# **Detailed Functionality of Mobile Banking App**

Customer mobile app is designed in a way to provide 360-degree view to the customers by providing information about their linked payment instruments including bank accounts, cards, coupons and mobile wallets. The solution provides an eco-system to the customers where by customers would be able to do transactions from any payment instruments that includes fund transfers, history , mobile payments , ticketing , fees and many other use-cases. Some of the salient feature of mobile application are as below:



#### **Mobile Account Features**

- Bill Payments
- Money Transfer
- ATM Card
- Local Money Transfer
- Utility Bill Payment
- Cash Deposit
- Cash Withdrawal
- Mobile Account Top Up

#### Account Overview / Up to Date Balances Account Statement Fund Transfer

- Own Account Transfers
- Inter Bank Funds Transfers (IBFT)
- Internal Transfers
- Cash Transfer through QR Code

#### Payments Card Management

## **Beneficiary Management**

Add / Delete Beneficiaries for

- Internal Transfers
- Own Account Transfers
- Utility Bill Payments
- Mobile Top Ups
- Standing Instructions (Schedule Payment)
- Inter Bank Funds Transfers (IBFT)

## Schedule Monthly Payments/Transfers for

- Own Account Transfers
- Internal Transfers
- Inter Bank Funds Transfers (IBFT)
- Utility Bill Payments
- Mobile Top Ups

# Reminders

- Bill Payment Reminders
- Fund Transfer Reminders

## Personalization

- Password Management
- Biometric Management
- Quick PIN Management

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