



tyfone

connecting money and mobility

flexible

secure

comprehensive

global

Mobile Financial Services

banking ▶ payments ▶ merchant services

Tyfone's Strategic Advantage: Flexible, Secure Mobile Solutions Create Value For Banks and Consumers

Mobile financial services are a critical growth path for banks in the coming years, helping them define, differentiate, and deliver new, value-added services to customers. Yet the paths toward growth vary from bank to bank, region to region, country to country. But there is one constant – all banks must provide value to customers, yet do so cost-effectively to generate revenue and return.

Tyfone's mobile platform addresses both sides of the balance sheet – the expense and the revenue. In each building block of the platform, from the systems architecture, the communications middleware, the product line, to the end-user experience, Tyfone focuses on creating value within the mobile channel both for the bank and for its consumers.

“Tyfone’s multinational presence is a competitive advantage for banks. When needed, they reap the benefits of scaling in an efficient, established, and cost effective manner with global partners that have offshore capabilities.”

– Ashok T. Aram, Managing Director Global Markets, Deutsche Bank

Value For Banks

Because Tyfone enables secure, two-way communications end-to-end, banks have a wide array of secure mobile services to offer customers. Each financial institution may chose and customize its mobile services to align them with its goals and strategic objectives.

Unlike most solutions providers, Tyfone's platform has enormous flexibility in key areas, allowing banks of all sizes and with vastly diverse customers the opportunity to successfully enter the mobile space, tailor a solution, and build a sustainable mobile strategy.

“The Tyfone team were not merely consultants, but reacted like owners, taking a personal stake in the in-depth analysis they conducted of our consumer data to understand our bank’s local customer base. They then tailored our implementation to reach them with specific mobile services. Ultimately, that will not only help differentiate our brand, but maximize usage in the channel to build revenue.”

– Dan Heine, CEO, The Bank of Oswego

Tyfone Mobile Financial Services

Who says you can't be everything to everybody.

Using Tyfone's comprehensive technology suite, banks can offer their customers secure, bank-branded mobile banking, mobile contactless payments, and mobile merchant services – everything – designed to meet the specific needs of their customers, even across business lines – to everybody.

Tyfone knows that banks understand their customers and want to offer them the right mobile service with the assurance that all their information, communications, and transactions are secure – as secure as the Internet, if not more. Whether they are Gen Y-ers wanting pizza money, Baby Boomers looking to manage wealth, or an executive traveling internationally authorizing a transfer remotely, Tyfone's flexible, complete platform can make it happen for your bank's customers regardless of the device they have, the mobile carrier they use, or the way they want to communicate.

The Tyfone team takes a consultative approach, working on a bank-by-bank basis, reviewing customer data, listening to senior management, understanding the market challenges, and recognizing IT management's concerns to support each bank's business model. The bank's logic, not the technology, drives the bank's choice of products within the mobile channel, so that Tyfone's platform creates a mobile offering that meets the needs of that bank and its particular customer base.

Bank-centric Builds the Brand

After researching banks across the US and internationally, Tyfone designed a bank-centric solution, so that the bank owns the mobile channel and reaps the rewards. What that means is banks have the independence to:

- ▶ control the entire transaction
- ▶ own the content and brand the communication
- ▶ manage the entire relationship to generate revenue across business lines

The bottom line: Tyfone's unified, single-source, modular mobile platform provides the greatest amount of flexibility resulting in the lowest total cost of ownership, so that banks derive comprehensive value from the mobile channel.

“Mobile is the new frontier in financial services. It is imperative for banks to be the central player in both the communications and transactions loops. Tyfone is one of the few infrastructure solutions with the flexibility and capabilities to actualize the diverse needs of banks across asset size and unique geographies, even banks around the globe.”

**– Bruce G. Willison, Retired President, First Interstate Bancorp.
Dean Emeritus, UCLA Anderson School of Management**



Mobile Financial Services

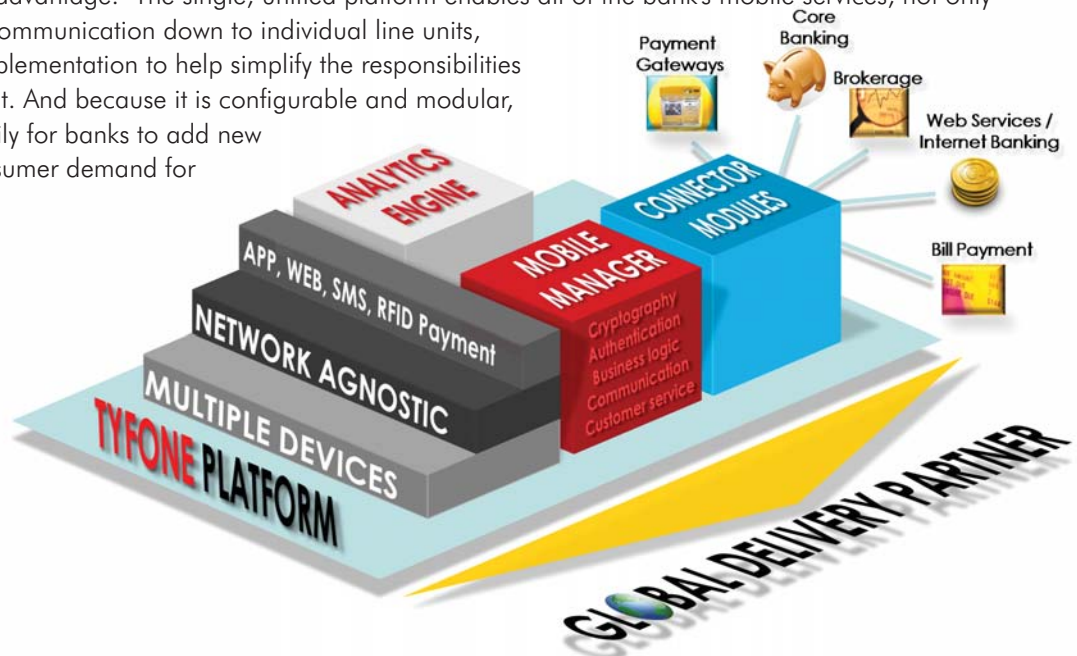
Revenue Generation and ROI

Tyfone developed its solution focused solely on banks to enable an independent, branded solution to leverage all of the bank's current core assets – deposits, cards, and merchants – to extract additional revenues for organic growth. Tyfone is the only provider to combine banking services and payments in a unified platform (software complemented by hardware where necessary), including banking, alerts, payments, money transfer, wealth management, brokerage, and on-demand mobile merchant offers. As consumers adopt the mobile channel, whether as debit, credit, payments (including contactless at point of sale) or money transfers, transactions increase, generating revenue as well as building deposit accounts and card balances.

Modular Architecture for Ease of Integration and Ability to Scale

Choose now, add later.

Tyfone's plug-and-play, configurable, modular platform architecture integrates with current core banking and internet systems and/or electronic funds transfer switches for rapid deployment, shortening a bank's time-to-market and providing a compelling strategic advantage. The single, unified platform enables all of the bank's mobile services, not only providing customized communication down to individual line units, but straight-forward implementation to help simplify the responsibilities of bank IT management. And because it is configurable and modular, the platform scales easily for banks to add new mobile services as consumer demand for new services increase.



Alternatives for Communicating with All Your Customers

Whether they text or browse, they still reach the bank.

Tyfone's mobile application for banks to interface with customers can be delivered via Web browser, SMS text messaging, or downloadable custom bank application. Even better, all three modalities may co-exist, eliminating the necessity for banks to choose one communication method, possibly excluding a customer segment. With the Tyfone approach, banks reach the broadest base of consumers; no matter what method end-users have currently, prefer to use in the moment, or move to in the future – they can continually communicate with the same bank.

"The first inning has just begun in the mobile game. We chose Tyfone because we want to make sure we have a platform that is versatile and extensible so that we are still playing in the 9th inning and beyond."

- Robert Szniewajs, President & CEO, West Coast Bank

Patented Superior Security

Your cash and identity are at the bank, not in your phone.

Tyfone's industry-leading, patented security technology adheres to or exceeds compliance requirements for federal and state regulators, including compliance and audit regimes SAS 70 Type II, ISO 27001, BS7799 and CoBIT along with FFIEC-compliant authentication.

All communications between the bank and consumers are encrypted, and Tyfone's patented Over-The-Air Technology enables multiple account authentications for more complex personal or commercial mobile financial management. Recent research indicates that consumers perceive there are security risks with mobile financial services. With Tyfone's mobile applications, banks can assure consumers that no account information is stored anywhere in the phone, so if the device is lost or stolen, a consumer's identity isn't. Account information is pulled into the phone only as-needed, while the mobile banking service is actively in use. Tyfone's routine makes the security implementation unique and a critical differentiator for a bank.

"All banks must deliver mobile financial services securely, not merely for regulatory compliance, but more importantly, to gain and preserve confidence with their customer base. Tyfone provides banks and their customers the best of breed, two-way communications security."

– Mike Noble, Retired COO & EVP, Wells Fargo Services Corporation

Push and Pull Capabilities for Alerts and Authorizations

The secure, direct, 2-way communications enables alerts to bank customers as well as mobile business banking functions dependent upon both push and pull capability. Important commercial banking capabilities include remote deposit capture, wire transfer authorization, and confirmations.

Interoperable With All Mobile Networks All the Time

Because consumers travel, mobile services from their bank must as well. Today, banks need to reach their customers across the globe, whether they are at home or traveling for business or pleasure. Tyfone's mobile network technology is interoperable, supporting the bank's mobile financial services with delivery via any network anywhere in the world – over GSM/TDMA, CDMA, WiMax/WiBro or other mobile network. Anywhere, any time, any way your customers need financial services, your bank can reach them.

The Most Popular Mobile Handsets

Mobile phones and devices change rapidly, evolving to the next level, constantly improving and upgrading capabilities and services with more and more functions, bells and ringtones. Tyfone's mobile financial services platform currently reaches the majority of popular devices in the market: the BlackBerry® 8300 Curve, 8100 Pearl, 8800/8830, Motorola RAZRv3, KRZR K1, Q, Treo models, Samsung BlackJack, M510, SGHA727, Nokia models E62, N80 and N75 and the Apple® iPhone.

Tyfone believes that consumers should not have to make a choice between their bank and their phone.

The Tyfone solution also supports mobile Web browser and SMS text messaging solutions. Therefore as the number of popular devices expands with the market, so does its list of compatible devices.



All Operating Systems

Tyfone client solutions are built on:

- ▶ Operating system dependent platforms
Windows Mobile, Palm, Symbian OS and their derivatives
- ▶ Operating system independent platforms J2ME and BREW
- ▶ Operating system and device independent AJAX platform



Value For Consumers

Tyfone understands that the end-user experience is critical for usage, acceptance, and long-term adoption of this new financial services technology.

User-friendly Functionalities

To ensure the widest reach of consumers and use the long run, Tyfone created simple, straight-forward, easy user interfaces for all its mobile functions.

Fast Response Times

Snoozing causes losing.

Tyfone has transaction data and information between customer and bank server in one TCP/IP micro-packet, providing Tyfone perhaps the fastest transaction response times in the industry, generally 2 to 5 seconds on most devices.

Value Added Services

To know mobile banking is to love it.

Once consumers become familiar with mobile financial services, they will quickly recognize its many benefits. Real-time account summary information improves decision-making and cash flow management, even at the point of sale. Consumers may make a “panic payment” at any time, avoiding often hefty finance charges.

Flexible Communications Method

Customers drive it – but it’s always back to your bank.

Tyfone developed interoperable communication connectivity via either SMS text messaging or TCP/IP data service, driven by the end-user's service, current location (including overseas), or preference. Customers drive the communication channel choice.

“Tyfone’s platform connects not only with core and internet banking solutions, but also with Electronic Funds Transfer and SWIFT switches. This gives banks the greatest flexibility to define winning strategies around their customers’ needs, rather than be hampered by technology.”

– Randy Kahn, Retired SVP First Interstate Bank. Global Electronic Banking Consultant

where they are, any way they want.

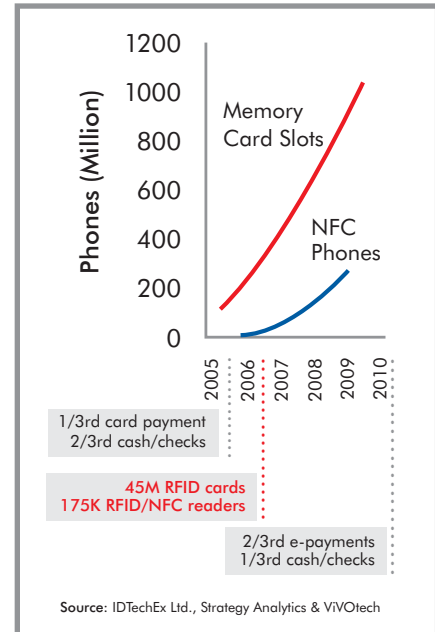
tyfone

Mobile Contactless Payments

No swiping, no signing, just waving and walking.

Tyfone leverages current technology to provide mobile contactless payments. Built on a memory card platform, Tyfone's protocol allows a memory card (and the contactless smartcard chip in it) to perform non-memory functions, including security and Over-The-Air personalization. The contactless payments functionality piggybacks on the most popular new feature set in phones, memory card slots, available in 50-70% of the new phones currently on the market, and hence, a great number of the phones in use that can be leveraged TODAY. Tyfone adds contactless technology, both RFID and NFC, to memory cards, in all form factors. This provides banks a way to make the phone a preferred vehicle for mobile payments which can be implemented independent of the device maker and carrier.

With Tyfone's contactless technology, merchants do not need to invest in new point of sale payments infrastructure. Yet once banks offer merchants and consumers the technology, consumers will enjoy the time saving experience of contactless wave and pay – no swiping, no signing, no paper, just wave and go. In addition, the phone has the added convenience of acting as a debit or credit card, eliminating the necessity of carrying anything more than the phone consumers have with them already.



“Much of the value of mobile financial services will be driven by transactions, and as a result, mobile payments. Tyfone’s complete mobile financial services platform enables banks to enter the mobile space with banking services today, but with an eye on payments in the future.”

– Patrick J. Swanick, CEO Gila Corporation. Retired President, Retail Banking & Electronic Services, KeyBank

Mobile Merchant Relationship Services

Additional revenue from current core assets.

Tyfone's mobile financial services platform includes Merchant Services, an excellent revenue-driver for any bank with a card portfolio. The goal of the merchant platform is to increase the active base of card users and the associated transactions metrics by generating greater velocity between merchants and card holders, including leveraging any existing loyalty marketing programs. Merchant Relationship Services provides merchants with consumer-direct, on-demand, SPAM-free, silent mobile loyalty and savings offers. For the bank, this service creates new fee revenue from current core assets across business segments by increasing debit and credit card usage, adding deposits and balances, and deepening customer relationships to build loyalty.

Merchants receive a superior, iterative, adaptable direct marketing channel to the bank's customers to grow business. By creating offers to consumers based upon bank-owned consumer data and predictive analytics, these offers are relevant and timely and since transmission is electronic, save merchants the time and expense of classic paper direct mail coupons distributed via the postal service.

Tyfone actively partners with its bank customers to understand the internal systems, its end-users and the behavioral data surrounding them, before proposing a mobile strategy for implementation. By not simply selling technology, Tyfone provides a new, highly personal way for a bank to attract customers, meet their needs, and build loyalty to succeed across all bank channels and in the market it serves.



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