

# Mobile Banking Application



The Mobile Banking Application (MBA) is a universal application intended for clients—users of services available through mobile phones. The MBA is suitable for all types of financial services, especially direct banking.

## What does the MBA offer?

The offer of services available through the fully configurable MBA depends on the provider—the bank; of course, each bank can offer its clients services according to its goals. A typical offer of services available through the MBA includes the services mentioned below.

### General Information

Clients are sent current information—messages from the bank. This makes the client aware of all offerings that the bank considers important to note. The bank can also use this service as a marketing channel.

### Account Information

Of course, the client has access to all necessary information about his or her accounts, including the account and available balances.

Account Statement	
Personal Account	
19-2735	8523.20
Business Account [EUR]	
414-355112327	1879.10
Business Account [USD]	
1986353527	11235.00
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In addition, the client can set up notifications about changes to the account balance, the expected sum, or regular sending of information about the balance (the

information is then sent using the SMS or SIM Toolkit technology).

### Transaction History

More detailed monitoring of an account by the client is allowed by the transaction history. The client can set a record selection filter to view the transaction history. A detailed view of each transaction is also available.

Transaction History
Payment order 4865.00
Collection order 55.00
Standing order 525.00
Payment order 111.00

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### Transaction Requests

The MBA allows the submitting of any type of payment order (single or standing), opening a deposit account, or submitting a direct debit approval, direct debit order, or any other type of bank transaction. The client can use a template to facilitate the entering of the transaction request. Clients can create their own templates as needed.

### Mobile Network Operators' Services

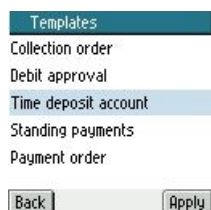
The MBA allows recharging the credit of a mobile phone in any mobile operator's network.

## Exchange Rates

The application also offers the current exchange rates, including the view of currency details. The client can set the currencies he or she wants to view.

## User Menu and Application Settings

The MBA accommodates individual clients' preferences by allowing user settings for some of its functions. In addition to creating templates, the MBA allows the client to choose, for instance, hot keys for quick access to required services.



## Interactive Help

A common feature of the individual functions is interactive help that makes their use even easier.

## Security

The encryption of data transmitted between the client and the bank prevents unauthorized detection of sensitive information by a third party. The use of the correct encryption key (which is stored in the client's mobile phone) is also one of the elements of client authentication. The latest algorithm, a successor of the 3DES, AES algorithm, is used for encryption.

Use of the MBA is protected with a PIN that is required by the application when launched.

Optionally, security of the MBA can be further strengthened by using an independent authentication element (a token, code table—TAN, or grid card) to authenticate the client and submitted transactions.

## Contacts

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## Other MBA Features

The MBA is distributed by its provider—the bank—who also determines the offer of supported services and application design details. This allows basing the application design on the bank's corporate identity elements.

Implementation does not require negotiations with third parties except for creating a connection to a mobile network operator.

A universal MBA server solution is available, supports any services, is highly scalable, and is easily integrable into a wider IT infrastructure.

The bank can modify the functional properties of the application, or its design, at any time. On the client's side, the changes will be reflected automatically upon the next connection to the bank.

The MBA does not use SMS messages (or, uses them optionally), so the operation of the application does not require paying any fees for sent messages. Fees for connection (over GPRS) are paid by the client.

The MBA is compatible with Java (MIDP 1.0 and 2.0) and Windows Mobile 2003, so its use is supported by almost all mobile phones currently available.

## MBA Solution

The application is based on the MAP (Mobile Application Platform) by A & L soft. It uses communication over the internet (TCP/IP protocol) with connection via GPRS.

The MBA server provides all functions that are necessary for its full utilization:

- Application configuration management;
- Database to store data used when processing clients' requests;
- Configurable interface for communication with other systems (such as a banking system);
- Administration of security features.

