



Mobile Banking App

INNOVATE IN WEEKS, NOT YEARS

Helios™ is a world-class mobile banking application from MX that generates 5-star ratings and true engagement.







Built for the **Future**

Today's account holders want to bank when, where, and how they want. With Helios, you give your users the experience they're looking for — a full-feature digital banking experience on any device or platform (tablet, desktop, phone, wearables, and whatever comes next). Best of all, Helios is a native cross-platform framework, which means it's fast, stable, and device optimized.

Financial institutions have to deal
with a host of user demands.

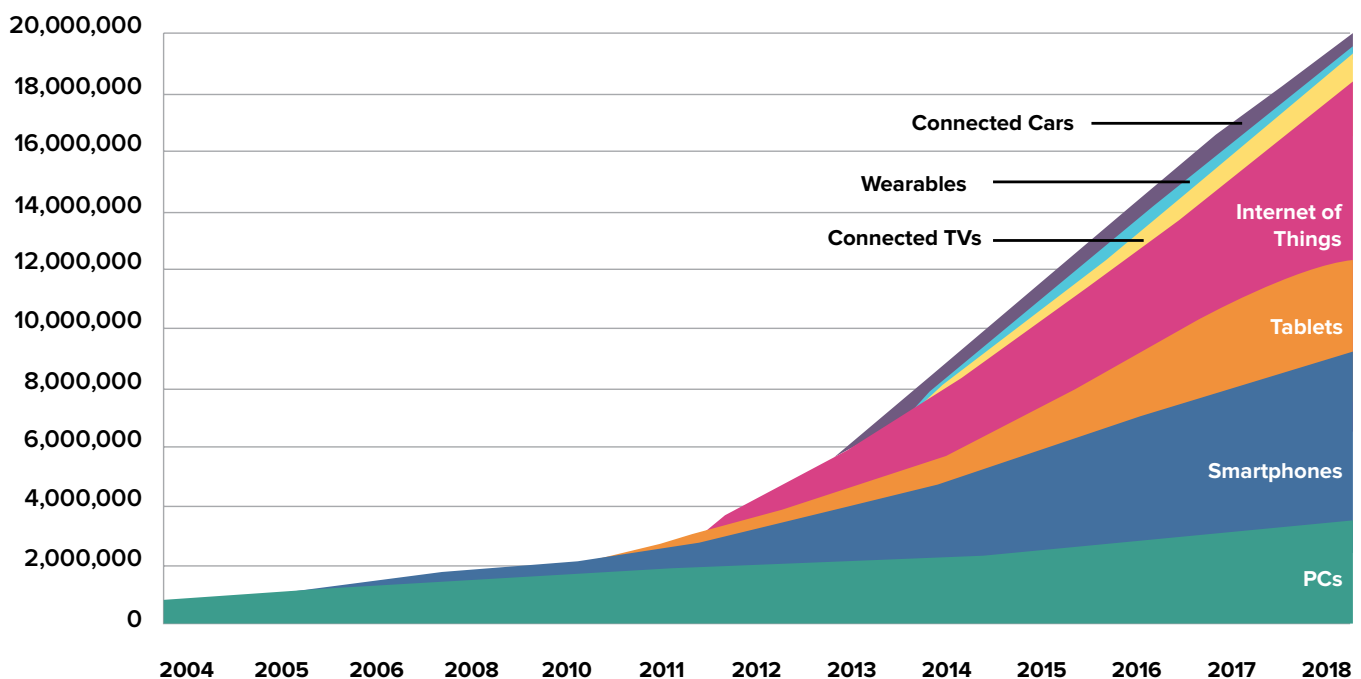


A Fractured Landscape

The mobile banking landscape is fractured and will only get worse as digital banking moves toward wearables and embedded computing.

The Fractured Mobile Landscape

Financial Institutions have to deal with a host of user demands.



Source: BI Intelligence (estimates included)

One approach some companies take to overcome this problem is to develop everything in HTML, which allows for rapid updates and cross-platform functionality. However, the companies that take this approach consistently run into severe problems. For instance, Facebook initially

launched their mobile product in HTML, but had to pivot to a native experience, based on negative feedback about how slow and clunky the experience was. In addition, other companies have found that HTML isn't as secure as native code. Put simply, when it comes to mobile banking, HTML won't cut it.

By contrast, Helios pulls from a single C++ codebase and works on any device – Apple, Android, Windows, Amazon. We built an application layer in C++ that serves as the foundation for the entire Helios framework. We then wrote a light wrapper for each platform in order to take advantage of features specific to each device. For example, to make Helios work with the FireTV remote, we coded a section in NDK (the language specific to that device). This means that no matter what device your account holders choose, the experience is complete and cohesive.

By combining an application layer with a platform layer, we've create a framework that is far faster and more responsive than other cross-platform options.

The core code for all platforms is the same, creating a unified experience across devices and platforms. In addition, you save resources by not requiring a team to rewrite the entire codebase to fit each new device type that comes along.

This is the proper solution to the problem of mobile fragmentation.



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Read the **Rave Reviews**



NEW LOOK MAKES FINANCES FUN AGAIN

The new update really had made a huge difference and has increased my confidence in my personal bank. I have left all my other budgeting and finance apps behind because the new BECU app has everything I need in one place! Way to go.

- Jacque McNeil



THIS APP IS FANTASTIC!

I love being able to sync other financial institutions apps into BECU's app. Only having to open one app and seeing where all of my accounts are at is not only convenient but extremely easy. It's PERFECT!

- LizNTroy



BEST EVER!!!!

I just got all my bills and transfers taken care of with the app while laying in bed. This tech is wonderful!

- **Whistler**



THIS IS AMAZING

Excellent! Loved the app before, love the new app upgrades! Long time BECU customer, been out of the state for 12 years, and the customer service is phenomenal!

- **Tiffany Warner**



SO MUCH LOVE!

I love the new fingerprint identification login. It's easy to use, has TONS of helpful info, and makes transfers, bill pay and check depositing a snap. I've lived outside of WA 8 years now and still keep BECU because it's easy to use.

- **Jillian Weiss**



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- **Jeremy Fisher**

Case Study:

Exceeding User Expectations

With the Helios cross-platform framework, AFCU's mobile app shot from a D to an A+ in appbot ratings, and the app rose to a 4.5+ star rating in both the Apple and Android app stores — up from an average rating of 2.5 with the prior version.



Case Study: True Engagement

BECU partnered with MX to offer their members the Helios cross-platform framework. Within 18 months of launching Helios, BECU saw:

- A 22% increase in check deposits
- A 99% increase in mobile users
- A 170% increase in bill pay

"We saw Helios as a chance to stand out and provide a very different experience. This means leading with digital money management, alert capabilities, aggregation, budgeting — all features that would enable our members to be financially strong."

HOWIE WU

Vice President of Digital Banking for BECU

Why do App Ratings **Matter?**

Apptentive, a mobile engagement company, has found that while 96% of users would consider downloading an app with a rating of at least 4-stars, only 46% of users would consider downloading an app with a 3-star rating.



By maintaining a rating of 4.5+ and quickly iterating to give users the experience they crave, Helios lays the foundation for you to successfully appeal to your account holders and build long-term loyalty in the process.



Apptentive, The Mobile Marketer's Guide To App Store Ratings & Reviews, 2015.

Innovate in Weeks Not Years

MX offers an iterative approach to implementation, empowering you to get your app up and running in as little as six months and then add even more functionality and features on an agile cadence.

For example, after launching your app with the standard mobile banking functionality, you may choose to implement a customized feature directly in the app. Whether it be a feature to mark a card as lost or apply for loans within the app, Helios gives you the flexibility you need to create a frontend experience that meets your exact needs.

To get things going, you might initially launch the feature in HTML via a web browser. Once the feature reaches a critical mass, you can easily transition to a fully native experience. This way you can try out a feature, track the reaction, and improve the experience with the next regular update.

You can also pave the way toward full control of the codebase on your backend as well.

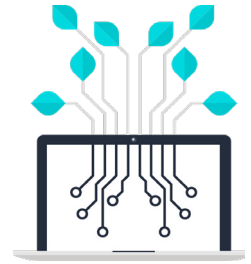
In addition, MX works with financial institutions that want to build their middleware entirely in-house as well as

those who prefer to buy it. Either way, MX is committed to making the integration successful.

Because MX doesn't demand that you choose a particular vendor for a particular service, you have maximum flexibility to delight your end users as well as maximize growth. This means you can pull features from a variety of providers and integrate them into a cohesive whole.



In this way MX is less of a vendor
and more of a partner. We want
to help you achieve the freedom
you've been hoping for.



Iterate to **Freedom**

With Helios, you can also take small, iterative steps toward freedom and total control — both on the frontend and backend of the codebase.

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With the frontend, we enable you to include customized features directly in the app, whether it be a loan application feature, a treasury management feature, or anything else you'd like to add.

In other words, you can iteratively gain complete control of your mobile banking experience, whether that means controlling the frontend, the backend, or both. In addition, you don't have to pay heavy fines for updates since each update is free.

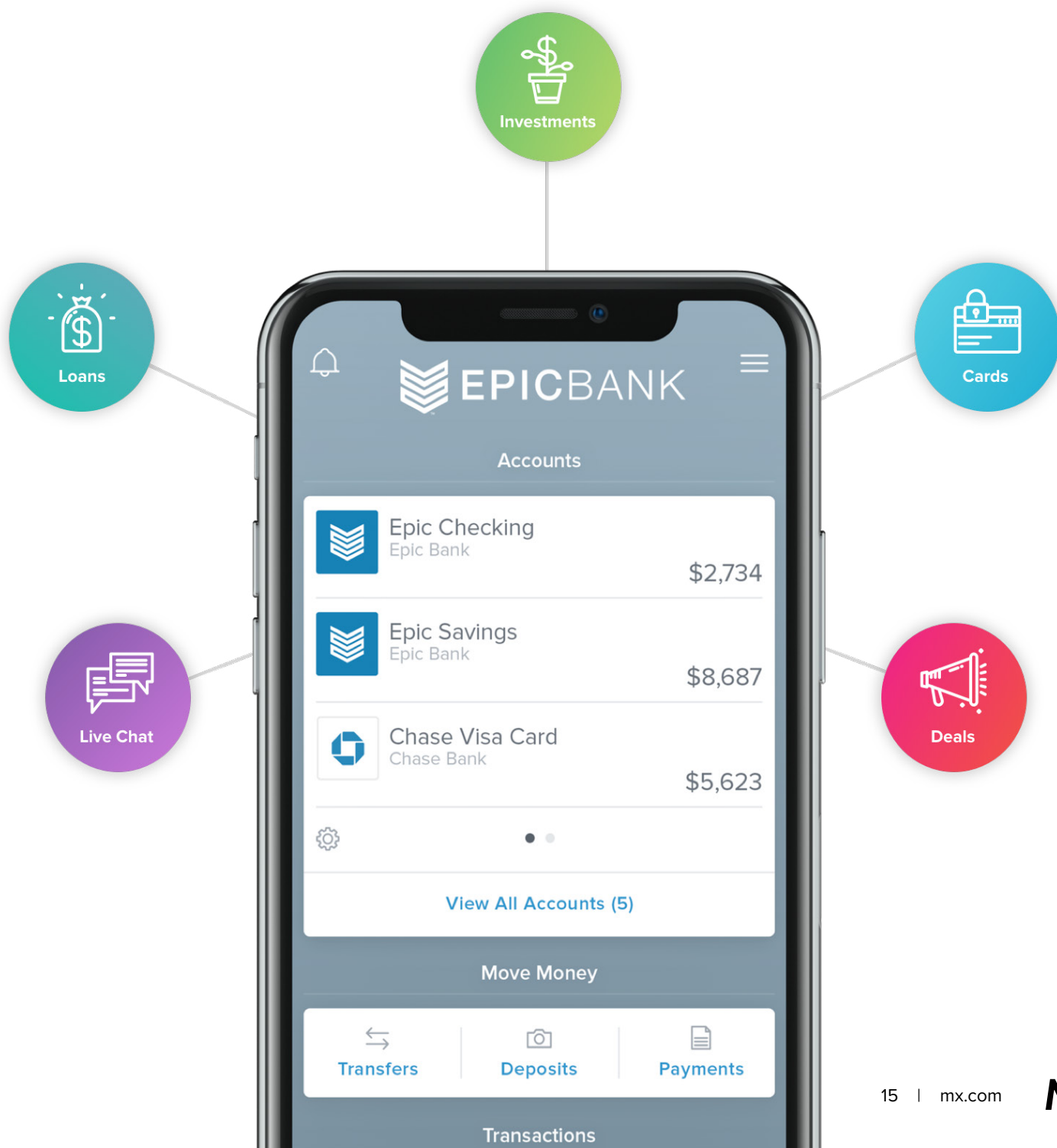
Helios enables you to own more and more of the codebase as you build out customized features within the app, giving

you the power to move toward more freedom however you see fit.

If you don't have backend engineers, no problem. We can help with the integration and connecting to your core.

If you don't have frontend engineers, we can help you add customized features

to the frontend experience. In this way, you can move closer to totally owning the whole mobile experience — laying the foundation for you to create the app you want, at your own pace.



A Simple Integration Process

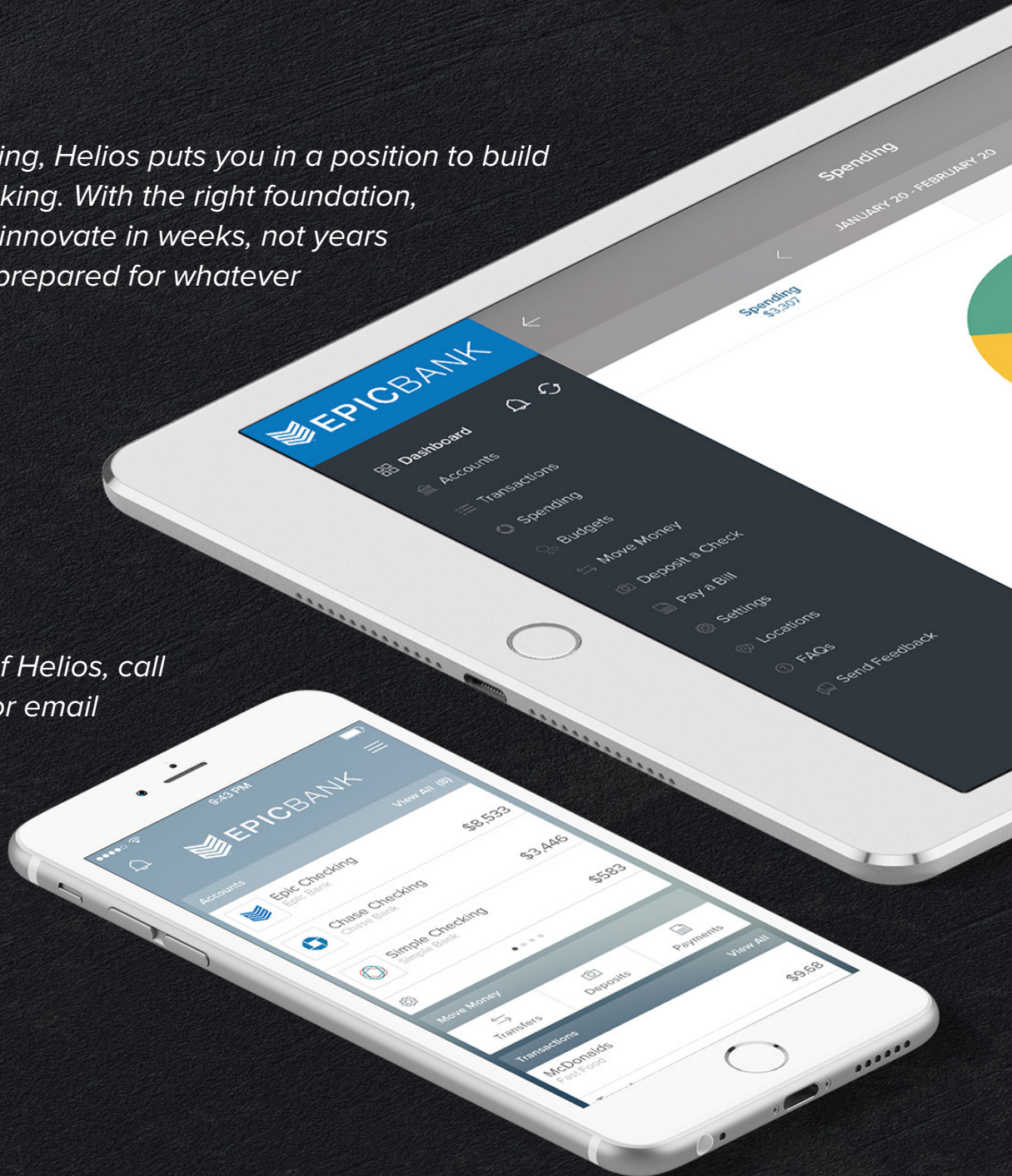
The decision-making process for integrating Helios is straightforward.

- 1 Decide what functionality and features you'd like to include.
 - Functions: Bill Pay, Transfers, Remote Deposit Capture, etc.
 - Features: Choose Payee, List Payee, Add Payee, Edit Payee, Delete Payee, etc.
- 2 Select the vendor for each functionality (Fiserv, CheckFree, ACI, FIS, Jack Henry, ORCC, etc.)
- 3 Transfer or acquire the license to integrate the chosen vendor
- 4 Build or buy middleware
- 5 Articulate mutual roles and responsibilities in the contract
- 6 Execute

Building the Future of Banking

More than anything, Helios puts you in a position to build the future of banking. With the right foundation, you'll be able to innovate in weeks, not years — as well as be prepared for whatever comes next.

*To see a demo of Helios, call
801. 669. 5500 or email
sales@mx.com.*





MX
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