

Do you need SMS notifications  
in 24x7 regime for your clients?  
It's time you learned  
about iBank SMS channel!



## iBank® Line of Business Solutions

- ▶ iBank® Individual Banking
- ▶ iBank® Corporate Banking
- ▶ iBank® Payments
- ▶ iBank® Banking Alerts
- ▶ iBank® Bills

## iBank® SMS Platform

Service Delivery Platform, based on SOA-  
Aervice-Oriented Architecture is used for  
message sending.

## iBank® Channels

- ▶ iBank® SMS
- ▶ iBank® eMail
- ▶ iBank® Fax
- ▶ iBank® Web
- ▶ iBank® OfficeBanking
- ▶ iBank® Fx Client
- ▶ iBank® Wap
- ▶ iBank® IVR
- ▶ iBank® mBanking

"As one of most widespread services today, SMS service is dominant method of notifying customers on changes occurring on their current account in Marfin Bank. According to our experience, when clients open they current accounts, they choose the service of receiving notifications via SMS service without thinking. What makes the Asesco SEE SMS services great is the ability of limitless notifications, by all account types including payment cards, at any time, regardless whether the customer is in the country or abroad. Among other things, for example, for customers with higher requirements, SMS service can be also used as a means for authorization of payment orders employing the technology of one time password with six digit numbers – OTP. In this manner we have enhanced the security and simplified usage of e-banking which directly resulted in the increased number of payment orders.."

**Jovan Milašinović, Head of Card and Alternative Sales Channels Department  
Head of Retail Banking Division, Marfin banka**

## The Business Challenge

Bank customers require information in real time. Such information can be multiple:

- ▶ change of bank products (interest rate, overdraft amount...)
- ▶ general information (change of branch office address, promo campaigns...),
- ▶ information relating specific customers' arrangements with bank (loan instalment due date, incoming payment, account balance ...). In order to meet their customers' requirements, and to provide them with relevant information in real time, banks increasingly opt for the widespread channels. Mobile phones and SMS channels can meet the requirements of efficient and timely notifying. Furthermore, they enable secure payment effecting. iBank® SMS channel is a solution which Asesco SEE has implemented aiming to meet customers' requirements by using short message system.

## Multi-channel Solution

Service Delivery Platform , based on SOA  
Aervice-Oriented Architecture is used for  
message sending.

iBank® SMS service consists of:

- ▶ SMS Messenger
- ▶ SMS Dispatcher
- ▶ SMS Bill Presentment and Payment system

## SMS Messenger

SMS Messenger system provides:

- ▶ passive sending of SMS messages  
The feature for sending of passive SMS messages enables bank to distribute to their customers any information which can be created as text message.
- ▶ active sending of SMS messages upon customer's request

The feature of sending active SMS messages enables bank customers to send a request by SMS and therefore initiate receipt of information in form of response SMS (e.g. account balance).

SMS Messenger enables sending of free formats in passive regime, not requiring previous registration of customers in iBank system.

## SMS Dispatcher

SMS Dispatcher service is a module which enables creation of text for SMS messages based on information received from bank core system throughout a prearranged interface (coreAPI), as well as sending of messages prepared in this manner. SMS Dispatcher also plays the role of parser service as it provides syntax and semantic analysis of received SMS messages, and correctly forwards the appropriate commands to the Bank core system.



**iBank® References**

- ▶ Banca Intesa, Beograd
- ▶ Banka Poštanska štedionica, Beograd
- ▶ Čačanska banka, Čačak
- ▶ Crédit Agricole banka Srbija, Novi Sad
- ▶ Credy banka, Kragujevac
- ▶ Dunav banka, Zvečan
- ▶ Eurobank, Beograd
- ▶ Findomestic banka, Beograd
- ▶ Hypo Alpe-Adria-Bank, Beograd
- ▶ Jubmes banka, Beograd
- ▶ KBC banka, Beograd
- ▶ Komercijalna banka, Beograd
- ▶ Marfin banka, Beograd
- ▶ Moskovska banka, Beograd
- ▶ NLB banka, Beograd
- ▶ Opportunity banka, Novi Sad
- ▶ OTP banka Srbija, Novi Sad
- ▶ Piraeus banka, Beograd
- ▶ Privredna banka Beograd, Beograd
- ▶ ProCredit Bank, Beograd
- ▶ Razvojna banka Vojvodine, Novi Sad
- ▶ Sberbank Srbija, Beograd
- ▶ Unicredit banka, Beograd
- ▶ Univerzal banka, Beograd

**SMS Bill Payment and Presentment system**

Bill Payment is a module of existing iBank® SMS solution. By introduction of this service into iBank product we enable Bank to provide to their customers a higher level of services. What makes this system simple is the fact that user does not have to use computer but mobile phone, whereas the level of security remains at satisfactory level.

1. It is guaranteed to the service user that there shall always be generated adequate orders on their behalf.
2. It is guaranteed to the user that after the confirmation is received, order shall be executed.

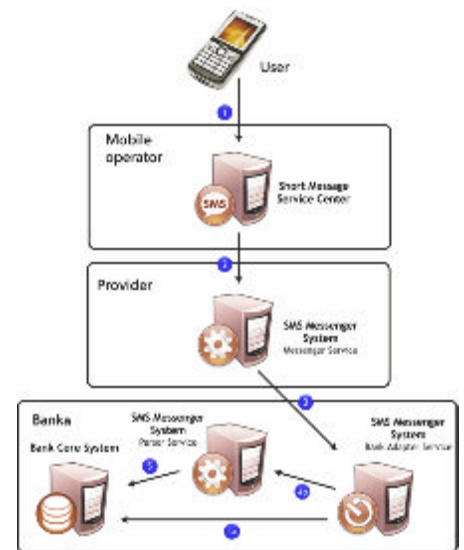
A user is understood to mean a registered user with at least one account with the Bank from which they are authorized to effect payment of bills.

Every user can be uniquely identified within the system based on their ID number. Biller is an organization which provides services and which concludes contract with bank users on providing of certain type of service. Biller concludes contract with bank based on selected implementation module, about delivery of information on monthly collection amounts.

Data on accounting results, prepared in XML file, and in predefined format, are imported using System Manager application. The file can also be imported by a Bank employee. The calculation results include data about every invoice (bill) for users who are offered the service of bills payment via SMS confirmations.

The confirmation is sent in the form of a SMS message which is sent to the appropriate number and in previously agreed format whereas the customer has to specify the number which was sent to them in notification and which is payment identifier. The period envisaged for payment confirmation can be configurable when required.

User can afterwards receive information on payment status. User can send a SMS message requesting payment balance. This message is also in appropriate format, e.g. RESERVEDWORD NUMBER - PAYEMENTIDENTIFIER. User does not automatically receive the message informing them on payment status change.



**Payment of bills by SMS**

Based on imported data, services generate SMS message with notification on received invoice. By SMS message, which is sent to user, user is informed on received invoice and instructed how to effect the payment. This message contains all the required data such as: bill amount, account number in biller's books, biller's name, number – payment identifier to which user is supposed to forward the SMS which represents the payment confirmation, account to which payment is effected along with the reference number and the account from which the payment is effected.

iBank Service Centre includes the following services:

- ▶ Enrollment services for introducing billers into the system, template administration
- ▶ Integration services for data import
- ▶ Archiving services providing data storage and saving
- ▶ Payment servis – creates order and notifies the user on the amount and confirmation method. After the confirmation is received, the order is sent to Bank and User is notified on the result.
- ▶ Reporting services for report generation.