



Access Canada's Global Mobility Strategy

Access Mobility

Game Changing Initiatives to Power
Tomorrow, Today

Mission Statement

- To effectively use technology to optimize customer experience through the entire life cycle of a financial product.
- To link innovative front end solutions to ARMnet, our client centric origination and servicing solution for loans, mortgages, leases and wealth management products including:
 - Electronic Teller Machine (eTM) Touch Screen Kiosks
 - Prepaid Visa and MasterCard Card Solutions
 - Mobility Applications to Support Customer Servicing and Payment Processing

The Goal

- To assist clients in becoming industry leaders.
- To promote game changing technology in responding to customer needs.
- To create a truly service oriented architecture to assist in managing the entire product lifecycle with the client.



Introducing Axxcess Mobility

- Market is focusing on expanding into mobility applications, the most personalized user experience.
- The objective is for these to become the connecting link between direct interaction in a branch or field office, the web and a customer's Smartphone.
- Our Smartphone software platform will improve the effectiveness and efficiency of many business processes executed by Financial Services Organizations.
- For businesses operating on a multi sales channel basis (branch, call centre and web), Axxcess Mobility will act as the "glue" to meld these channels seamlessly together. Clients have convenient low cost access to up to date status information with the ability to provide critical missing data to speed up the process.

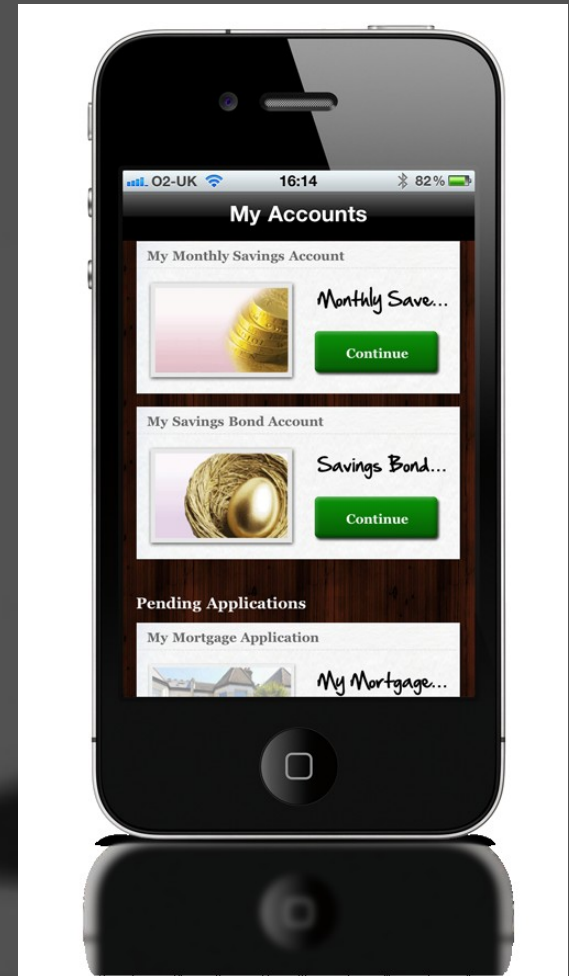
Opportunities

- Expensive resources are used to support query handling, particularly in a complex process such as mortgage origination or loan servicing. Axxess Mobility will comprehensively reduce this communication traffic.
- Furthermore, when a call is required, call centre integration services will ensure that the most appropriate case handler deals with the matter, aware of the issue outstanding, thus improving the Client experience.
- Also the Client experience is greatly improved by providing a range of Smartphone facilities including online services such as valuations, scanning of documents, service alerts and notifications

Business Functionality Areas

SALES

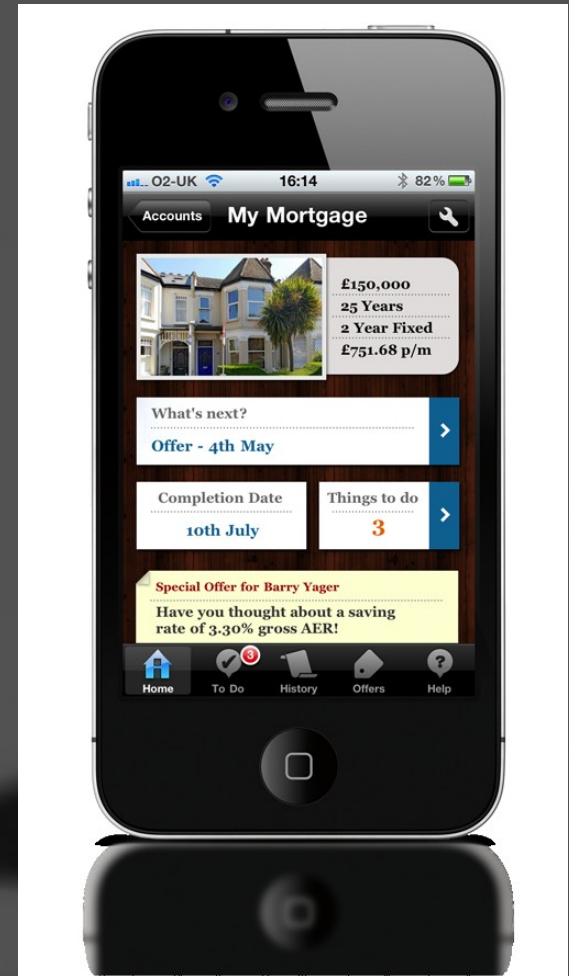
- Ability to offer cross sales products on a rules selected basis at the right stage in the new business process.
- Once the Client has selected the offer an immediate response to initiate the transaction is generated through to ARMnet Financial Product Management System and then completed using the smart phone.



Business Functionality Areas

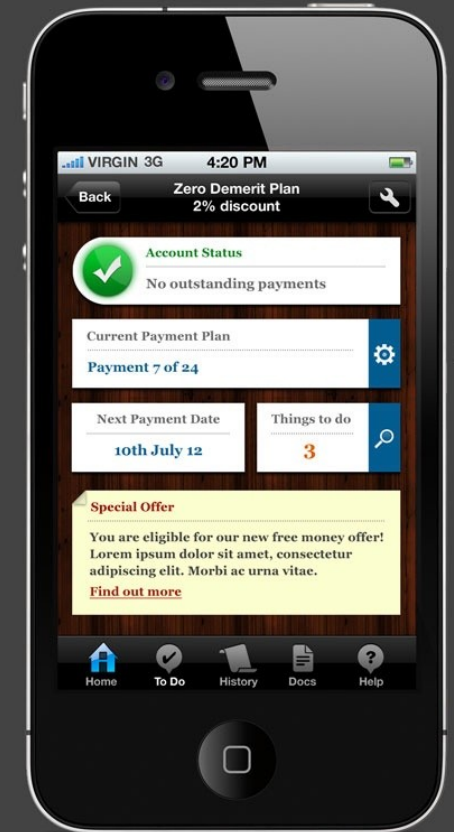
Communication

- Personalised offers can be made and communicated to the Client through alerts.
- To provide comprehensive up to date information (full history of all cases actions including tasks, documentation, calls and emails)
- Intelligent handling of calls and requested calls back.



Business Functionality Areas

- Account status flags can be established to notify the customer.
- If in arrears a request for a callback can be issued.



Business Functionality Areas

- Recording of all notes made by Client and others.
- Engage client in requirements and conditions gathering through simple interaction process.
- Capture Client satisfaction information proactively through out process.



Business Functionality Areas

- Allow Clients to Submit personal data like income statements (P60, T4 income statements, etc) via Smartphone
- Communicate with the CSR or Loan Officer via email, phone or by tasking them for a call back to discuss.



Business Functionality Areas

- Image the document directly to the Smartphone.
- Also be able to include reference notes with the submission.



Business Functionality Areas

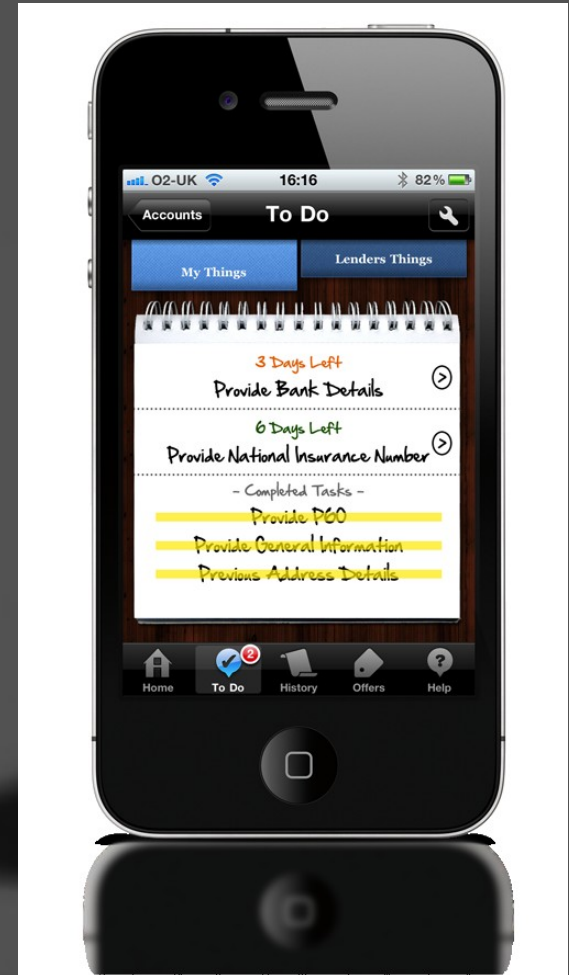
- Upload the appropriate documentation for review by the loan officer or CSR directly into ARMnet Financial Product Management Software.
- Allow for the clients to immediately be able to respond.
- Close the loop on Call Centre/Branch integration.



Business Functionality Areas

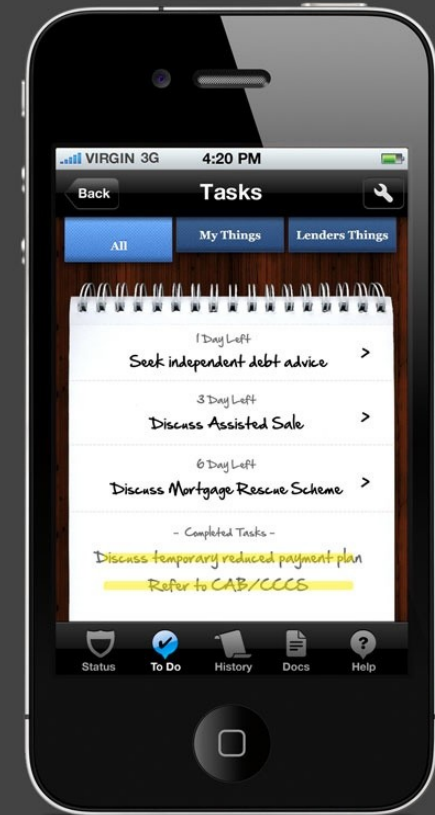
Status & Task Management

- Provide full case status showing next stages and anticipated completion date.
- Engage clients in the origination process and allow them to be part of the sales cycle eliminating “quiet zone between application and approval typically experienced.
- Client can close outstanding tasks on a priority basis by capturing the necessary data and evidences using the Smartphone.



Business Functionality Areas

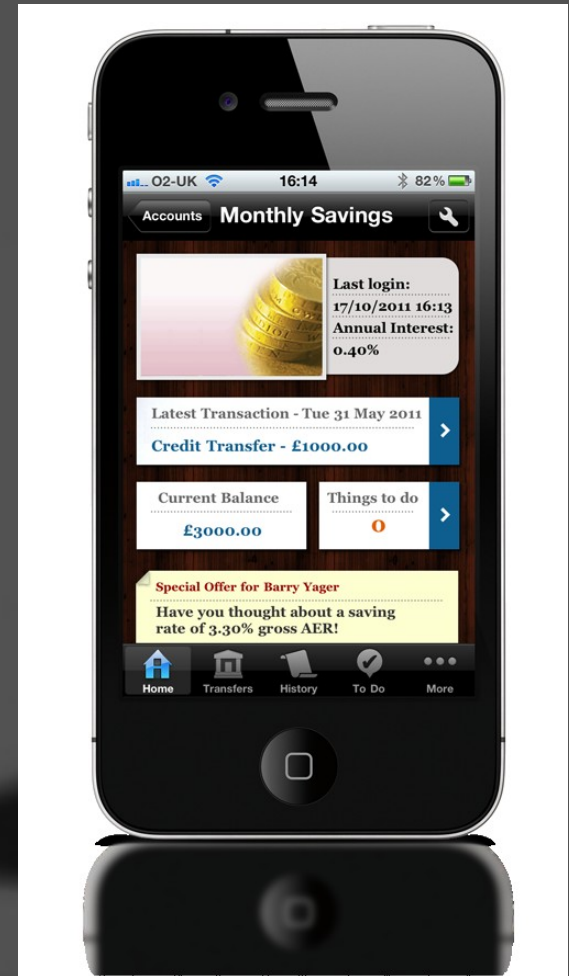
- Notifications for collections, special servicing and debt relief counseling support can also be integrated into the application.
- Payment reminders, requests for callback and reason codes can also be instituted.



Business Functionality Areas

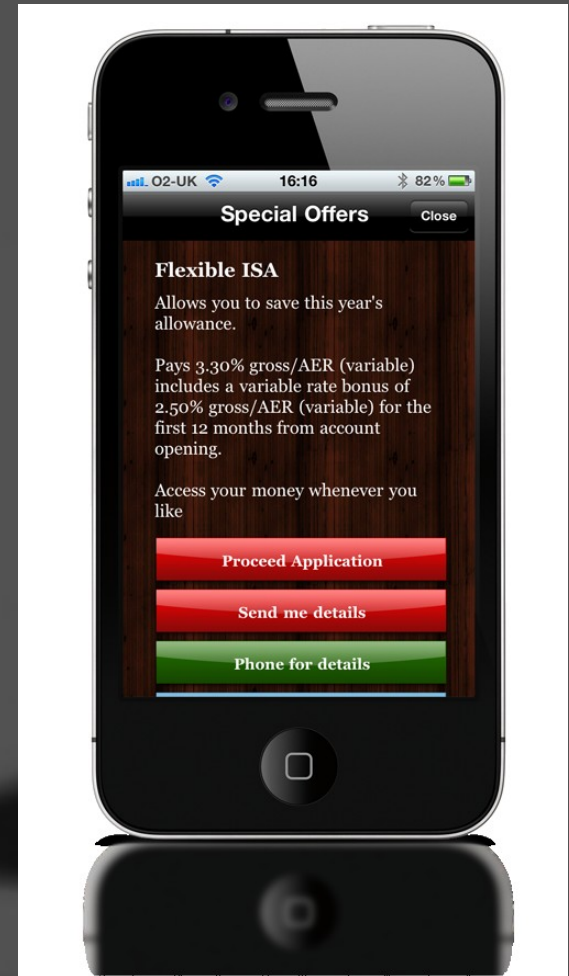
Cross Selling Opportunities

- Be able to offer alternate products for cross selling including
 - Lines of Credit
 - Term Loans
 - Deposit Products
- Full history of all aspects of the process



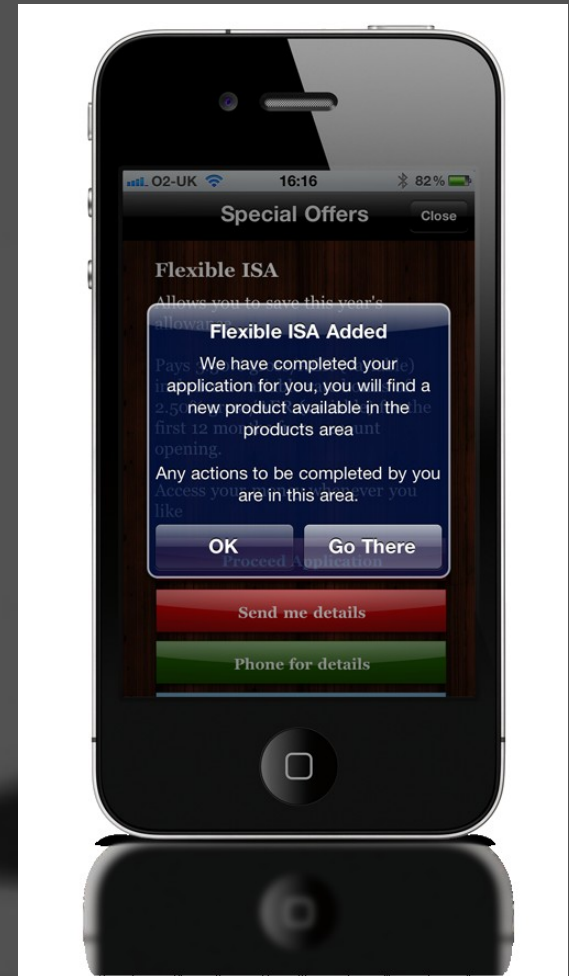
Business Functionality Areas

- Note special offers for these new products and promote them through Smartphone interaction with your products and services in ARMnet Financial Product Management Solutions.
- Engage clients in a Service Oriented Architecture environment that proactively responds to their needs through their customer lifecycle.



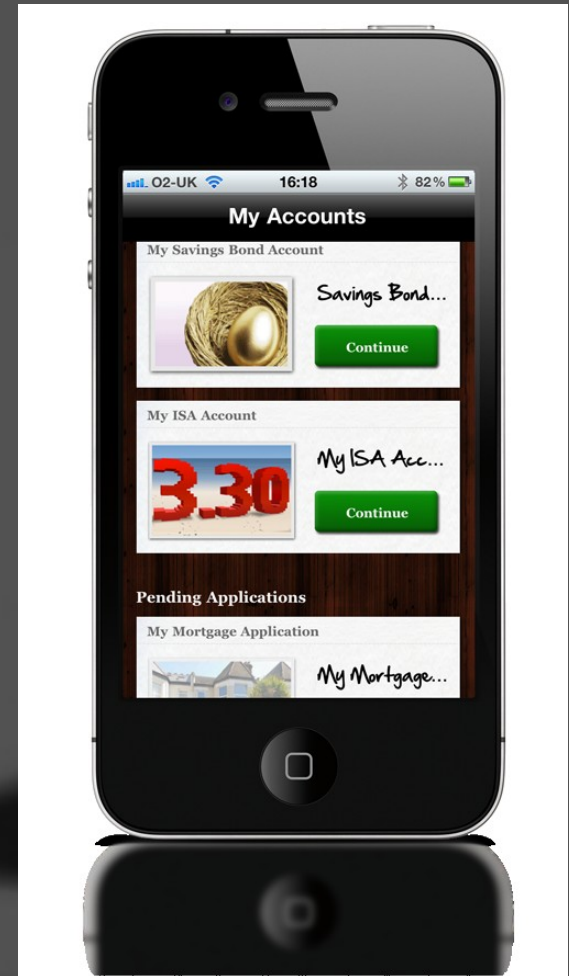
Business Functionality Areas

- Once product applied for and approved client notification is immediate.
- Notifications can be generated to the client whether application is open or not.
- Allows ARMnet to interact with the client and in some cases auto-originate product offerings or reloan applications for approved clients.



Business Functionality Areas

- Multi UI; Multi currency; Multi language capabilities
- Screen customization by user capabilities to improve experience.
- Highly intuitive graphical interface
- Flexible design layers allowing us to connect using web services easily to ARMnet or existing LMS platforms and interact with the client.



Risks and Rewards

- Need to manage apps on at least 3-4 core platforms; iPhone, Android, Windows 8 and Blackberry once fully migrated to Blackberry 10.
- Need to insure Smartphone technologies are also migrated to tablet near term.
- Greater interaction with your customer base should insure:
 - Greater brand identity
 - Greater brand loyalty through improved response times.
 - Improved cross selling of products within client base

Contact Us

Access Mobility

- For further information or a demonstration on how Access Canada Inc., can support your needs in the mobility space contact at:
- Email: mobility@accesscanada.com
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