



ACCESS GROUP

One KEY For All Mobile Banking Needs



Access Group mBanking Platform


Pakistan's premier managed services provider to the financial sector launches a true many to many mobile banking and payments platform allowing banks to quickly launch state of the art and secure mobile banking products to their customers with minimal upfront cost.

The Group is involved in the following Strategic Business's

▶ **MANAGED IT SERVICES**

- Financial & Loyalty Transactional Networks
- Operating some of the most complex IT & Communication Projects in Pakistan.
- First Company in Pakistan to offer customers a Managed Service solution.
- Set Up the 1st Third Party EFT and Loyalty Transactional Network in Pakistan.
- Broadband VSAT Services
- Mobile Banking

Mobile Banking Platform Summary

Worlds # 1 mBanking Solution	Multiple Channel Compatibility	Security & Certification
Deployed in over 20 countries at over 40 Customers	SMS	Most secure mobile banking and payment solution in the market
Highest Number of mBanking Transactions on a platform	USSD	Allows two factor authentication of internet transactions
Developed as an Enterprise Product rather than a point solution	STK	 Certified Platform
	GPRS/WAP	HSM to secure customers data & PIN
	JAVA	
	IVR	

Mobile Banking

Mobile Banking as an additional electronic channel Banks have a significant opportunity to reduce cost by maximizing existing infrastructure and reducing further investment in expensive infrastructures such as branches and ATM networks, whilst also opening up other potential revenue streams. Mobile banking provides excellent opportunities to existing programs, such as branchless banking and self service banking, in the financial services industry.

Mobile Wallet

The mobile wallet is a complete 'standalone' banking solution with a fully functional and secure account which the customer can use to make convenient and secure payments, amongst other things, from their mobile phone.

Fundamo's Mobile Wallet provides a rich set of mobile financial applications such as local and international money remittances, airtime purchases (own and family and friends), person to person payments, bill payments, and a full set of account management options such as balance enquiries, and card and pin management. It is modular and can be configured to deliver the required functionality in each phase of the project as required.

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MOBILE BANKING

Mobile Banking

P2P/P2B payments

Prepaid airtime purchases

Prepaid electricity payments

Bill payments

Card mobile enablement

Mobile authentication

MOBILE WALLET

Business mobile banking core

Airtime vending

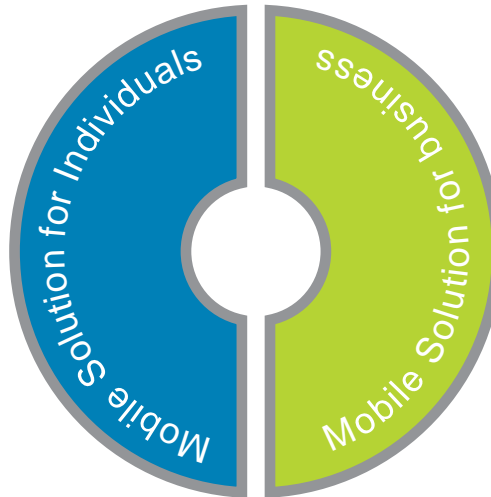
Prepaid electricity vending

Other vending

Bill collecting

Mini-ATM

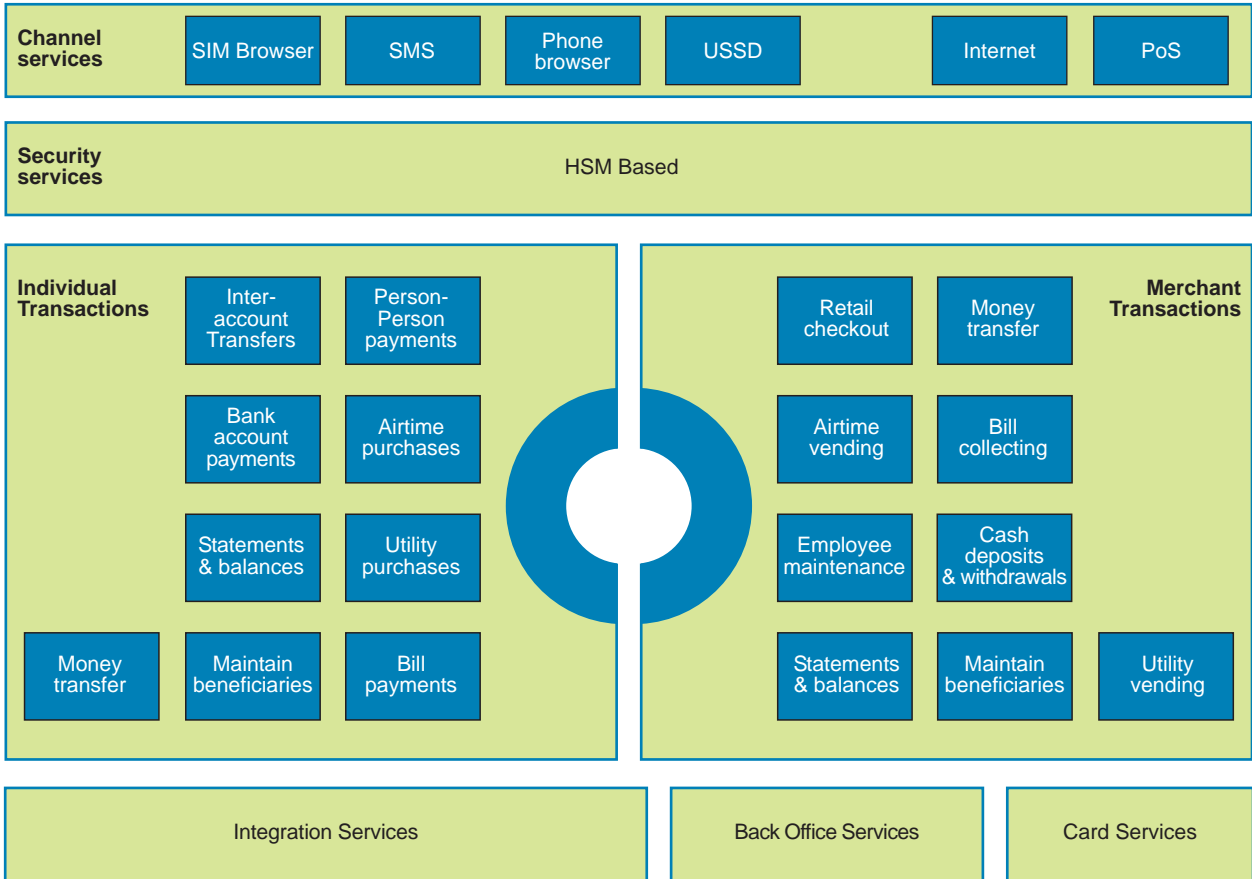
COD (delivery payments)



OPTIONAL ENABLERS:

- Extra channels
- Multiple account support
- Shared platform support (multiple banks/installation)
- Security server
- Transactional account
- Card issuing
- Interoperable transacting
- 3rd party application development toolkit

FUNDAMO'S PRODUCT SUITE



BUSINESS MOBILE BANKING

Becomes a powerful business tool allowing you to receive payments, make refunds and perform basic banking functions, including balance enquiries, inter account transfers, account information requests and the ability to change mobile banking PINS.

▶ **AIRTIME VENDING**

To customers' mobile phones. The airtime can be distributed using virtual vouchers or can be directly applied to the customer's prepaid airtime account.

▶ **VENDING 3RD-PARTY**

Boost revenues by vending virtual products or services,

▶ **PRODUCTS**

Such as prepaid electricity, Gas & Telephone bills. The solution allows for the management of vendor commissions through a hierarchy of vendors and sub-vendors. Collect payments and settle customers' bills from

▶ **BILL COLLECTING**

Payments made via their mobile phones or a GSM POS device. As the solution supports deposits and with drawal transactions

▶ **MINI ATM**

From the mobile phone or GSM POS device, your business can act as a mini ATM by collecting or dispensing cash from your till.

▶ **BUSINESS-TO-BUSINESS**

Streamline your business transactions. Use your mobile

▶ **PAYMENTS**

Phone for real time payments to suppliers or effortlessly make payments to accounts in other banks. You can even assign short names on your phone for regular beneficiaries. A mobile banking PIN on your mobile phone authenticates

▶ **MOBILE AUTHENTICATION**

You for transacting privileges. This PIN also enables two factor authentications for logging onto the Internet site, identifying yourself to the call centre and authorizing payments.

SECURITY

The fundamental security features such as Authentication, Authorisation, Integrity, Non-Repudiation and Confidentiality have been incorporated as far as the associated channels allow and II data is protected to ensure the strictest of confidentiality.

In conjunction with technology-based security Fundamo has incorporated a number of additional controls and processes to further reduce any potential risks, these added measures include:

1. Segregation of duties
2. Complete audit trails and transaction histories
3. Transaction limits and daily limits
4. Automatic deactivation of a channel if a PIN is incorrectly attempted three times
5. Dual authorisation
6. Well-defined key and PIN management processes.

The Fundamo Security Server makes use of a hardware security module (HSM). The security server supports features such as:

- ▶ Key management,
- ▶ PIN generation and printing,
- ▶ PIN verification,
- ▶ Encryption and decryption,
- ▶ Mac'ing,
- ▶ ISO-1 PIN blocks and
- ▶ Dynamic zone keys amongst others.

ORACLE

SIEBEL

It's All About The Customer

World's #1 CRM solution

Fundamo

Leader in Islamic banking
and Payments

iDIRECT
TECHNOLOGIES

Advancing the connected
world

SafeNet

The foundation of information
security

CISCO

IP telephony & contact
center solutions

HYPERCOM

Trusted transactions

Contact information

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