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For Immediate Release

ICICI Bank introduces 'iMobile SmartKeys', Asia's first payment service using a smartphone keyboard

- **First financial institution in Asia to enable payments and banking from a smartphone keyboard**
- **Customers can transfer money, pay bills & recharge from within any application or browser using the smartphone keyboard**
- **There is no requirement to switch between chat, messenger or other applications**
- **Reduces transaction time for payment transactions**
- **Ensures quick and secure transactions**

Mumbai, India: ICICI Bank, India's largest private sector bank, today unveiled Asia's first payment service using a smartphone keyboard. Christened **'iMobile SmartKeys'**, this pioneering feature enables 'iMobile' users to make quick and secure payments on any mobile application including chat, messenger, email, games or search browser without having to exit their current application in their smartphone. This is in lieu of customers having to switch tabs or applications within their smartphone to access 'iMobile'. It provides the convenience of completing transactions in lesser steps than earlier, thereby reducing the transaction time.

The 'iMobile SmartKeys' solution is developed by one of the winners at the '**ICICI Appathon'**, the country's largest virtual mobile app development challenge that was organized by the Bank earlier this year. As a testimony towards nurturing young developers, ICICI Bank has incorporated this innovative solution into its mobile banking app within a quarter of the completion of 'ICICI Appathon'.

Using 'iMobile SmartKeys', customers can transfer money to their registered beneficiaries, pay their utility bills as well as recharge their mobile numbers, which are classified as 'Favourites' in their iMobile app. They can access the 'iMobile SmartKeys' by long pressing the 'globe icon' on their smartphone keyboard while they are chatting, gaming, browsing the internet or even sending mails. This allows them to make payments without having to exit the current application and launching another tab. Available currently for iOS phones, this innovative feature will soon be made available on the Android Operating Systems (OS) as well. In phones with Android OS, customers can simply shake the phone while they are on any application screen to change the keyboard to 'Smartkeys'.

B. Madhivanan, Group Executive and Chief Technology & Digital Officer, ICICI Bank said, "ICICI Bank has always leveraged technology to pioneer digital innovations and provide world-class banking experience to its customers. Many of our innovations were path breaking initiatives even globally for instance banking on Facebook & Twitter & Voice based recognition to name a few. We are delighted to introduce 'iMobile SmartKeys', which is a testimony to our continuing co-creation initiatives with innovative technopreneurs. We believe that this feature will deliver an unparalleled banking experience to our customers by enabling quick and secure payments without having to switch any tab or applications within their smartphones.

With India becoming the second largest market globally in terms of mobile subscribers as well as smartphones, we are witnessing a paradigm shift in consumer preferences towards doing everything 'on-the-go'. This new service further resonates our effort at bringing in path breaking solutions, making mobile banking simpler than ever before. We will continue the model of co-creating with quality start-ups & technology companies to deliver innovative products and services to our customers"

Users of 'iMobile' can activate 'iMobile SmartKeys' in two easy steps :

1. Update/ Download the iMobile app from the Apple store. The 'iMobile SmartKeys' is built into the new app update.
2. Initiate a one-time addition of keyboard using the path; Phone Setting > General > Keyboard > Keyboards > Add New keyboard > Under Third Party keyboard – **'iMobile'.** Also enable Allow Full Access for the keyboard.

Users can now start using 'iMobile SmartKeys' to transact in just four simple steps, while in any application on the smartphone:

1. **Accessing the digital keyboard:** While the user is in a chat, messenger or any other application, they can access **'iMobile SmartKeys' simply** by long pressing the 'Globe' icon on the existing keyboard. They need to select 'iMobile SmartKeys-iMobile' from the list of keyboards displayed.
2. **Authentication:** They need to authenticate themselves using Login PIN or Touch ID as per their chosen login method with the Bank.
3. **Fund Transfer using Payees:** Users can now simply select the payee from the registered payee list, enter the amount and submit to transfer money in a few seconds. Additionally, they can even notify the recipient with the transaction details in the chat or messenger application.
4. **Payments using Favourites:** With **'iMobile SmartKeys',** users can also undertake their frequent transactions like bill payments and mobile recharges which have been tagged as 'Favorites' in iMobile.

'iMobile SmartKeys' is built into the iMobile app and hence incorporates the robust security framework of 'iMobile'. To know more, visit http://goo.gl/KIaTUC

Recently, ICICI Bank had unveiled a slew of industry-first features in 'iMobile' taking the number of features available on it to **over 165**, the most in the Indian mobile banking industry. It included payment of **advance tax for individuals, Positive Pay for cheque protection, rail-ticket booking from within the app on IRCTC as well purchase of mutual funds, travel & motor insurance**. ICICI Bank is the most comprehensive player in the Indian mobile banking industry. It was the first bank to launch a mobile banking application in India, iMobile in 2008.

The Bank's 'iBizz' mobile banking application extends the convenience of mobile banking to SMEs and corporate customers. ICICI Bank's mobile banking foray extends to **'Pockets', India's first digital bank on mobile**. This comprehensive application allows anyone, even those who are not customers of ICICI Bank to instantly download, fund the wallet from any bank account and use it. 'Pockets' is also the world's first mobile application to integrate **'mVISA'** payment solution that enables QR code based payments. It also has a slew of solutions for peer-to-peer payments including those on social profiles like WhatsApp, email, phone contacts and Near Field Communication (NFC) technology. In a short span of time, **'Pockets' has over four million downloads;** over 75% of them are new to the Bank. ICICI Bank recently unveiled **'touch&pay'** on 'Pockets', the country's first contactless mobile payment solution. It leverages the **Host Card Emulation (HCE) technology** to create 'virtual' cards for 'physical' credit or debit cards of the Bank, thus enabling customers to make electronic payments in-stores from NFC enabled smartphones by just waving his/her phone near a contactless merchant terminal.

ICICI Bank services its large customer base through a multi-channel delivery network of 4,450 branches, 13,766 ATMs, call center, internet banking (www.icicibank.com), mobile banking, banking on Facebook & Twitter and 'Pockets by ICICIBank' the country's first digital wallet. (Figures as on March 31, 2016)

For latest information on the Bank, visit www.icicibank.com and follow us on Twitter at www.twitter.com/ICICIBank

About ICICI Bank Ltd: ICICI Bank Ltd (NYSE:IBN) is India's largest private sector bank with consolidated total assets of US $ 138.67 billion at March 31, 2016. ICICI Bank's subsidiaries include India's leading private sector insurance companies, securities brokerage firms, mutual funds and private equity firms. ICICI Bank's presence currently spans 17 countries, including India.

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