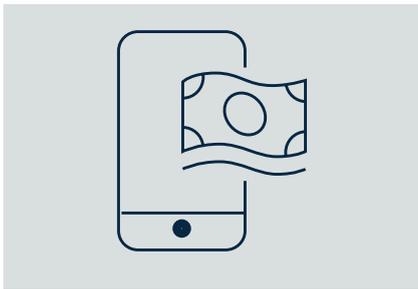


PRIMECASH

INDIVIDUAL MOBILE BANKING: FEATURE-RICH AND LOADED WITH EXTENSIONS



24/7 retail mobile banking facilities for customers wherever they are and whatever they desire to do. Starting from the very basic balance check, airtime top up and bill payment, all the way to the opening of accounts, in-app credit card management, reminders and auto-debits, to scheduled payments and so forth. Make lifestyle banking a reality with mobile payments or promotion campaigns, cross-sales by the internal profit centers combined with preferred merchants' actions.

USER EXPERIENCE



Full portfolio overview

Instant access from high-level account to detailed transaction information. Check, savings- and investment accounts, even extended debit and credit card management, investments, e-Wallets and virtual accounts ... all the available products can be accessed with an attractive User Interface at the touch of a fingertip.



Alerts & notifications

Large variety of individualized alerts via email, SMS or even in-app push notifications possible. Get notified of transaction executions, changes in personal settings and so forth.



Location services and information

Locate the nearest branch, ATM or even affiliated credit / debit card POS with clickable list or map. Walk there using GPS directions. Useful information such as banking fees, interest- and FX rates, cut-off times and other information available as needed.



Bill payment & airtime top up

Populate and edit recurring bills and airtime top-ups. Offer convenience anytime and anywhere.



E-promotion package

Allow cross-selling of own banking products or preferred merchants to offer categorized services and goods using your mobile banking apps. Location services and integration of loyalty schemes possible.



P2P

Allow P2P payments to mobile numbers, email addresses with secure branch pick-up or other options as the industry develops.

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KEY BENEFITS



- ▶ For lifestyle users, students, professionals, and anyone else
- ▶ Full customer control over all aspects of portfolio: balances and payments.
- ▶ Expandable with all retail functionality, agenda, mobile payments and so forth.
- ▶ Attract new customers, maintain dialogue with actionable notifications, integrate your campaign and loyalty solutions, grow stickiness and generate growth.
- ▶ Follow payment market evolutions as they happen thanks to Wirecard innovative payment solutions.

Security Toolkit

End-to-end encryption, PIN, hard or soft token, OTP or even customer personalized UI (themes or personal pictures) ... will make the user feel secure against hackers and other data threats whilst performing transactions, uploading or downloading documents (licenses, tax statements, passports ...).

Full portfolio management

Allow in-house, domestic and international transfers. Let users select payment channel and costs (RTGS, SKN ...). Let them schedule one time, future or recurring payments, perform airtime top up and pay bills. Facilitate their actions with templates, favorites and reminders.

Mobile lifestyle

Make full use of the latest mobile payment evolutions thanks to the leading Wirecard innovations, wearables, NFC, QR, HCE and others. Branded e-Wallets with optimized User Interface will make the transition from mobile banking to mobile payments easy and attractive.

Stickiness and loyalty

Customizable notifications and promotions or loyalty integration places the customer at the center, creates a dialogue and results in an optimized customer experience.

Drive growth

Allow cross selling of in-house products or leverage on merchants through e-commerce or loyalty scheme integration, etc. Understand which way the market is going and react faster to on customer behavior and lifestyle changes.

* Composition subject to Host infrastructure.
Terms and conditions apply.