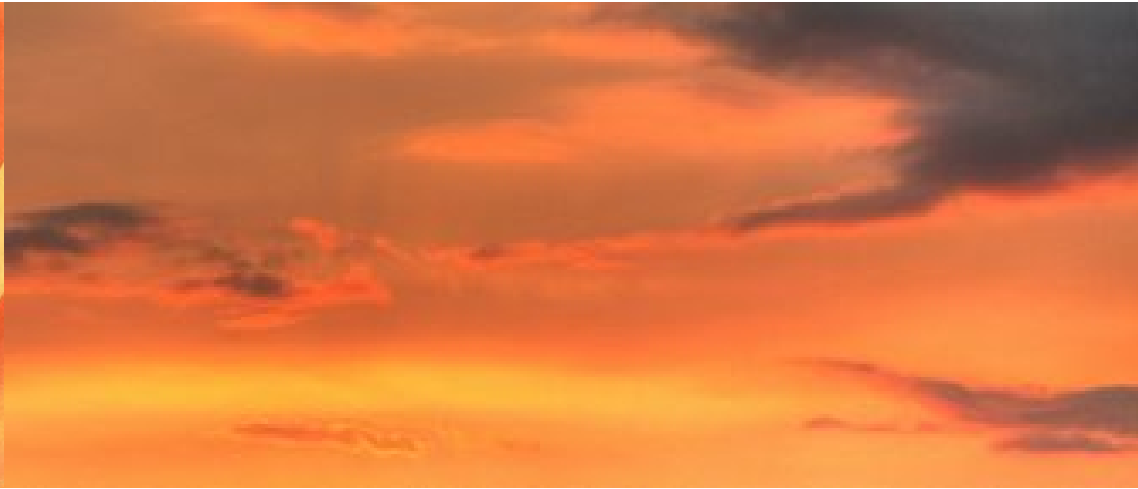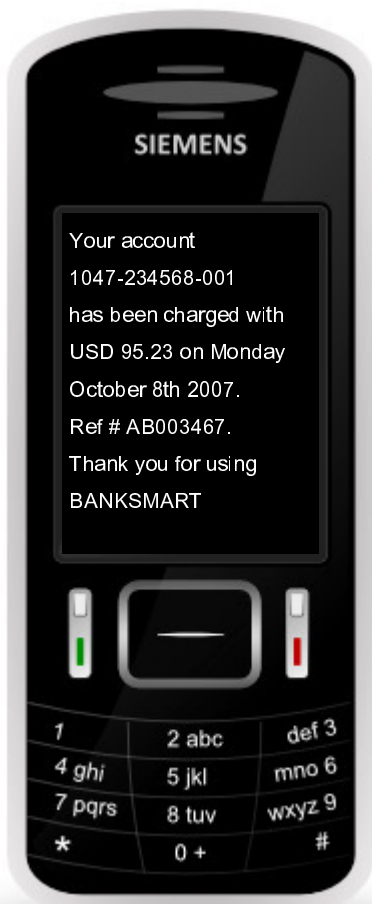# BANKSMART™
mobile banking

SMS Banking

BANKSMART is an innovative GSM SMS banking solution from Acette.

♦ Allows bank customers to perform transactions over mobile phones or PDAs using SMS messages
♦ Provides a reliable and secure technology infrastructure
♦ Enables bank customers to make account enquiries and other banking transactions, to view information, receive transaction alerts or advice stop payments, hot hard requests, make bill payment, etc.
♦ Offers predictable and fewer communication costs for the customer and the bank
♦ SMS messages are sent out automatically from Core Banking, ATM and Credit Card and other payment systems - without relying on human effort for accuracy
♦ Delivers real-time exchange rates, interest rates, stock prices and other volatility alerts on time
♦ Integrates with any existing or future Internet banking portal to offer a comprehensive mobile banking channel.

Phone screen:
Your account
1047-234568-001
has been charged with
USD 95.23 on Monday
October 8th 2007.
Ref # AB003467.
Thank you for using
BANKSMART

Features

♦ Multilingual pull messaging
♦ Multilingual push messaging
♦ Multiple bank host connectivity
♦ Multiple operator capability
♦ Push and Pull marketing campaigns
♦ Graphs and charts for trend analysis of customer responses
♦ Transactions configurable for *validated* and *secure* eservices
♦ Sending of free format SMS messages from web portal and MS Outlook
♦ Service Agents and other staff through a web portal
♦ Multiple address books of bank customers
♦ Group definitions and bulk SMS messages
♦ Configurable system/customer messages
♦ Message thresholds monitoring and reporting
♦ Optional personalisation through Internet banking
♦ PCI-DSS compliant
♦ Support for number portability, where available.

Retail Banking Focus

The SMS banking solution targets the Retail Banking industry and enables customers to make account enquiries and transact bank accounts through mobile phones. Banks can automatically send transaction notifications and alerts to mobile phones, if specific events in the banking business work-flow occur. The solution provides convenient and latest front-end technology and a flexible architecture to support an SMS based delivery channel and to provide significant benefits for both the bank and the customer, with some banks offering as much as 50 different services, like:

♦ Account Balance enquiry
♦ Account transfers
♦ Mobile phone top-ups
♦ Utility bill payments
♦ Notification of account activity
♦ Salary credits etc.

acette®
ACETTE TECHNOLOGIES

BANKSMART™
mobile banking

SMS Banking

System Features

♦ SMS notifications are sent to the customer's mobile phone automatically on pre-defined events like account transactions, excess over limits, renewal notices, ATM and credit card transactions, etc

♦ SMS notifications are sent through interfaces to the core banking and other computer systems or from data stored locally

♦ Customers perform transaction and request account and status information by sending a "pull" SMS message

♦ Marketing and other bulk messages can be sent by the bank directly through a high-speed interface to multiple mobile operators

♦ Message delivery confirmation is tracked and pro-active action can be done for delayed messaging.

Architecture

♦ Runs on Microsoft server platforms with Microsoft Internet Information Server (IIS) installed

♦ Mobile connectivity through GSM modem or direct SMSC connection to the mobile operators

♦ Support for various pre-defined messaging standards for easy connection to host systems

♦ Microsoft SQL Server/Oracle as backend database

♦ XML based engine configuration and various message templates.

Acette Technologies FZ LLC
Suite 208, Building # 3, Dubai Internet City
PO Box 500353 Dubai, United Arab Emirates
Phone: +9714 390 8778, Fax: +9714 390 8786
E-mail: info@acette.com
http://www.acette.com

acette®
ACETTE TECHNOLOGIES