

# The Smart Move

## ▶ NETteller Mobile Banking



As clients demand for banking mobility increases dramatically, there are plenty of reasons to extend bank services through mobile channel. Mobile Banking will not only meet your client's request and demand for extra levels of convenience, but this convenient channel will also extend your client reach, improve customer retention, achieve operational efficiency and increase bank's market share.

NETteller e-Banking Solution, through its Mobile Banking Channels, will empower the retail and corporate banking customers with access to banking services through mobile handsets. NETteller Mobile Banking will provide bank's clients with a Mobile Banking channel that has the right combination of security, broad functionality, flexibility and rich user experience.

NETteller Mobile Banking enables you to customize your online banking pages to fit any mobile phone display. Main information and transactions from NETteller WEB channel banking pages will be transferred and repositioned to create a neat and easy to navigate Mobile Banking screen.

NETteller Mobile Banking technology utilizes a high level of encryption to ensure the integrity of data exchanged over the air. Secure Socket Layer encryption (SSL) encrypts the data transferred, with only the sender and recipient able to decode the transmission. It supports data encryption at 128 bit, the same high level of encryption used for the strict online banking. Information is never exposed in clear text as it travels over the wireless and wired Internet to ensure confidentiality of all your customers' financial and personal data. Additionally NETteller Mobile Banking uses session time-out. If the device is idle for more than a predefined number of seconds, the session will be signed off automatically and re-authentication will be required before the consumer can perform further transactions. Session time out is particularly valuable in the case of losing a handset.

Customers can also sign on through NETteller WEB banking as well as disable access to mobile banking if they lose their mobile phone. For security reasons, the bank can disable or enable different banking functionality according to the Channel. With NETteller Administration module the bank's administrators will be able to define the available functionality based on customer preference and according to bank's security policy. Finally, in combination with NETteller NET TAN (SMS Two Factor Authentication System) Module the Mobile banking module can provide a complete secure channel for banking transactions.



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### NETteller Mobile Banking basic Functionality Offered:

#### Account Information

- Balance Overview
- Account Details
- Transaction History
- Account Statements

#### Transfers

- Transfer Between Own Accounts
- Transfer to same Bank Accounts
- Transfer to Other Bank Clients

#### Payments

- Utility Payments
- Bill Payments
- Government Payments
- Group and Payroll Payments
- Mobile top-ups

#### Orders

- Direct Debits
- Standing Order/Direct Debit Amend-Delete
- Statement order

#### Cards

- Card Details
- Card Statements
- Card Payments

### Additional Solution Benefits:

NETteller Mobile Banking Module is compatible with all Internet-enabled mobile devices across all carriers. Relationships with carriers are not required, and your customers can use your Mobile Banking channel regardless of their network operator or handset model so long as they have Internet-enabled phones.

NETteller e-banking solution provides a wide range of modules, enabling the bank to implement the complete e-banking solution in phases. IT addresses all alternative customer channels including: WEB, Mobile, SMS, PC-Banking, and Kiosk under a single integrated system.

NETinfo Alerts Module empowers customers to subscribe and receive alerts on multiple channels. The client has the capability of subscribing to different alerts and choose the requested delivery channel.

Finally NETinfo NETteller e-Banking system provides an open implementation approach independently from any Core Banking Application. NETteller incorporates a very flexible interfacing mechanism with third party products and therefore makes it possible to interface with any new technologies as well as older legacy technology platforms.



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