

exciting times...infinite possibilities...



Case Study



Building a Cloud Based SMS-Banking Solution

Infinite built the first ever cloud-based SMS Banking solution for an Indian Bank and major Indian Telecom operator using Infinite's Enterprise Messaging Service (EMS) platform.

Infinite's EMS allows enterprises to communicate with customers, employees and business partners using the ubiquitous text message or SMS to their mobile devices. The solution is designed for banks, enterprise clients and institutions to send alerts, updates or marketing campaign messages to mobile devices.

The Client

This project had two customers:

The first, a reputed nationalized Indian Bank which has over 900 branches all over India.

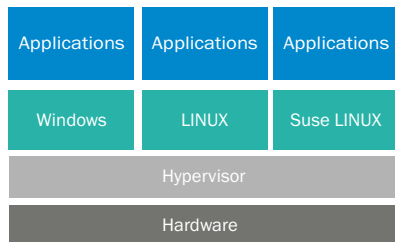
The second is a major Indian Telecom operator. Infinite's task was to bring their services together for the bank's and Telecom operator's customer base individually.

The Challenge

- o As a personalized end-user communication instrument, mobile phones today are perhaps the easiest channel via which a bank can reach out to customers, anytime, anywhere. What's more, the operation of SMS banking functionality over phone is very simple.
- o The SMS banking channel acts as the bank's means of alerting its customers on an individual basis when a predefined 'abnormal' transaction happens on a customer's account using the ATM or credit card. This capability mitigates the risk of fraud going unnoticed for a long time and increases customer confidence in the bank.
- o The bank wanted to offer SMS Banking services to customers, an approach that would reduce the customer's visits to the branch and in turn increase productivity. The bank was looking for a high-availability, reliable SMS gateway service with system integration expertise that could integrate Core Banking Services (CBS) and deliver the SMS by integrating with the operator's SMSC.

Solution

- o The solution was built on Infinite's EMS platform that facilitates the exchange of mobile messages between enterprise applications and mobile users, using protocols that are easy for the applications to use, while hiding all of the complexities of mobile delivery. This was the first time a cloud based solution was used by an India bank.
- o Methodology and Approach
Infinite provided a cloud based solution for the bank in which the VMware Hypervisor is used to create multiple virtual instances as shown below and one of the instances was used to install the EMS. This provides scalability.



Rapid Deployment approach was followed: POC was created in 2 weeks and UAT/FT was completed in 4 weeks and service went live two days ahead of schedule.

Integrated the Bank CBS to EMS using http connection.

Integrated EMS to operator's SMSC using SMPP connection.

The EMS system was thoroughly tested for security before product release. ISO27001 process was followed providing heightened security by limiting access to specific IP addresses and ports and disabling insecure protocols.

Outcome

- o The bank can provide customer service using SMS Banking facility without customer visiting the branch office for most of the queries such as Balance Query or Cheque Book Request. This is especially useful for customers living in remote areas with limited access to the internet.
- o The bank can make significant cost savings by not investing in additional manpower to cater to increasing customer service requests as the SMS-based solution precludes this need.
- o The SMS solution currently sends over 50,000 messages per day over a 12 hour day to start with and a plan to scale up to 100,000 messages/day within 6 months.
- o The EMS system has been giving 99.9% availability with a 100% delivery rate to SMSC.

Technology Overview

- o OS: VMware vSphere 5.0
- o Hardware: Rack Mount Dell Power Edge R420 server with a high performance output.
- o The EMS uses Fusion chart for providing detailed reports with statistics.

“We have pleasure informing you that the SMS Services provided to us by Operator through you is functioning to our satisfaction”

Functional & Technical Head

Bank Core Banking Project, Major Nationalized Indian Bank

About Infinite

Infinite Computer Solutions is a global service provider of Application Management, Infrastructure Management, Product Engineering and Mobility and Messaging Products and Solutions, with focus on Telecom, Energy & Utilities, Media & Content, Healthcare and Banking & Finance industries. Our strength stems from the alignment with client business objectives, even as we engage with clients across multiple engagement models to align better with your business needs. With a global headcount of around 5000 professionals and offices spread across India, US, UK, China, Malaysia, Singapore and Hong Kong which includes delivery centers in the US at Maryland, Illinois and Tennessee and in India at Bangalore, Delhi, Hyderabad and Chennai, key resources are always there when our customers need them.

Established in 1999, Infinite today is a publicly listed entity headquartered in Bangalore, India, with an expanse across three continents, a diverse employee base and over 50 premier clients, including several leading Fortune 100 companies. The journey so far has been as remarkable as it has been definitive. Our mission is to maximize customer delight through high quality solutions and services, while fostering a proud and efficient workforce. We not only develop technology-enabled solutions to solve our clients' toughest challenges but also bring smart innovation through series of quality enhancements, process improvements and a pragmatic approach towards clients' business challenges.

© Copyright 2013, Infinite. All rights reserved. No part of this document may be reproduced, stored in a retrieval system, transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the express written permission from Infinite. The information contained herein is subject to change without notice. All other trademarks mentioned herein are the property of their respective owners.