

OPPORTUNITY

Meeting tight deadlines, juggling appointments, taking care of family requirements are all features of modern life. In this frenzied world easy access to banking even while you are on the move is a compelling value addition. Leading banks across the globe have endorsed the need for such a solution.

C-SAM's Mobile Banking solution understands the requirement and is based on real time transaction using your mobile phone or PDA. It enables the customer to carry banking operations *anywhere and anytime*.

C-SAM'S MOBILE BANKING SOLUTION

C-SAM provides a unique and patented **Mobile Transaction Platform (MTP)** that enables Banks to offer Mobile Banking and other Value Added Services (VAS) electronically, wirelessly and securely to their customer on the mobile phone.

MTP consists of a downloadable mobile application (**OneWallet**) for Consumers and an intelligent backend system (**Wallet Service Center**) that establishes secure interfaces with Bank's backend systems.

Consumers have access to a host of Mobile Banking functions ranging from simple balance query to complex financial transactions such as funds transfer, bill payment, prepaid top up etc. In fact, all consumer banking transactions that can be carried out using internet banking, can be carried out from the mobile phone, using C-SAM's MTP.

C-SAM's carrier-grade platform has evolved through extensive research and development over the last eleven years for which eleven patents have been issued and twenty applications are pending. The platform supports different handset environments and mobile carrier networks, as well as



Near-Field-Communication (NFC) based secure proximity transactions over mobile phones for payment & non-payment applications. C-SAM's unique security architecture enables providers to configure different trust models, and effectively aggregate applications from disparate domains without adversely affecting their existing risk management practices.

The platform's device and network agnostic solutions, with support for multiple mobile device platforms and channels, and support for search and transaction based advertising, personalized coupons and promotions, and integration of 3rd party open content, coupled with development tools and APIs for quickly developing & launching additional services provides customer with the necessary competitive advantage.

MOBILE BANKING SERVICES

C-SAM's Mobile Banking solution contains more than 40 canned services and functionalities. Supported services include:

Banking		Credit Card	
<ul style="list-style-type: none"> Balance Query Last Five Transactions Funds Transfer 	<ul style="list-style-type: none"> Cheque Book Request Cheque Status Stop Check Payment 	<ul style="list-style-type: none"> Balance Details Last Payment Details Payment Due Date 	<ul style="list-style-type: none"> Reward Point Status Redemption
Brokerage		Loans	
<ul style="list-style-type: none"> Holding Enquiry Transaction Status 	<ul style="list-style-type: none"> Bill Enquiry Scrip Enquiry 	<ul style="list-style-type: none"> View Payment Schedule Set Payment Reminder 	<ul style="list-style-type: none"> Request for Documents Make a Payment
Bill Pay		Value Added Services	
<ul style="list-style-type: none"> Bill Presentment 	<ul style="list-style-type: none"> Bill Payment 	<ul style="list-style-type: none"> Locator Services Prepaid Mobile Recharge 	<ul style="list-style-type: none"> Show Payments Made Reward Point Status



BENEFITS

Consumer	Bank
<ul style="list-style-type: none">• Increased Convenience• Reduced theft, fraud and mismanagement• Ability to maintain electronic records• Access to other Value Added Services• Time Saving	<ul style="list-style-type: none">• Acquire New Customers• Offer New Products & Services• Enhance Customer Relationship• Offer Personalized Solution• Reduce Channel/Support Cost• Reduce Churn

IMPLEMENTATION

The MTP consists of a turnkey solution, which includes the product, system integration, training and maintenance. C-SAM would set up and brand the MTP as per bank's requirement, and develop the necessary secure interfaces with its back-end systems. The MTP can be scaled to offer other payment and value added services.

C-SAM Support for multiple deployment models, including On-Site, Hosted and ASP/SaaS. Additionally, C-SAM provides Tier II & III Technical Support and with option for integrating MTP with Bank/Telco's Self-Care Portals

Platform support for multiple user and transaction based business models, to build the necessary ecosystem of service providers and partners, to offer subscribers a rich bouquet of secure transactional services on their mobile phones

CONTACT INFO:

One Tower Lane, # 1825 Oakbrook Terrace, IL 60181, USA

Phone: +1.630.928.0890

Fax: +1.630.928.0891

E-mail: info@c-sam.com

