



Vodafone Australia Mobile Banking

Short description

With G&D's SIM Application Toolkit (SAT) based m-banking solution, Vodafone Australia offers its customers the secure basis to perform many different types of transactions via the mobile channel. This includes all debit bank accounts, as well as credit accounts. In addition, HomeLoans can also be accessed. The card can be remotely configured to be adapted to suit a particular user's requirements. The future-proof platform includes the ability to remotely activate other services at a later point with minimal overhead.

Operator benefits

- Revenue generation by increased SMS traffic (a MobileBank user generates 15% more billable SMS)
- Offering of an attractive mobile financial service to end users
- High security level for this security sensitive application
- Ease of use of the m-banking application ensures end user acceptance
- Reduction of churn
- Increased image of technology leadership

G&D's scope of products and services

- Consulting to banks on security concepts and implementation options within given constraints
- Registration concept
- Development and implementation of the m-banking application resident on Vodafone Australia's STARSIM® cards within very short period of time.
- Design support of concept for secure data management
- Delivery of STARSIM® cards



Used technology at Vodafone Australia

- SIM Toolkit application (SAT)
- SMS-based service
- 3DES-based security
- Transaction counters (incoming and outgoing)
- CRC checks
- Sensitive menus and message handler are PIN-protected
- OTA-configurable application, including registration
- Built in Service and Account Matrix, highly flexible through individual personalisation

Detailed description

The MobileBank application was launched in November 1999, together with the Commonwealth Bank of Australia (CBA), Australia's largest bank. A user wishing to utilise this service simply asks for a MobileBank SIM card at his nearest dealer. If the subscriber is already using the bank's Phone Banking service, no additional steps are required. He enters one of his valid account numbers and the corresponding password. MobileBank is then configured via OTA based on his personal accounts. After this, the user only needs to enter his PIN to access the services. All information relating to the available accounts and services is stored in the SIM in an easily understandable manner, i.e. the user is not required to remember any account numbers. Currently the user can select the following functions (Account Balance, FundsTransfer, BPAY, View receipts). The application allows the activation of other services at a later stage.

Mr Andrew Smith, technical project manager, Vodafone Australia says:

G&D was selected as our strategic partner for the development of this system due to their ability to deliver complex solutions within promised timeframes. The ideas they have put forward make this a state of the art solution even today, more than 3 years after the launch.

