

# Mobile Banking solution for secured & reliable data transfer using SAP integration

**COUNTRY**  
India

**INDUSTRY**  
Banking



## About Client

A leading multi-state credit co-operative bank in India, providing secure financial services and products, has 800+ branches across the country with 2 million members, 3.7 lakh advisors, and more than INR 8000 crore of deposits. It has been successful in extending financial services to low-income, rural areas where penetration is traditionally poor. They hold the honor of being one of the first computerized banks in India. They have been at the forefront of technology innovation with their fearless approach leading them to become the only credit co-operative bank in India with its own mobile application, accounting for over 99% of business transactions.



Business  
Challenges



Our  
Solution



Business  
Outcome





## Business Challenges

As one of India's first fully digitalized banks, their vision was to provide digital banking services to their consumers for most of their banking needs and enhance customer interaction and accounting transactions for businesses. Their legacy system was unable to provide intended results within a set time frame and wasn't scalable enough to handle future growth and flexible enough to adopt fast-changing business requirements. Additionally, to provide wide access to their predominant rural consumers, designing mobile banking applications was critical. They needed a solution to address the privacy of data across customer data points with highly secure architecture while ensuring the efficiency, scalability, and accuracy of the SAP solution.

- SAP PI integration with SAP cloud, PI (Process Integration) integration with mobilizer, and ERP
- Enable faster customer onboarding process, and reduce manual documentation
- Enable SAP PI as a middleware for data transaction
- Smooth payment processes through third-party payment gateway
- Generation of XML documents to ensure uniformity and easy accessibility







## Our Solution

Cygnet Infotech's solution was specifically designed to handle 2 million+ customer transactions and bring them onto a digital platform. We developed two mobile applications: a member application and an agent application where users could easily connect and operate their bank accounts digitally. On the business end, our SAP solution was designed to handle high-volume transactions and to integrate web services using XML data transfer between external/mobile applications and SAP back-end systems using SAP middleware.

- The bank processes were customized to XML bank statement formats
- Effective, accurate, and efficient managed payables and receivables
- Processed multiple types of electronic fund transfers like online insurance payments, credit, deposit, fund transfers, and loans
- Credit and debit card processing
- Third-party payment gateway processing







## Business Outcome

- The platform allowed a lot of flexibility to easily identify, expose and mobilize their customer-centric information to the agents, customers, depositors, and account holders
- Provided a standard mechanism for developing and deploying mobile applications for customers and agents as well as for a management information system, for the backend ERP system
- Platform and mobile applications delivered much faster solutions for customer onboarding, customer submission of KYC and their personal details, request status of their accounts and balances, loans, and outstanding loans, etc., payment schedule and much other accounts-related information were made easily available from a mobile application
- Simplified Mobility: Reduces the complexity of developing and deploying mobile applications with a comprehensive, integrated infrastructure
- Empowered IT: Quickly offers innovative applications for task and knowledge workers who need mobile access to enterprise information
- Integrated Processes: Provides out-of-box tools and services that easily integrate with existing enterprise infrastructure, business processes, and enterprise applications
- The lower total cost of ownership: Simplifies and accelerates the creation of business process mobilization and integration without the need for development resources
- Fast reaction to changing business needs: Significantly accelerates deployment of mobilized business processes





Established in 2000, Cygnets Infotech works with clients across 35 countries and has a strong team of over 1000 employees. Cygnets Infotech's offerings range from IT Services, Technology Products, and Tax Technology solutions. Aligned with its vision of providing technology enabled business solutions, Cygnets Infotech delivers end-to-end solutions for clients' most pressing business needs.

Cygnets Infotech's Technology Services enables clients to accelerate growth and optimize business operations through, Product Engineering, Bespoke Solutions, IT Modernization, Automation, Implementation Services, Risk Mitigation Services, Information Security & Compliance Services, and IT Staff Augmentation.



Cygnets DES is a partner to clients in the competitive market space and deploys a consultative and customer-centric approach. Its solutions range from standalone bespoke development and managed services to building connected ecosystems across the enterprise and developing smart systems by leveraging emerging technologies like AI, Blockchain, and Hyperautomation.

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