Custom Mobile Banking Solutions
Key Facts About ScienceSoft

ScienceSoft is an international **software development and consulting company** with HQ in McKinney, TX, EU office in Helsinki, Finland, and a development center in Eastern Europe.

- **30** years in IT business
- **550+** employees
- Customers in **37** countries, including Fortune 500 companies
What We Offer

Experience in the banking industry
14 years, all-round services

Experience in mobile development
14 years, 300+ projects

Top-notch mobile banking solutions
Our Banking Experience

**Award-winning mobile banking** solution

**Reward system** for **5.5 mln** bank card holders

**Intranet** portal for a bank with over **$400 bn** in assets and **45,000** employees

**CRM** for a retail bank with **7 mln clients** and 7,000 employees

**Information security** projects for financial institutions on **4 continents**
Our Mobile Experience

- **Mobile e-payment system** used by more than 20 mln people
- **Viber**, one of the world’s most popular VoIP and messaging apps with 750+ mln users
- Mobile TV apps used by **T-Mobile, Orange, MTV, BBC, Fox Entertainment Group** and others
- Mobile app awarded **Best Imaging Application** by a prestigious press photographers association
- Field audit mobile app used by **Burger King, KFC, Friday’s** and others
Companies That Use Our Software

76% of our revenue comes from 1 year + Customers
Mobile Banking Services

New app development

The entire cycle from app concept development to market delivery

Existing app maintenance

Design update, upgrades and patches, performance tuning
Custom mobile banking solutions have a number of advantages over out-of-the-box software:

- Unique solution tailored to your bank’s needs and strategy
- Powerful tool to differentiate yourself from competitors
- Market-driven changes can be easily implemented
- Strong channel for selling bank products
**Basic Functions**

- **Account management**: check account balances and transaction history.
- **Payments**: schedule regular payments and pay for bills in a snap.
- **Money transfer**: between bank accounts and to another person, with options to instantly transfer money.
- **Mobile RDC**: check deposit using a mobile device's camera.
- **GPS-navigation**: find the nearest service point.
- **Customizable alerts**: receive text, email and push notifications (account alerts, bill pay reminders, security alerts).
Value-added Functionality

- App **widgets** implementation
- Personal **financial management**
- **Loyalty** program **integration**
- **Personalized** bank product **offering**
- Augmented reality
Personal Financial Management

See all expenses in one place

Organize spending into categories

Set up personalized savings goals

Consolidate financial tasks

Create a budget and stick to it
UI Design

- **Unique** look & feel
- Compliance with **UI standards**
  - iOS Human Interface Guidelines
  - Android Design
- Focus on **usability**
Two-factor authentication system to ensure that your information is secure against fraud and identity theft
Success Story

Award-winning Mobile Banking App

Customer

Belgazprombank, a bank with 1.9 bn in assets and 80 service centers

Solution

Mobile app for both iOS and Android that allows bank clients to check balance, transfer money, make online payments, etc. The solution has received a silver award in a contest of 10 apps

Tools & Technologies

Android SDK, Gradle, SQLite, Objective-C, UIKit, CoreData, Vasco SDK, Apple Touch ID, UiAutomator, Android Wear
Success Story

Best Mobile Banking App of Azerbaijan

Customer

Unibank, a private commercial bank with $1.5 bn in assets and 40 branches

Solution

All-round development of a mobile banking app, from business analysis to release on Apple and Google Play markets. The solution is acknowledged as Azerbaijan’s best mobile banking app by Deloitte

Tools & Technologies

Android SDK, HockeyApp, Retrofit, OkHttp, JUnit; Objective-C, Core Data, CocoaPods, AFNetworking, Mantle, Crashlytics, Flurry, Google Directions API
Success Story

Mobile Banking App for Hire-purchase Cards

Customer

Unibank, a private commercial bank with $1.5 bn in assets and 40 branches

Solution

Mobile banking app to help clients buy goods and services on favorable conditions from over 1,000 merchants and pay in instalments

Tools & Technologies

Android SDK, AppCompat, Google Maps Android API, Cupboard, Retrofit, ACRA, Picasso, OkHttp