

# BankWorld Internet



# A Powerful Banking Platform

With BankWorld, your bank will have the foundation to develop your own internet banking application within a secure and industry compliant framework. We provide a set of pre-defined templates which can be customised with ease to suit your banks and your customers needs.

## Modern user interface & responsive design

BankWorld Internet provides a modern user interface which will strengthen your bank's positioning. The internet banking experience provided on BankWorld adapts to every single device which connects to the internet (laptop, mobile, tablet, connected TV) and it is also touchscreen optimised. Not only will the screen resolution and navigation menu adapt to different screen sizes, the content will also be reduced to optimise the display. BankWorld simplifies the technology to let your business team concentrate on the strategy.

## Agile and customisable

BankWorld is a holistic solution that offers the freedom and flexibility to adapt and customise your internet banking application in response to your brand strategy, customers' segments and market needs. BankWorld is delivered with templates as well as a customised version for your bank. Once installed, your business and technical teams gain entire control over your internet banking application and do not rely on external suppliers to launch new products, services or themes which greatly contributes to cost reduction and increased time to market speed. BankWorld Internet can also be integrated with third party CMS tools to give you full access to edit your internet banking application.

## Interactive sales campaigns

Unique to BankWorld is its capability to present personalised and interactive offerings which stimulate sales and can be accepted online by customers. Sales campaigns can be designed by your own marketing team and made interactive and automated with BankWorld using tools such as call to action banners, buttons or menu options. The product accepted by the customer (loan, overdraft, new card, third party promotion etc.) can be delivered right away and a new campaign can be scheduled and displayed accordingly. Instead of simply advertising, with BankWorld you can actively stimulate sales.

## Innovation & convenience beyond standard services

The reality remains today, most internet banking sites offer only basic services such as balance enquiry or bill payment; promoting the customer to turn to competitive third parties such as online mortgage lenders or PFM tools. CR2 invests heavily in research and development to anticipate market trends and to create additional modules for customer requirements. In this ethos, BankWorld Internet proposes a host of unparalleled innovative services that make banking swift, easy and self-service orientated. Examples of innovative products and services include: instant loans available for pre-approved customers, cash transfers available to anyone from the internet banking channel to the ATM (Money Voucher) or a mobile (P2P) and the capability to activate or deactivate a card online for optimum security (Card On/Off). Another distinct feature for the high net worth segment specifically, is the Personal Banker Mode which lets a relationship manager securely administer and transact on behalf of clients.

## Ultra secure

Security is the primary concern for customers when it comes to banking online. BankWorld Internet is a proven solution which is built using the latest security standards and offers a variety of security mechanisms including:

- User ID & password
- Digital certificate
- Secret question
- Multichannel, multi factor security with one time password
- Post transaction authorisation via SMS
- Token-based security; RSA, Vasco, Gemalto
- Captcha
- Mobile number
- Card Number
- Salted passphrase
- Turn Card/Off
- Digital ID

## Seamless integration

CR2 has a long and proven record in integrating with single and multiple back-office systems from proprietary systems to over 50+ leading core banking brands. Key distinctive features of BankWorld are the 360 degree view of the customer interaction aggregated from all back-office systems (profile, all accounts, cards, products owned..) and the capability to operate all transactions and services independently from the back-office systems so that customers can enjoy 24/7 online banking access.

## Segmentation & personalisation

With BankWorld, you can move away from the one-size fits all approach! BankWorld is unique in providing a 360 view of the customer relationship with your bank. BankWorld enables customers' data and behaviour analysis to define customer segments. Not only are you provided with valuable customer data, you can use this information to design different internet banking themes and publish personalised campaigns which are relevant to your customers' segments. The personalisation capabilities of BankWorld go beyond the design to include customisation of all menus, navigation, customer journey and campaigns. With BankWorld, customers benefit from a distinctly personalised experience and are only proposed with offers that are relevant to them, leading to greater customer retention and increasing your sales success.



## Omnichannel Approach

BankWorld Internet can be delivered as a standalone solution or as part of CR2's BankWorld Omnichannel package including ATM, Internet, Mobile and App solutions. BankWorld links your bank's digital and physical channels giving you full control over your entire distribution network. By adopting the BankWorld Omnichannel Platform, your bank will greatly reduce its costs and will benefit from managing all channels from a single place and be in a position to run cross-channel campaigns. The omnichannel approach enables a consistent offering across all channels and it can dramatically improve efficiency, team collaboration and time to market. This is enabled as products and services designed within BankWorld are developed once and deployed across all channels without any additional effort or input.

## BANKWORLD INTERNET BENEFITS

Increase Revenue	Improve Customer Service	Cut Costs
<ul style="list-style-type: none"> <li>✓ Actionable adverts</li> <li>✓ Pre-approved offerings</li> <li>✓ Effective cross-selling</li> <li>✓ Online enrolment for new offers</li> <li>✓ Increased income from innovative services</li> <li>✓ Third party revenue</li> </ul>	<ul style="list-style-type: none"> <li>✓ Convenient &amp; simple banking</li> <li>✓ Customers in control of their finances</li> <li>✓ Relevant tailored offerings</li> <li>✓ Online self-service enrolment</li> <li>✓ Automated product and service delivery</li> <li>✓ Customer/bank engagement</li> </ul>	<ul style="list-style-type: none"> <li>✓ Low cost channel</li> <li>✓ One solution for all devices and segments</li> <li>✓ Straight through processing</li> <li>✓ Streamline business processes</li> <li>✓ Remote support</li> <li>✓ Risk and fraud detection using industry standard fraud tools</li> <li>✓ Limit cost of errors</li> <li>✓ Future-ready, expandable platform</li> </ul>

RETAIL CUSTOMERS			BUSINESS CUSTOMERS
Money movement	User experience	Account notifications & management	Additional features include:
<ul style="list-style-type: none"> <li>✓ Quick pay</li> <li>✓ 1 click personalised payment using nicknames</li> <li>✓ Bill payment and presentment</li> <li>✓ Domestic &amp; international transfer</li> <li>✓ Card to card transfer</li> <li>✓ Credit card payment</li> <li>✓ Group payment</li> <li>✓ Scheduling of future payments</li> <li>✓ Money Voucher purchase (send cash to anyone from the internet to the ATM)</li> <li>✓ P2P (send cash to anyone from the internet to the mobile)</li> <li>✓ Top-up prepaid card</li> </ul>	<ul style="list-style-type: none"> <li>✓ Self-enrolment for online access</li> <li>✓ Responsive design across all devices</li> <li>✓ Intelligent contextual display</li> <li>✓ Personalised screen design</li> <li>✓ Real time data</li> <li>✓ Online enrolment for new products and services</li> <li>✓ Pre-approved and relevant offers</li> <li>✓ Instant product acceptance</li> <li>✓ Turn ATM card ON/OFF</li> <li>✓ User preferences</li> <li>✓ Multiple beneficiary creation using nicknames</li> <li>✓ Request a call back</li> <li>✓ PFM; categorisation and labeling</li> <li>✓ Enhanced security: 2FA</li> <li>✓ Calendar view</li> <li>✓ Ability to operate offline with around the clock service capability</li> <li>✓ Personal Banker; delegation mode</li> </ul>	<ul style="list-style-type: none"> <li>✓ Activity calendar</li> <li>✓ Consolidated view of all accounts and cards</li> <li>✓ Account grouping</li> <li>✓ Notification management</li> <li>✓ E-statement retrieval</li> <li>✓ Custom statement</li> <li>✓ Contact details update capability</li> <li>✓ Cancellation of a cheque or standing order cancellation</li> <li>✓ Credit card cancellation</li> <li>✓ Increase limits</li> <li>✓ Set ATM preferences</li> <li>✓ Online help</li> <li>✓ Secure messaging</li> </ul>	<ul style="list-style-type: none"> <li>✓ Manage multiple accounts</li> <li>✓ Multiple currency accounts</li> <li>✓ Create multiple users</li> <li>✓ Assign roles</li> <li>✓ Delegate tasks</li> <li>✓ File upload</li> <li>✓ Bulk transactions</li> <li>✓ Configure approval rules</li> <li>✓ Single authorisation for multiple transfers</li> <li>✓ Digital certificates</li> <li>✓ Import / export capabilities</li> <li>✓ Configure users and rules</li> </ul>

# One Size Does Not Fit All

Sample below of the potential transaction mix and branding options based upon your customer's specific profile.

## Sample of student segment

Advertising a student travel insurance



## Sample of a mass affluent segment

Advertising a savings account for a mass affluent customer



## Sample of a high net worth segment

Displaying recent transactions for a high net worth individual



## BankWorld Internet for mobile phones

With BankWorld Internet, you can also control and manage mobile banking using 3 different modes:

**SMS:** you have control over the SMS alerts and security features such as one-time password.

**Mobile Web Browser:** customers can access online banking optimised for their mobile screen.

**Smartphone Apps:** customers using smartphones have access to the same secured online services.



# CR2'S Bankworld

## A personalised self-service experience

### Why Choose BankWorld?

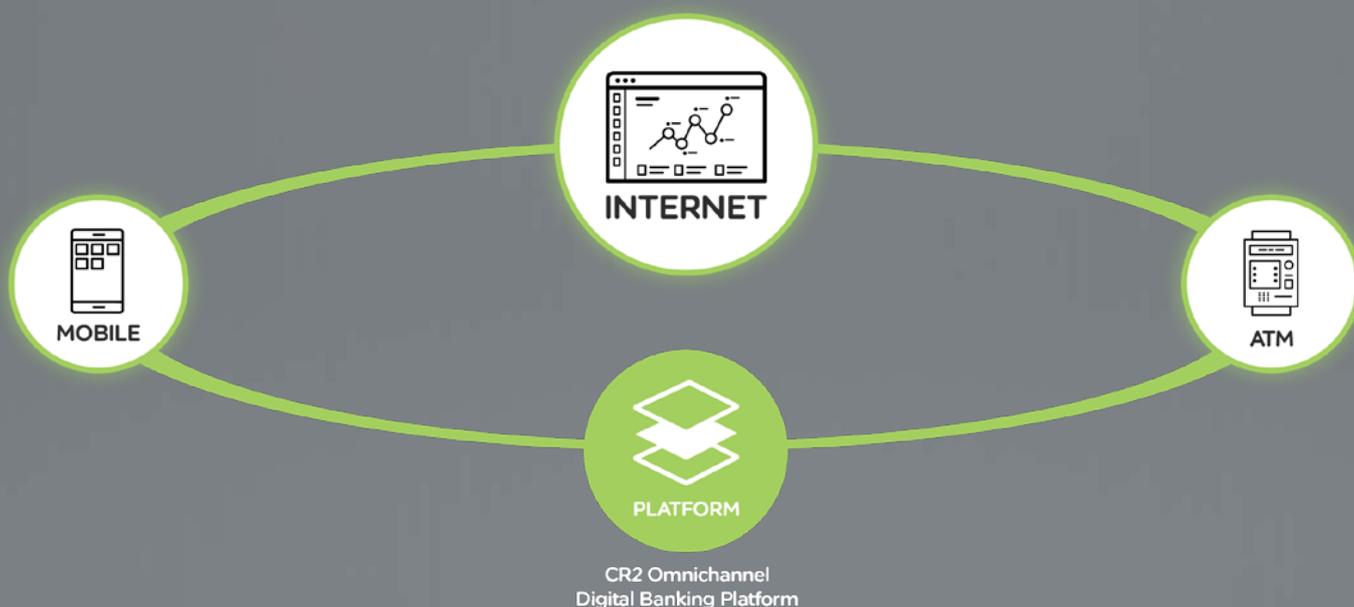
BankWorld is the world's only integrated self-service platform that enables you to drive all channels regardless of your existing IT system.

### BankWorld Product Suite includes:

- BankWorld Channel Manager: an integrated self-service platform driving a complete suite of electronic channels
- BankWorld on ATM: a powerful suite of solutions including an ATM switch, ATM management, screen design, monitoring and support tools
- BankWorld on Internet: best of breed internet banking solution for retail and corporate clients
- BankWorld on Mobile: mobile banking platform compatible with all technologies: SMS, GPRS, Web and smartphone applications for iOS and Android
- BankWorld on POS: a point of sale acquiring and payment system
- CardWorld: a complete end-to-end card payment, management and processing service

### With BankWorld, you can:

- Service your customers anytime, anywhere, while at the same time reducing the cost to serve
- Offer personalised services to your customers. Tailor product offerings across all or selected channels
- Speed up product's time to launch
- Cross-sell to your existing customers
- Convert leads into immediate sales
- Avail of greater opportunity to generate new fee income



# CR2 is the Market Leader in Innovative Self-Service Banking Solutions Including ATM, Internet and Mobile

CR2 is the leading global provider of innovative self-service banking solutions providing banking institutions worldwide with robust and flexible ATM, Internet, Mobile and POS channels.

CR2 helps retail banks solve their complex business challenges by reducing operational costs, generating new revenue at the self-service channels and improving customer satisfaction through best-in-class technology and services.

CR2's BankWorld is the only integrated self-service platform available that lets banks actively manage all electronic channels including ATM, Internet, Mobile, POS and Kiosks from a single platform.

BankWorld enables banks to design new products, services and screens, provide a personalised offering to customers, cross-sell and upsell products to the right customer at the right time and right channel.

Over 100 banks in 60 countries have adopted CR2's solutions, driving tens of thousands of ATMs and servicing millions of internet and mobile banking users globally.

Headquartered in Dublin, Ireland, CR2 has a network of well-established offices strategically located in 8 countries (Ireland, Australia, South Africa, India, Singapore, UAE, Egypt and Jordan) and regional representatives to better service our clients in those regions.

More information on CR2 is available on [www.CR2.com](http://www.CR2.com)

