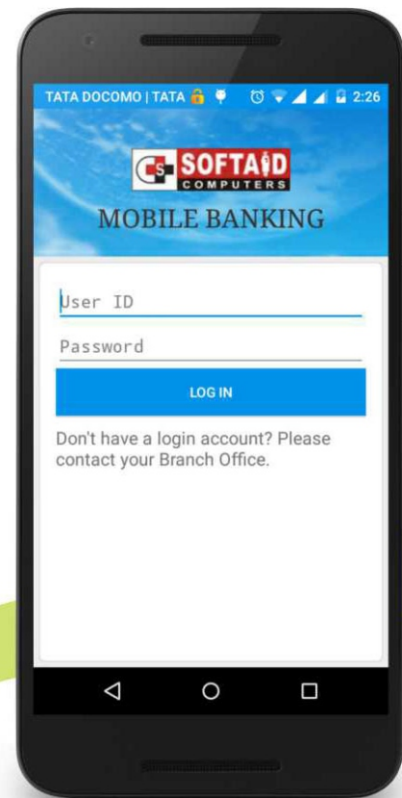




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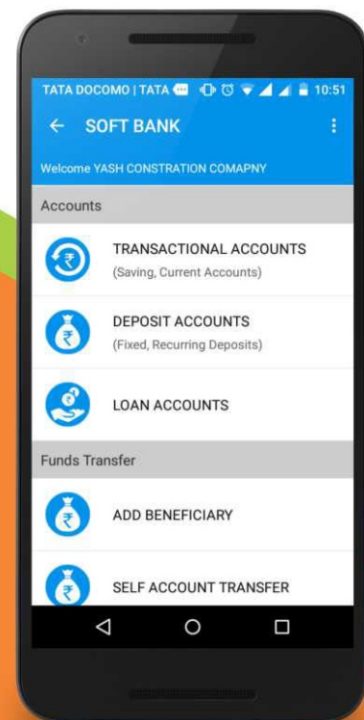
MOBILE BANKING
Any time, Any Where Banking

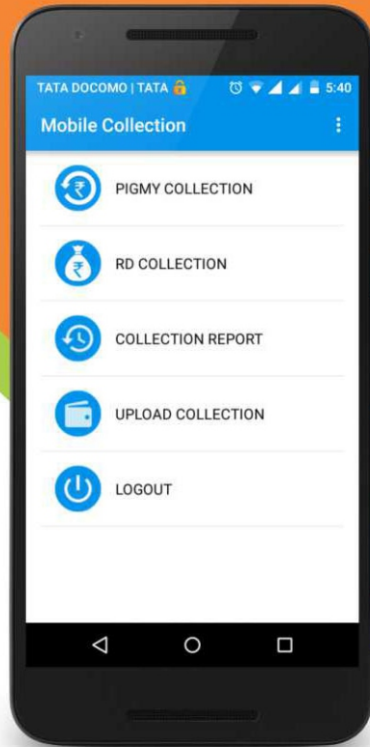


Today Internet connectivity is available at low cost and Smartphone has reached in everyone's pocket, Mobile banking has become reality and today every bank is providing this facility to its customer. Mobile Banking can provide best services to customers at ease and on other hand bank business increases with reduced work load. Softaid Mobile Banking has been developed with all latest tools by inculcating highest security features and easy to handle Interfaces. Softaid has developed various Mobile Applications like Customer Mobile Banking, Agent's Collection by Mobile, Recharge and Bill Payment, MPOS - Mobile Point of Sale.

Customer Mobile Banking

1. Available Balances
2. Mini Statement and Account Statement
3. Intra Bank Transactions
 - a. Self-Account Transfer
 - b. Third Party Transfer
 - c. Fixed and Recurring Deposit Account
4. Inter Bank Transactions
 - a. NEFT, RTGS and IMPS
5. All the transactions need One Time Password (OTP)





Bank at Door step

1. Agent's Collection by Mobile
 - a. Offline DRD Collection
 - b. Offline RD Collection
 - c. Offline Collection Report
 - d. Online Customer Ledger
2. Instant Account Opening
 - a. Account Opening
 - b. Document scanning and uploading
 - c. Deposit collection

Recharge and Bill Payment

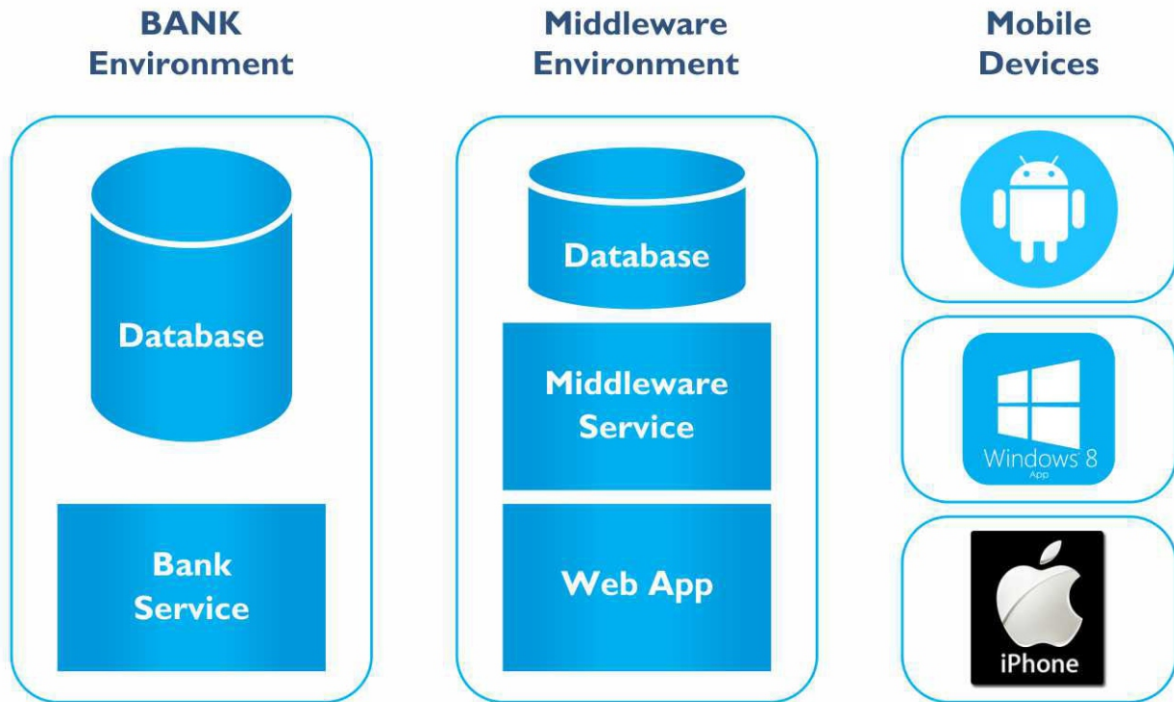
- Prepaid Mobile Recharge
- Postpaid Mobile Bill Payment
- DTH Bill Payment
- Insurance Bill Payment
- IRCTC ICash Cards
- Electricity Bill Payment
- Landline Bill Payment
- Gas Bill Payment

MPOS-Mobile Point of Sale

- Merchant don't need Account in Nationalized Bank
- Accepts all ATM Cards
- Latest PSTN / GPRS POS Terminals
- No requirement of increased minimum balance
- No Hidden Cost
- Comprehensive Training / Handholding 24 x 7 x 365 helpline
- Customized reports at periodic intervals



Mobile Banking Architecture



Security Features

- No information is stored on your mobile phone. So even if your phone is lost your account is absolutely safe.
- Only you can login to your account with your Cust-ID and your confidential IPIN. All communication is 128-bit SSL protected.
- Additional security provided by One Time Password (OTP) generation for transactions.
- Log Maintenance for every activity of user.



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