

Finacle

Mobile Bank-in-a-Box

OVERVIEW

Banks, today, must fight for survival in a changed world. On the one hand is the greatly intensified competition for market share and leadership, and on the other is the compelling demand from consumers to ensure ubiquity of service access through channels like the mobile. Innovation through new channel adoption is non-negotiable. Nor can the imperative to reduce time-to-market for new product launch be ignored. However, complex and long drawn scoping, prolonged implementation and integration challenges with host systems deter banks from considering mobile banking transformation.

What banks need is a bespoke mobile banking solution that can be up and running with little hassle and minimal upfront investment in time, effort and resources. What banks certainly do not need is yet another solution promising accelerated implementation of a rigid system. Progressive bankers demand a solution built around their needs, flexible enough to evolve and grow to accommodate their vision and growth plans.

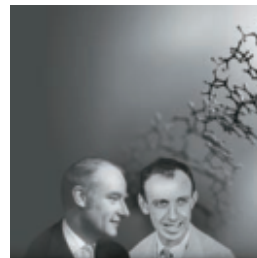
Finacle Mobile Bank-in-a- Box

Finacle mobile bank-in-a-box is an innovative, easily deployable and improved mobile banking solution. It is:

- Pre-configured - Having system and service parameters along with applicable values that correspond to the bank's needs
- Pre-packaged – With essential products, services, application menu and external interfaces enabled through pluggable components
- Pre-integrated - With interfaces to external systems made available out-of-the-box for rapid implementation and launch
- Pre-certified – Tested for quality of critical services, external interfaces, user experience of popular devices and compliance with regulations out-of-the-box

The solution supports multiple delivery modes including:

- SMS/ text messaging
- Browser-based mobile banking
- Rich client-based banking
- USSD messaging



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Key Modules

Finacle mobile bank-in-a-box offers functionality including:

- Account opening
- Account balance and transaction inquiry
- Mini statements
- Cheque book and stop cheque facilities
- Funds transfer to self, third-party and inter-bank
- Branch and ATM locator
- Bill presentment and payment
- Mobile recharge and top-up
- Peer to peer payments
- Merchant and customer initiated payments and reversals
- Loan, fixed deposit, demand draft and debit card requests
- Push and pull alerts

Business Benefits

Hassle-free and Quick Time-to-Market

Finacle mobile bank-in-a-box enables financial institutions to extend their services through the mobile channel at an unmatched pace, expending minimal resources. Implementation of Finacle mobile bank-in-a-box can be reduced to as short a period as 30 days.

Judicious Investment

Finacle mobile bank-in-a-box's modular design does not just minimize risks, but can help create significant savings in maintenance costs. This means, banks pay for what they need in the near term and not for features and functions they may require in the future. This means faster and more visible return on investment.

Minimal Risk of Transformation

Finacle bank-in-a-box framework can serve as a means to establish a proof point for a pilot technology investment, enabling banks to rapidly evaluate the efficacy of the mobile banking solution, before deploying it globally.



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