



WIZZIT MODULES

The following modules will be required to implement the Agency Banking capability required:

TYPICAL TRANSACTIONS THAT CAN BE SUPPORTED BUT IS NOT LIMITED TO:

- Purchases of goods and services.
- Cash in (Deposits).
- Cash out (Withdrawals).
- Money transfer (sending & receiving).
- Vending of prepaid vouchers.

A. WIZZIT MERCHANT PLATFORM (AGENCY BANKING)

Enables the bank to introduce merchants to a network that can accept mobile phone payments and POS transactions. The **WIZZIT Merchant Platform** manages the transaction processing as well as settlement to merchants.

The **WIZZIT Merchant Platform** is a unique product that can support the extension of a branchless banking approach for a bank. It is ideally suited to rollout a merchant strategy in the informal sector.

B. TRANGATE SWITCH

The **TranGate Switch** is a Front-end terminal management system that integrates to the Point-of-Sale system. It allows for EMV Debit and Credit transactions to be processed securely and integrate to Smart ESB. It also does point of sale remote management and the secure processing and transmission of PIN based transactions in real time. The connectivity from the ESB to the POS terminal will be managed through the switch.

C. Smart ESB

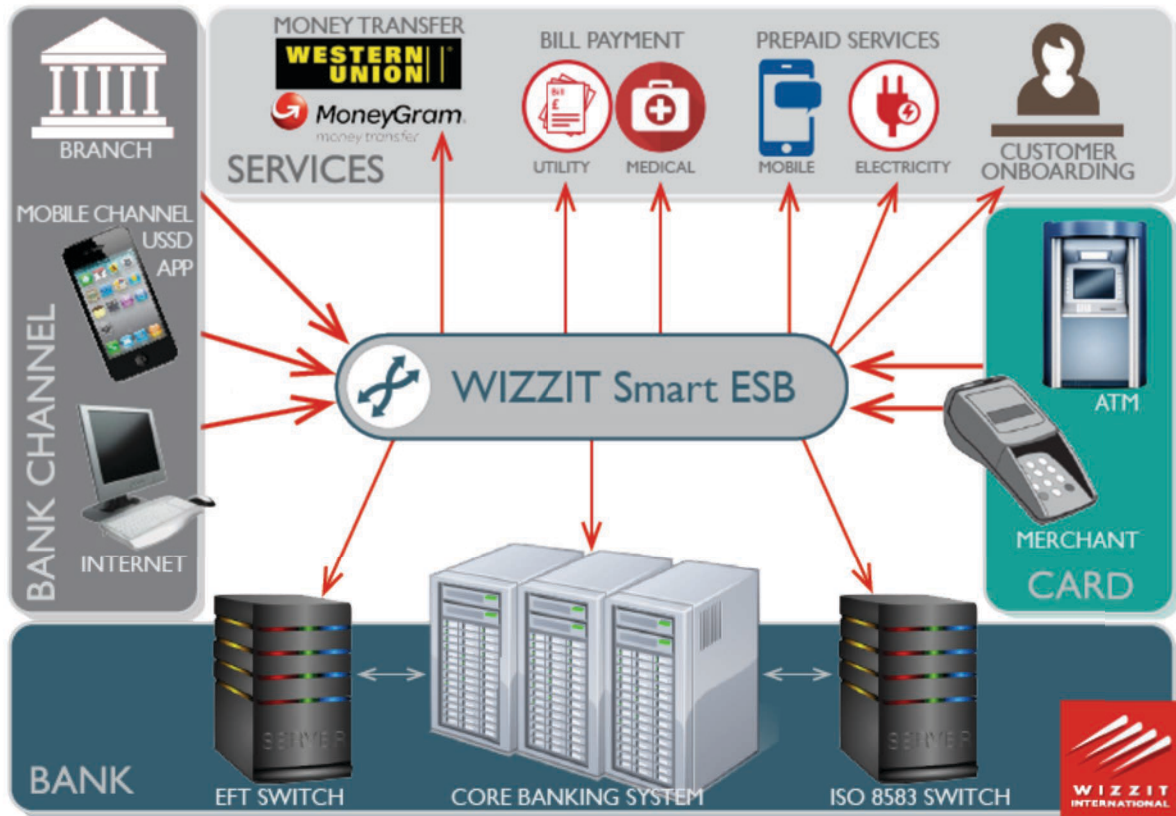
The **WIZZIT Smart ESB** is a sophisticated connectivity and transaction management system that allows banks to efficiently and quickly increase the functionality and reach of their digital banking platform.

The **WIZZIT Smart ESB** has been developed over the last 10 years utilising **WIZZIT Internationals** extensive experience in Digital Banking. We found that Banks do not want to make changes to their core banking systems to accommodate new functionality within days rather than months.

The **WIZZIT Smart ESB** Connects to the Bank Channels used by the Bank to allow the customers to access their required services.

This includes Internet Banking, all mobile channels as well as branches. The **WIZZIT Smart ESB** then allows all these services to connect to the Value Added Services (VAS) provided by third parties or from within the banks own network.





The ESB Connects through the following interfaces as follows:

- **Banks**
 - Switches
 - *ISO 8583 – BICISO, Postbridge and other.*
 - EFT Systems/ Settlement system
 - *SWIFT format files*
 - *Local EFT formats*
 - *Online EFT formats*
 - Native Core Banking
 - *Native interfaces into core banking system such as FlexCube, Terminos, SAP and others.*
- **Mobile Network Mobile Money systems**
 - Integration the following systems
 - *Any XML or ISO 8583 or ISO 20022 can be done depending on the Mobile Money operators preference.*
 - *MTN*
 - *TIGO*
 - *MPesa interface*
- **Customer Interface layer**
 - *USSD – various formats including XML and SMPP are supported.*
 - *Secure interface to App including the management of the security tokens.*
 - *Internet banking XML interface from the Bank.*

WIZZIT international can also provide the Bank with the APP, USSD and Internet capability where required.

In addition to connectivity the ESB also manages the following:

- Transaction flow management, including the reversals where necessary.
- The Costing of transactions based on a customer profile as well as the originating channel of the transaction.
- Daily and Monthly Limits based on a customer profile as well as the channel.

The ESB also contains the WIZZIT Security module ready to meet the Bank and PCI DSS security requirements.

WIZZIT SECURITY MODULE:

1. INSTANT ACCOUNT OPENING
2. ELECTRONIC DOCUMENT LIBRARY (EDL)
3. BUSINESS PROCESS ENGINE (BPE)

1. INSTANT ACCOUNT OPENING

Assists the bank in rolling out new bank accounts to the unbanked population in a country primarily operating on a branchless banking basis. This module supports agents of the bank in opening accounts in rural areas with their mobile phones 24/7/365 from any location. To comply with “Know your customer” requirements, this module will allow agents of the bank to take pictures of the relevant identification documents and submit these directly into the **Electronic Document Library**.

2. ELECTRONIC DOCUMENT LIBRARY (EDL)

Developed in conjunction with the **Instant Account Opening** module. To comply with “Know your customer” regulation and “FICA”, it is important that relevant documents are captured and stored electronically for future reference if required. The **EDL** supports multiple ways of inserting pictures of various document indexed according to a unique customer identifier. Pictures can be retrieved through a web-based interface or through web service integration from an external system.

3. BUSINESS PROCESS ENGINE (BPE)

Allows any partnering bank to define and implement relevant business processes and workflow to support the underlying business. The **BPE** has a web based front end that supports the creation of users, supervisors and different “workflow inboxes”. The **BPE** supports vanilla processes for account opening that enforce quality assurance. For example, customer documents and pictures that are submitted from agent phones will end up in the **EDL** and will be scrutinised by admin staff members to assure that the picture quality is acceptable. The **BPE** will enforce the relevant business rules to make sure that the correct procedures are followed to accept or reject supporting documentation.

The **BPE** implements a set of business processes that can be used in the supporting product call centre to assist with customer queries. Queries can be escalated to supervisors for authentication or assistance. Notes can be captured per customer that can be used or referenced in future interactions.

The **BPE** has a full audit trail that logs all interactions with customers. The process engine implements graph orientated programming techniques that support the change of processes in future as the business requirements change. This approach of using defined business processes allows the bank to train staff in using the system. Once processes change, staff don’t have to be retrained on the system functionality but the process engine will ensure that the new defined process is followed.

PRODUCT QUALITY ASSURANCE

Quality will be inherent throughout the standard software development lifecycle so that **WIZZIT** International can deliver the best product. To ensure that, the following actions are suggested:

1. **Documentation:**

All documentation relating to this project will be approved by the project team to ensure that all the requirements are specified, agreed upon and clearly understood. Documenting and illustrating the process will ensure better understanding of the new process, buy-in and the discovery of any additional or hidden requirements.

2. **Testing and prototyping:**

Internal testing should be done at all stages when a prototype is available to ensure that the user interface is easy to read and navigate and fulfils the required function. End to end testing should also be conducted once there is a suitable prototype. This will also assist with buy-in and limit the requests for changes. Test cases will be drawn up and sent to all stakeholders to ensure consistency in the testing.

3. **Training:**

WIZZIT International has created a number of training manuals that can be provided.

4. **Project meetings:**

Regular meetings of the project team should happen to ensure not only that timelines are being met, but that deliverables are clearly understood. It is recommended that all stakeholders be included in these meetings.



CONTACT US

For more information about the **WIZZIT** Platform for Mobile Banking, visit www.wizzit-int.com or call +27 11 523 5600 or email info@wizzit-int.com