



INTRODUCTION TO MOBILE DEVELOPMENT

MODE 4201 – Lab One



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Mobile Development

Mobile Banking

Before diving into the history of mobile banking, we first need to understand what mobile banking is. Mobile Banking is what we refer to as doing any financial transactions on a mobile device. This type of banking allows customers to carry out simple tasks like making transfers and viewing bank statements.

History

Before what we know today, mobile banking was first and primarily done through text/SMS. It is known as SMS banking. These days, financial institutions use both SMS and mobile applications to help their clients keep in touch with their banking providers. They can send out information from sending information about possible fraud or have updates about maintenance that may cause a possible part of their banking experience not being available.

Advantages

- 24-hour services
- Saves Time
- Monitoring bank accounts easily
- Trouble-free transactions
- Online shopping possible

Disadvantages

- Inconvenient for not tech savvy customers
- Removes human interaction
- Security concerns (online fraud being easier and more difficult to handle)



Uses

Mobile Banks have multiple services;

- Account Information
- Transaction
- Investments
- Loans
- Customer Support
- Content Services
- Consumer Complaints

Future

Something that we have not thought about is what we can improve on to make mobile banking even better. Well, think no further because the future is already brewing! Cardless ATM Features is one feature that is currently being implemented and can change the way we secure our bank accounts. Mobile devices have already started to incorporate biometrics into unlocking the device and now they are starting to use it with ATMs! In speaking about mobile banking, banks have started to use generated secured codes to use the phone's camera to be able to access their bank account.

Mobile Manufacturer

Manufacturer: LG

Phone Model: LG K61; LM-Q630UM

Price: \$207.19 CAD

Release Date: 2020, February 18

Operating System: Android 9.0

Chipset: Mediatek MT6765 Helio P35 (12nm)

Processor (CPU): MT6765 (2.3Ghz Octa-core)

Memory (RAM): 4GB

Display: FHD+ (2340 x 1080)

Camera (rear): 48MP (GM2, 0.8um, F1.79, 79°), AF

W8MP (F2.2, 118°), FF

D5MP(83°), FF

M2MP (1.75um, F2.4, 88.8°), FF

Camera (Front): 16MP (F2.0,1.0um,78°), FF

GPS: A-GPS

Battery: Li-Po 4000 mAh



Mobile Plans

Service Provider: Koodo

Plan: 35\$/month

Calls: Unlimited Canada-wide minutes

Data: 3GB Shock-Free data at 3GB speed

Messaging: Unlimited Canada-wide messaging (text & picture)

Global Texting: N/A

Voice mail: Yes

Call features: Call Display, Call Waiting, Conference Calling

Service credits (as free upgrades):

Fees: Had to pay %\$ CAD SIM card charge

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