

First Data Mobile ManagerSM mBanking Solution

The secure and affordable way to provide your customers a complete mobile banking solution.

Go Beyond: Mobile Manager mBanking Solution

Mobile banking has quickly become a must-have banking channel for financial institutions of all sizes. With the growing adoption and usage of smart phones and tablets, coupled with increased features and functionality, it's easy to see why mobile banking has become a preferred way for many consumers to manage their accounts. Even with an emerging channel like mobile banking, users expect a complete solution with multiple ways to access account information. The more successful mobile banking programs do just that, offering access through a combination of apps, mobile web and text banking modes.

But providing a complete mobile banking solution, one that is compliant, secure, has multi-mode account access and the latest features can present a daunting challenge. The costs of developing and maintaining proprietary or custom mobile banking solutions increase dramatically as the range of solutions expands and the complexity of individual services deepens. Keeping pace with the ever-changing mobile landscape and ensuring compatibility with every new device and their operating systems requires a dedicated team—a partner who understands these complexities and is able to provide a mobile solution that exceeds the standards of you and your customer.

The Solution

First Data has teamed with mFoundry, the leading provider of mobile platforms for financial institutions, to develop the First Data Mobile ManagerSM mBanking solution, a turnkey offering that enables your institution to give users the choice of an app, mobile web or text to access and manage their accounts. mFoundry's technology is used by some of the nation's top financial service providers and is well respected among the mobile banking industry.

Our mBanking solution addresses the needs of today's customers while it extends the reach and convenience of your financial services. It can help reduce your costs by redirecting traffic—mBanking per-transaction costs are lower than ATM, interactive voice response (IVR), call center or in-branch service. In addition, mBanking helps you build customer loyalty, deepen relationships and create a positive customer environment for the introduction of new revenue streams. With more customers making the move to financial institutions that meet their mobile needs, now is the time to include mBanking as a part of your product offering strategy.

Watch our mBanking video:



With multi-mode account access that includes apps, mobile web and text banking, mBanking from First Data is secure, affordable and feature-rich.

Multi-account interaction

Manage multiple linked accounts

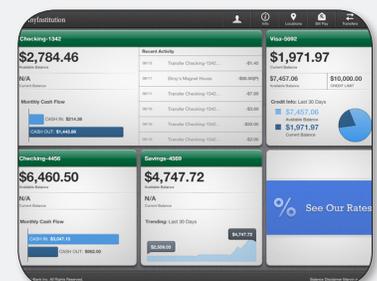


Pay bills

Can be done quickly & easily, whenever and wherever

Deposit Checks

Users can deposit checks as easy as snapping a picture



Access via the iPad® App

Offer a more dynamic mBanking experience only found on iPad®

First Data Mobile ManagerSM mBanking Solution



A Secure, Multi-Mode Solution

Mobile Application

- Apps offer the richest mBanking experience
- Multi-account interaction
- Up to 10 times faster than mobile web
- Secure, multi-factor authentication
- Customized with your institution's logo and colors
- Apps are available for iPhone®, iPad® and Android™ devices—available through the App StoreSM and Google Play™

Mobile Web

- Wireless application protocol (WAP)—a mobile Web browser
- Uses same security and data encryption as online banking
- Compatible with virtually all internet capable mobile phones
- Provides users with direct account access—no need for customers to download anything

Text Banking

- Short Message Service (SMS) provides fast, real-time information exchanges
- SMS is device agnostic
- Customer-initiated interactions
- Service continuity if customer switches carriers

Benefits for Your Customers

- Providing greater account access and control can help mitigate account irregularities or unauthorized use
- Saves time – banking can be done on-the-go

Benefits for Your Institution

- End-to-end integration—from handset to mobile carrier, to firewall, to data source and back again
- Low startup cost—requires no new resources from your institution for implementation or maintenance
- Ongoing cost savings—mBanking per-transaction costs lower than ATM, IVR, call center or in-branch service
- Enables you to establish a competitive presence in the mobile market

mBanking Features and Functionality

- Apps for iPhone®, iPad® and Android™ devices
- Marketing materials and user demo video
- Customer enrollment site
- mAnalytics user data reporting
- Multi-account interaction
 - Account balances
 - Transaction history and search
 - Account transfers
 - Bill Pay
 - Mobile Check Deposit
 - ATM & branch locator
 - Direct dial link for customer service

Payment Solutions for Maximum Performance

Around the world every day, First Data makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. We leverage our unparalleled product portfolio and expertise to deliver processing solutions that drive customer revenue and profitability. Whether the payment is by debit or credit, gift card, check or mobile phone, online or at the point of sale, First Data helps you maximize value for your business.

For more information, contact your Sales Representative or visit firstdata.com.

