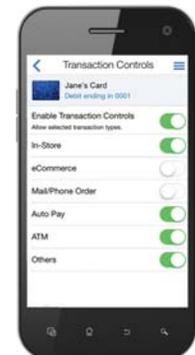


Give your cardholders the flexibility to manage, monitor and move their money quickly and securely. With Elan Mobile Services, you provide cardholders with convenience and control via their mobile device, boosting engagement and driving debit card usage.

Elan Mobile Services offers comprehensive mobile card controls and monitoring solutions that significantly enhance and extend the value of the services you deliver to your customers.

Key features include:

- **Account management** enables cardholders to conduct balance inquiries, account-to-account transfers, transaction history, and remote deposit capture*. In addition, a variety of activity alerts provide transparency and allow cardholders to effectively manage card accounts. Cardholders may enroll and set alert preferences for dependent cards and turn a registered card on and off in-between purchases (with no disruption to recurring bill payments).
- **Location services** alert if the device location is not in the geographical proximity of the card-present transaction, or if it is an international transaction. Users can set geographic parameters for where the cards can be used, and have the ability to disable the use of a card outside that defined region.
- **Transaction controls** allow the cardholder to set specific transaction parameters by type (in-store, online, mail/phone order, etc.). Cardholders can also define spend threshold limits.
- **Two-way interactive alerts** let users identify, report, and even prevent suspected fraudulent* or unauthorized activity as the transaction is taking place. Suspicious activity is alerted and detailed on the mobile device, so the user can confirm potential fraud and even turn off their card.



51 percent of smartphone owners have used mobile banking in the past 12 months, up from 48 percent a year earlier. In addition, 12 percent of those mobile phone users who are not currently using mobile banking think that they will probably use it within the next 12 months.

*Board of Governors of the Federal Reserve System (March 2014)
"Consumers and Mobile Financial Services"*



With Elan Mobile Services you can:

- Provide cardholders a variety of enhanced card controls, which will move your card to the coveted top-of-wallet position and drive usage.
- Deliver real-time, interactive alerts that allow the cardholder to identify unauthorized or suspected fraudulent* activity as it occurs.
- Reduce overall fraud and card replacement costs by involving the cardholder in the fraud prevention and identification process.
- Allow customers to find surcharge-free MoneyPass ATMs with the MoneyPass ATM locator.

Today's cardholders are concerned about security and want the ability to administer their cards. Elan Mobile Services meets this need with enhanced card controls and dynamic alerting capabilities. Cardholders will value the ability to monitor and manage their card accounts and to receive and respond to alerts instantly through their mobile device...anywhere, anytime.

Choose from these three options for Elan Mobile Services functionality:

- **My Mobile Money app** – Begin offering an app through our turnkey solution that can be immediately available for use. With a fresh look and a complete marketing toolkit, it's easy and affordable to provide card controls and account access to your cardholders.
- **White Label app** - If you like the idea of having an app but would like it to have the look and feel of your financial institution, choose a white label app, branded to your specifications and delivered independently within the app stores.
- **API Integrated app** - If your financial institution already offers your cardholders an app or online banking site, you can integrate Elan Mobile Services functionality into those tools using Elan API (Application Programming Interface) capabilities. With three API delivery options, you can provide a seamless experience for your cardholders.

By using Elan Mobile Services, your cardholders are always in control. Contact your Elan representative today to learn how you can offer your cardholders these popular mobile card services!

For more information about Elan Mobile Services, call 800.343.7064 or e-mail information@elanfs.com.

* Fraud and Remote Deposit Capture features projected availability 3Q 2016.

www.elanfinancialservices.com

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