

Mobile app with complete banking operations for customers of leading middle East bank



About Bank of Palestine

One of the largest Middle-East banks with a diversified network of 66 branches with a paid up capital of USD 160 million and assets over USD 2.5 Billion. This private bank offers financial services and fulfills banking needs of over 750,000 customers which includes individuals, firms and multinational organizations from public and private sector.

BOP's Requirements

The middle-east bank wanted a mobile app on iOS and Android to provide its 750,000+ customers on-the-go banking convenience with high degree of security and user-friendliness. The bank wanted the app to accommodate all the banking services as that of its website without any disconnect in user experience both visually and functionally.

The Challenge

Ensuring Data Integrity at various layers was the major challenge Contus' techies were supposed to take down in order to immunize user information from hacks.

The auto logout feature which records the user inactivity to expire the session for security purposes required a complex coding structure to make the app perform the duty.

At A Glance

A bank from the Middle-East holding a customer base of 750,000 and more, wanted to enable its customers to access banking services and perform transactions on-the-go through a technically sound and highly secured mobile app solution.

Contus, with its app development team, etched well fortified apps on iOS and Android platforms that was in par with the website in terms of functionalities, user experience and performance.

Industry

Banking / Finance

Key Results

The mobile apps caught the interest of the bank goes as it offered a great deal of convenience. More than half of the 7,50,000+ customers of the bank opted to prefer the mobile app as the medium to carry out banking duties from anywhere, anytime.



Encryption



Session Expiry



Request Management



Fund Transfers



To streamline multiple request management Contus had to come up with coding brilliance that ensures user requests are processed in queue with proper communication between the app and website through API.

Contus' Solutions

Contus' development team researched on encryption techniques and overcame coding challenges that aided in strengthening security quotient, improving user convenience and optimizing performance of the app.

Data Integrity - Multiple layer security

To ensure security at various layers where user data are processed, Contus development team plunged into researching the best encryption techniques. Handpicking a few, Contus customized the encryption concepts to ensure data integrity till the mediatory server level which communicates with the backed of the bank.

Auto Logout

To achieve Automatic session expiry based on user's inactivity period, Contus came up with coding brilliance to check for users inactivity for a period of 5 minutes. The coding was structured in such a way to instruct the app to trigger an automatic logout and request user to login again to continue banking processes.

Request Management

Streamlining the user request processing was achieved through the coding prowess of Contus' developers which helped the web backed uniquely identify each request triggered by a client (app).

The coding was done in such a way that each request triggered by the app carries user account access token and details on the time at which the request is triggered. This helped the web server to easily identify the request and queue up the the rest in order for processing later.

Technologies Involved

- OS - iOS (supports 7.0 and above), Android
- Language - Objective C, Android Studio
- Multilingual Support
- LTR and RTL Translation For English and Arabic Language
- Encryption Techniques for Data integrity check up



Managing mobile devices

In order to help users access banking services on multiple mobile devices, Contus developed a device-based account management system. This reveals i) the complete list of devices the app has been used and login information have been shared ii) details of last used mobile device in which the app has been used and iii) provisions to delete user account information remotely on other devices.

Based on the banking services which users prefer access to, the app was facilitated with several features and a few among those are as follows.

Dashboard

Exclusive dashboard for every user account that provides current status for account balance, credit card balance, requests like new card application, credit card cancellation etc. Dashboard is automatically updated based on every banking action performed by account holders.

Accounts

The accounts menu provides quick access to multiple accounts of a user. Account holders can click in to view current balance of their recurring deposit, salary, savings and joint accounts. Edit option helps in updating contact details like email is and phone number and personal information.

Cards

Users will be able to manage both debit and credit cards online. Viewing information on all the cards owned, paying card bills, card cancellation, balance check & deposits, currency change for debit card are some of the features housed to handle cards owned through the app.

Transfers

Cash transfers, apart from beneficiary, can be done within accounts owned by a user. The app features exclusive management consoles to manage transfers for beneficiaries within and outside the bank. Users can add external beneficiaries through the app and view the list of external

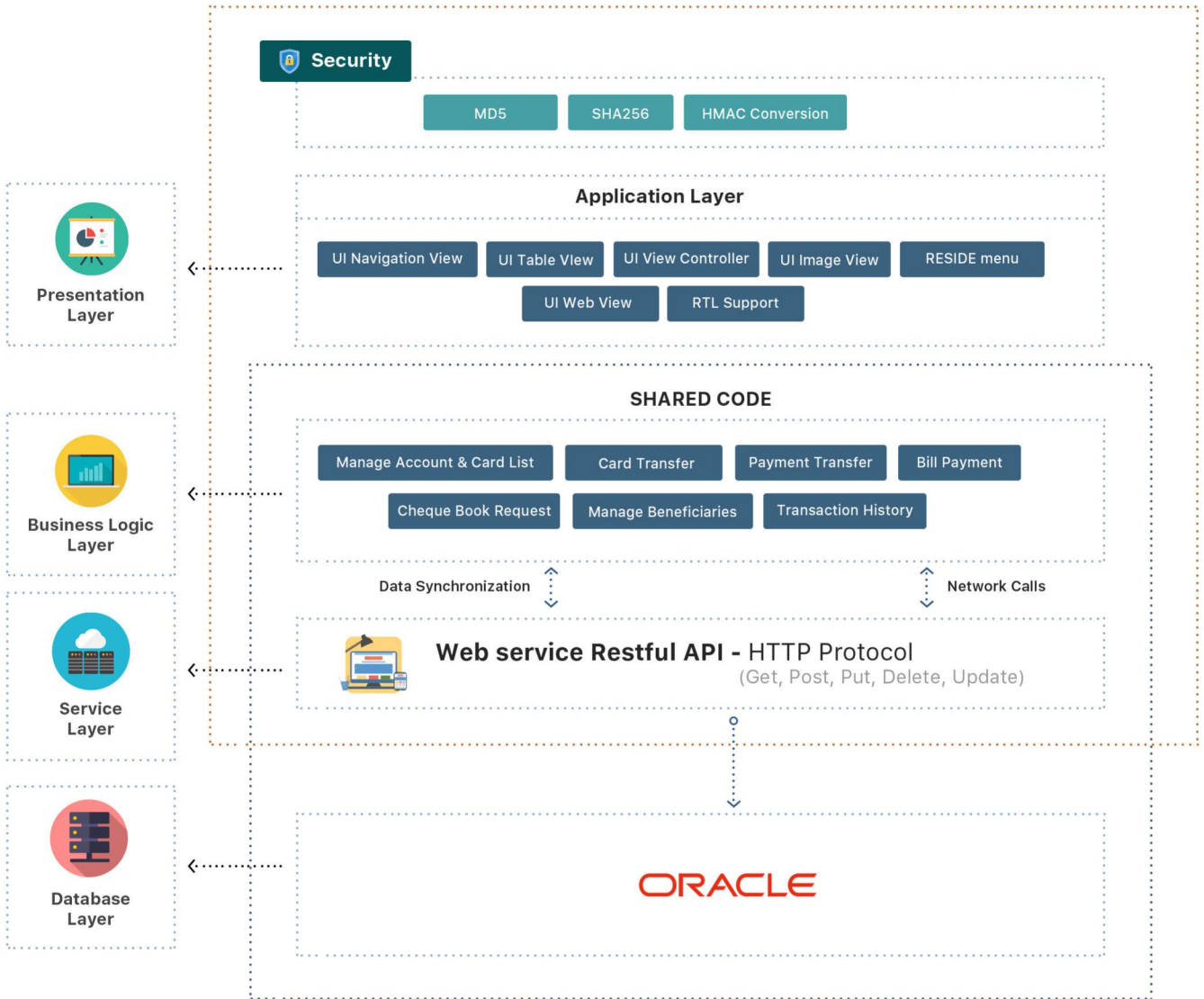
Bill Payments

Bill payments for various services providers from private and public sector can be done. Adding more to this, users can pay bills of their friends as well.

Result

The mobile banking app developed for the middle-east bank was an instant hit as it helped 75000+ customers of the bank to access bank services on-the-go. In quick time, the mobile app turned out to be the most preferred medium of a majority of the bank's customers.

The astounding success of the app has inspired yet another middle-east bank to adopt the technically system to power their mobile app transition.



About Contus

Contus is a SMAC company having its headquarters in Chennai, India and also operates from overseas locations including California - Sunnyvale and Georgia - Atlanta, USA. Delivering Mobile, Cloud, Social and Analytics solutions for companies ranging from startups to multinational corporations and public sectors through 200+ tech brains in 40+ countries, Contus provides advantage to its clients on scale, cost and geography.

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