



Retail Banking

BGAN applications



➔ **BGAN is the only mobile satellite service to offer broadband data with simultaneous voice, through a single, highly compact device on a global basis. BGAN terminals can be used indoors and outdoors, being robust enough to withstand challenging environments and extremes of temperature. Vehicular BGAN terminals comprise a tracking antenna for mounting on the vehicle roof and an interior unit.**

Growing your customer base and increasing loyalty

Inmarsat's Broadband Global Area Network service – BGAN – offers the retail banking industry a compelling combination: reliable, secure, voice and high-speed data connectivity – independent of local terrestrial networks – using compact, mobile satellite terminals that are quick to set up and easy to use.

BGAN enables banks to establish remote branch connectivity quickly and cost-effectively, offer bank card transaction facilities and deliver mobile banking to rural communities around the globe, without having to rely on poor terrestrial networks, or bear the cost of installing new ones.

Banks can increase their presence in previously out-of-reach locations, giving them access to new customers, and can enhance the range and quality of their services to clients, resulting in increased loyalty. Automatic Teller Machines (ATMs) and Point of Sale (PoS) networks give banks the opportunity to take advantage of bank card transaction growth by acquiring new customers and 3rd party transactions. All of this helps drive revenues and strengthen competitive advantage.

Remote branch connectivity

BGAN can be used to establish new branches in remote areas, avoiding the wait and cost involved in installing terrestrial networks. Within a branch, a single BGAN unit can cost-effectively connect teller machines, ATMs and all bank IT equipment, via a small router, to the central bank.

Bank staff can access the same applications as they would in a city branch for general administration, financial reporting and monitoring currency rates and stock, as well as to conduct client banking transactions.

Fixed and mobile ATMs

With BGAN, banks can achieve the necessary reliable and secure connectivity between ATMs and bank headquarters to process cash transactions. They can install and offer round-the-clock, fixed ATM services to remote clients, giving them the means to debit/credit their accounts, and make balance enquiries, as if they were using an urban ATM. Alternatively, banks can offer mobile banking services, where an ATM is installed inside a van fitted with a vehicular BGAN terminal, which travels between rural and remote communities. Vehicular BGAN provides the same reliable, secure, high-speed data connectivity for instant bank card transactions from virtually anywhere on the planet.

Point of Sale

Shops, restaurants, hotels and retail outlets at tourist attractions in remote locations typically have poor or no fixed/cellular connectivity to process credit card transactions. BGAN can be used to connect one or more PoS devices to a secure, reliable and fast data link to enable them to process payments.

➔ BGAN in-field equipment

- BGAN satellite terminal
- BGAN voice or VoIP handsets
- Laptop (MAC or PC)
- Power adapters AC/DC, batteries, cables



➔ Key applications

- Credit check and data validation prior to transactions
- Debiting and crediting client accounts
- Credit and balance enquiries
- Database synchronisation with central bank to keep client and account information up to date
- Standard office applications: telephony, email, intranet, VPN, internet and fax
- Remote video surveillance for branches and ATM security

Key benefits

Simultaneous voice and broadband data

- Quickly provide voice and broadband data connectivity at remote bank branches
- High-speed access to standard office applications, while talking on the phone at the same time
- BGAN's broadband capability speeds up banking transactions compared with cellular technologies

Cost-effective

- Only pay for data sent and received – size of data packets in payment transactions is relatively small
- There are no set-up costs plus both terminal and airtime costs are highly competitive
- Can enable you to establish more remote branches, ATMs, and PoS networks, strengthening your competitive edge

Easy to use

- Quickly establish remote branch connectivity – no technical expertise or extensive training required
- Deploy temporary ATM machines and PoS devices at tourist hot spots to meet seasonal demand
- Single global solution for all your voice and data communication needs in remote locations – simplifying network administration and improving accountability

Secure

- BGAN supports major encryption products for secure end-to-end links

- Password and SIM card protection to ensure only authorised staff have access
- Compatible with leading off-the-shelf VPN clients

Reliable

- BGAN L-Band technology is not prone to weather disruption – can be used as backup to terrestrial services and other satellite communications equipment
- Rugged BGAN terminals that can withstand extreme weather conditions

Flexible

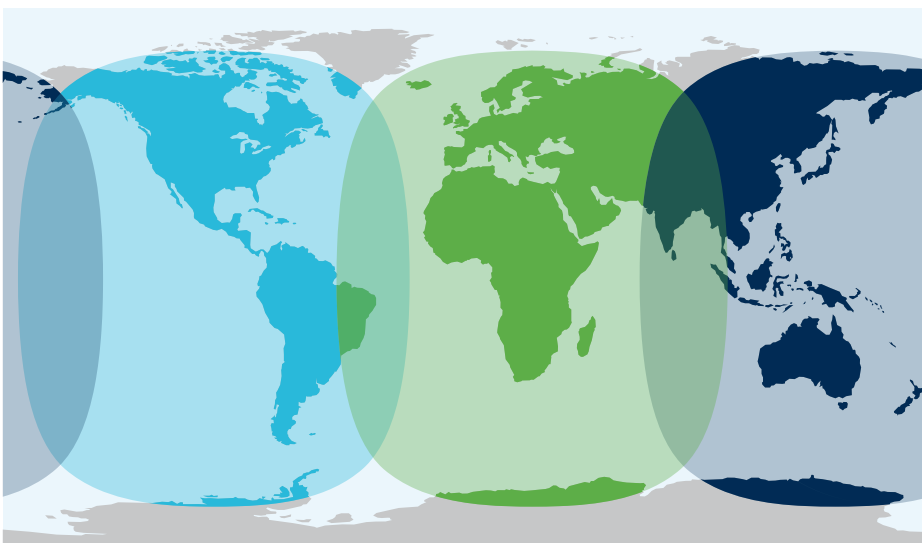
- Compatible with modern ATMs and PoS devices that use TCP/IP protocol
- Connect multiple PoS devices via wired/wireless interface
- There are terminals that enable an instant wireless LAN so banking staff can share a single BGAN connection
- With vehicular BGAN you can send and receive high-speed data wherever you travel without having to re-set-up or re-configure the terminal, enabling efficient and cost-effective mobile banking

Highly compact

- Easily carried in a backpack so can arrive in new location and establish immediate connectivity
- BGAN vehicular unit takes up minimal interior space with a discrete tracking antenna mounted on the roof

Coverage

BGAN is accessible globally so banks can set up and connect remote branches, and provide remote ATM and PoS facilities worldwide.



How to buy BGAN

BGAN is available through Inmarsat distribution partners and service providers in more than 190 countries. Visit our website to find the right partner for your organisation.

-  I-4 Americas
-  I-4 EMEA
-  I-4 Asia-Pacific

This map depicts Inmarsat's expectations of coverage, but does not represent a guarantee of service. The availability of service at the edge of coverage areas fluctuates depending on various conditions.

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