

Financial Services Solutions



E-BILLING AND PAYMENT

E-INVOICING

E-SIGNING

E-STATEMENTS

MOBILE

SMART AUTHENTICATION

SUPPLY CHAIN FINANCE


Consolidated e-Billing and Payment

Whilst in some countries electronic bill payment and direct debits have been commonplace for many years, it is only now that financial services providers are realising the opportunity of using the online banking channel to present a customer's bills, invoices and other regular high-volume documents electronically, alongside the bill payment experience.

The rapid growth in the use of personal and business online banking has given rise to a demand for new services through this highly valuable customer contact channel. Safe, secure, reliable and trusted, the online bank has emerged as a natural location for customers to receive and pay their bills, invoices and other documents electronically.

And as more customers move to managing all of their finances online, ebpSource brings more combined years of experience than any other organisation to the delivery of such centralised, consolidated e-billing and payment services. These services connect the e-billing experience to all bank portals in a given territory, in turn providing numerous organisational and end user benefits, including:

- Safe and secure enrolment, activation and registration processes
- Highly convenient access through online and mobile banking to a consolidated list of bills, from all connected billers
- The ability to view all e-bill detail directly from one central e-archive, or connect through Single Sign-On (SSO) to view e-bill details, at a biller's site, if desired
- State-of-the-art mobile, tablet and smartphone m-billing and payment applications
- An infinitely scalable solution for the management and delivery of massive volumes of regular e-bills and payments
- Tools to manage the rapid integration and automated processing of new billers and all new bill types, into a territory-wide network of connected organisations
- A wide choice of payment integration options and comprehensive history of payment transactions
- A true multi-channel bill payment experience offering integration with ATM, IVR, POS and kiosk networks, branch staff and third-party platforms for integrated marketing, messaging and customer service



The ebpSource team specialises in delivering one centrally-managed technology platform, with minimal day-to-day administrative overheads for:

- The launch of consolidated online and mobile e-billing services, targeting high-value clients, with a focus on increased revenues and improved customer loyalty
- An overall platform for an improved customer experience and increased operational efficiency
- The ability to offer branded or “white label” e-billing services for partner banks and billers
- The ability to join a network of award-winning clients with prestigious levels of recognition for their consolidated e-billing and payment efforts

Business by the river, London, UK

e-Invoicing and Payment

The experience of ebpSource and its partners represent one of the most proven solutions globally for financial services organisations who seek to provide a centrally managed e-invoicing and payment service, whether this be stand-alone or part of a wider supply chain finance operation.


With a tried and tested development and deployment methodology and a highly scalable technology platform, providing an e-invoicing service through your corporate/business online banking channel has never been easier.

Safe, secure, reliable and trusted, the corporate/business online bank has emerged as a natural location for customers to receive and pay their invoices with, in the most advanced cases, the online bank becoming a central hub for

e-invoice management, for both buyers and suppliers. With ebpSource, you can place your bank at the heart of the financial supply chain. As your business customers move to manage all their finances online, the combined experience of ebpSource and our market-leading technologies provide you with:

- The ability to extend the online banking interface across the supply chain, to provide e-invoicing and e-payment services to corporate clients
- The removal of manual, time-consuming and paper-based invoice processes for end customers
- The provision of real-time online payment options to clients, which can be used to promote a significant reduction in Days Sales Outstanding (DSO)

- A range of electronic invoice processing, delivery and download formats, including the option to digitally sign and certify communications between buyers and suppliers
- The ability to tailor the delivery of invoice information directly to a client's own accounting system
- Streamlined tools to manage the high-volume loading and delivery of bulk invoices
- Online dispute handling and payer-workflow functionality
- A comprehensive account management and user administration interface



The ebpSource team has unrivalled global experience in the provision of bank-based e-invoicing and payment application development and deployment, with award-winning client applications across a number of territories.

- Market-leading technologies
- A close, strategic working relationship with clients
- Unrivalled integration experience
- Wide-ranging and flexible commercial and support options

Skyscraping, Canary Wharf, London, UK

e-Signing

With more than one billion mobile devices in circulation, and in a world of tough competition, the opportunity to service customers in new, more convenient and efficient ways goes hand-in-hand with strategic initiatives to drive more customer interactions to paperless channels. Cost reduction, brand value and the customer experience can all benefit as a result.

ebpSource has partnered with the global leaders in e-signatures – DocuSign – to help clients deliver new levels of customer service, reduce expenses, and improve compliance. With anywhere, anytime access to e-signing services, through smartphones and tablet devices, and a unified desktop application, DocuSign provides the financial services sector with a highly

convenient commercial, small business, and consumer e-signing experience.

The DocuSign solution provides native apps for all major mobile devices and enables a broad range of banking operations to be extended into the world of electronic signing, thus removing cumbersome legacy paper-based processes. Electronic signatures eliminate the need to scan or re-key data, and reduce errors and rework, enabling your staff to focus on higher-value tasks.

ebpSource's extensive experience of placing high-volume customer communications (bills, statements, invoices, etc.) online and DocuSign's industry-leading e-signing platform combine to provide a true end-to-end e-journey for customers.

The DocuSign e-signing service sets the benchmark for:

- Customer acquisition - accelerating the completion of new business contracts, from days to minutes
- Improved business processes - A real-time end-to-end alternative to time-consuming, disjointed offline paper-based actions
- Higher contract completion rates - with full and proactive monitoring of contract completions
- Improved data integrity - avoid data entry issues and benefit from centralised long term e-contract storage

With ever-increasing industry regulation and compliance, the ability to also enable e-signing for internal business processes provides another significant business benefit to your financial institution. This helps secure and streamline your compliance efforts, and brings far-reaching benefits over ink and paper signatures, including:

- Robust authentication methods
- Secure encryption and a tamper-evident seal
- Legally-binding, court-admissible audit trails
- Compliance with all major international e-signing laws and regulations
- Full integration capability with existing high-volume e-document applications


e-Statements

With a tried and tested deployment methodology and a set of highly scalable technology platforms, it is perhaps no surprise that ebpSource and its global partners have delivered some of the most successful and highest volume online statement applications worldwide.

The rapid growth in the use of personal and business online banking has given rise to a demand for new services through the internet banking channel. Safe, secure, reliable and trusted, the online bank has emerged as the natural location for customers to receive and review their statements online ... from credit cards to mortgages, insurance to investments.

As customers move to manage all their finances online, the combined experience of ebpSource and its market-leading technology options provide your online bank with:

- Safe and secure enrolment, activation and registration processes
 - Single Sign-On (SSO) access to disparate statement applications, irrespective of the line of business
 - Easy-to-use tools to manage the rapid integration and automated processing of new statement types
 - Advanced data compression and online delivery technology for the storage of and access to many years' worth of historical statement data
- Fully customisable end client e-statement applications, for all manner of client profiles
 - State-of-the-art, responsive mobile and tablet statement presentation options
 - A highly scalable and industrial-strength solution for the management of massive volumes of electronic statements, through one centralised platform, with minimal day-to-day administrative overheads
 - A comprehensive suite of online applications for system management, application management, customer service and operations



All solutions delivered by ebpSource are built to scale, with an unmatched level of expertise and best practice know-how in the creation of high-volume e-statement and other e-document applications.

- Market-leading technologies
- A close, strategic working relationship with clients
- Unrivalled integration experience
- Wide-ranging and flexible commercial and support options

Skyscraping, Toronto, Canada

Mobile Billing and Payments

The relationship between you and your customers is subject to on-going transformation. Traditionally, it is the customer who controls all starting points in the customer to bank interaction, initiating contact when desired and through their channel of choice.

The challenges are simple:

- How to keep your customers vitally connected to their accounts, statements, bills, invoices, policies, portfolios and more in today's mobile and multi-channel world?
- How to offer new mobile smartphone and tablet services whilst keeping control of costs?

- How to ensure a unified customer experience, across all customer contact channels?


At the same time, how do you meet the business challenges of:

- Customer acquisition and retention?
- Delivering an outstanding customer experience?
- Improving brand perception and value?
- Understanding where and how to cross and up-sell products?
- Meeting and exceeding customer service targets?

At ebpSource, we can show you how to take control of your customer relationships, in a true multi-channel environment.

The ebpSource team has spent many years developing and deploying state-of-the-art mobile billing and payment and high-volume mobile presentment applications. And all such applications are intrinsically linked to their desktop counterparts. As one of the industry's leading technology partners, ebpSource can help you to take command of customer interactions through the mobile channel, delivering:

- Responsive and intuitive smartphone and tablet mobile billing and payment applications
- Highly personalised delivery of statements, bills, invoices and other documents
- Proactive and actionable customer alerts and notifications



Whether your business is focused on retail, corporate, wholesale or card services banking, ebpSource's mobile billing and payment and mobile presentment solutions offer:

- A unified customer experience across mobile and desktop channels
- Customer service efficiency: Cost savings, call deflection and the full integration of customer service operations
- Customer retention and added brand value: Increased loyalty and greater up-sell opportunities, allowing customers full control over all current and historic account services and payment activity

NAN CAT Building, Bangkok, Thailand

Smart Authentication

In today's world of smart devices and near ubiquitous connectivity users expect fast and convenient access to services anytime, anywhere, from any device. The technology for securing your enterprise or financial service applications – without additional hardware – already exists, and it's sitting on your desk, in your pocket, or by your side, most of the time.

A software-based smartphone and tablet solution to the authentication challenge. Working with industry-leaders Encap Security, ebpSource is able to offer its clients a software-based solution, running on all major tablets and smartphones, which completely removes the need for hardware tokens, PIN code readers, network SMSs and other costly, inefficient and

distinctly less-than-ideal alternatives to the authentication challenge.


A seamless user experience and fast adoption. Despite their widespread use, research has shown that hardware-based tokens, security cards, card readers and one-time SMS messages, whilst being costly and complex to manage, also act as a barrier to adoption for online services. Whether it's an incomplete payment transaction or a less frequent login to online services, the need to switch contexts quite simply adds complexity and deters users.

With Encap's Smarter Authentication product the authorisation and authentication challenge becomes a seamless part of the user experience. Simple tasks such as enterprise access or payment approval become quick and intuitive.

Smarter Authentication apps can be branded and fully integrated, if required, into an existing online banking solution, utilising Encap's extensive API.

The ability to offer a consistent user experience, across all devices and platforms, provides a basis for unmatched adoption:

- Avoid context switches
- Ensure a consistent, familiar, intuitive and seamless user experience
- Provide authenticated access anywhere, any time
- Accelerate adoption and increase the use of online applications and services



The combination of experience and technology from ebpSource and Encap helps:

- Remove costly, disparate and inefficient hardware-based authentication options
- Liberate providers from network operator (SIM-based) solutions
- Establish a highly secure, single point of access channel to online services
- Quickly roll out smart authentication to existing high-volume, high-value online applications

With a unique business model and award-winning technology, ebpSource and Encap Security can help your organisation to meet future authentication needs today.

Living the high-life, London, UK

Supply Chain Finance

Corporations are increasingly looking to their banks to find solutions for the complex financial requirements of their extended supply chains. With the help of ebpSource and our network of global partners, banks like yours are now, for the first time, able to offer new online services to help those corporations to source, finance and sell globally.

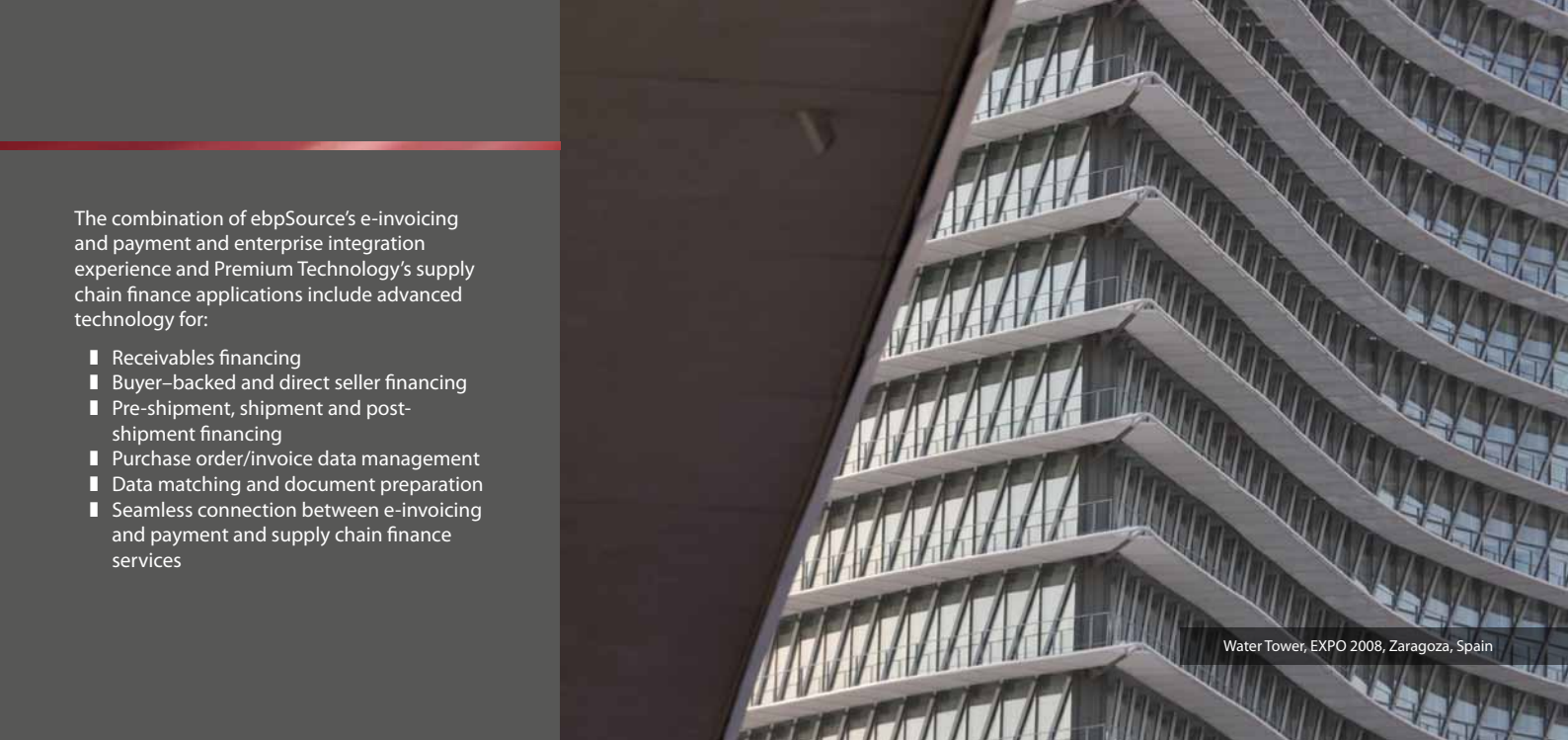
Traditionally a bank's visibility of its customers' commercial activity is limited, with little or no access to a bird's-eye view of a client's overall trade, and no integration with a client's business processes. The advent of financial supply chain solutions however changes all of that, providing corporations and banks with:

- Increased responsiveness, greater visibility and far-improved financing within the supply chain
- Better invoicing efficiency and more cost-effective payments
- Greater liquidity and far greater business predictability
- Risk mitigation throughout

There is now a very real opportunity for you to become a full partner with your corporate and business customers. ebpSource and our specialist partner Premium Technology can help, by providing you with online bank-based solutions, across your customers' quickly evolving supply chains, as they in turn try to keep the competitive edge in an increasingly global marketplace.

ebpSource and Premium Technology provide an innovative supply chain finance technology platform, used at the heart of some of today's largest global banking services. This platform allows a financial institution to provide electronic trade financing services which directly connect banking operations to the world of corporate buyers and sellers.

Secure stronger banking relationships and move your bank into the world of low-risk financial supply chain service provision.

The background of the slide is a photograph of the Water Tower building in Zaragoza, Spain. The building is a tall, modern structure with a distinctive wavy, curved facade. The windows are arranged in a grid pattern, and the building's design is characterized by its unique, undulating lines. The photograph is taken from a low angle, looking up at the building, which emphasizes its height and architectural detail. A thin red horizontal line is visible at the top of the slide, above the text.

The combination of ebpSource's e-invoicing and payment and enterprise integration experience and Premium Technology's supply chain finance applications include advanced technology for:

- Receivables financing
- Buyer-backed and direct seller financing
- Pre-shipment, shipment and post-shipment financing
- Purchase order/invoice data management
- Data matching and document preparation
- Seamless connection between e-invoicing and payment and supply chain finance services

Water Tower, EXPO 2008, Zaragoza, Spain

About ebpSource

The most experienced team in the international electronic billing and payment industry, ebpSource delivers software solutions, consultancy and support to global financial services, payment processors, telecoms, utility, postal and outsourced service providers. The team has unparalleled knowledge in the establishment of highly successful, multi-channel e-billing and payment infrastructures. A true strategic technology partner, ebpSource designs, develops, deploys, integrates and supports some of the largest, most prestigious and highest-adoption services of this kind worldwide.



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