

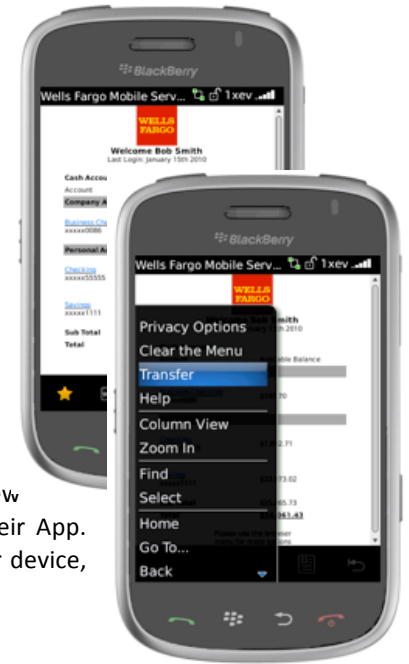
The Situation

The market has favorably responded to online banking and financial services applications. Banks and financial institutions extended their apps to mobile customers and have received strong feedback about what has value and what is missing from the mobile banking experience. They are now looking to extend their initial Mobile offerings beyond a single handset or version and find an efficient way to combine disparate Apps into a cohesive mobile service. In the last two to three years, the cyclical shift from mobile Web delivery, to native Apps, and back to Web delivery has come full circle. The smartphone market is fragmented. Banks are struggling to maintain separate code bases for cross-platform Mobile App support, despite some industry efforts to improve standardization. Improved browsers, bandwidth and data plans now make Web Apps delivered to a smartphone a viable alternative to phone-specific applications.

Future Proof Today!

5o9, a flexible, extensible Web services infrastructure that supports the majority of the world's computers and mobile devices provides consistent services in an ever-changing mobile world. Devices and SDKs change, but the Web remains constant. Mobile banking can still be accessed from a branded icon via a simple mobile App that is fully customizable. Instead of opening an app, the icon opens the Web browser to the bank's home page. The primary UI becomes the Web page, which far surpasses the FI's phone-native application for flexibility and personalization. Users download an App from the bank or App store and all future service changes are made on the server. There is nothing new to learn for users or IT.

Every change the FI makes to their server Apps, be it business rules or presentation is instantly reflected across all handsets and customers – just as it is for your current online banking customers. User authentication rules may be used or adapted to support existing and new technologies, including current PIN entry rules. Only when new device data, such as biometric ID is utilized, does the customer need to update their App. Adding or changing displayed services by each customer, based upon user, location or device, provides maximum flexibility while minimizing cost.



The 3PMobile™ Enabled Mobile Web App Solution

3PMobile™ software gives your Web Apps the data they need to deliver personalized services to each customer, formatted for their device and even their location. The platform delivers user, device and location data using Web standard formats. There is no man-in-the-middle to potentially compromise data or compliance. This decreases mobile data entry, minimizes errors and simplifies integration - without sacrificing security or privacy. 5o9's design lets you control your data and your customers control their data privacy.

Access to this contextual data lets you present the appropriate services to each customer and enables the addition of "convenience" services such as bank, ATM or service agent listings, along with maps & directions to the nearest location, improving the mobile banking experience and driving up customer loyalty. Bill pay, check presentation, transfers and Person-to-Person services present themselves to your customers via the browser – a simple extension of your existing online banking strategy. User profiles, credit card numbers or bank accounts may be securely stored on smartphone devices for those preferring not to leave sensitive data on a non-banking service provider's servers. SMS messaging on alerts may be integrated to include tiny URLs, limiting potential data exposure within the message.

Future Proof your Financial Services using Mobile Web Apps powered by 3PMobile™

- Integrates with in-house and partner transaction systems via a Web services infrastructure and standards
- Extends online experience to mobile across all handsets, maintaining compliance and procedure
- Critical tool to manage development costs in a rapidly evolving market
- Supports multi-factor authentication across multiple devices using multiple approaches
- Service features are updated at the server vs. device level