

# eMobile MBank Mobile Banking Solution

- Information at your fingertips



eMobile Pte Ltd focus is to provide wireless Mobile Banking, Mobile Share Trading, Mobile eCommerce solutions and turnkey services.

**Panin Bank, HSBC and Bank Buana Indonesia have successfully implemented eMobile's MBank Mobile Banking solution.**

In the increasingly competitive and demanding banking and financial services environment, customers are demanding better service, accessibility and the convenience of "One-Touch Banking". **eMobile MBank** was developed with this in mind. It is a mobilephone based channel offering secure mobile banking transactions such as bill payments, funds transfer, account status and unsolicited messaging to consumers for example to announce new banking offers or deliver client notifications and alerts.

**eMobile MBank** is an excellent way for banks to maintain and increase customer loyalty in an industry where customer retention is critical. More importantly, it offers an attractive way to gain new banking customers. eMobile MBank is available today.

**eMobile MBank** is a GSM mobilephone banking application that provides banks and financial institutions an additional distribution channel to provide financial services directly to the customers on their GSM mobilephones. While providing similar level of services compared to typical Internet Banking solutions, **eMobile MBank** is much easier install, implement and is highly available and convenient to use, since it is far more likely that one would carry his mobilephone everywhere he goes, for example during a game of golf, as opposed to carrying a laptop. Compared to traditional telephone banking, MBank services are visual and therefore provide better interaction to the clients when accessing the banking services internationally.

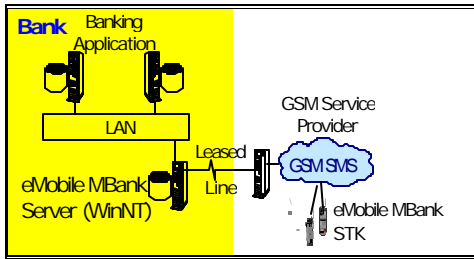


Figure 1: eMobile MBank

## eMobile MBank Services

With eMobile MBank the Bank's customers will be able to access banking transactions on their GSM mobilephones. All banking transactions can be made available to the bank's customers provided that the corresponding APIs are available to eMobile MBank Server to request the appropriate banking application to process the transactions.

The following outlines the services provided by eMobile MBank Application:



eMobile solutions support a range of wireless devices such as mobilephones, PDAs and small handheld devices.

- Banking Transactions such as Account Balance, Fund Transfer, Bill Payment and SIM Card top-up. As a rule-of-thumb, all banking transactions that the bank currently supports on its Telephone Banking Services and/or Internet Banking Services can be made available on eMobile MBank Services since eMobile Server can support these transactions using existing interface to the Bank's banking applications.

## AnyTime, AnyWhere.

- Transactions that require extensive interaction with the users, such as Account Open and/or Loan Application, are not supported/suitable on the GSM Mobilephone Banking channel for usability reason.
- Additional financial transactions that the Bank decides to make available to their customers through mobilephones such as Mutual Fund Purchases and/or Redemptions
- Access to the Bank's product information/rates
- Notification services that enable the Bank to notify the clients of certain events or promotions by sending out unsolicited SMS messages.
- Other e-Commerce transactions the bank would like to make available to their clients.

### eMobile MBank's External System Interfaces

To communicate with the existing banking application servers (see Figure 3), a wide range of connectivity and interfaces are supported by eMobile MBank server. This generally results in an effective customization and integration of eMobile MBank server into the Bank's existing system environment, thereby enabling the Bank to launch GSM Mobilephone Banking services relatively quickly.

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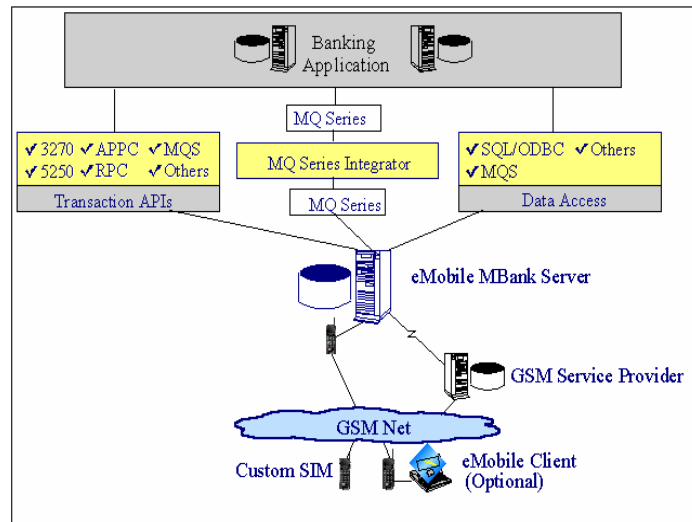
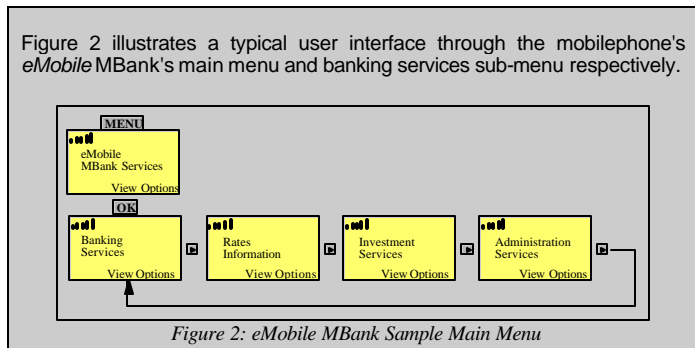


Figure 3: eMobile MBank's External System Interfaces

#### System Requirements

##### Minimum Hardware Requirements for eMobile MBank Server

- Intel Pentium III & above or equivalent
- At least 128MB RAM
- 50MB Harddisk free space (only installation of SMS server; database not included), total 10 Gb is recommended.
- Leased line connection to SMS Center or GSM modem connection to server

##### Software Requirements

- Windows NT 4.0 or higher
- eMobile SMS Server and MBank software module
- Relevant software for connectivity to Host application

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