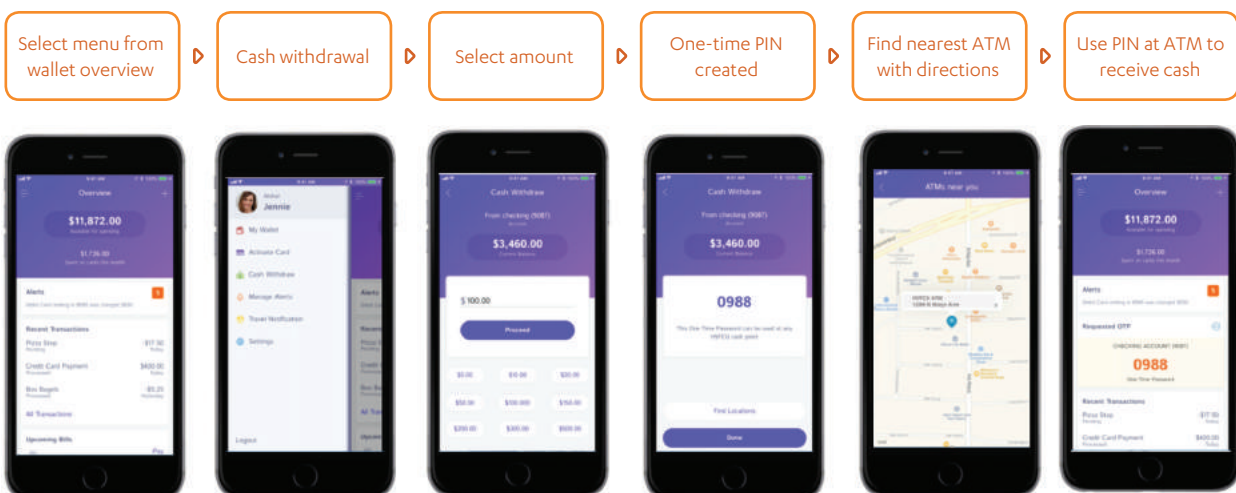


Friends and Merchants Paid Easily

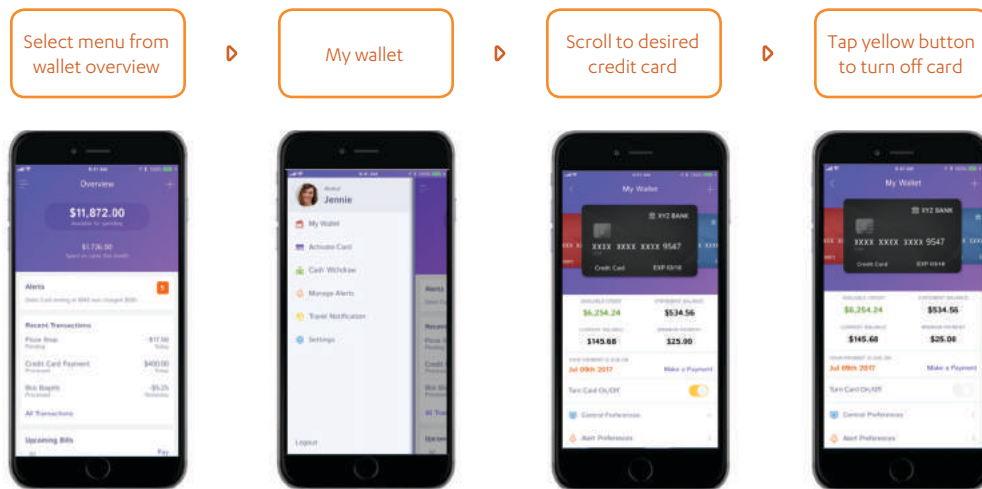
- \$1.35 trillion was spent globally through digital wallets in 2017 with 48% of people preferring a digital wallet provided by their bank – yet only 10% of financial institutions currently offer a digital wallet.
- Kony DBX Wallet enables banks and credit unions to personalize the experience beyond the branch with a secure wallet for debit, credit, loyalty and gift cards, plus fast payments to friends or merchants.
 - Easy Payments via NFC, barcode, QR code, and BLE
 - Push offers, coupons, and promotions
 - Ability to donate to participating charities
 - Virtual card support
 - Support for wearables
 - Fully integrated with Kony DBX Solution

Standard Use Cases:

- Cardless Cash



- Lost/forgot (physical) wallet



- New account onboarding
- Card management (physical/virtual/3rd party apps)
- P2P

Feature Set:



Management

- Add / scan / remove from local & external sources
 - » Debit & Credit Cards
 - » Checking & Savings accounts
 - » Virtual card
 - » Gift, Loyalty cards
- Open a new virtual wallet account and fund / top up for P2P and ATM transactions
- Designate a primary wallet item for payments



Security

- Login (Username, Biometric fingerprints & facial)
- Wallet Enrollment & registration (New user onboarding)



View My Wallet transactions, balances & receipts

- Display balance of cards & accounts
- List recent transactions
- Search transactions
- Dispute a transaction (for local bank only)
- Scan / store receipts and associate receipt with a transaction



Person to person (P2P) payments

- Send money & Receive/ Request money
- Generic P2P flow supporting major payment platforms
- Card-less cash withdrawal from ATM



Basic card management (for physical & virtual)

- Order
- Activate
- Hold
- Report Lost/stolen



Card & account management with 3rd party apps

- Add / remove / maintain cards & accounts to PayPal, Apple Wallet, Samsung Pay & Android Pay
- Sync wallet items with 3rd parties

The Kony Digital Banking Platform is purpose-built to deliver engaging, seamless customer experiences across channels and services.



Easily customize and extend digital banking applications



Actionable intelligence from real-time analytics, machine learning & predictive modeling



Digital efficiency with Common Administration, Security, Deployment and DevOps Services

The future of banking is here. Find out if you're ready at dbx.kony.com.

The following is intended to outline our general product direction. It is intended for information purposes only, and may not be incorporated into any contract. It is not a commitment to deliver any material, code, or functionality, and should not be relied upon in making purchasing decisions. The development, release, and timing of any features or functionality described for Kony's products remains at the sole discretion of Kony on a when and if available basis.

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