

FusionBanking Essence Mobile
Software overview

Mobile banking:
Stay **connected**

Adapt to the
changing lifestyle of
your **customers** with
24/7 mobility

Connect
Innovate
Expand

“The ‘mobilCIB’ service delivers information and services to our customers in a way that was not previously possible, adding an extra dimension to our e-banking services. FusionBanking Essence Mobile has proven both reliable and stable whilst displaying the level of performance required to meet our clients’ expectations”.

Dr Áron Vitályos

Sales Director, CIB Bank (Gruppo Banca Intesa)

Mobile solutions for the smartphone generation

Customer expectations for mobile and tablet banking are high and rising. Successful mobile banking demands a clear understanding of these needs. Misys has extensive experience of the design and development of mobile and tablet services that are easy and enjoyable to use.

FusionBanking Essence Mobile is part of a whole Digital Channels offering. It can be extended with Mobile Personal Financial Management functionalities such as saving goals and budgets, and with gamification for saving goals and loan repayments through Gameo.

Supporting the major mobile operating systems, FusionBanking Essence Mobile enables banks to offer their customers innovative mobile banking functionality and reduce time to market. It exploits smartphone capabilities, such as push messaging and location services, and can be integrated into any existing online banking platform and core banking systems.

FusionBanking Essence Mobile brings next-generation mobile banking to all the most popular smartphones. It provides applications for iOS, Android and Windows Phone platforms.

It includes cost-effective security components and can be used anytime on the go. Flexible business components mean FusionBanking Essence Mobile can be implemented quickly, with full implementation support offered.

The system offers a wide range of banking services, completing the transformation of smartphones into ubiquitous mobile banking platforms and enabling you to supply a perfect tool with which customers can manage and control their finances.

Customers can keep track of their income and expenditure and use a variety of payment options, including bluetooth and pay-to-phone payments. Public functionality is included to engage potential customers, while all users benefit from attractive visuals and easy-to-use payment methods.



1 billion

Mobile phone users will have made use of their mobile devices for banking purposes by the end of 2017, doubling in just four years.

Source: Juniper Research



+10%

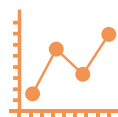
Increase during the first month after go-live, in numbers of registered customers for Mobile Banking.

Source: CIB Bank Ltd.



3.4% to 8.1%

Activity levels of all registered users more than doubled, from 3.4% to 8.1%. Source: CIB Bank Ltd.



+151%

A major Romanian bank, Banca Transilvania, saw its mobile system customer base grow by 151% between 2011 and 2013.

Source: Banca Transilvania



99 million

Mobile banking users in Europe will grow fast – from 42 million users in 2013 to 99 million in 2018.

Source: Forrester, 2014

FusionBanking Essence Mobile in action

The virtual bank for the new generation.
FusionBanking Essence Mobile helped Poland's
T-Mobile Bank to launch the country's first 'next-
generation' direct bank .

“Misys was definitely the right company to develop the technology for Alior Sync. Misys has the experts and the innovation experience to drive new banking technology. Misys was prepared to make our ideas come to fruition, and with them we were able to build up the most innovative bank in Poland”.

Mr Wojciech Sobieraj

President of the Management Board,
Alior Bank

Which channels are indispensable to innovative banks wanting to stay in touch with Generation Y? The Internet and smart devices, such as mobile phones and tablets. This simple fact sparked the foundation in 2012 of T-Mobile Bank, previously Alior Sync, the first Polish direct bank. The 'Sync' in its name represented the new bank's aim to connect with clients and continuously synchronise their information.

T-Mobile Bank launched its services on web, iPhone and Android platforms using FusionBanking Essence Mobile solutions from Misys. These made it possible for T-Mobile Bank to implement full banking functionality while at the same time creating an attractive user experience.

Customers can monitor their whole account history via their mobile devices, manage card functionality or

even create a new deposit with just a few taps on the screen. FusionBanking Essence Mobile enables customers to control their finances, transfer funds and pay invoices using their handset cameras – anywhere, anytime.

In addition, customers can post pre-defined messages to their Facebook accounts via an integrated share function. Using this cutting-edge innovation, they can directly transfer money to a Facebook profile with the help of the “Alior Payment” app, a special application and bank account accessible for Facebook transfers. All these transfers can be carried out securely without the need to leave the page or log on to the bank's Internet channel.





The FusionBanking Essence Mobile advantage

FusionBanking Essence Mobile has been specifically designed to meet the demands of today's mobile users and the latest generation of mobile platforms.

“Misys has provided exceptional skills and service during the mobile banking implementation project, and demonstrated thorough knowledge in the areas of internet and mobile banking. I have been very satisfied with their efforts for the past ten years”.

Éva Hábori

Head of IT Development, CIB Bank Ltd.
(Gruppo Banca Intesa)

When it comes to mobile banking apps, user expectations are high. Smartphones have revolutionised the way people use their mobiles. The number of people browsing the web, downloading apps, games and news or joining social media networks via phone has risen significantly. So, to adapt to these breakthroughs and meet new customer requirements, we've delivered a best-in-class banking app for banks with a drive to innovate.

Front-office

The mobile platform is part of a complete front-office digital banking solution adopting an omni-channel approach with a mobile-optimised ergonomic design. A continuously extending set of unique features will help you out-innovate your competitors.

Integrates seamlessly

The flexible system dovetails with your existing online banking platform, with the capability to integrate directly with your core systems.

Easily customisable

Built on open Java standards, it leverages the Misys BlackBox concept which bridges the gap between customisation and upgradeability; by keeping the core 'black boxed' modules untouched during upgrades, ensuring compatibility. The Digital Development Kit enables you to expand your service offerings quickly, whilst maintaining your customisations.

Bank anytime, anyplace, anywhere.

The FusionBanking Essence Mobile front end enables banks to provide customers with first-class services that go way beyond mere transactions. You can update your customers about new offers, rates and services – effectively turning mobile banking into a real-time communication platform by using alerts, internal and push messages.

Complete and customisable

The system offers full functionality for the major mobile platforms as a smartphone app. The open API allows you to introduce cross-platform as well as platform-specific content.

High level of security

The system offers leading security, based on real two-factor authentication for online banking. It includes standard token functions, such as one-time password, challenge/response and transaction signing, alongside extra features like QR code signing and signature templates for speed and convenience. Moreover, TouchID can be used as an authentication method.

Manage your mobile banking channel

Through the Administration Console you can configure the system yourself, manage your translations, customers and employees – or communicate with your customers through internal messaging.

Product capabilities

“UBS Switzerland has fully redesigned its e- and mobile banking service providing its clients an entry page that can be tailored to their individual information needs, improved user navigation and tablet-optimised presentation. One of the new features is the Personal Financial Assistant, developed by Misys. We believe that with these innovations UBS is making online banking simpler, clearer and more personal”.

Andreas Kubli

Head of Multichannel Management & Digitization at UBS Switzerland

Relevant information

The home screen includes several widgets, to help the customer obtain quickly the most relevant information and access key functionalities shortcuts. For example, the Comfort Zone widget helps to visualise the customer's current balance while the Fresh Things widget presents the latest transactions.

Customer enquiries

The system handles enquiries relating to accounts (overview, balances, transaction history), deposits (overview, create, cancel term deposits) and cards (overview, balances, transaction history), all through the mobile application, reducing processing costs for the bank.

Customer transfers

Your customers can process payments by QR code, Bluetooth or by phone number, transferring funds between their own accounts or to a third party.

Public functions

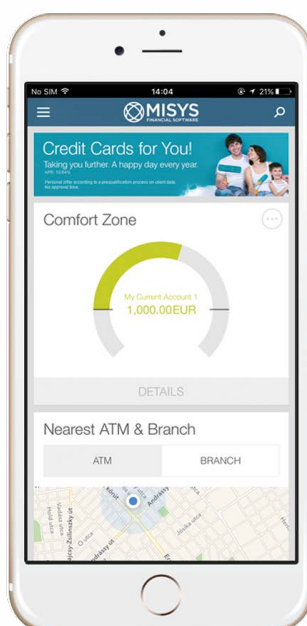
The system makes life easier for your customers with offers and news, including FX rate calculations and an ATM and branch search. They can activate or de-activate cards and change their daily card limits, all from their mobile phone.

Excellent customer experience

Across devices FusionBanking Essence Mobile provides a clean and easy-to-navigate interface without waiting for pages to download. Our native application uses built-in mobile features to keep the experience consistent.

Location-based services

Due to the capabilities of modern smartphones, the application can provide information on the current location of the device, enabling users to easily find the nearest ATM or branch. Current location and directions are seen on Apple, Google or Bing Maps.



Push messages

Push messages provide a simple and secure channel to send messages directly to your customers at no cost. The application leverages the push message services of mobile platforms, so you can send personalised information to customers – straight to their pockets – about card transactions, balances, term deposits and credit card warnings; and, similarly, digital sales messages to provide information on customer product needs.

Mobile optimised solution

The design responds to user behaviour and environment based on the screen size, orientation and operating system of a device. It offers real native components, with eye-catching animations, based on the mobile OS, and is fully tablet-ready.

Smart tutorial

Misys FusionBanking Essence Mobile guides the user through the basics in a very visual way. The user can navigate with swipe gestures between the tutorial steps.

Intelligent authentication levels

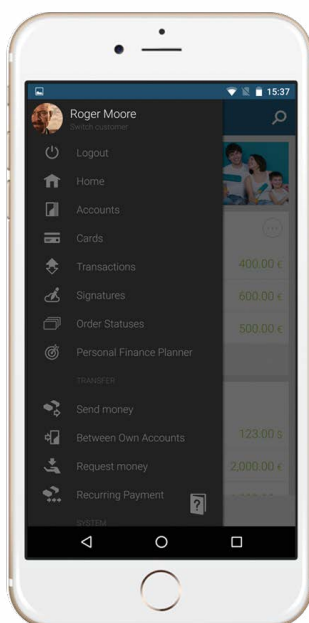
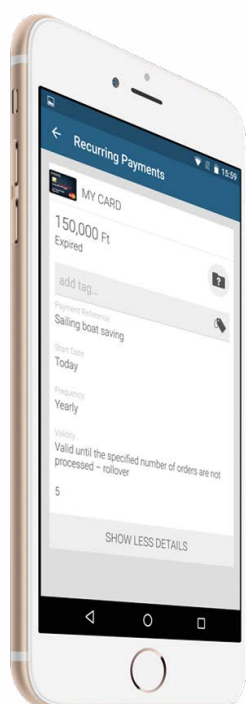
The application can run in three different authentication levels that determine the range of the available functionalities and their behaviour.

Accounts

Account Information provides a brief overview of the account holder, available account balances and a full list of transactions.

Peer-to-peer payments

FusionBanking Essence Mobile helps your customers to initiate banking transactions quickly. If there is a need for an immediate payment, rapid payment information can be shared peer-to-peer between the parties involved.



Professional services and customer support

An industry proven **best practice** approach – that’s the guiding principle of our professional services and support model. Misys clients benefit from our long track record of successful implementations.

“Misys Digital Channels’ support is excellent: repeatedly they have proven that customer satisfaction is their primary goal. Their staff has been responsive to our requests and managed the work schedule well”.

Bank of Valletta

Best-practice delivery

The Misys delivery model is incorporated into our entire product lifecycle. We leverage best practice business processes in the design, development and quality assurance of all of our products. While we acknowledge that one size doesn’t fit all in financial software, we know that a delivery approach that focuses on industry-proven best practice process models helps our clients to save on costs and benefit from the institutional knowledge Misys has developed across thousands of successful implementations. It means:

- Faster implementation: Repeatable delivery means projects are shorter and more predictable.
- Reduced TCO: Clear focus avoids unnecessary expenditure.
- Less risk: A standard, proven approach means many risks have already been mitigated.

Centre of excellence

Co-located with our development teams, the 200-strong Misys Service Delivery Centre ensures that we share best practice both internally and with partners. It enables us to refine implementations offsite before taking them back to the client.

Customer support

Misys clients benefit from the expert knowledge of 1,000+ staff resources worldwide, whose primary function is to provide professional, scalable software support and maintenance.

Deep domain expertise: Our technical and application support people have strong industry and product knowledge, with continuous technical and industry training programmes to ensure that Misys support teams can meet your evolving business needs.

Scalable support model: As a Misys client, you can choose from a standard, professionalised support model or a specialised, premium support package, depending on your needs. Because Misys support has a broad, global footprint that operates in all time zones and regions, Misys teams can scale to your requirements.

Valuable advisory services: Our Systems Advisory Group (SAG) provides system reviews to help clients understand how to use their Misys systems more effectively and derive maximum value from their applications

SAG reviews have helped more than 80% of participating customers to identify ways to utilise their Misys software more effectively and use more system functionality.

Proven, award-winning solutions



Finovate Europe 2014

Misys was voted 'Best of Show' at Finovate Europe for its new lifestyle-friendly banking app (Misys FusionBanking Essence Mobile) which crosses the generational divide and creates a unique digital banking experience.



Finovate Asia 2013

Misys was voted 'Best of Show' at Finovate Asia 2013 for Misys FusionBanking Essence Mobile.



Newsweek Friendly Bank Awards 2013

Alior Sync won first place in the "Internet Bank" category and third place in the "Mobile Banking" category in the Newsweek Friendly Bank Awards, 2013 (Misys FusionBanking Essence Mobile)



Financial World Innovation Awards (FWIA)

Bank of Valletta's 'BOV Mobile' was recognised for its innovation in customer propositions and product design, with Misys FusionBanking Essence Mobile, 2013.

About Misys

Misys is at the forefront of the financial software industry, providing the broadest portfolio of banking, capital markets, investment management and risk solutions available on the market. With more than 2,000 customers in 130 countries our team of domain experts, combined with our partner eco-system, have an unparalleled ability to address industry requirements at both a global and local level. We connect systems, collect data and create intelligent information to drive smarter business decisions. To learn more about how our Fusion software portfolio can deliver a holistic view of your operations, and help you to solve your most complex challenges, please visit **www.misys.com** and follow **@MisysFS** on Twitter. For the latest news, interviews, videos and features from the financial technology industry visit **www.fusionwire.net**.

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