



# MBranch

## An Alternate Mobile Channel for Financial Transactions and Support for Financial Inclusion

Datavision's Remote Teller Solution - **MBranch** provides banks and financial institutions the opportunity to reach masses across the financial strata. **MBranch's** architecture encompasses a mobile device integrated with a biometric device, card reader and printer. It is backed by Datavision's impeccable record in managing integration and support services that will help financial institutions to add and service customers quickly.

**MBranch** will help a financial institution's customers to perform financial transactions such as Cash Withdrawal, Cash Deposit, Balance Enquiry and Funds Transfer through a biometric and PIN/OTP based mechanism or regular cards provided for banking.

For Financial institutions, **MBranch** provides a low cost, alternate channel to provide mobile, high volume, financial and non-financial transactions across the under banked sections of society and supports the organization's financial inclusion initiatives.

The functional architecture for **MBranch** follows industry standards and security protocols. **MBranch** is flexible and can scale across 3rd party financial switches and core banking systems. The entire flow of communication is conducted via ISO 8583 message formats and webservices. The solution supports both ON-US and OFF-US transactions and is consistent with the Central Bank's guidelines on interoperability.

**MBranch** provides a rich functionality, transaction security, Scalability and supports rapid deployment of high volume, low value payments led banking business and is flexible enough to be customized to bank's requirements. The entire application is light weight and easy to operate with intuitive and user friendly application that ensures minimal training to operators. The device has several features such as a Magnetic Card Reader, Smart card reader, Biometric scanner and thermal printer.

# KEY FEATURES

## KEY FEATURES & BENEFITS

- The application can function as a mini-bank with functionally rich features such as –
  - Registration and account opening for customers
  - eAuthentication – PIN, Fingerprint and OTP based
  - Undertaking Transactions – Cash withdrawal, Cash Deposit, Funds transfer, Mini statement and Balance enquiry
- Cost-effective solution that provides banking functionality through the use of handheld devices taking banking to the doorstep of the customer. It supports a financial institutions financial inclusion objectives
- Enables easy and convenient remote access to banking services
- Multi-lingual and supports a wide range of payments such as peer to peer financial transaction, credit of pensions and subsidies provided by statutory bodies

## TRANSACTION SECURITY

- Supports secured biometric transactions as well as PIN based banking card transactions
- 3DES HSM based encryption and Identification for security
- Critical data such as CVV, PIN is not stored
- Encryption keys are exchanged periodically and it can be calibrated

## PERFORMANCE

The response time for a transaction is less than 5 seconds when data (Wi-Fi/3G) connectivity is available

## SCALABILITY AND FLEXIBILITY

**MBranch** supports rapid deployment of high volume, low value payments and is flexible enough.

## PORTABILITY AND MAINTENANCE

- The entire application is light weight and easy to operate
- Minimal training to operators
- Interoperable across payment cards
- Card Reader, Smart card readers, Biometric scanner and thermal printer
- Low cost of maintenance


Mentioned here are some of the important product features. DataVision will be pleased to provide more information upon request. Please contact us.



**DataVision DWC - LLC**  
Building E, Office - 334, Business Park  
Dubai World Central, DUBAI - UAE  
PO Box: 712539

**DataVision Inc.**  
200 Jefferson Park, Suite 400,  
Whippany, NJ 07981,  
United states of America.

**DataVision Software Solutions Pvt. Ltd.**  
Uchil Heights, Jagdishnagar,  
Raj Bhavan Road, Aundh, Pune - 411007,  
Maharashtra, India

 [#+971-562913177](tel:+971-562913177)

 [www.datavsn.us](http://www.datavsn.us)

 [info@datavsn.com](mailto:info@datavsn.com)