



Success Story

Implementation of Mobile Banking Solution in Bhutan Development Bank Limited - BDB

Client

Bhutan Development Bank Limited – BDB

Profile

Bhutan Development Bank was established in 1988 and is owned by the government in Bhutan. It has 33 branches across the country and offers banking services to personal and business customers although one of its major focuses is on providing services to farmers and clients in rural areas. The range of products that are available includes fixed deposits, recurring deposits, savings accounts, loans, housing loans, and micro business loans.

Scope of Engagement

To serve its **1.80+ lakh customers**, BDB wished to develop and implement **Mobile Banking App** to take care of their daily banking needs such as check account balance, transfer funds, pay utilities bills and much more, conveniently from their smartphone (**Android & IOS**). For this they reached out to Nelito Systems Ltd. which has two decades long expertise in Solutions Designing and Implementation for Banking Industry worldwide.

Key features Requirement

- | | |
|--|--|
| <ul style="list-style-type: none">❖ Multiple Account Management❖ Account Summary with personalized Dashboard❖ View Account Statement❖ Beneficiary Management❖ Fund Transfer<ul style="list-style-type: none">– Self-Accounts– BIPS Fund Transfer❖ Card less Cash ATM Withdrawal❖ Open Deposits<ul style="list-style-type: none">– FD Summary– RD Summary– Liquidate FD/RD | <ul style="list-style-type: none">❖ Inquiry Module<ul style="list-style-type: none">– Balance Inquiry– Mini Statement– Cheque Status❖ Payment & Recharge<ul style="list-style-type: none">– Loan EMI– Utility Bill Payments– Mobile Top-up❖ Others<ul style="list-style-type: none">– Branch & ATM Locator– Real time notifications– EMI Calculator– Contact Us |
|--|--|

Implementation Challenges

- ❖ Off-shore Development & Implementation
- ❖ Integration with FINACLE ver. 10.2.18 - Financial Inclusion Services
- ❖ Integration with 3rd party utility service provider API's

Implementation Highlights

- ❖ Branding Guideline Consistency
- ❖ Dynamic Styling for UI customization with minimal involvement
- ❖ Rich GUI with large icons for prominent call to actions.
- ❖ Engaging animated screen interactions
- ❖ Device compatibility across the specified platforms
- ❖ SSL integration with 256 Bit encrypted data transfers.
- ❖ Non local caching scenario test.
- ❖ Technology: Hybrid Technology (Cordova / Ionic Platform), MVC 5, .Net Framework – 4.5, MS SQL 2012.

Benefits

❖ Accounts & Deposits:

Access all bank relationships with one single touch, be it Savings accounts, Deposits, Loans EMI payment held with Bank. View and download statement in PDF form, Request to open FD/RDs and many other services.

❖ Funds Transfer:

Transfer funds to anyone, anywhere and anytime with the new Mobile App. Now don't just transfer funds to bank accounts, transfer money to mobile phone contacts and get Cardless cash withdrawal service as well.

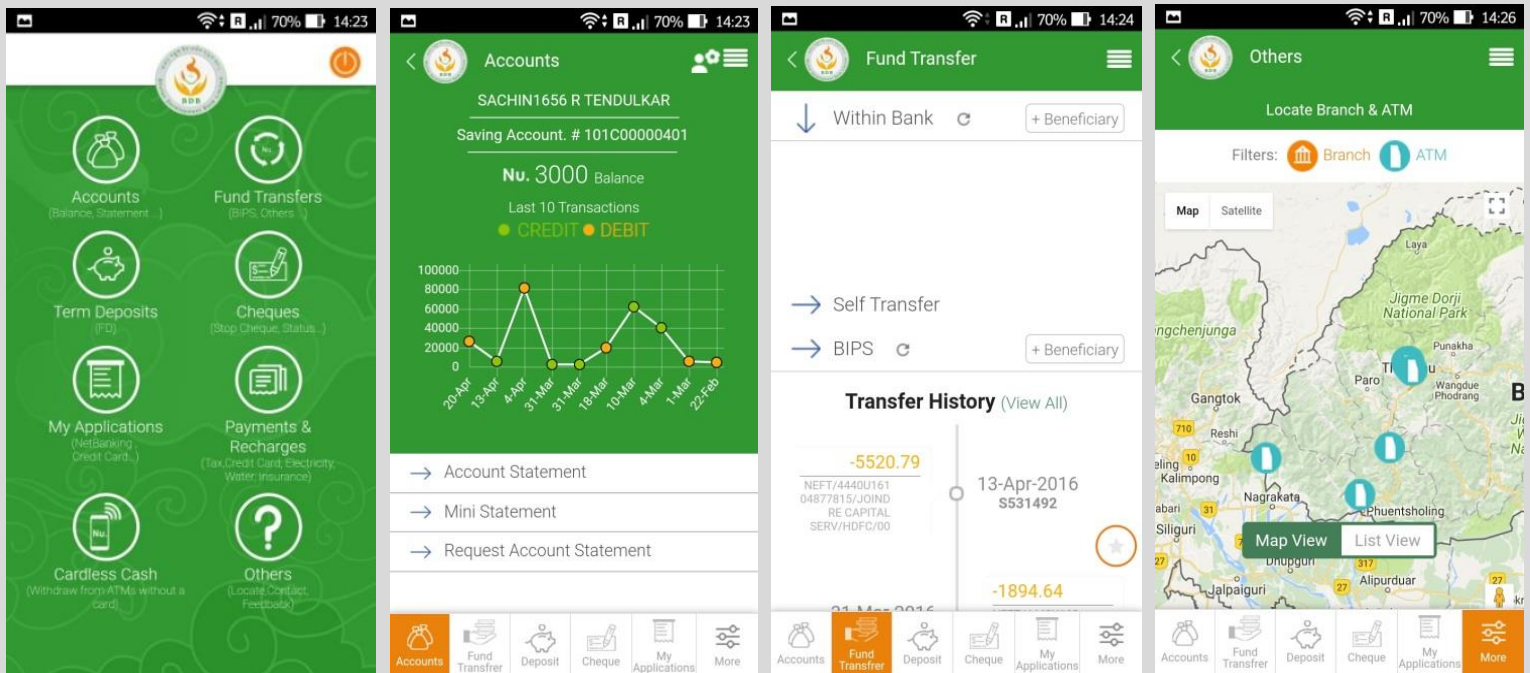
❖ Cardless Cash Withdrawal:

Presenting Cardless Cash Withdrawal service, a simple and safe mode to send cash 24x7, to register mobile number of banks customer. The recipient need not have any bank account and can instantly withdraw cash from Bank ATMs, without any ATM card, using the details received through an SMS.

❖ Bill payments anytime, anywhere:

With Mobile App Customer can pay bills without having to wait in queues. Choose from any bill payment option from bills presentment, bill pay and quick pay.

Mobile Banking App – Screens



About Nelito

Nelito Systems Ltd. is engaged in the business of providing software solutions and services for Banking and Financial Services. Formed in the year 1995, Nelito has served more than 200 customers in 15 countries across 4 continents and earned a unique reputation for its personalized solutions and cost effective implementation with its esteemed customers, industry peers and independent research firms. Our offerings are broadly classified into **Analytics & Data Quality Services, Payment Systems, Transactions Systems, Mobility Solutions, IT Services & BPO Services.**

Know More

For more information on our services, visit our website: www.nelito.com or drop us an email at: marketing@nelito.com.

Disclaimer: All content & information provided is a proprietary of Nelito Systems.
Available content is subject to change at any point of time with discretion remaining exclusively with Nelito Systems Ltd.. The content may be viewed and made available for use with strict adherence to our disclaimer policies posted at: www.nelito.com