

mBanking | 365



From Sybase 365,
the trusted partner
for the world's biggest
banks. We make
mBanking easy.
Anywhere. Anytime.

An innovative new suite of services for the financial industry.

mBanking 365 is a new suite of services for the financial industry, enabling secure and direct multi-channel interaction with customers—over SMS, WAP and rich phone-based client. mBanking 365 enables banks to interact with customers in real-time through mobile alerts, marketing campaigns, and two-way banking services. Banks can instantly deliver critical information to their customers' mobile devices, no matter where they're located.

This is vital for services such as bank account activity alerts that notify customers of potentially fraudulent transactions, as well as for traditional marketing campaigns. Simple activities, such as balance enquiries, can be conducted without involving costly customer care resources. mBanking 365's mobile banking applications are easy to use, secure, and encourage customer loyalty. Sybase 365 works with leading financial institutions, to enable a wide range of SMS, WAP and Client (JAVA) banking applications and authentication services.

As the number one provider of global messaging interoperability, Sybase 365's operator-grade network reaches more than 700 mobile operators around the world and 2.4 billion mobile subscribers. One single connection to Sybase 365 enables financial institutions to reach 100% of their customers.

Why mobile banking?

- **Improved customer retention:** Personal and immediate interaction with customers, directly to their mobile devices
- **Increased customer contact points:** Offer customers an "always-on" means of tracking their accounts without a computer, adding value and increasing loyalty
- **Fraud reduction:** Mobile alerts help reduce fraud and boost consumer confidence
- **Cutting-edge services:** Provide customers with mobile account accessibility, which global banking research demonstrates is a critical offering
- **Differentiation:** Be the first to offer mobile banking alternatives, and gain market leadership position
- **Cost reduction:** Provide lower cost channel of customer interaction for those who cannot, access internet banking
- **Increased revenue:** Compound mBanking revenue with decreased demand on call centers and fewer customer branch visits

Why Sybase 365?

- **7+ years working with financial industry:** Through Sybase's Financial Fusion product, we provide integrated solutions to more than 200 of the world's leading financial institutions. With banking solutions that form a single platform for account and payment management, Financial Fusion offers a true multi channel system for online banking.
- **Sybase 365 is the leading provider of mBanking services (SMS, MMS)** for financial corporations worldwide, including Citibank, Standard Charter, Citizens Bank, United Bank of India, and MasterCard
- **True Multi-Channel:** Support for SMS, WAP and rich-client channels, with a single point of integration into the bank
- **Out of band-authentication:** Featuring built-in support for out-of-band authentication, mBanking 365 enables secure services, such as account transfers and payments
- **Second authentication for Internet banking:** mBanking 365 can provide multifactor authentication, offering mobile-confirmed security to Internet banking without need to deploy physical tokens via a PIN



Key Features + Benefits

- Support for natural language, interactive banking services, with the Answers 365 product, enable consumers to access services without the need to memorize set keywords
- Operator-grade reliability, delivering nearly 8 billion messages monthly across the globe
- Message delivery across more than 700 mobile operators around the world
- Reach to more than 2.4 billion mobile users—77% of the world’s subscribers
- High availability and fault tolerance that facilitate the seamless transmission of all types of messaging, content and applications
- Outstanding 24x7x365 customer support

How does your current solution compare?

mBanking 365

	mBanking 365
Reach more than 99% of your customers	✓
SMS connectivity to 700+ operators built in	✓
Multi-channel support – SMS, WAP and phone clients	✓
Supports push alerts	✓
Enables multifactor authentication for e-banking	✓
Out of band authentication for transfers/payments	✓
CNP Fraud Solution	✓
Auditing, Analytics and Rich Reporting	✓
SMS Keyword Support	✓
SMS natural language support	✓
Multilingual support	✓
Mobile marketing/campaign management	✓
Quality of Service Guaranteed	✓