



As one of the main points of engagement with customers, the internet banking service offered by FIs has become increasingly important when determining customer satisfaction. As such, FIs need to ensure it not only offers the functionality customers have come to expect, but that the online user experience is personalised, secure and consistent across all touchpoints.

For financial institutions that want to be able to offer their customers a remote banking experience that replicates the experience of visiting a branch, TranzAxis Internet Banking enables FIs to create a secure and feature-rich internet banking system to meet their requirements.

The solution has advanced application build systems that provide FIs with the capability to fully customise the system: whilst a basic set of 'widgets' (separate functional modules) is provided, these can be modified, or alternatively an FI can develop its own widgets, to essentially design and create a unique internet banking system. This enables FIs the ability to offer a much more personalised experience to their customers.

TranzAxis Internet Banking provides FIs with the ability to offer a broad set of information services and a variety of financial operations, including viewing and checking account and card status, making payments and transfers, setting up payment templates, managing customer limits, viewing both electronic and full statements, etc. There are also tools provided for application management and alert set-up.

TranzAxis Internet Banking supports a range of authentication methods, such as static and dynamic authentication, DPA/CAP support, etc., to ensure the safety of customer data. To further ensure the security of data, FIs can limit the functionality available to customers if they haven't gone through one-time password verification.

The solution can be deployed quickly with minimal impact on the issuer's existing infrastructure and is flexible in terms of integration with external systems.

TranzAxis Internet Banking is a secure solution, that is fully compliant with industry standards and requirements.

TranzAxis is a specialist integrated open application runtime and development platform that offers the following

#### Key solution functionality

- Vast number of banking operations and services
- Extensive library of functional modules and ability to develop of new ones
- Generation of virtual prepaid cards
- Complete customisation of application (appearance, layout, content)
- Advanced security features
- SMS, e-mail notifications
- Interactive services: correspondence with the bank, application management for products and services
- Additional features: currency exchange rates, currency calculator, news, etc.

cross-solution advantages:

- Fault-tolerant, scalable and high-performance architecture
- Full set of application development and integration tools
- Extensive set of pre-designed and tested components (fully customisable)
- Platform independent
- PA DSS compliant

The TranzAxis Internet Banking solution offers exceptional return on investment, reduced cost of ownership and an enhanced experience for the cardholder, driving customer loyalty.

Compass Plus offers a number of options for our internet banking solution: it can be purchased as a turnkey solution, it can be extensively customised and integrated into the existing infrastructure to extend an acquirer's functionality, or the advanced development tools provided with TranzAxis can enable the organisation to completely build their own bespoke solution.



#### About TranzAxis

Compass Plus provides comprehensive, fully integrated and flexible payments software and services that help financial institutions and payment service providers meet rapidly changing market demands. Our diverse customer base spans retail banks, processing centres, national switches and personalisation centres in countries across Europe, Asia, Africa, the Middle East, North and South America. With 30 years' experience, Compass Plus helps build and manage all-scale electronic payment systems that generate new revenues and improve profits for its customers.

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