



# MOBILE SOLUTIONS

PAYMENTS | OPEN BANKING



Mobile Wallet | Account Management | Consumer Engagement | Fully Customizable

## Smarter Mobile Money

Consumers are savvy users of mobile apps, and they are quick to make judgments about the brands that sit in the palm of their hand. But to date, so many mobile banking and payment apps offered by financial institutions and FinTechs are mediocre at best. Your organization can do better, with i2c. Now you can deliver a branded mobile experience that competes with the best apps in the market.

i2c helps you take advantage of the latest mobile technologies to build your brand using our fully customizable solution. If you already have a mobile solution, our APIs can easily integrate to support new features.

## Comprehensive Mobile Platform Capabilities

### Multiple Product Solutions

Credit, Debit, Prepaid

### Engagement Options

i2c App or API call

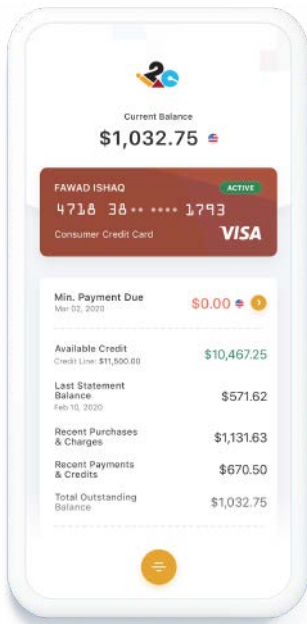
### Operational Infrastructure

High Security, Capacity, Availability

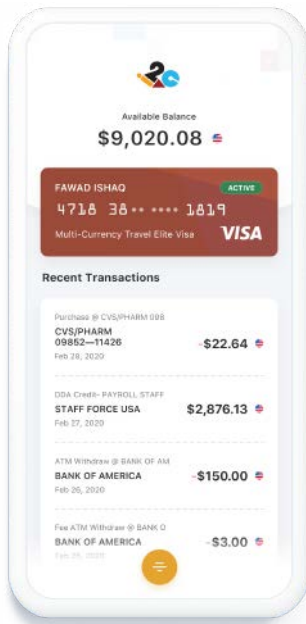
### Fully Customizable

Language, Currency, Time Zone, Design

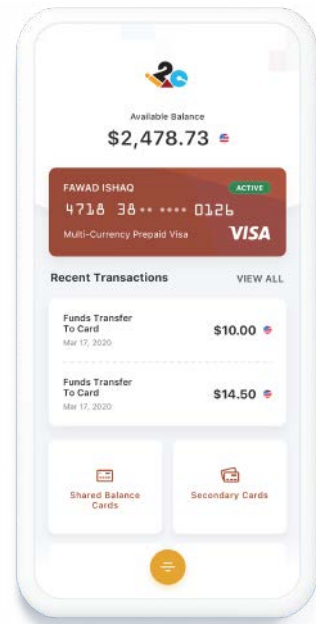
# Multiple Product Solutions in a Single App



Credit



Debit



Prepaid Multi-Currency

Single app supports multiple products with consolidated view for the customer.

## Credit

Secure/unsecured, consumer, corporate, small business, loans, and more

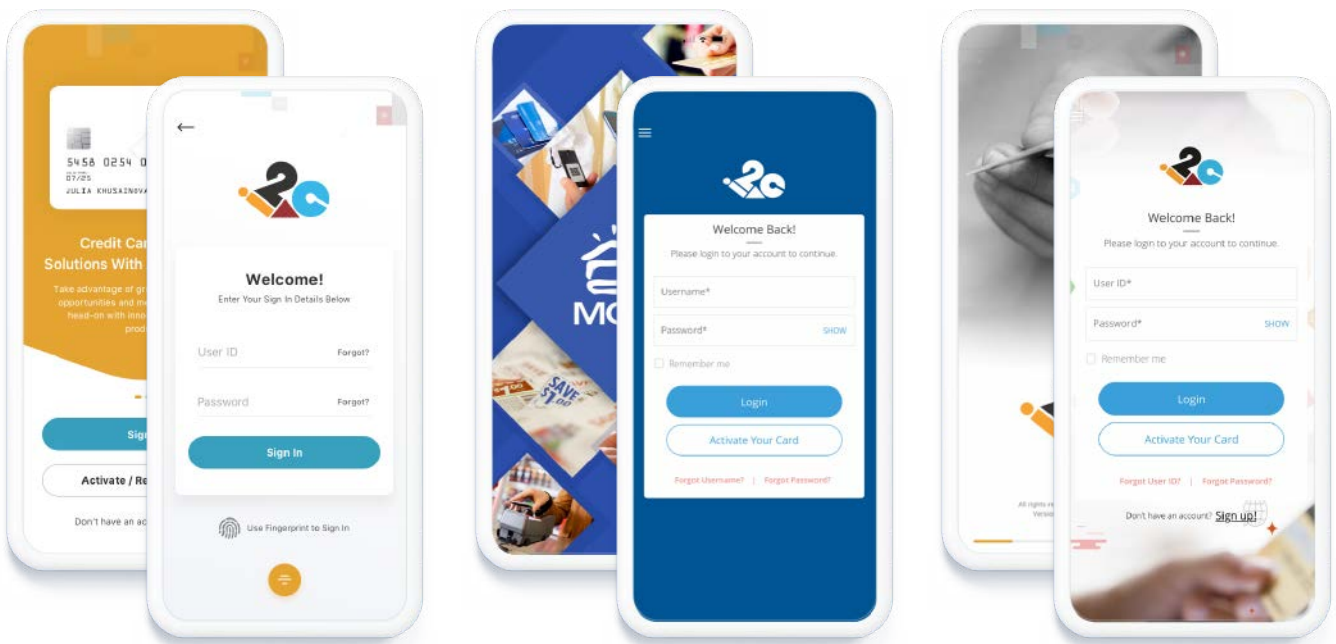
## Debit

ATM card, checking, and savings, and more

## Prepaid

Multi-currency, government disbursements, payroll, expense management, and more

# Fully Customizable Mobile Platform



## Agile Platform

i2c's global payments processing platform is highly configurable and flexible. Rapidly develop and deploy programs that take advantage of consumers' mobile devices.

## Advanced Digital Framework

Deliver personalized content to customers via their mobile devices. Android, iOS, and mobile Web app experiences are supported as well as mobile payments.

## Industry Leading Engagement

Connect with customers using powerful digital features that include text alerts, card controls, and integrated specialized touches that can help build loyalty.

## Highly Reliable and Secure

i2c has an industry-leading track record of reliability and compliance with worldwide payment and security standards.

# Comprehensive Mobile Platform

i2c gives you the flexible technology and solutions that can adapt to changing mobile market conditions. Offer innovative features that consumers want, using the latest mobile technologies that conform to their locations and devices. Leverage their time online to deliver better service, reduce costs, and cross-sell other products through personalized engagement.

## | Account Management

Provide customers with immediate and intuitive access to account information such as balances, payments, and transfers. Help them keep track of their most important asset: their money.

## | Account Controls

Give customers maximum control over their money. Let them set spending thresholds, scheduling notifications, and account restrictions to perform temporary account holds.

## | Messaging & Alerts

Connect with customers using i2c's two-way communication capabilities including SMS text and push notifications that keep you and your customers engaged in real time.

## | Mobile Remote Deposit Capture

Let consumers deposit paper checks right from their smart phone by offering the ultimate convenience of safe, secure deposits from anywhere a customer happens to be.

## | Mobile Access

Meet customers on the mobile device of their choice with smartphone apps, mobile Web, and USSD. Your brand can have 100% mobile coverage that touches every customer.

## | Mobile Payments

Ensure encrypted, safe payments at the point-of-sale for consumers using mobile wallets including Apple Pay® or Google Pay™ services.

## | On-The-Go Budgeting

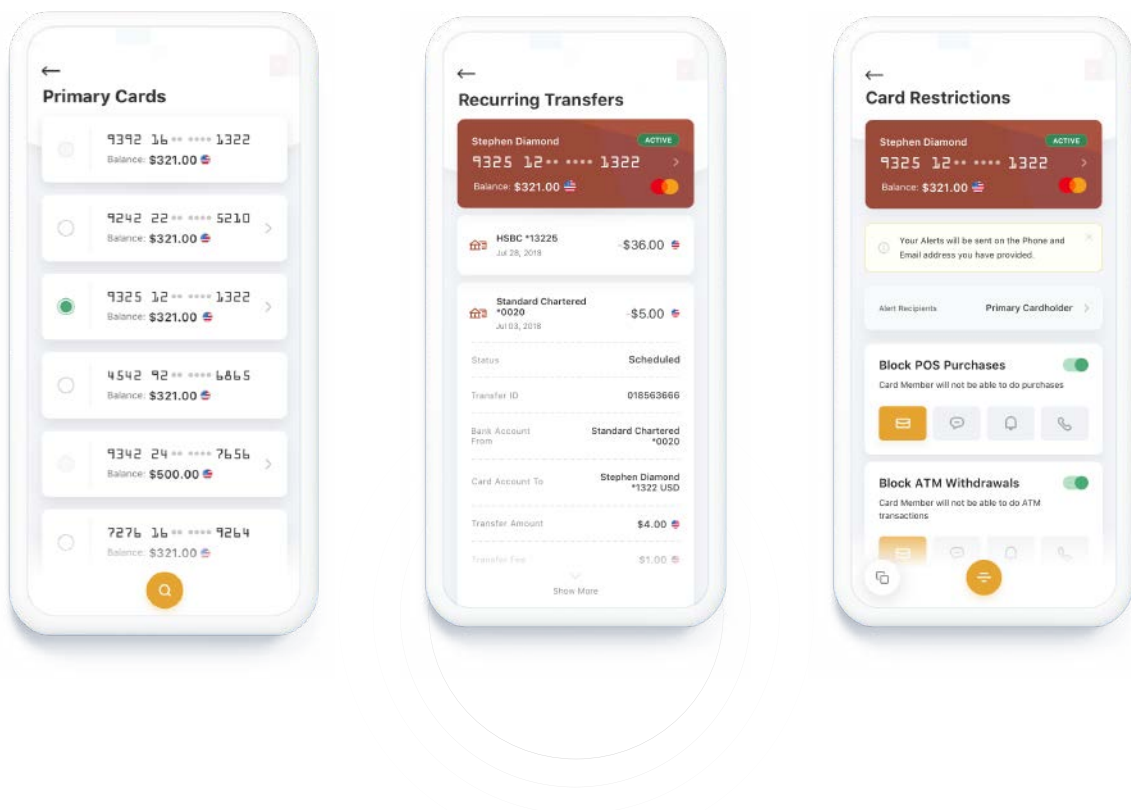
Offer customers a simple way to keep track of their spending and save money right from the mobile app. They can capture receipts and easily adapt budgets as income levels change.

# Multiple Accounts: Parent/Teen Example

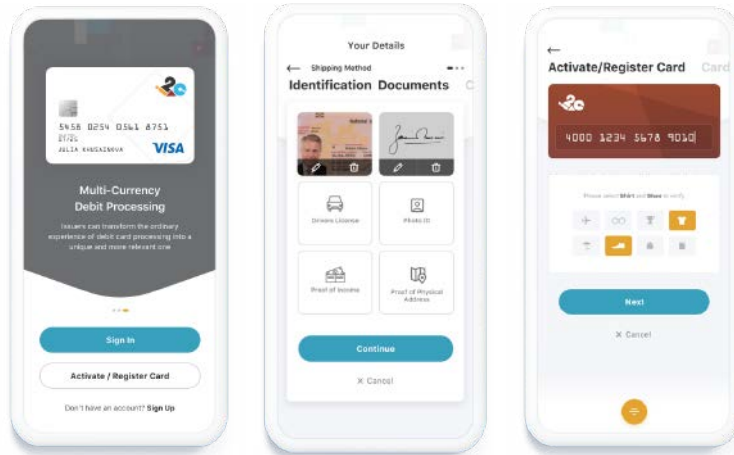
| Parent applies for a family account.

| Options Parent can perform:

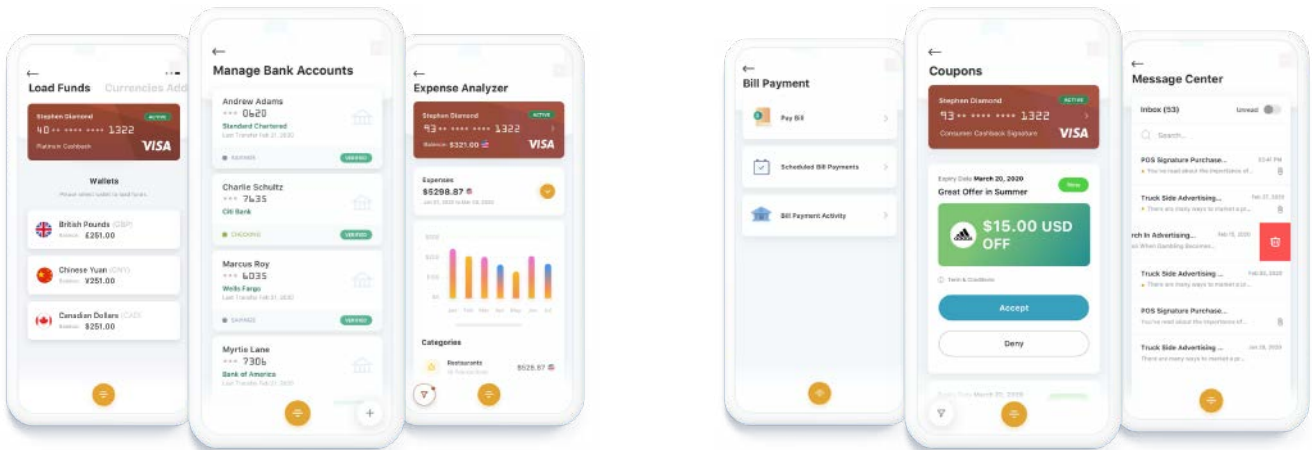
- Request one or more family cards
- Transfer funds to linked family cards
- Apply spending restrictions on family cards
- Block/unblock family cards
- Setup spending alerts to get real-time notifications via email and SMS
- View and track family card spending



# End-to-End Mobile Customer Journey



Acquisition & Activation



Account Management

Usage and Engagement

## Acquisition & Activation

- Customer Solicitation
- Download App
- Application
- Instant Approval
- Set Up User ID & Password

## Account Management

- Multiple Accounts
- Funds & Purses
- Activity Monitoring
- Restrictions
- Statements

## Usage and Engagement

- Multiple Currencies
- Split Transactions
- Pay Bills
- Communication
- Present Coupons and Offers
- Digital Redemption

