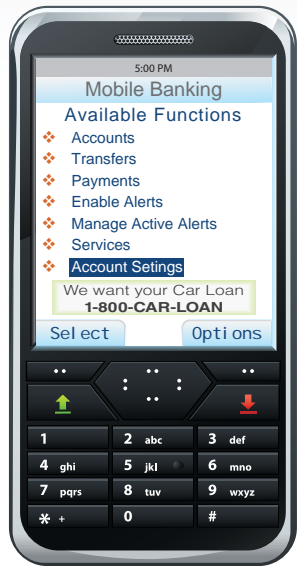


## want to see it in action?

Get a demonstration on your computer, mobile phone or smart phone.

Check it out at [mobilearth.com/demonstrations.html](http://mobilearth.com/demonstrations.html)



You can either log in securely or use the text channel (SMS) to:

- Check account balances
- Look at transaction history
- Perform account transfers
- Pay bills
- Give money to friends and family.

 1 (604) 568.6842

 [info@mobilearth.com](mailto:info@mobilearth.com)

 [www.mobilearth.com](http://www.mobilearth.com)

## highlights

Mobilearth is a complete online banking solution for all web browsers and mobile devices (including PDA's).

### For financial institutions, Mobilearth:

- easily plugs into any IT infrastructure (installation includes training, support, web design, upgrades and maintenance);
- gives financial institutions the flexibility to rapidly keep up with the ever-changing needs of their customers;
- allows the insertion of marketing campaigns, promotions and financial institution contact information into the system;
- reduces fraud and call center requests through the use of customer alerts
- uses secure 128-bit encrypted sessions that meet or exceed worldwide industry standards for security and privacy.

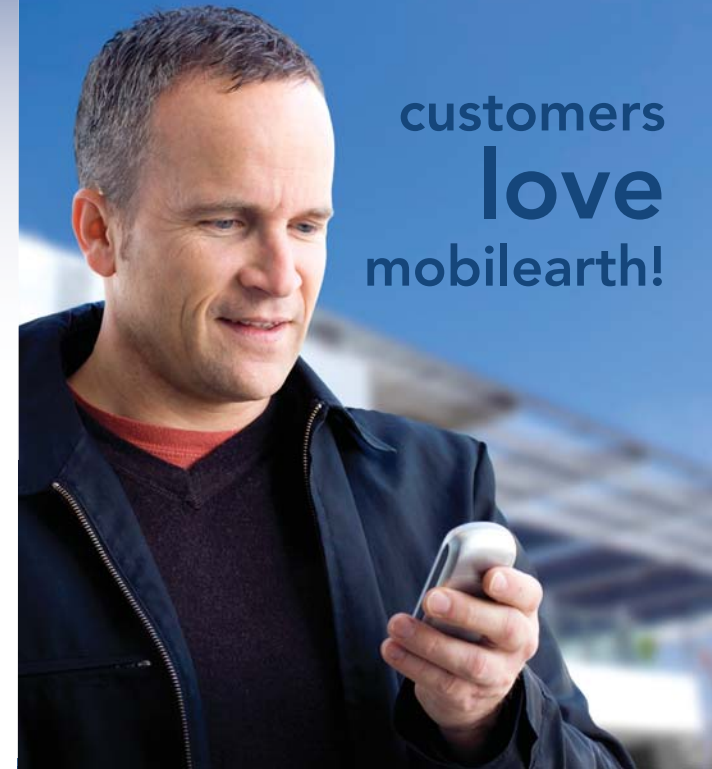


Your customers are more mobile than ever. They want the ability to do their banking when it's convenient; half time at the game, standing in line at the grocery store or antique shopping at the flea market. Wherever customers are, access to their finances is just clicks away.

### For customers, Mobilearth:

- provides the convenience of banking anywhere and at any time.
- provides access to banking information and services via computer and cell phone.

customers  
**love**  
mobilearth!



## mobile banking with mobilearth is:

- easy to use
- great for customer retention
- fully featured with web, WAP and text (SMS)
- simple to integrate





... because life is mobile

**empower customers with mobile and web access to their accounts**

Customers can log in at a single designated URL (website) with their computer, PDA or mobile phone to check account balances, obtain transaction history and perform transfers. Customers can also use text messaging (SMS) to retrieve real time banking information. Modules are also available to handle: stop payment requests, online statement viewing and downloads, reporting of stolen or lost ATM cards, and new check orders.

**alerts keep customers informed**

Customers can establish email or text message alerts when selected financial events occur. Alerts can be triggered by events such as when the account reaches a certain balance or when an upcoming CD or term deposit matures. Customers have full control over how and when they want to receive alerts.

**push information to customers**

With a portal marketing site for mobile devices, you can share information on promotions, exchange rates, contact information and more.

**pay bills, transfer or send money via text**

Customers can make payments to merchants, perform internal transfers or send money to their friends and family via the web or text messaging.

**offer more services to business customers**

Business customers will enjoy the time and cost savings of performing payroll processing via the web. After setting up one payroll batch manually or through a downloaded file, they can re-use it over and over again for payroll. You can also enable them to place cash orders online and get notified when the cash is ready for pickup.

**employees run the system**

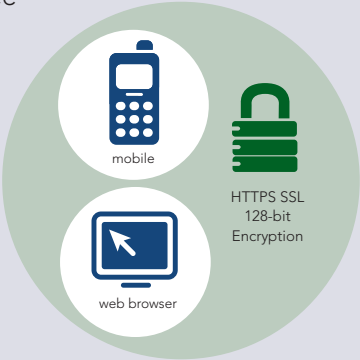
Your staff can set permissions, perform maintenance and set up automated reports on system usage. The system is designed for non-technical staff; no special technical skills are involved to maintain the Mobilearth application.

**Don't see a feature you need?  
Check our website or be in touch.  
New modules are added regularly.**

**security is our priority**

Mobilearth uses security measures that meet or exceed worldwide industry standards for secure websites.

Proxy servers, SSL certificates and 128-bit encryption establish secure sessions to guarantee privacy for your clients.



**alerts keep security in mind**

All messages sent out to clients are pre-configured and customizable by the financial institution. Sensitive information such as account numbers, PINs and names are not included in outgoing messages.



**device detection adds another layer of security**

Mobilearth detects the type of device being used at log in time. Only devices meeting minimum security standards will get through.