

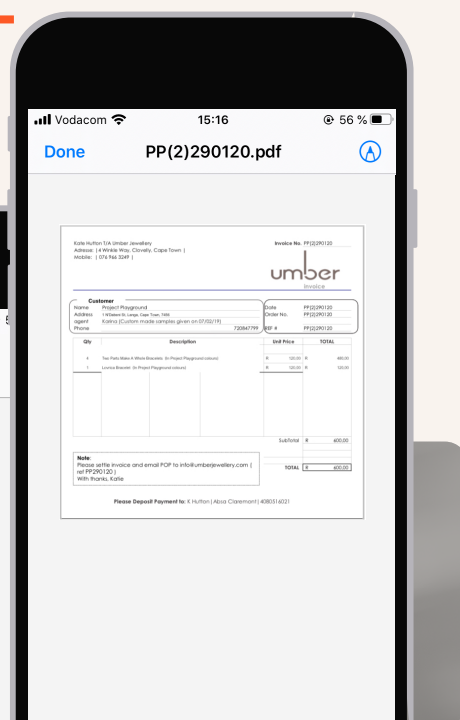
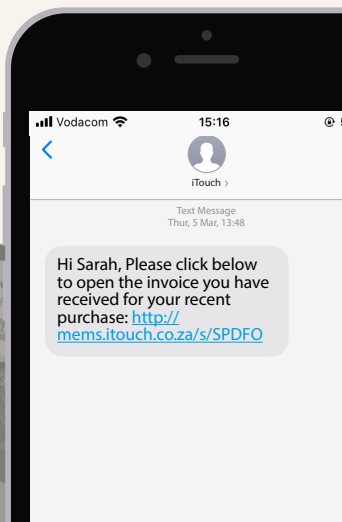


ELECTRONIC MESSAGE SERVICES

FOR ALL YOUR SECURE BANKING NEEDS

Discover the power to create your own personalised, feature-rich customer interaction, statements and invoices with iTouch EMS.

- ✓ Higher engagement rates
- ✓ Higher click-through rates
- ✓ Better return on investment



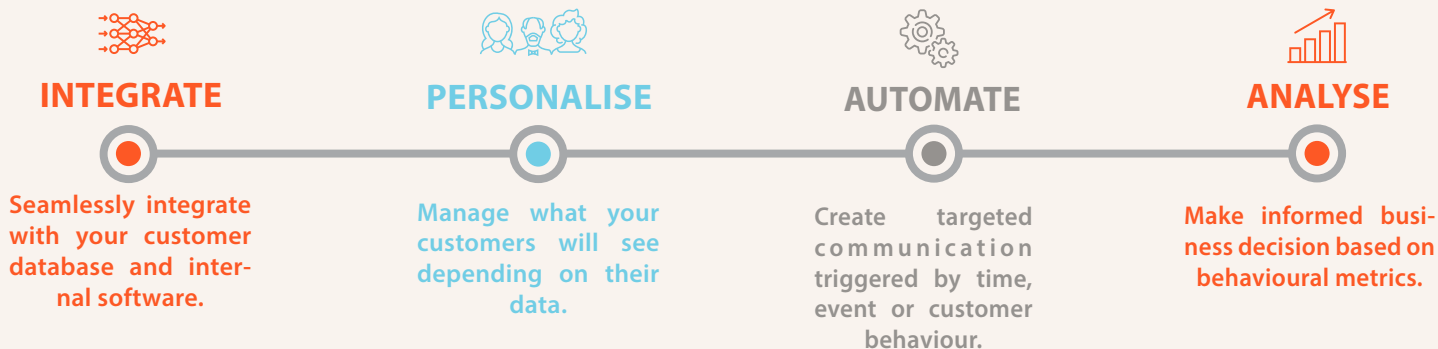
78% of consumers will only engage offers if they have been personalised

400% improved customer engagement

90% of people check an SMS 3 minutes after receiving it

EMS FEATURES

- Invoices**
Direct reach
- Surveys:**
Data collection
- Voucher Redemption:**
Loyalty programme
- Promotions:**
Relevant to each unique customer
- Receipts**
Keep track
- Instant File Uploads:**
Efficiency
- Payments:**
Seamless payment journey
- Statements:**
Personalised content



If you're going to send an SMS, make sure it's an **EMS**.