

Fact Sheet



Mobile Banking – Mobilising your banking processes

Mobile devices are more personal than PCs: they register location, identity and distance, they can listen, see and read – they can even guide you. In fact, they are connected to the world. It is highly likely that these devices will change the way we do certain everyday activities.

Consumers and companies are using the new technologies not only to communicate, but also to carry out commercial and financial transactions. For this reason, many banks make their online banking portals compatible with mobile devices, even integrating mobile solutions and location-based services. But cell phones are more than a means to access online banking. Using mobiles phones as a method of payment or micro-payment is becoming more and more common, as well.

Benefits for banks

Mobile banking is the first critical step into the mobile payments arena, where the real revenue for all mobile ecosystem stakeholders is generated.

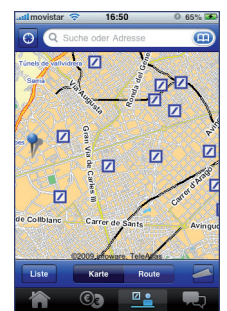
- Improved image through additional sales channel
- Additional source of income through innovative services
- Decreased call centre volumes (and therefore costs) by shifting calls to a mobile self-service channel

Benefits for banks' customers

- **Ubiquity and immediacy:** the "anywhere and anytime" feature
- **Location-based services:** the "you are here" feature (help locating an ATM, branch, etc.)
- **Instant connectivity:** the "always on" feature requires no dial-up or boot service
- **Proactive approach:** through push and pull services
- **Accessibility:** substitute for voice communication through text and images for deaf-mute persons

Mobile apps example: Branch finder

1	<ul style="list-style-type: none"> ■ User is in a new city ■ User needs to find a branch ■ Take into account the positioning provided by GPS or manual entry
2	<p>Web Service available to:</p> <ul style="list-style-type: none"> ■ Identify bank branches ■ Locate branch ■ Calculate routes based on positioning
3	<p>Display information in a map:</p> <ul style="list-style-type: none"> ■ Visual identification ■ Detailed information on the selected branch ■ Route to get to the branch



Mobile Finance Competence Centre

GFT has created a Mobile Finance Competence Centre with the aim of helping you to define and develop your mobile banking services of the future. The Competence Centre combines GFT's long-standing experience in developing IT solutions for financial services companies with its expertise in designing applications for mobile devices.

The Mobile Finance Competence Centre is based on the following premises:

- **Multi-platform solution:** Technically robust solutions using proven native components that support various operating systems such as iPhone or Android
- **Unique development:** Programming is platform-independent thanks to encapsulation by a common architecture component
- **Standard web technologies:** No platform dependency specialist required
- **Short time-to-market:** Bespoke solutions with a short time-to-market

Road map for mobilising banking processes

Following a three-step approach, GFT builds multi-platform rich mobile applications. By tapping into its broad and profound technological expertise, GFT offers added value services to mobilise business within a short time-to-market.

1. **Mobility Consulting:** Assessing the impact of mobile technologies on your products, services and processes. This assessment leads to recommendations regarding process or product innovations, or organisational improvements.
2. **Mobility Development:** Developing multi-platform rich mobile applications to mobilise business for new or existing processes within a short time-to-market.
3. **Mobility Integration:** Integrating these applications in existing backend processes.

