

## Mobile banking solution



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# Mobile.iQ platform - is a set of mobile solutions, designed especially for the banking and retail sectors

Mobile.iQ platform provides opportunity to:

- ensure convenient and safe use of on-line banking services - Mobile Banking.iQ;
- remotely work on automatic business processes control systems of service maintenance - Mobile Service Desk.iQ;
- receive immediately information about illegal actions on self-service devices and react on them in real time - Mobile ATMeye.iQ;
- get remote access to automated teller safes and self-service devices - Mobile Smart Safe.iQ;
- receive and review offers from suppliers of goods and services, as well as make purchases anywhere and anytime - Mobile Loyalty.iQ.

The application supports such operating systems: Android, iOS and Windows Phone.



# About Mobile Banking<sup>iQ</sup>

Most of the world's user surveys show that the number of customers using mobile banking services will increase rapidly and overtake the number of users of Internet banking. Without any doubts, in the future mobile banking will transform the existing model of payments, provision of financial services and communication with the customer. Through investments in mobile banking, Banks build a foundation of new opportunities for service provision and efficient customer service.

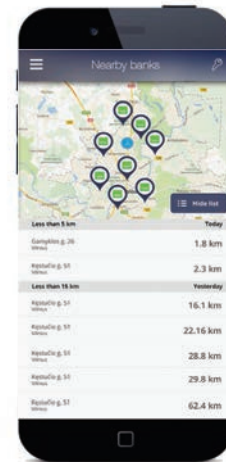
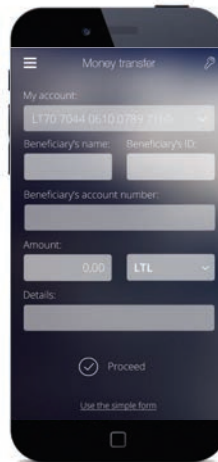
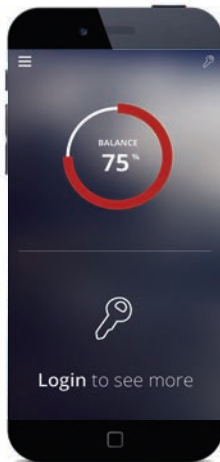
## Opportunities of Mobile Banking<sup>iQ</sup>:

- encourage customers to use the services of the Bank;
- improve customers' satisfaction with the provided services;
- offer personal and financial proposals to ensure customer loyalty;
- increase competitiveness;
- increase the popularity of the Bank trademark.

Mobile Banking<sup>iQ</sup> solution will provide for Bank another channel to inform the customer, the ability to post personalized advertising, as well as the possibility of on-line customer support 24/7.

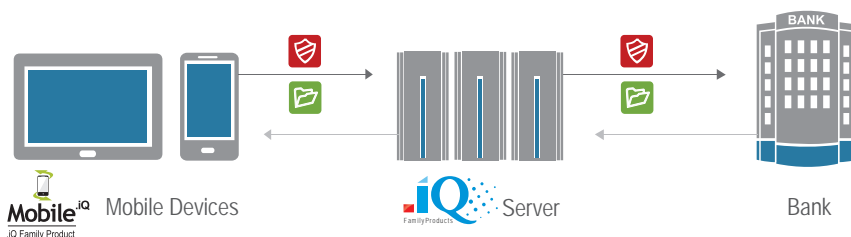
The modular architecture of the system creates unique and customizable solutions for the mobile banking system.

Data protection: a high level of safety is provided by the customer identification with the latest data encryption technologies.



Examples of user interface

## Scheme of solution



Secured data request (money transfer, customer personal information, etc.) through .iQ Server from mobile devices



Open data request (bank contacts, exchange rates, etc.) through .iQ Server from mobile devices

Mobile Banking<sup>iQ</sup> solution provides for Bank customers a convenient and secure access to on-line banking services 24/7.

The solution consists of two main parts:

1. The client part for smartphones (Application).
2. The server part designed to provide data for the application (for example, exchange rates).

## Functions & features



### For unauthorized users

1. Search for ATMs:
  - GPS
  - List of ATM's
  - "Augmented reality"
2. Exchange Rates.
3. Growth charts of prices for various assets.
4. Connection with the bank:
  - Chat
  - Opportunity to make a "quick call" to the bank
  - Send e-mail / text message

\* There is the possibility of implementation of any other features that interest you.

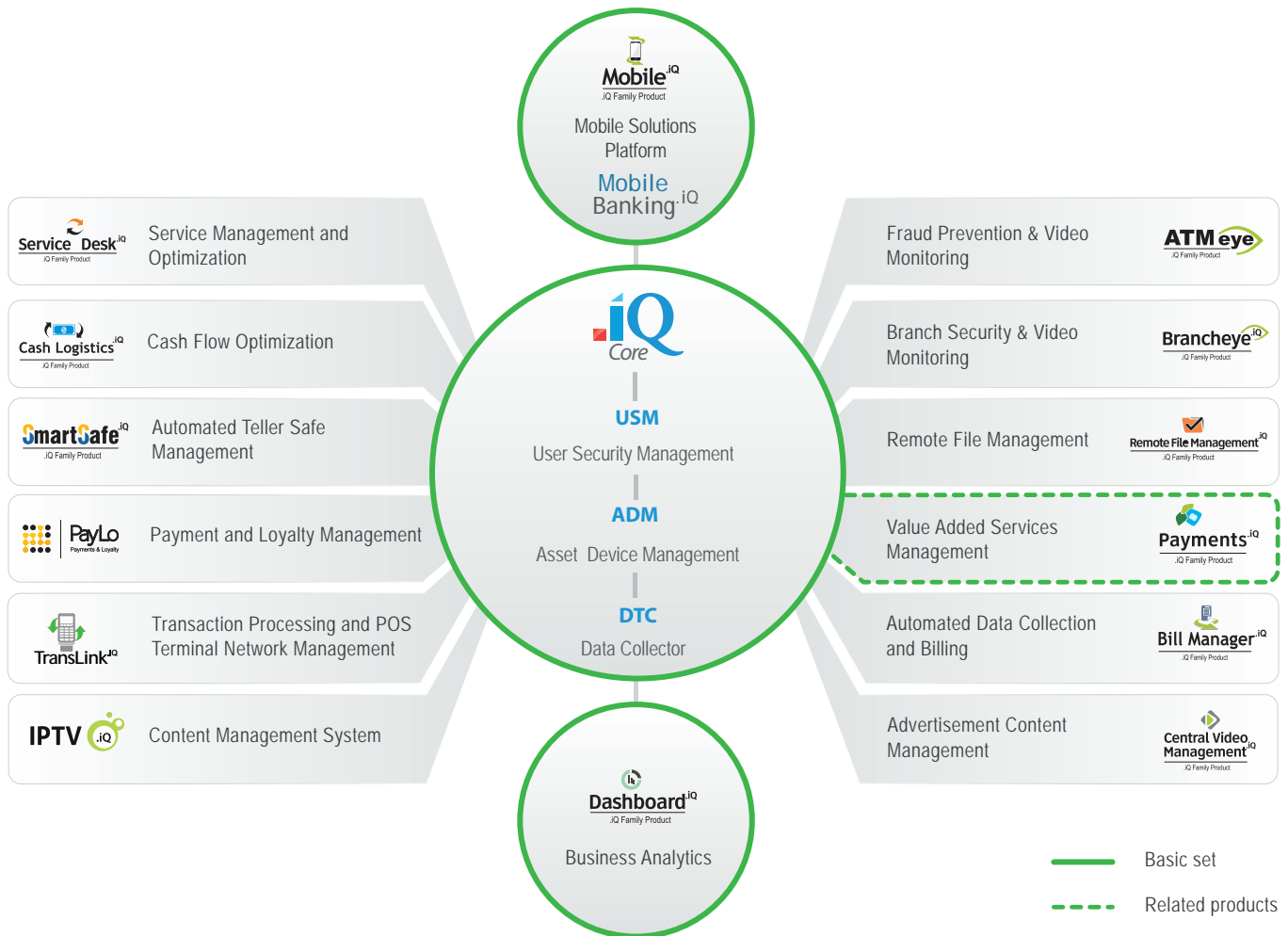


### For authorized users

1. View the balance.
2. Cash withdrawal operations from ATM with the help of smartphone.
3. Payments:
  - Ability to make a payment (service payments)
  - Formation of payment template using QR-code
  - Reports
4. Remittances:
  - Transactions
  - Templates
  - History of transaction
5. Additional features:
  - Temporary / permanent blocking of credit card
  - Microloans



## .iQ Family Products







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