www.openwaygroup.com

way4

Digital Banking Solution

Winning approaches in a new generation of financial services

VIETBANK
NGÂN HÀNG VIỆT NAM THƯƠNG TÍN

OpenWay / 2016

1 Openway

2 WAY4

3 Omni-Channel

4 Micro Finance

5 Q & A

6 Closing

agenda

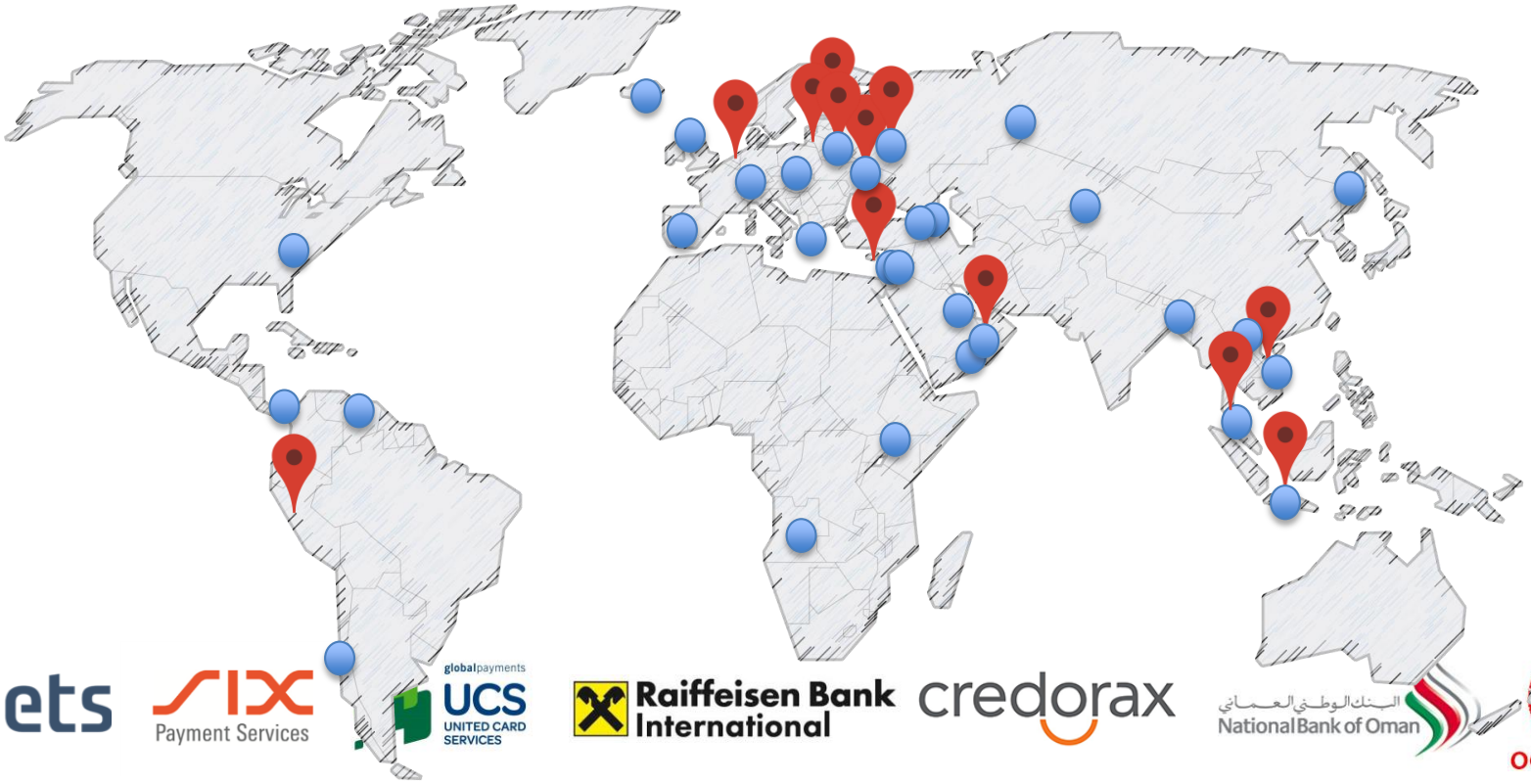
Ha Nguyen Manh
Country Manager

Dhidik Tri Wibowo
Pre-Sales Manager

Son Vu Tuan
Project Manager

Openway Team

- ✓ 20 years in the payment industry
- ✓ 12 offices worldwide
- ✓ 600 staff fully committed to payment industry
- ✓ 130 clients in 39 countries



nets

SIX Payment Services

globalpayments UCS UNITED CARD SERVICES

Raiffeisen Bank International

credorax

National Bank of Oman

OCBC NISP

EQUITY Bank • Your Listening, Caring Partner

Banesco Banco Universal

COMDATA Payment Innovation

CHASE BANK THE RELATIONSHIP BANK

Finnet Electronic Payment Provider by Telkom Indonesia

ACB

BANGLADESH BANK Central Bank of Bangladesh

Bank Audi Audi Saradar Group

Bangladesh
- National Switch – Bank of Bangladesh

Thailand
- Advanced Info Services (#1 Thai – GSM Operator)

Vietnam
- Office & Local Staff
- 8 Customers
- ACB is the biggest commercial Bank in Vietnam

Cambodia
- 2 merging Banks (Sathapana & Maruhan Japan Bank)

Malaysia
- Office & Local Staff
- 2 Customers

Indonesia
- Office & Local Staff
- 7 Customers
- More than 21,000 ATMs (Bank Rakyat Indonesia)
- Sharia Banking (BRI Syariah & Bank Muamalat)

Asia

Invent, build, manage and integrate multiple products on the **single platform**

1st PA-DSS Certified CMS in the world (since 2009)

Gartner

The “**one and only**” solution with **strong positive** rating in Gartner Market Scope Report.

ovum

The “**strongest**” technology solution among all Leaders.

way4

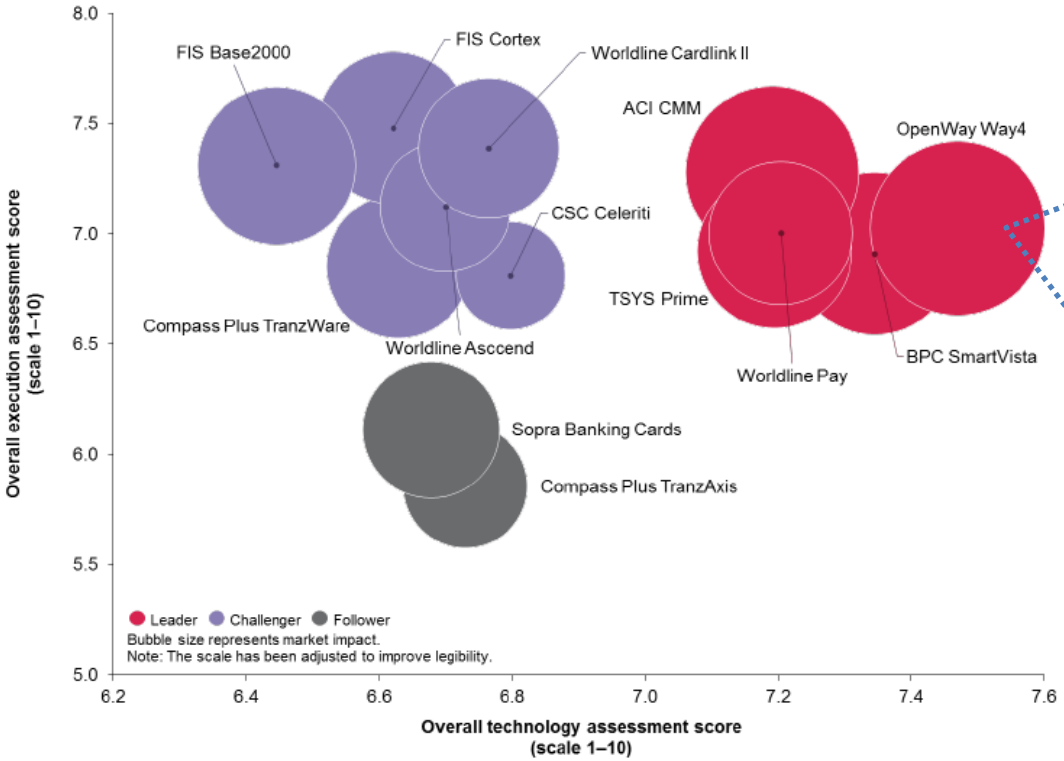
Gartner

	RATING				
	Strong Negative	Caution	Promising	Positive	Strong Positive
ACI Worldwide			x		
BPC Group				x	
Compass Plus			x		
ElectraCard Services				x	
Euronet Worldwide			x		
Fidelity National Information Services			x		
GFG Group			x		
Hightech Payment Systems				x	
Jware Technologies			x		
OpenWay Group					x
RS2 Software			x		
S1				x	
SunGard		x			
Tieto				x	
Total System Services (TSYS)			x		

openway strength points :

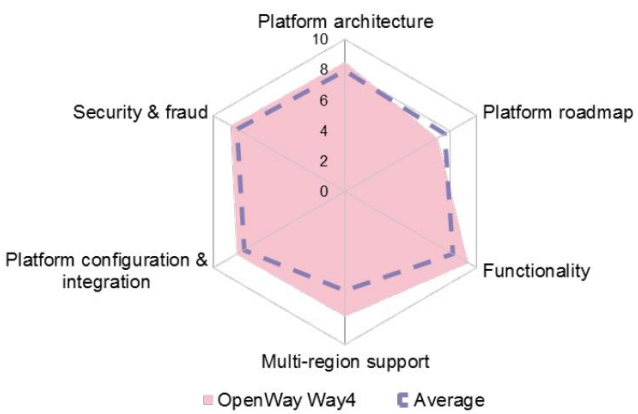
- ✓ Successful in tier-1 and multiregional projects
- ✓ All-in-one
- ✓ High parameterization
- ✓ Performance and stability
- ✓ Quality customer base
- ✓ Mobile innovations
- ✓ Global and local presence
- ✓ Management of a complete card lifecycle

way4



Ovum Decision Matrix: Selecting a Card Management System Platform, 2015–16

The "**strongest**" technology solution among all Leaders



way4

payment
processing
software

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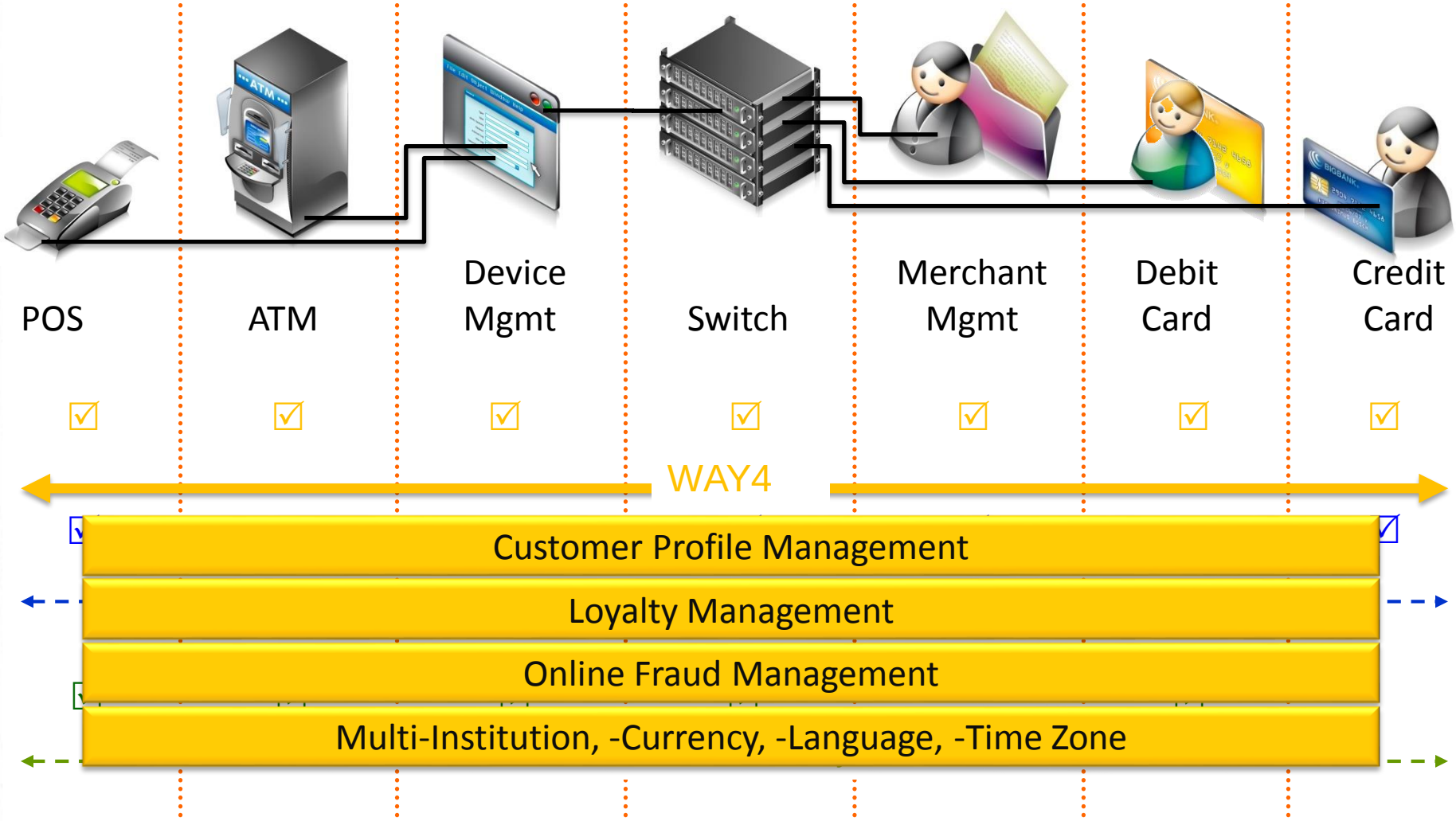

WAY4 Unified Platform (CMS + Switch)

platform

common framework, data, objects, rules, scenarios, customer profile

CMS

card & merchant management software

Switch

transaction switching software

Channels

multi-channel management software

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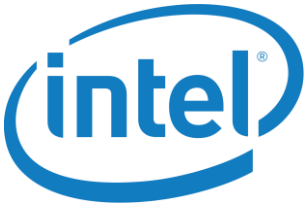
openway®

Base	Terminal Management	Payment Schemes	Host Interfaces	e-Channels	Business Process Automation
Core	POS Management	AMEX Interface	Bill Payment Interface	Mobile Banking	Chargeback Management
Issuing	ATM Management	CUP Interface	Core Banking Interface	Web Banking	Consumer Collection
Acquiring	NDC/DDC Configuration Builder	Diners Club Interface	Host System Interface	3-D Secure ACS	Real-Time Risk Management
Multiple Financial Institutions	Self-Service Kiosk Management	JCB Interface		3-D Secure MPI	
Data Preparation and Card Personalisation	ATM/Kiosk Statistic Analyser	MasterCard Interface			
		VISA Interface			



redhat

ORACLE
SOLARIS

ORACLE
SUPERCLUSTER
OPTIMIZED

way4 Open Platform

M

—100,000 cards
—100 ATMs

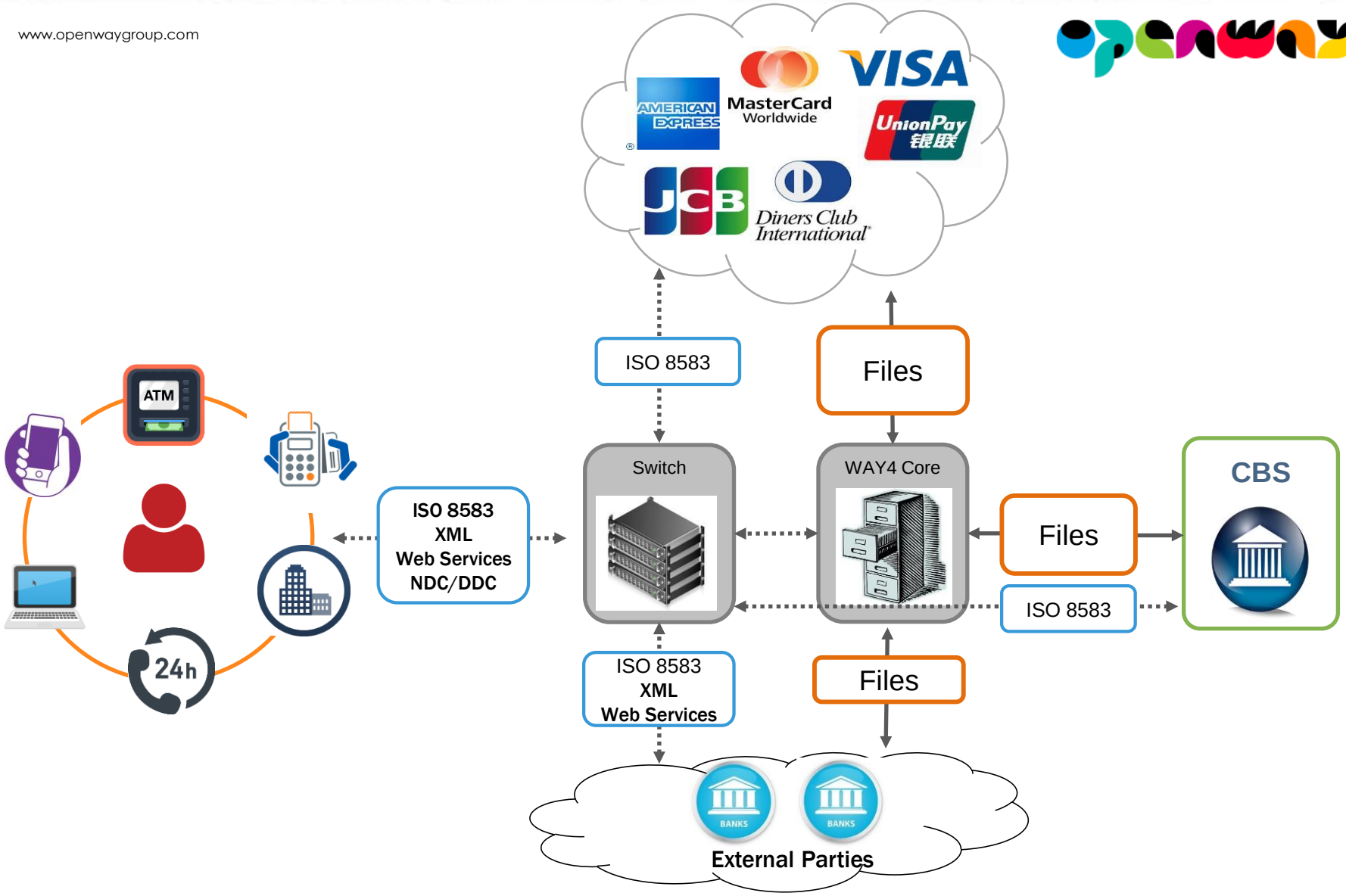
L

—1,000,000 cards
—1,000 ATMs
—1,000 merchants

XXL

—80,000,000 cards
—500,000 merchants
—20,000 branches
—4,000 ATMs
—3,000 TPS

WAY4 Scalability



WAY4 Infrastructure

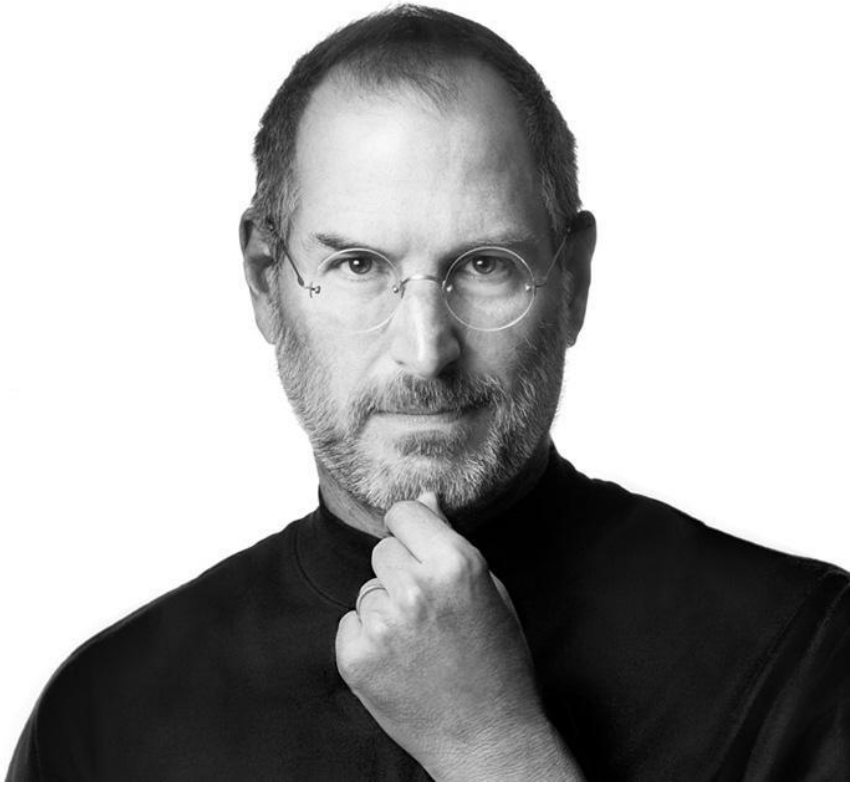
way4

Omni-Channel

WAY4 Digital Banking Solution

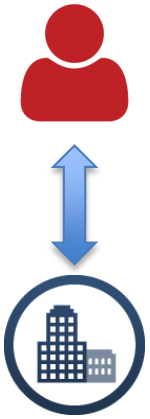
"You've got to start with the customer experience and work back toward the technology – not the other way around"

Steve Jobs



Experience Expectations

Single Channel



- Customer experience a single type of touch-point (Branch)
- Bank have a single type of touch-point

Multi-Channel

- Customer sees multiple touch-point adding independently
- Bank have multiple type of touch-points exist in technical & functional silos

Omni-Channel

- Customer experience a brand, a consistent of service experience from integrated multiple touch-points
- Bank have a single view of the customer in coordinated and strategic ways

The Evolution of Customer Touch-Point

Traditional Channels don't easily support Omni-channel experience

- ❑ Inconsistent Experience
- ❑ Handoffs between channels aren't seamless

Challenges

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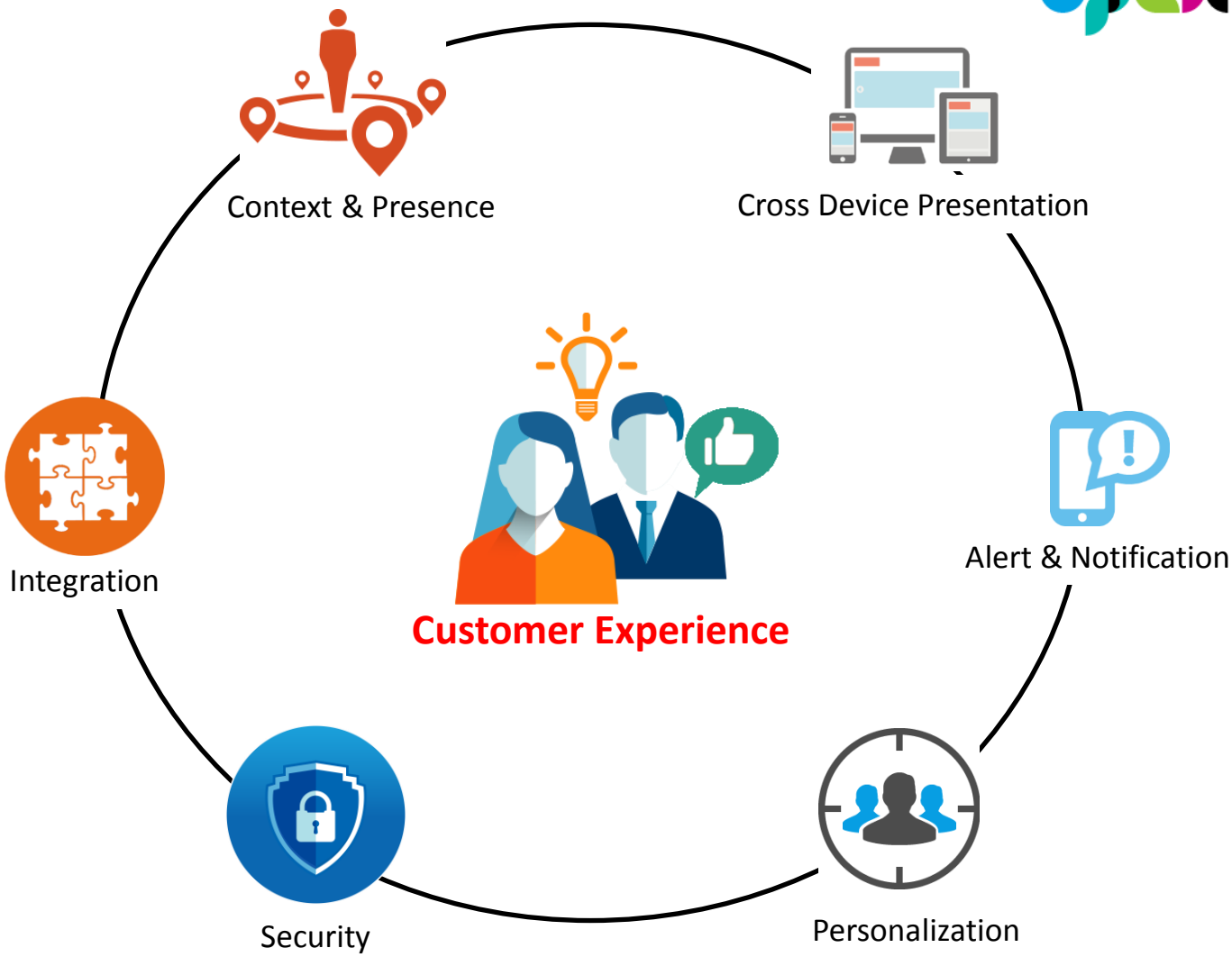
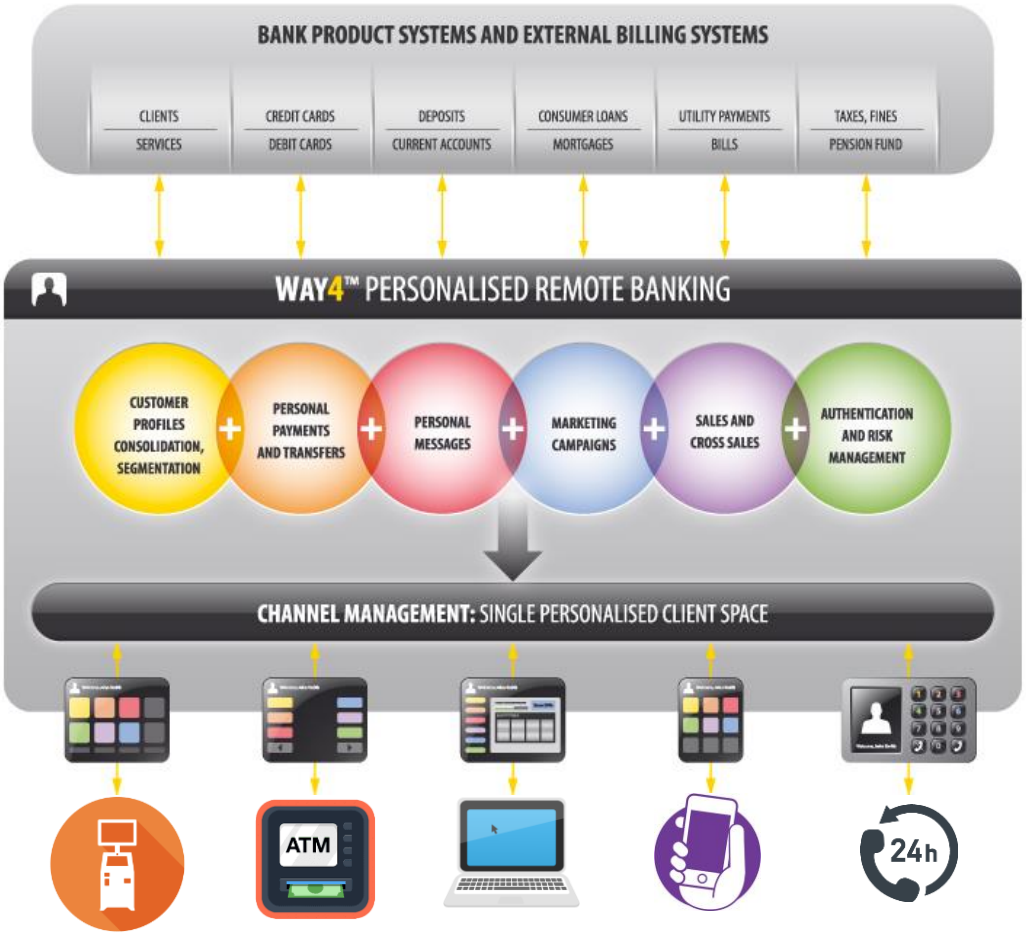


The Smart Omni-Channel



Key Benefits:

- ✓ **Centralized channel management**: web and mobile banking, ATMs, kiosks, IVR
- ✓ **Universal platform** to integrate bank product systems, service providers' and other systems
- ✓ **Single customer product** and payment profile on all channels
- ✓ **Online customer base segmentation**
- ✓ **Targeted** advertising, sales and cross-sales
- ✓ **Single authentication** and risk management center

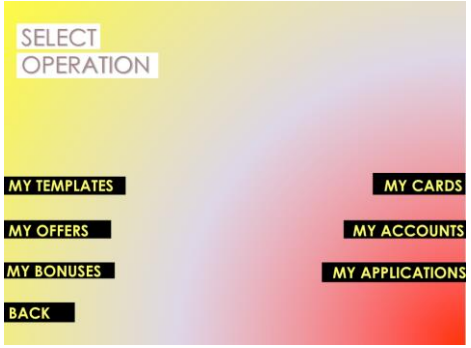
WAY4 Omni-Channel Benefit

Traditional Transactions

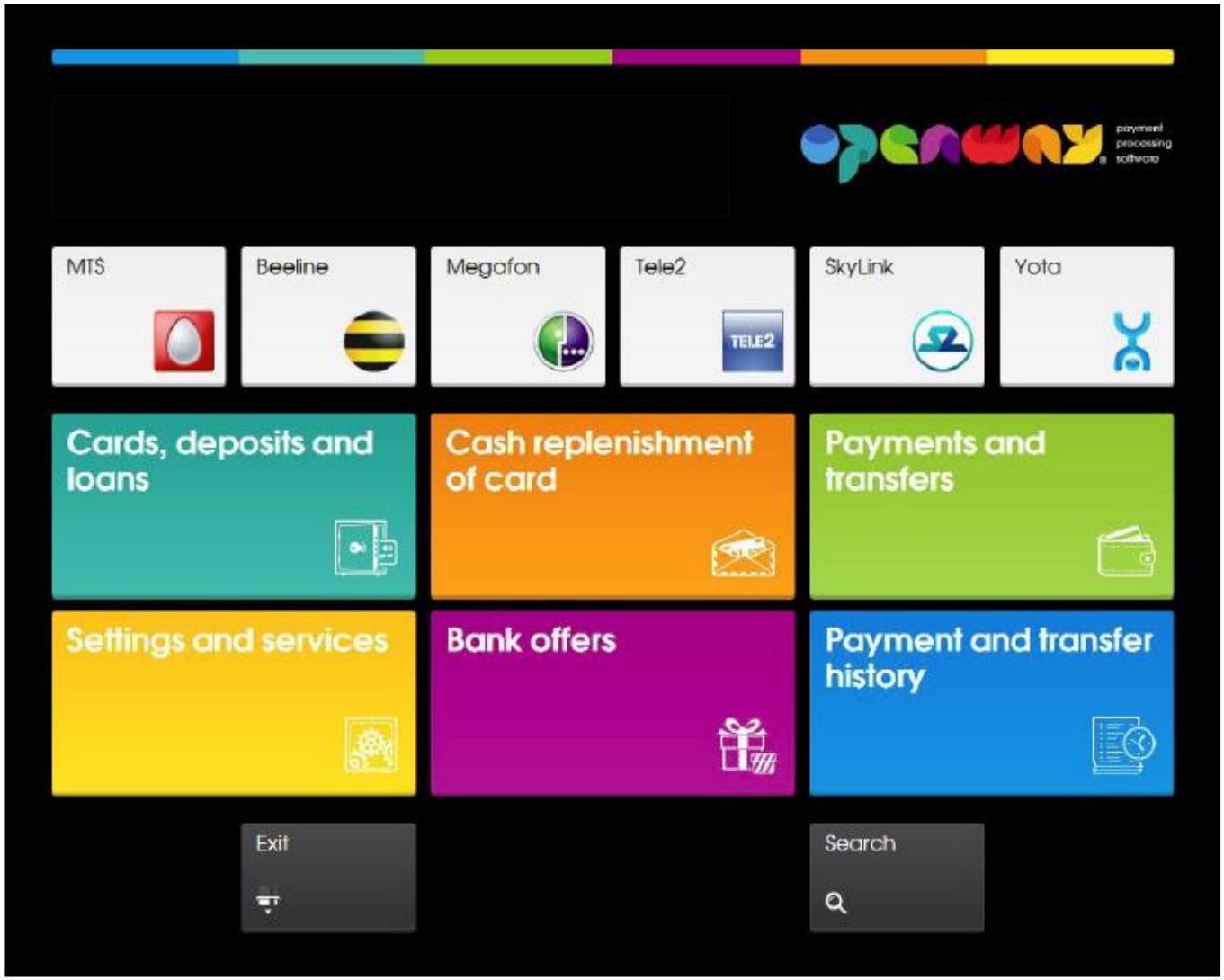
Multiple Services

Dynamic Menu

Favorites Transfer/ Payment



WAY4 Interactive ATM



Self Service Device (kiosk)

- Dynamic Menu (No FDK Limit)
- Attractive design interface
- Personalized Menu
- More Spacious and more Services Offered

Increase in client satisfaction and loyalty

Reduction in the cost of client service

WAY4 Self Service Device benefits

WAY4 Omni-Channel (Video)

SMS Banking

Web Banking

Mobile Banking

Messenger Banking

HCE - Contactless

WAY4 Personal Banking

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Web and Mobile Banking

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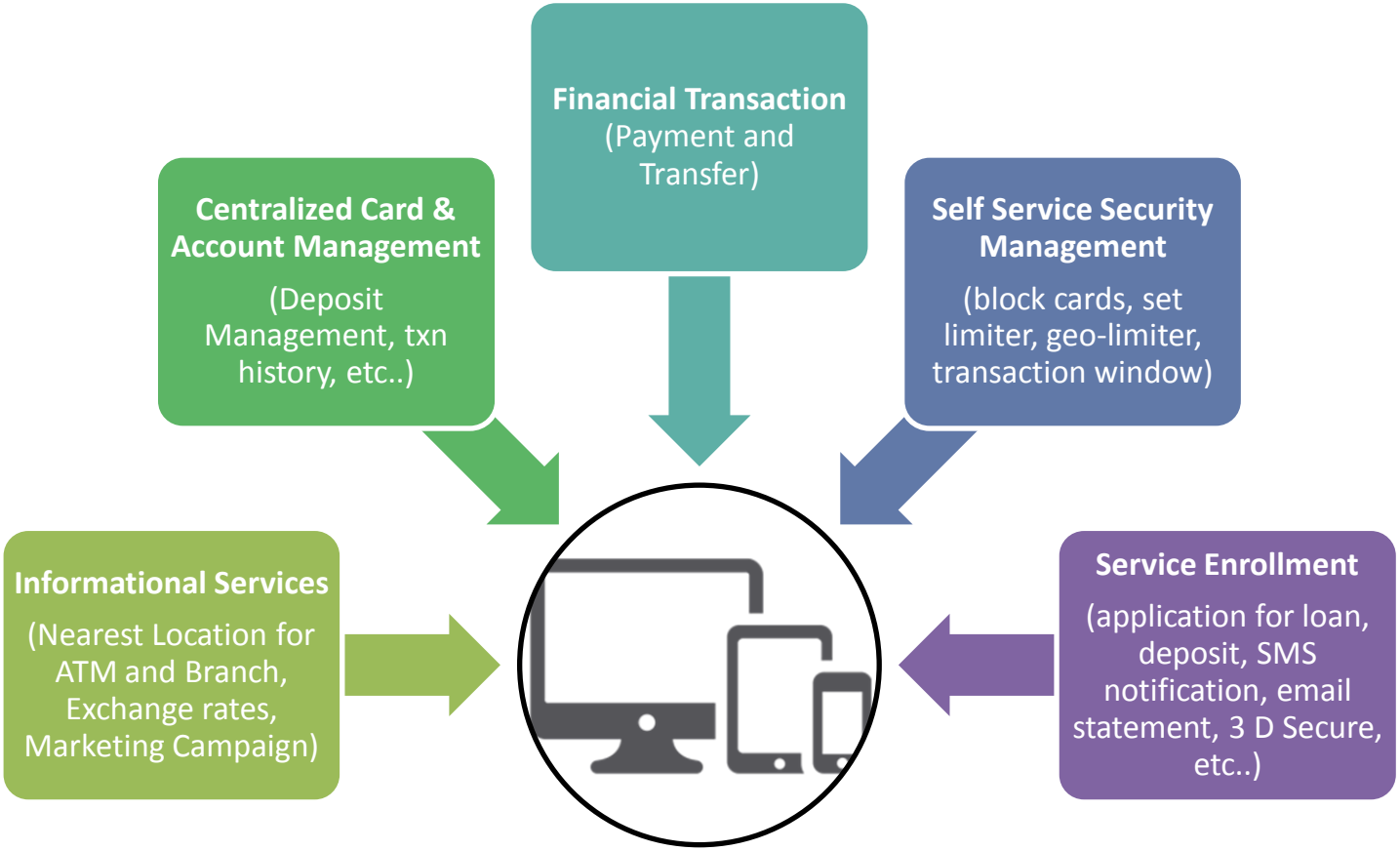


Web and Mobile Banking Services

Wide range of authentication methods

✓ Name and password
✓ One-time password list
✓ One-time password by SMS
✓ One-time password generated via mobile banking
✓ One-time password generated by hardware token

Flexible transaction limits

Monitoring & Logging user session and action

TLS and Secure ISO protocols support on the transport layer

Security

Web and Mobile Banking solution takes into account end users' habits and requirements:

✓Only 1-2 clicks are needed to perform an operation

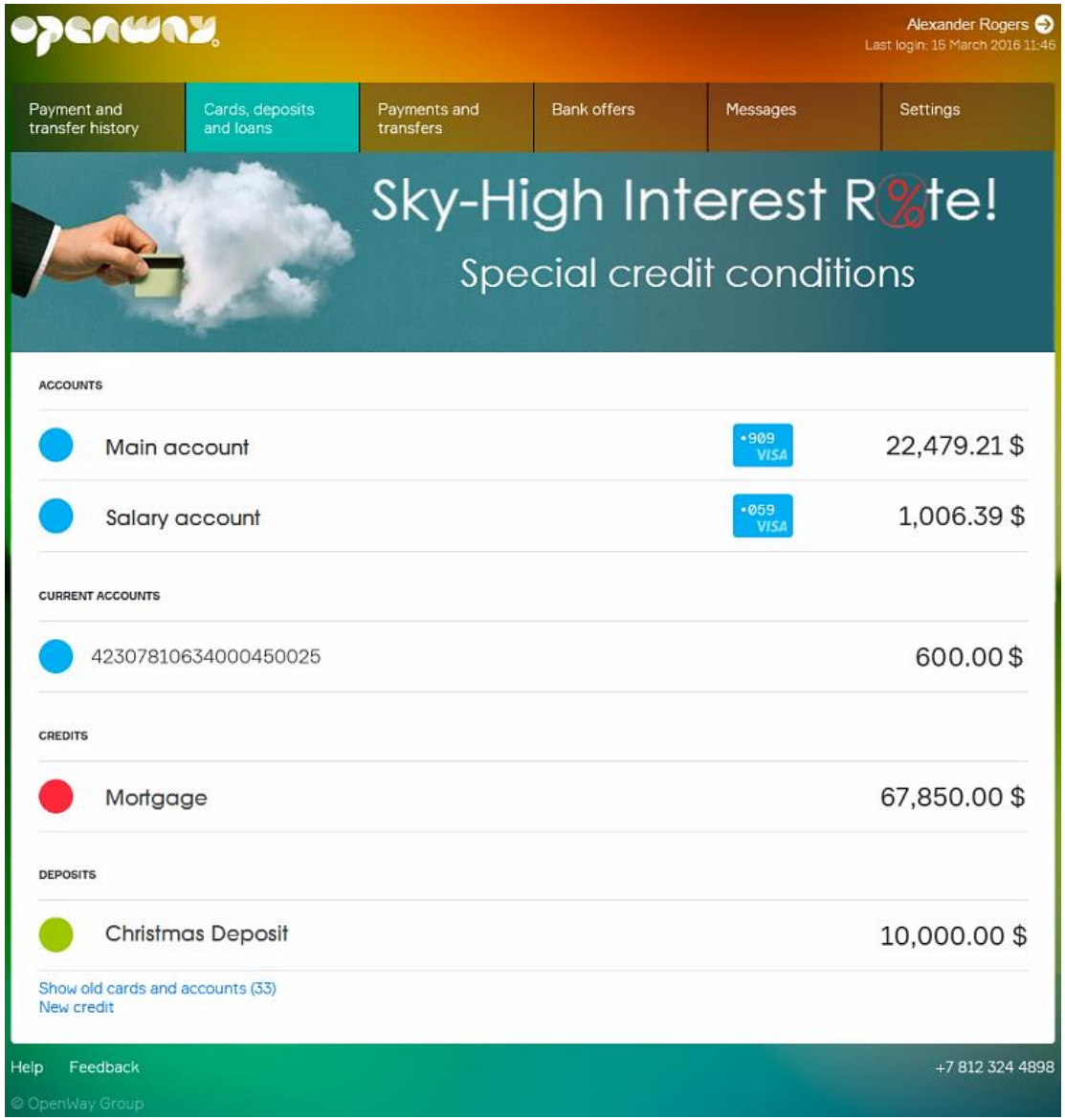
✓Each section has its own unique colour, which aids easier menu navigation

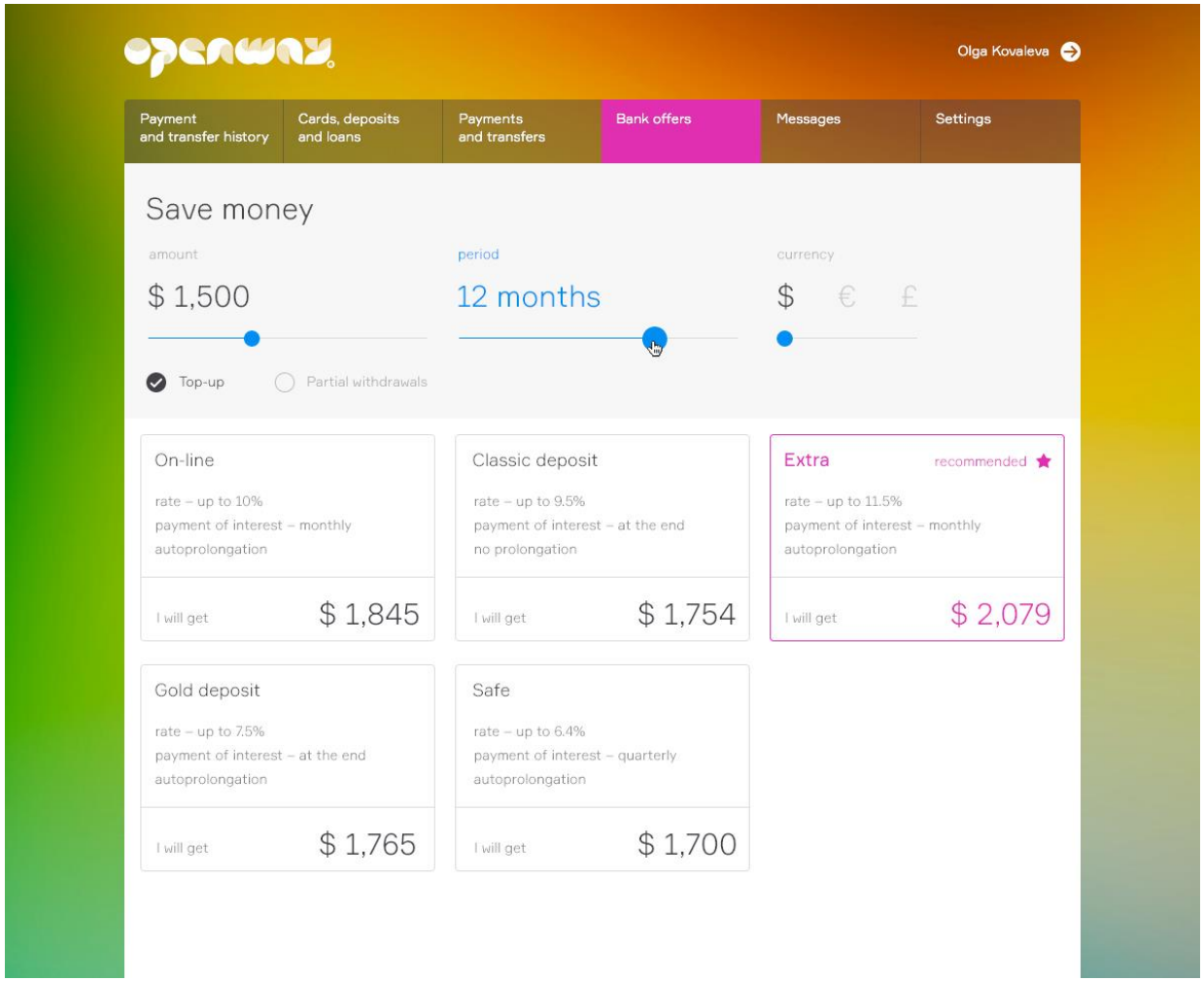
✓Frequently-used features, such as repeating a past operation, are accessible from several menu sections, which makes them easier to find

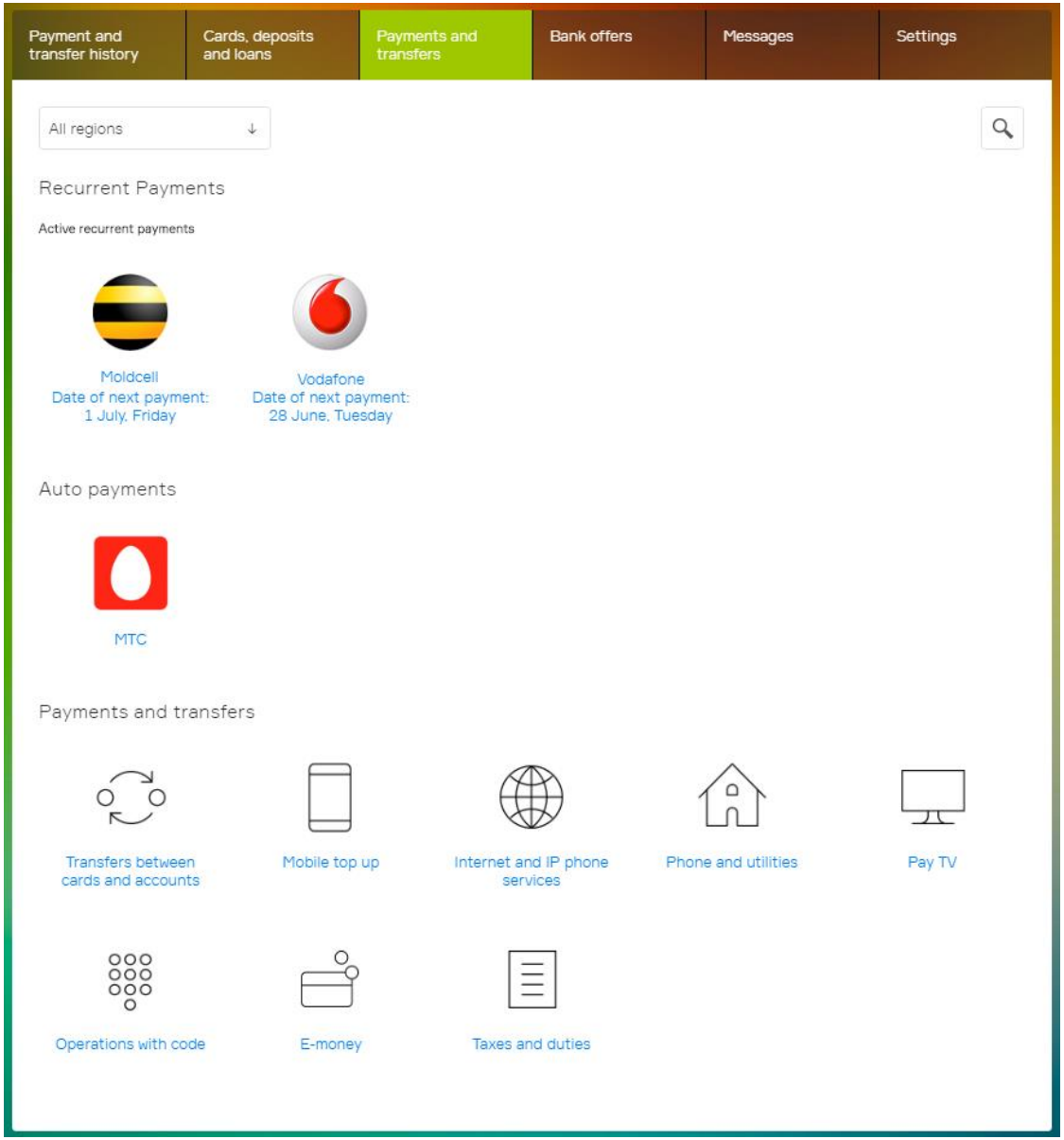
Design & Usability

WAY4 Wallet (Video)

Web Banking Sample Screen


Alexander Rogers
Last login: 15 March 2016 11:46
Payment and transfer history
Cards, deposits and loans
Payments and transfers
Bank offers
Messages
Settings
Sky-High Interest R%te!
Special credit conditions
ACCOUNTS
Main account
•909 VISA
22,479.21 $
Salary account
•059 VISA
1,006.39 $
CURRENT ACCOUNTS
42307810634000450025
600.00 $
CREDITS
Mortgage
67,850.00 $
DEPOSITS
Christmas Deposit
10,000.00 $
Show old cards and accounts (33)
New credit
Help
Feedback
+7 812 324 4898
© OpenWay Group


Olga Kovaleva
Payment and transfer history
Cards, deposits and loans
Payments and transfers
Bank offers
Messages
Settings
Save money
amount
$ 1,500
period
12 months
currency
$ € £
Top-up
Partial withdrawals
On-line
rate – up to 10%
payment of interest – monthly
autoprolongation
I will get
$ 1,845
Classic deposit
rate – up to 9.5%
payment of interest – at the end
no prolongation
I will get
$ 1,754
Extra
recommended
rate – up to 11.5%
payment of interest – monthly
autoprolongation
I will get
$ 2,079
Gold deposit
rate – up to 7.5%
payment of interest – at the end
autoprolongation
I will get
$ 1,765
Safe
rate – up to 6.4%
payment of interest – quarterly
autoprolongation
I will get
$ 1,700


Payment and transfer history
Cards, deposits and loans
Payments and transfers
Bank offers
Messages
Settings
All regions
Recurrent Payments
Active recurrent payments
Moldcell
Date of next payment:
1 July, Friday
Vodafone
Date of next payment:
28 June, Tuesday
Auto payments
MTC
Payments and transfers
Transfers between cards and accounts
Mobile top up
Internet and IP phone services
Phone and utilities
Pay TV
Operations with code
E-money
Taxes and duties

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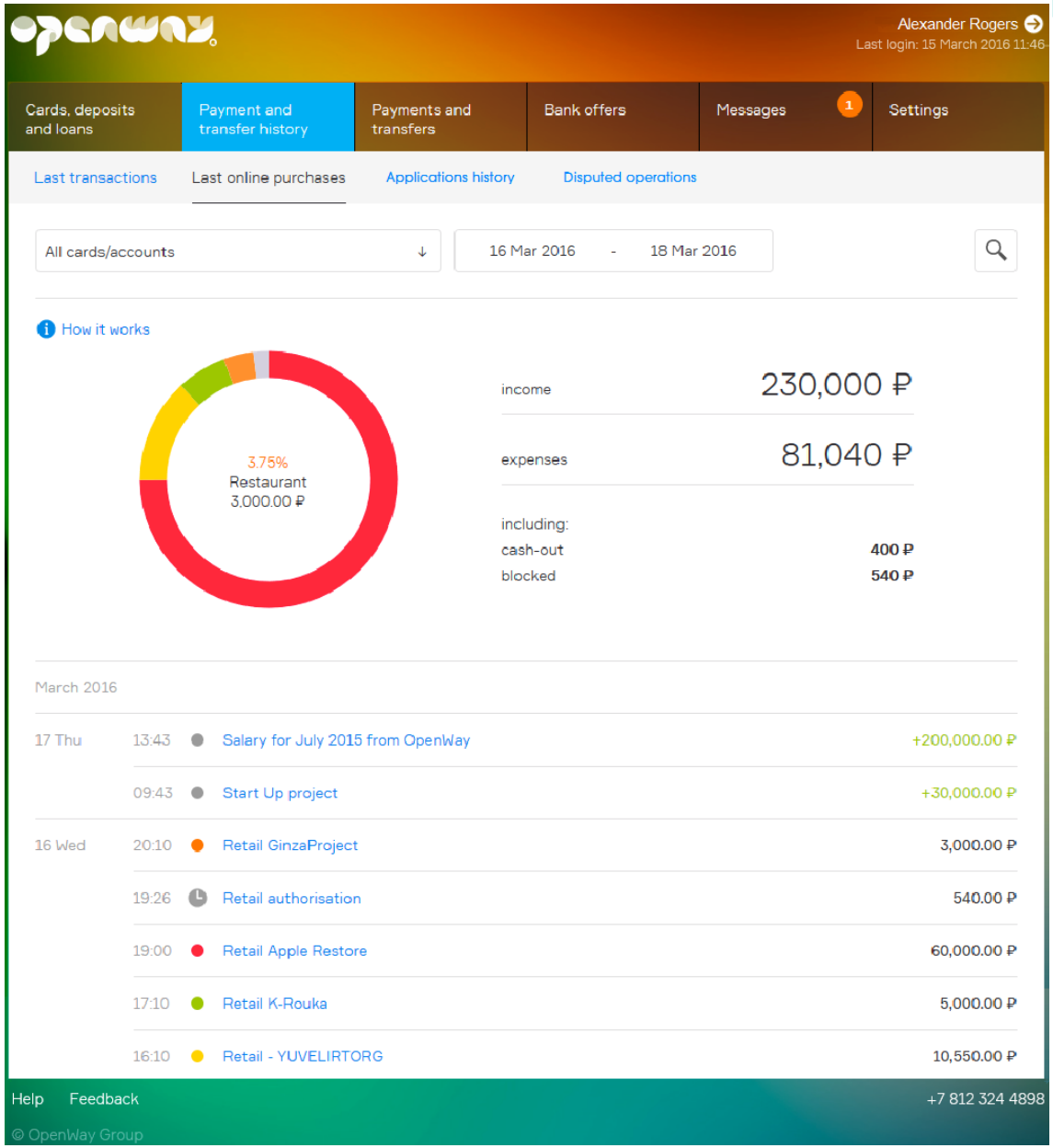
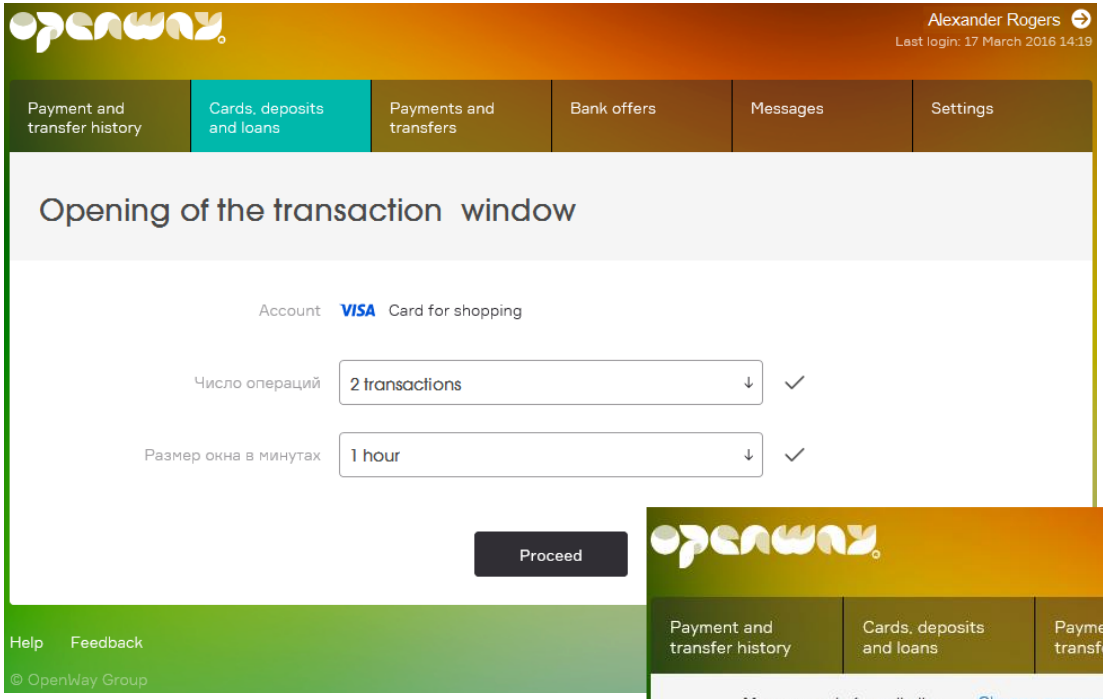
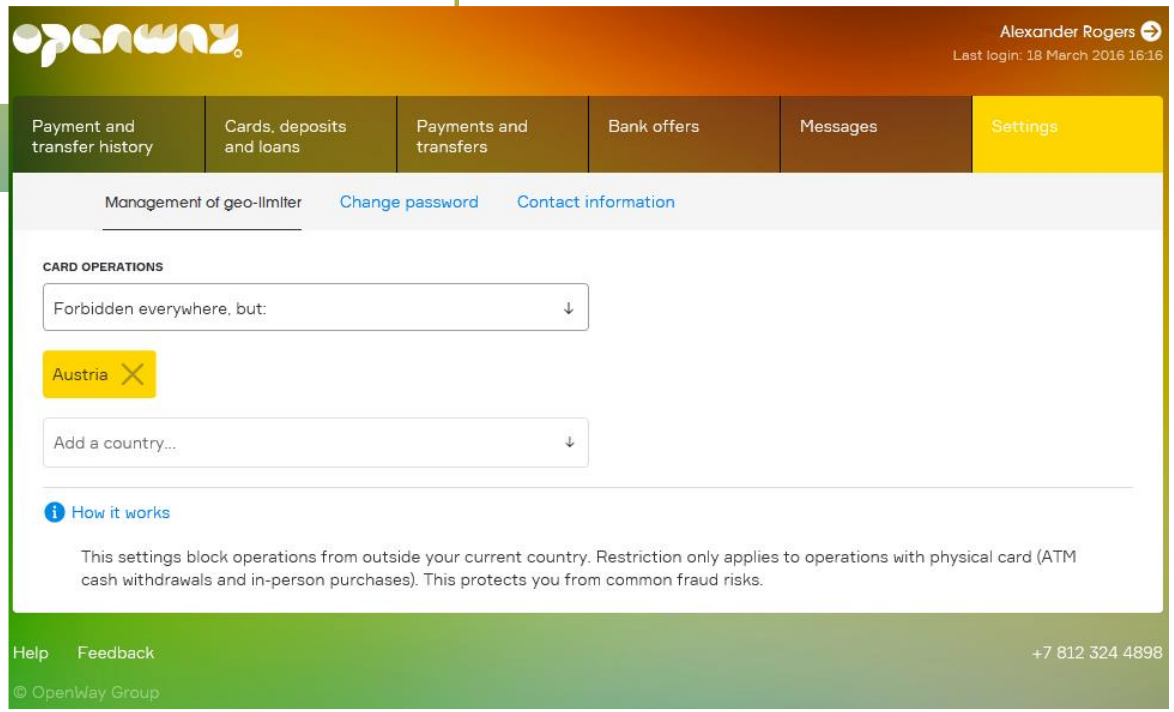
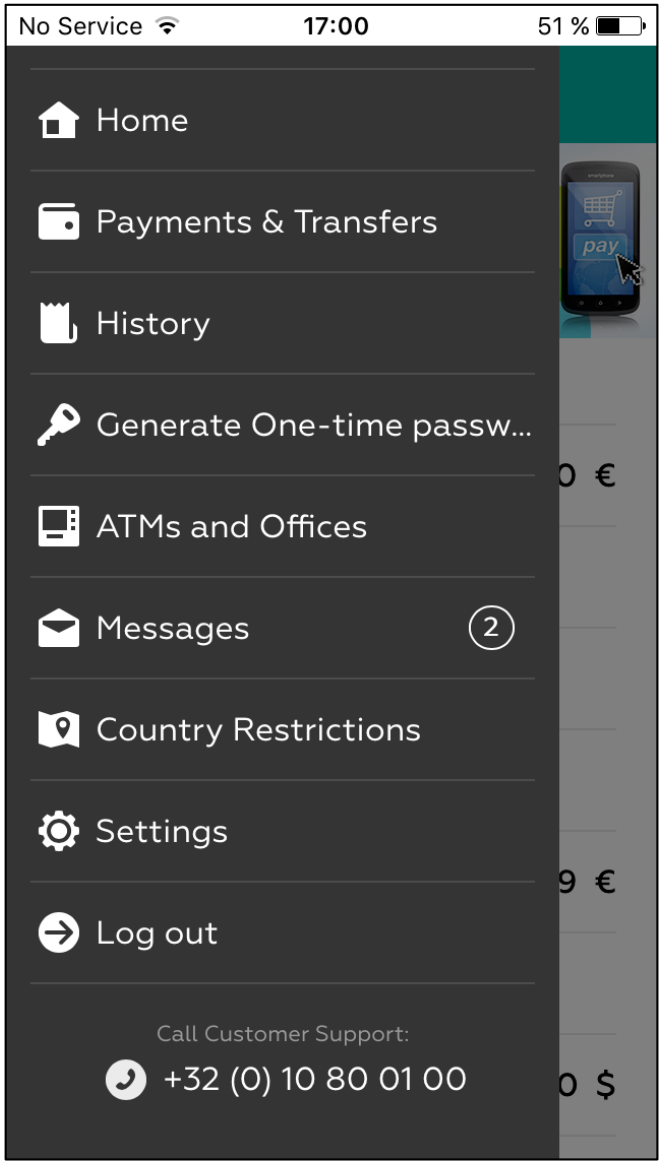
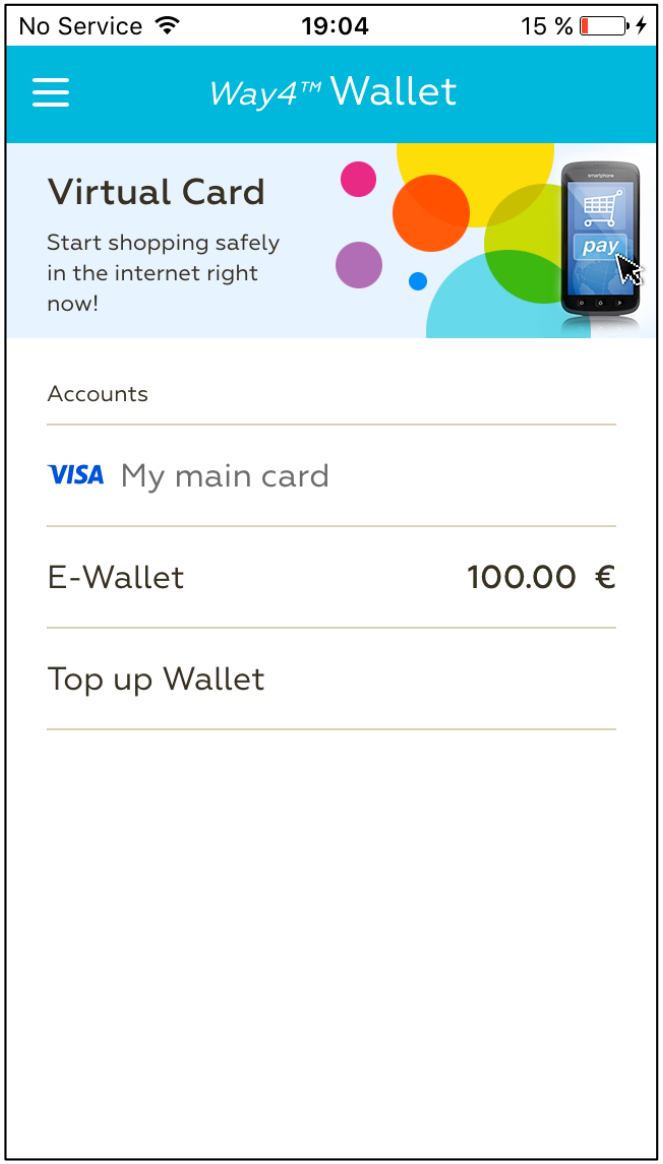



Alexander Rogers
Last login: 17 March 2016 14:19
Payment and transfer history
Cards, deposits and loans
Payments and transfers
Bank offers
Messages
Settings
Opening of the transaction window
Account
VISA Card for shopping
Число операций
2 transactions
Размер окна в минутах
1 hour
Proceed
Help
Feedback
© OpenWay Group

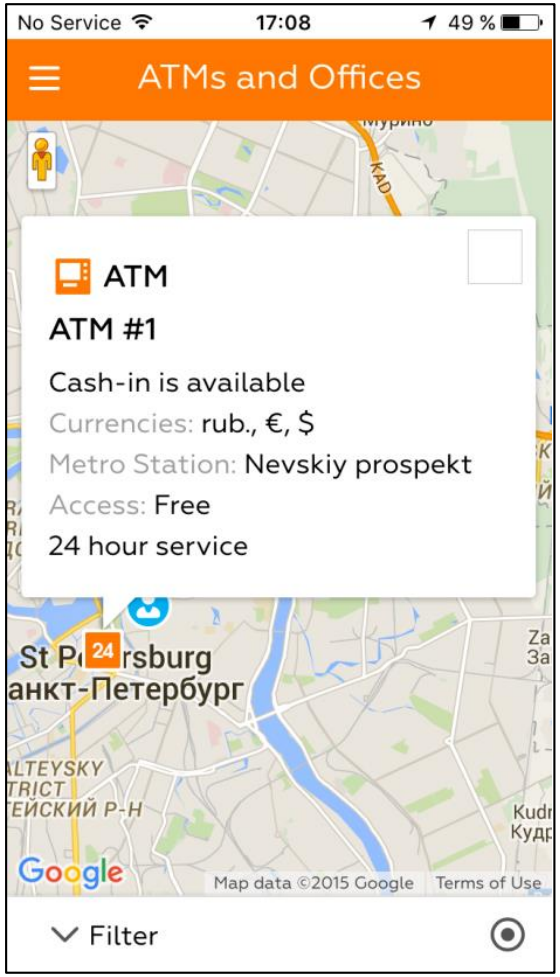

Alexander Rogers
Last login: 18 March 2016 16:16
Payment and transfer history
Cards, deposits and loans
Payments and transfers
Bank offers
Messages
Settings
Management of geo-limiter
Change password
Contact information
CARD OPERATIONS
Forbidden everywhere, but:
Austria
Add a country...
How it works
This settings block operations from outside your current country. Restriction only applies to operations with physical card (ATM cash withdrawals and in-person purchases). This protects you from common fraud risks.
Help
Feedback
+7 812 324 4898
© OpenWay Group

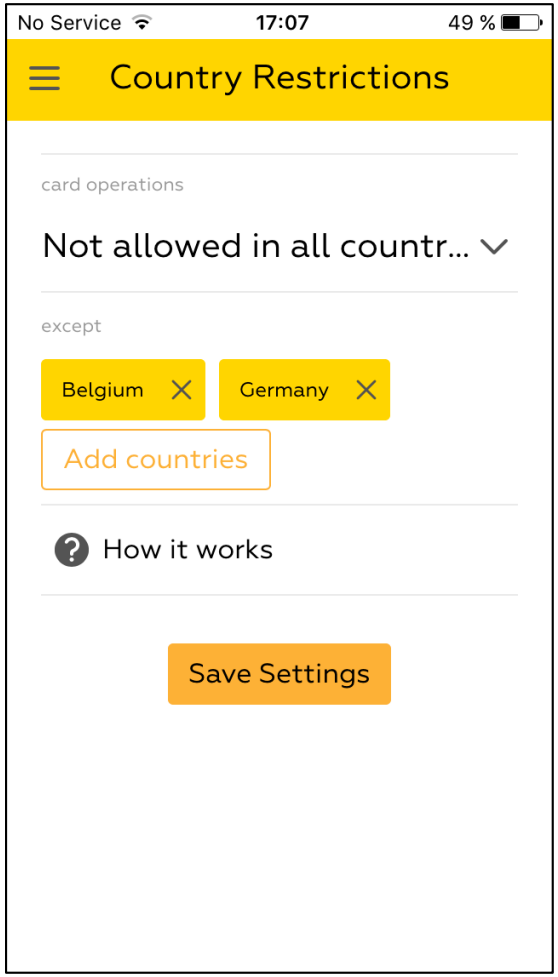
Mobile Banking Sample Screen

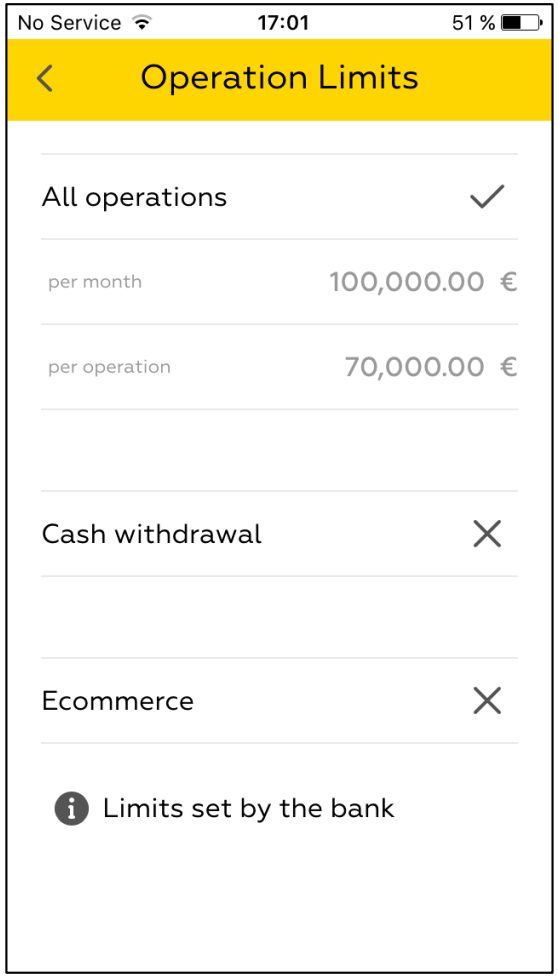

No Service
17:00
51 %
Home
Payments & Transfers
History
Generate One-time passw...
ATMs and Offices
Messages
2
Country Restrictions
Settings
Log out
Call Customer Support:
+32 (0) 10 80 01 00

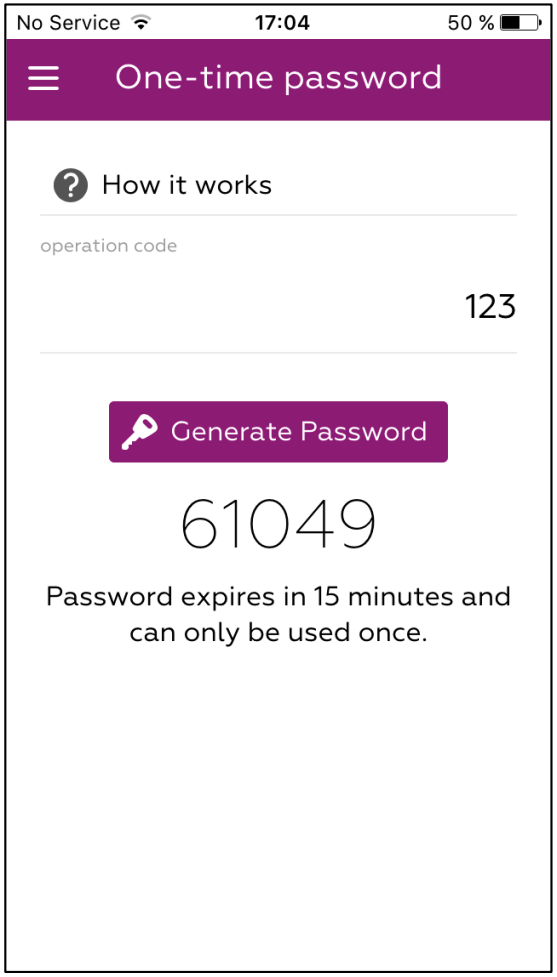

No Service
19:04
15 %
Way4™ Wallet
Virtual Card
Start shopping safely in the internet right now!
Accounts
VISA My main card
E-Wallet
100.00 €
Top up Wallet

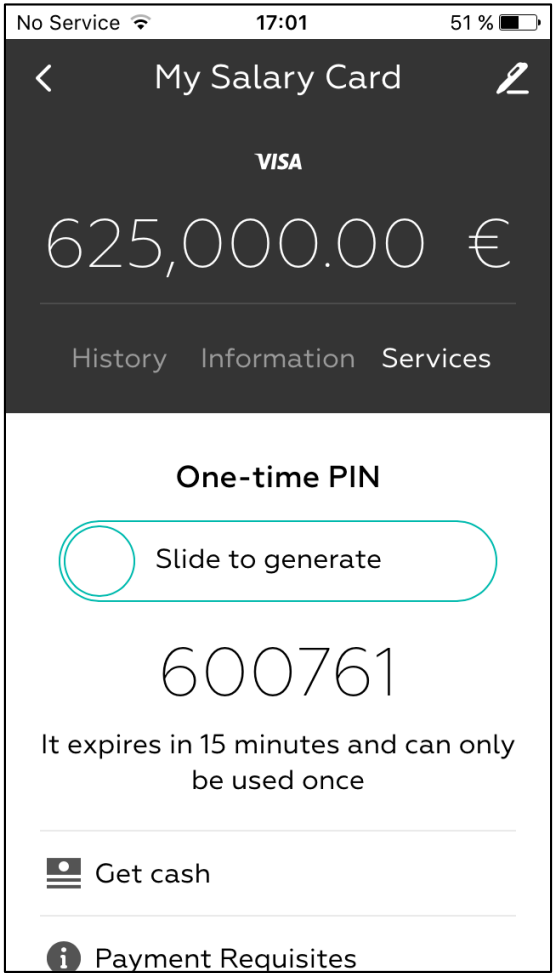
www.openwaygroup.com

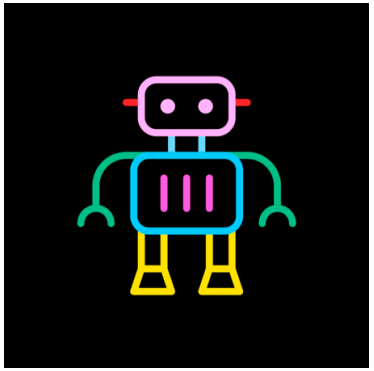







No Service
17:04
50 %
One-time password
How it works
operation code
123
Generate Password
61049
Password expires in 15 minutes and can only be used once.

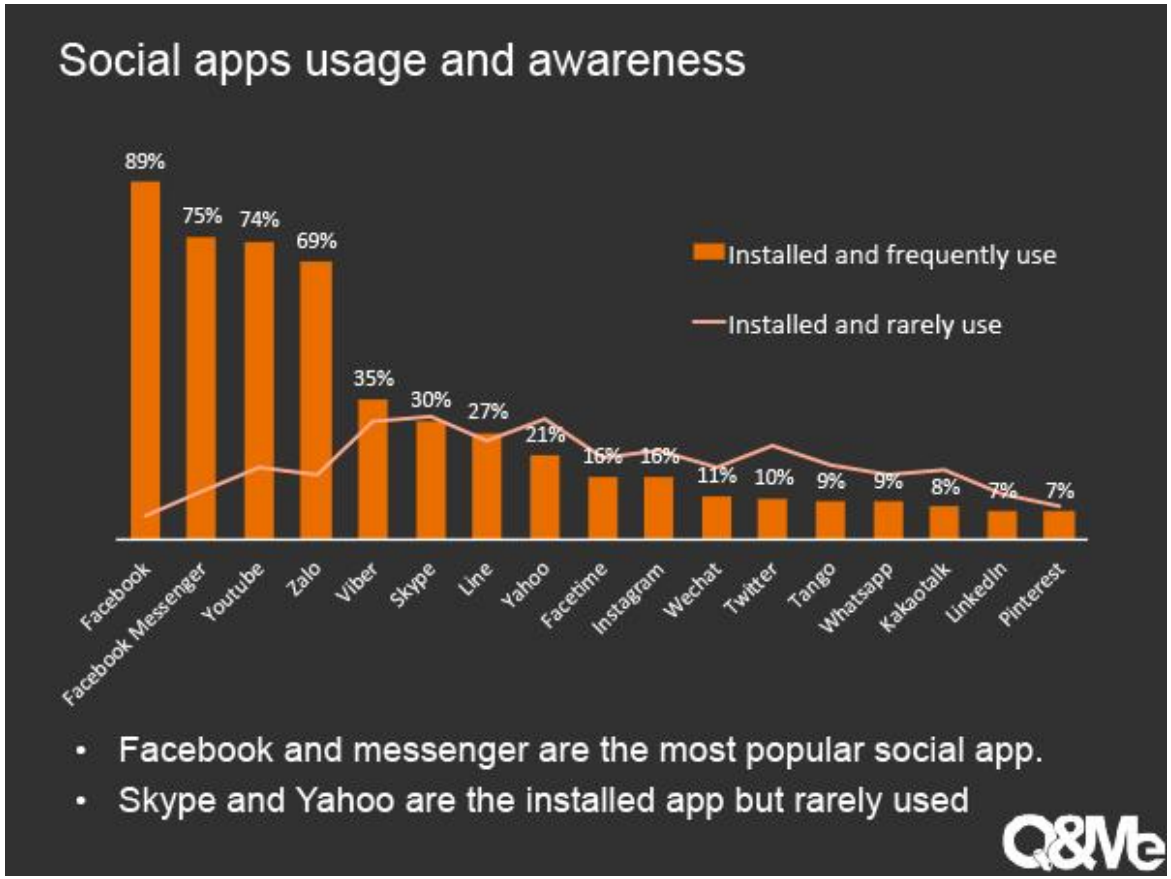

No Service
17:01
51 %
My Salary Card
VISA
625,000.00 €
History
Information
Services
One-time PIN
Slide to generate
600761
It expires in 15 minutes and can only be used once
Get cash
Payment Requisites



way4 Messenger Banking

Solution for communicating with customers using a messenger

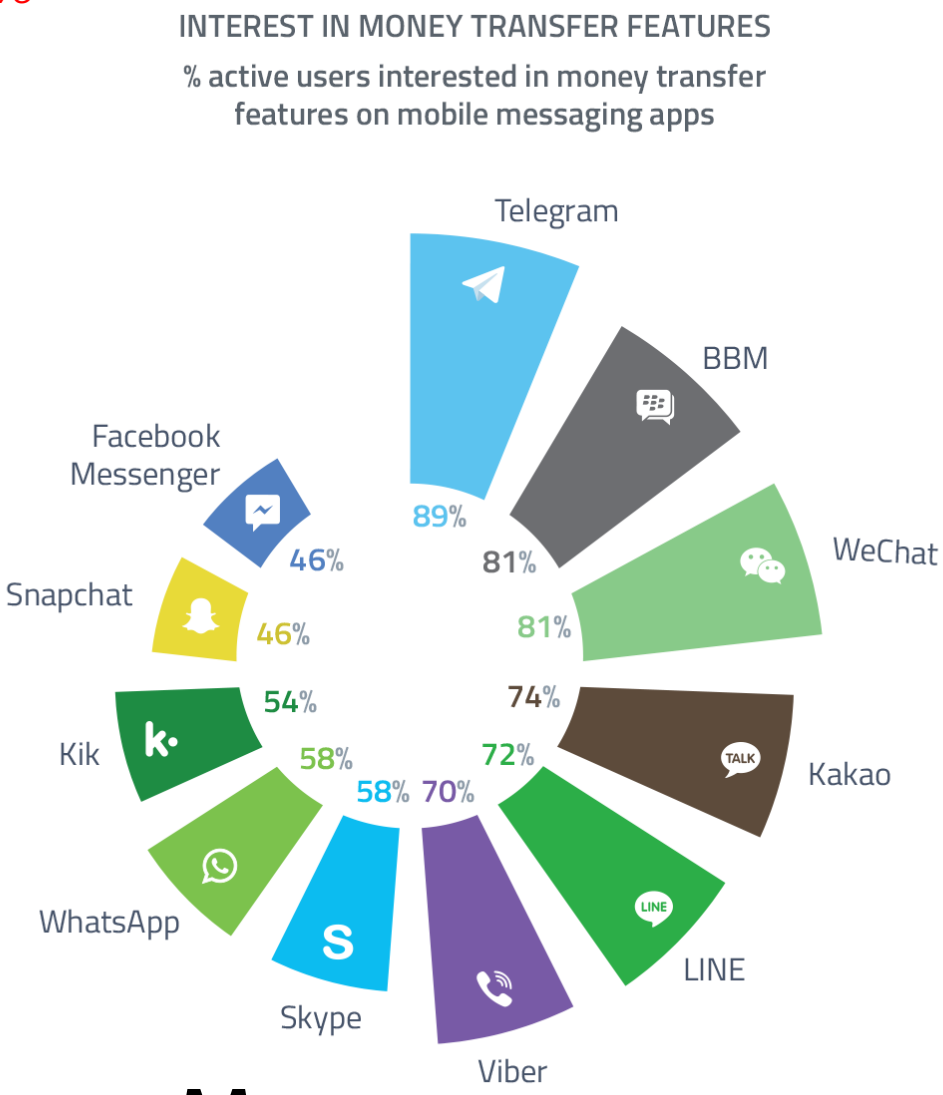
OpenWay / 2016



Source: *Q&Me Vietnam Market Research*
https://qandme.net/vietnam-report/Mobile-App-Market-in-Vietnam.html

Mobile App Market in Vietnam

Research by : *Life, SREDA VC*



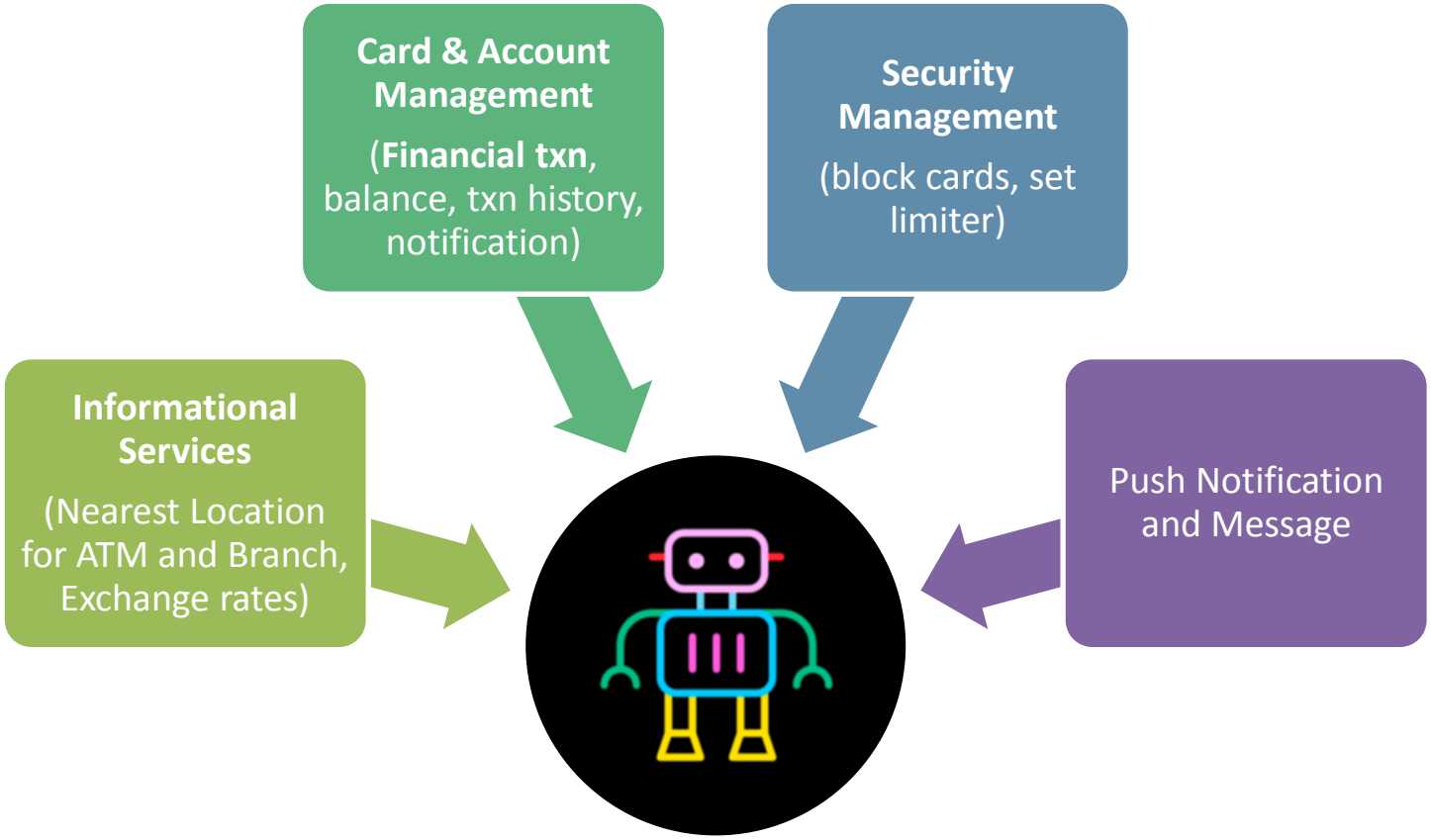
Apps Age - Messengers

Source: *techcrunch.com*

Along Apps, Now The Bots Take Over

- Popular communication channels
- Supplements to E-Channels
- Alternative – and cheaper – channel for customer service
- A potential environment for promoting new services

WHY Messenger Banking?



WAY4 Messenger Banking

Facebook Messenger

Telegram

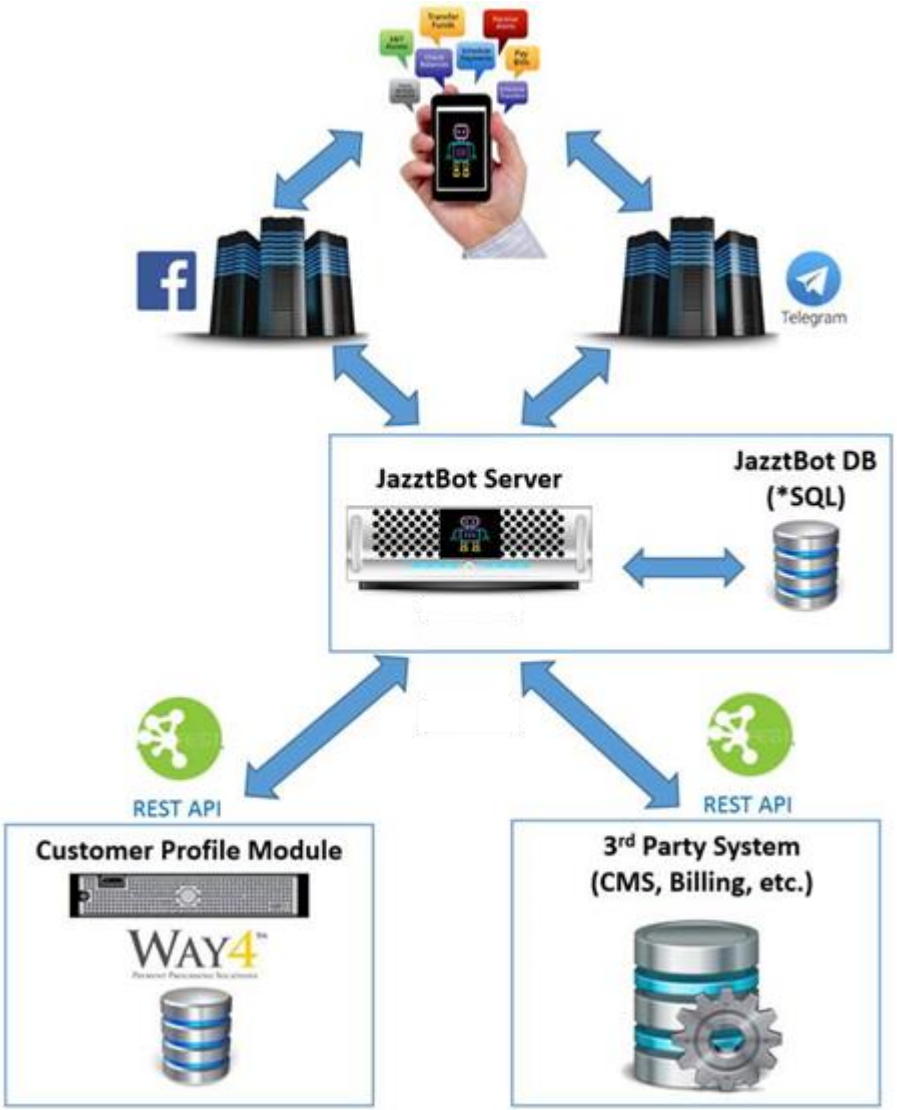
LINE *

Viber *

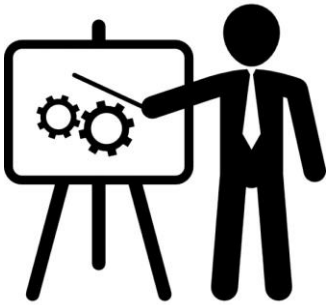
WeChat *

** For Viber, Line, WeChat the bot support is implemented via integration company*

WAY4 Supported Platform



WAY4 Messenger Architecture



6 months of project implementation

8% of adoption rate in the 1st month

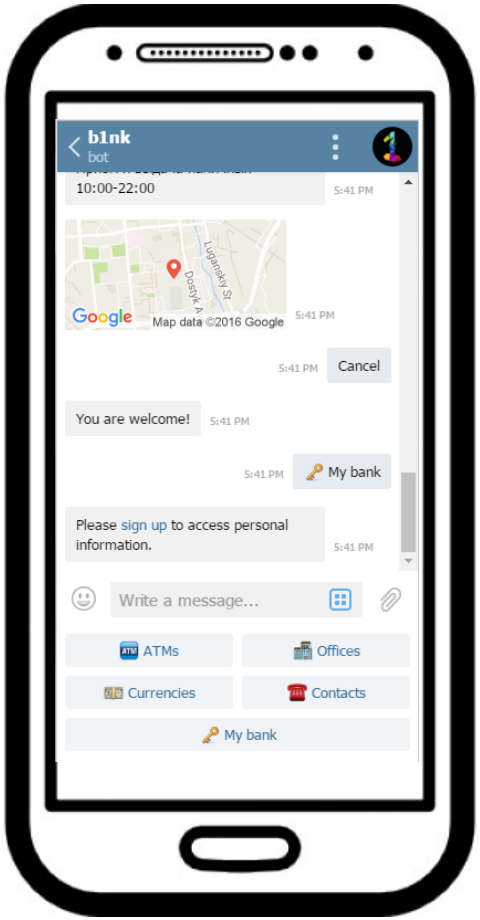
Information services

- ATM and branch location
- Currency exchange rates
- Bank contacts
- Call-back request

Financial services

- Balance inquiry
- History (last five transactions)
- Blocking card
- Geo-limiters
- Card notifications switcher

Send2Friend transfers



Source: http://capitalbank.kz/

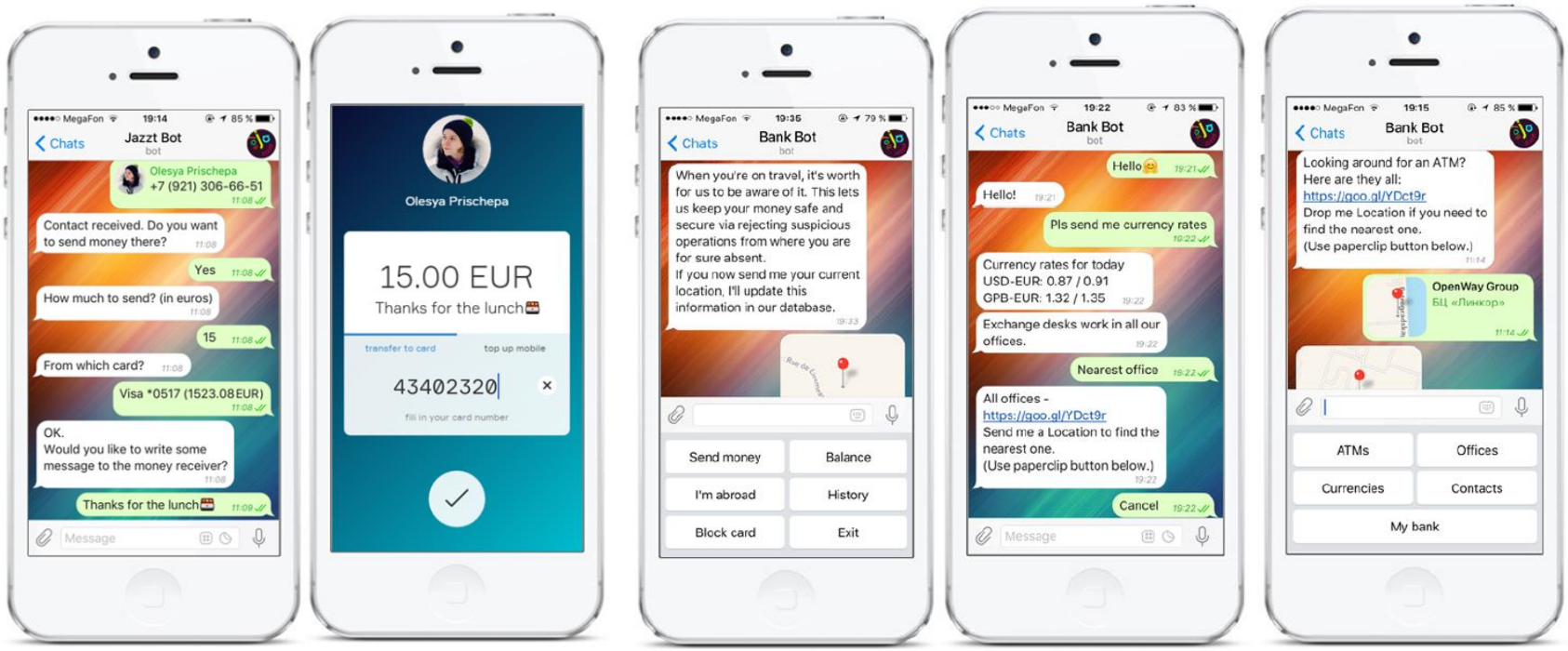
Ref : B1NK Bot

CapitalBank.KZ

Video Demo

To see the **"live" WAY4 Messenger Banking** solution and to interact with the bot, take the following simple steps:

1. Install the Telegram Messenger application on your smartphone.
2. Add Jazzt Bot (@jazztbot) to the list of your Telegram contacts
3. Write “English” to the bot in the chat
4. Ask the bot a question ☺



Live Demo!

www.openwaygroup.com

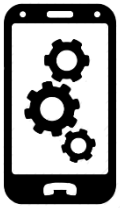
way4

Micro Finance Solution

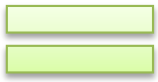
OpenWay / 2016

Agent banking is a distribution channel strategy used for delivering financial services without relying on bank branches.

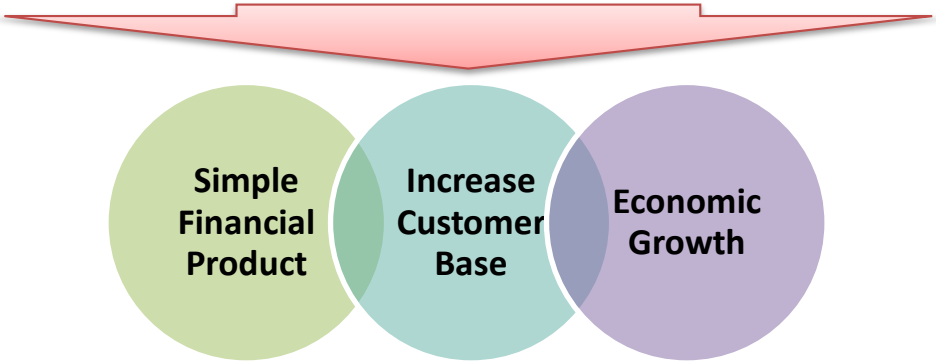
Customer & Agent



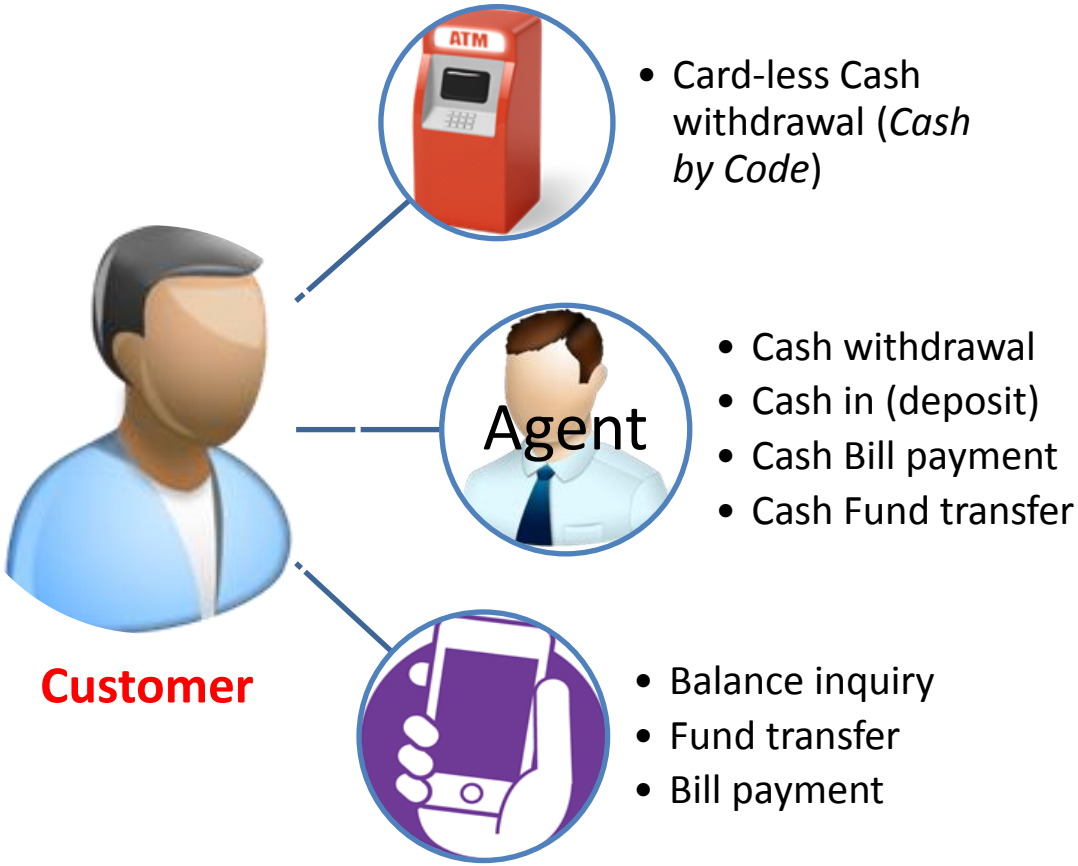
Mobile Banking



Branchless Banking



WAY4 Branchless Banking

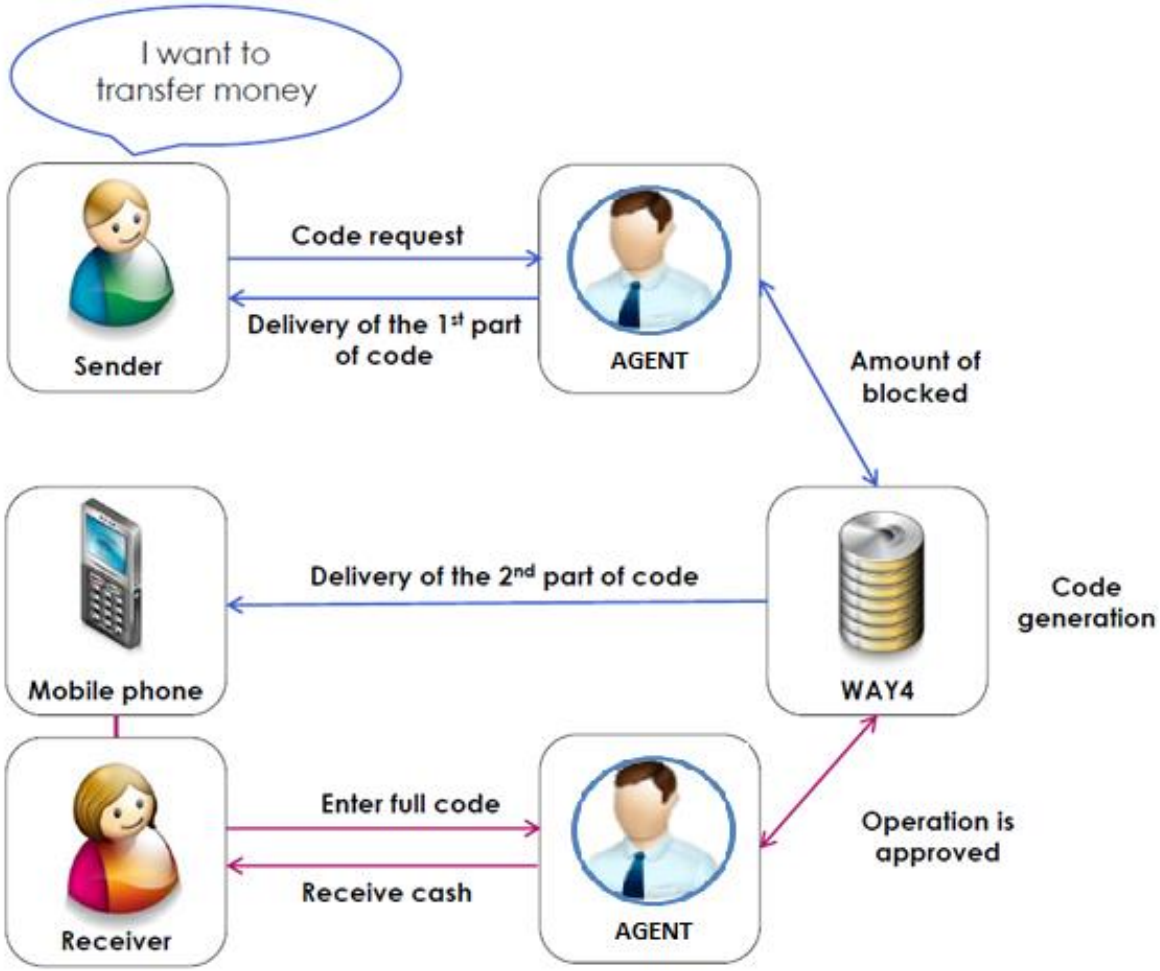


- Card-less Cash withdrawal (*Cash by Code*)

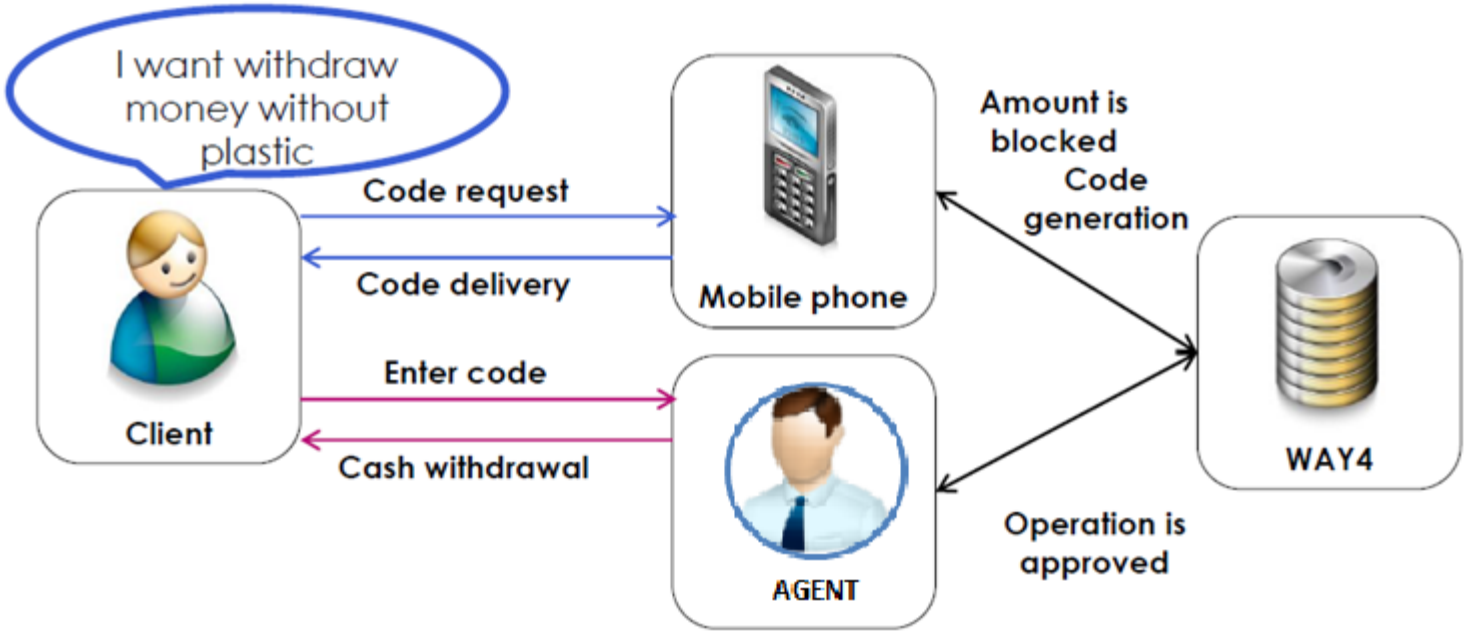
- Cash withdrawal
- Cash in (deposit)
- Cash Bill payment
- Cash Fund transfer

- Balance inquiry
- Fund transfer
- Bill payment

Customer Transaction Channels



P2P Transfer via Agent



Cash Withdrawal via Agent

Q&A

thank you

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