

# Fast, Fair, Frictionless Financial Services!

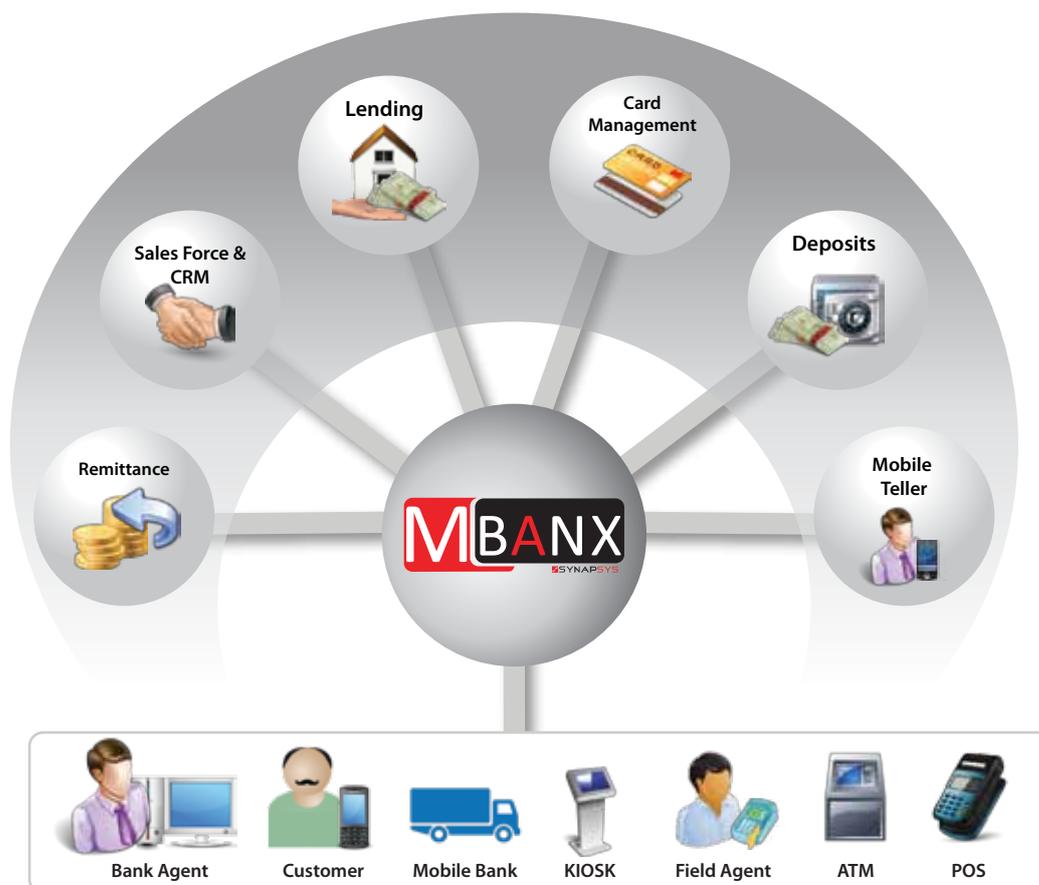
**SYNAPSYS**

**MBANX**  
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## M-Banx: Mobile Financial Services Platform

Synapsys, a company offering Consulting, Implementation and Managed Services to the Banking Financial Services and Insurance (BFSI) sector, is proud to introduce its flagship product the M-Banx mobile financial services application platform.

The scope of M-Banx is a Core, and a set of complementary Satellite applications capable of boosting a mid-sized organization well above its competition both present and future. The Core propels the principal functions of borrowing and lending. The accompanying Satellite applications drive non-core, but, nonetheless essential services for any modern financial institution including the various delivery channels and media. A noteworthy feature is that any module in M-Banx can run on its own as well as in an integrated environment. Thus, it allows for an organic, build-as-you-go mode that would be beneficial to businesses, especially the ones that do not wish to entertain a high initial capital outlay.



The Core consists of two independent applications, namely, Deposits and Lending. Both offer the malleability, scalability, integrate-ability and richness, well in excess of what is taken-for-granted in a modern-day financial services application.

## The Satellite applications include:

- Mobile Teller (Agent-lead model for disbursement and collection of cash)
- Mobile Consumer (Self service)
- Electronic Remittance (In-county thru local clearing houses, RTGS or overseas thru own, SWIFT or other third parties)
- Electronic Payment (Retail, Government, EBPP, e-Wallet, loyalty/reward schemes)
- Sales Force & Customer Relationship Management (Customer touch point management, support for marketing promotions)

As is evident from the preceding list, M-Banx places much emphasis on the aspect of enterprise/business mobility. The channels support both consumer (self-service) and agent based service models via a multitude of delivery media including but not limited to Internet, Smartphone/tablet (running iOS, Blackberry, Android, Windows Phone operating systems), generic GSM phone (via SMS, USSD, SIM Applet) and self-service terminals such as Kiosks and ATMs.

Ready to go with the above functions and features, M-Banx can support a variety of businesses ranging from a small to medium sized banking operation, a micro-financing business, remittance facilitators, stored value cards, e-wallets to retail payments, loyalty/reward points.

A key differentiator in the M-Banx platform is its approach to security. M-Banx adopts the best practices for each of the various delivery channels/media, and rallies them into a manageable whole providing security commensurate with any branch based operation. This puts the platform in good stead with regulators, auditors and insurers.

Another is that it addresses all features that are required for front-end client facing aspects as well back-end (back office) requirements. It encapsulates all functional, security, regulatory, compliance and MIS features worthy of a system that is rated superior.

Last but not least is the cost factor. Synapsys' primary focus is keeping the cost low whether it is an up-front or pay-per-use license model on which M-Banx is offered. Further, by nature, the M-Banx operational model is highly benefitted in terms of cost efficiency if a Bank (custody and settlement of funds, compliance) and a Mobile Network Operator (low cost service distribution via its existing network) too become stakeholders of the ecosystem. As such, Synapsys will make its best efforts to tie-up such parties in the locales that M-Banx is offered.

As indicated above, M-Banx stands above the competition along many and all dimensions. It is a culmination of wide experience gleaned and honed over years and translated in to a superlative solution by the Synapsys Team. In addition, having operated mission critical applications infrastructures in both in-house and lights-out data centers and providing related support, Synapsys has an excellent track record that enables it to offer M-Banx on a Software-as-a-Service (SaaS) model.



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