Money Mobility Suite™ | B2B Finance & Alternative Delivery Channels

Peter Ollikainen
Global SME Finance Forum 2015
WE SERVE CUSTOMERS WITH TOTAL REVENUES >$45B

Mistral Mobile executives have worked with

[Logos of various companies]
THE ONLY BANK-CENTRIC, TELCO & DATA INDEPENDENT MOBILE PLATFORM TO REACH THE NEXT BILLION CONSUMERS IN THE GROWTH MARKETS
MONEY MOBILITY SUITE™
A DEDICATED MOBILE FINANCIAL SERVICES PLATFORM

**BANKING**

**M-BANKING**
Lowest cost, highest growth service channel enhanced with m-commerce features

**M-AGENT BANKING**
Expand reach with 3rd party retailers using bio-metric or cards for authentication

**PAYMENTS**

**M-CARD COMPANION**
M-commerce transactions without POS terminals

**M-WALLET**
Consumer & retailer closed-loop payments with any phone

**COMMERCE**

**M-POS**
Expand card acceptance at low cost with PCI compliance

**M-RETAIL NFC**
Fast, in-person, closed-loop check-out without a POS
CONNECTING BANK USERS TO BANK SYSTEMS

Money Mobility Suite™
Mobile Applications

Money Mobility Suite™
Smart Middleware Server

Optional Wallet System

Bank Users
CONSUMERS
MERCHANTS
AGENTS

Bank Systems
Core Banking System
Wallet / Pre-Paid Card Processing System
Other

Prepared for Global SME Finance Forum 2015

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BEST MOBILE INTERFACE TO REACH ALL
CONNECTING ALL CUSTOMERS TO ALL TRANSACTION & ACCOUNT SYSTEMS

MOBILE INTERFACES

- Reach 100% of customers = scale
- Telco independent
- No mobile data required
- Icon-based user-experience
- Multi-language

USSD / SIM
- Telcos control, most compete
- Bad user-experience, >20% failure
- Expensive communication & support

Applications
- <20% of mobile users have data
- Slow & expensive to update

Logos represent existing and example partners

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NO INTERNET REQUIRED: ENCRYPTED SMS
INVISIBLE TO USER, SECURE TRANSACTIONS ANYWHERE

A) Transaction encrypted using AES & RSA with variable key-size
B) App creates SMS, inputs encrypted transaction (not visible to user)

Money Mobility Suite Smart Middleware™

Multiple patents pending

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EXAMPLE: POWERING RURAL AGENT TRANSACTIONS FOR THE LARGEST CREDIT-COOPERATIVE OF INDIA

Customer: Adarsh Credit Co-operative: >1M Customers, 140K Agents
Challenge: Serve rural customers with roaming agents who need a cost-effective mobile solution to work everywhere
Solution: Money Mobility Suite™ Agent-Banking
• Electronically complete loan repayment and savings deposits while adding new over-the-counter transactions such as airtime top-up and billpay
• Integrated to SAP Mobilizer and SAP CBS
• Implemented in <3 months
Result: Launched 3Q14, Adarsh estimates 20+% increase in productivity. Video by SAP,youtu.be/MYQoJn7soEY
“The menu and icons makes it super easy to train agents, everything is very intuitive. Some of the agents are doing over 200 transactions per day” – CTO, Adarsh Credit

Adarsh agent collect from a customer using their mobiles