



**The freedom of banking
anywhere, anytime**

Mobile Financial Services Platform

Vipera is a flexible solution that provides full mobile access to any financial service. We offer multi-channel mobility solutions for mobile banking and wallet functionality ready for deployment of versatile mobile money transfer (MMT) and mobile payment solutions.

Our mobile financial services platform is a cross-carrier, cross-platform solution, supporting any kind of mobile device, including the iPhone and Android handsets. It is available as a client application downloaded on the end user's mobile phone, through a mobile browser, and also via SMS and USSD. Vipera implements market-leading security models such as two-factor authentication; it is based on open standards and can be integrated with existing Core Banking Systems via various middleware and EAI interfaces.

Vipera is market leader in the Middle East. Customers include Mashreq Bank (largest bank in the United Arab Emirates), Maybank (largest bank in Malaysia), Axiom Telecom (largest mobile phone retailer in the Middle East), Ministry of Interior of Qatar, and Dubai Police. Vipera-powered applications run today on more than 500,000 phones, on hundreds of different device models and networks.

www.vipera.com



Mobile Banking

Vipera Mobile banking extends the convenience of existing online services such as account balance information, funds transfer, bill payment and mini-statements by making them accessible from any mobile device. Vipera Mobile Banking offers significant advantages over competing solutions:

+ Features

Off-the-shelf functionality includes the widest range of account and transaction enquiries, fund transfers, bill payments and presentment, alerting and CRM support.

+ Dynamic extensibility

New functionality can be dynamically added to applications already deployed to customers' phones, with no need to download and reinstall the application from scratch.

+ Market-leading security

Vipera provides market-leading security based upon a combination of software signing, multi-factor user activation/authentication, phishing prevention as well as end-to-end encryption. Vipera security has been approved by Central Bank of Malaysia and Central Bank of United Arab Emirates.

Mobile Payment and MMT

For those situations where a bank account is not easily available, like in developing markets, Vipera provides Mobile Network Operators (MNOs/MVNOs) and Financial Institutions with a Mobile Wallet, a full functional transactional account which can be used in combination with credit/debit cards and POS technologies to provide Mobile Payment and Mobile Money Transfer services.

For mobile operators, mobile payment and MMT services can help attract and retain users and generate new revenue streams. For financial institutions, they are an opportunity to reach users who may have been previously unreachable, due to a lack of retail infrastructure.

The Vipera Mobile Wallet is an open and flexible standalone banking solution. It can be tailored to address specific customer needs in each market and to implement a rich set of financial services:

- p2p money transfer
- international remittances
- mobile remote payment
- mobile proximity payment.



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KEY BENEFITS

- increased business and additional revenue
- increased customer loyalty
- cost reduction

KEY FEATURES

- consumer friendly user interface consistent across multiple platforms
- support of multiple-channels (Application, mBrowser, SMS, USSD) and multiple-languages
- configurable registration and activation process
- market-leading security models
- integration with pre-paid and post-paid telecom airtime accounts
- support of various branded payment cards.

Customers & Partners

