m-Banking
The real Bank in your hands
m-Banking

Software solution is according client-server model. The server side of the solution is web application which has web services. Those web services are used by the client application.

- The Server – Web application for supporting the mobile banking services
  
  Operating system: Windows Server 2008/2012  
  Platform: .Net Framework 4.0/4.5  
  Additional software: MS SQL Server 2008/2012

- The Client – Application for mobile banking.
  
  Operating system: Android OS / iOS  
  Version (android): 2.3++  
  Version (iOS): 4.3++
The UML implementation diagram models the physical deployment of the solution.
1. Public data – (The banking info data)
   - Branch offices
   - ATMs
   - Exchange rates
   - Currency converter
   - Cards
   - Deposits
   - Loans
   - Loan calculator
   - Deposits calculator
   - Contact data, announcements, informations

2. Mobile Banking
   - Accounts
   - Payment cards
   - My loans
   - My deposits
   - Payment orders:
     - PP30 Payment order
     - PP50 Payment order
   - Predefined templates (utilities, loan payments)
   - Exchange office
   - Services (activating or deactivating a set of services, lost card)
A set of data available to all users of the mobile application.
1.1

Branch offices

The user can see details of each branch office of the bank network.

Available data:

- Address
- Phone number
- E-mail
- Currency converter
- Working hours of the office
- Maps location
- Showing the shortest route to the each office or ATM
- Photos of ATMs and Branch offices
The user can get informations about every ATM

User can see the banks ATMs network

Google Maps Location

The shortest route to the ATM

Photos of ATMs
Additionally, the user can get achieved exchange rates.

The user gets the current exchange rates list.
Those submenus are used to inform the user of current bank products.

- Cards
- Loans
- Deposits

Details of each bank product for individuals.
Loans and Deposits calculator

Loan calculator provides the user to get value of monthly annuity of specified product.

Deposit calculator provides the user to get info how much money he will earn as interests of specified product.

The calculated values are informative and are not binding for the Bank. For official
Bank Official Contact Information:
(Website, Support Email, Telephone numbers, Fax, etc.)

Those submenus provide users to get the latest news of the bank.

Provides publishing and previewing announcements from the bank to the users.

Additionally, the bank can send notifications to each user or user group.

The notifications can be sent 24 hours per day, 365 days in the year.
A Set of services that users can use 24 hours per day, 365 days in the year.

The access is only for authenticated users.
Accounts

Previewing all accounts that user has opened in the bank

Previewing the accounts balance

Turnover:

- In last 30 days
- From date to date
- Previewing details of each transaction
Debit cards:

- Previewing the balance
- Previewing the reservations
- Turnovers by date

Credit cards:

- Previewing the balance
- Turnovers by date
- Minimum value for monthly payment
2.3

Previewing the loans the user has taken from the bank

Data:

- The status of the loan
- Residual Payments
- Undue Principal
- Due Principal
- Regular Interest
- Default Interest
- Commission
- Advance Account

Loans
Apply for credit
Remains
Status: Active
Remains
Status: Active
Remains
Status: Active
Previewing all the deposits that user has in the bank

Data:
- The status of the deposit
- Previewing the changes:
  - All
  - From date to date
  - Details of each transaction

Deposit name sample...
1000,00 MKD

Deposit name sample...
1000,00 MKD

Deposit name sample...
1000,00 MKD
2.5 Payments

The component Transactions provides payments

- PP30 payment order
- PP50 payment order
- Predefined templates:
  - Utilities
  - Loan repayment
  - User predefined orders (inserting, updating or deleting the templates)

- Signing the orders:
  - With software token that generates OTP
  - With hardware token that generates OTP
Traditional exchange office services, provided by the mobile application. The user can convert its own values from one currency to another according to the exchange rates.

- The user can convert its own values from one to another currency according to the exchange rates.
- Signing the exchange order
2.7 Services

User Services, Activating or deactivating of the services that bank provides (SMS packet, e-mail packet etc.)

Several applications:
- Apply for loan
- Apply for credit card
- Apply for opening deposits

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Email Notifications

Email address

Your email address

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Payed Email Notifications with advanced settings

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Save