

## Instant Access to Bank on SMS Devices

Today's customers demand anytime access to information, whether it is about their bank accounts, bank loans, credit cards or interest rates. They need their banks to provide them a differentiated service offering giving them better control and visibility into their bank transactions, wherever they are.

Extensio provides a SMS based data access and delivery mechanism that enables banks to reach and retain their customers like never before.

With Extensio, your Bank is just one SMS away!

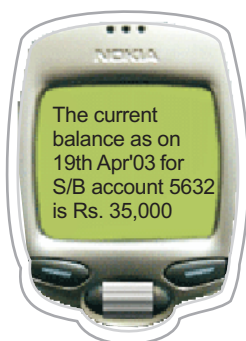
### BENEFITS

- Enables customers to stay connected to their bank accounts, wherever they are.
- Customers have a choice - they can seek information in real time using the "Request" mode, or be alerted using the "Alert" mode.
- Customers can set up personalised alert conditions, based on their individual needs.
- Customers can choose between E-mail and SMS alert delivery mechanisms.
- Improves customer satisfaction with ubiquitous data access with existing mobile devices

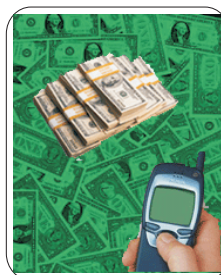
### EXTENSIO ENABLED SERVICES

- **Customer Request Mode:** Balance Enquiry, Stop payment of cheque, report loss of ATM or Credit card, Transaction Statement, Cheque Book requests, Cheque Status Enquiry, etc.
- **Customer Alert Mode:** Cheque returned alert, Loan installment due date alert, Balance less than specified amount alert, TD maturity alert, etc.
- **Customer Requested Alert Mode:** Account balance going above or below a specified value, Cheque realisation from a specified party, etc.
- **Communicate about new products:** Revised interest rates applicable, new services launched, new rates for house loans, etc.

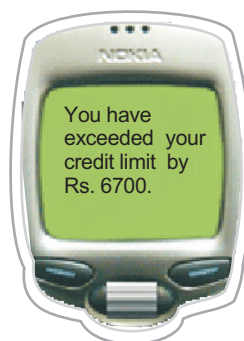
Loan  
Payment  
Reminders



Account  
Enquiry

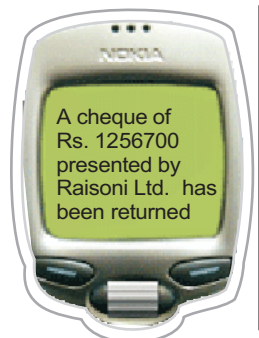


BANK



Credit  
Limit  
Alerts

Cheque  
Return  
Alerts



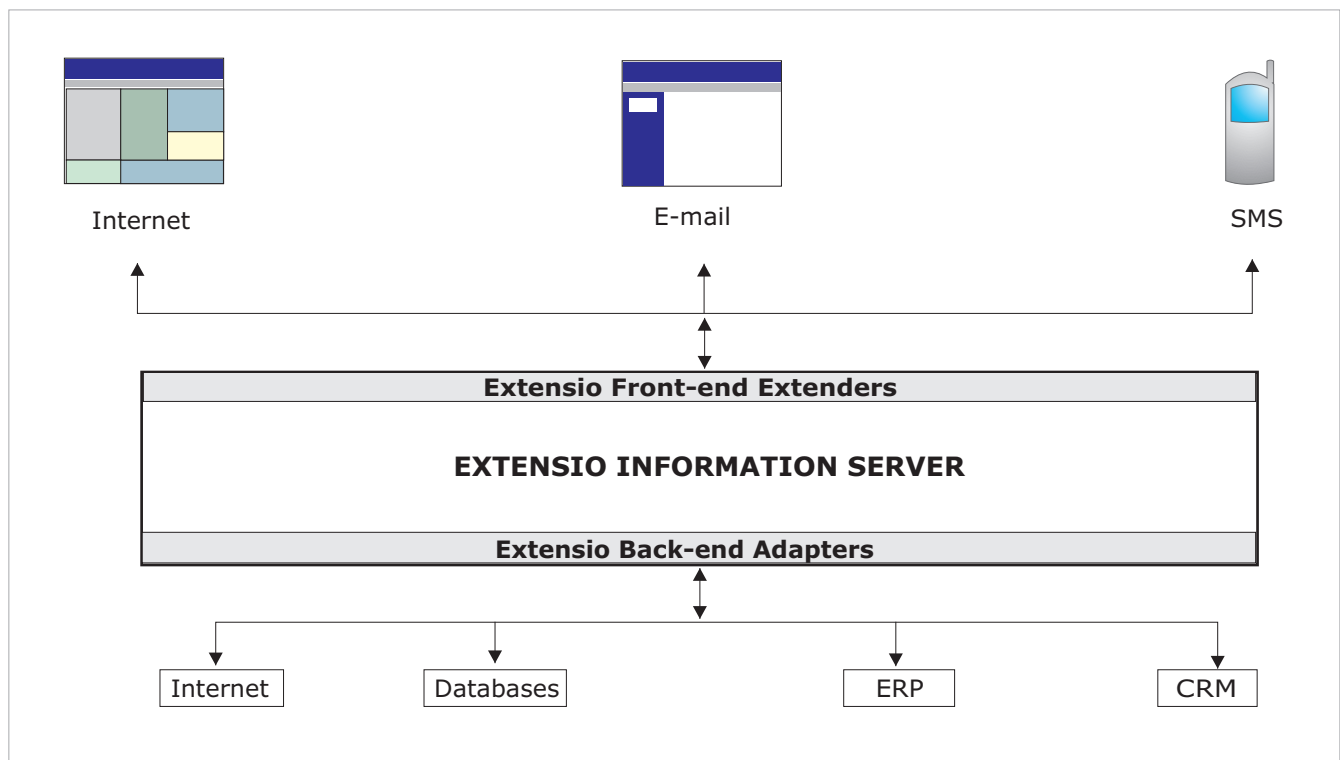
## EXTENSIO FEATURES

- Supports a variety of information access mechanism, including request, alert, broadcast and update.
- Leverages existing infrastructure of SMS service providers. Works for both GSM and CDMA phones.
- Does not require any changes in the existing Banking application software.
- Future proofed with configuration tools that enable changes without any programming effort.

## TECHNOLOGY

Extensio pulls data in real-time from disparate Banks' data stores and creates a unified information layer over the existing Bank IT infrastructure using its information integration technology. The information layer thus created is further processed for notifications, updates and presentation to a variety of customer access points, including the internet, desktop screens, wireless devices and e-mail.

Extensio Information Suite, a patented Information Integration and Delivery Solution consists of the J2EE based Extensio Information Server, Extensio Studio, Extensio Console, Extensio Front-end Extenders and Extensio Back-end Adapters. Extensio Information Server is a rules based engine that provides the robust extensible and scalable information layer with flexible interfaces that enable it to be connected to a variety of front end devices using Extensio Front-end Extenders, and to several back end data stores using Extensio Back-end Adapters. With its powerful configuration and management tools - Extensio Studio and Extensio Console, Extensio can be deployed within a few weeks, without changes to the existing data stores.

**Supported Operating Systems:**

Windows, Linux, Solaris

**Server Software Requirements:**

Apache or IIS, J2EE compliant application server/container, JDK, JDBC/ODBC compliant database

**Front-end Extenders:**

SMS, Internet Explorer 5.0+, Microsoft Desktop, E-mail

**Back-end Adapters:**

JDBC/ODBC for databases, E-mail, HTTP

**Supported Phones:**

Any GSM or CDMA phone that supports standard SMS

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