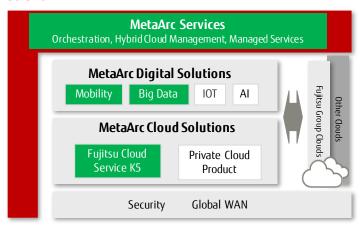


## Challenge

Based on the concept of IOS (Internet of Sensing Solution)

- Wanted to be first Japanese regional bank to use mBaaS
- Wanted to offer an Online-to-Offline information-delivery service for users of IC-equipped combined cash and credit cards, from March 2016

## Solution



## Benefit

- Integrated management of multi-vendor smartphone applications
- Compliant with Banking and Related Financial Institutions Security Guidelines
- APIs used to build commonly used functions in smartphone app
  - Can save up to 70% in terms of development and operations cost
  - Can speed up the development process by as much as 80%

## **Products and services**

■ mBaaS service based on MetaArc

