

# MOBILE BANKING SOLUTION

Banking at your fingertips



## Challenges We Solve

- Log on with simpler and faster biometric or 6-digit PIN
- View all your local and global accounts and transaction details
- Access your local credit card and banking account E-Statements
- Activate your physical credit card conveniently and make secure payments
- Transfer money with ease, and make bill payments to your saved payees.
- Shop more flexibly with Spend Instalments
- Borrow money in a better way.
- Easy payback.

Beacon mobile banking suite is modular, intuitive and robust! Beat the competition and achieve an exceptional consumer experience with this high availability digital banking application.

Beacon incorporates 'plug & play' capabilities which fit the needs of most institutions. On top, Beacon's 'quick to enable' personalization services provide a platform that would resonate with your brand.

Agile & Scalable, Beacon gives you an edge in today's financial world! Is this the next thing your organization needs?

## Functionalities



## Modernized Features

Cheque Deposit

E- Card locking

Reward management

E-FORMS

Virtual Account

Auto Recommendation of Loans

ATM Withdrawal

Insurance and Mutual Fund investment

## Security Ensured Features

- Completely secured mobile banking environment
  - To eliminate the possibility of fraud and encourage user adoption.
  - Triple Data Encryption Standard (DES) or Advanced Encryption Standard (AES) or any other recognized encryption standard of equivalent strength must be used at all stages of transaction processing.
  - Comply with PCIDSS and Global Standard Security Policy.
  - Strictly following OWASP 3.0 security standards.
  - Hardware Security Module (HSM) is used for interaction between all financial or third party service providers.
- Our security solutions include a 2-factor Authentications.
- Registration: through an activation code sent via SMS.
- Authorization: by linking a mobile banking app to the user's device.
- Managing the list of devices with the account access.
- Confirmation of transactions.
- PIN change.



## Case Study

Our client, a major private sector bank, started using Speridian's Beacon Mobile Banking Solution, to provide simpler and easier mobile transaction services to their customers. This enhanced the Bank's appeal, particularly among the younger demographic.

### Customer Situation

Our client needed the ability to provide a handheld mobile solution to their customer base. Key needs were:

- Ease of use
- Automate common functions
- Introduce personalized services
- Support fund transfers via mobile
- Offer Bill Pay functionality
- Offer account alerts
- Provide 24/7 service

### Speridian's Solution

After careful appraisal of the client's needs, Speridian suggested their industry leading Beacon Mobile Banking solution. It not only met all the requirements but added several other functions that would enhance the bank's business and profitability.

- Offers enhanced security measures to ensure that clients are rigorously protected
- Provides real-time software updates
- Fully meets all Compliance and Audit requirements
- Provides error handling to ensure that all orders are completed properly before they are submitted
- Offers optimized workflows to increase efficiencies and reduce transaction time
- Users can download it from the Google Play store

### Business Impact

The adoption of Speridian's Beacon Mobile Banking solution made a substantial improvement to our client's daily operations. It enabled their customers to perform most tasks without engaging bank officers, and to do so from anyplace, at any time, vastly increasing customer satisfaction. With implementation completed within 5 days, the solution proved a perfect fit that has laid the foundation for this client's current business.

**50**

Customers

**500,000**

Users

**40000**

Transactions  
per month

**99.99%**

Uptime / Success rate

Albuquerque | Rockville | Irvine | Frisco | New York | Honolulu | Toronto | Trivandrum  
Bangalore | Mumbai | Delhi | Calicut | Dubai | Abu Dhabi | Singapore | Lahore

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