



MShift® Mobile Banking

Key Features:

- Carrier & Device Independent
- Highly customizable and flexible solution
- Rapid time-to-market
- Seamless Integration
- End-to-end security
- Cost effective
- Feature Rich



Mobile Banking:

- Account Balances & History
- Transfers
- View, Pay and Cancel Bills
- ATM & Branch Locator
- Rates & About Us
- Plus more...

SMS Banking:

- On Demand
- SMS/Voice Alerts

Mobile Business Banking

- ACH Wire Transfers
- Lock Box
- Investments
- Stops & Receivables

Facebook Integration

- Access Account Balances, Histories in Facebook



The **MShift® Mobile Banking Solution** is a robust, highly customizable and cost effective solution, extending your existing home/internet banking to ANY internet-enabled mobile device such as an iPhone, Blackberry or Treo.

In addition, the **MShift® Mobile Banking Solution** can also deliver SMS Text Message, interactive voice recognition (IVR), and email solutions.

Deploying the MShift® Mobile Banking Solution involves two phases:

• **Development Phase**

MShift will develop your custom Mobile Banking Application according to your desired specifications. You can choose a wide range of features, or accept the basics such as mobile access to Account Balances, Balance Transfer between Accounts, Transaction Histories, and Bill Pay.

• **Deployment Phase**

MShift will deploy and host your Mobile Banking Application, and provide on-going support, maintenance and upgrades, as well as detailed monthly reporting and real-time administrative access for your staff.

Features and Benefits of MShift®

• **Empowers the Customer**

Financial Institutions can dictate all the features and the look-and-feel of their Mobile Banking application, resulting in a highly customized, branded solution.

• **Seamless Integration**

MShift Mobile Banking can be seamlessly integrated with your existing Home Banking application.

• **Complete End-to-End Security**

Applications are fully secure using industry standard technologies (SSL, WTLS, and PKI) and security certificates.

• **Minimum Time-To-Market**

Mobile applications can be built and deployed rapidly.

• **Flexible and Scalable**

MShift offers highly scalable in-house and completely outsourced ASP solutions, allowing clients to expand their mobile services as necessary.