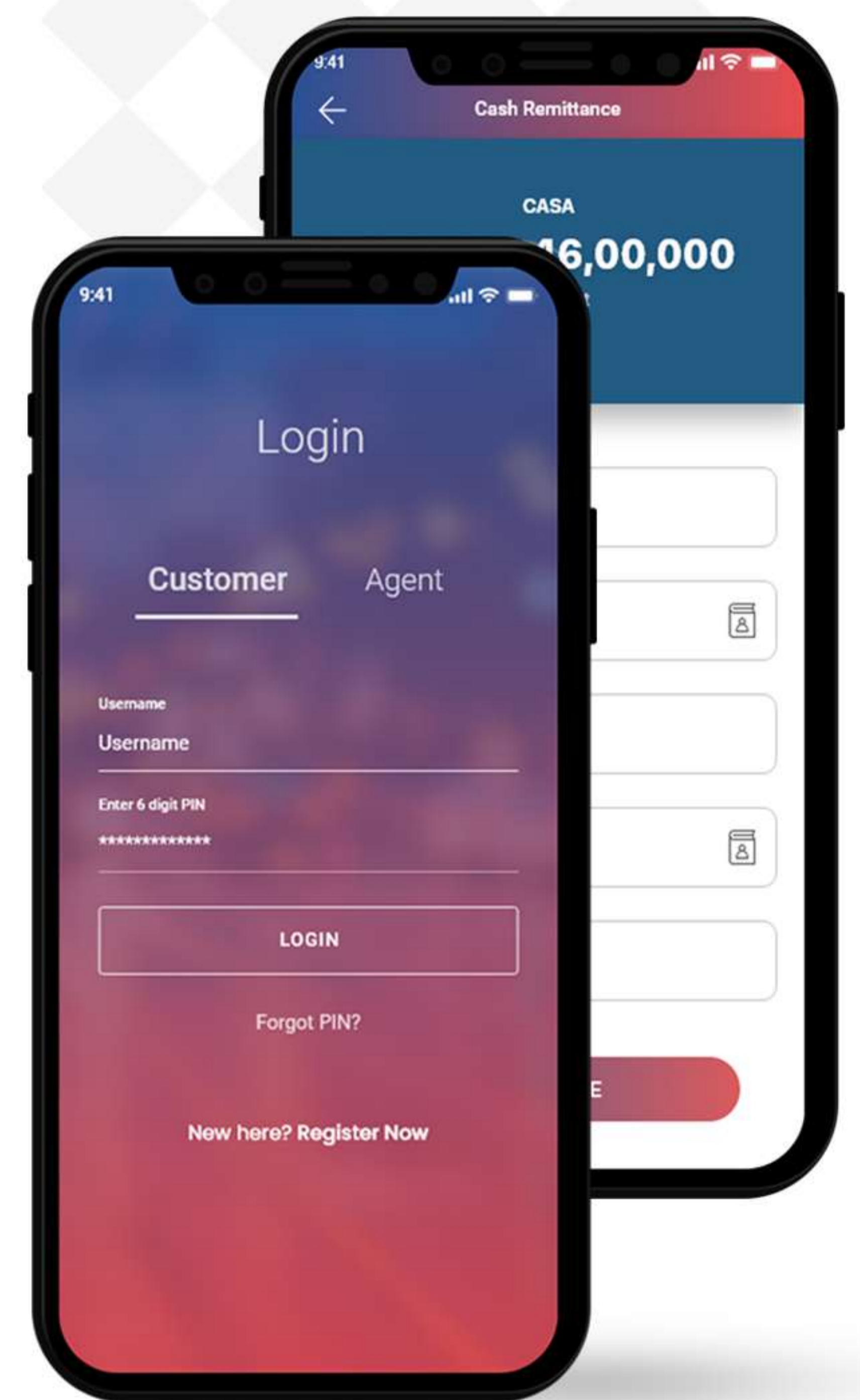


Mobeix™ Agent Banking

Expand your Distribution Channels and Reach New Customers

Banks continue to look for innovative, cost effective solutions to expand the bank's distribution channels. Agent Banking, which has been approved by many regulatory governing agencies, is a solution that can be deployed across many agent options. Banks need to ensure the right levels of controls and reconciliation are in place to control risk of introducing "non-bank" employees into the distribution channel. As banks continue to reach the under-banked, non-banked and transactional consumers, Agent Banking is an approach to reach these customer segments.

Mobeix™ Agent banking is gaining popularity, especially in countries with a high proportion of its population in rural areas, because it is convenient and cost-effective. However, there is a growing demand for additional banking channels in heavy populated areas. Whether the agents are retailers such as convenient stores or smaller SME businesses in the rural areas, Agent Banking provides the banking services to maximize any agent channel. Extending the bank's reach cost-effectively is mandatory in sustaining profitability.



Omnichannel Experience

A seamless user experience across digital channels including mobile, tablet, internet banking, wearables and conversational banking



Integration

Ability to integrate seamlessly with banking host systems, payment gateways, social media and other third-party systems



Fast Time-to-Market

Fast implementation, using developer enablement capabilities for rapid design and deployment allowing the bank to keep pace in the digital world



Lower Total Cost of Ownership (TCO)

The open technology stack enables banks to deliver new banking services quickly while meeting business requirements or offering superior customer experience



Enterprise-Grade Security

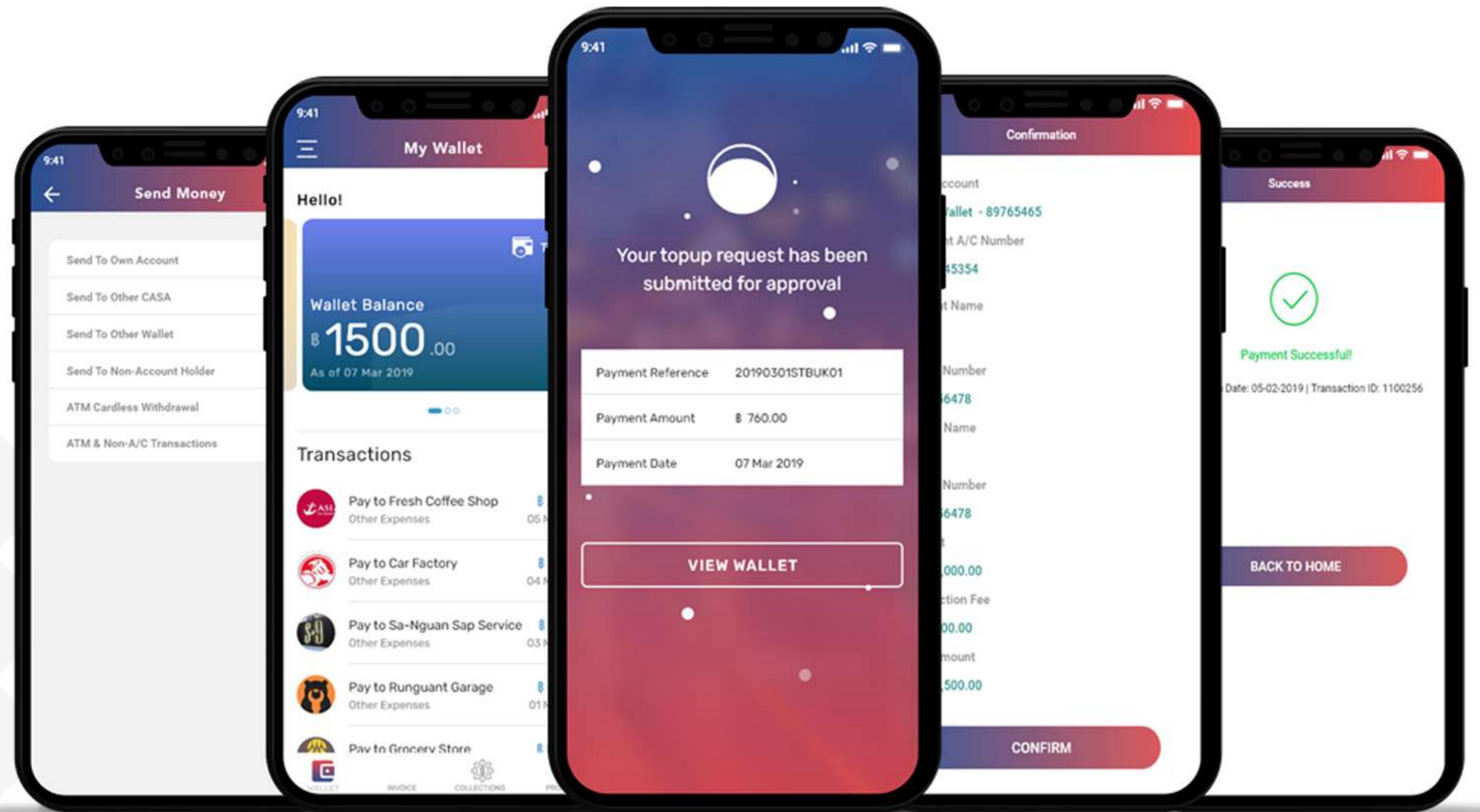
Highly secure with end-to-end encryption from the client device to the banks' servers and multiple industry certifications including PA-DSS v2.0



Customer Insights

Leverage advanced analytics to gain valuable customer insights to build deeper relationships and deliver relevant services to consumers

Mobeix™ Agent Banking Capabilities



Support for Traditional Banking Transactions

The solution provides a secure and accountable set of processes that allows authorized agents to deliver the most common banking services, including cash in/out, bill payments, transfers and account service



Secure Onboarding with KYC

A key benefit of agents is their ability to validate key documents for KYC compliance. This combined with the digitally secure capability of the solution allows banks to on-board new customers without the cost of the traditional branch



Manage Risk to the Bank

The solution provides for extensive definitions of limits at all levels of the agent's network. This, combined with the use of virtual accounts and a robust end-of-day reconciliation process, allows the bank to effectively manage the risk associated with agents



Robust Fees, Commissions

The solution provides a flexible set of fee structures to determine how fees are charged to the client, as well as commission structures for determining how agents are compensated



Organizational Flexibility

The agent banking solution provides a flexible structure for defining an agent's organizational hierarchy. This is used to determine the functionality that can be performed at various levels of the agent's network



Intuitive Experience for the Agents

The agent banking app provides a user friendly, intuitive experience for the agents to quickly perform banking transactions

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