



## Ethrix Video IVR (IVVR) M-Banking Service

With the advent of mobile video and 3G networks, Interactive Voice & Video Response (IVVR) technology has become the most plausible solution to serve as the technological base for next generation mobile banking.

For the last several years, Ethrix has gained substantial experience and expertise in developing, implementing and deploying IVVR platforms and applications. Today, this unique knowledge and knowhow enable Ethrix to provide the best M-Banking platform available to date with regard to simplicity of use, security, interoperability and reliability.

In IVVR mobile banking the subscriber is only required to make a simple video call. There is no need to download an application or to type a URL address. The bank's welcome message is displayed together with the visual interactive menus, activated either by the handset keys or by the subscriber's voice. Ethrix's interactive video menus with quick response times, immediate feedback and fluid interactivity, provide the users with a simple and enjoyable banking experience.

Ethrix's IVVR M-Banking solution has significant advantages compared with the traditional M-banking technologies such as Java, WAP, or SMS. These advantages are predominately visible in critical key issues of M-banking:

- **Interoperability:** With Ethrix IVVR m-Banking solution, there is no need to develop a customized application for different handset models as in a Java based solution; nor is there a need to customize WAP portals to comply with every mobile browser as in a WAP based solution. Instead, the only requirement is that video calls can be made from the handset. There is no need for a specially installed handset application or for WAP browsing.
- **Ease of access:** One of the biggest barriers for using M-Banking is the necessity to download an application to the handset as a requirement prior to using the service. In a WAP based solution the need to enter a URL address in a mobile browser also serves as a usage inhibitor. With Ethrix IVVR solution, the mobile bank is simply accessed by dialing the service phone number.
- **Security:** Because Ethrix M-banking solution does not connect to the bank via the Internet, it is inherently less vulnerable than the traditional Java or WAP based solutions. In an IVVR based platform, the mobile - landline network provides the only channel through which banking transactions are performed without them being exposed to Internet security hazards. In addition, no data is stored in the handset which serves only as a video interface to the bank servers.
- **Availability:** Ethrix M-Banking solution is available wherever and whenever there is UMTS coverage (now available globally) and is not confined to areas where GPRS roaming is possible.
- **Connectivity to the bank's call center:** As the connecting channel in Ethrix IVVR M-banking is a standard video call it can simply be forwarded as a voice call to the call center. It is not necessary for the subscriber to end the session and initiate an additional call to the bank.