

Misys Mobile

Game-changing mobile banking - unlocking the mobile phone's full potential to revolutionise your customer interactions

Recent developments have dramatically altered the banking landscape and transformed the relationships between banks and their customers. This is making it more difficult for banks to retain assets, acquire new customers, cross-sell products and mitigate fraud.

Customers are feeling the need to stay vitally connected to their accounts, but that is driving up the cost to service them.

However, traditional interaction channels, including most mobile banking solutions, are 'customer reactive'. Whether they have an enquiry or require service, customers must initiate contact with the bank.

So if the customer controls all of the starting points for interaction, how can banks take command of their customer relationships?

Take control with Misys Mobile

Misys Mobile, powered by ClairMail is a leading next-generation mobile banking solution that unleashes the potential of the mobile phone as a game-changing customer interaction channel. Misys Mobile arms banks with new capabilities to manage customer interactions by applying proactive and actionable alerts, workflows and personalised touch-points with their customers.

Developed as a comprehensive suite of mobile banking and payments applications built on a flexible mobile communications platform, it enables financial institutions of all types to deepen their customer relationships, reduce costs and enhance revenue.

Misys' mobile banking solution empowers banks to:

- + **Reduce Cost of Touch & Service:** Realise tremendous savings by deferring expenses from contact centres or IVRs to the more cost-effective mobile channel.
- + **Maximise Trust & Customer Retention:** Increase loyalty by giving customers unprecedented control over their accounts, billing and overall financial health.
- + **Drive Cross-Sell Opportunities:** Deliver cross-sell marketing messages to customers easily and inexpensively via proactive, actionable alerts.
- + **Lower Total Cost of Ownership:** Utilise Misys Mobile across multiple lines of business at the bank (retail, wholesale/treasury, card services, etc.)
- + **Expand Traditional Online Banking:** Offer more services by integrating Misys Mobile into existing online banking systems, including the Misys Portal solutions and other 3rd Party applications.

The solution empowers banks to leverage the mobile phone as a channel for two-way customer interaction by delivering proactive, actionable alerting, account management and payments capabilities across the "triple play" of mobile channels (messaging, mobile web and smart client interfaces) in a unified and easy-to-deploy solution.

Powered by

ClairMail

Multi-Channel Enrolment, Preferences & Personalisation, Messaging & Multi-Level Alerting

Capabilities

Misys Mobile provides the out-of-the-box capabilities required to engage and interact with all financial services customers across the diverse landscape of mobile phones and customer preferences for interface and personalisation.

Due to the flexibility of the underlying mobile communication platform upon which it is built, Misys Mobile provides virtually unlimited customisation potential. The solution can be tailored to meet the specific needs of financial institutions and their customers, leading to unrivalled opportunities for competitive differentiation and customer service.

The out-of-the-box capabilities of Misys Mobile include:

On-Demand Self-Service Account Management

- + Activity enquiries
- + Real-time and scheduled account transfers
- + Payment initiation for bill pay
- + Bank informational services (e.g. ATM locator)

Proactive Account Management

- + Real-time and periodic notifications/alerts
- + Transaction security verifications
- + Multi-channel escalations

Proactive Payment Services

- + Bill Presentment
- + Re-use of prior payment data
- + Bill Presentment payment processes can help reduce collections activity
- + Intelligent workflows and escalations

Misys Mobile supports multiple customer on-boarding channels



Key Technologies

Misys Mobile is built around a unique set of key underlying technologies and capabilities which have set the pace of innovation in the mobile banking industry for more than five years and continue to set Misys Mobile apart from the rest of the market. Many of these technologies have become universally recognised as standard requirements for any mobile banking solution.

Multi-Channel Enrolment

For many mobile banking solutions, the only enrollment vehicle is through the use of existing credentials on the financial institution's online banking (OLB) website. This automatically limits mobile banking to OLB customers and inherently reaches only a small subset of customers (10-12 percent at best).

Misys Mobile, on the other hand, opens its solution to a financial institution's entire customer base by uniquely allowing enrollment through virtually any channel. With Misys Mobile's multi-channel enrollment, financial institution customers can sign up for mobile banking via online, contact centers, branches, ATMs and directly on mobile phones, allowing financial institutions to achieve 100 percent coverage.

Preferences & Personalisation

Misys Mobile enables customers to set preferences to best fit their mobile banking experience with their personal habits and individual needs. For instance, customers can choose language and select alert or account preferences. This ability to personalise builds "stickiness" and drives loyalty, leading to higher retention.

Self-Adapting Mobile Web, Smart Client Application & Triple Play Convergence, Integrated Payments, Extensible Universal Platform, Systems Management / Proactive Monitoring and Security

Messaging & Multi-Level Alerting

Messaging is vital to mobile banking. As such, it has been a key part of Misys Mobile from the beginning. SMS commands provide the quickest and easiest way for customers to access their accounts while reaching the widest range of mobile handsets.

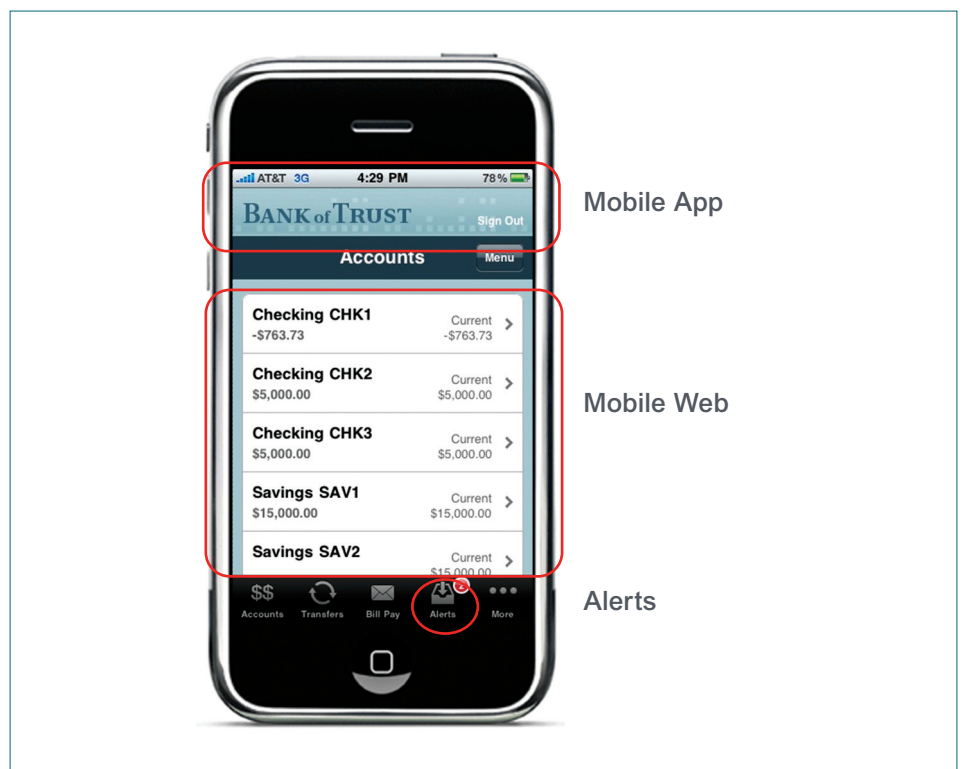
Misys Mobile includes technologies to manage scalability, deal with disparate aggregator capabilities and add state so that messages can be used as a channel for Misys Mobile's proactive, conversation-based alerts.

In order to best serve the wide range of customer interaction, only Misys Mobile provides all three types of mobile financial alerts:

- + **Informational Alerts:** Customer receives account management information in real-time (e.g. low balance, statement ready, deposit notification, etc.)
- + **Actionable Alerts:** Customer receives a notification which allows him to immediately respond with an action (e.g. bill pay, overdraft protection, transaction verification, second-factor authentication, etc.)
- + **Conversational Alerts:** Customer interacts with the financial institution through a workflow or series of actionable alerts over time (e.g. Bill Presentment – repeated payment presentment and potential fee escalation)

Self-Adapting Mobile Web

Although it is tempting to view mobile web banking as a simple extension of online banking, there are many issues with this path. In particular, the wide variety of Mobile Network Operator operating system and browser combinations coupled with the disparate (and often limited) input and display characteristics of handsets make delivering a mobile web solution which gracefully adapts to each device an imposing problem.



Misys Mobile's mobile web solution is designed to solve this problem. Relying on the underlying Misys Mobile platform for its content, it provides an intelligent layer of page renderers which use real-time device detection and an extensive database of device capabilities to provide the best possible experience for each device (including specialised devices like the iPhone and BlackBerry smartphones, where it renders an "application-quality" result).

Tight integration with the underlying platform means that it is possible to combine the best of mobile web and SMS into a unified experience (e.g. embedding secure URL links in SMS alerts which enable one-click access to further capabilities in the mobile browser).

Smart Client Application & Triple Play Convergence

While other mobile banking solutions offer their versions of the triple play – messaging, mobile web and downloadable applications – these solutions typically require customers to clumsily jump between modes, resulting in a disjointed user experience.

In contrast, Misys Mobile's triple play convergence offers a much more streamlined and integrated customer experience. The customer can receive an actionable, overdrawn account alert and instantly transfer funds by responding directly to the alert, all without leaving the rich interface of the Smart Client application (a minimal downloadable container application that uses mobile web content and push notification services).



While the underlying technology is extremely complex, it is completely transparent to the customer, who is exposed only to the simplicity and efficiency of the interaction. Transaction approvals, bill payments and other actionable alerts can be seamlessly delivered and handled directly in Misys Mobile's Smart Client application.

The triple play-converged, smart client combines:

- + **Container Application:** A minimal downloadable application which allows customers to fully access features on their handsets. It provides financial institutions with a branded presence in the various application stores while dramatically reducing the need for high-cost application updates.
- + **Mobile Web Content:** The main content for the application is provided as server-side mobile web content for maximum flexibility and minimum maintenance cost.
- + **Push Notification Alerts:** Alerts are driven by the underlying SMS alerting architecture of Misys Mobile and are automatically routed to the appropriate push notification service of the device being used.

Integrated Payments

Misys Mobile's platform can generate and send mobile alerts with bill payment details directly to consumers; the actionable nature of Misys Mobile's alerts allows consumers to immediately pay by replying to the alert. If no response is received to the initial alert, subsequent alerts can be sent that enable payment via the mobile device, but with convenience or expedited payment fees potentially added. These capabilities for escalation and workflows of conversation-based alerts are unique to Misys Mobile's proactive mobile solution.

Extensible Universal Platform

At the heart of the Misys Mobile solution is a universal mobile communication platform, which is capable of wide, horizontal scalability across many different devices, protocols, carriers and applications.

While other mobile solutions are typically hard-coded to a single channel or product and, therefore, are inherently limited, the flexible Misys Mobile platform seamlessly integrates with virtually any back-end system at the financial institution.

This enables easy extensibility across the financial institution to touch every banking product, every channel and both retail and business customers of every asset class.

Systems Management / Proactive Monitoring

An often overlooked requirement for mobile banking is the ability to easily and comprehensively manage the implementation. Misys Mobile comes with a number of out-of-the-box tools to ensure that the solution is used to its maximum effect, including application management, customer support, system activity reporting, and adoption metrics.

Security

Misys Mobile employs a multi-layered approach to ensure maximum security. These layers include validated identity, encryption, multi-factor authentication and multi-modal integration.

A complete online solution

Misys Mobile is part of the complete range of online solutions from Misys, including:

- + Misys Personal Finance Portal
- + Misys Cash Portal
- + Misys Trade Portal
- + Misys Loan Portal

Misys Mobile also includes pre-packaged modules to ensure smooth and seamless integration with the Misys range of core banking applications, including Misys Midas Plus, Misys Equation, and Misys BankFusion Universal Banking, as well as being easily integrated with other banking systems and third party applications.

For more information on how Misys Mobile Banking can help you please visit:
www.misys.com/banking

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