

Mobile Money

Giving your customers the freedom to bank anytime, anywhere with their mobile phone



mobile money™

monitise americas™

Mobile Money banking and payment solutions

The most intelligent – and immediate – response to the mobile market opportunity

Today's financial consumers are demanding a higher level of convenience and choice in how they manage payments and transactions. They want speed, round-the-clock access, real-time information and flawless, secure execution. Some are getting it via Internet technology; many more are coming to expect it via their mobile phones.

In several countries, mobile banking and payment networks are becoming the standard, allowing consumers to transform their mobile phones into financial management tools. More than any other technology, mobile banking is driving this revolution, and now it's live and available in the U.S. – through your institution, and under your brand name. Your customers are ready for it. Your competitors are considering or even implementing it. Now is the time to act – and Mobile Money gives you the power to do it quickly and efficiently. The only mobile solution that is designed to be accessible by any customer, any carrier, any handset, any time.



Chances are, your customers are among the more than 255 million mobile subscribers in the U.S. Translation: Mobile Money is accessible to the vast majority of your customer base – and your prospects. And with the advent of gaming and other popular mobile applications, the market is already conditioned to using their phones for more than just calls. As a result, your customers will be more willing to adopt and trust the Mobile Money application.

An unmatched user experience

Mobile Money is as easy to use as an ATM, but more convenient, private and personal. At the core of the solution is our unique downloadable application: an elegant mobile interface that's compatible with almost every handset on the market. Through the Internet or directly over their mobile phone, your customers can immediately register and download the application – and within minutes, be up and running with secure, feature-rich mobile banking. It's even available as a unique app for the iPhone®!

Every handset is different – so Mobile Money offers alternatives to meet every customer's unique needs. A web-based version of Mobile Money is available and is accessed through a handset's mobile browser. In addition, text message banking services are offered as a stand-alone service. Your customers can keep on top of their finances and avoid overdraft fees with balance updates and text alerts!



GLOBALLY RECOGNIZED BANK-CALIBER TECHNOLOGY – proven with millions of transactions

Easy integration with existing networks and services

Mobile Money is unique in that it leverages existing, secure, trusted assets such as transaction processors and switches, bill pay platforms, and mobile networks. All participants in this mobile ecosystem share in the value of the infrastructure, making it more dynamic and robust. The result is a sophisticated yet streamlined solution that is easy to integrate with your existing network posture – and is designed to scale for future functionality.

World-class security and compliance

Mobile Money is more than just easy to use – it's also completely safe. The application is bank-grade secure and compliant with regulatory and industry standards. It includes a PCI-compliant platform and triple-DES password encryption with Hardware Security Module key exchanges. The bottom line: your customers can rest assured that our proven, world-class technology is keeping their transactions private and secure.

Credit, debit and prepaid solutions

Mobile Money also delivers a new level of convenience and visibility to your credit, debit and prepaid card customers. Now, cardholders will be able to access their account information, check their balances and transfer funds easily through their mobile phone. In addition, they will be able to self-manage their activity and monitor fraud with specialized alerts.

The Mobile Money toolkit

The Mobile Money toolkit is all about flexibility – providing a range of services and pricing packages to meet your needs. You can build your own Mobile Money platform, offering any of our Essentials or Active mobile management services. Using the Mobile Money manager, your customers will be able to register for your services quickly and manage them easily.

Our toolkit includes:

Mobile Money Essentials

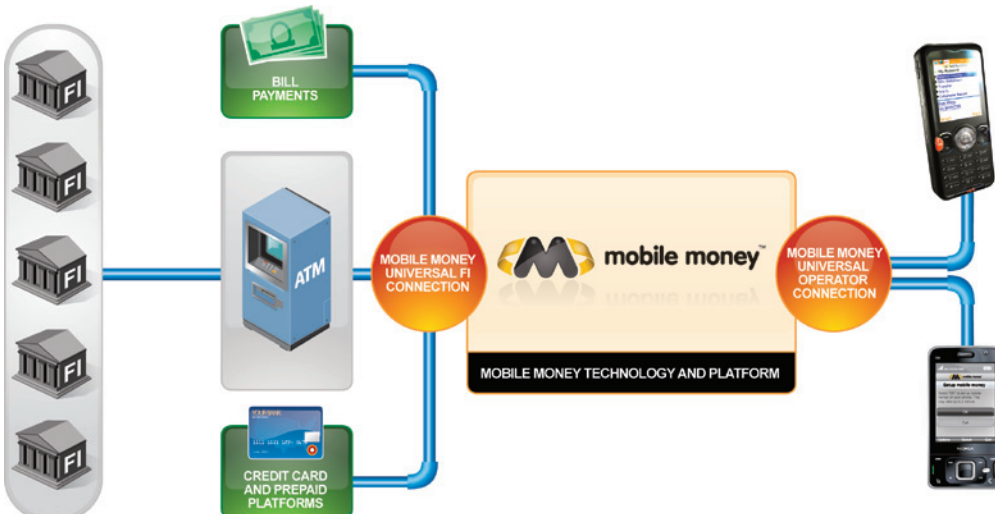
- Text Alerts
- Pull Balances

Mobile Money Active

- Balance Inquiries
- Mini-Statements
- Account-to-Account Transfers
- Bill Payment
- Expedited Bill Payment
- Customizable Text Alerts
- Transaction History
- Fraud Alerts

Planned Future Functionality

- Peer 2 Peer Payments
- International Remittances
- Near-Field Communications (NFC)
- Couponing
- Loyalty/Rewards programs



The Mobile Money Ecosystem

The Mobile Money solution is unique in that it leverages existing, secure, trusted assets such as transaction processors and switches, bill pay platforms, and mobile networks. It is the first true multi-financial institution, multi-carrier service in the United States, providing real-time, secure mobile banking and payment services through the mobile handset.

Mobile Money is your strategic advantage in an evolving market

Fast-changing consumer habits and preferences are reshaping the banking and financial services industry. The winners will be those institutions that respond with technology that provides the value and convenience consumers have come to expect. Mobile Money can put you firmly in the winner's column with a mobile banking solution that:

- *Shifts IVR and CSR calls to a more convenient and lower cost mobile self-service channel*
- *Creates opportunities for new revenue streams, including expedited bill pay, international remittances, peer-to-peer payments, etc.*
- *Is branded by the card provider*
- *Is easy for customers to activate and use*
- *Is available to all of your customers, regardless of their mobile device or mobile operator*
- *Attracts new customers, and strengthens the relationship with existing customers*
- *Prepares for future service innovations such as payments made with a wave of a cell phone (NFC) which will create more value for cardholders and add revenue streams to card providers*

Simple, rapid, no-risk deployment

For your organization, there is little or no technical work required for both the initial deployment and on-going management. With Mobile Money, you can have a full-featured mobile service available to your customers in just a matter of weeks.

- *No equipment, software or infrastructure investment*
- *No requirement for specialized personnel or training*
- *No need to alter your current platform*
- *Clients can select the specific mobile features that best serve their cardholders*
- *Configurable by multiple functionalities, industry segments, mobile delivery technologies and registration methods*
- *Fully compliant with financial industry, regulatory and security standards*
- *Leverages existing, secure and trusted assets such as transaction processors and switches, bill pay platforms, and mobile networks*
- *Race to market with a basic feature set in a matter of weeks*



Get started with Mobile Money today!

Contact Us

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About Mobile Money

Mobile Money is a leading solution for mobile banking and payment services for financial institutions and card issuers. Every month, Mobile Money connects hundreds of thousands of consumers to their bank accounts directly from their mobile handset, giving them access to their finances **24/7**.

In North America, Mobile Money is delivered by Monitise Americas: a joint venture between Metavante Corporation and Monitise plc (MONI.L), the Mobile Money people. Monitise has built the world's first mobile banking ecosystem, empowering consumers to perform banking and payment transactions using a single consistent interface – regardless of their choice of mobile operator or bank. In addition to the UK and the Americas, Monitise has deployed solutions in several regions across the globe, including India and parts of East Africa.

Monitise has been the recipient of numerous awards and recognition from industry pundits across the globe. Some of these accolades include the Retail Banking Innovation Award (2007), the Innovation in Messaging Award (2007), and recognition from the prestigious World Economic Forum as a "Technology Pioneer."

Monitise is traded on the AIM in London (MONI.L)