



# Sonofon Multi-Banking

## Short description

With their mobile banking solution, Sonofon Denmark offers its subscribers a variety of secure financial services such as payment transactions, stock trading, account information and information services. The service is configurable over the air and can be activated in the field, which makes it convenient for customers and operators. Protected by personal identification numbers (PIN), the application also uses a 3DES signature for further user authentication. The concept is open, which allows multiple banks to participate in the service.

## Operator benefits

- Increased subscriber loyalty
- Increased SMS traffic
- Reduced churn
- Differentiation to competition
- Short implementation time
- High security level

## G&D's scope of products and services

- Security concept
- Data management: secure transfer of response data between the network operator and the different banks
- Mobile banking application on the STARSIM® cards

## Used technology

- STARSIM® browser technology (SmartTrust)
- 3DES-based user authentication
- PIN-protected menus and bank messages



### Detailed description

This m-banking service from Sonofon allows the linking of different data centres to offer this service to a variety of banks. The first data centre, "Bankdata", manages this service for its 21 connected banks e.g. SYDBANK. A Sonofon customer can choose his preferred bank for m-banking and the bank-specific menu structure is downloaded to the STARSIM® browser card during the registration process.

The m-banking service is the most secure and flexible m-banking service in the Danish market today. It's the only m-banking service which allows bank customers to carry out real 3<sup>rd</sup> party payment, transfers and stock trading. Other features, such as account balances, mini statements, security and information, are also available via the menu structure. Afterwards the necessary PUK letter is generated by S-card. The response data management for Sonofon, the data centre and the individual bank is handled by G&D.

### Sonofon multi-banking network infrastructure

