



Syniverse Mobile Enterprise Services (MES) For Financial Institutions

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Today's financial institutions (FIs) face capital and liquidity challenges, lower transaction volumes, soaring operating costs, intense competition and rapidly disintegrating brand loyalties. So to remain competitive, FIs are doing everything they can to attract and retain customers while lowering costs.

As a result, FIs are seeking new ways to keep in touch with their customers wherever they are, around the clock. One option is to tap the growing mobile industry, which has more than 5 billion subscribers worldwide, and 350 million in the United States alone.¹ Mobile devices are so common that mobile market penetration has reached 85 percent in the United States and nearly 100 percent in many international markets.²

Additionally, mobile financial services are quickly becoming a reality. Adoption is expected to continue to grow as leading FIs worldwide extend their banking, payments and remittances offerings to the mobile channel. By 2011, more than 150 million mobile phone subscribers will be conducting mobile banking transactions globally. By 2013, more than 510 million mobile users will transfer money domestically and 135 million will have made an international money transfer via a mobile. Globally, North America will account for 9 percent of all mobile domestic transactions in 2013 versus 22 percent of all mobile international transactions.³

Syniverse Mobile Enterprise Services (MES) for FIs can help you take advantage of these growing trends and empower your mobile financial services. By extending your existing services and introducing new ones via mobile, you can enable your customers, partners and employees to monitor their financial accounts, initiate transactions, prevent fraud and subscribe to new services 24x7x365.

Rely on Syniverse's trusted global delivery platform for everything from a quick and easy messaging experience for your customers to a secure and scalable solution to meet your business needs.

Syniverse Mobile Enterprise Services for Financial Institutions include:

- Mobile Banking – replicates and enhances the Internet banking experience by providing customers convenient options to receive account information, balance inquiries, transaction history and multifactor authentication via the mobile phone.
- Mobile Payments/Remote Pay for Goods or Services – provides mobile messaging services associated with the payments for digital goods (e.g., mobile content and applications) and physical goods and services (e.g., initiate bill payment).
- Mobile Money Transfer/Remittance – links mobile messaging services with person-to-person (P2P) domestic or international money transfers.
- Mobile Alerts – enables interactive communication with your customers and provides real-time, actionable account and transaction information, reminders and notifications, enhanced security and authentication, news of sales or promotions, and more.

¹ Portio Research, 2011

² Strategy Analytics, 2008

³ Juniper Research, 2009



MES Spotlight: Financial Services

- 8 of the top 10 U.S. banks rely on Syniverse to enable comprehensive mobile banking SMS services including account balance, transaction history, overdraft, and bill payment alerts.
- The top 5 credit card issuers entrust Syniverse to provide account balance, last five transactions, fraud and overdraft alerts to mobile users.
- PayPal and top banks in the U.S. and India use Syniverse one-time-password (OTP) SMS services to protect mobile customers and prevent fraud.
- A leader in online payment solutions enables their customers, via two-way SMS messaging to a dedicated short code, to check balances, send and request money and text to buy.
- A leader in money transfer services leverages the Syniverse messaging solution to deliver bill and payment due alert notifications and initiate payments via SMS.
- 3 major banks in Asia rely on Syniverse to power their mobile banking and alerting services in over 129 countries globally.

Benefits of MES for FIs

- Reduces costly customer service calls and in-person visits by providing customers proactive self-care services that give them almost immediate access to time-critical information.
- Increases profitability and customer awareness via faster routing and reduced call center inquiries.
- Enables you to upsell new or frequent customers with time-sensitive offers or packages via alerts.
- Uncovers new revenue streams with interactive, ad-sponsored messages and by generating new business through offering last-minute or carefully targeted specials.
- Reduces labor expenses with automated text alerts.
- Streamlines operations and communications by integrating SMS with enterprise voicemail systems.
- Enhances customer satisfaction and loyalty.
 - SMS is a convenient way to access financial information because it is easy to use and messages can be sent and read any time, any place.
 - Offer more than SMS with value-added rich media alerts that include images, videos and more.
 - Keep users informed and strengthen relationships by providing updates about order status, promotions and sales.
 - Accommodate the unique capabilities of mobile devices and the preferences of each user with this robust, device-agnostic solution.
 - Deliver time-sensitive mobile banking, payments and remittances text messages to your customers within seconds.
 - Provide timely and accurate message delivery.

Features of MES for FIs

- Enables you to confidently upgrade services through multiple secure technologies, including encrypted text messages, second factor authentication and device configuration options, and send large volumes of messages.
- Enables true "push and pull" mobile messaging for all enterprises.
 - You can push one-way or mobile-terminated alerts to users, requiring no response to complete the transaction.
 - Or, you can use an SMS to push a WAP link that encourages customer interactivity.
- Offers scalability to keep pace and grow with the skyrocketing use of SMS.
- Allows administrators to use near real-time, web-based monitoring tools to:
 - View the status of messages traversing the Syniverse network and analyze traffic patterns to iteratively build business intelligence.
 - Set custom priority levels to different types of messaging.
 - Trace delivery path, status and delivery receipt confirmation for each message and generate and analyze usage reports by end user, application and service.
- Offers advanced group messaging/broadcasting for administrators to create and send



Syniverse Technologies

Serving more than 900 mobile operators, cable and Internet providers, and enterprises in over 160 countries, Syniverse Technologies offers market-leading solutions that simplify the complexities of roaming, messaging, network interoperability and business intelligence for mobile operators, MSOs, enterprise verticals and emerging mobile providers. For more information visit www.syniverse.com or call (866) 951-4271.

messages from a website, create broadcast groups and set custom priority levels to different types of messaging. Additional features include:

- Group Creation – Supports automated group creation through an upload or via connectors into corporate directories or lightweight directory access protocol and open database connectivity compliant databases.
- Two-Way Messaging – Supports two-way messaging, enabling users to respond to notifications delivered to their mobile device.
- Multilingual, Multiple Time Zone Support – Unicode provides the ability to send messages in multiple languages. Administrators also can schedule messages across multiple time zones.
- Enterprise Connectors – Has standard XML formats for accepting streamed content over HTTP or TCP/IP.
- Supports multiple routes to networks and uses intelligent routing to help determine the best route available for message delivery.
- Includes message retry, load balancing, bulk send, intelligent keyword-based routing, message specifications and device rendering.
- Enables you to take advantage of Syniverse's proven track record so you can:
 - Use our proven messaging infrastructure.
 - Better meet service level agreement (SLA) obligations by leveraging Syniverse's industry-leading SLA performance.
 - Rely on Syniverse's world-class account management and technical support, automated escalation paths to minimize downtime, and a secure web-based interface for tracking messages and viewing reports.
 - Give your customers the peace of mind they need, knowing their mobile financial transactions are safe.
- Provides advanced security measures:
 - The messaging architecture prevents "clear text" from being transmitted over wires.
 - The architecture provides 3DES encryption for data stored in the system and two-way cipher encryption within the system. Data is not kept as clear text.
 - Accessibility to the integrated networks includes secure connectivity via Internet, VPN, or a dedicated line using HTTPS over secure sockets layer certificates (X.509) at server and client end.

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