![Finastra logo]

FUSION DIGITAL CHANNELS
MOBILE BANKING

Adapt to the Changing Lifestyle of Your Customers with 24/7 Mobility

> " The 'mobilCIB' service delivers information and services to our customers in a way that was not previously possible, adding an extra dimension to our e-banking services. Finastra's Mobile Banking has proven both reliable and stable whilst displaying the level of performance required to meet our clients' expectations. "

Dr Áron Vitályos
Sales Director, CIB Bank
(Gruppo Banca Intesa)

Customer expectations for mobile and tablet banking are high and rising. Finastra has extensive experience of the design and development of mobile and tablet services that are easy and enjoyable to use.

Finastra's Mobile Banking is part of a whole Fusion Digital Channels offering. It can be extended with Mobile Personal Financial Management functionalities such as saving goals and budgets, and with gamification for saving goals and loan repayments.

Supporting all major mobile operating systems, Mobile Banking enables banks to offer their customers innovative mobile banking functionality and reduce time to market. It exploits smartphone capabilities, such as push messaging and location services, and can be integrated into any existing online banking platform and core banking systems.

Mobile Banking brings next-generation mobile banking to all the most popular smartphones. It provides applications for iOS, Android and Windows Phone platforms. It includes cost-effective security components and can be used anytime on the go. Flexible business components mean Mobile Banking can be implemented quickly, with full implementation support offered. The system offers a wide range of banking services, completing the transformation of smartphones into ubiquitous mobile banking platforms and enabling you to supply a perfect tool with which customers can manage and control their finances.

Customers can keep track of their income and expenditure and use a variety of payment options, including bluetooth and pay-to-phone payments. Public functionality is included to engage potential customers, while all users benefit from attractive visuals and easy-to-use payment methods.

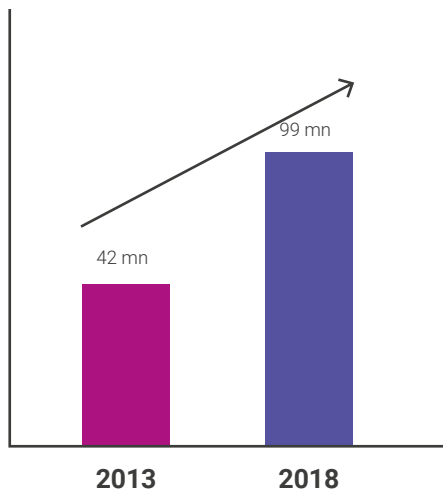**THE FUTURE OF FINANCE IS OPEN**

The Fusion Digital Channels' Mobile Banking

Fusion Digital Channels' Mobile Banking has been specifically designed to meet the demands of today's mobile users and the latest generation of mobile platforms.

"Mobile banking use in Europe grows fast: from 42 million users in 2013 to 99 million in 2018."

Forrester, 2014

99 mn

42 mn

2013　　**2018**

When it comes to mobile banking apps, user expectations are high. Smartphones have revolutionized the way people use their mobiles. The number of people browsing the web, downloading apps, games and news or joining social media networks via phone has risen significantly. So, to adapt to these breakthroughs and meet new customer requirements, we've delivered a best-in-class banking app for banks with a drive to innovate.

Front-Office
The mobile platform is part of a complete front-office digital banking solution adopting an omni-channel approach with a mobile-optimized ergonomic design. A continuously extending set of unique features will help you out-innovate your competitors.

Integrates Seamlessly
The flexible system dovetails with your existing online banking platform, with the capability to integrate directly with your core systems.

Easily Customizable
Built on open Java standards, it leverages Finastra's Digital Engine concept which bridges the gap between customization and upgradeability; by keeping the core modules untouched during upgrades, ensuring compatibility. The Digital Development Kit enables you to expand your service offerings quickly, whilst maintaining your customizations.

Bank Anytime, Anywhere
The Mobile Banking front end enables banks to provide customers with first-class services that go way beyond mere transactions. You can update your customers about new offers, rates and services—effectively turning mobile banking into a real-time communication platform by using alerts, internal and push messages.

Complete and Customizable
The system offers full functionality for the major mobile platforms as a smartphone app. The open API allows you to introduce cross-platform as well as platform-specific content.

High Level of Security
The system offers leading security, based on real two-factor authentication for online banking. It includes standard token functions, such as one-time password, challenge/response and transaction signing, alongside extra features like QR code signing and signature templates for speed and convenience. Moreover, TouchID can be used as an authentication method.
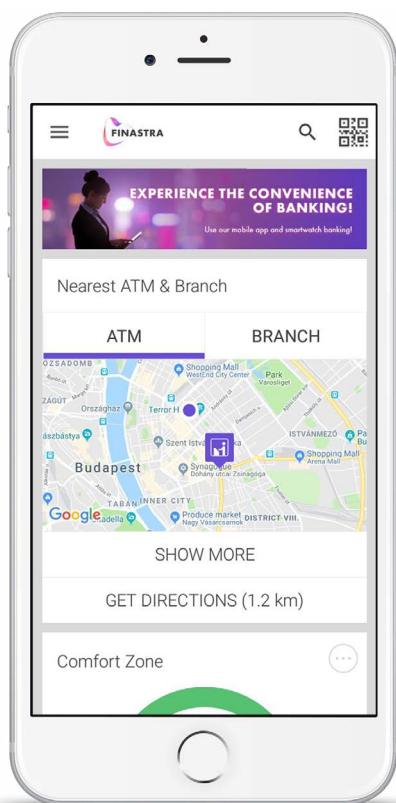
Manage Your Mobile Banking Channel
Through the Administration Console you can configure the system yourself, manage your translations, customers and employees—or communicate with your customers through internal messaging.

Product Capabilities

Excellent Customer Experience and Smart Tutorial

Across devices Mobile Banking provides a clean and easy-to-navigate interface without waiting for pages to download. Our native application uses built-in mobile features to keep the experience consistent. The design responds to user behavior and environment based on the screen size, orientation and operating system of a device. It offers real native components, with eye-catching animations, based on the mobile OS, and is fully tablet-ready. Mobile Banking guides the user through the basics in a very visual way. The user can navigate with swipe gestures between the tutorial steps.

Public Functions

The system makes your customers lives easier with offers and news, including FX rate calculations and an ATM and branch search. They can activate or de-activate cards and change their daily card limits, all from their mobile phone.

Relevant Information

The home screen includes several widgets, to help the customer obtain quickly the most relevant information and access key functionalities shortcuts. For example, the Comfort Zone widget helps to visualize the customer's current balance while the Fresh Things widget presents the latest transactions.

Customer Inquiries and Transfers

The system handles inquiries relating to accounts, deposits and cards, all through the mobile application, reducing processing costs for the bank. Customers can process payments by QR code, Bluetooth or by phone number, transferring funds between their own accounts or to a third party.

Location-Based Services

Due to the capabilities of modern smartphones, the application can provide information on the current location of the device, enabling users to easily find the nearest ATM or branch. Current location and directions are seen on Apple, Google or Bing Maps.

Push Messages

Push messages provide a simple and secure channel to send messages directly to your customers at no cost. You can send personalized information straight to customers' pockets about card transactions, balances, term deposits and credit card warnings; and, similarly, digital sales messages to provide information on customer product needs.

Intelligent Authentication Levels

The application can run in three different authentication levels that determine the range of the available functionalities and their behavior.

Peer-to-Peer Payments

Mobile Banking helps your customers to initiate banking transactions quickly. If there is a need for an immediate payment, rapid payment information can be shared peer-to-peer between the parties involved.

Ferratum Group Offers Mobile Banking Services at Ground-Breaking Speed
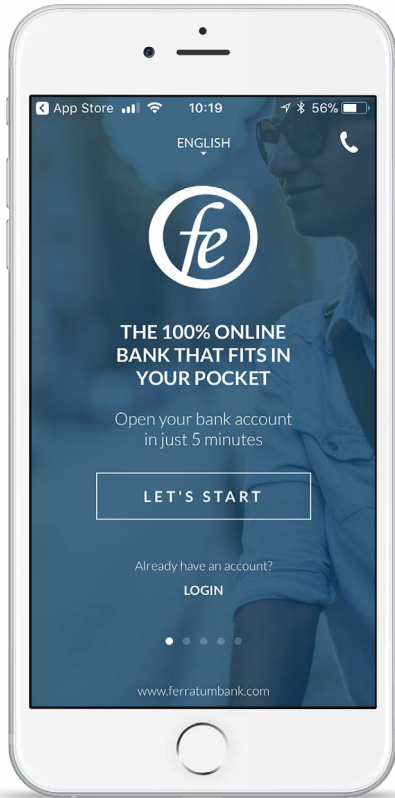
The Virtual Bank for the New Generation

Ferratum Group is a thoroughly modern bank, operating as a digital-only institution. Ferratum offers fast, convenient financial services, loans and savings, both online and on mobile devices.

Caj Sjöman, Head of Mobile Banking at Ferratum, explains: "A solid mobile banking platform is the key to success in today's market. Traditional, in-branch banking is no longer enough for a new generation of tech-savvy customers, who want financial services available in the palm of their hand."

Looking to take mobile banking to the next level, Ferratum evaluated a wide range of vendors and products before selecting Finastra's Fusion Essence software.

Caj Sjöman recalls: "During our search, we found that Finastra is one of the few vendors that offers a comprehensive front-to-back solution with full integration. We were able to get the back-end up and running straight out of the box so we don't have to worry about what goes on behind the scenes—leaving us with more time to focus on the customer-facing part of the app."

With the new mobile app in place, Ferratum can truly offer 24/7 retail banking services on demand. This enables customers to open up to three new accounts in different currencies, and obtain multi-currency debit cards—all in five minutes.

About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today— spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 90 of the world's top 100 banks use Finastra technology. Please visit **finastra.com**

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