



Comarch Mobile Banking

Business Case

Walking around without a mobile phone these days is like leaving the house without keys or a wallet. Wallet, keys, phone – it's the everyday mantra repeated by many almost every day before leaving home. Phones are getting smarter and their range of use increases rapidly every day. Comarch decided to make mobile phones a gateway to the banking system.

Comarch Mobile Banking provides you with:

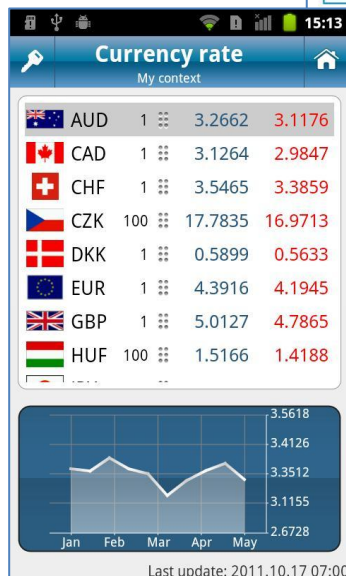
- Information about personal finance, wherever you are
- Guidelines to accessing your money, and information about special offers (like promotional deals)

Since internet banking is one of the main channels of communication with the bank, lack of a quick access to your PC or laptop was a serious barrier to cross a couple of years ago. But thanks to development of mobile technology, practically everyone now can access internet with their cell phones. Awareness of the customers and their business needs continues to grow. Therefore banks can no longer base their services on systems that only allow making payments or viewing the balance. Customers have precisely defined requirements regarding electronic access channels, especially when they are on the move. The bank that wants to be innovative needs to meet the expectations of mobile clients, and maintain a competitive advantage on the market.

Opportunity

Customer needs vary, depending on the segment. Retail clients' expectations involve the possibility of placing an order quickly, making a deposit, following the schedule of loan repayments or access to the current balance or account history. Corporate clients have a way greater range of needs. They expect the access to the tools that will let them implement advanced business tasks. Despite the functional differences in expectations, a common need for all user groups is the possibility of using a system that will provide:

- security
- continuous access to current data
- usability and ergonomics
- time efficiency
- personalization - customization
- innovation



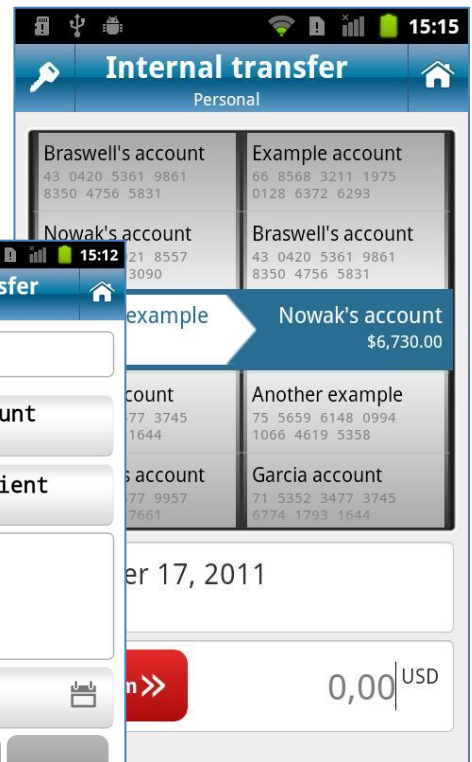
Solution

Comarch Mobile Banking is a system that supports both retail customers, SMEs and corporate clients. The functional scope may vary depending on the addressed segment.

What makes Comarch Mobile Banking unique:

- **Performance** - when working with the application, regardless the quality of your internet connection, all information is displayed immediately.
- **Intuitiveness** - applications run in compliance with the code of creating applications for a particular platform. Help menus and context menus reduce to minimum the time to access the desired functionality
- **Information in PUSH mode** - any information, especially a notification about changes on bank accounts may be transferred to the phone as a message

Micropayments - the mechanism for fast money transfers between two phones

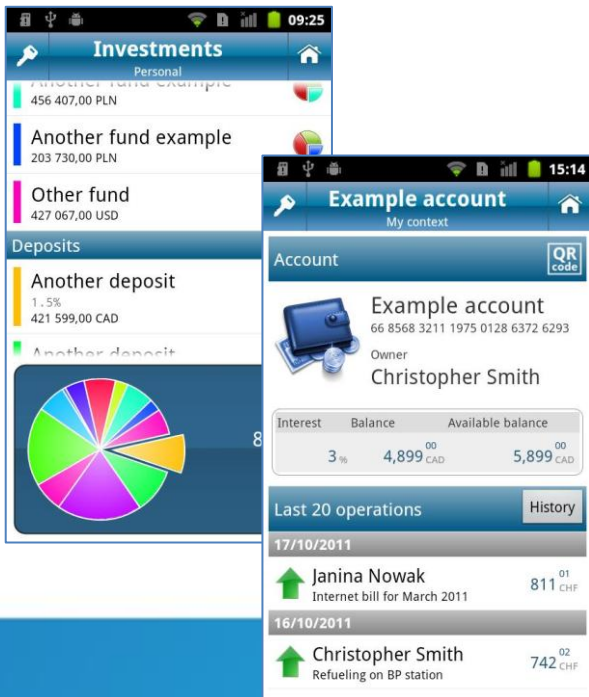


Security

Security is a key ingredient of any system that processes sensitive data. While designing a mobile banking system we made sure we use the best safeguards against such risks as:

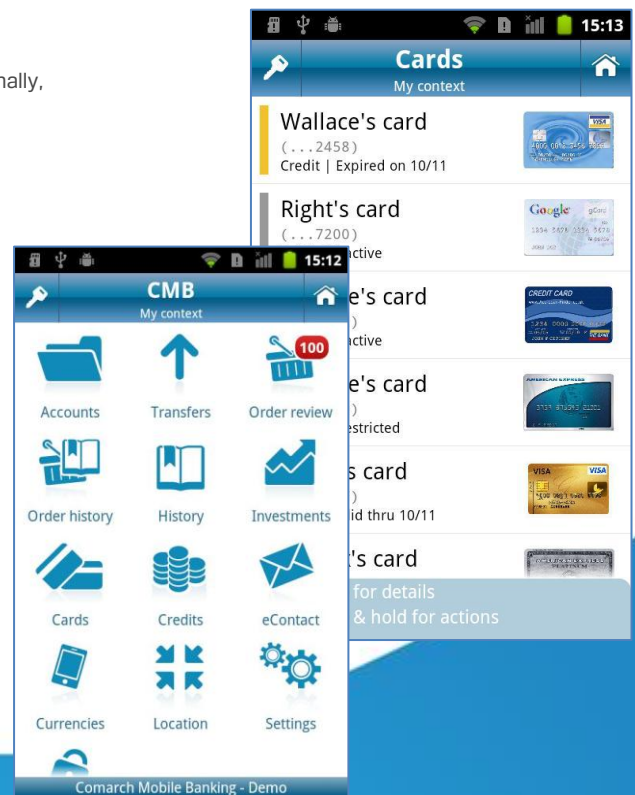
- > phone theft
- > copying data
- > SMS interception
- > Man In The Middle
- > SMS Scam

Logging in to the **Comarch Mobile Banking** can be completed traditionally, with the password \ PIN code or by using a **gesture**.



Everything you need is mobile

Besides the main functionality **Comarch Mobile Banking** allows interactive viewing of information about investments and loans, graphical presentation of data and many more. **Comarch Mobile Banking** is available as native platform applications for: iOS, Android, RIM.



About Comarch

Comarch is a global IT business solutions provider specializing in forging client relationships to maximize customer profitability and optimize operational and business processes. Comarch's primary advantage lies in the extensive domain knowledge accumulated in our software products which we use to deliver and integrate sophisticated business IT solutions. Finance Business Unit's products are directed at the Banking Industry, Insurers, Brokerage Houses, Asset Management Companies, Mutual and Pension Funds, Factors and Capital Groups. Our product portfolio is vastly expanding as we launch new finance products every year to comprehensively accommodate all your developing needs.

www.finance.comarch.com

www.banking.comarch.com

Comarch Mobile Banking

Comarch Mobile Banking is available in the following versions:

- browser
- hybrid
- native

And in the following models of integration:

- Stand-alone application
- Integration with online banking

It is also supplied as part of the **Comarch Internet Banking** application.

Media about Comarch Mobile Banking

Comarch Mobile Banking received a special recommendation of Gazeta Bankowa in the third edition of the "Hit of the Year for financial institutions" competition. The ceremony of presenting prizes and awards took place on 11 March 2010 at the Sheraton Hotel in Warsaw.

Gazeta Bankowa www.gb.pl

To contact us send an e-mail to finance@comarch.com or contact directly our consultant:

