

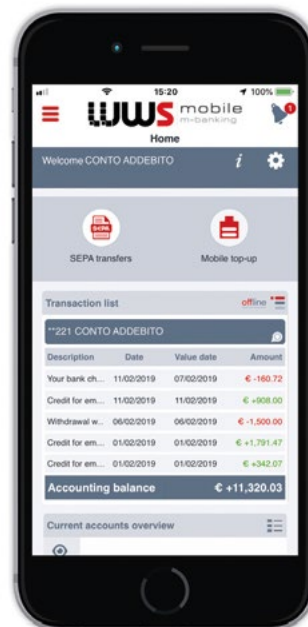
# WWS Mobile

## Banking on the Move

To excel in the new age, banks need cost effective solutions that allow them to deliver their multichannel transformation strategies, improve the customer experience, enhance their digital marketing presence, and develop a coherent mobile strategy. Transaction Systems introduces Auriga's WWS Mobile, a proven solution to comprehensively address all of these needs. The solution provides a full and real-time integration of both the digital and branch channels, enabling the ultimate flexibility and choice when balancing customer convenience against service costs. WWS Mobile facilitates a smooth transformation of traditional branch-centric strategies to advanced levels of service automation including robust banking services, information and advice, product promotions and purchasing, and post-sales support.

WWS Mobile is a well proven, highly secure, mobile banking and payments solution that delivers the widest range of banking services in the most cost - effective way. It is a highly secure and fully integrated solution that provides a rich suit of mobile banking, payments, alerting and messaging services. WWS Mobile enables banks and service providers to offer consumers an ultimate "bank in their pocket" experience, resulting in greater consumer satisfaction and new revenue opportunities.

Increasingly, banks are recognising that a coherent multichannel service strategy is their best defence against disintermediation by non-bank entrants. Today's consumers expect services that are fast, secure, and tailored to their needs. Ultimately an effective mobile strategy comes down to choose – the consumer's choice. The intelligent WWS workflow rules and one-to-one marketing features enable banks to fully customize their services to suit an individual customer's needs and access preferences - easily, safely and reliably.



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## Why WWS Mobile?

Delivers fast, secure and proven mobile payments, a proven and convenient alternative to traditional cash and cheque payments, allows consumers to select from any number of preconfigured cards or accounts when making their payment. Also includes the automated storage of electronic receipts and coupons for a complete and convenient record of all payment transactions.

The WWS multichannel banking suite promotes the rapid deployment of new banking services across any channel without duplicating development activities.

Provides a seamless consumer experience across all channels including both banking and personalised marketing services. Visually impaired users can also receive voice navigation assistance through their mobile phones when conducting ATM transactions.

Offers the most extensive suite of off-the-shelf banking services available. The comprehensive library includes over 40 configurable banking functions for access through mobile devices or any other self-service channel.

It is highly secure, as it uses a variety of advanced security techniques that fully protect the system's integrity and ensure the complete confidentiality of customer data.

Has a perfect authentication option for sensitive Home and Corporate banking functions, using strong authentication options of QR code and mobile password to completely eliminate banking fraud.

Facilitates the next generation of fast and secure e-Commerce. By simply scanning the QR code on a catalogue entry or promotional flier the consumer initiates the payment.

## Features at a glance

WWS Mobile allows any online banking service to be delivered through the mobile channel including revenue earning services such as paying taxes, buying transport tickets, and paying bills. A typical minimum set of mobile services include:

- ▶ Check Balances
- ▶ Viewing transactions
- ▶ Text notifications & alerts
- ▶ Transfer funds between accounts
- ▶ Person to person payments
- ▶ Pay a merchant
- ▶ Cardless ATM cash withdrawals
- ▶ Cash deposit and withdrawals via an agent
- ▶ Mobile Top up
- ▶ Promotional Marketing
- ▶ Locate nearest branch or ATM
- ▶ Changing mobile PIN

Furthermore, it is easily extended to include a multitude of advance services including paying bills, viewing issued checks, and enhanced security for the Internet banking channel. Many of these services are also available on older generation phones using SMS technology.