



XMS MOBILE BANKING



N S S
Rest Assured

MALAYSIA • INDIA • SINGAPORE • UNITED STATES

About XMS Mobile Banking



XMS Mobile Banking creates a new secure channel for interaction between a bank and its customers. Digitally signed and encrypted messages are used for notifications, account access, funds transfers and mobile based payments.

XMS technology is an easy-to-use mobile solution that rides over the widely available SMS based infrastructure. XMS technology uses the industry-standard AES encryption algorithm that ensures confidentiality. Like ATM operations, XMS Mobile Banking is based on TWO-FACTOR AUTHENTICATION that meets bank security requirements. XMS Mobile Banking is a virtual ATM on mobile handsets.

MOBILE BANKING SERVICES

Funds Transfers: Perform funds transfers within the same bank as well as third party banks that are within the existing inter bank settlement environment.

Payment: Pay utility bills, loans and credit card bills from mobile handsets.

Notifications & Queries: Sign up for notifications on account balance and event updates, access account and other services such as cheque book request, statement request etc. Services can be custom-designed.

HOW DOES IT WORK?

Register & Download

- Register with the Bank for Mobile Banking services.
- Upon registration, a unique application will be generated for the customer's registered mobile number.
- Download the application from the Bank's website or through SMS shortcode.
- Install Mobile Banking application on mobile handset.
- For activation, set password and initiate device registration.
- An encrypted Mobile Banking PIN (M-PIN) will be sent through XMS to the registered mobile number.

Start Mobile Banking Services

- Click on XMS Mobile Banking icon on handset and enter the predefined password.
- Select "Service" / "Option" and enter details e.g. amount, account number, etc. Click "Send".
- Details entered will be packed into an SMS message, encrypted, digitally signed and sent using the SMS protocol to the Bank's shortcode.
- The message will be received by the XMS Server, authenticated, decrypted and passed on to the bank's server for processing.

Benefits For Banks



- Banks create a new revenue stream through Mobile Banking.
- Banks save through reduced costs per user interaction as customers may perform transactions through automated and inexpensive SMS, instead of IVR or Call Center Operations.
- Higher security and trust in Mobile Banking will promote consumer confidence and take up of mobile banking services.
- Besides creating a new point of interaction with the customer at a personal level, Mobile Banking Services lay a platform for banks to be ahead of competition, presenting a unique branding opportunity.
- XMS Technology is also being integrated with PREPAID DEBIT CARDS enabling money transfers between individuals, utility payments, account information access etc.
- XMS Anti-Identity Theft solution allows banks and credit card issuers to authenticate customers' credit card transactions in real time.

MAXIMUM SECURITY AND ASSURANCE

XMS Mobile Banking provides two-factor authentication, a pre-requisite for most financial transactions, through:

- **What you have:**
Registered handset with XMS Mobile Banking application.
- **What you know:**
M-PIN registered with the Bank.

Other security features of XMS Mobile Banking include:

- Password-based user authentication.
- Application level encryption on the handset that ensures data both at rest as well as in transit remains confidential.
- Public / private key based authentication mechanisms and digital signatures ensure message integrity.
- Uses Bank grade encryption standard.



User Benefits



MOBILE CONVENIENCE

Users can transact and interact with the bank anytime, anywhere.

EASE OF USE

A user friendly interface with instructions that are easy to follow.

PEACE OF MIND

XMS technology combines strong confidentiality and data integrity along with TWO FACTOR AUTHENTICATION to provide maximum security in mobile transactions.

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