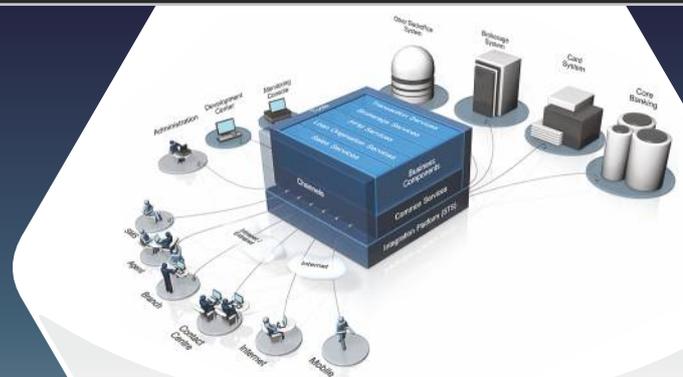


IND Banking App



Arguably, the introduction of Apple iPhone shook up the mobile phone industry and changed user expectations towards Banking Applications. Smartphones are also revolutionising the way people use mobile phones: besides making calls and text messages, people browse the Web, read newsfeeds, join social networks on their phones. This trend of behaviour requires adaptation from all players: software vendors and service providers as well. **IND Banking App** is an example of such applications, and even more.

IND Banking Front-Office (BFO) provides banking services that enable banks to build a comprehensive front-office system. These services, based on industry standards, are available in standard product packages.

IND Banking App is a smartphone application for accessing online banking services. At the same time, the app is also a full-blown mobile banking front-end through which financial institutions can provide first class services for their most valuable customers. All services required on the go are only a few taps away, anytime, anywhere. Mobile banking has never been such comfortable and easy, yet secure. The application offers more than just transactional banking: institutions can keep their customers informed about new offers, rates, services, effectively turning the mobile banking channel into a real-time, bi-directional communication platform. Customer service is taken to a new level, increasing customer loyalty towards banks.

Excellent Customer Experience

- Exceptional user experience: smooth and easy navigation without waiting for pages to be downloaded.
- Clean, self-explaining user interface
- Navigation and layout matching the mobile phone's native interface
- Standard banking functions are restructured and simplified for quick information access and ease of use
- Animations and attractive design for modern look and feel
- Supported platforms: iPhone and Android (support for Windows Phone 7 is coming soon)
- Location Based Services, where the users can easily find the nearest ATM or branch.

Security is in your Hand

Undoubtedly security is very important. IND offers a "mobile token" application for smart phones to provide full-blown multi-factor authentication and transaction signing on existing channels. And there is even more: the mobile token functionality can be smoothly integrated into the IND Banking App, making it unnecessary for customers to download and use two different applications.

Push Messages to Keep Customers Active

- Notifications on card or account transactions
- New incoming bill notifications / bill reminders
- Customer's budget is exceeded or near limit
- Personalized offers to the customer
- Exchange rate of local currencies when crossing country borders



Home screen with bankfeed



Contact details at your fingertips



Location based ATM search

Main features

- ➔ Home screen with continuously refreshing feed of information and notifications
- ➔ Account information with integrated personal finance services
 - ➔ Account balances and transactions with quick categorization features
 - ➔ Spending analysis through charts
 - ➔ Budget review and alerts
 - ➔ Quick registration of cash transactions
- ➔ Various payments
 - ➔ Various types of transfers to own accounts or to predefined beneficiaries
 - ➔ Bill payments to utility companies maintained by the Bank
 - ➔ Quick payment initiated by QR codes
- ➔ ATM locator with detailed search options and map based visualization
- ➔ Contact details of the Bank at your fingertips

Inspiration and Attractiveness

By utilizing the mobile channel, the bank can build up an additional touch-point for customers who are technology savvy and like innovations. They are usually those high-value clients who can influence others' purchasing decisions. In today's online community world banks can exploit these key clients' power to attract more customers.

IND Banking App

IND Banking App uses the IND Banking Front-Office framework which enables easy integration with back-office systems and quick customisation.



About IND Group

OUR KEY CLIENTS:	INTESA SANPAOLO	ERSTE BANK	Raiffeisen BANK
	UniCredit Bank	بانک تجارت Tejarat Bank	بنک الوطنی عمان National Bank of Oman
			ZUNO

Your IND partner:

IND Group is one of the leading developers and providers of banking front-office products in the European e-finance market.

Our flagship product, the IND Banking Front-Office, is a set of comprehensive range of services that empowers front-office operations. BFO delivers a complete sales and banking suite of channels including branch, internet, mobile, contact centre on the same centralized platform, improving service quality and performance.

Meet your business needs

Working with Business Partners, IND delivers a comprehensive and customizable solution including BFO business components, services and infrastructure. With more than ten years of experience we continuously strive to build a best-in-class Banking App solution to meet your and your clients' needs.

For more information please contact us at: www.indgroup.eu or send e-mail to sales@indgroup.eu

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The Banking Front-Office Technology