

Soft

bMobile & bWeb



bMobile

CSoft bMobile is a specialized platform providing banking services for mobile devices (smartphone, tablet). The system offers customers convenience and security while accessing variety of financial features, current information, balances and transactional activity, as well as PSD2 integration and SCA implementation with biometric interfaces.

MORE ABOUT

bMobile is native and compatible with Android and iOS, operates 24/7 and enables omnichannel user experience.



SECURE ENCRYPTED TRANSPORT

SECURITY

To ensure high levels of security while using bMobile we used OAuth 2, strong customer authentication interface with biometric features, secure encrypted transport and smart device binding.

CSoft bMobile system provides a new way for easy, comfortable and secure banking to the customers.



FINANCIAL SERVICES

bMobile allows customers to access to their Current accounts, Term deposits, Savings accounts, Loans, Debit and Credit cards.

Customers can preview summarized information for:

- transactions and authorization details;
- interest rates;
- due amounts and minimal due amounts;
- overdue installments;
- etc.

They can validate and modify single transaction/daily bank cards limits.



WIDE RANGE OF SERVICES

WIDE RANGE OF PAYMENT TYPES



PAYMENTS

CSoft bMobile facilitates payment orders through: Quick payments to saved partners or via saved templates.

When entering data for each new payment order, a comprehensive active control is carried out: the default details are loaded, the correctness of interconnected fields is monitored.

An interface to national and external payment operators such as SWIFT, TARGET2, SEPA is provided.

CSoft bMobile provides customers the ability to order different types of payments:

- Credit transfers in local and foreign currency;
- Currency exchange;
- Cards due amount payment;
- Transfers to public entities;
- Cash withdrawal request;
- Loan disbursement request.



UNIFORM APPROACH UPON PLACEMENT OF PAYMENT DETAILS

PAYMENT ORDER PROCESSING

Each payment order goes through several successive processing stages:

- Registration – saving of a new document signed from the user who created it;
- Signing – sequential collection of the signatures necessary for the particular order;
- Representation – processing the customer's order.

USER FRIENDLY



ERGONOMICS

CSoft bMobile provides fast, easy, intuitive banking, applying well considered navigation with quick access to features, optimised processes, good practices for User Experience, distinctive typography.



Please scan the QR code with your mobile device to visit our website.

CSoft is certified partner of



bWEB

CSoft bWeb is an Internet banking system that provides convenience and security to customers when performing bank transactions and accessing current information on the balance and activity on their accounts. **CSoft bWeb** uses approved technologies for data security and protection, it is accessible in 24x7 mode and works entirely in real time.

MORE ABOUT

SECURITY

bWeb ensures high levels of security, applying strong customer authentication when initiating transactions through digital.

bWeb supports enhanced customer authentication (Strong Customer Authentication) methods when initiating actions from digital channels. In order to ensure the security of personal data and exchanged banking information, the system uses the following:

- Software and hardware tokens for signing actions on the platform. The identification process is also facilitated by the use of OTP authentication, biometric information (Fingerprint, FaceID);

- Encrypted sessions (SSL) for communication between the banking server and the browser;

- User Session Timeout - automatically disconnect in the absence of traffic at a specified time interval.

The architecture of digital channels is built on the concept of a single user profile that operates through digital channels.

STRONG CUSTOMER AUTHENTICATION



ACCESS LEVELS AND SIGNING RULES

Access levels and signing rules
A flexible multi-level control over the entered documents is provided, as well as various access levels, matching the requirements of both private individuals and corporate customers:

- Individual rights of access to queries and functions for each user;

- Adjustable, signing rules: transaction size, permissible combinations of authorized individuals' signatures, user groups;

- Specific rules for the signing of various types of banking documents.

CSoft Web Banking is an optimized internet platform giving access to a set of banking services.

The system provides comfort and security in carrying out bank transactions and in accessing current information for accounts.

EASY BANKING THAT SUITS CUSTOMER NEEDS



PAYMENTS

CSoft bWeb facilitates payment orders through: Quick payments to saved partners or via saved templates.

When entering data for each new payment order, a comprehensive active control is carried out: the default details are loaded, the correctness of interconnected fields is monitored.

An interface to national and external payment operators such as SWIFT, TARGET2, SEPA is provided.

CSoft bWeb provides customers the ability to order different types of payments:

- Credit transfers in local and foreign currency;
- Currency exchange;
- Cards due amount payment;
- Transfers to public entities;
- Utility payments;
- Bulk payments;
- Cash withdrawal request;
- Loan disbursement request;

PAYMENT ORDER PROCESSING

Each payment order goes through several successive processing stages:

- Registration – saving of a new document signed from the user who created it;
- Signing – sequential collection of the signatures necessary for the particular order;
- Representation – processing the customer's order.

Additional services, which can be performed:

- Change of priority – change of the sequence of processing;
- Cancellation – customer's cancellation of a given order.

VARIOUS REPORTS



QUERIES

The Internet banking system provides a variety of queries to users:

- Web user products;
- Online balances;
- Statements;
- Transaction and authorization history;
- Upcoming loan payments;
- Bank cards statements.



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