Strategic Perspective

The New Vision for Mobile Branches:

Migration to Mobile Banking--- a Growing Trend

Transforming to a Mobile Branch platform for customer convenience…

Bank customers today are sending a clear message to their financial institutions: They want to use their banking services from multiple access points. For instance, customers visit a bank's website to obtain information on investments and personalized financial services. After completion of an on-line questionnaire risk profile, the customer is then contacted by a bank's investment consultant to arrange for an in-person meeting--which most likely will be scheduled at the customer's home or office location. This scenario is very common and demonstrates that more banking transactions are occurring outside the typical branch setting. Does this mean that branch banking is a thing of the past? Absolutely not! But it does mean that banks in the future must find better ways to service their customers from multiple access points (bank branch, customer's home, office, laptop, PDA / cell phone and ATM).

What is required to make this customer centered communication strategy to take place?

- Financial institutions will need to update, replace and re-engineer their branch office IT systems that support customers and staff in the branch, call center or mobile unit / personnel.

- A strategy that enables legacy computer systems and networks to work together will be essential for success.

- Network engineering and design will be needed to ensure that banking transactions are "on-line" and secure in a mobile environment.

- Financial institutions will need strategic partners for on-going network planning, and design to facilitate new products, services, and application deployment.

- Finally, the experience from the customer's perspective must be seamless. In other words, the experience should be easy, pleasant, and most importantly, meet their expectations.

What are the basic components of this new network design?

1. The network must be capable of supporting critical content delivery (CCD) to the customer.

2. The use of IP routing and possibly IP Telephony will play an important role.

3. Wireless applications will provide customer flexibility –thus secure wireless network design/solutions will be required.

4. A sound strategy for content convergence across all customer access points.

Critical Content Delivery (CCD)—provides localized distribution of re-usable content such as images for off premise branches, kiosks, ATMs, sales presentations and product marketing materials. Localizing this content reduces demand, capacity and latency in the Wide Area Network (WAN) between the enterprise and mobile branch applications. With content from various domains and geographically de-centralized sites, distribution and management is critical to a dynamic mobile branch/banking strategy and key to providing efficient low-cost operations.

Thanks to the growth, new technology coupled with a high degree of customer usage and acceptance with a clear business strategy is imperative.

Having the ability to execute the following are keys to success:

➢ Distribute content locally, reducing bandwidth costs and latency.

➢ Integrate data, video, and even voice across all mobile channels (mobile branches, off premise staff, ATM's, kiosks, laptops).

➢ The ability to provide media-rich offers for both the self-service and personalized-service oriented customers.

➢ Enhanced security, monitoring, scalability, and reliability of your network operations center (NOC).

➢ The ability to perform real-time cash and non-cash transactions through a mobile branch, ATM or kiosk.

Wireless Branches Serve Multiple Functions, Virtually Everywhere, 7 Days a Week

Mobile branches are flexible and even have the capability of taking the place of bricks-and-mortar operations during:

- Branch openings
- Construction / renovations
- Disaster recovery

Mobile branches work for you 7 days a week, and are effective & economical for promoting investment services, on-site loan approvals, new account campaigns, and cash-dispensing:

- **On weekdays at:**
    o Targeted major employers
    o College / university campuses
    o Retirement communities & retirement planning seminars
    o Military bases
    o Conventions, tax planning & investment events
    o Malls
    o Major condominium & subdivision real estate offerings
- **On weekends at:**
    o Major events & openings of malls, supermarkets and sports facilities
    o Street festivals
    o Golf tournaments
    o Amateur & community athletic events
    o Professional sports games (football, basketball, baseball
    o RV, boat, auto shows
    o Concerts
    o Fairgrounds

Why Consider GNCI?

Selecting the right business direction for your mobile branch applications is challenging. The success of your mobile branch strategy depends on having a solid and secure wireless network communications plan and an experienced partner with a track record is. GNCI's experience and background in wired and wireless applications, coupled with an impressive list of strategic partners, will ensure success in delivering sound and secure mobile branch banking programs. For your mobile banking solution that combines expert engineering, network design and a seamless customer centered communication strategy, GNCI and its high profile partners have the resources to provide innovative products, rapid delivery capability and a framework for all your mobile branch/banking needs.

Information and Pre-Sales Inquiries

For further information, please contact:

Michael E. Goraleski, President/CEO
Global Net Commerce, Inc.
2102 Business Center Drive, Suite 130
Irvine, CA 92612
Phone: 949-278-2858
Fax: 949-515-2970
sales@gncimail.com
www.globalnetcommerceinc.com.