

IND iMobile Banking



Online and mobile banking are once again hot topics as new business concepts like P2P lending, online personal finance and internet-ready phones hit the market. The online environment is changing, and so too, must banks; otherwise they run the risk of losing touch with their customers. IND iMobile Banking enables banks to open a new and attractive channel towards their innovation-sensitive clients.

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 iMobile Banking is a next generation self-service application for mobile phone and PDA users. The extended internet banking solution exploits all features that new handheld devices provide: mobile internet, large and colorful displays and touch-screen control. The unique qualities of this attractive and convenient solution over traditional WAP banking services are its highly ergonomic and aesthetic features which makes banking comfortable and easy-to-use on mobile handsets. Similarly to internet banking, basic transactions can be quickly carried out on the handset's internet browser even through GPRS/EDGE mobile internet connection. The application requires no installation on the phone yet it still provides the same level of security as PCs. IND iMobile Banking is designed to have optimal usability on limited input tools, such as mobile keyboard and screen resolution.

Revolutionized customer interaction

- Channel and functional extension to the existing internet banking system: same authentication, business logic and core system connections;
- Attractive, mobile browser based banking services;
- Simplified transactions to fit the mobile device screen;
- Banking transactions in less than five taps or clicks;
- On-the-go functionality: payment, account information, card limit change, mobile top-up;
- Runs on mobile phones, PDAs or any other web enabled devices.

Inspiration and attractiveness

Utilizing the mobile channel the bank can build up an additional touch-point to its innovation-sensitive customers. They are usually those high-value clients who can influence others on their purchasing decisions. In today's online community world banks can exploit these key clients's power to attract more customers.



Welcome Screen



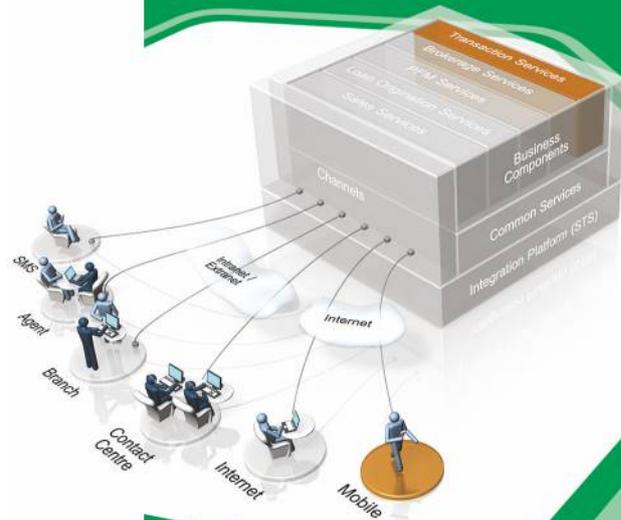
Partner Selection / Transfer Set-up / Secure, Password-controlled Selection

Main features

- ➔ Quick access to account and transaction information
- ➔ Banking transactions in a secure mobile environment
- ➔ Icon based, easily “tappable” menu
- ➔ **Inquiries:**
 - Account Information
 - FX rates Information
 - Loan Information
 - Transaction History
- ➔ **Transactions:**
 - Money Transfer
 - Opening new term deposit
 - Modification of bankcard limits
 - Mobile top-up
- ➔ **Sales:** sales of travel insurance or other simple products

IND iMobile Banking

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



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

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.

Your IND partner:

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 mobile banking 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