Corporate Profile
Internet Banking Service Provider

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Corporate Profile

Overview

IBSP (Internet Banking Service Provider) introduce the next generation of Cloud-based Core Banking Solutions. IBSP is a centralized Internet-based Cloud Banking Service Provider with high secure encrypted communication with services such as:

➢ **Main banking servers with disaster recovery system**

➢ **Core banking system database with bank management backoffice**

➢ **Desktop internet banking**

➢ **Mobile phone internet banking**

➢ **Mobile phone Apps (applications)**

➢ **Mobile phone SMS/USSD banking**

➢ **Mobile Point of Sales (POS) with biometrics**

➢ **Mobile based ATM´s for withdrawal and deposit with recycle function**

➢ **Bank agent functions for rural banking to unbanked**

➢ **Bank Cards with Local access or VISA / MasterCard access**

For the Cloud Banking solution IBSP uses **National Cloud** (in the nation) or **Local Cloud** (at the banks IT-department) server locations to ensure the security as most central banks not allow customer and transaction information to be stored at unknown locations on the internet.

Cloud Banking accesses the banking services via the internet (the 'Cloud') rather than using personal computer software or local branch servers. It allows users to tap into secure networked servers and to access data and applications from anywhere from any device.

Cloud banking and cloud computing is also seen as a subset of grid computing that includes utility computing and other approaches to the use of shared computing resources. Again, this is seen as a reliable, secure and cost effective alternative to local installed bank servers or personal devices handling users' applications.

The IBSP services are sold as licenses for banks and financial institutions which handle core banking services, transactions and payment services for their customers. The services were established in 2010 through IBSP Hong Kong Ltd, when it was introduced on the world market and 2013 through the Swedish company IBSP Scandinavia AB.
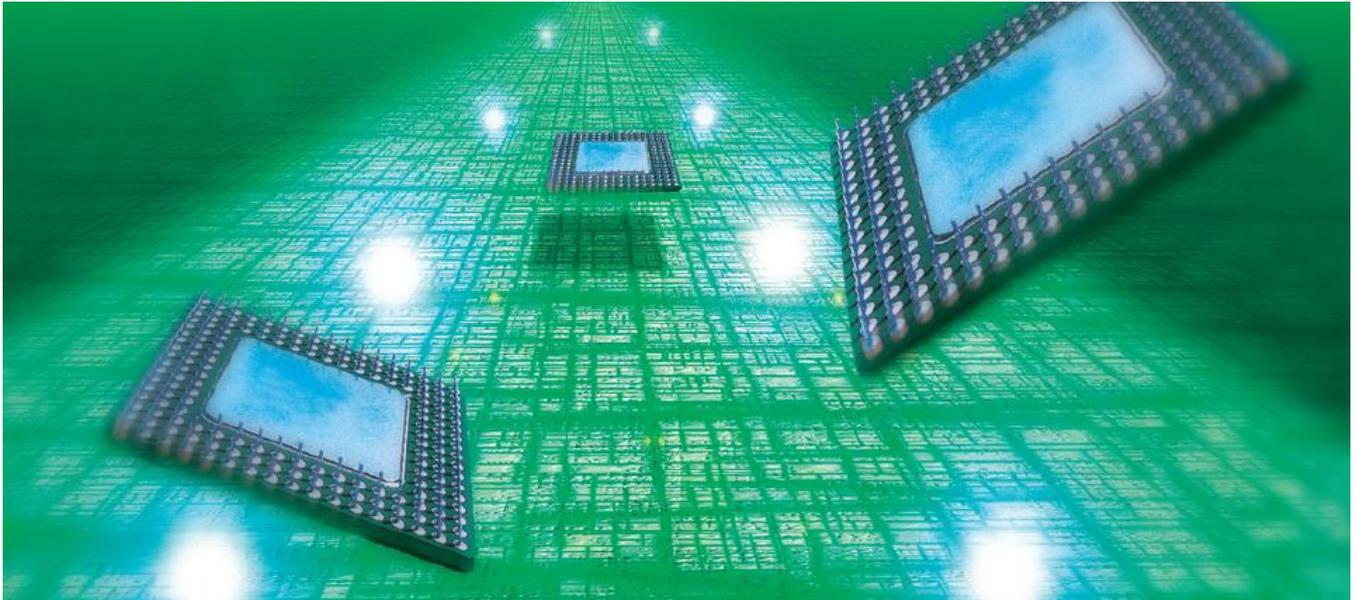

Goal & Vision

IBSP's vision is to be the dominant and global web-based cloud banking service provider for the next generation of banking solutions. In addition to relieving and eliminate the headache of complicated and expensive administration tasks for banks and financial institutions we offer our customers a cost effective cloud banking solution.

Our vision is to expand to new markets from Sweden, Europe and into new markets such as Africa and Far East Asia where mobile phone networks are well developed and can be used by our services for payments and transactions via different mobile devices.

Our main target market is to reach new customers such as the unbanked, elderly and young people as they all use money. The IBSP system is developed to reach these customer groups with easy to use and secure solutions.

Secure Cloud Banking Servers

The IBSP Cloud Banking Servers are located at National Cloud (inside the nation) or Local Cloud (inside the banks IT-department), to secure the customer and transaction data from international interests.

This is the most important security issue when talking about cloud banking. Most central banks will not allow the customers and transaction data to be stored at some unknown data center world-wide.

IBSP uses strong encryption, digital authentication and one time SMS pin codes to secure identification of customers and to secure communication from mobile devices to the cloud servers.

The concept is very simple: On your desk in the local bank office or branch office, you would have a very low-cost platform independent computer with a keyboard and a screen with any operating system. It would be hooked up to secure internet and thus link all transactions and payments via a central cloud server, which would host all the transactions and accounts, secure at a national data center or a local bank IT department.

All customer information is safely stored on these central servers in any secure location by the banks choice, with multi backbone high speed fiber optic internet connections and 24/7 customer support.

The IBSP service is accessible from anywhere from any device via secure internet and is not dependent of any special operating system such as Windows or MacOS, it is platform independent. All information about customers, accounts and transactions will be stored at a secure data center with strong encryption.

The IBSP system offers Bank management backoffice functions to create all kind of different reports for the financial regulations according to each country. The bank backoffice services supports super management, branch management, unlimited number of tellers and customer support functions.

Customer supports online test and phone support to customers for all payments, transfers, sent and received SMS and e-mails, which can be followed online by the customer support service personal.

The IBSP system supports all AML, KYC and AC (anti corruption) functions where all activities from bank branch and bank head offices are logged and reported with dual management online overseers.

Customers can be arranged in 3 different levels, where level 1 represent low income not yet identified customers, level 2 who represent customers identified by a bank agent and level 3 represent customers identified at a local bank branch office.

Cloud Banking Services

IBSP continuously develop the services and also adopt the services in accordance with our customers' request. The standard services IBSP offers are:

Desktop Internet Banking, for secure encrypted corporate and private banking, using the internet connection including the following functions:

- ➢ **Register of new customers**
- ➢ **Secure mobile App, VIP-ID login**
- ➢ **Check account balance**
- ➢ **Account over view**
- ➢ **Create new accounts**
- ➢ **Latest transactions**
- ➢ **Transaction over view**
- ➢ **Payment of bills**
- ➢ **Transfer to own and other accounts**
- ➢ **Create transfers to new customers**
- ➢ **One time SMS authentication code for transfer and payment**
- ➢ **Create bank templates for interbanking, external banks and Swift.**
- ➢ **Scheduled future payments and transfers**
- ➢ **Bank agent functions; register customers with ID, withdrawal and deposit of cash**
- ➢ **Merchant POS payments with in-house merchant back office**
- ➢ **World-wide Remittance with Teller and Merchant Google locations**
- ➢ **Corporate bulk salary and split user corporate payments**
- ➢ **Settings of contact information**
- ➢ **Users guides for Help**

Mobile Internet Banking, for secure encrypted corporate and private banking, using the internet connection including the following functions:

- ➢ **Register of new customers**
- ➢ **Secure mobile App, VIP-ID login**
- ➢ **Check account balance**
- ➢ **Account over view**
- ➢ **Create new accounts**
- ➢ **Latest transactions**
- ➢ **Transaction over view**
- ➢ **Payment of bills**
- ➢ **Transfer to own and other accounts**
- ➢ **Create transfers to new customers**
- ➢ **One time SMS authentication code for transfer and payment**
- ➢ **Create bank templates for interbanking, external banks and Swift.**
- ➢ **Scheduled future payments and transfers**
- ➢ **Bank agent functions; register customers with ID, withdrawal and deposit of cash**
- ➢ **Merchant POS payments with merchant back office**
- ➢ **World-wide Remittance with Teller and Merchant Google locations**
- ➢ **Corporate bulk salary and split user corporate payments**
- ➢ **Settings of contact information**
- ➢ **Users guides for Help**

Mobile App Banking, with secure encrypted banking for Android and iPhone mobile for private and corporate users with the following functions:

- ➢ **Register of new customers**
- ➢ **Share the App via SMS to friends**
- ➢ **Digital secure authentication with VIP-ID for overseer, login and transfers**
- ➢ **Transfer to other mobile accounts**
- ➢ **Transfer to new customers mobile phone numbers**
- ➢ **Payment of bills with camera scanner**
- ➢ **Check account balance**
- ➢ **Order mobile account statement**
- ➢ **Payment of tokens with SMS vouchers codes**
- ➢ **Cardless ATM withdrawals**
- ➢ **Encrypted SMS banking if internet is not available**
- ➢ **Settings of contact information**
- ➢ **Users guides for Help**

Mobile SMS / USSD Banking, using SMS and USSD commands with the following functions:

- ➢ **Register of new customers**
- ➢ **Checking of mobile account balance**
- ➢ **Order of mobile account statement**
- ➢ **Transfer to own and other mobile accounts**
- ➢ **Payment of tokens with SMS / USSD vouchers codes**
- ➢ **Authentication of payments and transfers**

Mobile POS Banking, battery operated (18 hours) Point of Sales with GPRS mobile communication with the following functions:

- ➢ **Register of new customers with biometric (fingerprint)**
- ➢ **Cashier login to merchant account**
- ➢ **Cash payment if no internet available**
- ➢ **Store sales log until internet is available**
- ➢ **Payment with magstrip and chip cards, local debit cards, Visa, MasterCard**
- ➢ **Payment with customer PIN code or biometric (fingerprint)**
- ➢ **Withdrawal of cash from merchant with PIN code or biometric (fingerprint)**
- ➢ **Deposit of cash to merchant with PIN code or biometric (fingerprint)**
- ➢ **Remittance of money to family or other mobile account holders**
- ➢ **Online currency exchange rates**
- ➢ **Payment splitter to different accounts**
- ➢ **Online test of POS device, GPRS communication.**
- ➢ **Upload of new firmware**
- ➢ **Online log of POS handling**
- ➢ **Cashier logout report**

Mobile ATM Banking, wall or floor mounted with three different notes, multi currency for withdrawal, deposit and recycling of notes. New currencies are possible.

- ➢ **Withdrawal of notes**
- ➢ **Deposit of notes**
- ➢ **Recycling of notes**
- ➢ **Cardless withdrawal and deposit with one time SMS code**
- ➢ **Video recording**
- ➢ **Magstrip and chip cards**
- ➢ **Biometric, hand or finger authentication**
- ➢ **Mobile GPRS or Wi-Fi communication**

Bank Cards, with instant connection to corporate and private accounts.

- ➢ **Corporate branded cards, connected to corporate account and Visa & MasterCard**
- ➢ **Personal branded cards, connected to personal account and Visa & MasterCard**
- ➢ **Local designed and issued debit and credit cards**
- ➢ **Prepaid cards with instant access to customer account via POS terminal**
- ➢ **Stored value card accounts with bonus**
- ➢ **Gift cards**

Banking Modules, in addition to the Cloud Banking Basic Package the following modules are available and custom design modules are possible to order:

- ➢ **Corporate login module**
- ➢ **Corporate bulk salary module**
- ➢ **Account module**
- ➢ **Interest module**
- ➢ **Micro loan module**
- ➢ **Peer to Peer loan module**
- ➢ **Loan module**
- ➢ **Currency module**
- ➢ **Remittance module**
- ➢ **Language module**
- ➢ **POS merchant back office module**
- ➢ **ATM module**
- ➢ **SMS/USSD module**
- ➢ **Education and training**

Board of directors

The board of directors for IBSP Scandinavia AB is a group of well experienced business people who now launch the cloud banking solution world-wide.

Contact Us:

If you like to get more information to understand more about our banking services, please do not hesitate to contact us:

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