



**MOBILE  
BANKER**

# An innovative approach to mobile banking



Empathetic approach



Cooperation with bank's clients



Innovative functions

## A bank in your pocket

Clever Mobile Banker is a mobile application designed for smart phones and tablets enabling users to manage banking portfolio and personal or company finances. A bank or other financial institution opens a new channel for its clients with this application, providing access to existing internet banking services with the maximum use of mobile phone properties – whenever and wherever it is needed.



## Product development

We monitor trends in banks around the world and in mobile technology. We regularly add new functions to the Clever Mobile Banker that provide advantages for users and financial institutions. In designing a mobile application, we aim for perfect ergonomics, attractive design and we place an emphasis on intuitive control. In developing and testing, we work with end users – bank clients.



4 reasons to choose the CMB solution:

### Empathetic approach

By talking to people we've acquired a real picture of current barriers and service use, and we think up user-friendly solutions. We verify our designs at empathy workshops where we receive feedback on the application even before it is made.

### Cooperation with clients

You don't have to perform studies on what your customers want. We test our solutions with future users – the banks' customers themselves.

### Innovative functions

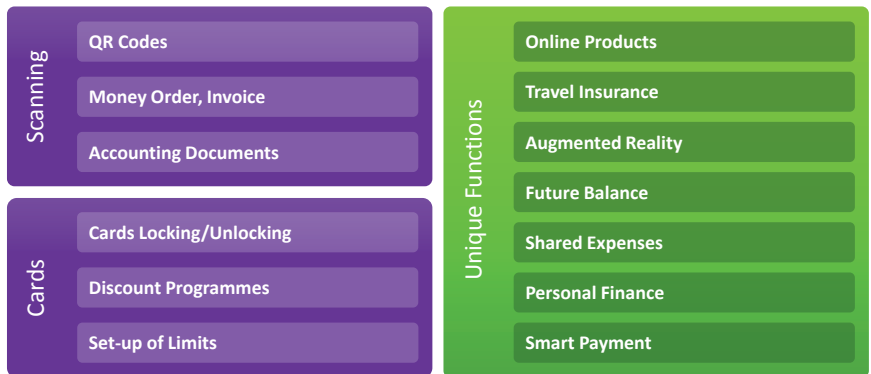
Clever Mobile Banker naturally utilises the abilities of smart devices and augments normal internet banking to include new functions that you won't find elsewhere and that separate you from the competition's applications.

### Support platform:



## Functions that clients really want

Our market research produced over 260 ideas for unique and standard mobile banking functions that can set you apart. We're able to incorporate these modules into your existing and future mobile banking and thus provide you with a significant advantage over the competition.

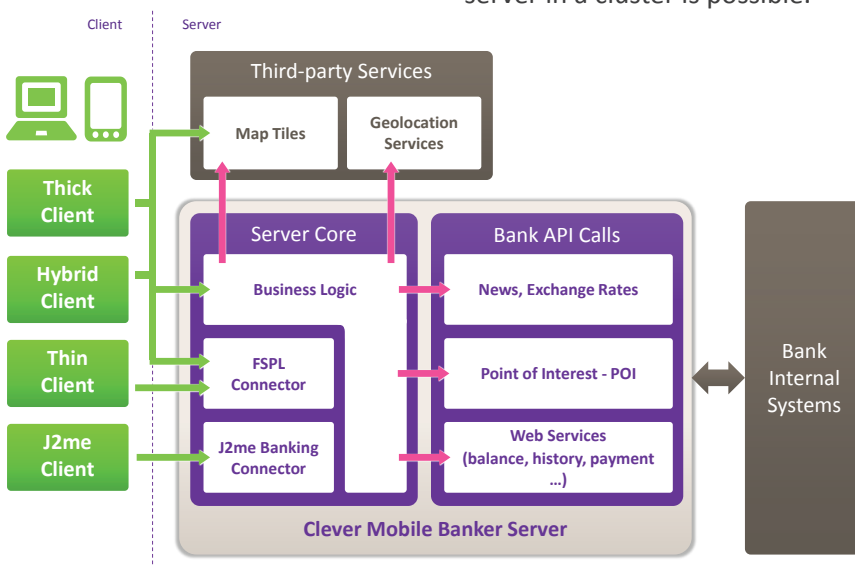


## Technical solution

As a standard, we offer our solution as a native application for Android and iOS platforms. The entire solution's architecture also allows for other ways of implementing client applications based either as a web client using HTML5 or as a hybrid client combining both approaches.

An integral part of the solution is the server part, which optimises communication between client applications and the customer's internal systems. It also consolidates the application interface of client applications that, in addition to bank services, contain geolocation services (ATMs, branches, sales partners, etc.). Parallel operation of the server in a cluster is possible.

The solution's availability is ensured by this and scalability is possible (load distribution). Another priority of the server part is the 'economic approach' to the bank's internal systems. The server monitors availability and, in the event of a failure, the API calling of bank services is temporarily interrupted. This prevents further overloading of unavailable internal systems.



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Product pages

