Oracle FLEXCUBE Direct Banking

SMS Banking
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SMS Banking

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Preface

Intended Audience

The audiences for this document are

- Architecture and Design Teams within FLEXCUBE Direct Banking
- Development Teams
- Implementation Teams
- Implementation Partners

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Introduction

This document discusses following topics

- The details of SMS Banking.

The formats for sending SMS request for each transaction in SMS Banking.

Structure

This document consists of the following chapter

1. "Introduction" - This chapter is a brief description of SMS banking.
2. "SMS Banking Transactions" – This chapter lists the transactions supported over SMS channel out of the box.
3. "Technical Overview of SMS Banking" - This chapter details the technical aspects of SMS Banking.

Related Information Sources

Introduction

In today's business environment, with so many activities going on simultaneously, the bank’s customers are hard pressed for time. They have appointments to keep, meetings to attend, etc. Many customers wish they could also do other activities while travelling from one meeting to another. Here comes the use of mobile phones. The Mobile Banking service gives the customer account information and real-time transaction capabilities from the mobile phone at a true "anywhere, anytime, anyhow" convenience. It also allows one to send messages on the Bank's services and products to customers.

SMS Banking is a Mobile technology that allows you to request and receive banking information from your bank on our mobile phone via Short message service (SMS). Individuals or corporate bodies can manage their bank accounts, check their account balances, perform check requests, money transfers, pay some bills, and perform other banking transactions using their mobile phones.

SMS Banking is one of the numerous ways through which the banks communicate with their customers. For SMS Banking the bank needs to tie up with a third party i.e. a mobile service provider. A customer sends a request message to the bank with a pre-defined transaction code to the wireless carrier providing the GSM service. The wireless carrier in turn sends the message to the SMS service provider. The SMS service provider forwards the request to the mobile banking applications running in the bank’s network. These mobile banking applications in turn interface with the core banking applications to service the customer request. The response is then sent back to the customer. There is no session maintained for SMS Banking.

During each SMS request, pin i.e. password authentication occurs. The existing service is called after successful authentication. The output is returned in simple plain text format.

Processing the SMS Request

The bank provides the specific request format to the mobile service provider as a part of http request. Once the SMS is received by Mobile service provider, the Service Provider has to set the field named “fldsmsmessage” in the http/https request to be sent to Mobile Banking Application. The value of the field is an xml string containing mobile number and the SMS text.

Field Name : *fldsmsmessage*

Field Value : *<mobno>*Mobile Number of the customer goes here*</mobno><smscontent>*SMS text sent by the customer goes here*</smscontent>*

Once the above said field, with its value is set into http/https request, the Service provider has to post the request on the URL provided by the bank. The mobile Banking Application will process the request and it will return a plain text response in turn, which needs to be sent to the User as a SMS reply.

SMS Banking Transactions

Various transactions available in SMS banking with their IdRequests are as follows:

Mobile Transactions	SMS Request Format
Help	1.BNKHELP This request lists all the SMS Banking Transactions belonging to the specific usertype and identity. 2.BNKHELP <Keyword> e.g. BNKHELP BNKCASA This request provides the SMS request format for the specified transaction belonging to the specific usertype. 3.LGNHELP <PIN> <Keyword> This request provides the SMS request format for the specified transaction belonging to the role of the customer.
CASA Account Summary	BNKCASA <PIN>
TD Account Summary	BNKTDSM <PIN>
Account Details	BNKBALS <PIN> <Account Number> <Branch Code>
Account Activity	BNKTXNS <PIN> <Account Number> <Branch Code>
Request Account Statement	BNKSTAS <PIN> <Customer Number> <From Date> <To Date> <Account Number> <Branch Code>
Change Password/Pin	BNKCPWS <Old PIN> <New PIN>
Cheque Book Request	BNKCHRS <PIN> <Account Number> <Branch Code>
Cheque Status Inquiry	BNKCHQS <PIN> <Cheque Number> <Account Number> <Branch Code>
Stop Cheque	BNKCHSS <PIN> B <Cheque Number> <Account Number> <Branch Code>
Unstop Cheque	BNKCHSU <PIN> U <Cheque Number> <Account Number> <Branch Code>
Term Deposit Details	BNKTDQS <PIN> <Customer Number> <Account Number> <Branch Code>
Loan Details	BNKLNIS <PIN> <Account Number> <Branch Code>

Own Account Transfer	BNKOAFT <PIN> <Source Account No> <Source Branch Code > <Destination Account No> <Destination Branch Code> <Transaction Amount>
Internal Fund Transfer	BNKIAFT <PIN> <Source Account No> <Source Branch Code> <Beneficiary Account> <Destination Branch Code> <Transaction Amount> <Transaction Currency>
Credit Card Details	BNKCRCD <PIN> <Card Number>
Credit Card Last N transactions	BNKSTAT <PIN> <Customer Number> <From Date> <To Date> <Account Number> <Branch Code>
Reject Transaction	BNKREJE <PIN> <reference no> <note>
Transaction Authorization	BNKAUTH <PIN> <reference no> <note>
Credit Card Hot Listing	BNKCCHL<PIN> <Card Number>
SMS Banking Registration	BNKREGN <Preferred PIN> <Customer ID> <Operative Account Number> <Branch>
Change Operative Account	BNKCHOP <PIN> <Customer ID> <New Operative Account Number> <Branch>
SMS Banking Deregistration	BNKDREG <PIN> <Customer ID>

Technical Overview of SMS Banking

Deployable for SMS Banking

The following component needs to be deployed for implementing SMS banking application.

SMS.war

The web descriptor file in SMS.war contains default IdChannel for SMS Banking which is 41.

SMS Request Alias

The file “SMS.properties” is a property file being used in SMS banking in which mapping

between the SMS IdRequests and their alias names is specified.

For example, for Account Details will be referred by an alias namely, ‘MYBALANCE’; then an entry as “MYBALANCE=BNKBALS” should present in SMS.propeties, where BNKBALS is the actual idrequest defined for Account Details defined in mstchannelats table. The same alias is specified in “SMS.properties” which is already defined in appldata as said above.

Oracle FLEXCUBE SMS banking also supports multilingual feature. A language specific request sent via SMS will be recognized and proper message will be sent back to the user. To configure Multilingual SMS banking one should make sure that keywords must be unique across all the languages available in the applciation . Language specific mapping is done in “SMS.properties”. For example to configure Accounts Details transaction for the French language the keyword (Request Alias) could be **MABAL**. The same must be put in “SMS.properties” as

MABAL=BNKBALS,fre

Where BNKBALS is the request id and fre is the language code. Comma is used as a separator.

Adding a new Transaction to SMS Banking

The service available in Internet Banking can be efficiently used in SMS banking without any change in the service. Various steps are as follows:

1. Add the entries into “mstchannelats” for the SMS Banking IdChannel. Same original idtxn can be used with new idrequests entries. ContentStyle is “TEXT”.

2. Add entries to “mstusertypetxn” for the idtxn for required usertype, identity and SMS Banking idchannel.

3. Register the IdRequest in database. For this below database entries need to be done:

Table Name	Column Name	Column Value	Purpose
appldata	dataname	SMS_REQUEST_DESC	Description of the Transaction
appldata	dataname	SMS_REQUEST_FORMAT	SMS Request Format
appldata	dataname	SMS_REQUESTID_MAPS	Define alias name for the idrequest if necessary

4. Write new service xsls. Same service version can called which is being used in Internet Banking channel if no change in validation layer. Fields in requests, which are not being sent by customer but required in service, are need to be enriched.

5. Write new GUI xsls.

Once above steps are done, the Admin User can enable the transaction for the user by mapping the transaction to user's role and performing required actions such as account mapping, defining rule etc.