



*Branch in your Palm*

As mobile workforce solutions and Mobile Banking gain increasing popularity in the market – Synapsys offers a Mobile Branch solution enabling your Customer Relationship Executives to take the branch to your customers, providing comprehensive banking services with a personal touch.

Developed by a team of bankers working with technology experts – MBanx looks at the real issues faced by banks and provide practical and workable options to our clients.

### CREATING OPPORTUNITIES FOR BANKS

#### To improve customer relationships

- Retention of valuable customers
- Sell more services to existing clients

#### To increase its market penetration

- Reach new market segments (i.e: the unbanked)
- Direct access to varied age groups and social sectors
- Enables immediate sign up of new customers

#### To differentiate from competitors

- Offer a broader range of services than competitors
- “Innovation” as a competitive advantage

#### To reduce costs

- Mobile devices vs. Bank Branch
- SMS alerts vs. Call Centres

### BENEFITS TO YOUR CUSTOMERS

**Convenient:** Bank anywhere, anytime

**Faster Service:** No more standing in queues.

**Access to Products:** Promote new products and service to customers at their convenience.

### MBanx Suite

Interface to Mobile Devices			
MOBILE TELLER	REMITTANCES	LOAN MANAGEMENT	CRM
<ul style="list-style-type: none"> <li>• A/C Balance Inquiries</li> <li>• Cash Deposits</li> <li>• Cash Withdrawals</li> <li>• Fund Transfers</li> <li>• Mini Statements</li> <li>• Cheque Status Inquiries</li> <li>• Stop Cheque</li> <li>• Cheque Book Request</li> <li>• Account Opening</li> <li>• Utility Bill Payment</li> <li>• EOD Cash Balancing Facility</li> </ul>	<ul style="list-style-type: none"> <li>• Foreign Remittances</li> <li>• Local Remittances</li> </ul>	<ul style="list-style-type: none"> <li>• Application Data Collection</li> <li>• Loan Approval Workflow</li> <li>• Loan Disbursement</li> <li>• Loan Recoveries</li> </ul>	<p><b>Lead Management</b></p> <ul style="list-style-type: none"> <li>• Lead Creation</li> <li>• Lead Maintenance</li> <li>• Lead Conversion &amp; Rejection</li> </ul> <p><b>Campaign Management</b></p> <ul style="list-style-type: none"> <li>• Display Status of Campaign</li> <li>• Tracking Budget, Costs, Targets and Variance</li> <li>• Tracking Promotional Item</li> <li>• Stock Levels</li> </ul> <p><b>Customer Retention</b></p> <ul style="list-style-type: none"> <li>• Special Promotions - Rates, Products etc</li> <li>• Manage Customer Inquiries, Requests &amp; Complaints</li> <li>• Reminders : sms / e-mail</li> </ul>
Interface to Back-End Systems			

### CAPABILITIES

MBanx provides a comprehensive range of capabilities enabling you to taking your services to the next level.

- Offer every function of a branch at the doorstep of the customer
- Immediate roll out of services to new markets and regions
- Reduce Operational & Communications costs
- Complete Sales Force Automation
- Faster, easier adoption and promotion of new products and services
- Online, real time banking
- Anywhere, Anytime availability
- Guaranteed security and transaction integrity
- Easy integration with back-end systems
- Comprehensive tracking, reporting and management visibility
- Business Intelligence for better management, planning and growth

### SECURITY

#### Device Security

- User ID / Password protection
- No client or bank data / information stored in device in on-line mode

#### Network Security

- SSL / TLS encryption
- SSL / TLS authentication of both client and server
- Application designed to work with 3-tier firewall architecture
- Generic GPRS security

#### Access Control

- Role Based Access Control
- Hashed passwords
- Mobile Device (using IMEI) + SIM (using IMSI) + User Verification
- Two factor authentication (optional)
- Works with MVPN (optional)

#### Limit Controls

- Transaction Limits
- User Limits