



Banking Services Have Evolved

Mobile Banking is Next!

- Mobile banking is forecasted to grow faster than online banking
- Mobile banking will be used by 1 in 5 customers by 2012



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Mobile Banking Costs Less... and Creates Business Opportunities

For Banks

- Connect anytime, anywhere
- Differentiate services
- Save support costs
- Enhance offerings
- Project tech savvy image

For Customers

- Manage assets anytime, anywhere
- Increase customer satisfaction
- Access to value-added services



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Web Banking vs. Mobile Banking

Online Banking

- 10x more CPU power, 1000x more memory
- Home, Office
- 293 Million/Yr
- PC, Mac, Linux
- 13"-21", Full Keyboard and Mouse
- Open, High Bandwidth, Low Delay
- Web Based (HTML, Flash) powered with Java EE, .NET

Mobile Banking

- Limited CPU power (200MHz), very limited memory (2MB)
- Anytime, anywhere
- 1.25 Billion/Yr
- Proprietary, Symbian, Windows CE
- 2" -4", Condensed Keyboard
- Proprietary, Low Bandwidth, High Delay
- Web (WML, HTML, Flash Lite) or Application (Java ME, .NET Compact) based



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Choosing Mobile Banking Technology

Java: The True Mobile Banking Experience

Pros

- Fast data transmission
- High level of security
- Control over user experience
- Same display for streamlined customer service
- More advanced technology

Cons

- Needs customization
- Harder to develop
- Needs operator support



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Choosing Mobile Banking Technology

Wap: Browser-based

Pros

- More compatibility
- Easier to develop
- No need to download

Cons

- Limited interface
- Cumbersome
- Minimal screen size
- Slow data transfer
- Poor navigation
- More costly for users



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Choosing Mobile Banking Technology

Traditional SMS text messages

Pros

- Appeals to Generation X
- Available in most handsets

Cons

- Can be expensive
- Does not address complex needs



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Choosing the Right Mobile Banking Partner

Why AMD Telecom

- More than 5 years of experience in mobile solutions
- R&D activities sponsored and certified by TUBITAK
- More than 250,000 mobile users
- More than 1,000,000 monthly transactions



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Choosing the Right Mobile Banking Partner

What We Offer

- **Innovative:** Intuitive and intelligent mobile technology
- **Experienced:** Proven mobile banking platform
- **Agile:** Responsive and dependable field support



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AMD Telecom Mobile Banking

Secure

Intuitive

Flexible

Powerful



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