



## SMART BANKING APPLICATION

### BULK SMS – USSD – MOBILE APPLICATION

- ❖ Functionality
- ❖ Integration
- ❖ Bulk SMS Gateway
- ❖ Technology - .NET 4 / MS SQL / ORACLE
- ❖ Developer API

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## Introduction Statement

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- ❑ Cortex Bulk SMS Solution is an Integrated Bulk SMS Management Solution / Software that has been engineered for medium and enterprise organizations. Cortex Bulk SMS Solution for Electronic Banking is characterized by numerous functionality, with over 25 SMS functional modules, security, stability, scalability, customizability, internalization / globalization and multi platform.
- ❑ The aspect of standard costing cannot be ignored (Below Ksh. 1.5 per sms)
- ❑ It's a key module to unleash the power of a Banking / an ERP system .



## Technical Statement

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- ❑ Cortex Bulk SMS Solution is developed, supported and run under the Microsoft platform as the core deployment environment. The software is developed with C#.NET and MS SQL Server under 4 tier architecture making it a full distributed program . The software is run under windows server 2003 under above.
- ❑ The software embraces the true art of distributed systems – a key aspect that makes is integrated with Most World class ERP systems. The underlying out of the box technologies makes it the best solution for today's Enterprise Market.
- ❑ Although the software runs under windows platform, the software is also deployed under LINUX OS, ORACLE and DBA.



## General Functionalities

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- ❑ Customer / Group Address Book
- ❑ Bulk SMS Management
- ❑ SMS Scheduling
- ❑ SMS Uploading (EXCEL / CSV)
- ❑ Customers / Address Book Uploading
- ❑ Banking / ERP / CRM Integrations
  - SAP – QuickBooks – Sage Pastel
  - Microsoft Dynamics (ERP/CRM)
  - ACCPAC
- ❑ Events Management
- ❑ SIM Hosting
- ❑ Email Management - With Attachments / Images !
- ❑ Developer API
- ❑ Flexible Customizations
- ❑ User Management
- ❑ Traffic Control
- ❑ Remote Access / Administration
- ❑ Windows Server Active Directory Authentication



## Electronic Banking Functionality

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- ❑ Balance Enquiry
- ❑ Statement Enquiry
- ❑ Account Tracking
- ❑ Account Security
- ❑ Fraud Detection / Control
- ❑ Complex Communication Triggers / Operations
- ❑ Database Security
- ❑ Schema Security – Tables/Views / Functions / ST. Procedures / CLR (HTTP)
- ❑ Cloud Computing
- ❑ Electronic Banking – Fraud / Track Usage / Access Control
- ❑ Traffic Control – Inbound / Outbound Traffic
- ❑ Short Codes
- ❑ USSD
- ❑ Control – Support – Security – Performance – Expansion – Standards – Cost
- ❑ Internal / External Communications



## Technologies

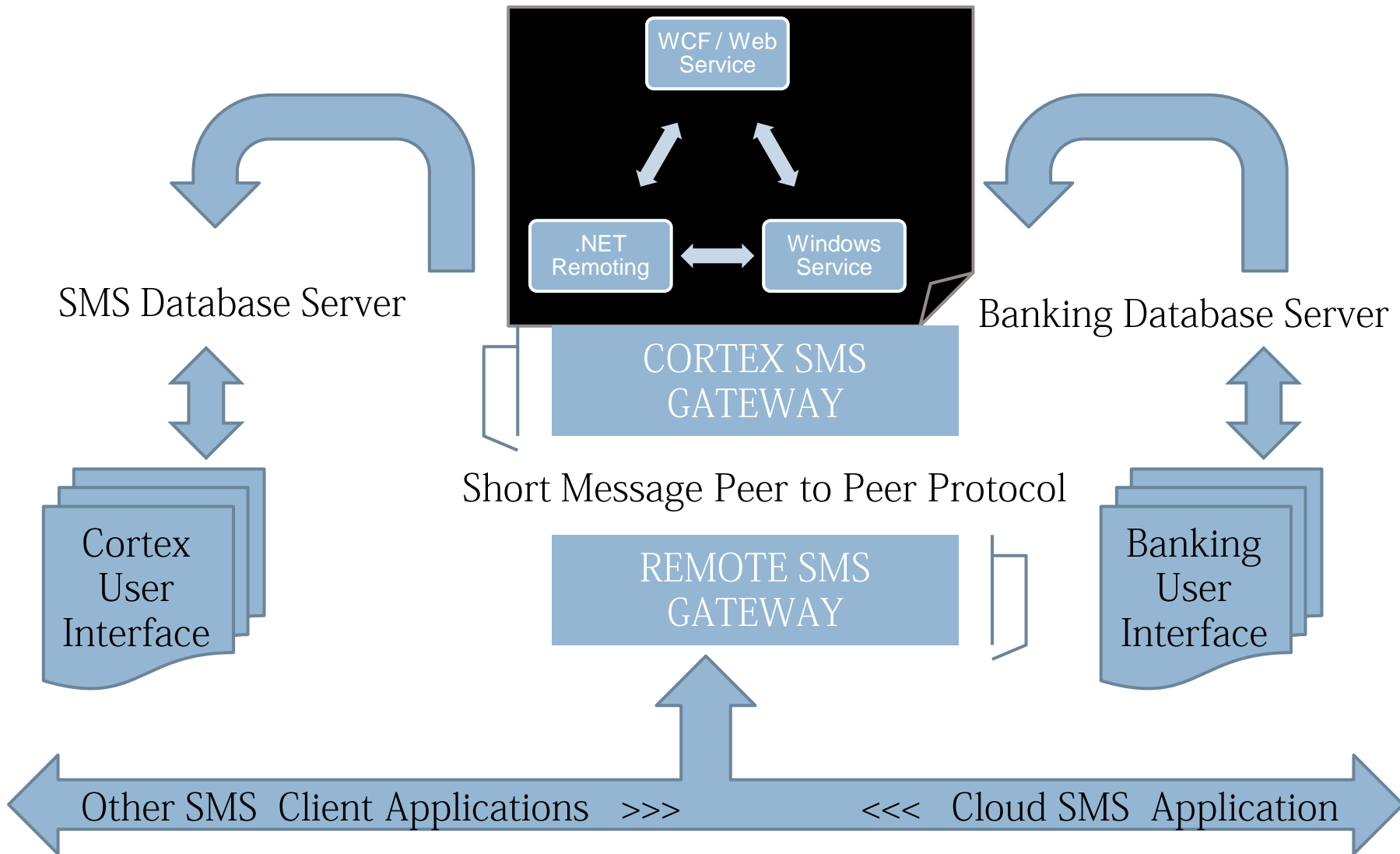
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- The Database
  - ORACLE
  - MS SQL Server
  - My SQL Server
  
- The Protocol
  - HTTP -
  - SMTP
  - XML
  - COM Objects – Legacy
  
- The .NET 4 Framework
  - Windows Service
  - Web Service
    - .NET Remoting
    - Windows Communication Foundation
  - Web Application - ASP.NET
  - Windows Presentation Foundation



## The Architecture

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## Security

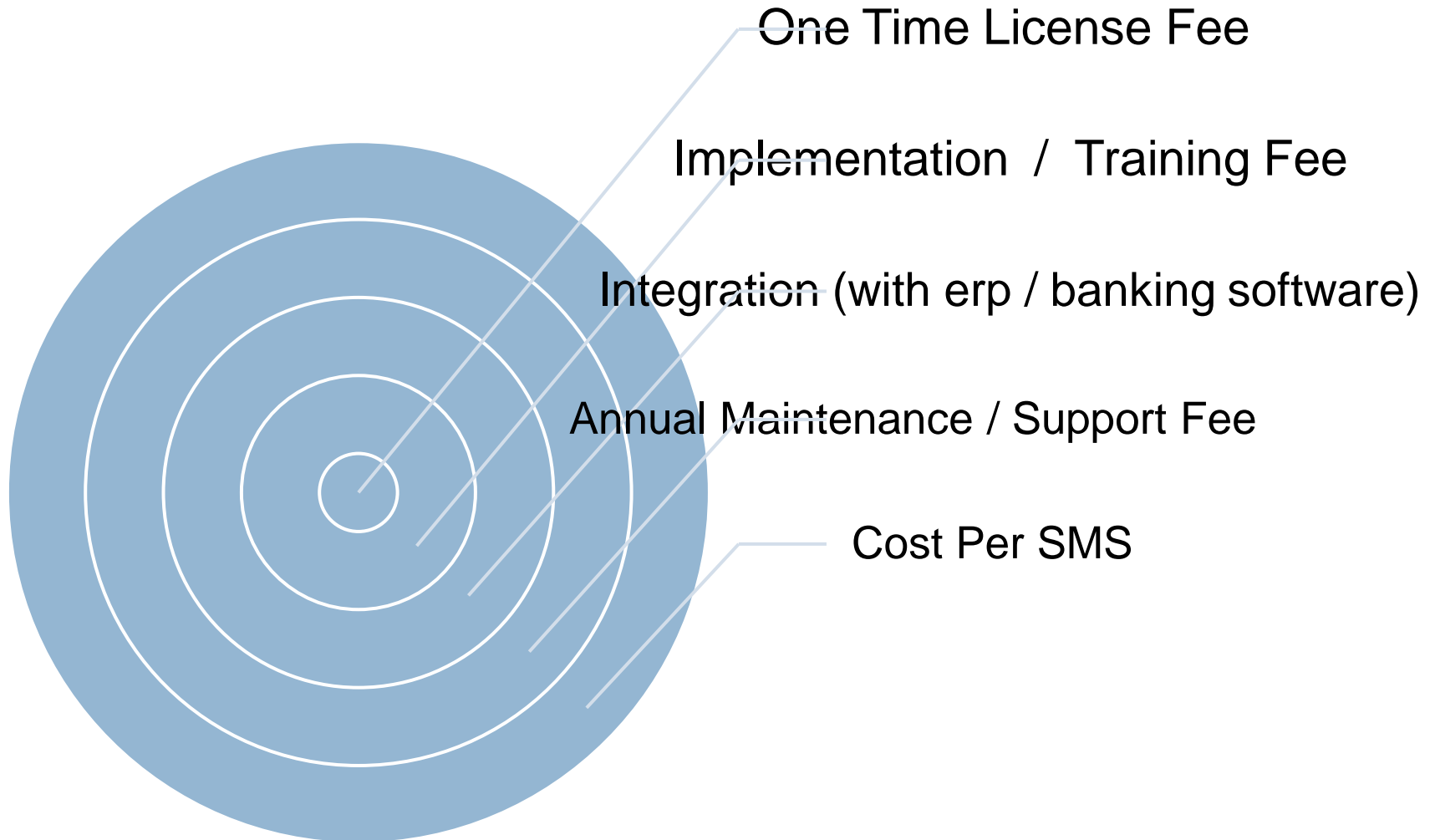
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- Physical Security
  - The server
  - The web service
  - The database
  - The network
  
- Gateway Security
  - Encrypted Username / Password
  - Content Encryption
  - SQL Injections
  - HTML Injections
  - Cross Site Scripting
  
- User Interface
  - User Groups
  - User Manager
  - User Log
  - Transaction Log



## Solution Licensing / Costing

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## Case Studies

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- Athi River Mining Ltd – ARM (Kenya – South Africa - Tanzania)
  - An Integrated Bulk SMS Solution. Automation of order and transaction tracking VIA an Mobile application on iSala ERP. Link all ARM branches in Kenya and Tanzania to a common Mobile SMS Messaging Platform.
  
- National Cement Company
  - An Integrated SMS Solution. Automation of order and transaction tracking VIA an Mobile application on SAGE PASTEL EVOLUTION.
  
- Kamuthi Housing Co-operative Society Ltd
  - An electronic Banking system. An Integrated Bulk SMS Solution for Account Balance / Statement Inquiry and Notifications. The solution included integration with sacco software



## - What next -

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*Open For Industry Specific Customizations*

Software Development Team

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Sales & Marketing Team

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Support Team

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