

Business Banking App

Extend Your Banking Network With Guaranteed Security

Overview

Unified Business Banking App specially designed for Bank's SME & Corporate customers, taking into consideration all the business banking related services on a single click. It offers access to banking accounts and other business related services, to initiate & approve safe and timely transactions on the go, using mobile, Tab / iPad & Wearable Devices.

It gives business users the power to execute critical banking transactions instantly from any location with no time lag, making it an indispensable tool in today's 24 x 7 high - speed business world.



Banking Accounts Features

- Business Accounts, Trade and Loan/Limit relationships at one place
- Limit Maintenance on boarding for customer
- Online FD/RD Creation
- Daily Transactions Limit Maintenance
- Two types of Authentication for Transactions. (MPIN, APIN/OTP)
- Biometric Based Transaction Authorization
- Registration with Net banking/ Debit Card/ Customer Signatory Information
- Customizable Dashboard

Funds Transfer / Payments Features

- On Screen Fund Transfer (Ad-Hoc, CASA, NEFT, RTGS, IMPS, TPT)
- Utility Payment Services
- Pay Taxes & GST Payment
- Bill Payments using BBPS
- IMPS (Immediate Payment Service)
 - ✓ P2P ✓ P2A ✓ P2M

Service Request

- Cheque Book Request
- Stop Cheque
- Cheque & Cash Pickup / DeliveryS
- Request for Add-on Products
- New Debit Card Request

UPI Features

- Sent Payment / Collect Payment with Transaction History
- Register for VPA with UPI FAQ

Trade Finance Servicess

- View Trade Finance Transactions, pending approval
 - ✓ LC Issuance, ✓ LC Amendment
 - ✓ BG Issuance ✓ BG Amendment
 - ✓ Bills Acceptance ✓ Bills Payments
 - ✓ Remittances
- Approvals as per Authorization Matrix
- View / download attachments
- E-Collect features

Cash Management Services

- View CMS Payment Transactions, pending for approval
 - ✓ Bulk Approvals
 - ✓ Batch Authorization.
 - ✓ File Level Authorization (FLA)
 - ✓ Transaction Level Authorization (TLA).
- Approvals as per Authorization Matrix
- Multi-level Authorization

Platforms Supported

- Android [4.4 & above]
- iOS [v4 & above]
- Windows phone
- Apple Watch & Samsung Gear

Security Features

- Two / Three factors Authentication (2FA/3FA)
- All transactions supported by using strong encryption standards
- Functionality secured with SMS based OTP for every transactionn
- Dual Level Authentication with separate login and transaction password
- Limit on failed log- in attempts, for account security

Ease Of Use

- Customization of application as per user preference
- Addition of contact directly into application
- Display distance from current location to nearest branch / ATM
- News & Videos
- Equity / Currency Ticker

Unique Features

- Salary / Bulk File Uplode
- Bulk Beneficiary Upload
- Documents Upload up to 5 MB
- Separate Employee Management and Group Beneficiary management
- Transaction Summary Reports for Customer
- Create and manage maker

CredenTek specializes in conceptualization, design and delivery of technology solutions (Web / Mobile / Tablet) using innovative, cutting-edge and reusable components. We assure our customers linearly scalable, audit-able, robust, agile and intelligent products which can work in 24x7 environment, meeting various regulatory and compliance requirements to give the business a competitive advantage.



Write to sales@credentek.com for more information or to meet with a CredenTek representative.