

Mobile banking and prepaid reload

Orange Dominicana, Banco Popular and Gemplus deploy revenue boosting Mobile Banking and prepaid reload applications.

In January 2002, Orange Dominicana and Banco Popular launched a joint mobile banking service based on a Gemplus SIM-based solution. This innovative and secure solution for accessing banking services and electronically reloading prepaid airtime is the first of its kind in Latin America. It is set to increase SMS traffic and reduce operational reload costs leading to higher Average Revenue per User (ARPU) and more loyal subscribers.

The solution

This joint effort between Gemplus, Orange Dominicana and Banco Popular enables subscribers to access their bank accounts and perform transactions via their mobile phone. End-users benefit from flexible access and peace of mind thanks to state-of-the-art security.

Services offered are:

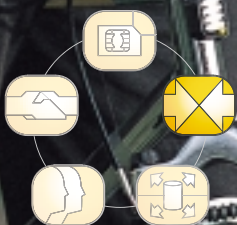
- Balance enquiries (for bank account and wireless prepaid balance)
- Transfer funds
- View bills and pay them (bank charges, gas, electricity, fixed and cellular telephone, including Orange etc.)
- Order checkbooks
- Block checks
- Daily account updates
- Advertising
- Prepaid reload



Orange Dominicana view such mobile services as differentiators against their competitors. By providing high value, secure and easy-to-use mobile banking and payment services to their customers, they hope to win market share in the Dominican Republic. This is why they teamed up with Banco Popular who were looking for cost-effective solutions to let its subscribers access the bank's services while on the move.

A successful partnership

Orange Dominicana saw Gemplus, the world leader in solutions enabled by smart card, as the right technology partner to develop this service. Gemplus provided a complete card-server application solution. Gemplus' experience in mobile commerce and SIM-based security was instrumental in them being chosen for the project. Customers' transactions are PIN-code protected, digitally signed and encrypted. Dynamic SIM-Toolkit was chosen to power the solution as this eases service update or new service roll-out. This technology also allowed easy integration into the bank and Operators existing infrastructure.



Benefits for the end-user

- Convenient service: anytime, anywhere
- Ease-of-use
- Strong security

Benefits for the operator

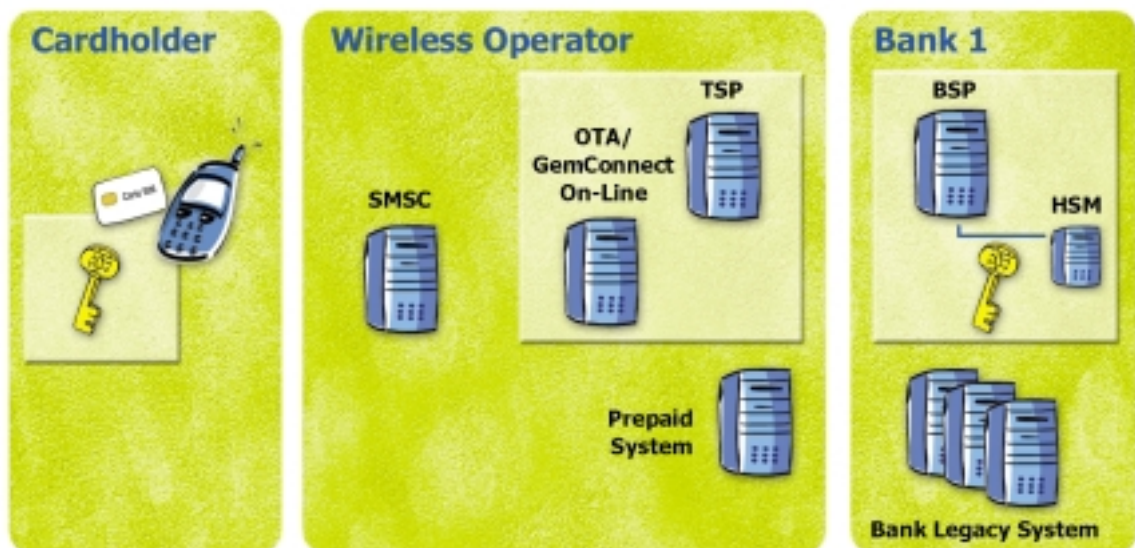
- Offer attractive, innovative and competitive services for customer acquisition
- Reduce churn through Operator plus bank relationship loyalty
- Generate SMS traffic and increase ARPU
- Reduce prepaid reload costs (vouchers) by offering instant electronic reloading
- Position the cellular phone as the "universal device" as first step towards more sophisticated wireless data services eg. mobile commerce
- Build brand awareness
- Increase competitive differentiation



Benefits for the bank

- Develop new service packages for mobile distribution channel
- Increase customer loyalty and brand awareness
- Significantly reduce operational costs
- Improve relationship with major customers

Solution architecture



TSP Telecom Service Platform, BSP Banking Service Platform

