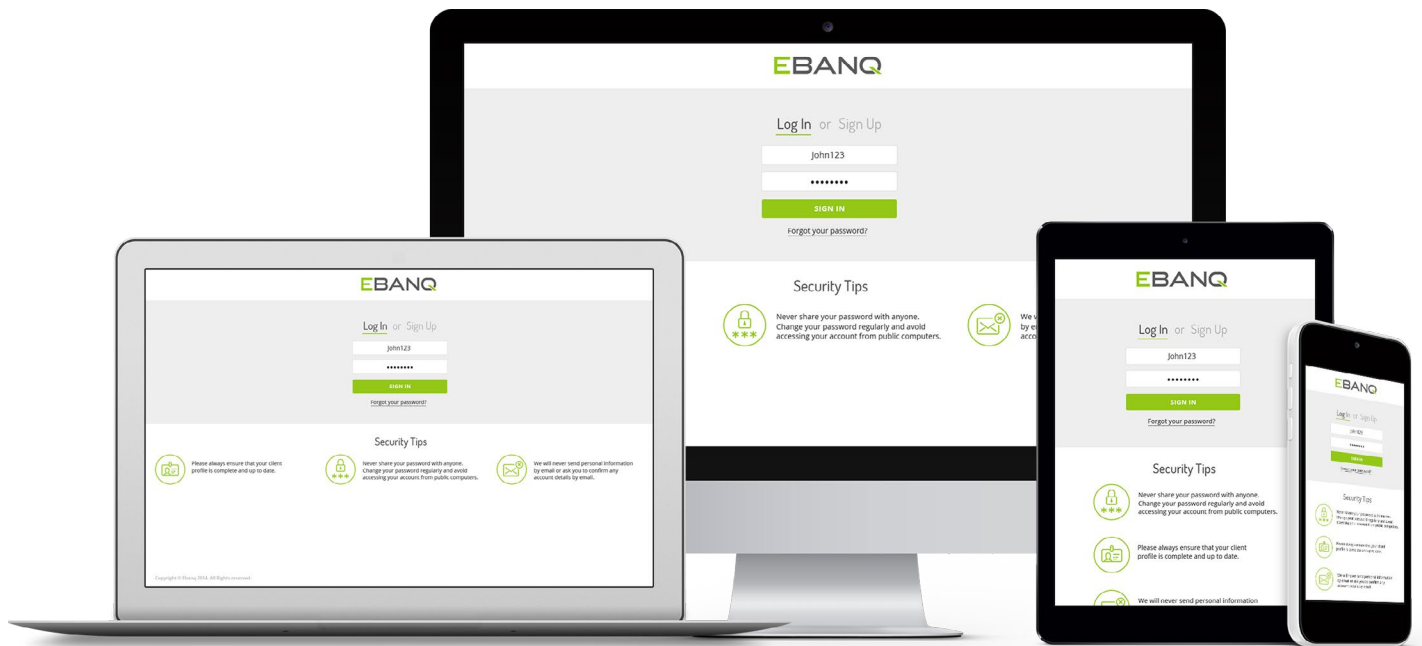




## **ONLINE BANKING SOFTWARE**

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Who said online banking cannot be beautiful?



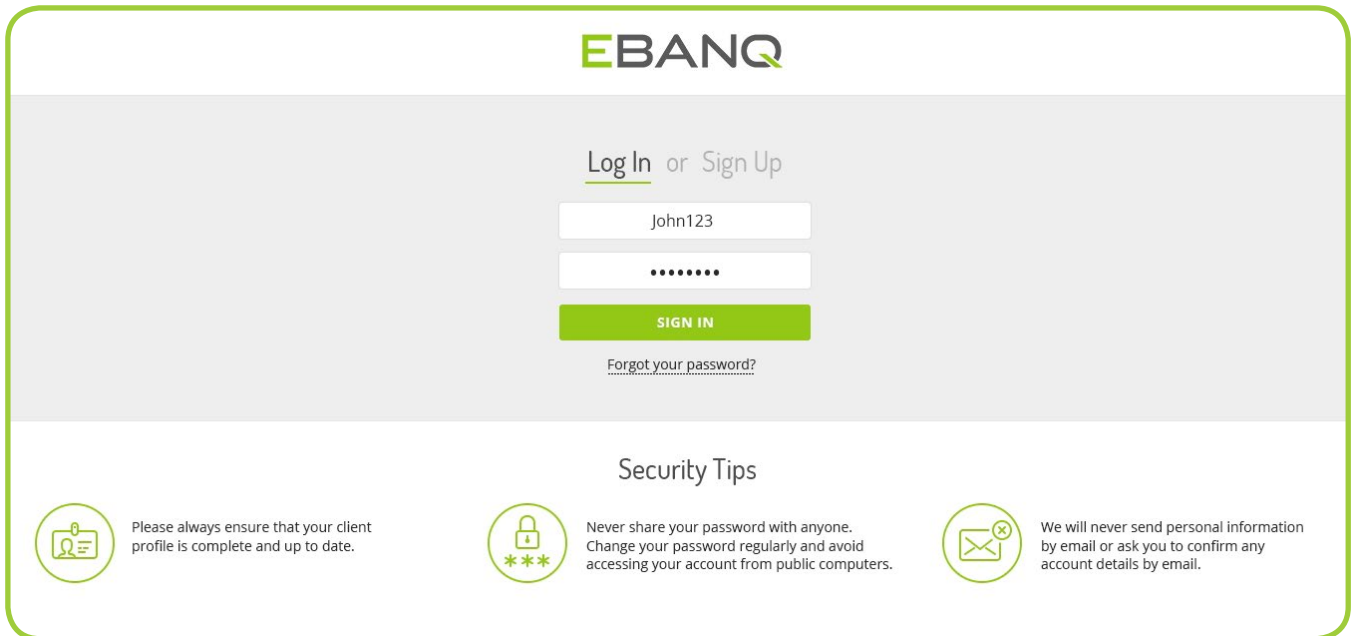
# Who said **online banking** cannot be beautiful?

EBANQ® was designed to be the most user-friendly “out-of-the-box” online banking software in the world, not only for the end-users, but also for you, the bank administrator. You will use EBANQ® to create and maintain customer profiles, accounts, manage fee structures and track revenues. The platform is 100% web based, and encrypted using bank-grade SSL encryption. Our current users include banks, e-wallets, finance companies, trust companies, savings & loan associations, credit unions, forex companies, asset managers and others managing customer accounts in one way or the other.

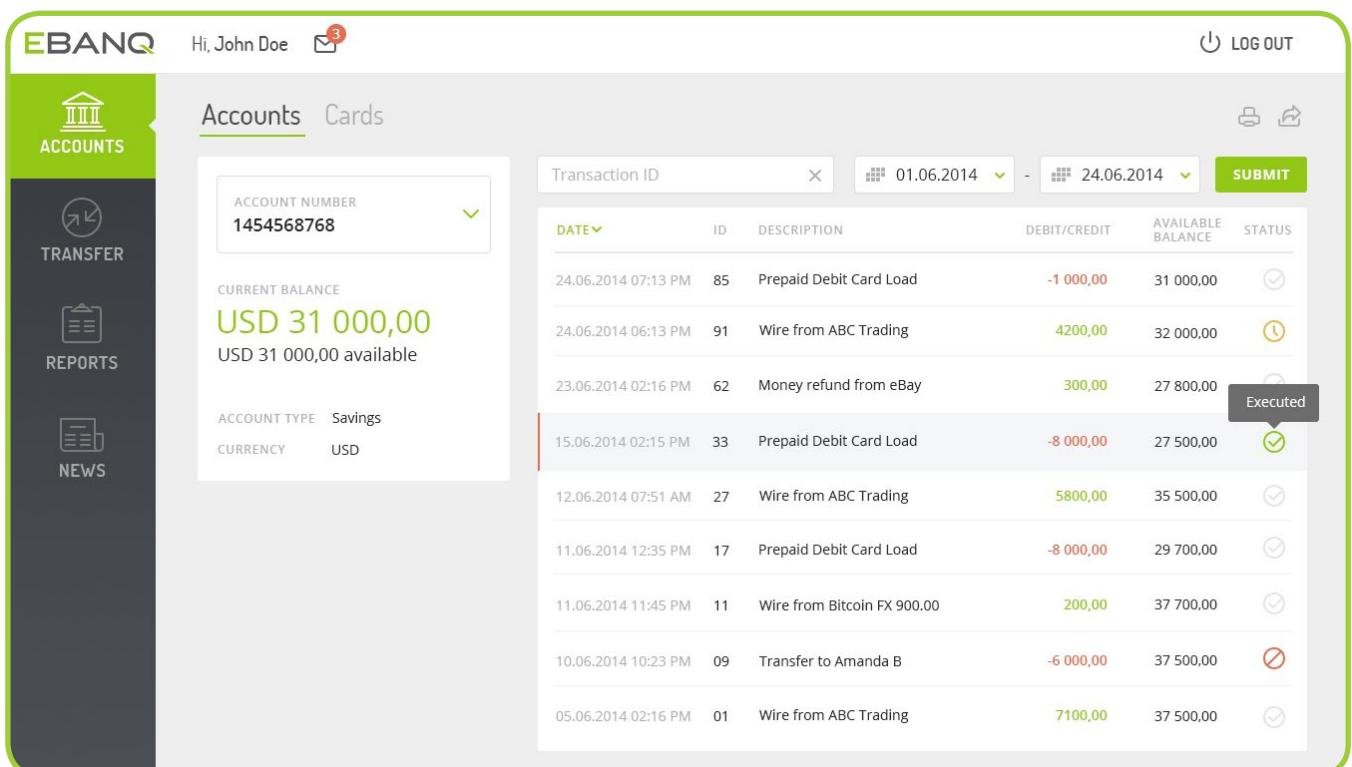
EBANQ® allows the users to communicate securely with the administrator(s) through the secure encrypted messaging interface, to perform instantaneous transfers of funds between accounts and users, or by wire transfer to any other bank in the world. Unlike any other “out-of-the-box” banking systems available on the market, EBANQ® detects and adjusts automatically to the device, screen, and browser used, ensuring a perfect layout and functionality on all devices, including phones and tablets.

You can customize the system in seconds by changing the color scheme, and by uploading your own logotypes in the admin settings. The system was designed to be extremely clean, fast loading and beautiful, without compromising functionality and security. Who said online banking cannot be beautiful?

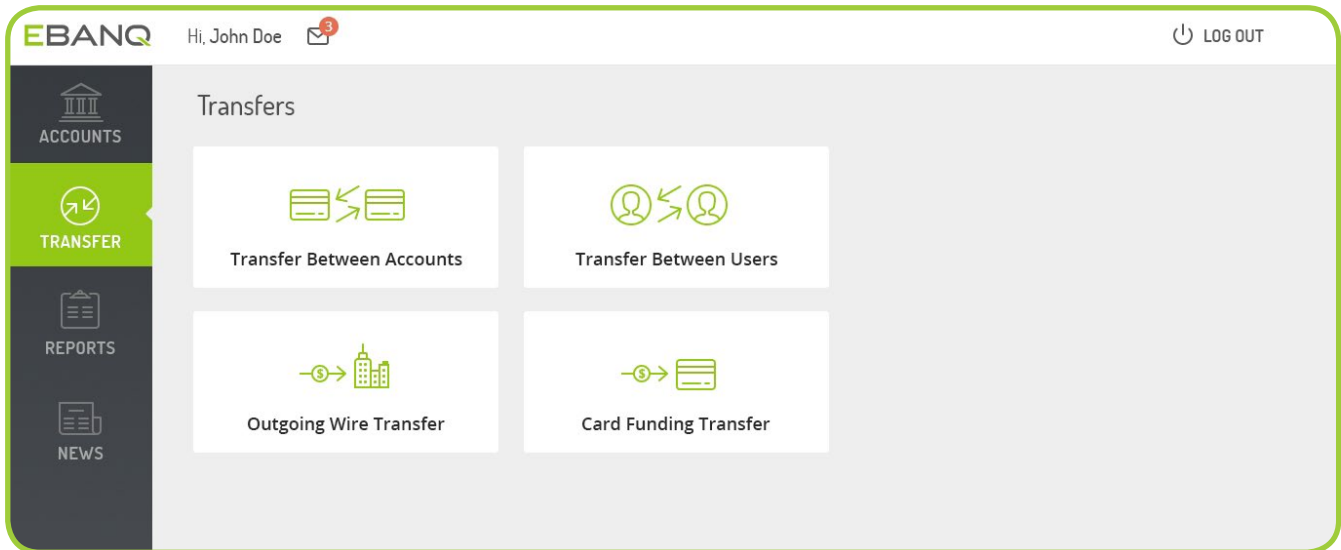
Below is the login screen for both end-users and administrators. The color scheme, custom logo, as well as the text blocks (security tips etc) can be edited through the standard administrator settings. You can achieve your own look and feel in seconds.



Below is the landing page after end-user login. The screen displays the latest transactions, current balance, and secure message notifications, as well as the main menu with additional options. The user can easily switch between accounts (if more than one) using the drop down menu.



The screen below is displayed when an end-user clicks on the “Transfer” option in the main menu. The user can choose from transfers between own accounts, transfer to another user within the same institution, or to an external account at any bank in the world, by wire transfer.



The card funding option only appears if the card feature has been enabled in the admin interface. The card funding request feature is provider independent and not restricted to any specific card program. It simply generates a request for the administrator to debit an account and to load a specific card pre-associated with a user profile. We can also customize a batch file generator for volume card loads, to be used with the card program of your choice. Another option would be live integration for instantaneous loads by end-users, and with card transactions and balances available in real time within the EBANQ® interface. Yet another solution, the most advanced one, is to integrate the card program so that card transactions (POS/ATM) are authorised as long as there are sufficient funds in the relevant account on the EBANQ® platform, eliminating the need for loading cards altogether. The customers would then use the card as a debit card linked to their account rather than as a prepaid card.

To receive further details about a card program with the capabilities described here, please download our card brochure at

<http://ebanq.mychoicecorporate.com>.

The card program is offered in association with Wave Crest Holdings Ltd (Gibraltar), a primary issuer and full member of VISA® and MasterCard®. You can start a card program with generic cards without any minimum volume requirements, or get cards with your own custom design bearing the logo of your institution, by committing to a minimum of only 1000 cards. Standard card programs come in USD, EUR and GBP, with more currencies available on request.

*All trademarks and registered trademarks are the properties of their respective owners and are used for purposes of identification only. No affiliation or endorsement is intended or implied.*

The screens below display the forms used for transfers between accounts and transfers between users:

The screenshot shows the 'Transfer Between Accounts' form. At the top left is the EBANQ logo and the user name 'Hi, John Doe' with a notification icon showing '3'. A sidebar on the left contains menu items: ACCOUNTS, TRANSFER (highlighted), REPORTS, and NEWS. The main content area is titled 'Transfer Between Accounts' and contains a form with the following fields:

- DEBIT FROM:** A dropdown menu showing '1454568768 Savings, USD'.
- CREDIT TO:** A dropdown menu showing '5687412587 Current, USD'.
- TRANSFER DETAILS:**
  - Amount to Transfer:** A text input field containing '200'.
  - Transfer Fee:** A dropdown menu showing 'TBA Fee USD 20,00'.
  - Description:** A large empty text area.
- Buttons:** 'CONTINUE' (green) and 'CANCEL' (white with green border).

The screenshot shows the 'Transfer Between Users' form. At the top left is the EBANQ logo and the user name 'Hi, John Doe' with a notification icon showing '3'. At the top right is a 'LOG OUT' button. A sidebar on the left contains menu items: ACCOUNTS, TRANSFER (highlighted), REPORTS, and NEWS. The main content area is titled 'Transfer Between Users' and includes a 'Choose Template' dropdown and a trash icon. The form contains the following fields:

- DEBIT FROM:** A dropdown menu showing '1454568768 Savings, USD'.
- CREDIT TO:**
  - Username:** A text input field containing '200'.
  - Account #:** An empty text input field.
- TRANSACTION DETAILS:**
  - Amount to Transfer:** A text input field containing '200'.
  - Transfer Fee:** A dropdown menu showing 'TBA Fee USD 20,00'.
  - Description:** A large empty text area.
  - Transfer TAN:** A text input field containing '874458' with a keyboard icon and a dropdown arrow.
  - Save as Template:** A checkbox that is currently unchecked.
- Buttons:** 'CONTINUE' (green) and 'CANCEL' (white with green border).

The screen below displays the outgoing wire transfer form:

The screenshot shows the EBANQ web interface for an outgoing wire transfer. The user is logged in as John Doe. The form is titled "Outgoing Wire Transfer" and is for the EBQ NYC branch. The "DEBIT FROM" section shows the account "DEMO555001" (Checking, USD). The "SPECIFY BENEFICIARY BANK" section includes fields for SWIFT/BIC (CITIUS33XXX), Name (CITIBANK), Address (New York), Location (New York), Country (USA), and ABA/RTN (0000000). The "SPECIFY BENEFICIARY CUSTOMER" section includes Name (EBQ Brokers), Address (Wall Street), and Acc#/IBAN (000555000444). The "ADDITIONAL INFORMATION" section has a "Ref message" field with the value "Credit to 555-555". There is an unchecked checkbox for "SPECIFY INTERMEDIARY BANK". The "TRANSFER DETAILS" section shows an amount of 1200 USD and a description of "Invoice 554433". At the bottom, there is a "Save as template" checkbox and a "Template name" input field. A green "CONTINUE" button is located at the bottom right of the form area.

Transfer requests submitted will appear in the admin interface, after having been properly authorised by the end-users. An additional security feature can be used for authenticating outgoing payment orders, in the form of a Transaction Authentication Number (TAN). A list of TANs is automatically generated and delivered to the user when a new account is activated. Each TAN is used only once to authorise a transaction. The system will automatically generate and deliver a fresh list of TANs to the user, prior to all numbers in the previous list having being used. This two-factor authentication feature is optional, and can be disabled in the admin settings if required. We also offer an optional secure TAN by SMS feature, whereas a TAN is sent to the user's mobile phone when required, for example when an outgoing wire transfer is requested. With **TAN by SMS** enabled, there is no need for the user to keep a list of TANs.



Admin decides whether to execute or to decline transfer requests. Requests can also be exported in a batch file for volume processing by correspondent banks, or international payment clearing providers such as www.world-clear.com. Batch files can also be imported for automatic updating of transaction status, e.g. from pending to executed. We can also provide live integrations with the bank or payment processor of your choice if possible in their end. Our programmers are here to help and we often provide customisation work at no charge or at very reasonable rates, depending on the scope of the work involved.

The screen below displays the Admin landing page listing pending and recently executed requests:

The screenshot displays the EBANQ Admin interface. At the top, the user is logged in as 'Hi, John Banker' with a 'LOG OUT' button. The main navigation menu on the left includes: REQUESTS (highlighted), ACCOUNTS, PROFILES, MESSAGES, NEWS, SYSTEM LOG, SETTINGS, and REPORTS. The main content area is titled 'Transfer Requests' and 'Registration requests'. Below the title, there are search filters: 'Request ID' (with a search icon), 'From' (dropdown), and 'To' (dropdown). Below these are 'All types' (dropdown) and 'All statuses' (dropdown), followed by a green 'SUBMIT' button. The main table lists requests with columns: ID, DATE, NAME, SUBJECT, and STATUS. The table contains 8 rows of data. The last two rows (IDs 117 and 118) have a green checkmark in the status column, indicating they are executed. The other rows have a clock icon, indicating they are pending. A pagination control at the bottom right shows '10' items per page.

ID	DATE	NAME	SUBJECT	STATUS
124	20/05/2016 - 04:16 PM	demo-user	Outgoing wire transfer	⌚
123	20/05/2016 - 04:15 PM	demo-user	Card funding request	⌚
122	20/05/2016 - 04:14 PM	demo-user	Card funding request	⌚
121	20/05/2016 - 04:13 PM	demo-user	Outgoing wire transfer	⌚
120	20/05/2016 - 04:13 PM	demo-user	Outgoing wire transfer	⌚
118	30/03/2015 - 02:27 PM	demo-user	Card funding request	✓
117	30/03/2015 - 02:26 PM	demo-user	Outgoing wire transfer	✓



## EBANQ® DEMO ACCESS

We invite you to try out EBANQ® for yourself, by accessing the system both as an end-user and as an administrator.

Please note that any users and accounts you create, or transactions you post, will be deleted on a regular basis. Please do not enter confidential or private information, since the data in the demo can be viewed by other users. Feel free to request a EBANQ® Admin Quick Guide if you do not have it already. It helps you get started quickly creating profiles and accounts.

### USER CREDENTIALS:

Username: demo-user  
Password: demo-access

### ADMINISTRATOR CREDENTIALS:


Username: bank-admin  
Password: demo-access


The DEMO login screen can be accessed here: <https://demo.ebanq.com> or with your phone by scanning this QR code:






# EBANQ

 Keizersgracht 62, 1015 CS Amsterdam,  
The Netherlands.

 +31 20 520 7504

 sales@ebanq.com

 www,ebanq.com



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