



A SOLUTION FOR LEADING BANKS & THIRD-PARTY PROCESSORS

Mobile Banking & Payments

Create new income opportunities and save costs while offering the ultimate convenience

The mobile phone has become an ever-present part of life in the 21st century. Worldwide, consumers are twice as likely to carry mobile phones as cash. Our customers are answering the demands of their clients for more access to financial services with our Mobile Banking and Payments solution.

Our solution allows you to integrate transactions from mobile phones with your existing financial services offerings to provide a single view of customer activity, or introduce mobile services as a stand-alone offering to attract new customers. Our open-systems philosophy frees you from the burden of proprietary hardware purchases and upkeep, lowering your total cost of ownership.

S1 solutions help businesses all over the world to serve their customers better and at a lower cost. Mobile represents the ideal platform to overcome infrastructure limitations and increase geographical coverage where branches and ATMs cannot be justified. When you choose our solution to power your mobile offering, you reap the benefits of high availability and a service-oriented architecture.

We serve the business needs of more than 3,000 organizations worldwide. Our goal is to supply the financial services software they need to exceed the expectations of their customers. A network of offices around the world ensures that we can respond promptly to the market conditions that inform our customers' businesses.

Our Mobile Banking and Payments customers rely on us for:

- A comprehensive and configurable range of services
- Industry-leading security support
- Easy integration with host systems
- Rapid deployment
- Seamless integration with other S1 solutions

"For our financial institution, having a fully integrated mobile banking and payments solution that can serve both consumers and small businesses is critical. The S1 Mobile solution makes it a real simple process for our customers to enroll and for us to support them. This will allow us to continue strengthening our business banking value proposition and provide us with a strong competitive advantage."

—John Schulte, SVP and CIO, Mercantile Bank

Our Mobile Banking and Payments solution offers:

- **Exceptional extensibility.** Easily configure additional S1 channels, such as Voice Banking, Business Online Banking and ATM Driving, as and when you need them. Enjoy a single customer view thanks to our integrated approach—and save costs at the same time.
- **Broad transaction set.** Your customers enjoy the full range of banking and payments functionality, all through an easy-to-use mobile phone interface:
 - Balance inquiries and mini-statements
 - Inter-account transfers
 - Bill and utility payments
 - P2P payments
 - Payment authorizations and alerts
 - Money remittance
 - M-commerce services like airtime purchases
 - PIN resetting and lost card reporting
- **Value-adds that build loyalty.** Look in on that checking balance with a simple SMS. Make a person-to-person payment. View a map to the nearest branch or ATM. Multilingual support makes it easy; custom branding keeps consistency across all your self service channels.
- **Revenue generation opportunities.** Introduce new services to meet emerging consumer needs.
- **Support for small business customers.** Payment authorizations give business owners full control, no matter their location.
- **Choice of channels.** Mobile Internet browser (WAP/xHTML) access, SMS (with an option for IVR PIN) and a downloadable iPhone application support all key mobile channels, enabling deeper, more profitable customer relationships.
- **Any phone, anywhere.** Carrier-independent and handset-agnostic, our solution gives your customers maximum flexibility.
- **Address youth and unbanked markets.** Grow your customer base by targeting new market segments.
- **Security and integrity.** Industry-leading SSL encryption, customer-selected mobile IDs and PINs, and integration with RSA PassMark provides peace of mind for you and your customers. Real-time activation via SMS confirms users' identities.



For more information on Mobile Banking and Payments with S1, visit us on the Web at www.s1.com