



ELECTRONIA



## SMART BANKING SOLUTIONS

Electronia banking solutions provide smart card-based secure data transmission, electronic funds transfer and e-commerce transactions. The solutions consist of wired and wireless home, mobile, indoor and outdoor terminals supporting multiple applications like retail shopping, secure bank transactions, dining at a restaurant etc.

Payment and banking convenience has been a driving force in expanding e-commerce and wireless communications services between consumers, government organizations, retailers and banks. Accordingly Electronia's solutions include multi-services business applications like controlled security access, e-commerce, home shopping, various types of mobile payment and bank-to-consumer communications.

Home terminal solutions include e-commerce applications for home banking, home shopping, and Internet security.

Mobile terminal solutions include wireless payments for taxi, couriers, home deliveries, mobile retail, and physical stock management.

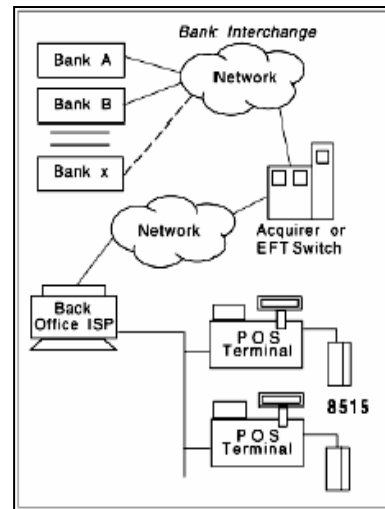
Indoor terminal solutions include payment applications for use by organizations like retail chains, individual shops and health care service providers. They also include security access to departments and buildings in addition to attendance recording function.

Outdoor terminal solutions include applications for payment and/or access at Petrol stations, Resorts, Parking facilities, Bus stations and Railway stations. They also provide the perfect solution for self-service reload of Smart cards. These terminals are designed for unattended usage in the harshest environment.

Multitasking terminals address the requirement of having multiple applications in a single electronic terminal. Electronia banking systems have the mechanism to ensure the integrity of each individual application and also allow each application to share the resources of the terminal. These include debit and credit cards and private label loyalty cards and credit cards.

Electronia's Smart card based banking solutions are designed to promote a cashless business environment without the need to extend credit. Electronia's outdoor terminals and revalue stations can easily be integrated into existing ATM machines. In addition, the revalue stations can be placed at convenient locations to directly transfer funds from a bank account to a Smartcard without having the need to interface with an ATM. This results in massive cost savings for the bank in terms of hardware and infrastructure cost. Indoor terminals interface with POS systems to facilitate payment using the Smart card.

While Electronia banking solutions make all the above possible, they still retain the power and ability to process multiple loyalty applications on the same card. They provide consumers with loyalty related benefits from banks, stores and product manufacturers irrespective of where they spend their electronic cash.



8515 MPT Integrated EFT Installation