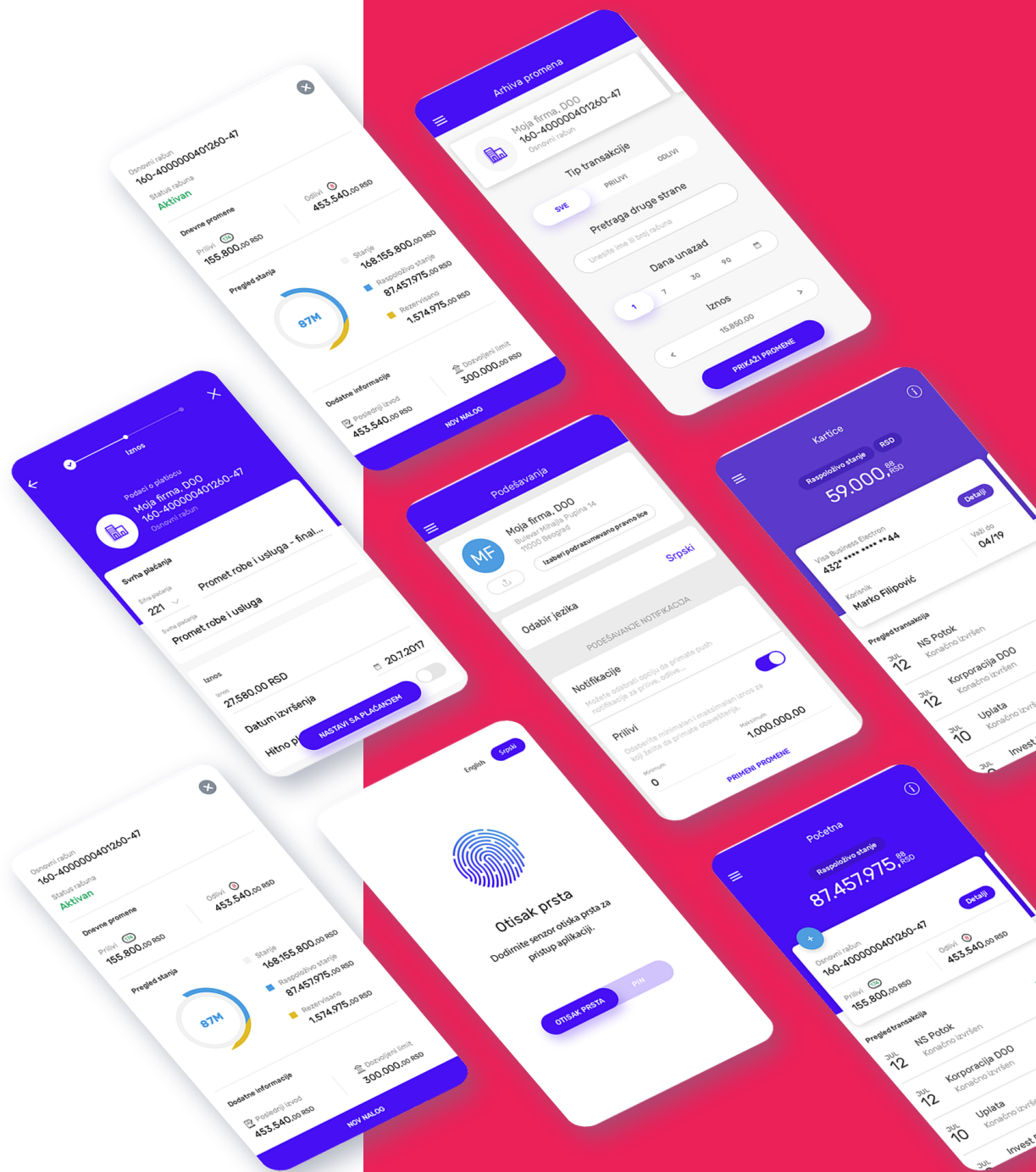


GET Corporate Mobile Banking.



The Rise of the Digital Only Customer.

The innovation and growth in the mobile phones front are astonishing. The need for an omnichannel experience, with a strong emphasis on mobile, has never been more apparent. The choice of a bank and financial services is no longer a simple matter of comparing fees, better interest rates or product offerings. User experience has become a major differentiator, and customers expect the best in terms of products, services, as well as experience.

Although banking applications for consumers are plentiful, small companies and large corporations are limited in their ability to check up on things from their smart-phones. The world of financial applications for businesses is small. Most of the largest banks have some sort of application for business although those tend to be more tailor-made for corporate clients. This results in the fact that small businesses often use some version of the application for individuals.

Small and medium-sized enterprises want mobile banking application that will help them run their businesses smarter and give them the precious gift of time. Meeting new clients, closing a sale or resolving production problems are a significant revenue producer. Waiting in line at the bank to make a payment or check account balance is, on the other hand, not. This is why banks should provide intuitive, user-friendly mobile banking application as well as advanced features that go beyond the needs of the traditional retail banking consumer.

Serbia **Mobile** Banking in figures.



9,4 million
mobile phone users
in Serbia



1,6 million
users of mobile
banking applications



139,9 million RSD
value of transactions
via mobile applications
in the first half of 2019

Advantages of Investing in Mobile Banking.

While the benefits of mobile banking for consumers are clear, mobile banking also presents some distinct advantages for the banking industry itself.

Mobile banking lowers a bank's expenses

Mobile banking offers a brilliant opportunity to reduce operational costs while attracting new consumers. It also eliminates the need to hire additional team members. Additionally, it helps the bank to go paperless and be environmentally friendly.

Mobile banking improves customer experience

With mobile banking, clients are not limited by working hours and the locations of branches. People appreciate mobile banking because it puts all services at their fingertips.

Mobile banking strengthens business relationships

Responding to the innovation in mobile technology, banks are paying attention to the consumers' needs, while at the same time simplifying numerous processes to meet the fast-paced demands of the 21st century. The mobile application offers a good opportunity to increase loyalty, strengthen relationships and it brings a positive impact on bank financial results.

Mobile banking enables gathering customer analytics

With the mobile application, a bank is able to collect and analyze actionable metrics. This allows measuring and improving services and customer experience.

What **Drives** Mobile Banking?

There is only one chance to make the first impression. In case a mobile application is poorly designed, not intuitive or offers an inefficient set of functions, consumers will not log on the second time. In many cases, they will delete an application. Mobile banking customers are highly sensitive to design that focuses on ease and efficiency. Besides features, it is the functionality - specifically the ability to make payments - that drives mobile banking.

The greatest problem in digital banking today is almost philosophical - finding stable solutions to fluid problems and ever-changing demands.

Three key factors make it more likely for consumers to engage in mobile banking:

1. **Ease of use**
2. **Ability to make payments**
3. **Features**

We have embraced the challenge and developed GET Corporate Mobile Banking Application.

Corporate Mobile Banking Application.

First of all, our solution meets all regulatory demands. Further, we make sure our application seamlessly integrates with banking systems. We have also addressed and solved the major challenges mobile banking is facing today, among which:

- Leading Banking practice
- Configurable solution entirely adaptable to all core banking solutions
- Running across all mobile devices
- Full-featured functionality
- Multi-language user interface
- Easy and intuitive usage
- Built-in demanding security standards with advanced security features

We have abstracted the complexity of the bank system by creating a simple and easy to use UI. It provides legal entities with an enjoyable and flexible banking experience while allowing complete control over finance – at any place, 24 hours a day.

GET Corporate Mobile Banking is user-friendly, convenient and highly secure. It helps you transform your business into a modern digital seamless experience. It also provides customers with the freedom to access and manage banking accounts and transactions from smartphones for both iOS and Android operating systems.

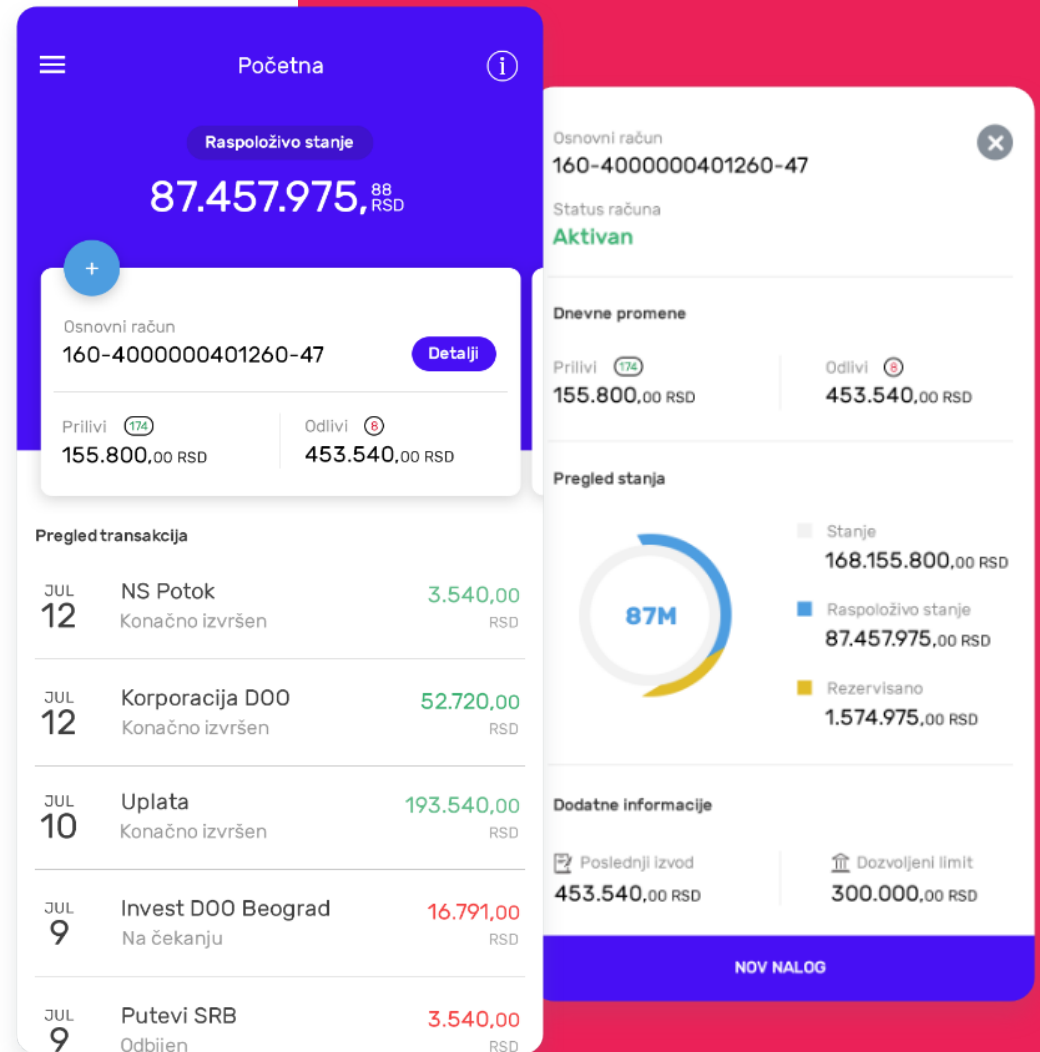
High-frequency Activities.

Essentially, mobile users are able to log on, review their balances, move their money, look at recent activity and log out. It is imperative to provide easy access to these features or else banks are facing the risk of users becoming disengaged and looking elsewhere for a more effective mobile banking platform.

Technical Requirements:

Our application can be easily accessed on devices with the following software requirements:

- Apple® iPhone® iOS 9.0 and higher
- Android™ – powered devices with platform 5.1.0 and higher



Main Functionalities.



Managing account on the move

Check accounts balance between multiple domestic and foreign accounts with a simple swipe



Sharing options

Ability to preview and share account statements and payment orders



Making payments

Transact between internal accounts and/or other external accounts in just a few clicks



Payment templates

Templates for quick and hassle-free payments



Card and overdraft limit management

Monitor and manage debit and credit cards and cash withdrawal limits



Push notifications

Simple overview and management of the push notifications regarding the bank's products



Advanced transactions search

Easy transactions search by their type, date, amount or other party names



Managing user profile

Personalization of application through a quick menu and users' photos.



Want to Find out More?

To learn more about GET Corporate Mobile Banking application, please visit our site.

For any inquires, questions or quotes, please contact GET Sales & Consulting Service.

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Tel: +381 11 40 49 820

About Global Engineering Technologies

Global Engineering Technologies (GET) is a Serbian company founded in 2007 with headquarters in Belgrade and is recognized as a reliable ISV and IT outsourcing company on the international market. We have specialized in software development, Product Development, Consulting, and IT outsourcing services. We are also one of the fastest-growing IT companies in SEE with Microsoft and Atlassian partner status. We have business experience in the automotive industry, banking and financial services, logistics, and the retail industry.