



New Features

Sybase Mobiliser Platform 5.1

SP03

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New Features for Mobiliser Platform

Mobiliser Platform 5.1 includes new features that support mBanking functionality, and enhancements to the Sybase® Money Mobiliser Web portal applications.

Note: See *Supported Hardware and Software* for the list of database platforms, mobile devices, servers, and mobile development environments that Mobiliser Platform currently supports.

Money Mobiliser

Money Mobiliser provides a framework to implement business-to-customer solutions.

NFC Closed-Loop Payments - Offline SVA

Near-field communication (NFC) technology establishes radio communication between two devices that are in close proximity. On-device charging (ODC) provides the capability to store sensitive data, such as stored-value account (SVA) balances, on a smartphone, which can interact with external systems through NFC.

The Smartphone Mobiliser user interface contains an ODC option, which when selected, displays your ODC wallet with offline SVAs that are available without logging in to the server. For each SVA, you can view details, such as the current balance, subscriptions, and recent transactions. To view all transactions, you must log in to the server.

Documented in *Product Overview 5.1 > Mobile Commerce Functionality > NFC Closed-Loop Payments - Offline SVA*

Credit and Debit Interest Calculation for Stored Value Accounts

Calculated interest can be applied to balances on stored value accounts in the same way interest is calculated to balances on regular bank accounts. Interest is calculated for each SVA based on the balance at the end of every calculation period. Various interest schemes can be configured and grouped into products; products can be mapped to an SVA based on the organizational unit, customer type, and payment instrument type.

Documented in *Money Mobiliser 5.1 Customization Guide > SVA Interest calculation and clearing*

SEPA Payment Support

Single Euro Payments Area (SEPA) is an initiative of the European banking industry allowing customers to make and receive non-cash euro payments anywhere using a single bank account

and a single set of payment instruments. Therefore, SEPA makes payments throughout Europe as easy, cheap, secure as making national payments.

The SEPA Credit Transfer (SCT) Scheme allows payment service providers to offer a core and basic credit transfer service throughout SEPA whether for single or bulk payments. The payment service providers executing the credit transfer must formally participate in the SCT Scheme.

The SEPA Core Direct Debit Scheme (SDD Core) and the SEPA Business to Business Direct Debit Scheme (SDD B2B) is a payment instrument used for both domestic and cross-border collections. The SDD Core Scheme allows a biller to collect funds from a payer's account provided that a signed mandate has been granted by the payer to the biller. The SDD B2B Scheme allows business customers in the role of payers to make payments by direct debit.

Documented in *Money Mobiliser 5.1 Architecture and Businesslogic > Business Logic > Account Management System > SEPA File Export*

Auditing Support

Auditing support allows for the logging of security-related events, confidential data, and configuration data changes. Whenever a service or application is acting as part of the platform infrastructure, read access to the platform's confidential data is logged.

- **Security Event Log** – logs security-critical incidents that may impact the confidentiality, integrity, or availability of the system.
- **Data Read Access Log** – logs read access to sensitive personal data, including personally identifiable information (PII). This includes all attempts to access data, successful and unsuccessful.
- **Configuration Change Log** – logs changes to configuration data for attack detection and auditing reasons. Configuration changes may apply to personal data, confidential data, and system configurations.

Documented in:

- *Mobiliser Framework 5.1 Development Guide > Audit*
- *Money Mobiliser 5.1 Architecture and Businesslogic > Business Logic Configuration > Audit*
- *Sybase Money Mobiliser Administration Portal > Audit*

OData Application Support

Mobiliser Platform allows automatically exporting existing create, read, update and delete (CRUD) operations through the OData if some extra metadata is added to the Java Architecture for XML Binding (JAX-B) data transfer objects (DTOs). Additionally, customizations can now expose their CRUD services as OData by adding additionally metadata to the service contract description. The OData proxy is implemented by using OData4J library, which is responsible for communicating with OData service to send CRUD

requests. OData is being used to expose and access information from a variety of sources including, but not limited to, relational databases, file systems, content management systems and traditional Web sites.

OData is a resource-based Web protocol for querying and updating data. It defines operations on resources using HTTP verbs (GET, PUT, POST, and DELETE) and identifies those resources using a standard URI syntax. Data is transferred over HTTP using JSON format. OData applications running on mobile devices use semantic annotations to tell the client which of the OData properties contain specific data, such as a phone number, a part of a name or address, or something related to a calendar event. This allows seamless integration with contacts, calendar, and telephony on the mobile device.

Documented in *Mobiliser Framework 5.1 Development Guide > Services > OData*

Account Lifecycle Management

Account management services to support the deletion of personal data via a maker/checker process have been included. The personal data for a deactivated customer is flagged to indicate that the personal data is to be scrambled instead of physically deleting. Therefore, any personally identifiable information is to be overwritten with random text in order to delete the customer record from the system.

Documented in *Money Mobiliser 5.1 Architecture and Businesslogic > Business Logic Configuration > Miscellaneous Configuration > Workflow - Customer Deactivation Flow Control*

Service Packages and Terms and Conditions

It is now possible to manage service packages and terms and conditions for end users. Service packages are a way to enable / disable features for a specific type or class of customers. Terms and Conditions are checked when the customer logs in and can be updated at any time, not only when the user signs up for the service.

Documented in *Sybase Money Mobiliser Administration Portal > System Configuration > Service Packages and Terms and Conditions*

Money Mobiliser Portals

The Money Mobiliser portals are used by consumers to manage their Money Mobiliser accounts such as paying bills or sending money. The Money Mobiliser portals are also used by customer support agents and any entity that is engaged in selling to a consumer on behalf of a system provider.

Administration Portal

New features and functionality for the Administration Portal, formally the Customer Support Tool, includes:

- **Offline SVA** – stores data for stored value account directly on the mobile phone.
- **Credit and Debit Interest Calculation for SVAs** – configures the calculation and clearing of debit and credit interest on SVAs
- **Auditing Support** – logs security-related events, data read access, and configuration changes.
- **Account Lifecycle Management** – supports the deletion of personal data including personally identifiable information via a maker/checker/execute process.
- **Service Packages and Terms and Conditions** – configures service packages and terms and conditions for a specific type of customer.
- **GL Account Configuration** – supports a new customer type with bank account data that is used to settle transactions.
- **Transaction Template Configuration** – sends transaction receipts of financial transactions to the payer or payee of the transaction via e-mail or SMS.
- **Location-Based Services** – uploads and stores location-based point of interests (POIs).
- **Extended Coupon Functionality** – supports JPG image format, image URLs as an alternative to image files, purging old coupon instances, increased coupon type description field, and the ability to search for active and inactive coupon types by the name .

Documented in *Sybase Money Mobiliser Administration Portal*

Consumer Portal

New features and functionality for the Consumer Portal includes:

- **Offline SVA** – stores data for stored value account directly on the mobile phone.
- **Service Packages and Terms and Conditions** – enables/disables service packages for a specific type of customer, and checks the terms and conditions for a customer during log in.
- **Dynamic Transaction Authentication** – authenticates transactions immediately, for example, sending the consumer a text message to confirm the transaction.

Documented in *Sybase Money Mobiliser Consumer Portal*

Smartphone Mobiliser

Smartphone Mobiliser is a sample application that you can use as a starting point for developing custom Mobiliser client applications.

New and changed features for Smartphone Mobiliser includes:

- **Location-Based Services** – uses the geolocation functionality to search for specific locations within a range from the user's current location, such as the nearest McDonalds or ATM.
- **Facebook Integration** – simplifies the user on-boarding and sign-up process in which the end user is authenticated by using a Facebook account.
- **Remote Check Deposit Using Images** – allows the end user to use the smartphone's camera to take a picture of a check and to send it to the server for further processing.
- **Internationalization Support** – offers content and functionality in multiple languages and regions.
- **On Device Charging Integration** – provides closed-loop NFC solution for On Device Charging (ODC).

Documented in *Smartphone Mobiliser Applications Development Guide*

New Features for Brand Mobiliser 1.3

Sybase® Brand Mobiliser 1.3 includes new enhanced Javadoc and a default setup for development mode.

Redesigned State API with Better Javadoc

The State SDK has been completely revised to make it easier to use. The API documentation has been enhanced to provide more usage details. The previous State SDK no longer works in Brand Mobiliser 1.3. Existing states need to be refactored and recompiled with the new SDK. A new `AbstractDynamicMenu` provides a simpler base class to write a Send Menu state.

Documented in *Brand Mobiliser API Reference*.

Default Setup for Development Mode

The default setup of Brand Mobiliser refers to the setup after unzipping the software package and starting the server using the `bin/run` or `bin/run.sh` scripts, without modifying the configuration files. The development mode uses the embedded database with the database objects stored in the `derby` folder. To run in a production environment, reconfigure the development mode by pointing to the production database, reconfiguring the assigned port, setting up SSL and encryption, and so on.

Documented in *Brand Mobiliser Installation Guide > Setting up a Production System*.

Documentation Changes

Documentation changes include new documents, documentation improvements, and retired documents.

Check the SAP® Help Portal regularly for updates: <http://help.sap.com/mobile-platform/> then navigate to the most current version.

See *Documentation Road Map* in *Mobiliser Platform Product Overview* to learn more about product documentation.

Partner Documentation

The partner documentation, which provides information on custom development for Mobiliser Platform 5.1 SP03, is available on SAP Service Marketplace at <https://websmp108.sap-ag.de/instguides>. Under Installation & Upgrade Guides, select **SAP Mobile > Sybase Mobiliser Platform > Mobiliser Platform 5.1 SP03**.

On Device Charging

The On Device Charging documentation set, available on the SAP Service Marketplace Support Portal, is new for SP03 and includes:

- *On Device Charging Core Tool Components Guide*
- *On Device Charging Core Tool Guide*
- *On Device Charging Point of Sale Development Guide*
- *Smartphone Mobiliser On Device Charging Plug-in API*

Smartphone Mobiliser

The *Developer Guide: Smartphone Mobiliser Applications* has been improved and expanded to include:

- Setting up the development environment
- Source code structure and build environment
- Android, iOS and BlackBerry development information
- Securing the application
- Automated testing
- Integrating Google map and single sign-on for Facebook

The Mobiliser Platform document set now includes a *Smartphone Mobiliser API Reference* guide.

Mobiliser Platform

Changes to the Money Mobiliser portal documentation includes:

- The name of the *Money Mobiliser Customer Support Tool* guide has been changed to *Money Mobiliser Administration Portal*.
- The *Sybase Mobiliser Operations Dashboard* has been moved to the *Sybase Mobiliser Platform System Administration* guide.

The *Sybase Mobiliser Installation* guide has been divided into functional parts, and two new books have been created:

- *Sybase Mobiliser Platform Installation Guide*
- *Sybase Mobiliser Platform System Administration*

The Mobiliser Platform document set now includes a *Money Mobiliser API Reference* guide.

Brand Mobiliser

The Brand Mobiliser 1.3 SP01 document set has been redesigned to better reflect the intended audience and user, and now includes these new guides:

- *Release Bulletin*
- *Brand Mobiliser Installation Guide* (formerly in the *Brand Mobiliser User Manual*)
- *Brand Mobiliser System Administration* (formerly in the *Brand Mobiliser User Manual*)
- *Brand Mobiliser Developer Guide* (formerly in the *Brand Mobiliser User Manual*)

These Brand Mobiliser documents have been retired. All developer information is now contained in the *Brand Mobiliser Developer Guide*.

- *Brand Mobiliser User Manual*
- *Brand Mobiliser State Developer's Guide*
- *Brand Mobiliser Using the USSD States*

