



## Innovative Digital Experiences, Delivered.

The retail banking industry is being disrupted by digital technology and FinTechs. As customers accelerate the use of digital channels, banks need to develop new business models so that they can attract and retain profitable customers. Banks that will succeed will leverage digital technologies to build a deeper engagement with their customers, understanding their needs and providing frictionless financial services – when and where their customers want it.

**Mobeix™ Digital Retail Banking** allows banks to seamlessly engage consumers across different channels – mobile, web, social media, voice and deliver digital banking services from onboarding, advanced biometrics, account management and payment capabilities. Leveraging AI technologies and push notifications, banks can deliver personalized and context-based financial services to consumers on the move.

Built on a component-based architecture, banks can leverage the rich set of banking capabilities built in the platform as well as extend and build their own banking services by using a rich set of development tools.

**Mobeix™ Digital Retail Banking** has helped banks around the world achieve significant business growth through the digital channels and they have been recognized as digital leaders winning numerous awards globally.



### Omnichannel experience

A seamless user experience across digital channels including mobile, tablet, internet banking, wearables and conversational banking



### Integration

Ability to integrate seamlessly with banking host systems, payment gateways, social media and other third-party systems



### Fast time-to-market

Fast implementation, using developer enablement capabilities for rapid design and deployment allowing the bank to keep pace in the digital world



### Lower total cost of ownership (TCO)

The open technology stack enables banks to deliver new banking services quickly while meeting business requirements or offering superior customer experience



### Enterprise-grade security

Highly secure with end-to-end encryption from the client device to the banks' servers and multiple industry certifications including PA-DSS v2.0



### Customer insights

Leverage advanced analytics to gain valuable customer insights to build deeper relationships and deliver relevant services to consumers



## Mobeix™ Digital Retail Banking Services



### Customer Onboarding & eKYC

- Customer onboarding via multiple channels from a single platform, including mobile and internet banking
- Rapid new customer acquisition supporting the full remote account origination process from form filling, document uploading and verification to eKYC



### Transactions

- Support for all types of transactions, including fund transfers and bill payments
- One-click transactions, whereby saved transaction details can be reused for quicker payments
- Standing instructions for scheduling payments and transfers



### Personalised Dashboard

- Customers can personalise settings based on their preferences across each channel
- Tailored recommendations such as saving goals or suggested spending based on individual insights



### Notifications

- Rich push notifications to drive deeper customer engagements
- Actionable notifications with deep linking to within the app and microsite
- Notifications via channels including SMS, email, inbox and push-mail



### Customer Insights

- Advanced reporting and analytics capabilities that deliver deep customer insights and proactively offer relevant services to consumers.
- Integrates with the banks datawarehouse and CRM engines to design and deliver marketing campaigns within the digital channels



### Secure and Scalable

- Multi-factor authentications supporting hard and soft tokens, Biometric (touch id, facial recognition etc.) and Behavioural authentication
- Highly scalable architecture supporting millions of users processing over 100k transactions per second

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Get in Touch

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