



Multi-Banking

for T-Mobile Czech Republic

Short description

Multi-banking for T-Mobile Czech Republic (CZ) was the world's first commercially available mobile banking service in 1998. The former single banking service has been expanded to a multi-banking solution, supporting up to twenty different banks. The service offers a uniform end-to-end security solution for all participating banks and customised banking menus for all kinds of transactions.

Operator benefits

- Increased SMS traffic
- High level of attractiveness for new customers accessing the additional customer base of banks
- Ease of use of the application ensures high acceptance
- Teaser application for a variety of secure mobile services

G&D's scope of products and services

- G&D's multi-banking application
- Security concept for data management for the network operator and the different banks
- Generation and distribution of security data for all involved parties (banks, network operator)
- Delivery of the security software components to enable secure end-to-end communication between the SIM card and the different bank servers
- Software tool STARSIM® Designer for the participating banks to customise the look and feel of the m-banking service

T-Mobile

Chosen technology

- Usable on every SAT enabled handset
- Multi-banking application as SIM Toolkit application (SAT)

Detailed description

Each bank can customise the menu structure regarding its bank-specific look and feel. Customers subscribing to the service have their individual banking application downloaded to the STARSIM® card at their banking point of sale (POS). The security keys for this solution are specific to the bank and subscription.

The multi-banking application is an impressive success story in the Czech Republic. All participating banks cover about 80% of the banking market in the Czech Republic. Today there are more than 200,000 postpaid and prepaid STARSIM® cards in daily use for m-banking. Mobile banking with its convincing advantage of "banking anytime and anywhere" has also become a standard for secure payment via the Internet. More than 40 Internet shops accept T-Mobile CZ multi-banking for secure payment, and over 50 additional vending machines have joined this convenient and secure payment system.

Network infrastructure for T-Mobile CZ multi-banking solution

