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## President's Message

*I am pleased to share that 2010 has begun as an exciting and promising year for the Access Group.*

*The Access-Fundamo Mobile Banking services being used by MCB Bank was nominated for the Best in Mobile Money Services GSMA award at the GSMA Mobile World Conference 2010 held in Barcelona. This is the 1st time in the history of the GSM Association that a bank led financial service was nominated and we are proud to be the operators of this service and are quite confident that over the next couple of years the Fundamo solution will continue to maintain its leadership position in Pakistan.*

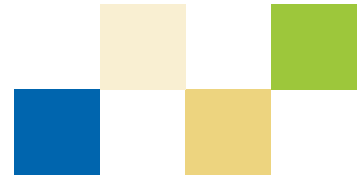
*We have also seen our Siebel CRM practice grow and gain in customer confidence. Access has been awarded two key Siebel CRM projects in 2010. This is a area in which we are now seeing keen interest from customer centric organizations who are keep on a 360 degree view on their customers.*

*Our VSAT services have continued to grow with many of our customers expanding their links on our iDirect platform. We now offer services to some of the remotest locations in Pakistan and our service team covers over 200 cities, towns and villages in Pakistan. As the proliferation of Broad Band services continues we are confident that our Satellite Services will continue to grow.*

*Our E-Business division which operates the ORIX POS Network has recently started offering solutions in the supply chain management space and this unit is continuously innovating and finding new areas to offer POS solutions in Pakistan.*

*Access Group has also decided to expand its operations in a few International markets including Middle East and South Asia. We have recently participated in a few international events and have found a lot of interest in some of the products and services that we are offering and are planning to quickly expand our reach into these markets.*

Yours sincerely,



## News In Focus

### Faysal Bank Chose Access Group To Implemented IVR Technology



Faysal bank, one of the Pakistan's leading commercial bank with over a 100 branches, required an IVR call flow which could handle customer calls and queries using automated voice responding system. For this they chose Access Group. Access Group thus offered Faysal Bank to implement Cisco IPCC Express in integration with interfaces to develop the interactive voice response flows.

Interactive Voice Response technology is used to automate customer centric business processes and relieve the pressure on live agents handling consumer calls. The Cisco IPCC Express Edition Workflow Editor is the service creation and scripting environment that helps enable complete customization of call-flow behavior and call treatments.

IVR systems at Faysal bank automate inbound call processing by retrieving information according to the caller's requirements from bank's database linked to the IVR system. The IVR system contains hardware and server software that can analyze touch-tone inputs and perform signal processing for speech inputs.

Based on the information entered or spoken by the bank's customer, the IVR system allows the customer to do both, perform self-service and access the required data, or route the caller to a particular agent group in the call center equipped to handle such call requests. IVR technology is widely considered to be the most ubiquitous technology in call centers.

### KASB Bank Expands Idirect Broadband Network



KASB Bank is one of Access Group's valued clients and well known amongst the fastest growing commercial banks across the nation today. Having an extensive nation-wide branch network; KASB Bank has full service permit covering corporate, retail banking, consumer and investment banking activities across the country. KASB Bank has a domestic network consisting of over 50 branches, with coverage in almost every major city in Pakistan. With a rich customer base and rapidly growing branch network, KASB Bank required a network solution, which should be efficient and should provide uninterrupted connectivity 24x7. The solution was needed mostly for remote locations and in areas where network connectivity is an immense concern.

To address this concern, Access Group offered KASB Bank the most exclusive Satellite broadband connectivity technology in the global market - "IDirect VSAT". This solution is known to be most secure, reliable, efficient and effective, while allowing a rapid data transfer through satellite. It is capable of integrating and connecting distantly located branches to the central hub station directly via satellite.

Access Group has successfully completed the project within an aggressive timeline, meeting excellent levels of service quality.

### Dawood Islamic Bank Implemented HSM Payment EFT Module

Dawood Islamic Bank Limited (DIBL), Pakistan's sixth full-fledged Islamic commercial Bank, officially commenced its operations in April 2007. The bank has been a profitable entity since its inception. DIBL has a vision to be the best provider of customer centric Shari'ah compliant products and services in Pakistan. Having a network of more than 33 online branches, DIBL is focused on delivering the highest level of value added customer services and to ensure the security of their investment and valuable assets with the bank.

Access Group, in collaboration with Safenet Inc., offered Dawood Islamic Bank with the latest HSM Payment ProtectHost EFT Solution. The ProtectHost EFT solution is designed for Electronic Funds Transfer (EFT) and payment system processing environments, providing powerful end-to-end security for online banking transactions

and applications for cards. Distinct from traditional online

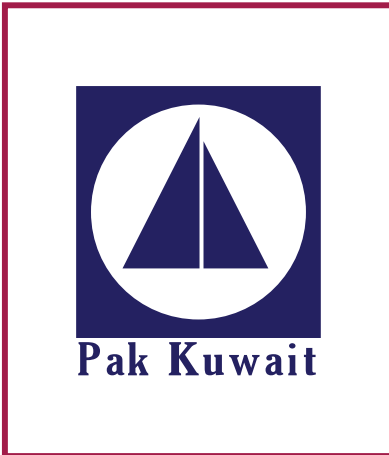
applications that use Secure Sockets Layer (SSL), ProtectHost EFT encrypts data at the client's browser and decrypts at the host, securing the transaction from point of entry through processing and authentication. It offers general purpose cryptographic processing, key storage and generation, and PIN generation and verification.

With the implementation of ProtectHost module, DIBL can now guarantee the security of the electronic fund transfer and ATM transactions performed by its customers.



## Solution In Focus

### Access Group provides Pak Kuwait Investment Company with Oracle SIEBEL CRM



Access Group in coordination with Oracle is providing Pak Kuwait Investment Company the SIEBEL CRM Solution for managing and enhancing their corporate and commercial banking structure, strengthens their collection activities and building long-term customer relationships. Pak Kuwait Investment Company was the first Development Financial Institution of its kind in Pakistan with an objective to induce infrastructural development, a purpose it has lived up-to successfully.

PKIC, as a development financial institution has played a vital role in promoting industrial activity, by way of equity and debt investment in key areas of the economy. PKIC continues to serve as a medium for catalyzing infrastructure development and enhancing real economic activity, helping the nation in achieving a steep yet sustainable growth trajectory.

Oracle SIEBEL CRM is a solution that goes way-beyond any other software. It has brought clarity and transparency to sales processes, built loyalty and long-term customer relationships, accelerated productivity, has created a boost in call center efficiency and has derived customer intelligence.

The application implemented at PKIC automates the information processing by providing employees a simplified work cycle, reducing the time-span in searching for required information pertaining to their customers. The solution is capable of providing online information of the clients with specified problem areas highlighted and other information that can help in developing a better relation between the customer and the sales representative.



The solution offered to PKIC has 5 distinct areas for development that are:

- Corporate and Commercial Banking
- Wealth Management
- Collections
- E-Customers
- Business Intelligence

Seibel CRM at PKIC performs process automation for Loan origination, lease financing and bank guarantees for the corporate and commercial banking, improving the process structure, it automates collections processes and assists PKIC to keep a track of delinquent accounts, develop and execute collection campaigns and capture customer response.

Oracle Business Intelligence is a comprehensive suite of enterprise business intelligence products that delivers a full range of capabilities for PKIC including; interactive dashboards, full ad hoc queries, proactive intelligence and alerts, enterprise and financial reporting, real-time predictive intelligence, disconnected analytics, and more. The products in the suite are based on a proven Web service-oriented architecture that integrates with an organization's existing information technology infrastructure for the lowest total cost of ownership. It also provides complete, relevant insight to everyone in an organization and that, in turn, results in better decisions, informed actions, and more-efficient business processes.

### Arcot partners with Access Group in providing Key Building Blocks for Online Fraud Prevention, Strong Authentication and e-Document Security

Arcot protects over 70 million consumer, enterprise, and e-commerce users worldwide from online fraud and identity theft every day. As the Cloud Authentication Leader, our products are the key building blocks for making fraud prevention, strong authentication and e-Document security solutions easily deployable, low-cost, and extremely scalable. Organizations can transparently protect their users from fraud without changing user behavior or requiring expensive hardware. Arcot builds its solutions on a base set of products that combine to provide a comprehensive anti-fraud

framework. Whether deployed in-the-cloud or on-premise, our solutions allow users to safely conduct business online from their PCs, desktops and mobile devices.



# Solution In Focus



## Safenet HSM

Information and data security today is the essential area of focus for all financial institutions who offer services. Challenges such as increasing transaction volumes, handling new technologies like smart cards and contactless cards, and providing new services for competitive advantage allows companies to expand and reach customers who could not be served before. Securing data using HSM keeps Businesses critical crypto keys at the highest level of security, it Accelerates Crypto operations to eliminate bottlenecks, Provides a clear audit trail for all key materials and crypto operations.

Provides a clear audit trail for all key materials and crypto operations.

Access Group in collaboration with SafeNet understands the need for HSM's within its immediate Customers as a mission-critical component of payments processing solution. HSM is a tamper-resistant device that offers the cryptographic facilities necessary for securing transactions in financial networks. It is used to secure a multitude of financial applications around the world ranging from ATM and POS networks to interbank funds transfer and stock-trading systems. It is available in many performance variants with a wide range of connectivity options and protocols allowing connection to all types of host systems.

### SafeNet Network Attached HSMs Product Range

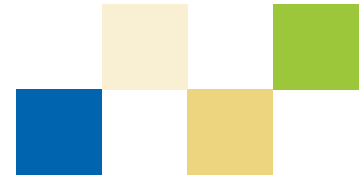
 Luna SA / SP	 ProtectHost EFT	 Luna XML	 Luna SX	 CA4	 Luna PCM	 ProtectServer Gold	 Luna PCI
<p><i>High assurance enterprise-grade HSM</i></p> <ul style="list-style-type: none"> <li>• 4,000 ops/s</li> <li>• FIPS 140-2 Level 3, CC EAL 4+</li> <li>• Full platform support</li> <li>• Secure remote administration</li> <li>• 10/100 Ethernet interface</li> <li>• Protected application execution environment (Luna SP)</li> <li>• Extensive algorithmsupport</li> </ul>	<p><i>High assurance HSM for financial payment systems</i></p> <ul style="list-style-type: none"> <li>• PIN generation &amp; verification</li> <li>• Supports global payment processing, EMV, and Card Issuance APIs</li> <li>• 1,200 Visa PIN Verify operations / sec</li> <li>• Certifications: FIPS 140-2 Level 3, CC</li> <li>• Easy GUI-based administration</li> </ul>	<p><i>High assurance enterprise-grade HSM for XML environments</i></p> <ul style="list-style-type: none"> <li>• XML interface (WSDL) encapsulates crypto functions, enabling rapid integration development</li> <li>• FIPS 140-2 Level 3</li> <li>• Extensive algorithmsupport</li> <li>• No client required</li> <li>• 2,200 ops/sec</li> <li>• OS independent</li> <li>• Secure remote administration</li> <li>• 10/100/1000 Ethernet interface</li> </ul>	<p><i>Central HSM Management Console</i></p> <ul style="list-style-type: none"> <li>• Intuitive GUI</li> <li>• Easy setup &amp; management of multiple HSM appliances</li> <li>• Reduces cost of Administration</li> </ul>	<p><i>Root key HSM for true hardware key management</i></p> <ul style="list-style-type: none"> <li>• FIPS 140-2 Level 3 certified</li> <li>• Extensive algorithm support</li> <li>• Supports two-factor trusted path authentication</li> <li>• Supports common certificate authorities (Microsoft, Entrust, Verisign, RSA, etc.)</li> </ul>	<p><i>Portable, costeffective PCMCIA HSM card for hardware key management and crypto acceleration</i></p> <ul style="list-style-type: none"> <li>• Versions for document signing, key export for registration of tokens, and signing and back up of key material to a token</li> <li>• FIPS 140-2 Level 3</li> <li>• Extensive algorithm support</li> </ul>	<p><i>Cost-effective highassurance PCI HSM card for customizable hardware key management</i></p> <ul style="list-style-type: none"> <li>• 600 ops/s</li> <li>• Easy GUI-based administration</li> <li>• Customizable interface</li> <li>• FIPS 140-2 Level 3</li> <li>• Extensive algorithmsupport</li> <li>• Secure remote administration</li> </ul>	<p><i>Fast, high-assurance PCI HSM card for hardware key management and crypto acceleration</i></p> <ul style="list-style-type: none"> <li>• 7,000 ops/s</li> <li>• FIPS 140-2 Level 3, CC EAL 4+</li> <li>• Supports two factor trusted path authentication</li> <li>• Extensive Algorithm support</li> </ul>

**SafeNet Hardware Security Modules (HSM)** are the fastest, most secure, and easiest to integrate application security solution for enterprise and government organizations. SafeNet HSMs provide reliable protection against compromise for applications and information assets to ensure regulatory compliance, reduce the risk of legal liability, and improve profitability. SafeNet's robust FIPS and Common Criteria validated HSM solutions are tamper-resistant and offer the highest level of security. SafeNet provides the world's only high-performance HSM solutions, twice as fast as the competition, with form factors to meet any customer requirement, including PKI key generation, key storage, root key protection, database encryption, certificate validation, smart card issuance, time stamping, document signing, secure authentication, EFT transaction processing, and hardware acceleration of cryptographic algorithms.

#### The Host Security Module is:

- Used for most of the world's card transactions for PIN encryption/Decryption
- Used by all major card associations
- Used for ATM, POS, corporate banking, card issuing, funds transfer and stock/share trading
- Easily customized for user applications
- Available with support for a wide range of connectivity options and transaction protocols
- Available in various speed variants to provide required transaction throughput
- Compatible with all major financial industry solution providers applications
- Certified to the most rigorous security standards

## News In Focus



### Hypercom Steps Up Payment Card Industry's Attack on Card Data Fraud to Protect Businesses Globally

Hypercom Corporation announced key initiatives to step up the payment card industry's ability to attack payment card data fraud on October 28, 2009. Effective immediately, the Company is bringing its Asia-Pacific-based EFTSec Server™ payment data encryption technology to North America, Latin America and Europe. For this they are teaming with Voltage Security, Inc. to deliver highly innovative and scalable cryptographic technology, and forming a global data protection business unit to address customer-specific security threats, with five key approaches to data security.

"We are bringing to market innovative and highly adaptable security solutions that can meet each of our customer's individual implementation requirements and technology choices to protect cardholder data and preserve cardholder trust in the integrity of the electronic payments system," said Philippe Tartavull, Chief Executive Officer and President, Hypercom Corporation. "Banks, processors, retailers and consumers will not tolerate endless attacks and incessant expenditures on card data security. Just as the threats are multi-faceted, so too must be the security approaches to counter these threats."

#### Delivers Five Key Components Required to Protect Payment Card Data

**End-to-End Payment Data Protection:** Hypercom believes end-to-end payment data protection encompasses protecting data throughout its lifecycle—not only encrypting it when in transit, but also when at rest in a merchant or payment processing enterprise environment. Hypercom also believes that the scope of payment data protection includes the use of strong security technology throughout the design, deployment, operation and maintenance of payment terminals and their applications, including the loading and storage of debit keys that reside on those devices.

- **Line Encryption for Data in Transit:** Line encryption encrypts cardholder data during transaction processing, starting at the payment terminal and ending at a trusted point where the data is decrypted. That trusted point can be within a large merchant or payment service provider environment. Hypercom was the first electronic payment solutions provider to initiate card data encryption with its EFTSec technology introduced in 2006. Developed to combat attacks then prevalent in several Asian countries, EFTSec is now the defacto industry standard for payment terminal initiated link encryption in Asia. EFTSec is already in use by seven major banks with combined assets of more than US\$178 billion, and licensed to and implemented by several major terminal manufacturers. Unlike recently introduced competing solutions that require customers to purchase custom equipment or utilize third party decryption services, EFTSec leverages existing network infrastructure.

- **Protection for Data End-to-End:** Hypercom has teamed with Voltage Security, Inc. to implement cryptographic technology that delivers an array of end-to-end encryption across its product line. Management of card data at rest and in use is critically important and must be protected at all times. That said, portions of the data must be available for legitimate business purposes. Voltage's technology provides businesses with strong protection without

compromising flexibility or requiring major changes to existing business processes. The key benefit for banks, processors and large retailers: provides the technology to protect cardholder data throughout the enterprise.



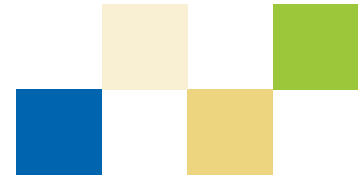
- **Protection for Data During Operation and Maintenance:** Protecting the operational procedures and maintenance of payment terminals is just as important as protecting cardholder data. Hypercom's HyperSafe® suite of security products defends terminals from rogue applications and malware, protects the terminal management system from communicating with fraudulent terminals and provides the industry's only remote key management system. The key benefit for banks, processors and large retailers: protects their investment in the point of sale estate, reduces the potential for fraudulent use of terminals and ensures the secure transport of cryptographic keys.

- **Virtual Terminals:** Segmenting a merchant's point of sale system data from payment data is one method of reducing the scope of PCI DSS compliance for merchants. Virtual terminals are web-based secure platforms, which easily integrate payment processing and business critical processes with ubiquitous client side applications and devices. By utilizing advanced server capabilities such as Hypercom's SmartPayments™ and Wynid® product suites, data segmentation can be easily achieved, enabling "large store functionality" for mid-size business environments. The key benefit for small and mid-size retailers: provides top-level security for sensitive cardholder data, reduces PCI DSS compliance costs.

- **Card Authentication:** In addition to complete enterprise-wide end-to-end payment data protection, Hypercom supports the strengthening of card authentication as an important tool to prevent card skimming. Hypercom supports a number of technologies that, if broadly adopted, would significantly reduce fraud through card skimming. Technologies include contact and contactless chip cards, and Magnetic Stripe Image Authentication. Magnetic Stripe Image Authentication is an innovative dynamic digital authentication solution that detects counterfeit magnetic stripe credit, debit, gift and ATM cards. Whenever a card is used at a payment terminal, magnetic stripe security imaging authenticates the card's legitimacy in real time by matching each magnetic stripe's unique 'noise fingerprint' against the 'fingerprint' originally obtained from the legitimate card. The key benefit to retailers: protects the cardholder against credit card 'skimming' fraud wherein criminals copy the data encoded on a legitimate card and produce a fraudulent card.

"Hypercom is setting a new global card protection standard by bringing to market the payment industry's widest choice of protection options to protect businesses and simplify implementation," said Mark Bower, Vice President, Product Management, Voltage Security, Inc. "Hypercom has long been recognized as the leader in payment security and we are delighted to team with them to help businesses worldwide."

## News In Focus



### The Future of Mobile Finance

Mobile financial services have emerged from the hype and are now delivering on the promise. Estimates show that mobile operators will have connected over 360 million 'unbanked' users to financial services by 2012\*. However, that is just the beginning – globally, there are still 1.7 billion users of mobile phones who have no bank accounts. Mobile financial services will enable them to transact for the first time in their lives.

#### From Experiment to Mainstream

The mobile financial services industry has reached a point where it becomes vital to future proof the services being launched. Platform solutions are key to the future of mobile finance. They enable businesses that offer mobile financial services to scale and adapt to market demand, to support a growing set of services and products inside and outside the enterprise, and to do all of this rapidly and continuously. Mobile financial service providers require a software platform that will allow them to move quickly. The need to re-develop a platform every time there is a change in market or regulatory demands can result in months of delay – which is expensive in terms of lost revenue, missed opportunities and development costs. The answer is to implement a configurable platform that can accommodate changes on the fly.

#### Fundamo Enterprise Edition

Fundamo leads the world in mobile financial services software. Backed by over a decade of industry experience and insight, Fundamo software is powered by proven technology that already delivers a branded and secure mobile-finance experience to over 45 successful deployments in 30 countries around the globe.

Today's 5th-generation Fundamo Enterprise Edition platform is the culmination of 18 months of focused development. Designed from the ground up to offer unprecedented flexibility and configurability, it is uniquely suited to meet the changing demands of both its clients and the mobile-finance industry as a whole. Fundamo Enterprise Edition consists of two major components:

#### 1. The Connection Platform

The Connection Platform is a messaging engine that distributes transaction data via flexible connection interfaces, high-speed message queues, configurable routing and built-in financial accounting. It links Fundamo applications to the internal enterprise, the mobile network and, beyond that, the wider financial ecosystem.

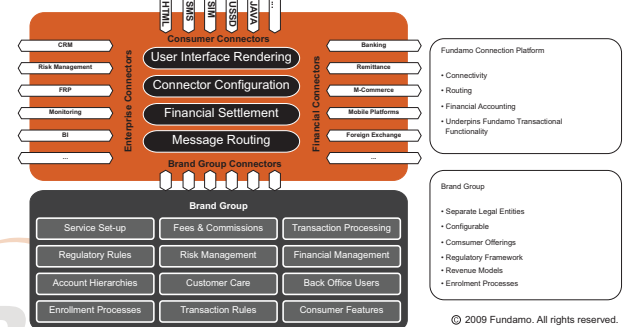
The Connection Platform delivers prompts and transaction messages to a user's mobile device via channels such as USSD, SMS, SIM, Java, and XHTML. It also enables prompts and transaction messages to be displayed with the appropriate branding and optimises the content for mobile devices.

The Platform also tracks all financial accounting entries (debits and credits) that pass through it. It aggregates the financial position for each Brand to external financial systems, and records the gross settlement of financial positions. External banks carry out the actual settlement of funds.

#### 2. Brand Groups

Brand Groups are virtual containers that provide users with mobile financial services under a specific brand. A Brand Group can be a standalone service specialising in one type of transaction only, or it can contain the functionality of a fully-fledged bank. The owner of a Brand Group configures and administers their own customer offerings within a specific Brand Group. Brand Groups can be configured for everything from languages, currencies and regulatory requirements to business rules, validation rules and transaction rules.

The image below illustrates how the Connection Platform and Brand Group components operate together.



#### Superior Scalability

**Technical scalability** is essential to support massive volumes of transactions and customer data. This is built into Fundamo Enterprise Edition through scalable software and hardware performance. The platform is optimised to run on Sun Microsystems technology, and its architecture inherently supports the clustering of servers.

Fundamo Enterprise Edition was also designed to accommodate the divergent demands of multiple business models, market offerings, customer segments, regulatory frameworks and legal entities. It supports the requirements of **business scalability** by way of its innovative Brand Group Connectors, enabling the Fundamo Connection Platform to unite multiple brand groups and banking entities on a single platform.

#### On-the-fly Configurability

Fundamo Enterprise Edition was expressly designed to support the configuration of a broad range of services for banks, MNOs and other providers of mobile financial services. It can serve the complexity of a multi-national or shared-service provider just as well as that of a smaller enterprise launching its first offering inside one country.

Using Fundamo Enterprise Edition, clients can set up and configure an offering for a specific market segment without modifying the underlying software. All aspects of the customer offering can be configured with ease: features, revenue models, business rules, financial accounting rules, account structures, connections to external and internal entities, and regulatory rules. And it can all be changed repeatedly with little or no redevelopment.

## Global Events



### Access Group participates in the 2nd International E- Banking 2010 Conference & Exhibition, Bangladesh



March 2, 2010, Bangladesh E-Banking 2010, the second International Conference & exhibition took place in Dhaka, Bangladesh. This event organized by Total Communications was a very interesting and knowledgeable conference where renowned IT service providers.

Access Group, being one of the leading IT solution providers across Pakistan introduced their Mobile Banking Solution of FUNDAMO, a South African company that has evolved into the market as the world's largest specialist mobile financial services provider.

Owais Zaidi (Chief Operating Officer) and Adnan Ansari (Head of Business Development), were in Bangladesh to represent Access Group. Access Group with a reputation within Pakistan also enlightened the Banking and Telecommunication Sectors in Bangladesh. Not only did they appreciate the mobile banking solution that Access Group had to offer, but they praised and showed a lot of interest in what Access Group had to offer.

Now thanks to this and other international IT exhibitions, Access Group has penetrated into the global market as well, showing enthusiasm and commitment in what every task they are to accomplish.



Participants at 2nd International E-Banking Conference Bangladesh 2010



Mr. Owais Zaidi (COO) Access Group accepting plaque at the Conference

## News Around The Globe

### MCB Mobile, an innovation with an enviable initial uptake!

MCB Mobile, a mobile payments service launched by MCB in July of 2009 crosses a billion rupees in payments with over half million transactions in a short time span.

Mr. Qasif Shahid, Head of Remote Banking at MCB said, "In today's dynamic environment where time equates money, MCB Mobile provides immense transactional convenience. Our customers are able to make payments, re-charge mobile phones, pay utility bills and manage their banking relationships in a quick, easy and secure manner not just for themselves but for their loved ones as well."

MCB Mobile service was nominated as one of the best mobile money services launched in 2009 alongside services from South Korea, Philippines and Kenya at the annual GSMA awards held in Barcelona, Spain, better known as the "Oscars" of the mobile industry.

"Our initial take up has been great with hundreds of users subscribing daily. Customers are delighted with the service as it is available to them regardless of their mobile phone operator or the hand-set they own," explained Mehreen Ahmed Group Head - Consumer Banking. "Another factor in MCB Mobile's success so far has been the ease with which the customers can register for the service. They just need to visit any of our ATMs or simply call our 24 hour helpline".

Speaking in this regard, Mr. Atif Bajwa, President & CEO of MCB Bank Limited said, "MCB is committed to broadening access of financial services to a sizable population in Pakistan owning mobile phones but without bank accounts and MCB Mobile is just the first step to this end". Initial success of our mobile payments service and our nomination at the annual GSMA forum is a source of great pride not only for MCB bank but for Pakistan as well. We are now

ranked amongst countries that are leading the drive in making banking more affordable, innovative and convenient.



### MCB Mobile short listed for World Communications Award 2009

Fundamo, the world's largest specialist provider of mobile financial services announced that it has been short listed for a prestigious World Communications Award. The technology provider's Enterprise Mobile Financial Services Platform has been nominated in the Best Technology Foresight category.

Joining Fundamo on the Best Technology Foresight category shortlist are distinguished names including BT, Exponential-e and Syniverse Technologies.

The World Communication Awards recognize the companies and individuals responsible for driving innovation, achievement and outstanding new service provision across the communications industry.

"We are delighted to have made the shortlist for such a prestigious award," said Hannes van Rensburg, Chief Executive Officer at Fundamo. "It is great to be recognized not only for our industry

leading technology, but also our contribution to helping establish the mobile financial services industry over the course of the last decade.

Mobile technology will continue to revolutionize financial services delivery, dramatically improving inclusion, convenience and security in both developed and developing markets. We look forward to playing a key role in achieving this vision."

Fundamo's Enterprise Mobile Financial Services Platform delivers a configurable, connected, secure mobile experience for all components of the process required to enable financial transactions via the mobile device.

