












YBMOBILE













Mobile App Functionality Matrix






MOBILE APP FUNCTIONALITY MATRIX

	Functionality Group	Description	Features
	Dashboard	An instant access to your chosen primary account balance and information along with your chosen instant payments and transfers. Immediate access to all accounts and App menu services including widgets and Payment centre.	<ul style="list-style-type: none"> Balance Account Access Quick Pay Account Transfer
	Account Types	An extensible set of services and customised menu is available for any particular account type(s). Each account type can have specialised information on the dashboard, and within the account details.	<ul style="list-style-type: none"> Custom data for account overviews. Custom Menu per account type
	Current Accounts	Contextualised menu options available for "Current Accounts".	<ul style="list-style-type: none"> Scheduled Transfers Overdraft requests Chequebook requests Cheque cancellation
	Savings Accounts	Contextualised menu options available for "Savings Accounts".	<ul style="list-style-type: none"> Account Deposit Withdrawal request (including notice periods)
	Mortgage Accounts	Contextualised menu options available for "Mortgage Accounts".	<ul style="list-style-type: none"> Re-finance options
	Credit Card Accounts	Contextualised menu options available for "Credit Card Accounts".	<ul style="list-style-type: none"> Card Details Billing Details Payment Options
	Loan Accounts	Contextualised menu options available for "Loan Accounts".	<ul style="list-style-type: none"> Repayment options Loan schedule
	Payments and Remittances	A rich payment centre where users can manage beneficiaries, make payments, select 'quick-pay' options and beneficiary categories.	<ul style="list-style-type: none"> New 3rd party payment Save 3rd party payment Swift and IBAN Two Factor Authentication
	A/C Transfers	Customers can quickly easily transfer money between their own accounts, including future dated transfers and recurring transfers.	<ul style="list-style-type: none"> Transfer between own Accounts Future Dated Transfers Recurring Transfers
	Bills	Bill presentment allows the customer to see their own personalised bills within the App. Your customers can search for bills, pay any utility bill and save regular bill payments for ease of use.	<ul style="list-style-type: none"> View Bill Pay Bill
	Media	Showcase your brand using videos and share news and events on social media.	<ul style="list-style-type: none"> Greeting Video on Launch Bank News Facebook feed Twitter LinkedIn Skype YouTube 3rd party RSS Feeds

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	Functionality Group	Description	Features
	Customer Service	Let your customers stay in touch through mail, chat or with the help of personal assistance.	Contact Us Personal Banker
	Personal Financial Management (PFM)	Graphically Assign, Analyse and Visualise spending by type and track account balances.	Transaction Categorisation Statistics and Graphing
	Transaction History	View, Search and Filter transaction list and drill down to details to help understand, reconcile and even repudiate individual transactions.	Transaction History Transaction Detail Report suspicious Transaction Search and Filter
	Locations	Locate all branches, ATMs, Kiosks and the available services and opening hours. Use the Mobile App to navigate using directions or Augmented Reality to visualise location.	List View Map View Get Directions to ATM Augmented Reality Location Information
	Login	Traditional UserID and Password for authentication can be supplemented with Biometric options such as fingerprint and facial recognition. You can also incorporate other mechanisms such as hardware tokens and so on.	Login with UserID and Password Login with Biometrics Reset Forgotten Password
	On-Boarding	Drive Customer adoption by making it easy for your customers to easily and seamlessly on-board themselves instantly within Mobile App.	Online Registration
	Financial Tools	Keep your customers up to date with latest Foreign Exchange rate movements and prices. Showcase your savings offerings with an easy to use deposit calculator.	Exchange Rates Currency Rate Converter Deposit Calculator
	Actionable Campaign Execution	Present a range of personalised offers to customers and enable immediate response to a call-to-action. Help drive customer adoption of new products and services.	Advertisements with Campaign execution Capture user response
	Bank Information	Present essential information about your Bank and Mobile App.	FAQ Fees and Charges Privacy Policy Terms and Conditions Copyright
	Security	The App helps maintain the secure customer banking environment. Examples include: supporting Two-Factor authentication for payments, Biometrics for login, Automatic inactivity timeouts, jailbreak detection, secure communications.	Two-Factor authentication. Biometric login App prevented from running on Jail-broken/rooted phone Inactivity Timeout Certificate/SSL Pinning Advise device screen lock

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 Preferences	Set up user details such as name and address, passwords, preferred language and a personal photo. Keep up to date with account activity, rate movements and bank news using notifications.	<ul style="list-style-type: none">My ProfileLogin and security settingsLocaleSMS Notifications setupDefault AccountDefault CurrencyPersonal Photo
 Banking Platform	The system comes with a functionally rich Retail Banking Platform with built in services for localisation, customisation, integration, auditing, permissions, administration, availability etc.	<ul style="list-style-type: none">Retail Banking PlatformStandard integration with common back officesLocalisation
 Widgets	Banks have options to customise the Mobile App for your customers by selecting or adding small 'apps' within the Mobile App (Widgets), samples are included for items like online-chat and a calendar view for account activity.	<ul style="list-style-type: none">Personal BankerActivity Calendar
 User Experience (UX)	A specialist design agency has been used to ensure the User Experience is fabulous within the App and current standards and trends are evident throughout the App as well as ease of access to all of the key functionality.	<ul style="list-style-type: none">Visual clues to indicate swipeAnimation to draw attention to key changes in transitionExcellent feedbackDashboard accessConsistent NavigationUser-friendly language and paradigms
 Platforms	Support for the major mobile operating systems.	<ul style="list-style-type: none">Android 6.x (Marshmallow)Android 7.x (Nougat)Android 8.x (Oreo)Apple iOS 10.xApple iOS 11.x