



## **Mobile / SMS Banking**

When people are hard pressed for time, the need for "anytime anywhere" banking gains utmost importance. Bearing this in mind, banks provide a novel service which gives retail customers account information and real-time transaction capabilities from their cell phones.

**FinMobile** brings Bank accounts to customers fingertips. With FinMobile, they can perform a wide range of transactions on their mobile phone. FinMobile works using Short Messaging Service (SMS) technology. With SMS your customer can perform a wide range of query-based transactions from his/her mobile phone, without even making a call.

Now Banking customers can access their individual bank account and conduct a host of banking transactions and inquiries through our FinMobile service. They can check balance, stop a Cheque payment, from the mobile phones at a true "anywhere, anytime, anyhow" convenience. All this through our SMS messaging solution.

Our technology enables messaging to take place over public wireless networks using inexpensive and ubiquitous cell phones or other two-way-capable wireless devices. In addition, the server component of the Wireless Information Server is robust, scalable and easily configurable so that our partners and clients can quickly develop new business applications using testing and various wireless devices.

Here is an opportunity to turn your messaging ideas into viable business applications.

## Key Features

### Typical Push and Pull Services Offered in SMS Banking

#### Pull Services

- Account Balance enquiry
- Mini Statement Request
- Stop Payment Instruction on a Cheque
- Deactivating a Credit / Debit Card, if lost
- Fixed Deposit Interest Rates enquiry
- Request a Cheque Book
- Pay Utility Bills.

#### Push Services

- Periodic account balance reporting
- Reporting of salary and other credits
- Successful or un-successful execution of a standing order
- Successful payment of a Cheque issued on the account
- Insufficient funds
- Large value withdrawals on an account.
- Large value withdrawals on the ATM or EFTPOS on a debit card.

