

Mobile Banking

Enable your users to have a true digital banking experience on the go with a simple and intuitive mobile banking application

Are you looking to outperform competition by increasing transactions that translate into new revenue streams? IRIS Digital Banking offers you a powerful, secure and robust mobile banking platform so you can give greater accessibility and control into your customers' hands... literally!

The solution gives customers a consistent and user-friendly experience which is seamless across multiple devices to take care of their routine banking needs. Multiple account types (current, saving, investments) can be managed from a single platform. The mobile banking application uses smartphone-specific services such as phone contacts, geo-location, biometric identification and social accounts to provide a more thorough banking experience.

From person-to-person money transfers and instant bill payments to QR code-based push payments and cardless cash withdrawal, IRIS Digital Banking has everything that you need to deliver a great banking experience.

Features at a Glance

- Robust performance in both Android and iOS environment
- Omni-channel experience across devices and channels
- Google recommended material design for familiar user interface
- Fast and secure biometric log-in using a smartphone's fingerprint scanner
- Account services including balance inquiry and mini statements
- Inter and intra bank fund transfers
- Broadest range of bill presentment and payment options
- Fast and secure beneficiary management
- Credit card functions such as card linking, details and transaction history
- Support for creation of prepaid virtual cards
- QR code and NFC based contactless payment options
- ATM, branch and merchant locator
- Product and service requests

Business Advantages

Strengthen customer loyalty by offering a full-fledged mobile banking platform by enabling person-to-person transfers, bill payments, and payments at the point-of-sale.

Improve cost efficiency by serving your consumers through the mobile channel, which costs less than conventional channels such as the bank branches and call centres.

Several innovative capabilities ensure that your mobile banking experience meets the needs of mobile-only customers, leading to increased transactions that translate into new revenue streams.

Capabilities:

The digital savvy banking customers demand greater access and more convenience in their banking experience. TPS truly understands the need of customers and has developed a simple and intuitive mobile application through which they can perform a variety of financial transactions on their devices. Our mobile banking solution offers a comprehensive feature set, covering a wide range of use cases. These features include:

Fast and Secure Login

Customers can securely log-in using their phone's biometric scanner.

Account Services

The application provides complete account information services including balance inquiry, mini statements and transaction history.

Fund Transfers

Inter and Intra bank fund transfer options are included so customers can instantly transfer money to beneficiaries of their own bank as well as other banks.

Bill Payments

One of the most utilised features of the mobile banking app is bill presentment and payment with support for recurring and scheduled payment mode. Payment types include utility bills, mobile top-ups, education, government, travel, ecommerce, donations, etc.

Beneficiary Management

The app allows secure and easy management of beneficiaries. Customers can add unlimited beneficiaries for inter/intra bank fund transfers as well as bill payments.

Card Related Services

The mobile banking app supports card services including card details, transaction history, statements, requests and limit management.

Virtual Cards



The mobile app supports creation of prepaid virtual cards enabling your customers to make online payments without sharing their debit or credit card information.

Cardless Cash Withdrawal

Cardless Cash allows customers to withdraw money on the go without a card. Customers can generate a voucher using the mobile app and redeem it securely using the bank's ATMs.

Contactless Payments

Contactless payment modes are supported in the



app including QR code based person-to-person (P2P) as well as merchant payments.

ATM, Branch and Merchant Locator

Location based service in the app enables users to identify location and get directions to the nearest ATM, branch or merchant.

Service Requests

Mobile banking customers can use the app to submit requests for checkbooks, demand draft, pay order, banker's check, etc.

Loans and Insurance

The mobile app serves as an additional channel where customers can apply for new products such as personal finance, car loan, home mortgage and health insurance, enabling you to generate more leads and increase revenues.

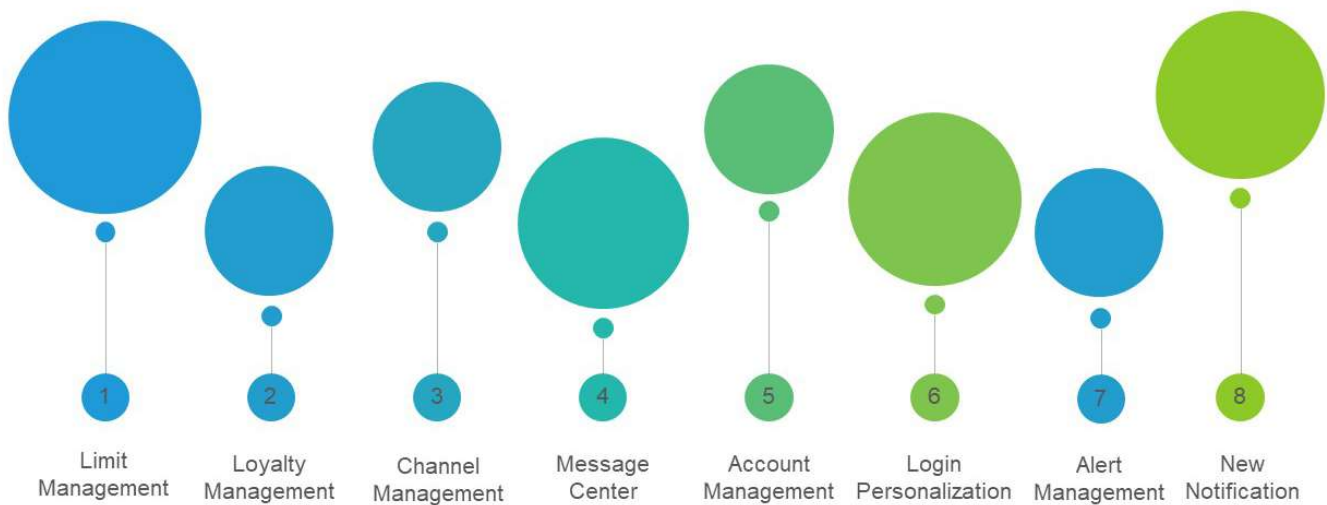
Personalised Banking Experience

Personalisation options enable customers to set favourite transactions, activities, accounts, menu, languages, alerts and marketing preference.

Context Aware Digital Marketing

Context aware digital marketing facilitates you to send target ads to your customers.

Personalized Customer Experience





IDEAS THAT **CONNECT**
INNOVATION THAT **DELIVERS**

TPS Advantage

TPS is a leading provider of cards and payment solutions trusted by over 130 customers spread across 30+ countries including Asia and Africa with increasing footprint across other regions. Our solutions focused on mobility and reliable services enable banks, telecoms, central banks, payment processors, national switches and other institutions in their mission critical digital banking, cards and payments services. TPS is a leading provider of cards and payment solutions trusted by over 130 customers spread across 30 countries in Asia Pacific, Middle East, Africa and Europe. Our mobility focused solutions and reliable services empower financial institutions, telecoms, central banks and payment processors in their mission critical digital banking and payment services.

We offer a blend of business consulting and technical expertise in cards management, ATM and POS terminal driving, merchant management, bill aggregation, payment gateway, remittance processing, internet and mobile banking, Omni-channel management and enterprise payment switching services.

For sales and partnership opportunities contact sales@tpsworldwide.com. For product and company details visit www.tpsworldwide.com.

