

W-MATIS

INTERNET BANKING



Install one, have them all...



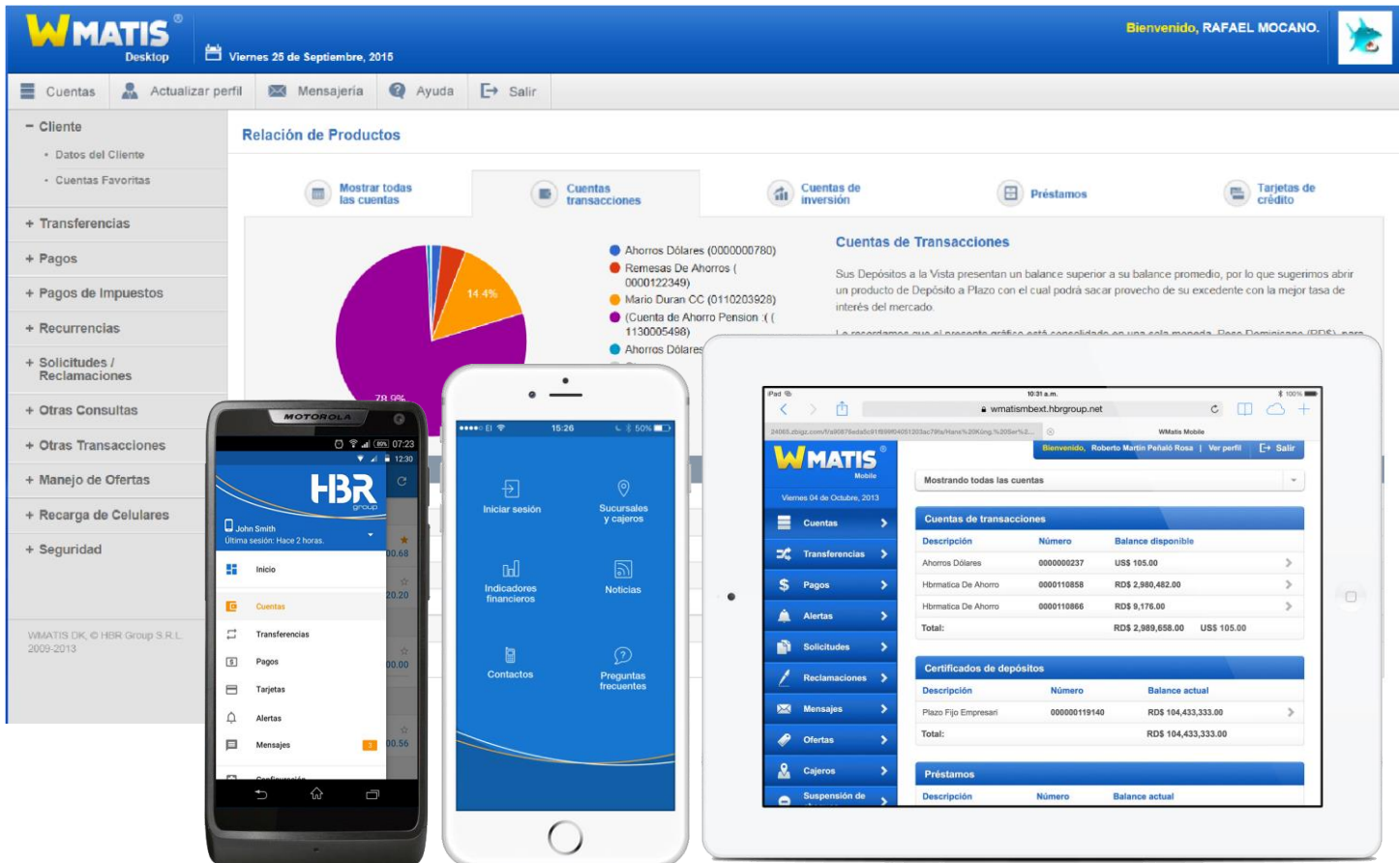
W-MATIS Suite

W-MATIS is a complete online banking solution that allows financial institutions to attract new customers, and expand the range of services for current customers.

With the W-MATIS Online Banking products, financial institutions can sell their products and allow a wide range of services through internet to each of their clients 24 hours a day, 7 days a week.

The goal of W-MATIS products is to increase customer loyalty, allowing financial institutions to offer services from virtually any internet accessible channel. Services such as account inquiries, funds transfers, payments, account statements, etc., which you grant the customer control and irresistible convenience.

WMATIS fully provides secure communications and complies with the standards FFIEC multifactor authentication (MFA). User identification, anti-phishing and PIN validation, along with random questions challenge for device recognition, comes with the product. W-MATIS can be used with any other concept leading provider of security solutions to provide additional levels of authentication.



Características principales

Product that compose it.

- **W-MATIS DK** Specialized user interface for desktop computers. It is the product with more functionality.
- **W-MATISMB Web** Web Specialized user interface for mobile devices tested in Opera, Safari, Chrome and FireFox.
- **W-MATIS MB Android** App totally native to Android with last generation user interface Design Material and oriented and adapted to devices that use Google's Android operating system.
- **W-MATIS MB iOS** App totally native to iOS with user interface of last generation Material Design and oriented and adapted to devices that use Apple's iOS operating system.

Benefits of the implementation

- It decreases the total time to offer the products that your customers need.
- It dramatically reduces the management and technical effort that the institution must make, since with the installation of W-MATIS DK, the installation of the other applications only depends on us. The institution only has to concentrate on the training plan and its internal procedures.
- Integrity and uniformity in the presentation of the information.
- Consistent functionality among the four applications.



W-MATIS DK

INTERNET BANKING



Bienvenido

Usuario:

Contraseña:



Conectarse

[Olvidé mi contraseña](#) | [Necesitas ayuda?](#) | [Notas de seguridad](#)
[Tengo problemas, necesito ayuda](#)

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*Excellent service to its
customers with completely*



W-MATIS DK

W-MATIS Desktop is a one-stop online banking solution, so that clients of the institution can perform all the transactions that this channel allows. This application will provide the solutions to all your needs, in the safest, most usable and reliable way possible to currently provide by means of a computer.

W-MATIS Desktop is designed for people and for businesses. In this way it allows the institution to manage both market segments through the same application, reducing costs and increasing the level of service, as personal and business customers, as officers of the institution, will not have to learn two applications.

W-MATIS Desktop is ready to be integrated into Dispergo RT and Pecunia, which means more savings in money, time management, integration time and especially, less time to be in the market by offering the service to its customers. It is only necessary to turn on a parameter so that W-MATIS Desktop automatically generates company files into Dispergo RT format and so you can see the status of transfers to other banks in Dispergo RT directly. Similarly, W-MATIS Desktop is fully integrated with Pecunia, which is the interface module with service providers.

Main Characteristics

Security

- Anti-Phishing image.
- Pins card.
- Challenge questions.
- Device authentication.
- Password and encrypted responses under 3D cryptography.
- HSM validation.
- Flexible when implementing other existing security standards or other secondary authentication methods.
- Business management of account control. Multiple signatures and amounts of authorized.
- Multi-layered architecture that hinders the penetration of intruders.

Client

- User login.
- Change of password.
- Anti-Phishing image change.
- Change of email.
- Recovery of password, user and user rating.
- Restart of challenge questions.
- Favorite accounts.
- Customization of account names.
- Management of multiple affiliations.
- Detailed consultation of customer information.
- Change of customer information.
- Account balance query
- Consultation of Fiscal Proof Number.
- Summary by type of account / Graph proportions accounts.
- Help.

Alerts and Messages

- Management of alerts.
- Creation and visualization of messages.
- Delete message.
- Message list.

Transactions Accounts

- Details.
- Last movements.
- Previous states.
- Previous status detail.
- Friendly printing credit card status.
- Consultation and change of demographic and status sending information.
- Change of status sending information.
- Consultation image check or effect.
- Related debit cards.
- Related pledges.
- Suspension of check.

Deposit Certificates Accounts

- Details.
- Last movements.
- Pledges.
- Consultation of demographic information and interest payment method.
- Change of status information and interest payment method.
- Opening of term deposit.
- Collect reinvested interest

Loan Accounts

- Details.
- Transactions.
- Transaction detail.
- Pending fees.
- Consultation and change of demographic and payment information.
- Change of status information and payment form.

Credit Card

- Details.
- Last movements.
- Previous states.
- Previous status detail.
- Friendly printing credit card status.
- Check information address credit card.
- Change of credit card information.
- Additional cards.
- Lock plastic credit card.
- Activate plastic credit card.
- Limit management.
- Exchange of points (loyalty).
- Cash advance.

Debit Card

- Check debit card detail.
- Consultation of debit card movements.
- Activation of plastic debit card.
- Plastic debit card lock.

Payments

- Own loan.
- Third party loan.
- Loan in another bank.
- Own credit card.
- Third party credit card.
- Credit card in another bank.
- Favorite payments.
- Of services.
- Favorite suppliers.
- Tax payment.
- Check payments made.

Main Characteristics

Handling of transaction batches

- Payroll, payment to suppliers, etc.
- Import.
- Manual entry of lots.

Recurring payments

- PanelControl panel recurring payments.
- Control panel for recurring transfers.
- New payment.
- New transfer.
- New service payment.

Transfers

- Own account.
- To a third party account.
- To account in another bank.
- Check transfers made.

Request and Claims

- Service requests
- Credit limit management (online).
- Exchange of loyalty points (online).
- Make a claim.
- Requests made.
- Claims made.

Other Transactions

- Recharge cellphones.
- Purchase of offers.
- List of offers.

Other

- NCF Consultation.
- Frequent questions

INNUO (Administration Pin Cards)

- Pin Cards parameters.
- Generating lots.
- Batch printing.
- Cancel card.
- Event log query.

The main functionalities of W-MATIS (Administrative modules) are

- Administration of personal users.
- Administration of business users.
- Authorized accounts.
- Authorized transactions.
- Signature privileges.
- Pin Cards Assignment.
- Role management.
- Password reset.
- Restart of challenge questions.
- Rehabilitate Pins card.
- Application management.
- Claims management.
- Message management.

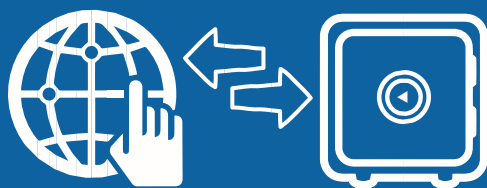
General Functions and other characteristics

- Selective order in all user lists.
- Filters in all user lists.
- Friendly printing on all transaction receipts (pdf, Word and Excel).
- Reprint and query of transaction receipts.
- Make a new transaction from a query.
- Mark transaction as favorite (all payments and transfers).
- Export of transaction lists.
- Friendly printing of embellished account statement.
- Convenient automatic generation of complaints from the consultation's movements of the products.
- Different message per transaction and stage of the transaction.
- Differentiation of error messages and informative messages.
- Parameter audit.
- Integration with core banking 100% web services.
- Secure communication with core servers and single session token.
- Does not allow multiple login of the same user.
- Automatic logoff for inactivity, send to logoff screen.
- Credit cards are not displayed in full. Numbers of third-party cards encrypted in database.
- Bid management. Limits per user.
- Dynamic menu and by roles.
- Recurrence engine (applies recurring payments).
- Service payment engine (optional with Pecunia).
- User responses to standard challenge questions.
- Dozens of other advantages and options, etc.

W-MATIS

MB

WEB



Mobility at your fingertips ... Always



W-MATIS WEB

W-MATIS MB Web is a complete mobile banking web application that allows financial institutions to quickly implement and launch a broad mobile banking channel. Our W-MATIS MB product has been built from the start as a unique solution and takes navigation and ease use to the next level.

This mobile banking solution was developed with the end user in mind in terms of ease of use and the best user experience that allows access from any device that has an Internet browser.

Main Characteristics

Security

- Anti-Phishing image.
- Pins card.
- Challenge questions.
- Device authentication.
- Password and encrypted responses under 3D cryptography.
- HSM validation.
- Flexible when implementing other existing security standards or other secondary authentication methods.
- Business management of account control. Multiple signatures and amounts of authorized.
- Multi-layered architecture that hinders the penetration of intruders

Client

- User login.
- Change of password.
- Anti-Phishing image change.
- Change of email.
- Management of multiple affiliations.
- Account balance inquiry.
- Summary by type of account / Graph proportions accounts.

Alerts and Messages

- Alerts Management
- Messages Creation and visualization.
- Delete message.
- Message list.

Transaction Accounts

- Details.
- Last movements.
- Consultation image check or effect.
- Suspension of check.

Deposit Certificates Accounts

- Details.
- Last movements.

Loan accounts

- Details.
- Transactions.

Credit card

- Details.
- Last movements.

Payments

- Own loan.
- Third party loan.
- Loan in another bank.
- Own credit card.
- Third-party credit card.
- Credit card in another bank.
- From services.
- Check payments made.

Transfers

- Own account.
- To a third-party account.
- To account in another bank.
- Check transfers made.

Requests and claims

- Service requests.
- Make a claim.
- Requests made.
- Claims made.

Others Transactions

- Cellphone recharge.
- Purchase of offers.
- List of offers.

Others

- Frequent questions.
- Consultation of branches and ATMs.
- Management of signatures and authorizations (business).

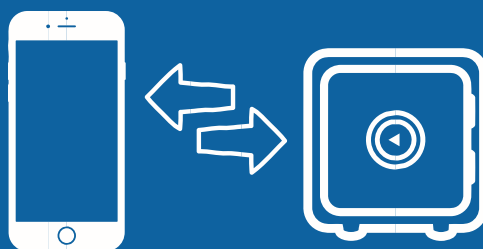
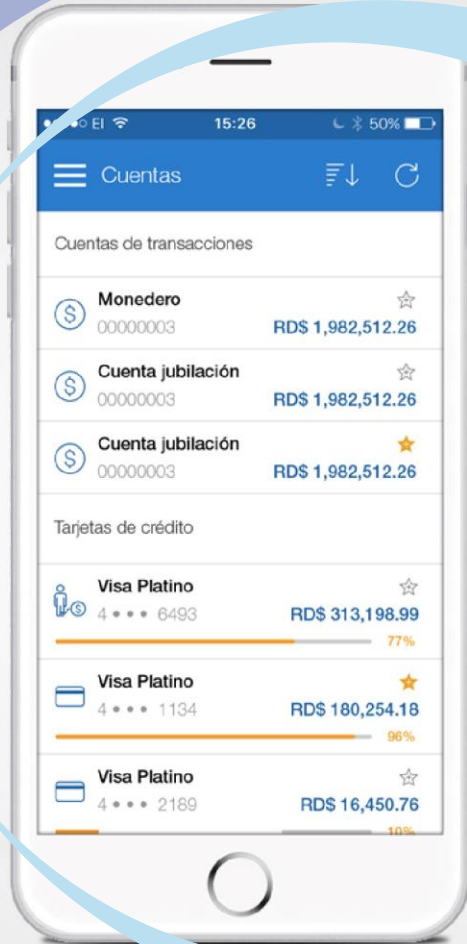
General Functions and other characteristics

- Differentiation of error messages and informative messages.
- Integration with core banking 100% web services.
- Does not allow multiple login of the same user.
- Credit cards are not displayed in full. Numbers of third-party cards encrypted in database.
- Bid management. Limits per user.
- Many other features come if W-MATIS DK is installed



W-MATIS MB

iOS



Get the most of your Apple mobile device



W-MATIS iOS

W-MATIS MB iOS is an app totally native to Android with last generation user interface Material Design and oriented and adapted to devices that use Apple's iOS operating system.

It is developed using the most advanced native technology (Xcode 7 + Swift 2), which allows you to achieve an extremely fast and usable user experience.

Your client will get the most out of online banking by installing this app on their Apple device, which has been specialized to get the most out of it.

Main Characteristics

Security

- Anti-Phishing image.
- Pins card.
- Challenge questions.
- Device authentication.
- Password and encrypted responses under 3D cryptography.
- HSM validation.
- Flexible when implementing other existing security standards or other secondary authentication methods.
- Business management of account control. Multiple signatures and amounts of authorized.
- Multi-layered architecture that hinders the penetration of intruders.

Client

- User login.
- Change of password.
- Anti-Phishing image change.
- Change of email.
- Favorite accounts.
- Management of multiple affiliations.
- Account balance inquiry.
- Summary by type of account / Graph proportions accounts.

Alerts and Messages

- Alerts Management.
- Messages Creation and visualization.
- Delete message.
- Message list.

Transaction Accounts

- Details.
- Last movements.
- Detail movement.
- Upload effect image.
- Consultation image check or effect.
- Related debit cards.
- Suspension of check.

Deposit Certificates Accounts

- Details.
- Last movements.
- Transaction detail.

Loan accounts

- Details.
- Transactions.
- Transaction detail

Credit card

- Details.
- Last movements.
- Transaction detail.
- Upload effect image.
- Consultation image check or effect.

Debit card

- Check debit card detail.
- Consultation of debit card movements.
- Transaction detail.
- Upload effect image.
- Consultation image check or effect.

Payments

- Own loan.
- Third party loan.
- Loan in another bank.
- Own credit card.
- Third party credit card.
- Credit card in another bank.
- Consultation of payments made.

Transfers

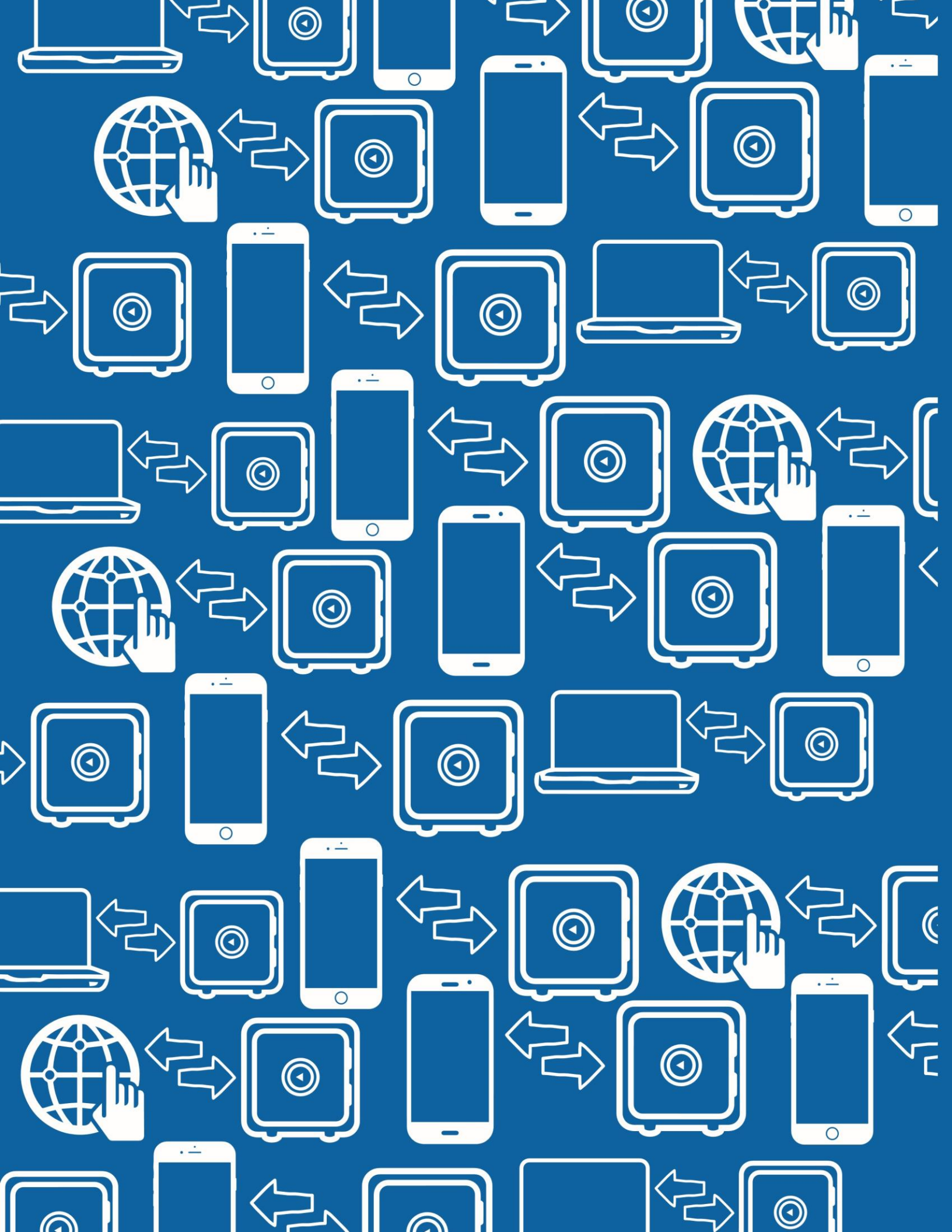
- Own account.
- To a third-party account.
- To account in another bank.
- Consultation of transfers made.

Requests and Claims

- Credit limit management (online).
- Exchange of loyalty points (online).
- Make a claim.
- Requests made.
- Claims made.

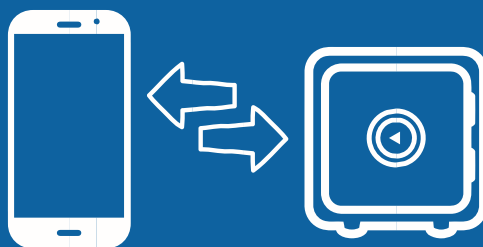
Others

- Frequent questions.
- Location of branches.
- Integration with contacts and favorites.



W-MATIS MB

Android



Get the most from your Android device



W-MATIS Android

WMATIS MB Android is an app totally native to Android with user interface of last generation Material Design and oriented and adapted to devices that use Google's Android operating system. It is developed using the most advanced native technology, which allows you to achieve an extremely fast and usable user experience.

Your client will get the most out of online banking by installing this app on their Android device, which has been specialized to get the most out of it.

Main Characteristics

Security

- Anti Phishing image.
- Pins card.
- Challenge questions.
- Device authentication.
- Password and encrypted responses under 3D cryptography.
- HSM validation.
- Flexible when implementing other existing security standards or other secondary authentication methods.
- Business management of account control. Multiple signatures and amounts of authorized.
- Multi-layered architecture that hinders the penetration of intruders.

Client

- User login.
- Change of password.
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- Change of email.
- Favorite accounts.
- Management of multiple affiliations.
- Account balance inquiry.
- Summary by type of account / Graph proportions accounts.

Alerts and Messages

- Alert Management.
- Messages creation and visualization.
- Delete message.
- Message list.

Transaction Accounts

- Details.
- Last movements.
- Detail movement.
- Upload effect image.
- Consultation check image or effect.
- Related debit cards.
- Suspension of check.

Deposit Certificates Accounts

- Details.
- Last movements.
- Transaction detail.

Loan accounts

- Details.
- Transactions.
- Transaction detail.

Credit card

- Details.
- Last movements.
- Transaction detail.
- Upload effect image.
- Consultation check image or effect.

Debit card

- Consultation of debit card movements.
- Transaction detail.
- Upload effect image.
- Consultation check image or effect.

Payments

- Own loan.
- Third-party loan.
- Loan in another bank.
- Own credit card.
- Third party credit card.
- Credit card in another bank.
- Consultation of payments made.

Transfers

- Own account.
- To a third-party account.
- To account in another bank.
- Consultation of transfers made.

Requests and Claims

- Service requests.
- Credit limit management (online).
- Exchange of loyalty points (online).
- Make a claim.
- Requests made.
- Claims made.

Others

- Frequent questions.
- Location of branches.
- Integration with contacts and favorites



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