

**monitise**<sup>TM</sup>

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# MOBILE MONEY SOLUTIONS

GET AHEAD IN MOBILE BANKING,  
PAYMENTS & COMMERCE



MOBILE IS RESHAPING BANKING.

## CAN YOU STAY AHEAD?

The traditional banking business model is undergoing a revolution. Disruption is occurring across multiple areas, from recent legislation that may further reduce interchange income to growing disintermediation threats from traditional and new market entrants. All of this is putting financial institutions (FIs) under tremendous pressure to uncover new sources of revenue. The massive opportunity in Mobile Money— mobile banking, payments and commerce – is the key for FIs to defend their existing business and extend to new customers, monetization strategies and business models.

Simply offering basic mobile banking is no longer enough. Forward-thinking FIs invested aggressively in mobile, introduced new mobile product features frequently and are now increasing their market share due to customers switching FIs. Mobile is essentially turning market share gains into a zero-sum game, with savvy FIs taking the most profitable mobile customers away from FIs with undifferentiated mobile solutions.

In order to compete and unlock Mobile Money's full potential, FIs require a mobile solution that will allow consumers to do what they expect to do: bank anywhere, pay anyone and buy anything.

## MONITISE VANTAGE PLATFORM

**The flexibly-designed Monitise Vantage platform enables FIs to innovate rapidly and keep pace with the market by leveraging its:**

- **Modular Architecture:** Enables FIs to upgrade client and server components separately, allowing for faster and more frequent release cycles.
- **Segment Management:** Supports differentiated user experiences by matching mobile feature sets to specific consumer demographic groups.
- **Cloud-Enabled Services:** Quickly and easily deploys mobile payment and commerce services at the lowest cost and risk possible and enables a path to mobile wallet services.
- **Multi-Layered Security:** Supports the most stringent requirements of FIs while providing customers with peace-of-mind.
- **Enterprise Alerting and Event Responses:** Gives FIs a powerful range of alert notification options to support business processes that match situational needs.

# BANK ANYWHERE

Bank Anywhere from Monitise offers the most advanced and innovative set of mobile banking capabilities in the industry, empowering FIs to deliver a unique, highly-differentiated mobile banking experience to their customers.

Bank Anywhere allows FIs to:

- **Easily introduce new mobile banking features:** Monitise enables rapid deployment of new mobile banking features to meet customer expectations, and to do so at the FI's discretion based on its business needs and budget.
- **Offer differentiated, customized user experiences:** Monitise supports differentiated app experiences, matching mobile banking features to specific customer demographics, all within the same app.
- **Implement monetization strategies:** FIs deploying Bank Anywhere typically engage with customers an average of 26 times every month, providing FIs with an ideal vehicle for revenue-generating capabilities.
- **Regularly engage customers:** FIs can deliver contextual, personalized notifications to customers and request immediate action if needed, keeping the FI's brand top-of-mind while maximizing customer adoption.
- **Drive acquisition and retention:** Convenient, time-saving mobile features such as Mobile Remote Deposit Capture and Bill Pay enable FIs to attract and retain customers.
- **Lower costs:** FIs can reduce call center costs by diverting common support calls such as balance inquiries to the more immediate, lower-cost mobile channel.



BALANCE INQUIRY

TRANSACTION HISTORY

ACCOUNT TRANSFERS

BILL PAY

PERSON-TO-PERSON (P2P)  
PAYMENTS

REMOTE DEPOSIT CAPTURE

ATM/BRANCH LOCATOR

PROACTIVE ALERTING

PREFERENCES & PERSONALIZATION



# PAY ANYONE

Consumers want the ability to conveniently make payments, no matter where they are or what they are doing. Merchants seek better alternatives to outdated and fixed payment technologies that don't provide the flexibility, choice or differentiated services that help them to optimize their operations and drive new sources of revenue. And FIs strive for ways to keep their commercial customers engaged and more effectively serviced, while eliminating disintermediation and customer loss to non-FI payment providers.

Pay Anyone from Monitise facilitates transactions of value for consumers and merchants, while providing these benefits for FIs:

- **Offer differentiated, customized user experiences:** Provide retail customers with convenience and value while giving commercial customers a path to deliver more advanced value-added services.
- **Mobilize payments as part of a monetization strategy:** FIs deploying Bank Anywhere typically engage with customers an average of 26 times every month, providing FIs with an ideal vehicle for revenue-generating features which require mobile payment capabilities.
- **Drive transaction activity:** Pervasive mobile payment capabilities continually engage retail customers.
- **Increase lifetime customer value:** Keep retail and business customers engaged with the FI's brand.
- **Retain and acquire commercial customers:** Provide a wider range of mobile payment services for commercial banking and small-medium businesses in order to improve retention and acquisition and to service new markets (such as micro-merchants).



BILL PAY

PERSON-TO-PERSON (P2P)  
PAYMENTS

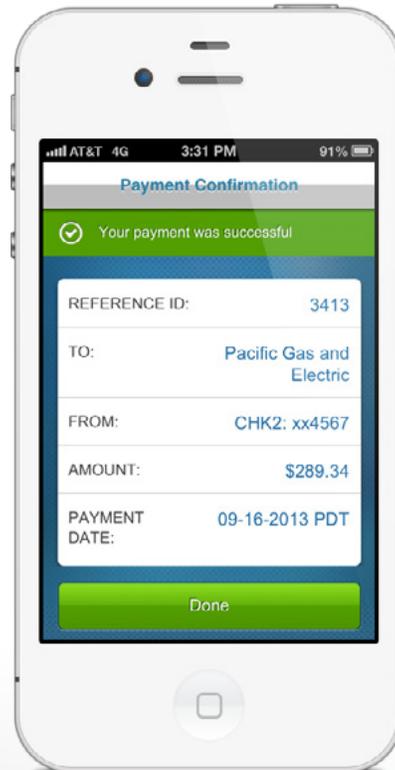
MOBILE POINT-OF-SALE (MPOS)

IN-STORE PAYMENTS

LOAN AND CARD PAYMENTS

ACCOUNT RELOAD

CHARITY DONATIONS

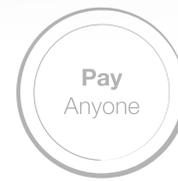


# BUY ANYTHING

Buy Anything from Monitise brings together the unique needs of consumers and FIs to make the purchase of goods and services via mobile a convenient proposition for consumers and a profitable endeavor for merchants and FIs.

Buy Anything enables FIs to:

- **Cross-sell and up-sell bank relationship products:** Drive revenue while strengthening customer connections by cross-selling or up-selling bank relationship products.
- **Offer complementary financial products:** Grow revenue by offering products from trusted third-party partners to highly-targeted customer segments.
- **Provide national and local merchant offers:** Deliver targeted offers that increase customer engagement and relationship stickiness by leveraging insights such as geo-location and consumer preferences.
- **Proactively protect top-of-wallet status:** Tie loyalty and rewards programs into the mobile experience while delivering differentiated mobile experiences to customer segments.
- **Integrate world-class partners into the mobile experience:** Monitise provides best-in-class mobile commerce capabilities by bringing world-class partners into the FI's mobile strategy.



GIFT CARDS

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LOYALTY/REWARDS

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CARD WALLET & VAULT

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INSTANT MOBILE CHECKOUT

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MOBILE MARKETING AND OFFERS

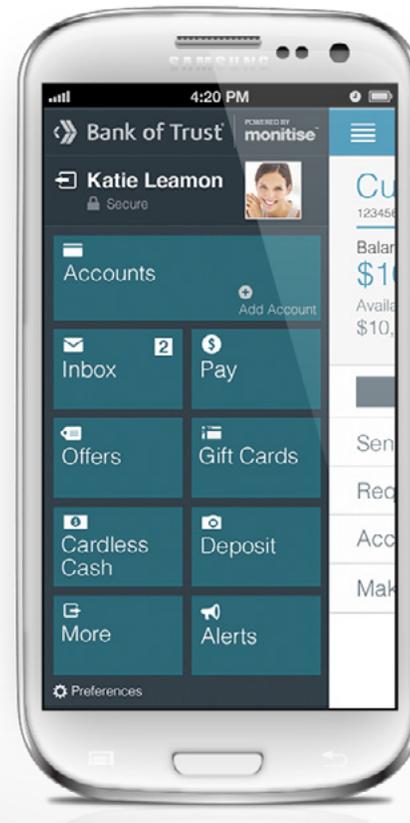
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FI CROSS-SELL/UP-SELL

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MARKETPLACE

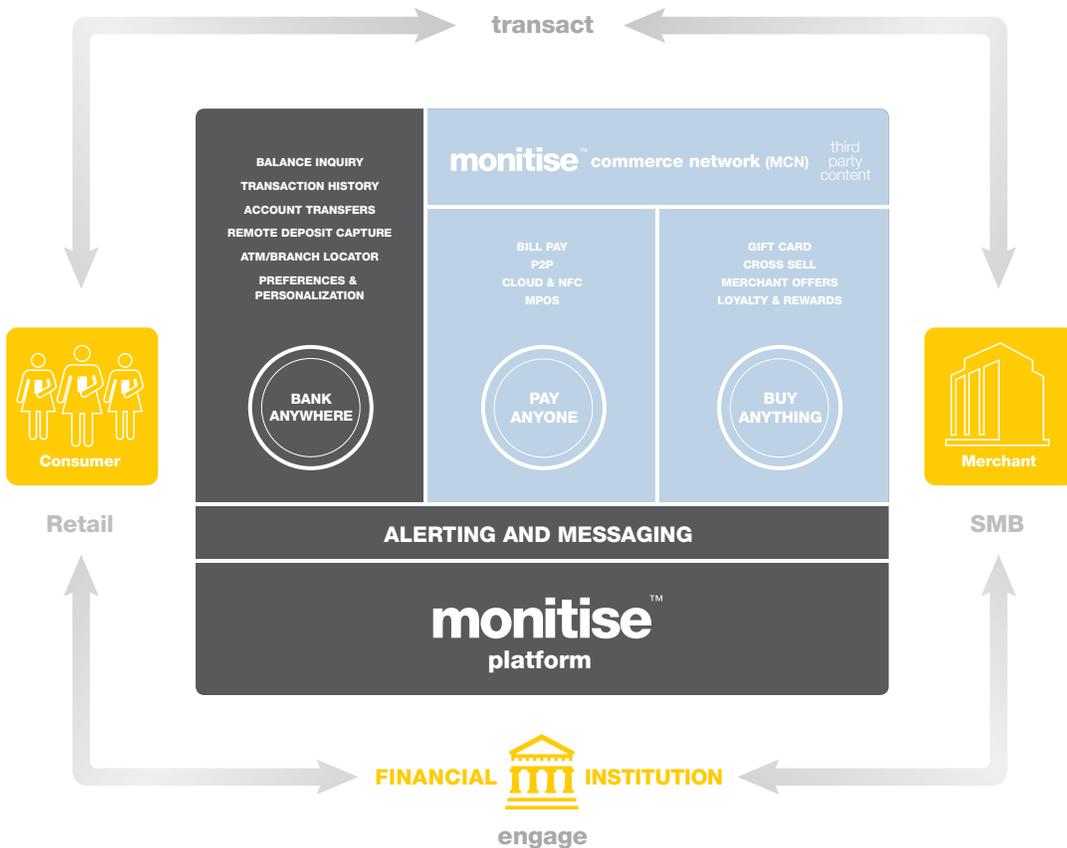
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# MONITISE ENTERPRISE

## MOBILE MONEY VISION

Mobile Money plays a vital role in FI customer acquisition and retention, revenue generation and market share gains. All parts of the enterprise – not just Retail Banking – should be involved in maximizing the Mobile Money opportunity. Mobile is not merely just another channel, but rather, a paradigm shift that the FI's entire organization must consider to succeed in the rapidly-evolving mobile-led digital channel. Industry-leading mobile requires a forward-thinking strategy, advanced technology and constant innovation. As such, the Monitise approach is to deliver a broad portfolio of solutions that help FIs drive value between consumers and merchants. Mobile isn't just about account management in retail banking. A considered approach looks at the entire enterprise as a digitally-connected ecosystem.



## MOBILE MONEY MOVES FAST

### GET AHEAD

Monitise helps leading FIs across the globe to innovate and deliver industry-leading mobile capabilities that enable consumers to Bank Anywhere, Pay Anyone and Buy Anything. Contact Monitise and let us show you how we can help you keep ahead of the fast-moving mobile market.

### MONITISE – THE GLOBAL LEADER IN MOBILE MONEY SOLUTIONS



Financial institutions and partners



Registered users



Transactions annually



Mobile Money experts



Value of payments/transfers annually

pay a bill  
 bank on the way to work  
 instant checkout  
 invoicing  
 credit card  
 transactions  
 merchant offers  
 card less cash  
 portal  
 cardless cash  
 redeem a voucher  
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## MONITISE

Monitise is the largest Mobile Money specialist in the world. Our comprehensive product range - 'Bank Anywhere', 'Pay Anyone' and 'Buy Anything' delivers mobile banking, payment and commerce solutions to over 350 leading financial institutions. Our platform processes over 3 billion live mobile transactions annually and powers mobile solutions for over 24 million registered customers worldwide. Monitise has a global reach and works with leading brands in 4 continents, including Visa Europe and Visa Inc, Royal Bank of Scotland Group, Fifth Third Bank, Bank of Montreal, U.S. Bank, HSBC, BlackBerry and FIS.



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