

Success Story

How Bhutan Development Bank Limited enhanced its customer journey using FinCraft™ Mobile Banking Solution



Your Development Partner since 1988

Bhutan Development Bank Limited (BDB) was incorporated by the Royal Charter, in January 1988 and now functions as a domestic development bank with Cheque facilities. To serve its 1.80+ lakh customers, BDB wished to develop and implement Mobile Banking App to take care of their daily banking needs such as check account balance, transfer funds, pay utilities bills and much more, conveniently from their smartphone (Android & IOS).

Key Requirements

- ❖ Multiple Account Management
- ❖ Account Summary with personalized Dashboard
- ❖ View Account Statement
- ❖ Beneficiary Management
- ❖ Fund Transfer
 - Self-Accounts
 - BIPS Fund Transfer
- ❖ Cardless Cash ATM Withdrawal
- ❖ Open Deposits
 - FD Summary
 - RD Summary
 - Liquidate FD/RD
- ❖ Inquiry Module
 - Balance Inquiry
 - Mini Statement
 - Cheque Status
- ❖ Payment & Recharge
 - Loan EMI
 - Utility Bill Payments
 - Mobile Top-up
- ❖ Others
 - Branch & ATM Locator
 - Real time notifications
 - EMI Calculator
 - Contact Us

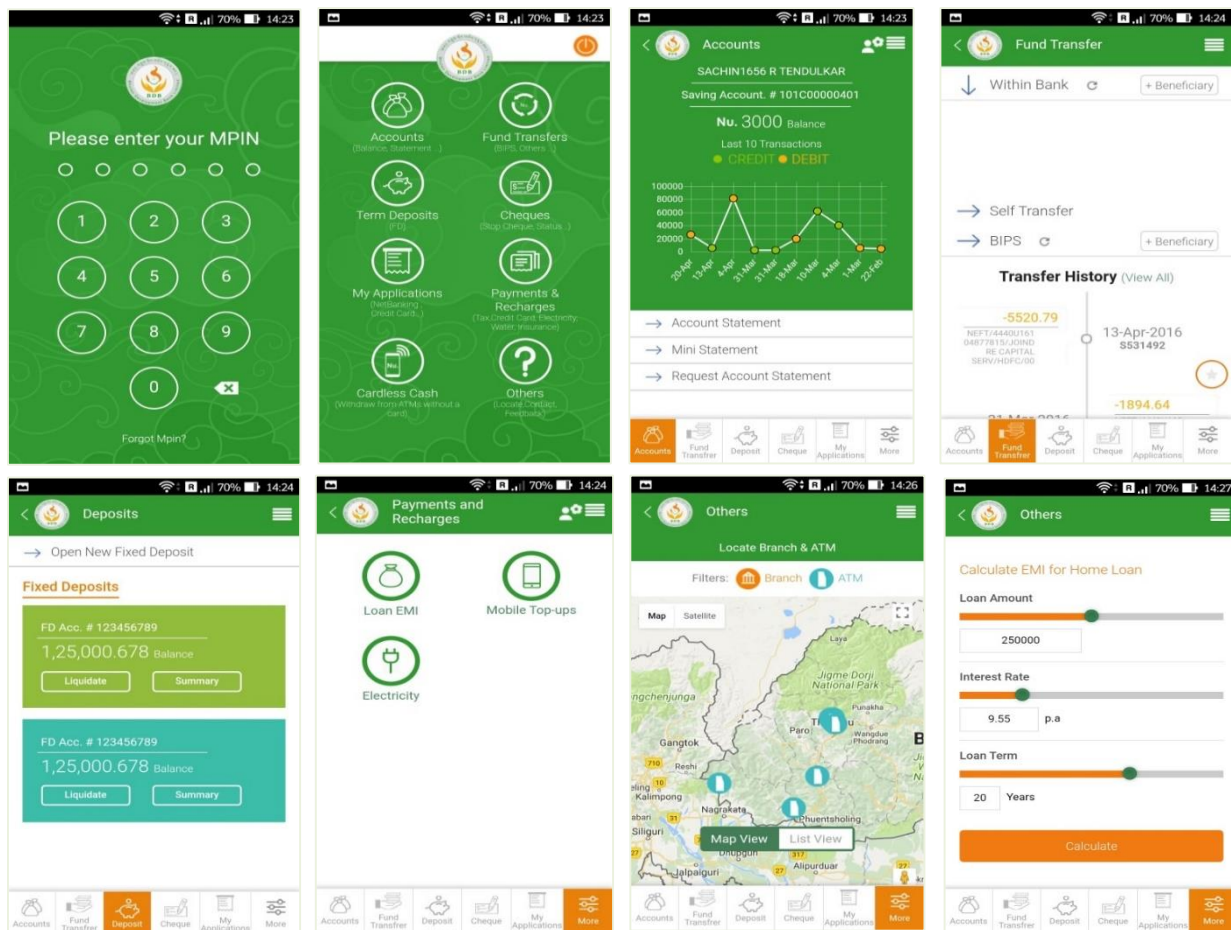
Benefits

- **Accounts & Deposits:**
Access all bank relationships with one single touch, be it Savings accounts, Deposits, Loans EMI payment held with Bank. View and download statement in PDF form, Request to open FD/RDs and many other services
- **Funds Transfer:**
Transfer funds to anyone, anywhere and anytime with the new Mobile App. Now don't just transfer funds to bank accounts, transfer money to mobile phone contacts and get Cardless cash withdrawal service as well
- **Cardless Cash Withdrawal:**
Presenting Cardless Cash Withdrawal service, a simple and safe mode to send cash 24x7, to register mobile number of banks customer. The recipient need not have any bank account and can instantly withdraw cash from Bank ATMs, without any ATM card, using the details received through an SMS
- **Bill payments anytime, anywhere:**
With Mobile App Customer can pay bills without having to wait in queues. Choose from any bill payment option from bills presentment, bill pay and quick pay

Key Highlights

- ❖ Branding Guideline Consistency
- ❖ Integration with FINACLE ver. 10.2.18 - Financial Inclusion Services
- ❖ Dynamic Styling for UI customization with minimal involvement
- ❖ Rich GUI with large icons for prominent call to actions.
- ❖ Engaging animated screen interactions
- ❖ Device compatibility across the specified platforms
- ❖ SSL integration with 256 Bit encrypted data transfers.
- ❖ Non local caching scenario test.
- ❖ Technology: Hybrid Technology (Cordova / Ionic Platform), MVC 5, .Net Framework – 4.5, MS SQL 2012

Mobile Banking App – Screens



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About Nelito

Nelito Systems Ltd. is engaged in the business of providing software solutions and services for Banking, Financial Services and Government sectors, primarily in India and South Asian countries. Formed in the year 1995, Nelito has served more than 220 customers globally in 17 countries across 4 continents and earned a unique reputation for its solutions and delivery excellence with its esteemed customers, industry peers and independent research firms. With more than two decades of deep banking domain experience & execution capabilities, Nelito provides “Excellence with Agility”.