



m-Security



m-Banking



m-Agent



m-Money



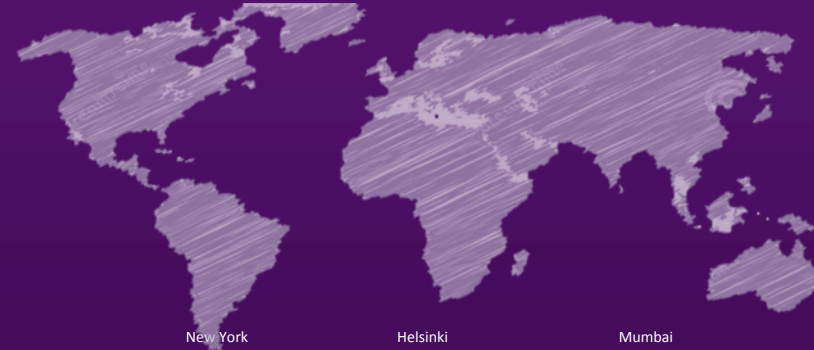
m-POS



m-Biometrics



Mistral
Mobile™



New York

Helsinki

Mumbai

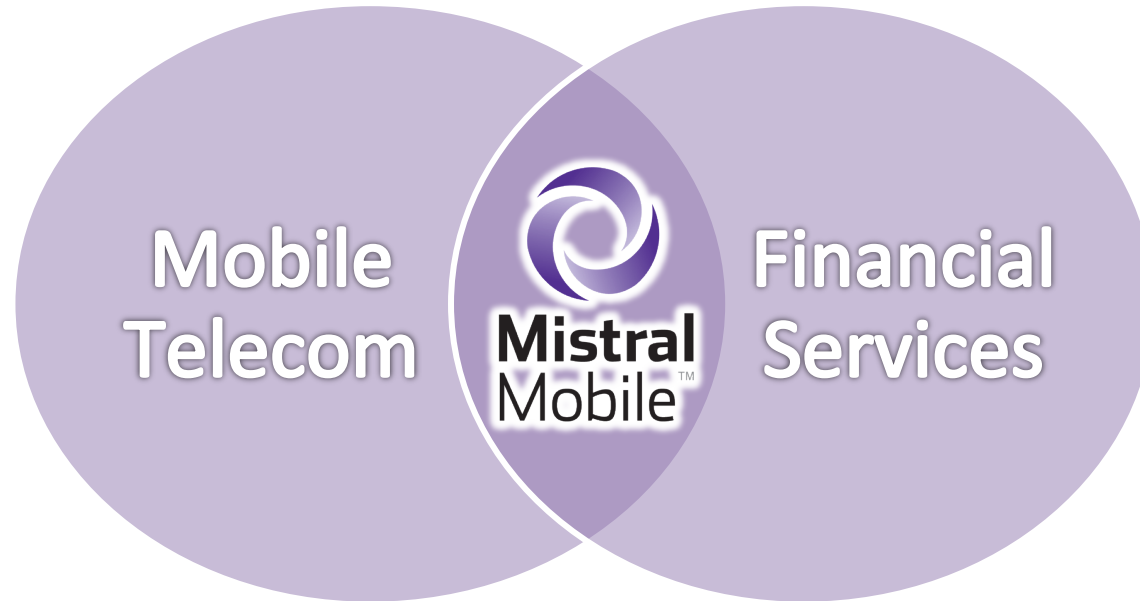
Money Mobility Suite™ | B2B Finance & Alternative Delivery Channels

Peter Ollikainen

Global SME Finance Forum 2015


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WE SERVE CUSTOMERS WITH TOTAL REVENUES >\$45B



Mistral Mobile executives have worked with





**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



BEST MOBILE INTERFACE TO REACH ALL

CONNECTING ALL CUSTOMERS TO ALL TRANSACTION & ACCOUNT SYSTEMS

MOBILE INTERFACES

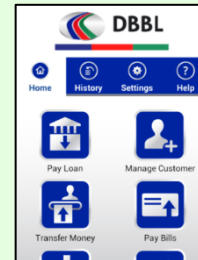
TRANSACTION & ACCOUNT SYSTEMS



E.g., core-banking systems, stored-value wallet, pre-paid, card processing. Many others supported



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



CUSTOMERS

CONSUMERS



MERCHANTS

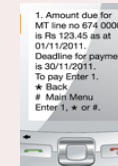


AGENTS



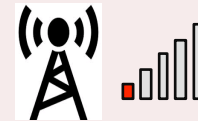
USSD / SIM

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



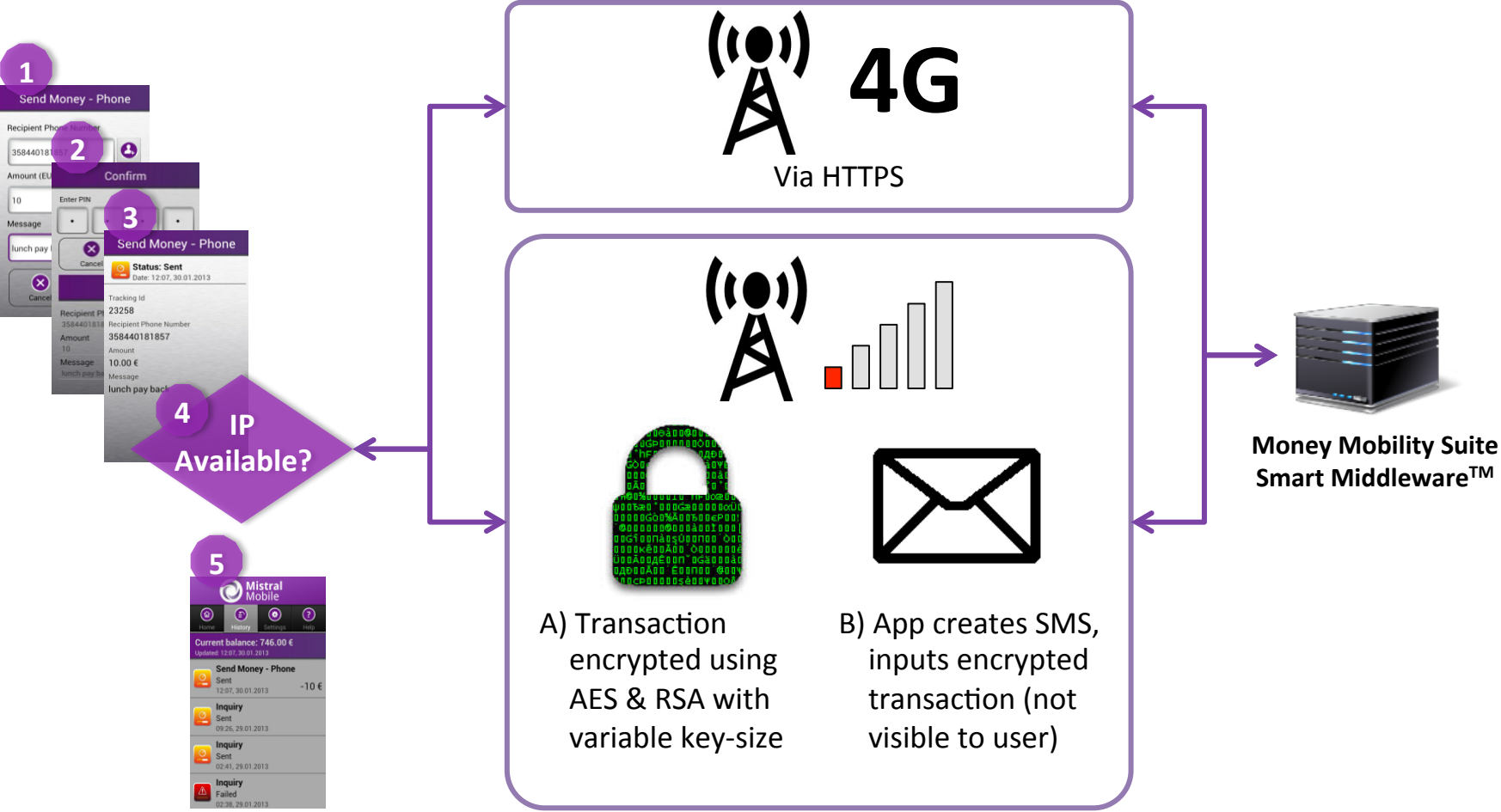
Applications

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



NO INTERNET REQUIRED: ENCRYPTED SMS

INVISIBLE TO USER, SECURE TRANSACTIONS ANYWHERE



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

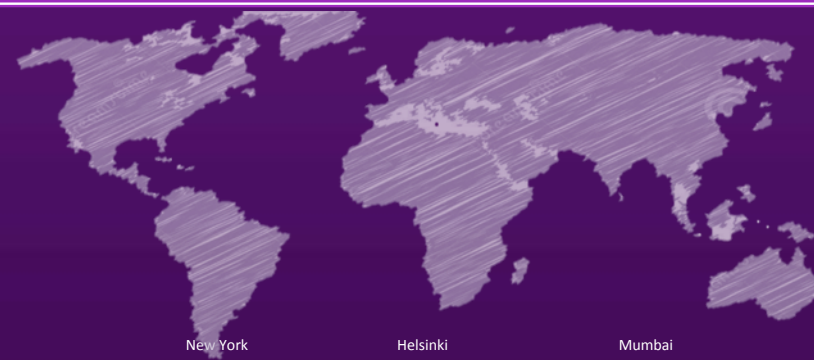


Adarsh agent collect from a customer using their mobiles



**Mistral
Mobile™**

*Mobilizing financial institutions
in the emerging markets*



New York

Helsinki

Mumbai

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SALES@MISTRALMOBILE.COM
TWITTER @MISTRALMOBILE



m-Aegis



m-Banking



m-Agent Banking



m-Money



m-POS



#smefinance2015