



Mobile Banking

Access 3 mobile banking solution is revolutionizing the way customers interact with financial institutions, making everyday banking, financial transactions and shopping faster, safer and more convenient. Consumers will have instant access at the push of a button to all their personal financial information anywhere, anyplace, anytime.

By using an ordinary mobile telephone your valued customers will be able to check account balances, transfer moneys, pay utility bills and make retail purchases, just to name a few of the unique and exciting features **Access 3** provides.

The mobility of this solution allows your customers the freedom to make financial transactions anywhere, anyplace, anytime meaning more revenue for you, at the same time as improving the overall banking experience of your loyal clientele.

With **Access 3** your banking services truly can "Be Mobile".

Key Benefits

- Increased customer satisfaction
- More transactions = More revenue
- Lower operational costs
- Development of a CRM which cross references customer behavior
- Campaign management
- Cross marketing opportunities
- Greater customer retention
- Low cost of implementation

Rudilian's mobile banking solution is completely modular allowing you to add service levels as you grow with us and your clientele. Our approach is strongly focused on the end users needs and wants, and thus our model is five fold, offering five different service options allowing your customers to chose which model best suits their lifestyle and banking needs.

Infrastructure, and implementation time are minimal, allowing your organization to offer all of the exciting new services **Access 3** provides, quickly enabling your customers the freedom and convenience to 'Be Mobile' with your financial institution.



Mobile Banking: Service Level 1

Access 3 has a very strong customer focus, after all if your valued customers wont use the system it of not much value with this in mind we have created varying levels of usage the first level includes basic everyday financial information needs such as

Electronic billing information on utility payments

This feature allows for a simple short message (SMS) to be sent to the registered client's mobile telephone alerting them of an upcoming bill payment, giving them all the information they require such as amount, institution, bill reference number and due date.

Bank account balance information

Either a prompted request for account information from the user, for example a balance request, or an automatically generated message showing account mutations as defined by the client, for example any transactions over ¥1000 will generate an automated notification

Information on transactions based on preset conditions

Confirmation messages sent out to notify the user that preset financial transactions have taken place with confirmation number. Particularly useful for static transfer amounts like rent, loan repayments or insurance payments.

Short financial education course to bank clients

SMS Messages designed to educate your customers to better understand the financial industry, share markets, foreign trade, bank services, insurance, mortgages etc. stimulating them to pursue new ways to increase their personal wealth through your financial institution.

Information on interest and foreign exchange rates

Allowing your valued clients at the push of a button to see what foreign currency rates your financial institution offers real time, from anywhere, anyplace, anytime truly allowing them take your services and 'Be Mobile'

Access 3 is specifically designed to quickly build the customers confidence, and we are all cautious with our money, the level one option is designed with this in mind, offering mainly push pull information services



Mobile Banking: Service Level 2

Access 3 really becomes exciting with the addition of active two way interaction between the end user and their finances held in your financial institution. Allowing them to 'Be Mobile' with your banks services, allowing them to make basic pre-defined financial transactions without cueing up in a branch. The second level includes these exciting features

Electronic Billing Prompt payment for utility payments

As with level 1 this feature allows for a simple short message (SMS) to be sent to the registered client's mobile telephone alerting them of an upcoming bill payment, giving them all the information they require such as amount, institution, bill reference number and due date. The end user now however will be able to make that payment quickly and easily from wherever they are quickly and easily from funds in their personal savings account.

Payment based on contract

Prompt to end user to approve static payments from savings account, allowing the client to decline or approve the transaction, confirmation messages sent back to notify the user that preset financial transactions have taken place with confirmation number. Particularly useful for static transfer amounts like rent, loan repayments or insurance payments.

Transfer between pre-nominated accounts based on clients preset conditions

Allow your end users to set nominate other accounts which funds can be transferred into via SMS messaging for example, transferring money to a family member i.e. student who also has an account with your financial institution or an institution you have a relationship with.

Customer tracking and activity application

Tracking of the client's behaviour at this level is extremely important for your institution to determine the return on investment **Access 3** is providing whilst helping you to tailor your services to meet the end user's needs improving customer retention through superior services



Mobile Banking: Service Level 2

Access 3 level 2 in addition to all off these new features still retains access to the full feature set included in level 1

- Electronic billing information on utility payments
- Bank account balance information
- Information on transactions based on preset conditions
- Short financial education course to bank clients
- Information on interest and foreign exchange rates

Access 3 level 2 is the first step to a fully automated fully interactive mobile banking solution, keeping the end users needs in mind taking small steps to build confidence, the cost effective, modular approach to mobile banking is sure to improve transactions, customer satisfaction and open many new revenue raising opportunities for your financial institution.



Mobile Banking: Service Level 3

Access 3 level 3 is the final component of the pure personal banking modules offered by the mobile banking solution, it provides more intuitive services and adds a retail component allowing your transactional revenue to see a strong boost

Payment on approval by SMS

This feature allows for joint accounts or business account to have a pre-determined limit to prompt for either supervisor or joint account holder approval. A payment request is made from the account to another pre-nominated account; a message is then send to either the supervisor or joint account holder to also approve the payment.

Two-stage confirmed payment

This payment process is similar to a letter of credit, when the end user sends a payment instruction for goods or services, the amount of the payment will be transferred to a specific account. The beneficiary will be notified that the amount is guaranteed. Once the goods or services are delivered the end user/payee will be able to accept or reject the goods/services and make payment accordingly by approving or denying the payment process.

Mobile payment in retail outlets

Using nothing but their own mobile handset, consumers will be able to make purchased at a wide variety of retail outlets. Let's use the supermarket as a common example: the consumer needs to make a purchase from a supermarket, he/she goes to the cashier and sends a payment request along with his/her password and the specific POS machine number. The system will then send back a Digital Money Sequence Number (DMSN) to the buyer. When asking to pay for the goods, the cashier will use his/her special banking card, and when the buyer is asked for a password all they need to do is enter the DMSN. As long as the transaction is within the daily limit of the account the transaction will take place instantly.

Business Process Engine

Collecting data on your clients' behaviours is important but serves little purpose without having a system in place to make best use of your valuable information. The **Access 3** service includes



Mobile Banking: Service Level 3

business process functionality, correlating your customers buying behaviour with their financial needs. This allows you the financial institution to promote cross marketing events tailored specifically to the spending habits of your valued customers, simply by sending them an SMS.

Access 3 level 3 in addition to all of these new features still retains access to the full feature set included in level 1 and level 2

- Electronic billing information on utility payments
- Bank account balance information
- Information on transactions based on preset conditions
- Short financial education course to bank clients
- Information on interest and foreign exchange rates
- Electronic Billing Prompt payment for utility payments
- Payment based on contract (rental payments etc)
- Transfer between predominated accounts based on clients preset conditions
- Customer tracking and activity application



Mobile Payments

Access 3 Mobile payments solutions is split into two distinct categories, but in principle remain very similar, this solution allows users to make sundry payments directly from their mobile banking account anywhere, anyplace, anytime.

Allowing your clients to pay directly from their own funds for services which traditionally held a moderate risk, such as credit card details over the telephone, affords them extremely low risk whilst increasing your organizations transactional revenue.





Mobile Payments: Micro Payments

Access 3 Micro Payments solution is a general purpose purchasing module for low value transactions. Allowing your clients to pay directly from their own funds for services which traditionally held a moderate risk, such as credit card details over the telephone, affords them extremely low risk whilst increasing your organizations transactional revenue. The main kinds of transactions common with this solution include the following:

Tickets booking

Allows the customer to make a small deposit, below the preset amount on the micro payments account, to secure a ticket and confirm and complete the transaction at the ticket office. Be it, airline, concert or other.

Mobile Phone Ring Tones

There are so many available ring tones, wallpapers, and multimedia downloads available for mobile telephones, with young people being the main purchasers of such services the micro payments solution offers alternative to traditional credit card payment systems, for users that either don't have or cannot attain a credit card.

Competition Entry

Online competitions, or television voting systems often have a very small fee attached the micro payments solution allows for shorter settlement times between service providers in most cases.

Website Membership

The Micro payments solution provides an alternative method to join websites without using a credit card, as long as the website is part of a developed service provider network.

Cinema Tickets

Purchase cinema tickets with the solution and collect your ticket at the ticketing office, this feature requires the cinema to be part of the service provider network.



Mobile Payments: Micro Payments

There are many other services the Micro Payments Solution can provide the only pre-requisites are, low cost and high volume transactions the development of a service provider network is very important to the success of this part of the solution, many service providers exist already and are very excited about a method of payment so simple with such a short settlement cycle.





Mobile Payments: Regular Payments

Access 3 regular payments solution is a general purpose electronic ticketing support platform for any number of services from companies which wish to be involved with the program. Allowing your clients to pay directly from their own funds for services which traditionally held a moderate risk, such as credit card details over the telephone, affords them extremely low risk whilst increasing your organizations transactional revenue.

Tickets booking

Allows your clients to access their personal funds and purchase electronic tickets for, travel (airline, train etc.), movies, concerts and any other services which wish to take part in the program. Confirmation numbers details and personal information will be transmitted back to the mobile handset to alert the client of the purchase. In conjunction with levels 1, 2 and 3 the client will also be notified of the change on balance, and be prompted to confirm payment.

Ticket check

Allows the client to confirm their details prior to the event whether it is travel, concert or any of the possibilities offered by this module, giving them an increased sense of security and comfort.

Ticket exchange

With our busy hectic lifestyles it is sometimes hard to plan in advance, with the client in mind we have developed this module to allow ticket transfers, whether it is into another name or to another event with the company the initial transaction took place. Please note this module is subject to the terms and conditions of the purchase of the ticket.