



# Agro Bank Mobile Banking

## Client Overview

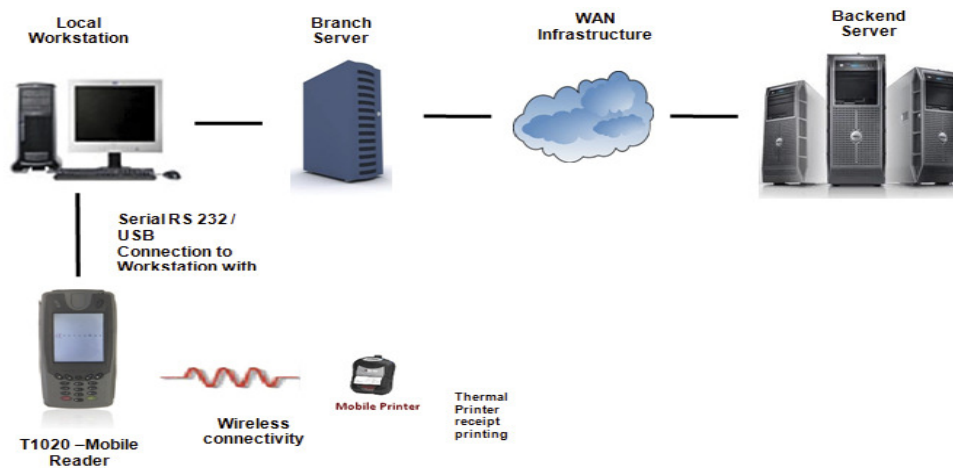
A local Development Bank has the responsibility of servicing its customers within agrarian communities, which are typically located in rural and remote areas. They have to be able to provide basic banking facilities and services so as to meet the financial needs of their constituents.

## Challenges

With such customers, the Bank realized that a Mobile Banking solution was required so that they are able to deliver a banking experience that is approximate to what can be obtained from the conventional bank branch. Bearing in mind the lack of communications infrastructure in these areas, such a solution faced daunting challenges.

## Solution

Tricubes provided a three point solution that included:



### Mobile Banking Application and Terminal

Tricubes provided a mobile computer with banking applications akin to that of a Branch Delivery System. It is able to undertake operations such as opening of bank accounts, accepting monies for deposits, loan repayments and facilitate merchant bill payments. Security and authentication of clients is provided for by a MyKad reading module built into the device. There is also a barcode scanner to allow for automatic data reading of the bills.

### Branch Terminal Manager

Upon returning to the bank branch the officers need only to dock their devices to a branch PC where the Branch Terminal Manager will perform data uploading and device management functions. The system will then prepare the information to be communicated to the core banking system.

### Host Terminal Manager

The Host Terminal Manager acts as a system manager and will impose software patch upgrades and the like.

### The Benefits

With Mobile Banking, the bank has improved on its customer service and is now able to facilitate clients beyond the confines of the bank branch.

## About Tricubes

Tricubes was founded in 1995 to spearhead the design and development of handheld computers and software solutions for MyKad, a project involving the implementation of the world's first National ID multi-application chip card. The result was a highly integrated handheld computer incorporating a smartcard reader, wireless technology and a fingerprint scanner that is already in its third iteration. Tricubes devices are now well accepted particularly by Government Agencies and the Financial Sector. The devices and its ancillary applications provide a key solution for identity authentication and security, as well as mobile computing.

The company now has a wide product offering to cater to the specific functional needs of organizations and this is evidenced by the shipment of more than 45,000 devices to date, to the Malaysian market as well as to the export market. Some of its key clients include Malaysia's Road Transport Department, National Registration Department Royal Malaysian Police, Ministry of Health, Maybank Malaysia Berhad, CIMB Bank Berhad, RHB Bank Berhad, Orly Airport, Morocco Royal Palace, to name a few.

Tricubes is also an MSC Status company, a recognition awarded by the Government of Malaysia for companies that invest and operate their ICr activities toward promoting innovation in design and development.

Its solution offering is organized into three solution suites, namely:

- Identity Authentication Solutions, smartcard and biometric reader devices providing multi factor authentication and security.
- Enterprise Mobile Solutions, mobile computing equipment and applications providing solutions for Mobile Enforcement, Mobile Banking and Mobile Logistics.
- Secure Access & Automation, physical access security solutions.

<http://www.tricubes.com>

*Kindly visit and browse our website for further information on our range of products and to learn more about Tricubes Computers Sdn Bhd.*

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