

BACKGROUND ON THE PLATFORM

Since 2005, **WIZZIT International** has developed the **WIZZIT** Platform that we implement with our partnering financial institutions, for delivering a flexible mobile banking, wallet and agency-banking offering. We have our own in house development team and do not outsource any development or implementation.

THE WIZZIT SOLUTION

The **WIZZIT Mobile Commerce Platform** was designed and built by **WIZZIT International**. It is a fully functional mobile commerce and mobile phone banking platform. **The Platform** consists of various modules that can be implemented as selected by the bank. The **WIZZIT** solution ensures agility and flexibility together with the ability to rapidly respond to the ever-increasing demands from customers whilst at the same time ensuring the stability and integrity of the core.

The requirement is to implement a mobile banking and agency network technology solution that is flexible and dynamic to support future growth and additional features for their Bank customers.

Figure 1: Registration & Transaction offering of WIZZIT

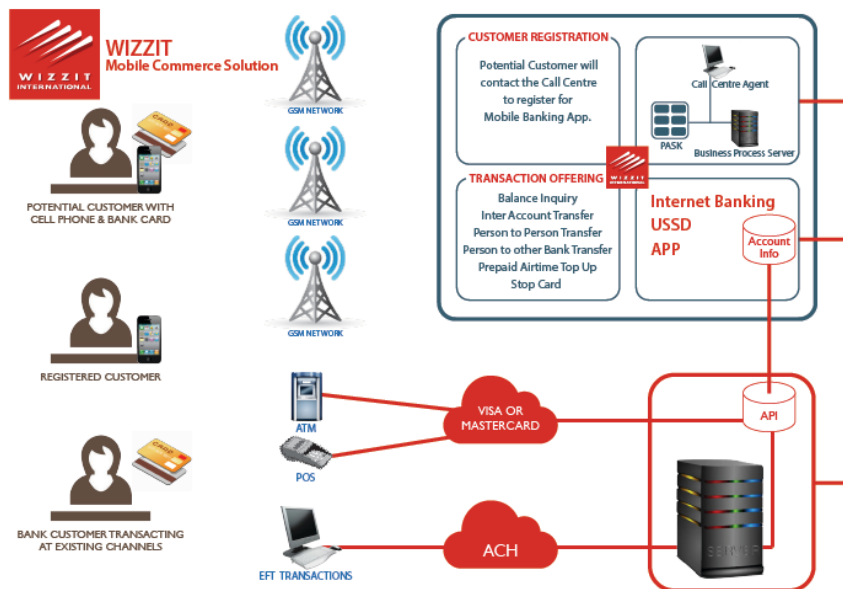


Figure 1 above, can be divided into two areas:

- The bottom portion represents the existing infrastructure of the bank, which includes the banking system and the customer channels like ATM, POS and EFT transactions.
- The top portion represents the proposed banking solution that encompasses the customer registration and banking transaction offering. **WIZZIT International** has designed and built a banking and commerce switch that addresses the solution for the top part of **figure 1**.



WIZZIT MOBILE & ELECTRONIC BANKING PLATFORM

SCOPE OF THE MOBILE & AGENT MANAGEMENT SOLUTION BANKING SOLUTION

Figure 1 indicates the entities that will interact with the proposed solution and the possible types of interaction.

SOLUTION ARCHITECTURE OUTLINE

1. THE SOLUTION ARCHITECTURE

Figure 1 illustrates the system architecture that is proposed for the mobile banking solution and the possible integration points.

2. PROPOSED SYSTEM ARCHITECTURE

Figure 1 is a schematic representation of how the WIZZIT solution can interface into the bank back office infrastructure.

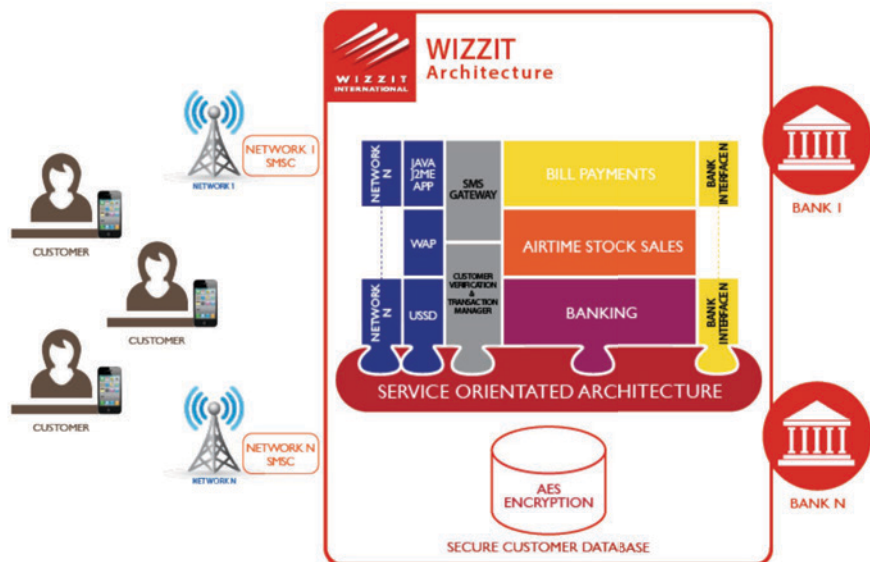
Another challenge is the ability to link into all cellular networks in a given country for POS and Mobile phone transacting. Cellular networks are built on dissimilar backbone equipment and although they deliver the same services, the interfaces into the backbone equipment usually differs from network to network.

Figure 2 is a schematic overview of **WIZZIT International's** mobile banking switch, which will enable the Bank's customers to have access to cell phone banking, mobile money wallets and mobile payment services.

The left hand side of **figure 2** represents the integration into the mobile networks and the right hand side the integration into the bank's back-office systems.

To support the rapid change in technology, a generic banking switch was developed and as the technologies change, components to support the new functionality can be adapted or added easily.

This design approach guarantees high return on investment to WIZZIT's clients.



A. CUSTOMER INTERFACE

WIZZIT'S PLATFORM OFFERS THE FOLLOWING FEATURES:

Customer Interface

Supports all major transaction types.

Mobile Apps

WIZZIT will custom build an app for your requirements.

USSD

Connects directly to each mobile network.

Internet Banking

Secure Logon & process transactions.

Bank Front-End Management Console

Front-end facility to allow Banks to capture additional payments services.

Registration

WIZZIT remote account opening module.

WIZZIT International platform currently supports USSD and SMS as well as Android and Apple iPhone applications together with internet banking.

The Customer interface supports all major transaction types with integration into the bank, Value added service providers and Billers.

B. MOBILE APPS

WIZZIT International will custom build an app that combines "traditional" mobile banking functionality with modern technology, to reach across all the platforms and business units that are required.

WIZZIT can build for Android and Apple. This includes all the required transactions as well as other features such as ATM Locator, Stop Card, and email statements.

All of this is contained within the secure APP, Android and IOS and Windows environment. Other Functionality that is required as per the tender document can be added in less than 3 months.

C. USSD

The USSD integration connects directly to each mobile network and allows the user to interact with the system on this channel utilising a short-code allocated by the Network to the Bank.

D. INTERNET BANKING

WIZZIT International has built an online banking platform in addition to the other channels. This function allows customer to secure Logon and process transactions from their PC or Tablet. The Internet Banking module also supports a dual authorisation function that is useful for companies to do payments to their staff and suppliers.

E. BANK FRONT-END MANAGEMENT CONSOLE

In addition **WIZZIT** has developed a Front-end facility to allow Banks to capture additional payments services. Together with that will be a facility to pull reports for the customer's activities.

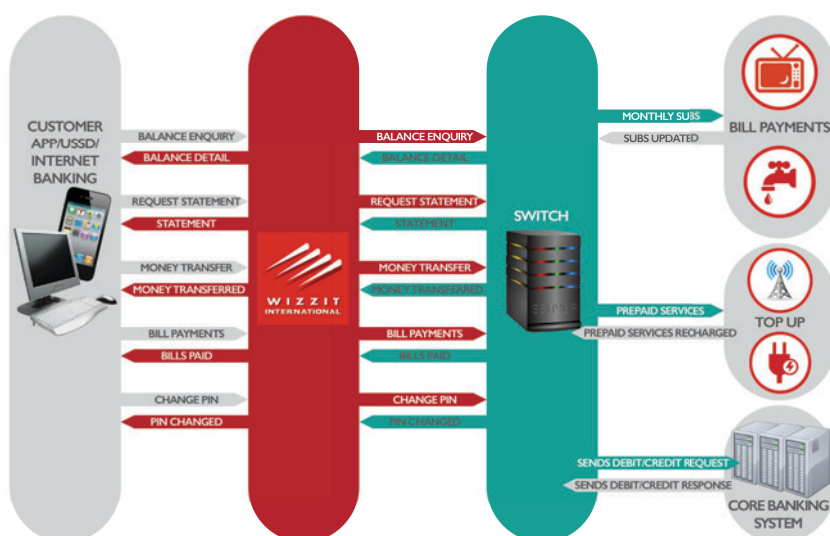
F. REGISTRATION AND CUSTOMER ON-BOARDING

The ability to register customers from either at a branch or Mobile phone application is core to the role out of mobile banking. The **WIZZIT** remote account-opening module is standard with the product, allowing bank staff or an agent network to open bank accounts in the field.

TRANSACTION DETAILS

The context diagram on the right shows the interaction between the various platforms to complete a transaction.

This diagram could change depending on the integration architecture of the Bank.



CONTACT US

For more information about the **WIZZIT** Platform for Mobile Banking, visit www.wizzit-int.com or call +27 11 523 5600 or email info@wizzit-int.com