



**TEMENOS**  
The Banking Software Company



**ARC Mobile**

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# ARC Mobile

## The Integrated Mobile Banking Solution

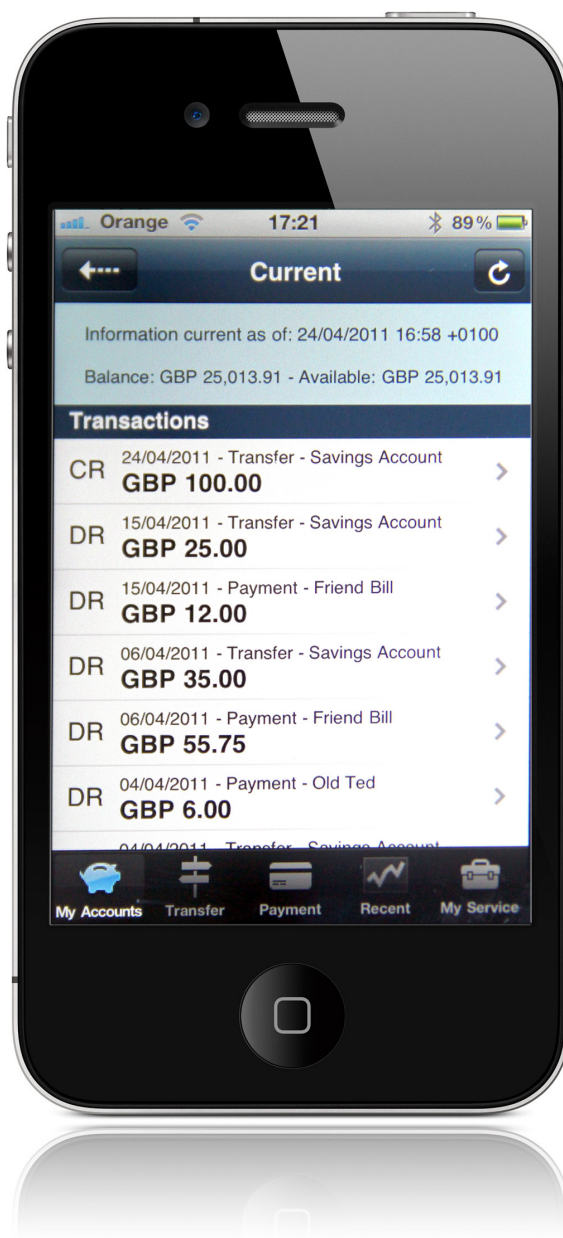
### Mobile Banking and M-Commerce

The mobile phone has become the single essential device that people carry at all times; a trait shared the world over. With mobile adoption far exceeding the reach of the internet, the mobile handset provides banks with a valuable remote service channel. The challenge for banks is in selecting a mobile banking technology partner that can provide the functionally rich service experience that the customer demands and that is secure, accessible and scalable for the future.

ARC Mobile is a multi-channel mobile solution, providing a simple and scalable approach to mobile banking and mobile commerce.

### Providing a Comprehensive Solution

ARC Mobile is integrated with TEMENOS T24 (T24), reducing the complexity of implementing a mobile banking solution. It enables banks to offer services over three distinct mobile channels, SMS, XHTML browser and smart client application which is compatible with virtually all phones, including iPhone, Android, Windows Phone 7, BlackBerry and Java handsets. With our multi-channel solution, banks can offer their customers a functionally rich and highly secure mobile banking service that is convenient, versatile and compatible with virtually all mobile operators anywhere in the world. Our integrated m-commerce capability enables banks to extend their mobile service beyond banking, providing the ability to interface with retailers and other payment channels, with the handset becoming the point of sale device.



### Benefits

- **Secure:** market leading mobile banking security.
- **Multi-Channel:** choose the solutions that are right for you and your customers.
- **Accessible:** solution for virtually any handset and operator globally.
- **Integrated With T24:** making implementation less complex.
- **Flexible:** can grow with the bank.
- **M-Commerce:** designed to interface with external retail and payment channels.



## Offering a Multi-channel Solution

Whether you are looking to implement a mobile banking service for the first time, or to upgrade your existing platform and deliver enhanced service functionality to your customers, Temenos has created a range of channels to suit any need.

### SMS

The SMS channel enables banks to offer a mobile banking solution to all customers, regardless of their choice in mobile handset. SMS enables banks to initiate alerts and notification as well as providing more comprehensive two way interactive account enquiries and payment of bills.

### XHTML Browser

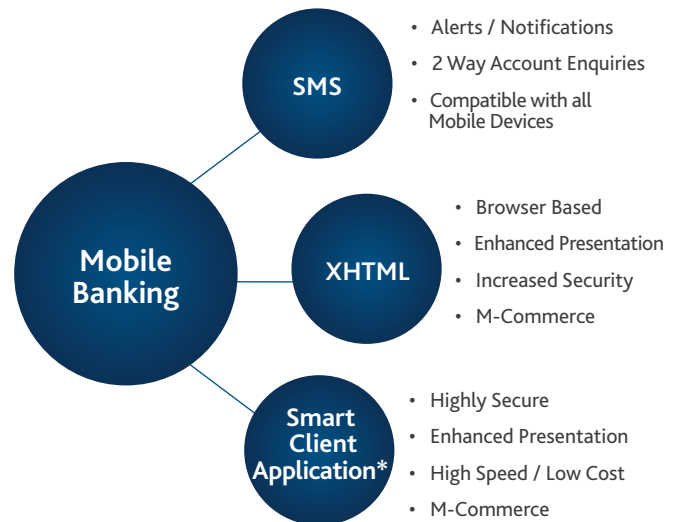
The XHTML browser channel ensures that virtually any modern mobile handset is able to deliver a positive mobile banking customer experience. Our browser provides enhanced service presentation and significantly reduces security risks that are associated with browser channels. Customers can enjoy the fullest range of mobile financial services using XHTML browser.

### Smart Client Application

Our smart client downloadable mobile banking application provides the most secure choice of mobile banking channel. It optimises data transfer, providing the customer with the most responsive service, at lowest cost.

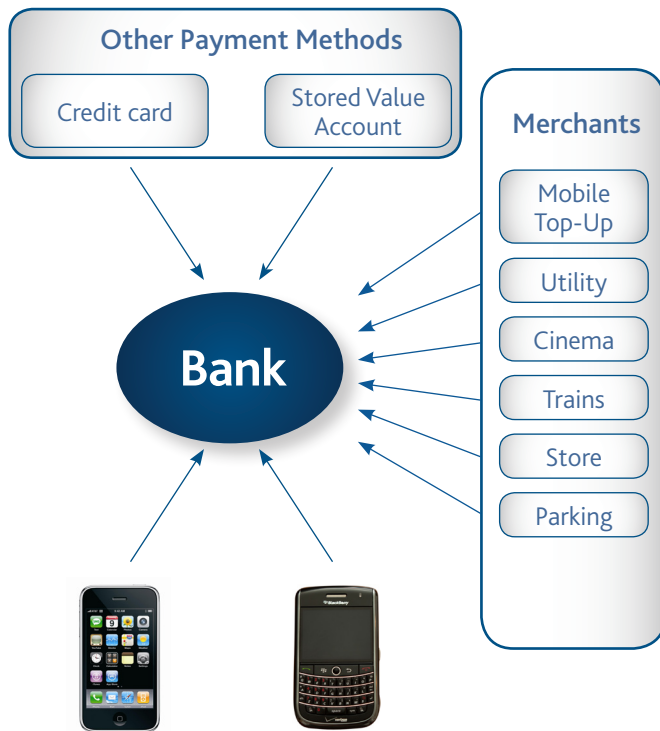
Our smart client is safer than using a PC browser over the internet, utilising two-factor authentication and full end-to-end encryption, making it one of the most secure banking platforms available. ARC Mobile provides a functionally rich service experience that your customers can trust.

## Mobile Banking



\* Compatible with iPhone, Android, Windows Phone 7, BlackBerry and other Java Handsets

## M-Commerce



## More Than Just Mobile Banking

ARC Mobile is highly versatile and enables the rapid deployment of new functionality. Menus can be configured and updated by the bank, for example when new offers or services are launched.

The m-commerce application has plug-ins that enable merchants and additional payment methods to be added, providing customers with the ability to pay for goods and services where the mobile is being used as a remote point-of-sale device.

This enhanced capability, can be fully deployed across both the XHTML browser and smart client application channels and SMS channel with limited functionality. This enables banks to extend their mobile banking channel further, providing a secure gateway for their customers to perform m-commerce transactions using their mobile handset.

# ARC Mobile

## A Channel for the Future

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ARC Mobile provides the mobile financial service solutions that you need to compete in the market today. It is versatile, enabling you to adapt to changing markets and stay ahead of the competition by providing innovative new services. ARC Mobile has the extensibility to form an essential part of your ongoing mobile channel strategy.

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