

Java Mobile Banking Solution



The ASEBA JIMBa solution enables quick and secure access to financial information and services from mobile devices with the use of leading edge Java Mobile technology.

HIGHLIGHTS

High Security

The application uses a built-in two-factor authentication token for strong authentication and non-repudiation of transactions.

Intuitive and easy to use

The solution has a robust and customizable client application user interface, it is also mobile device platform independent, yet simple to use.

Prepared for mass production

Currently supported on more than 480 mobile phone types.

OTA included

Includes complete Over-The-Air client application distribution.

J2ME fat client

The solution is mobile operator independent, no SIM toolkits are needed.

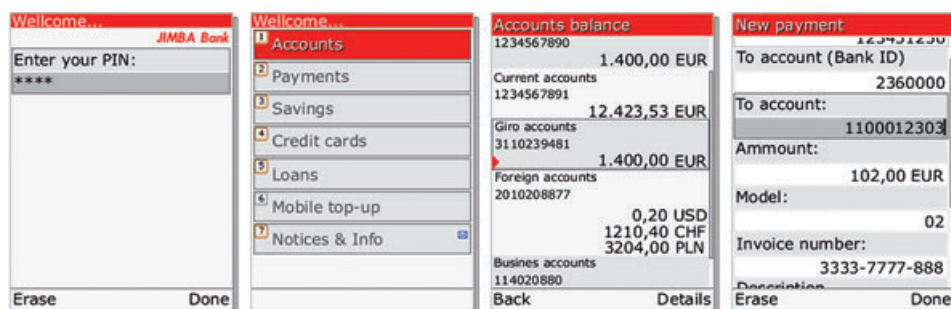
Easy to integrate and maintain

A Service Oriented Architecture ensures integration with core banking services and modular system administration provides for ease of maintenance.

The application offers a highly customizable user interface and menus in accordance with bank branding and service requirements.

Fully featured mobile banking platform prepared for retail banking environment

The ASEBA JIMBa mobile banking solution enables quick and secure access to financial information and services from mobile devices with the use of leading edge Mobile Java technology. It can be easily integrated with existing banking applications resulting in a global and highly available network for banking products and services.



Key business benefits

Employs the most commonly used communications channel – the speed, simplicity and penetration of mobile phones as a communications channel offers new opportunities for the expansion of banking services.

New revenue opportunities – due to low costs, banks can profit on small transactions or payments.

Use of the services is geographically independent – access is immediate and reduces or even eliminates customer reliance on branch offices or working hours.

Improved competitive position – as a new and growing channel, mobile banking establishes competitive differentiation and market leadership.

Improved customer experience – easy to use while maintaining high security standards, provides the same experience as credit card transactions (device + PIN)

Fast, responsive and low cost – very fast navigation (offline menu processing) and small data transfers (service information, transactions, ...) resulting in low cost mobile internet costs

Mobile operator independent – Client application requires no special support from telecom operators, SIM card changes do not affect application in any way

Complete statistical usage overview – thorough statistical data on service usage, even details like mobile client time performance per function

Available support – client support system (FAQ, Mobile phones configuration Cookbook template, self configuration web site)



PRODUCT COMPONENTS

Client application

- Java 2 Mobile Edition fat client application
- Includes two factor authentication token
- Robust customizable GUI independent of mobile device
- Automatic application updates

Proxy

- Internet exposed platform component
- Client application download frontend
- Intrusion detection & data package analyzer

Services

- Provisioning system for mobile devices
- Statistics aggregation and storage
- Complete client application lifecycle management
- Authentication server connector

Core Integration Services

- Integration services for financial institution core services

Administration Web

- Role based administration application
- Provisioning overview
- User history logging system
- System health overview
- Full configuration management

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Key technical advantages

Support for different mobile devices –

480+ types, Java enabled phones: Nokia, LG, SonyEricsson, Samsung, BlackBerry, Microsoft PPC, iPhone...

Integration with Internet banking –

transfers and all other transactions are done the same way as Internet banking is done

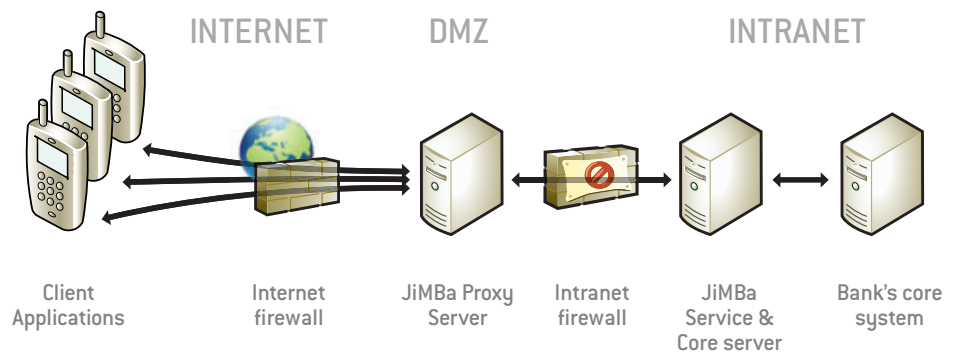
Automatic upgrades –

mandatory upgrades are done automatically with notifications sent to the user in advance

High availability of the service – mobile technology enables access to financial services anywhere, anytime

Security – high level of security, including periods of upgrades, based on an encrypted channel while PIN is not stored or checked on mobile phone

Application assigned to specific user – each user receives an application dedicated for that user to prevent application misuse



Technical details

Mobile phones prerequisites

- J2ME CLDC 1.1 and MIDP 2.0
- ff 300 KB of free application memory
- Internet connectivity

System prerequisites

- Operating Systems: Linux, Windows Server, Solaris, AIX
- Application Servers: Tomcat, IBM WebSphere
- Database: Oracle, DB2

Server prerequisites

- Typical Pentium IV server platform (1GHz or more)
- 2 GB RAM or more

Other options

- Fully scalable and modular architecture – supports load balancing and redundant configurations
- For higher security requirements, server side can be configured to use Hardware Security Modules

Some of the available functions

- Bill payment
- Payment order
- Transaction list statement
- Account balance
- Account statement
- Check list statement
- Payment status notification
- Income notification
- Terms change report
- Exchange office and currency calculator