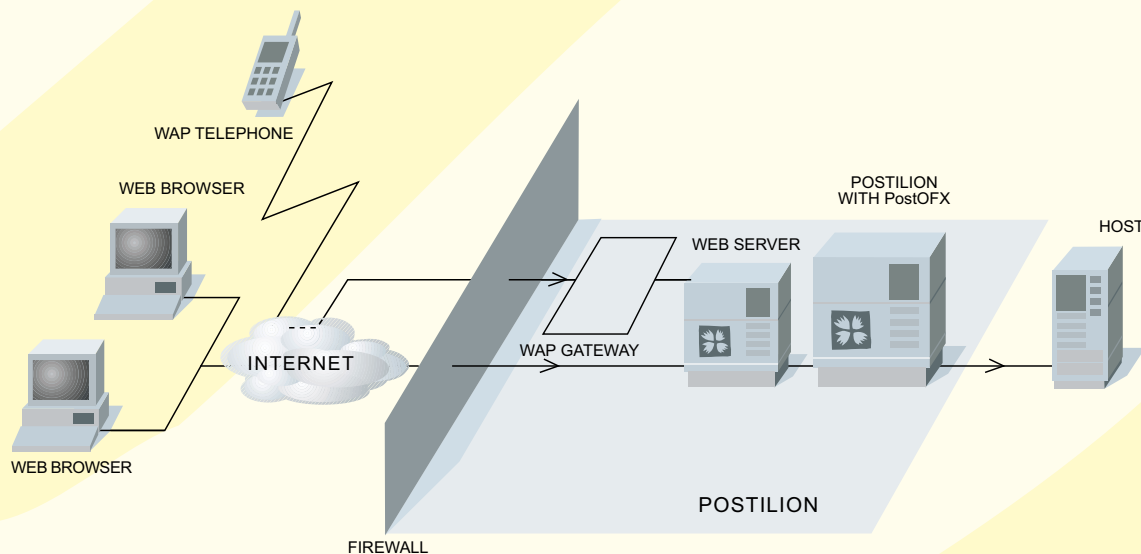


Remote Banking [Internet/WAP]

with Postilion

- New personalized delivery channels: PC or mobile/cellular phone
- Reduced costs

WAP extends the Postilion Internet banking functionality to the mobile/cellular phone as well as the PC



Payment facilities and banking information anywhere, anytime

Postilion supports the following transactions via its PostOFX interface:

- Transfers • Balance inquiries • Bill payments • Linked account inquiry • Third party payment
- Check book ordering • Stolen/lost card listing • Exchange rate queries • Financial market reports
- Mini-statements • Recurring and scheduled payments • Customer password change

Easy user-friendly customer interfaces

Postilion's Internet banking solution comes complete with a working Internet website and ActiveX routines to generate OFX messages. The transactions are routed over the link between Postilion and your host. No specific application is required on the mobile/cellular phone (it works like a standard Internet browser).

It's flexible

Although we provide a complete solution, the website can be modified to front-end any application and project your bank's image.

Strong security infrastructure

Mosaic Software has joined forces with SACA (South African Certification Agency) to develop a WAP Internet banking solution. SACA provides the digital certificates to guarantee security of mobile WAP transactions. SACA is also a member of the Comparex eCommerce division and represents Verisign (a global leader in digital certification) in South Africa.

Clear reporting options

Available on short message delivery (or non-delivery), allowing repudiation issues to be resolved retrospectively.



Postilion provides simple and cost effective implementation of a robust Internet banking service.

Product Overview

Postilion 4 is a comprehensive electronic commerce and funds transfer system that runs on Windows NT technology. It is designed to deliver consumer transactions at every level of an EFT network. The Postilion family of products provides custom-made electronic commerce solutions over a wide range of environments. The Postilion product may be enhanced to offer specific feature sets by adding software components to the core product. This modularity allows end-users to select the configuration to meet their specific needs.

Postilion offers a total solution

Postilion is focused on providing banks with a single deployment strategy for all their retail delivery channels, irrespective of the nature of the channel itself. To provide online banking capabilities, Postilion is expanded with the PostOFX node interface.

The PostOFX node interface allows a bank to create and implement a total solution for Internet or intranet-based banking. It has the following immediate applications:

- allows financial institutions to publish web pages that facilitate home banking more easily;
- allows financial institutions to publish web pages on an intranet, which allow teller functions, such as cash withdrawal and deposit;
- allows cardholders to connect to their bank with standard browsers;
- allows extension to WAP: a new open mobile device messaging protocol standard, making Internet banking functionality available over the mobile/cellular phone.

The rapid development of mobile commerce, and the large number of mobile/cellular phone users, creates the ideal environment for the application of WAP technology. The prepaid mobile/cellular initiative reaches a market that does not have access to the Internet or other channels and provides a huge opportunity for companies to service their customers using WAP technology

The PostOFX solution

The underlying technology that makes this possible is the Open Financial Exchange protocol (OFX). This is a unified specification for the electronic exchange of financial data between financial institutions, business and consumers via the Internet. Created by CheckFree, Intuit and Microsoft in early 1997, the Open Financial Exchange specification enables financial institutions and brokerage firms to implement online connectivity for both Personal Financial Management (PFM) software products like Microsoft Money or Intuit's Quicken and to build dynamic web sites.

Open Financial Exchange is an Internet-oriented client/server system that features a direct connection between the client and a financial institution's server, employing a request/response model. Open Financial Exchange request/response messages are based on the Standard Generalized Markup Language (SGML) and are exchanged between the client and server by means of HTTP (Hypertext Transfer Protocol).

Currently the PostOFX Interchange handles web generated OFX requests. OFX is a rich protocol, and a working subset for home banking is supported by Postilion's PostOFX node interface. Development is underway to support a much broader subset of the OFX protocol. At that time Personal Financial Management software products will be able to connect to the PostOFX source node interface. This means that the cardholder's software will integrate seamlessly with Postilion.



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