



M3 Technologies Pakistan (Pvt.) Limited  
(Formerly AKN Messaging Technologies Pvt. Ltd.)



# Mobile Banking

## Anywhere, Anytime, Any Transaction

M3TECH M-Banking brings a new perspective of 'on the fly' banking giving customers the freedom of mobility, and the ability to track their financials anytime from anywhere and get updated with the status of their bank accounts. M3TECH Banking Suite is a comprehensive mobile solution for Banks & Financial Institutions to port their existing banking services to consumers mobile phones, enabling true **anywhere, anytime** banking for any **customer**.

## Why M3TECH Banking?

- Helps you extend the customer service channel
- Reduces cost of inquiry without compromising speed
- Provides a highly interactive channel for the banking needs of each individual customer
- Provides a secure and personal channel for Your customers to access banking services
- Enables anywhere, anytime banking

- Enables you to provide Flexible services according to your customers personalized needs
- Gives you and your customers enhanced convenience to communicate and interact
- Provides a simple service easily adoptable by your customers
- Provides you a reliable media to offer quality banking services
- Powered by Pakistan's largest and most Reliable SMS Gateway

UAN: +92 21 111-188-188

<http://www.m3tech.com.pk>

## The Valued Proposition

- Third Party Managed Service with 24x7 dual monitoring and rigid SLA for guaranteed performance
- Compliant with international standards and implementation of best practices ensures better performance with routing of messages.
- Multiple shortcodes, dedicated per channel throughput and high backend bandwidths ensure in time delivery of services with mobile operators
- Direct and multiple redundant operator connectivities to ensure uninterrupted banking services round the clock
- Implementation of international standards and practices to ensure high confidentiality and security of data and information
- Mobile Operators preferred mobile banking services provider with unmatched support services
- Highly scalable infrastructure supporting 5 million + transaction per day and having the capability of seamless capacity enhancement for more volumes
- Pakistan's first Disaster recovery site enabled data center with multiple redundant telco connections
- Shared infrastructure ensures lower setup and maintenance costs while ensuring confidentiality of data and information
- Ongoing Research & Development and continuous innovation cycle ensures frequent upgrades and new modules
- Over 11 years regional experience ensure best knowledge sharing and guidelines for local banks
- Successful and tested interfacing with industry leading banking middleware providers
- Strong international technical and after deployment ongoing support to ensure smooth operations of mobile banking
- Strong network of connectivity with over 500 networks globally ensures single point of deployment for servicing international banking customers
- Cross platform support for SMS, IVR, Call Center, Web and WAP based channels



## Valued Clients

## M3TECH MOBILE BANKING SUITE:

M3TECH Mobile Banking Suite comprises of following standard services and caters over 40 additional services through add-on modules:

### Account Related Services

- Check current or savings account balance.
- Request for cheque books, stop cheque payments.
- Request for account statement to sent via email or by post.

### General Rates Inquiry

- Request for Fixed Deposite Rates, Forex Rates, Lending Rates or Savings Rates

### Mobile Payments

- Bill Payment Notification, Payment Reminder, Bill Payment Status Check

### Application Status Inquiry

- Check Loan Application Request & Status Updates
- Credit Card Application Request & Status Updates

### Loss/Fraud Notification

- Immediate alert of credit card loss
- Credit card transaction verification

### Bank Promotion & Alerts

- Up to date product and service, promotion - new banking facility, announcements.

### Credit Card Services

- Check credit card balance
- Reward points inquiry
- Credit card promotion alerts
- Payment Reminder and Notification

### SMS Branch Banking

- Cost effective and reliable solution to enable continued transaction in case primary internet connection is down for any particular branch

### Mobile Top Up

- Value added feature where Customers can Top Up their prepaid mobile account through their bank accounts

### Remittances

- Local Remittances
- Foreign Remittances

### POS

- Customers can pay for shopping or dining to merchants.
- Customers can pay for parking or traffic violation tickets.

## M3TECH Banking Edge

Powered by the largest mobile value added services provider in Pakistan with deployment in over 10 banks internationally and 9 local banks.

First mobile VAS company to be listed on the Kuala Lumpur Stock Exchange (MESDAQ) market since Jan 2003 with a current market capitalization of More than RM400 million and being on of the Most profitable companies listed on Mesdaq.

Adequate experience of 11 years as SMS services Provider in over 9 countries.

Directly connected with SMSC's of all mobile Network in the country and 500 networks Globally with access to over 400 million subscribers

Hosted at Pakistan's largest and only Disaster Recovery compliant SMS gateway with capacity of handling 5 Million messages a day

Highly secure and 24x7 monitored gateway Facility with redundant multiple connection to Mobile operators

100% in-house developed product with On and Offsite support from developers and engineers round the clock

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