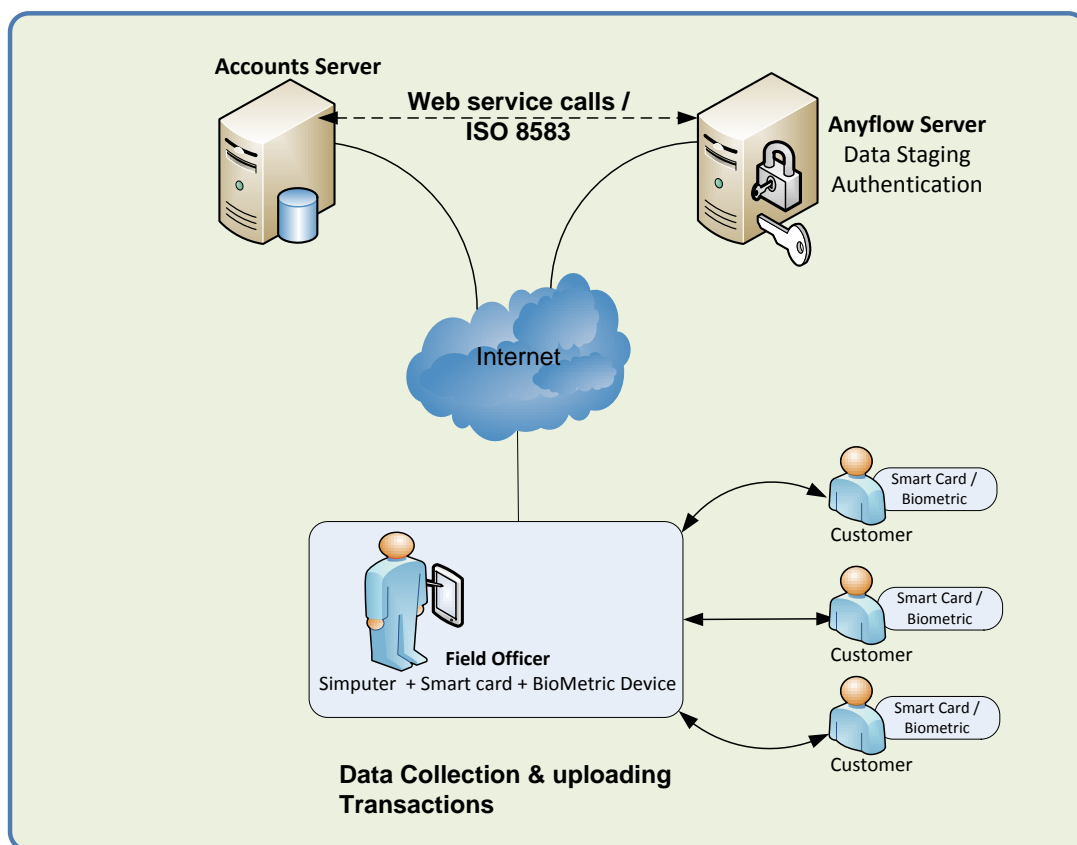


SmartBankAgent

Agency Banking or Business Correspondent Banking is now becoming popular to achieve Financial Inclusion. In this scheme, an individual or an organizational entity is authorised by a bank to conduct banking transactions on its behalf. The entities could be a kirana store (a small retail outlet) an NGO, a post office etc.

Performing such a service requires a portable, low TCO (Total Cost of Ownership) solution which is at the same time very secure w r t financial transactions performed. Datanet's SmartBankAgent meets these requirements admirably.

The solution is built with a Simputer, smart card and biometric verification. The architecture of the solution is shown.



The key transactions supported are:

1. Register fingerprint
2. Open Account
3. Deposit cash
4. Withdraw Cash
5. Authorise Transfer of Amount to another Account

All the Transactions are done with 3DES security. Each transaction is strongly authenticated with a 3DES TAC (Transaction Authentication Code) using the smart card's key & cryptographic capabilities.

Authentication of the customer is also done by verifying 3DES TAC and by verification of finger print minutiae. Each customer is issued a smart card.

The Smart Card associated with the Simputer prevents misuse of the device/application, ensures non-repudiation & detects data corruption during transmission. The Simputer interacts with a backend server over Internet using dial-up or broadband Ethernet or CDMA.

The power of the solution comes from (i) Simputer's portability (ii) operation on rechargeable batteries (iii) built-in smart card reader (iv) same device being usable for running SmartMFT – Datanet's solution for micro finance (v) very good security features using the smart card (vi) extremely user friendly GUI using touch based interactions (vii) audio read out & photo display capability for customer confidence building & preventing frauds and (viii) ability to interface to the backend server.

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