



Smartbanking

A new dimension of mobile banking

Smartbanking is an **innovative platform** that provides a mobile customer service channel based on smartphones.

The solution provides a **mobile service channel** for corporate and individual banking. Smartbanking allows institutions to provide personalized **private banking** services to every customer.



Smartbanking adds new value to electronic banking and allows for:

- ① smart paying,
- ① smart finding,
- ① smart investing,
- ① smart budget control,
- ① smart customer service,

Smartbanking provides the bank customer with new ways of payments:

- payments using QR Codes,
- payments using RFID tags.



54197024990



Geolocation:
the system defines current localization
and navigates to the destination
(e.g. the nearest branch or ATM)
using a built-in GPS module.



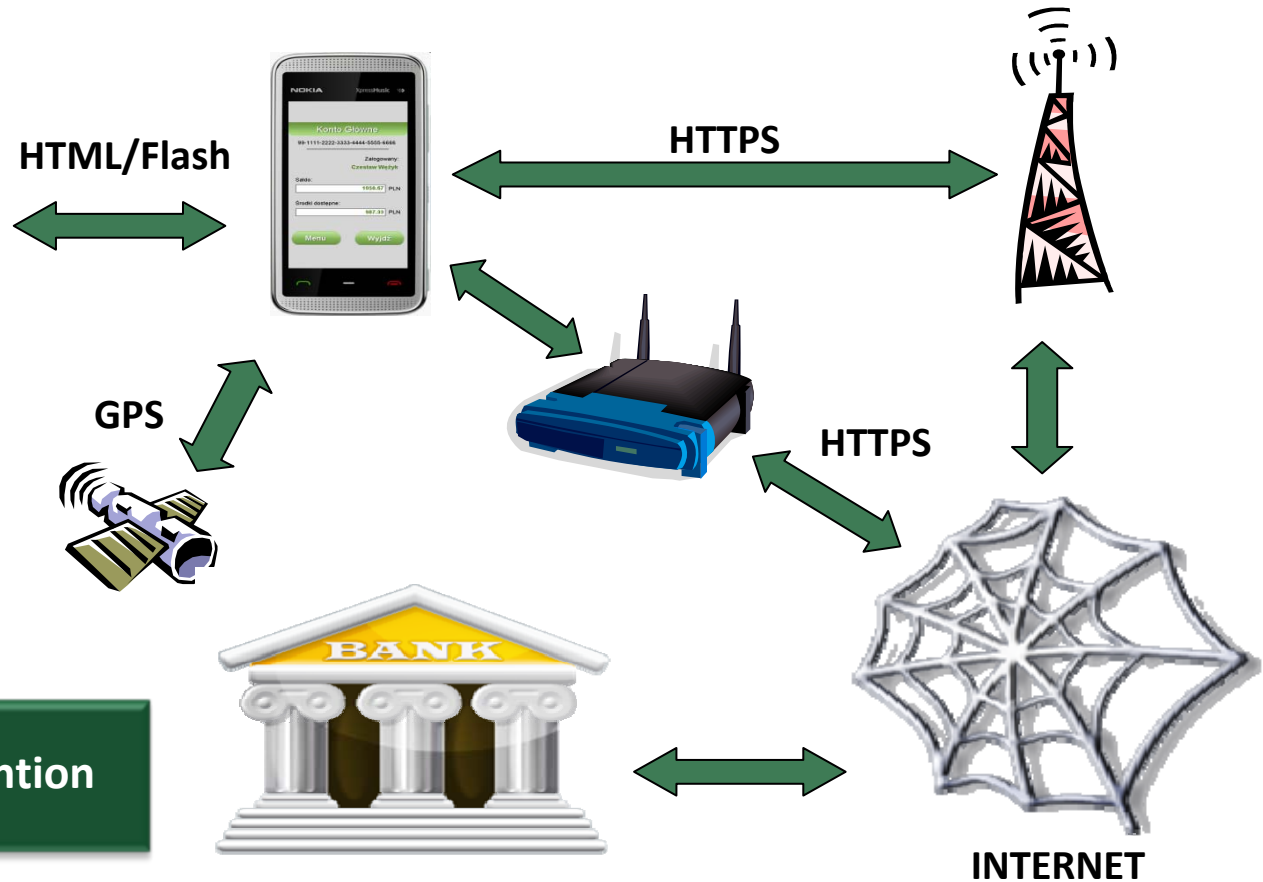
Smartbanking platforms enable users to actively invest in the financial markets, as 24/7 portfolio management tools work from any location (e.g. while traveling).

Smartbanking is an **effective business tool, allowing for account management or financial markets monitoring in real time.**

Smartphone features extend the possibilities of **Personal Finance Management applications allowing for 24/7 budget control:**

- ⦿ **integration of data from various bank accounts,**
- ⦿ **immediate classification of all expenditures and incomes,**
- ⦿ **notifications and alarms,**
- ⦿ **common finance management for the whole household.**

- ① **Convenient information and promotion channel**
- ② **Collecting statistics and creating maps of customer preferences**
- ③ **High level of offer personalization**
- ④ **Modern loyalty programs and campaigns**
- ⑤ **Support for mass customization**



Thank you for your attention