

FOR BANKS

We offer a cost effective turnkey solution for banks to extend their retail banking service delivery channel to their clients' existing mobile phone with end-to-end security protection.

MOBILE ATM SOLUTION

With the explosive growth of mobile users worldwide in recent years, most banks are now extending their retail banking service delivery channel to include mobile banking and mobile payment services. In fact, since users carry their mobile phone with them all the time, mobile banking and mobile payment will be the fastest growing banking service delivery channel in the future.

eMobile offers mATM System as a turnkey solution that allows banks to quickly and cost effectively extend their retail banking service delivery channel to their clients' mobile phone. Once introduced, clients will be able to access the following mATM services easily and securely using an offline service access menu on their mobile phone:

- Access their account balance
- Transfer funds between accounts or to a third party account
- Pay their utility bills
- Retrieve a summary of their last 5 transactions
- Use funds in their account to purchase additional prepaid airtime for their own or their friends' mobile phone
- Use funds from their account to top up their mobile wallet
- Pay for their retail or online purchases through direct debit from their account
- Withdraw cash from their account at participating retailers

Clients may access all these services using their existing mobile phone and existing SIM card.

In addition to providing a mobile retail banking service delivery channel to the banks' existing clients, mATM System also offers a cost effective channel for banks to reach additional market segments.

- mATM System includes a cost effective payment gateway solution that online portals and corporate merchants may use to accept mobile payments from their clients. This payment gateway integrates seamlessly into the portal/merchants existing Point-of-Sale system.
- mATM System includes a mobile Point-of-Sale facility that adds payment capture facility to SME merchants' existing mobile phone. With this facility, merchants will be able to use their existing mobile phone to accept mobile payments (and optionally, credit card payments) from their clients.
- mATM System allows banks to issue mobile wallet, a prepaid virtual account that is identified by the users' mobile number, to mobile users who may not have any existing relationship with the bank.
- mATM System includes facility that allows banks to deliver basic retail banking services through retailers to clients in the rural areas where the banks do not presently operate any branches/ATMs.