

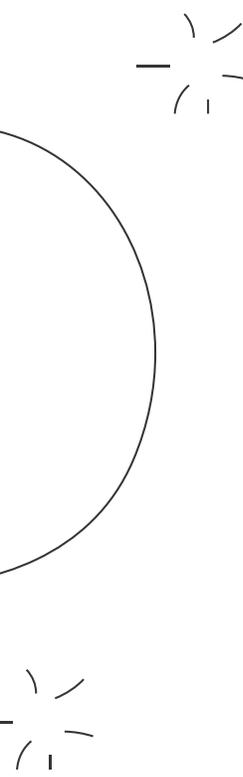


# ACCELERATE INNOVATION

*DELIVER BANKING ON-THE-GO*

**Finacle Mobile Banking Solution**

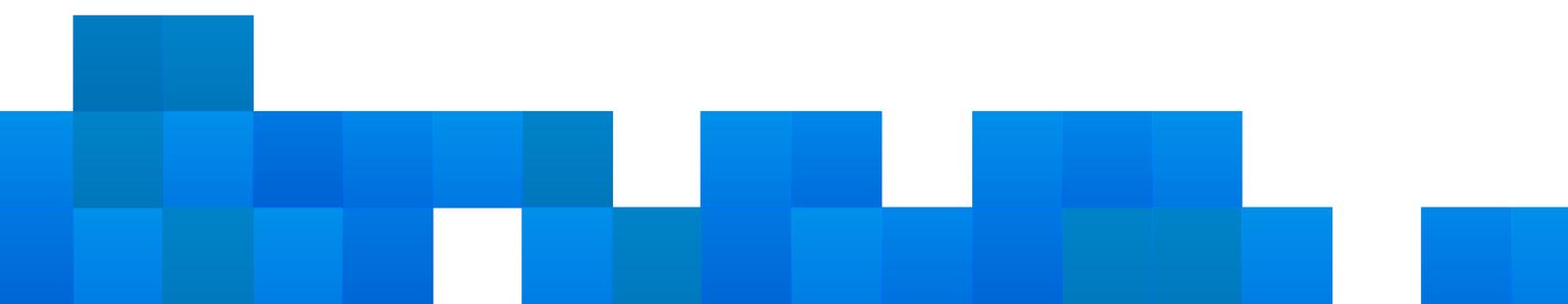




# Tomorrow's banking on the go

Traditional in-branch banking and banking on the Internet have been, and will continue to be, essential mediums for banks. However, advancements in mobile technology today have opened up a 'ubiquitous channel' which enables anytime, anywhere banking. A combination of factors has given banks this unique opportunity to explore new areas of growth. Some of these include, the growing popularity of mobile devices, especially smartphones and tablets, a new generation of customers who value user experience, simplicity and immediacy, evolution of high speed networks as well as ability to serve the unbanked and under banked population. On the flip side, banks continue to face challenges in the form of device inoperability, security, cost pressures, transient customer loyalty, and longer lead times for product and service innovations.

To successfully overcome these barriers, banks need a comprehensive and secure mobile banking and payment solution, one that will not only deliver rich customer experiences but also provide unique incentives in order to enhance customer loyalty, satisfaction, and adoption.



## Finacle mobile banking

Finacle mobile banking solution offers a rich, secure, and intuitive banking and payment experience to retail and corporate customers. The solution works on a variety of mobile devices, platforms, and access modes. It seamlessly integrates with disparate host systems to bring unique cross-channel synergies. The Finacle mobile banking solution is complemented by a rich suite of surround solutions offering analytics and alerts capabilities through global partnerships. In summary, Finacle mobile banking solution offers an essential combination that helps banks successfully deliver banking services to global customer segments ranging from the mass affluent to the under-banked.

### Better customer experience

#### Span devices, platforms, and access modes

A completely device, platform, and access mode agnostic solution, Finacle mobile banking solution delivers rich and superior experiences to customers across platforms, (iOS, RIM, Java, Android, Windows) access modes (SMS, USSD, mobile Web, rich client) and devices (basic phones, smartphones such as Blackberry and iPhone, tablets such as iPad and hybrids).

#### Deliver multi-channel capabilities

As channels of banking converge, Finacle mobile banking solution empowers your bank to deliver unique capabilities including, viewing customer relationship, customer on-boarding, personalization, marketing and transactions across channels, both consistently and coherently.

#### Enrich user experience

Keeping pace with the mobility revolution, Finacle mobile banking solution taps into cutting edge mobility technologies to deliver next generation user experience in banking through native device capabilities such as gestures, push notifications, and voice recognition. The solution leverages smartphone capabilities to deliver advisory services supported through audio/video chat and co-browsing sessions.

#### Pick and choose with flexibility

Finacle mobile banking solution gives you the flexibility to pick and choose features and deploy as per need, from within a compelling and comprehensive portfolio.

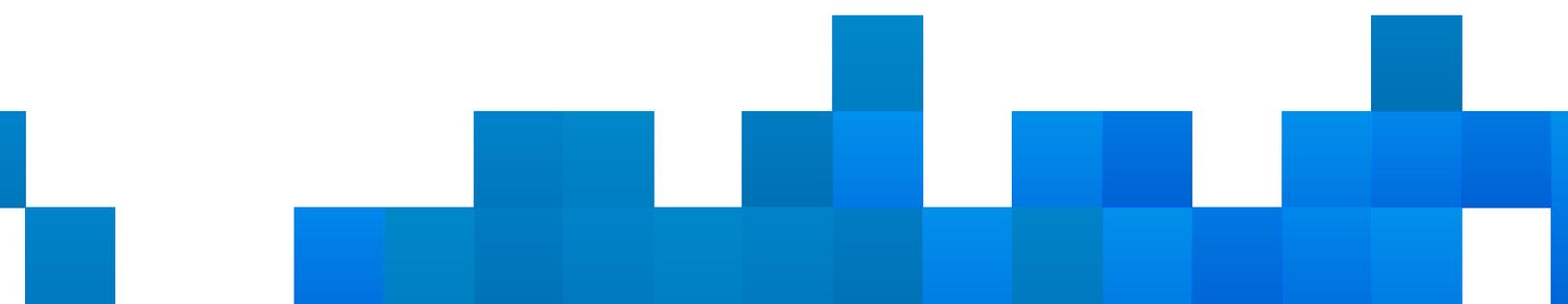
#### Build, deploy, enhance, scale

The agile and flexible Finacle mobile banking solution brings together a highly

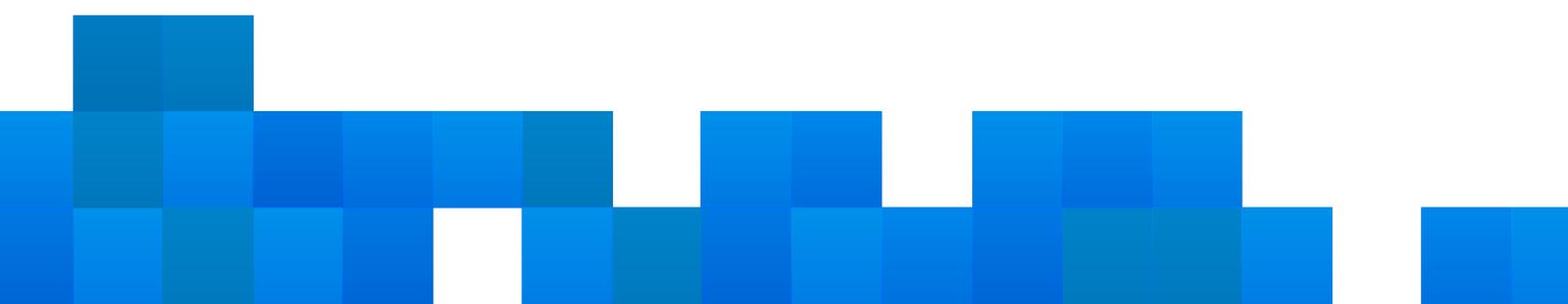
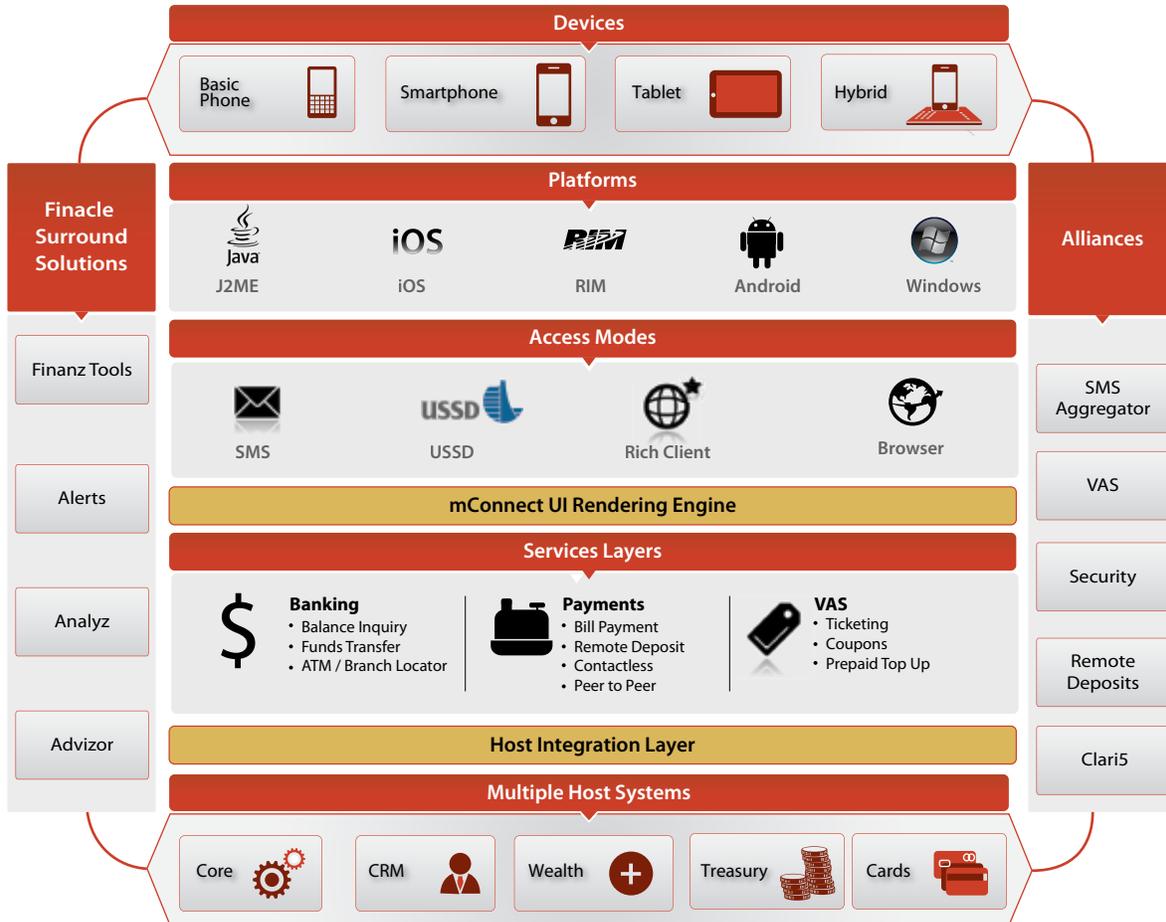
scalable service oriented architecture that also ensures multiple levels of configurability and feature extensibility. Leveraging an ecosystem of global partnerships and built on the Host Integration Framework (HIF), the solution seamlessly bonds with disparate backend host systems improving productivity, ease of maintenance and the ability to roll out into new geographies within shorter timelines.

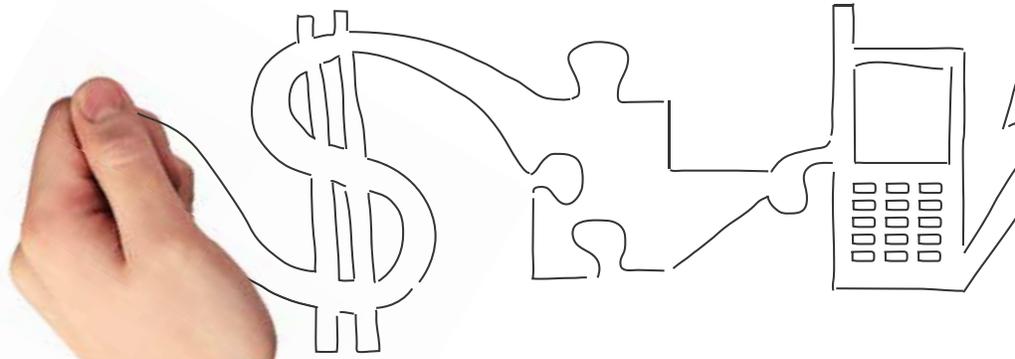
#### Ensure secure 24x7 services

Finacle mobile banking solution addresses all aspects of mobile banking security at both the application and the transaction layers. Features such as SSL and cryptography, multi-factor and adaptive authentication, along with regular security audits, help banks hurdle the 'safe-banking challenge'.



# Functional architecture





## Key modules

### Customer on-boarding

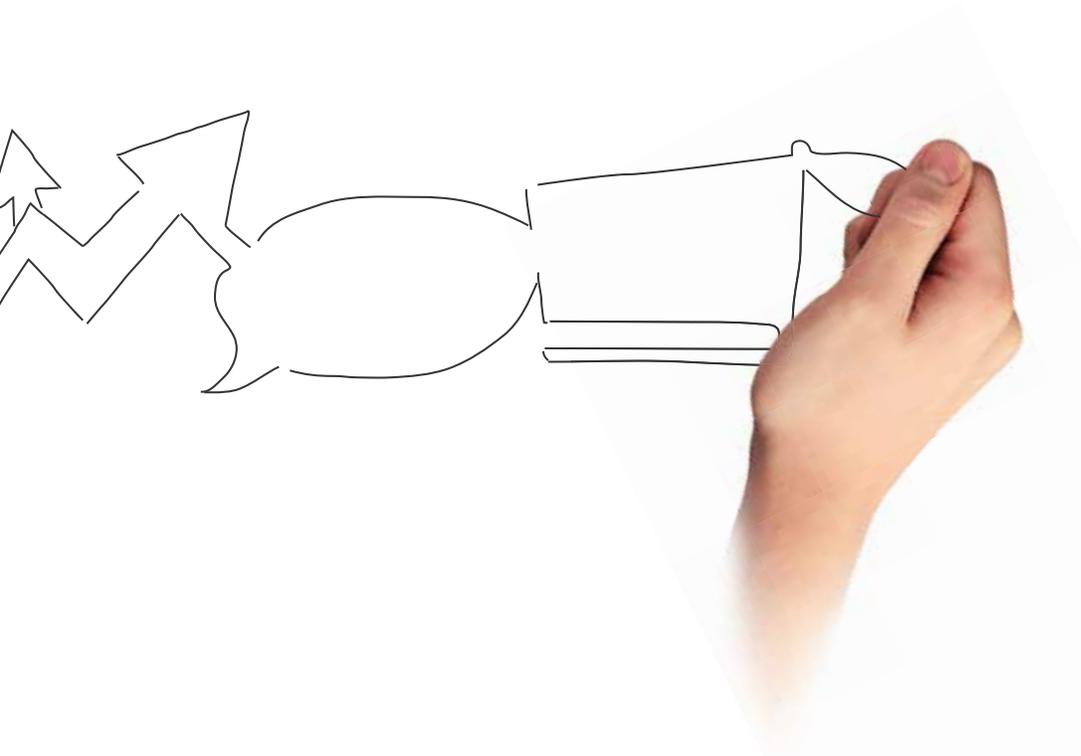
Finacle mobile banking solution ensures that you leave a lasting first impression on your customer by making customer's onboarding an easy and convenient experience. It enables multi-channel enrollment and account origination with flexibility to design financial institution specific workflows which can accelerate new account acquisition and eventually deposits.

### Banking and payments

The next generation of banking customers will demand greater access, simplicity, convenience, and relevance in their banking experience. To truly meet these demands, banks must enable customers to perform a variety of financial transactions on their mobile devices in multiple languages and across multiple time zones.

Finacle mobile banking solution delivers this capability through a comprehensive feature set that spans the gamut of mobile banking and payments. Supported features include:

- **Account aggregation** with balance inquiry and mini statements
- **Credit card functions** including card details, history, statements, and requests
- **Funds transfer** for self and third party accounts
- **Bill presentment and payment** with support for recurring, scheduled, expedited mode
- **Remote deposit capture** with image quality analysis and character recognition
- **ATM and bank branch locator** based on ZIP code, location, GPS
- **Person-to-person and person-to-merchant** payment through **remote and contactless mode (QR code, NFC)**
- **Personalized customer experience enabled by allowing customers to set** favorite activities, accounts, menu, language, limits, alerts, and marketing preference
- **Social media integration** through blogs, communities, reviews and ratings
- **Intelligent context sensitive marketing** through real-time ad pushing
- **Service requests** for checks (new, stop), account opening, deposit renewal, etc.
- **Smart advisory** through secure email, audio/video chat, co-browsing/remote browsing



- **Bank user management** of transaction limits, ads, workflow, etc.
- **Corporate banking** including payment approvals, liquidity management, controlled disbursements
- **Comprehensive security** through multi-factor authentication and end-to-end encryption
- **Billing** for banking services/transactions with flexible tariffs definition
- **Business KPIs and dashboards**

### Financial management

When customers are empowered with the right tools to track, manage, and control their finances, loyalty and satisfaction follow. Finacle mobile banking solution helps your bank deliver a comprehensive set of tools tailor-made to help customers

visually analyze and manage their finances. The mobile financial management suite includes features such as:

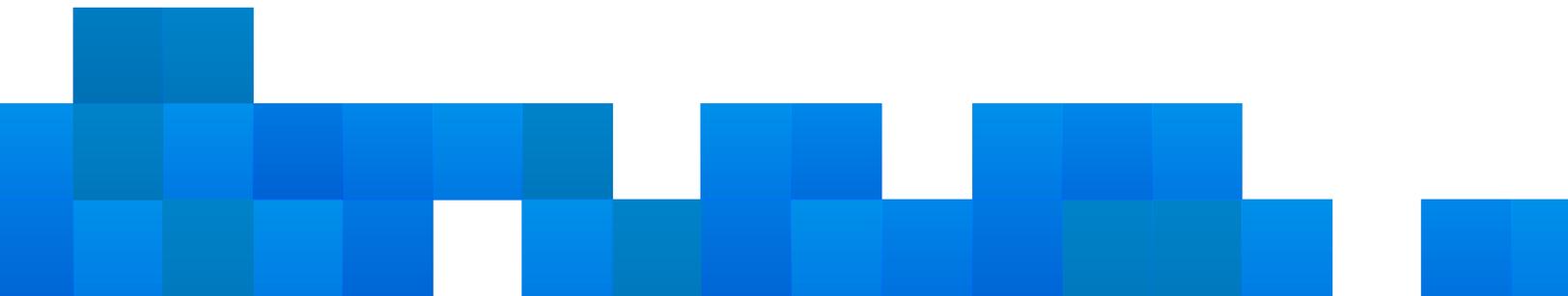
- **Goal management** to set financial goals and review their progress
- **Transaction categorization and tagging** to group related transactions
- **Product calculators, simulators and comparators** which help customers in making informed decisions
- **Income budgeting and spend tracking** to create budgets and track them
- **Comprehensive reports** on spend patterns, net worth, assets and liabilities

### Value Added Services (VAS)

As mobile devices evolve from simply being communication tools to commerce and advertising channels, Finacle mobile

banking solution helps banks tap into new streams of revenue through a complete set of value added services such as mobile commerce, ticketing, coupons, and advertising services. The solution supports:

- **Prepaid recharge** for prepaid connection top-up
- **Ticketing** for air, movie, etc.
- **Merchant payments** for purchase of goods and services
- **Advertising** to targeted consumers based on location, user profile, context
- **Coupons** to drive services usage adoption and customer stickiness



## Surround solutions

To deliver a comprehensive and consistent banking experience, Finacle mobile banking solution integrates with multiple solutions from the Finacle universal banking solution suite.

### Finacle Analyz

Our customer analytics solution that delivers:

- Intelligent insights through statistics driven business reports
- Channel usage and transaction trend analysis reports
- Social analytics to right-sell context oriented product offerings to customers

### Infosys SocialEdge

A social media solution that allows customers to participate in and view surveys and polls, discussion forums, wikis, blogs, RSS feeds, and reviews & ratings for services offered by the bank. Integrated

with mobile banking, the solution:

- Enables alert notifications and allows customers to recommend a product of choice on social networking sites
- Supports creation of social networking apps, like Facebook apps for checking balance access to social media and external mailboxes

### Finacle Alerts

A notifications engine enabling periodic critical alerts including:

- Multi-channel alerts through e-mails, SMS, voice, fax and the Internet, aligned to preferred delivery channel/time and triggered from multiple hosts

### Finacle Finanz Tools

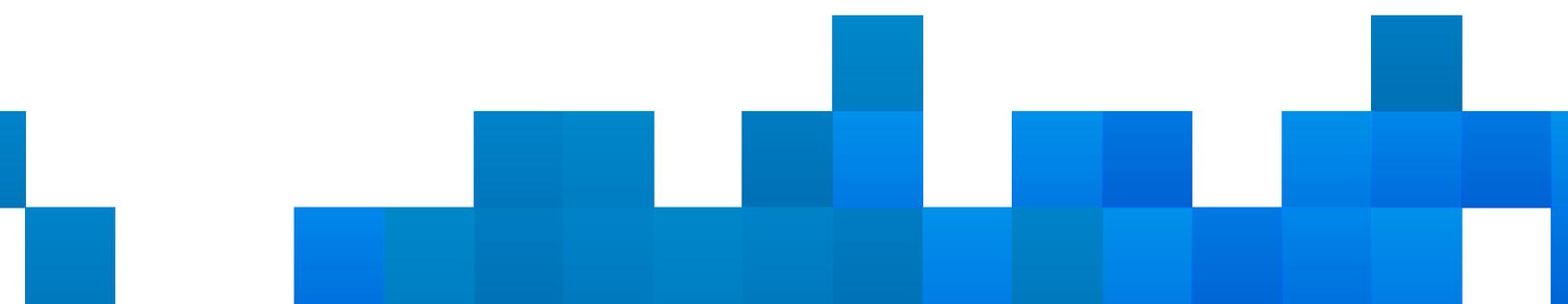
Empowers banks' customers with simple calculators and financial simulator tools for comprehensive need analysis to select best fit products. It entails:

- Engaging and interactive visual presentations of products and product comparisons
- Simulation of outcomes of personalized scenarios and easy to understand rendering of complex concepts

### Finacle Advisor

It empowers banks to deliver products and services through a fully assisted self-service channel. Finacle Advisor provides:

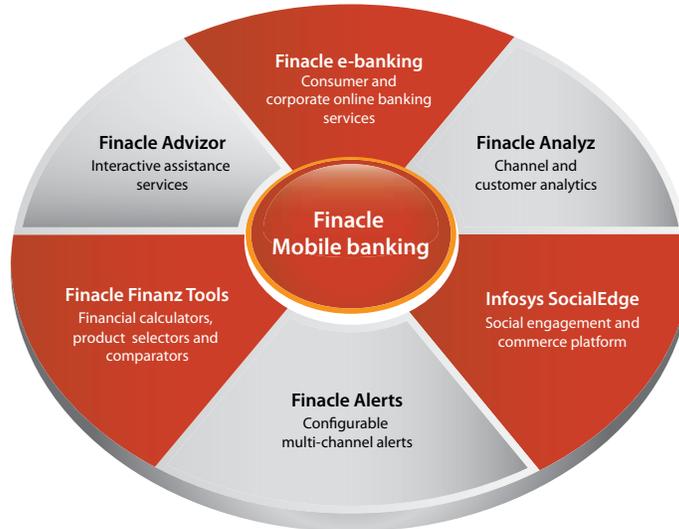
- The comfort of human intervention through 'triple play' entailing video, audio, and data communication along with co-browsing
- Real-time access to relationships with the bank, such as account inquiries, fund transfers, remittances, credit card and mutual fund payments
- Ability to make payments to individuals and institutions, through channels like the Internet, kiosk, and ATM



## Finacle e-banking

A comprehensive solution that:

- Enables online access to banking services for retail and corporate customers, supports multi-channel alerts, and integrates with other channels
- Includes account management, personal financial, management, e-commerce, payments, and transfers for retail customers
- Includes liquidity management, financial supply chain, trade finance, forecasting and reconciliation services for corporate customers

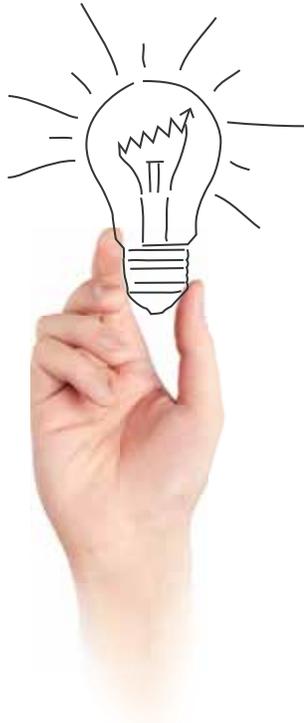


## Partners and alliances

Finacle mobile solution integrates with partner and alliance solutions to offer complementary services that enhance the overall mobile banking experience. These include:

- Security
- Remote deposits
- Reporting
- Charge management
- Imaging
- Account aggregation
- Real-time customer experience management





## Business benefits

### Differentiate your bank and delight customers

Finacle mobile banking solution delivers customer empowerment through instantaneous and on the go financial management services. What's more, the solution is ubiquitous across platforms, devices, and access modes building greater customer loyalty and adoption as well as best coverage of under-banked and unbanked population.

### Maximize innovation and revenues

Leverage our patent pending middleware, Infosys mConnect, to configure an unlimited palette of financial services from any channel to the mobile space, opening up new revenue streams for value

added services. Intelligent analytics built into the solution provide unique insights into product needs to enable improved cross sell revenues. Our solutions help you provide and build commerce and payment ecosystems founded on trust and loyalty through global partnerships with merchants and retailers, card providers, telecom operators, and other participants.

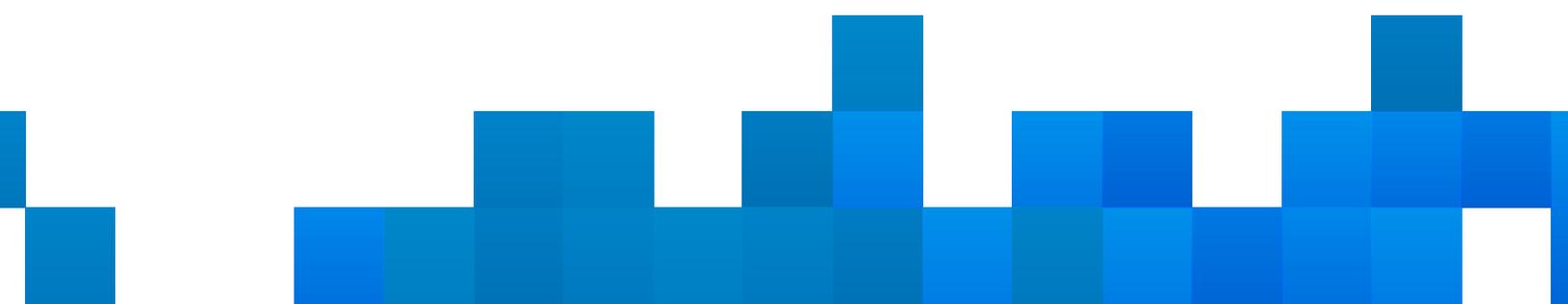
### Lower costs, improve efficiency and productivity

Besides the inherent advantages of the mobile channel, Finacle delivers improved self-service tools for financial management, empowering your customers and enabling efficient utilization of bank resources. Corporate workflows ensure instant

approvals and reduced turnaround times. Our flexible, future ready architecture assures seamless integration with different back-end hosts so that your bank invests in reduced integration, testing and deployment effort.

### Reduce time to market and TCOs

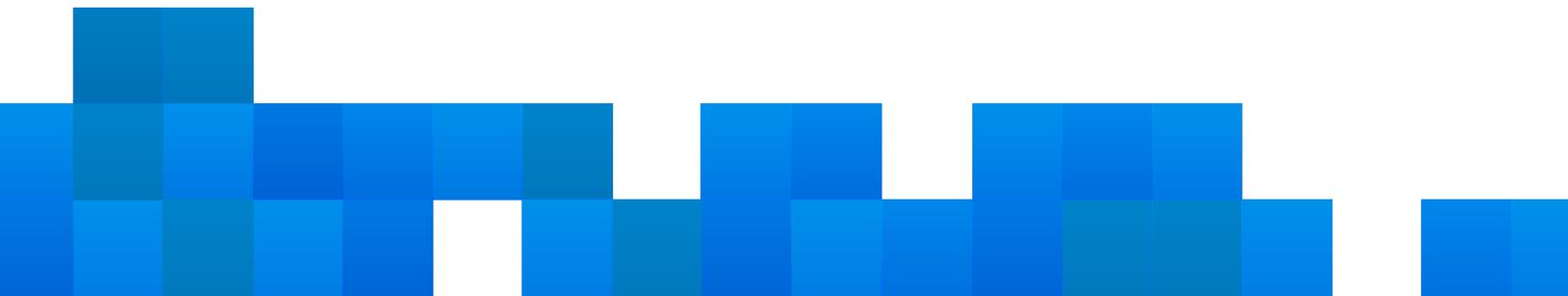
Our pre-configured, pre-certified, ready-to-deploy Mobile 'Bank-in-a-Box' flavor covers essential banking services and ensures your bank launches mobile banking services with minimal upfront investment in time, effort, and resources. Shorter time to market is guaranteed through a flexible architecture that ensures easy integration with multiple host systems.



## Finacle helps build tomorrow's bank

Finacle from Infosys partners with banks, the world over, to accelerate innovation and unlock the value levers of their business. Launching new products and services on virtual channels, personalizing the Internet banking experience and institutionalizing customer intelligence garnered online has never been easier.

*Deliver channel innovations to customers of tomorrow's banks using Finacle Mobile Banking*



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## About Infosys Finacle

Infosys Finacle partners with banks to transform process, product and customer experience, arming them with 'accelerated innovation' that is key to building tomorrow's bank.



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For more information, contact [finacleweb@infosys.com](mailto:finacleweb@infosys.com)

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