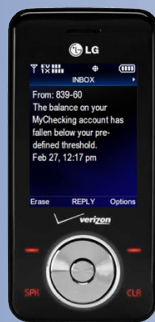


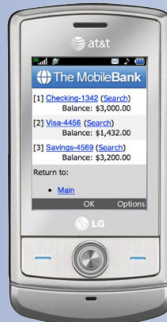


MBanking

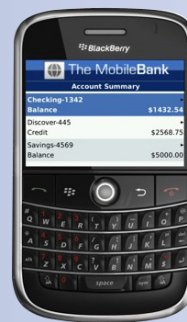
mFoundry's mobile banking provides the most complete solution in the market with integrated SMS, WAP, and mobile applications including native support for iPhone and iPod Touch



Text Banking & Alerts



Mobile Browser



Downloadable Applications



iPhone Support



mFoundry works with a broad range of financial institutions including:



Three Mobile Modes - One Product

With our mBanking solution, financial institutions (FIs) can deploy all mobile modes with the ease of one integrated product. mFoundry supports mobile banking via SMS, WAP, and downloadable applications including support for iPhone and iPod Touch.

mFoundry's Three Mode mBanking provides the following advantages:

- **One Product** - means no need to integrate different vendor solutions
- **Full Device Coverage** - three modes helps FIs expand reach to any device
- **High Consumer Adoption** - giving consumers options for how to access their information ensures the highest possible uptake and usage
- **iPhone Support** - iPhone and iPod Touch represent a significant percentage of mobile financial services users. Offering mobile banking applications for iPhone can increase mobile banking adoption dramatically
- **Banking Functions & Other Features:**
 - Account Information
 - Account Balance
 - Account Details
 - Transaction Search
 - Bill Payment
 - Fund Transfers
 - ATM & Branch Locator
 - Bank Managed Enrollment
 - Customer Service Integration
 - Integrated Messaging Services
 - SMS
 - Alerts
 - Rich Security Features

Why Three Mobile Modes?

Industry analysts agree that three mode solutions provide the best consumer experience possible.

"Dynamically integrating SMS-based interaction and alerts with a WAP and application-based solution will provide the greatest combination of service coverage and valuable client interaction."

- Yankee Group, "Mobile Banking: in the US"

"TowerGroup believes that banks demonstrating market leadership will deploy multi-modal mobile banking solutions... It is important to keep in mind that they are not mutually exclusive and can be used in combination to bring to market the most valuable customer experience."

- TowerGroup, "Mobile Banking Evolution"

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