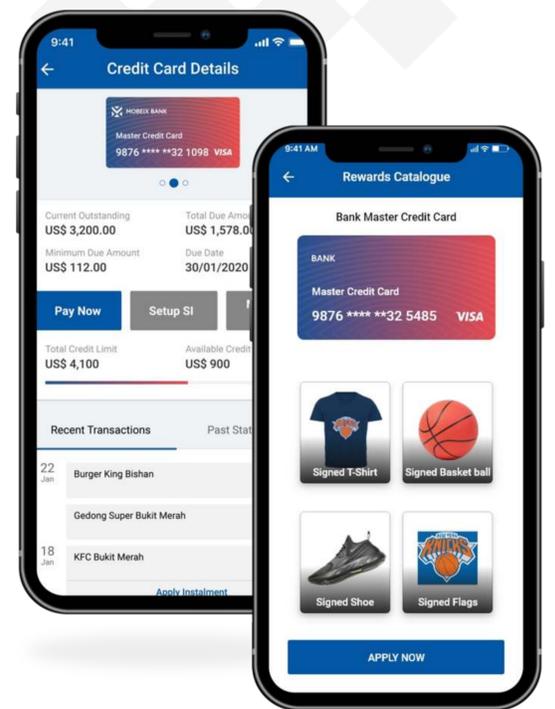


# Mobeix™ Cards

## Innovative Digital Cards Experience

The payment landscape is rapidly changing with the increased usage of electronic payments. However, cards remain a key payment instrument for consumers and businesses as it provides credit options to consumers and are widely accepted globally. Increased customer usage of digital channels for retail banking has contributed to the need to enable consumers to manage their credit card accounts through digital channels.

**Mobeix™ Cards Solution** provides the capability to allow the consumer to manage the card life-cycle from the moment approval is granted, through registration of card services, and offers managing card features and their loyalty points. A robust cards app can be used alongside the bank's retail app or card management features can be included in the bank's retail app. The card solution's primary goal is to drive consumer usage and loyalty by providing payment features, merchant offers and coupons and rewarding the consumer's behavior through loyalty points and providing meaningful redemption options.



### Omnichannel Experience

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



### Faster Time-to-market

Faster implementation is possible through the use of developer enablement capabilities for rapid design and deployment of mobile apps and integration of other digital channels, allowing the bank to deliver cards services quickly and to offer a 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



### Comprehensive Cards Offering

Solution provides a comprehensive end-to-end journey for cards customer which includes card registration and activation, card management features, payments, loyalty management, and redemption



### Innovative Offerings

Enable banks to offer innovative and relevant customer experiences in the areas of loyalty & rewards points, lifestyle offers, and innovative payment offerings



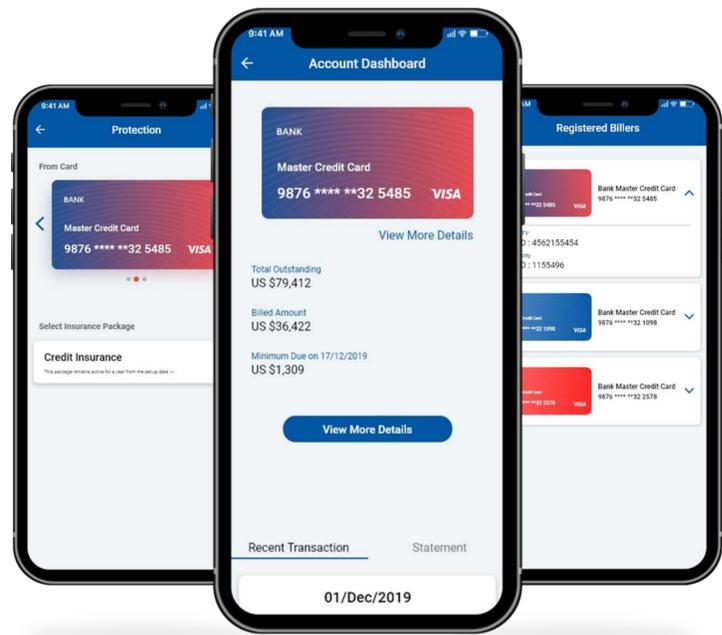
### Integration

Ability to integrate seamlessly with cards host systems, payment gateways, loyalty solutions, and other third-party systems

# Mobeix™

## Cards

## Capabilities



### Registration

- Provides new-to-bank or existing retail banking customers an interactive and easy-to-use solution to apply for a card account
- Allow registering the customer through credit card & PIN and combination of phone number and OTP
- Allows customers to activate the inactive card



### Card Account Summary & Details

- Insightful view of customers cards summary, outstanding and transactions done on the card for a given period
- Facility to download past card statements
- Allows customers to activate the inactive card



### Payments

- Capabilities for customer to make cards payments online
- QR payments for online transactions
- Bill payments offering for customers to pay utility bills, recharge & top-up their telecom accounts



### Security

- Solution provides multiple options for secure authentication of the user through its Identity Access Management (IAM) capabilities which includes user ID/password with password controls and rules, biometrics, pin & patterns based and two Factor Authentication (2FA) in integration with partner solutions



### Personalized Offers

- Facilitate personalized customer experience to bank's card customers by delivering bank's personalized messaging and targeted promotions/ offers through multiple channels
- Special offers and promotions of merchants can be provided as in-app messages and/or push notifications



### Rewards and Loyalty

- Cards solution includes a loyalty component that provides reward points based on customer behaviour, i.e. spending
- Points can be redeemed by customers at affiliated merchants by selecting, buying, and redeeming the coupons online



### Pre-login

- Frequently Asked Questions (FAQ)
- Bank locator in terms of branches, ATM & other registered offices information
- Product details for different cards offered by the bank



### Card Management

- Self-service options for customers to manage their accounts which include blocking & unblocking of cards, set spending limits, prevent the card from overseas use, etc

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