

MOBILE BANKING SOLUTIONS

OVERVIEW OF ETRONIKA MOBILE BANKING APPS



Brand new way to bank.

Mobile banking is the fastest growing channel in banking history. It is shifting your customers' behaviour, raising their expectations, and opening up new business opportunities.

At ETRONIKA we believe that it is critical for the financial institutions to develop a clear mobile strategy focused on customer needs and business objectives. That is why we evaluate the suitability of any technology based on its conformity with these goals, and propose 'all-in-one' mobile banking solutions that have impact on customer loyalty, cost savings, and top line revenue growth.

Our mobile banking applications not only will deliver rich customer experience, but also provide unique features in order to enhance customer loyalty, satisfaction, and adoption.

TECHNOLOGICAL APPROACHES

There are a large number of different mobile devices and it is a big challenge for banks to offer mobile banking solution suitable for any type of device. Our solutions leverage three mobile banking access modes – Native Application, Hybrid Application, and Responsive Web Application:



Native Application



Hybrid Application



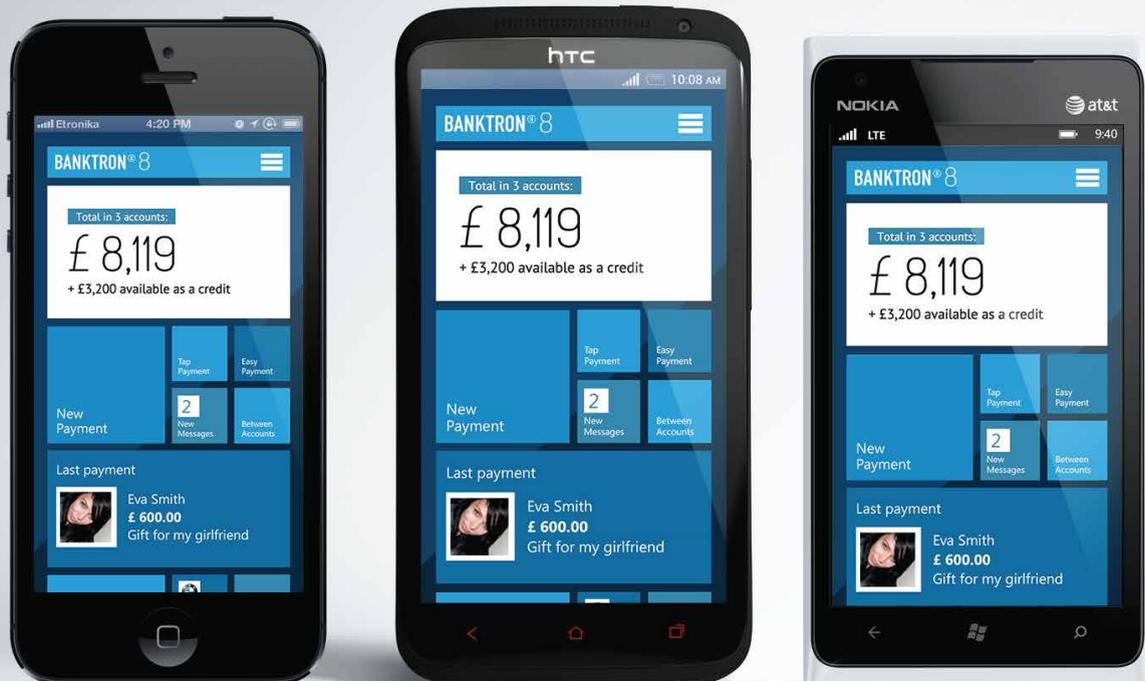
Responsive Web Application

Definition	Specific to a given mobile platform, using the development tools and language that the respective platform supports.	Built using web technologies (HTML5, CSS, and JavaScript), wrapped inside a native container that provides access to native platform features and leverages the device browser engine.	Server-side application built using the standard web technologies, viewable in device browser. Adopted Responsive Web Design (RWD) approach renders optimal viewing experience across a wide range of devices (smartphone, tablet, desktop computer).
Platforms	iOS, Android, Windows		Platform-independent
Distribution	Apple Store, Google Play, Windows Store		Accessible through device browser
Connectivity	Online and offline		Mostly online
Updates	Updated entirely through App Stores	Partial updates can be done without the user needing to re-download the app from the store	Centralized updates, seamless to the end-user
Camera	Yes	Yes	No
Notifications	Yes	Yes	No
Geo-location	Yes	Yes	No
Offline Storage	Secure file storage	Secure file system, shared SQL	Shared SQL

MULTIPLE DEVICES & PLATFORMS

We are ready for variety of mobile devices, platforms, and access modes.

We offer various packages with hundreds of functions for Windows Phone, Apple iOS, or Android devices. Our mobile banking solutions seamlessly integrate with disparate host systems to bring unique cross-channel synergies.

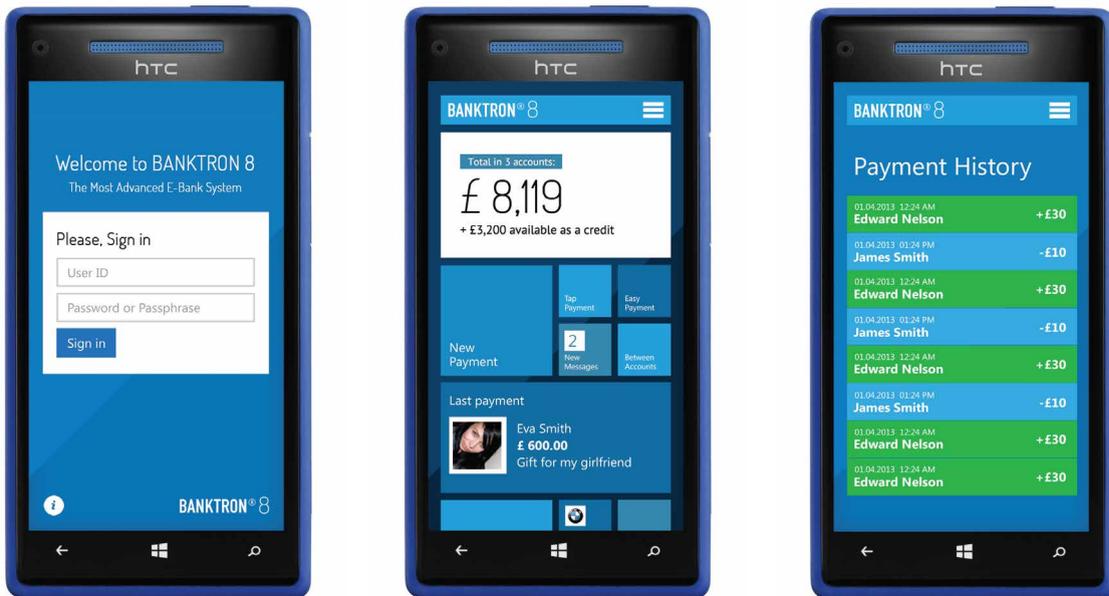


FUNCTIONALITY OVERVIEW

Our mobile banking solutions offer a wealth of readymade features and interfaces that may serve the needs of small to mid-size banks and financial institutions. Larger financial institutions have the option to innovate on top of our platform without having to resort to the high cost option of a fully custom solution. Additional mobile channel features, financial products and services may be added upon request.

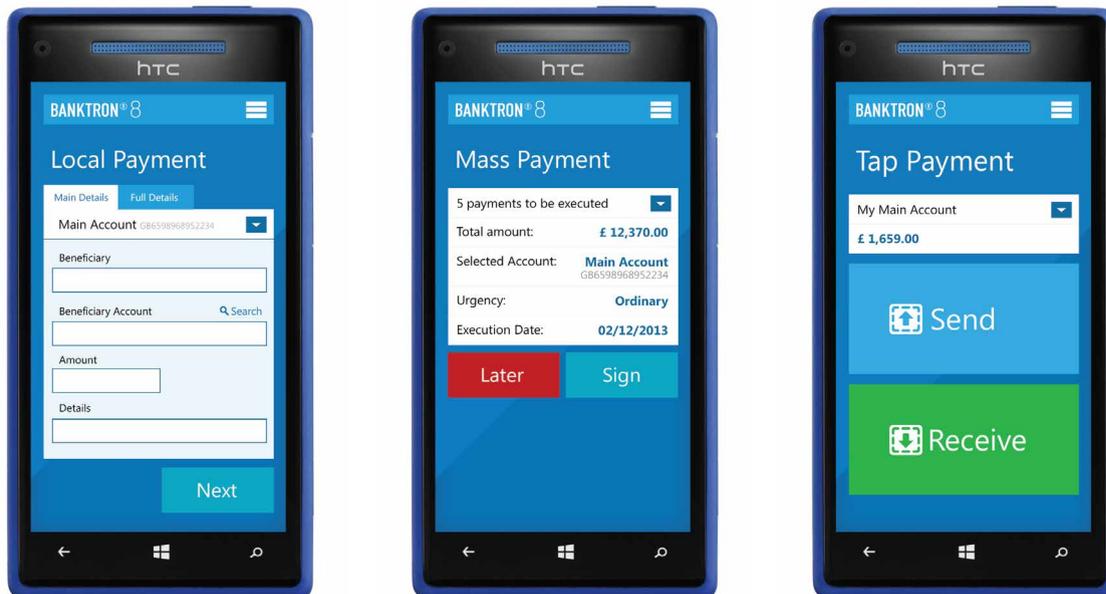
Our banking solutions will enable you to create a powerful mobile channel!

ACCOUNT BALANCES & STATEMENTS



- › Check balances for checking, savings, debit and credit cards, personal and mortgage loans and their instalment schedules
- › View account statements for a selected period of time
- › Track recently completed and pending transactions, including ATM visits, debit card purchases and direct deposits
- › Look up credit and debit cards transactions
- › Subscribe for notifications about account balance changes

TRANSFERS



- › Transfers come with security and liability protection
- › Make different types of transfers: between accounts, domestic payments, cross-border payments
- › Schedule transfers to be made later
- › Review or cancel scheduled transfers
- › Create payments using payment templates
- › Make NFC technology enabled payments ('Tap Payment')
- › Securely send money using an email address or mobile number
- › Confirm a single payment or a list of them
- › Authorize multi-row payments (for corporate customers)
- › Beneficiaries list management
- › Payment calendars: view upcoming transfers, tax events, subscribe for notifications, add reminders, and etc.

CURRENCY EXCHANGE



- > Check bank's commercial currency exchange rates
- > Currency calculator
- > Access and approve currency exchange transactions

BILL PAYMENTS



- > Make electronic bill payments for listed service providers
- > Quickly and easily pay bills by scanning the bill barcode (banking application fills all the necessary payment data)

LOCATIONS & CONTACTS



- > Pinpoint search for ATMs and Banking Centres
- > Augmented reality map
- > Geo-location related services
- > Quickly access bank's pages in social media

DEPOSITS & LOANS

- > View details of deposit and loan agreements
- > Check deposit interest rates, that bank offers, and calculate selected deposit interest rate and interest amount
- > Check loans and their interest rates offered by banks, calculate loan amount and interest amount
- > Replenish or terminate the selected deposit
- > Create a new deposit agreement
- > Apply for a new loan agreement

MESSAGES & ADS

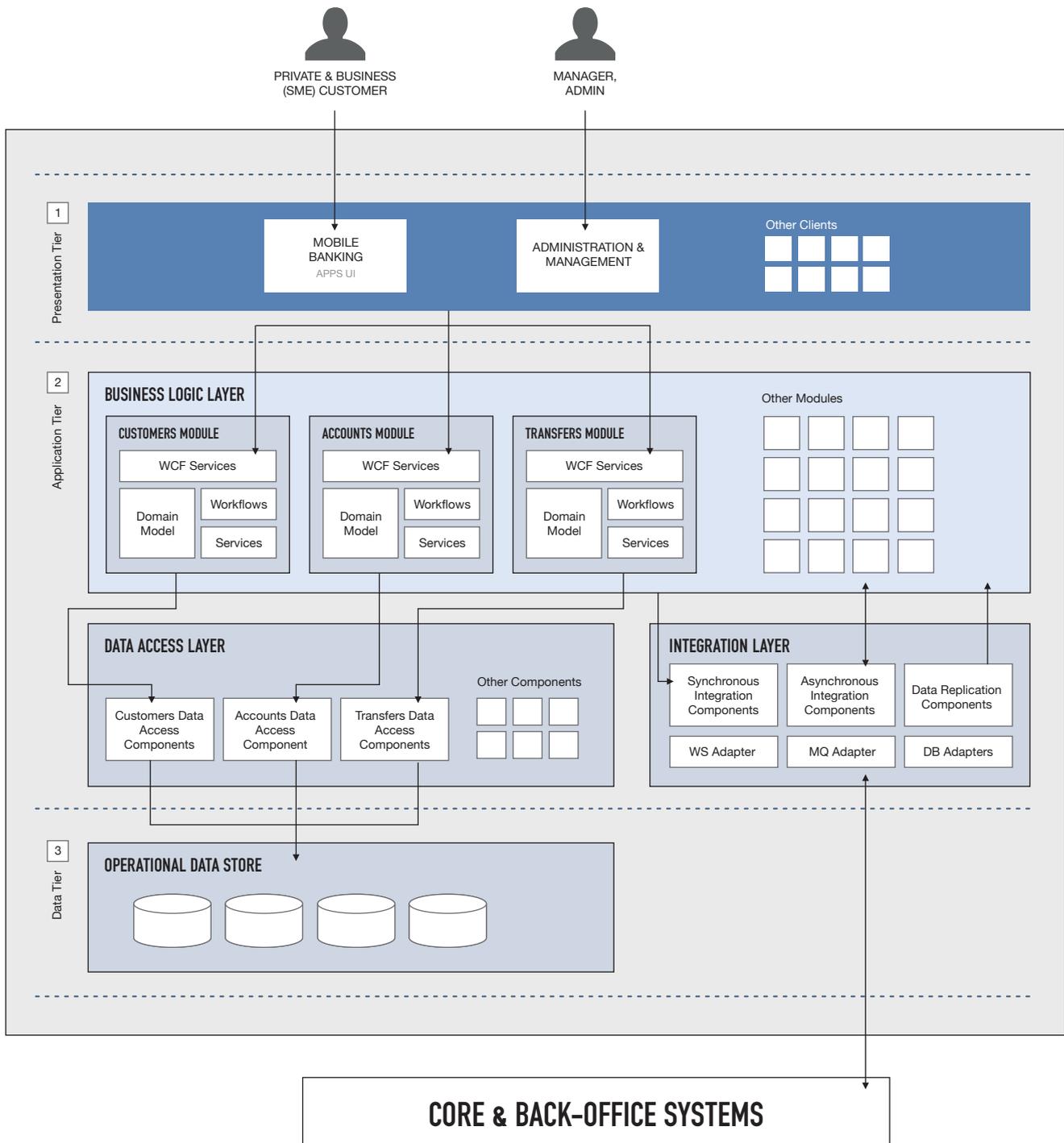
- > Write a new message to bank, or leave feedback
- > Receive messages and notifications from a bank
- > Personalized marketing messages and content
- > Bank news feed

ACCESS & SECURITY

- > Login using Username/Password, PIN generator, Mobile ID or other authentication methods
- > Multi-profile access for customers who have personal and corporate accounts

ARCHITECTURAL PRINCIPLES

Our mobile banking applications have a broad range of integration and pre-integration options to reduce the implementation workload on your organization. We always search for the most efficient way to connect mobile bank application with core and back-office systems and to ensure that your bank launches mobile banking services with minimal upfront investments.



Typically, integration with a bank's core and back-end systems is accomplished through BANKTRON®, our worldwide award winning product.

BANKTRON® centralizes the management of banking services delivery channels and provides seamless integration and exposure of back-end banking systems into a flexible IT environment. For more information about BANKTRON® visit banktron.etronika.com



The latest release of BANKTRON® was nominated as one of the best fintech innovations at FinovateEurope 2013.

ABOUT ETRONIKA

ETRONIKA is a leading Baltic IT company developing complex and innovative solutions for finance, banking and e-businesses, using the most advanced and secure technologies.

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BUSINESS PRODUCTS**

ELECTRONIC BANKING
IDENTITY MANAGEMENT
SMART RETAILING
WIRELESS AND MOBILITY