

## SUPPORTING MICROFINANCE EFFORTS

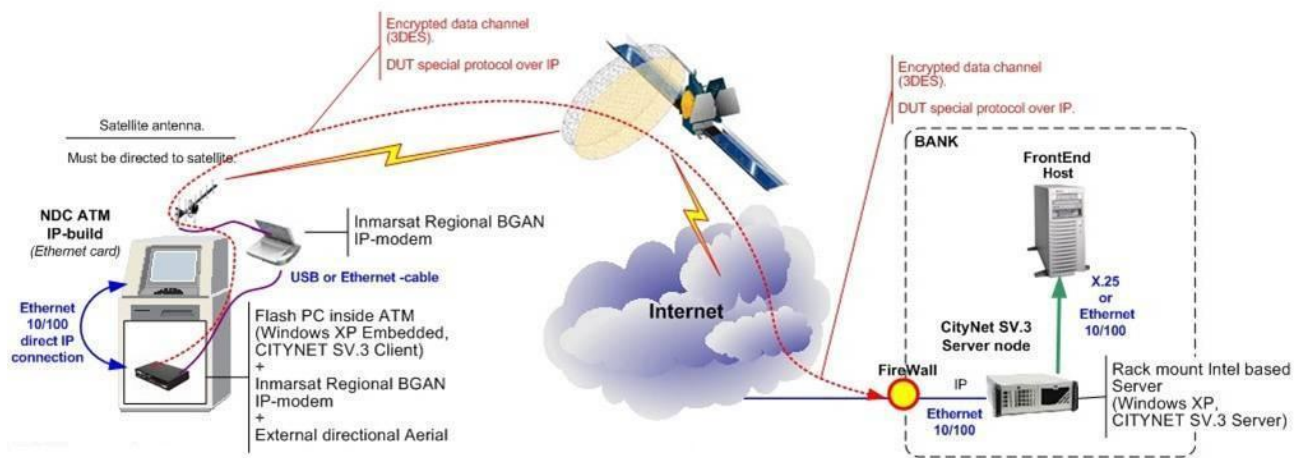


Microfinance and micro-credit programs in the developing world have demonstrated that access to capital can lead to income generation and positive economic growth within communities. Remote banking can broaden the array of financial services delivered to underdeveloped and underserved communities. The development community, together with banks or microfinance institutions, can now harness the power of ICTs to deliver these services to remote areas using Point of Sale (POS) or ATM terminals.

## DELIVERING CONNECTIVITY, HARDWARE, AND SOFTWARE

I-LINX has partnered with CityNet to provide a complete remote banking solution. CityNet provides the software tools and hardware interfaces necessary to enhance point-of-sale devices, ATMs or other equipment for use in remote banking. I-LINX provides the best connectivity tools and service to enable these devices to communicate with banking information systems. Through this partnership model I-LINX offers a complete solution for creating, developing and servicing banks utilizing distributed networks.

### ATM connection via Regional BGAN satellite network.



The CityNet software, developed using client-server architecture, is specially adapted to handle financial transactions. The server operates at a processing center and maintains an interface to the front office of the bank (or a processing company) while the client is installed at the connection point of terminal devices.

Data packets are transmitted via the RBGAN terminal, over the INMARSAT satellite system, via the Internet, and finally to the CityNet hosting system, which is linked to the banking system. Costs per transaction are low due to the compact size of the packets. Encryption software ensures that every transaction is secure.

This system has been successfully used in deploying stand-alone ATM machines in remote areas in addition to being installed in specialized vans providing mobile service to communities in a given geographic area.

## THE MOBILE BANK

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The mobile bank incorporates CityNet technology with satellite connectivity to deliver mobile remote banking. An external antenna on the roof of the van ensures that the best signal strength is obtained.



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