

MOBILE BANKING FRAMEWORK



The Mobile Banking Framework™ Solution

Mobile Banking Framework gives individuals, small businesses and corporate customers instant access to a variety of products offered by financial institutions anywhere and at any time. Customers can access their accounts, perform banking and bill payment transactions or receive information from different access devices such as mobile phones or PDAs. Mobile Banking Framework offers banking transaction services including transfers and balance inquiries as well as comprehensive notification services.

Integration of New Delivery Channels

To succeed in today's marketplace, financial institutions must offer a wide array of products with the latest technology. Integration of the new delivery channels into an existing infrastructure of a financial institution provides the customer accurate and consistent account information and banking services.

Mobile Banking Environment

Mobile Banking Framework solution provides guaranteed transaction delivery, security, data integrity and continuous availability, ability to quickly add new functionality in response to business requirements, superior performance and response time to ensure customer convenience and satisfaction.

Technology

The technologies implemented in Mobile Banking Framework include WAP access to the services on a Web site of financial institution as well as SMS interaction of a customer and his bank.

WAP

For the time being WAP remains the only widespread technology to surf World Wide Web using mobile phone. WAP is a valuable option of Mobile Banking Framework that assists to deliver information and banking services to financial institution's customers on the move.

SMS

The volumes of SMS exchange is experiencing tremendous growth. SMS is simple, cheap and a reliable tool to submit requests to a bank and receive the appropriate information. SMS is a unique channel to deliver notifications to the customers. Parameter driven Mobile Banking Framework allows to construct various notification rules required by a financial institution.

OTS Advantage

Mobile Banking Framework by OTS offers financial institutions an ability to branch out into wireless services. Scalability, data integrity, security and seamless connectivity makes Mobile Banking Framework a solution that can take your business into the future.

FEATURES AT A GLANCE:

- Supports a set of transfer and bank inquiries for end users
- Allows flexible routing by transaction and account type to multiple authorization systems
- Allows flexible customer authentication and transaction authorization options
- Authorizes payments online against different account types
- Includes a comprehensive SMS notification suite

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