

Wireless Access - Secure Mobile Banking

Taking full advantage of the new wireless technology to serve banking customers in a convenient and professional way through SMS User Interfaces, RS2 Software Group has recently released a new Mobile Banking module. The module is a unique addition to the *BankWORKS*[®] product family designed to meet business needs in the international payment industry.

The new module gives cardholders easy access to personal information such as credit limits, authorisations, available balances, and latest transactions.

The *BankWORKS*[®] Mobile Banking is expected to offer improved customer service capability to banks, service providers, retailers as well as other financial organisations by allowing direct on-line access to personal financial information.

BankWORKS[®] Mobile Banking gives cardholders easy access to personal information such as:

- Credit limits,
- authorisations,
- available balance
- latest transactions
- Loyalty points
- and more...

The new features also give excellent opportunities for online contact with the cardholder through cross selling of products and services, DM campaign of special offers etc. New information and services can easily be added to the *BankWORKS*[®] Mobile Banking application.



BankWORKS[®] Mobile Banking
- online access to financial data...

Secure Mobile Banking

Transmission and routing of information is performed by use of industry standard security:

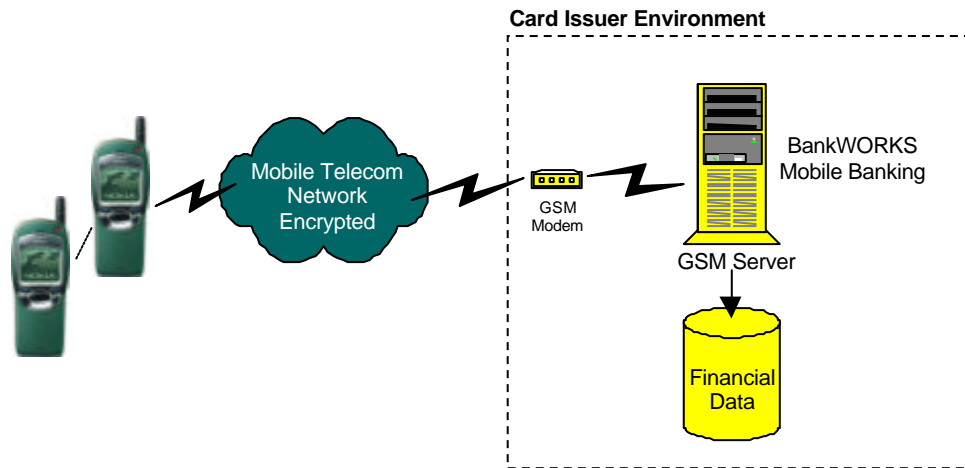
- The whole communication transmission is encrypted. Should the transmission not be encrypted (i.e. due to weak network quality) the telephone user will be informed on his phone display.
- When the user applies for the SMS feature the mobile number(s) are stored at the service center. If the PIN and the telephone number of the phone used to send the request SMS match those stored in the database, the information will be sent. Therefore no other phone can query the information.

Technical Architecture

To enable any Phone to retrieve data we offer our clients SMS (Short Messaging Services), therefore no WAP Mobile is required.

The Mobile Server will be connected to the BankWORKS Database and to a GSM Modem (for high volume a direct access to the telephone company is recommended, RS2 Software Group would assist in configuring *BankWORKS*® Mobile Banking to support this)

Incoming requests will be read from the GSM Modem, processed and sent back to the originator.



Software and Hardware Requirements

The *BankWORKS*® Mobile Banking Module requires a minimum software and hardware requirements installed at the card issuer:

Mobile phone server:

➤ Hardware required

- Pentium 166 MHz +
- 64 Mbytes Ram +
- Network Connection (TCP/IP)
- GSM Modem

➤ Software required

- Windows NT 4.0, Windows 2000
- Client Version Oracle 7.x +
- MS ADO DLL's (included in Visual Studio)

Mobile phone (Client)

- Any Mobile able to send and receive SMS Messages

Interfaces

- GSM
- SMS
- MS ADO

www.rs2group.com

Build your future business the profitable way with the RS2 solution

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