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**APPZILLON
DIGITAL
BANKING**

CASE STUDY

KARNATAKA BANK

A leading commercial bank in India uses Appzillon to transform the digital banking experience of its customers and employees.

Karnataka Bank was looking for a digital solution that would address the needs of its mobile first customers. As a part of their digital journey they also wanted solutions that would transform and optimize banking operations within the bank’s premises.

Challenge

Karnataka bank wanted a user-friendly solution that would be technically capable of meeting the expectations of their customers and employees with a fast time to market.

Number of Downloads

100,000-500,000

Number of Registered Customers

750,000

Available Platforms

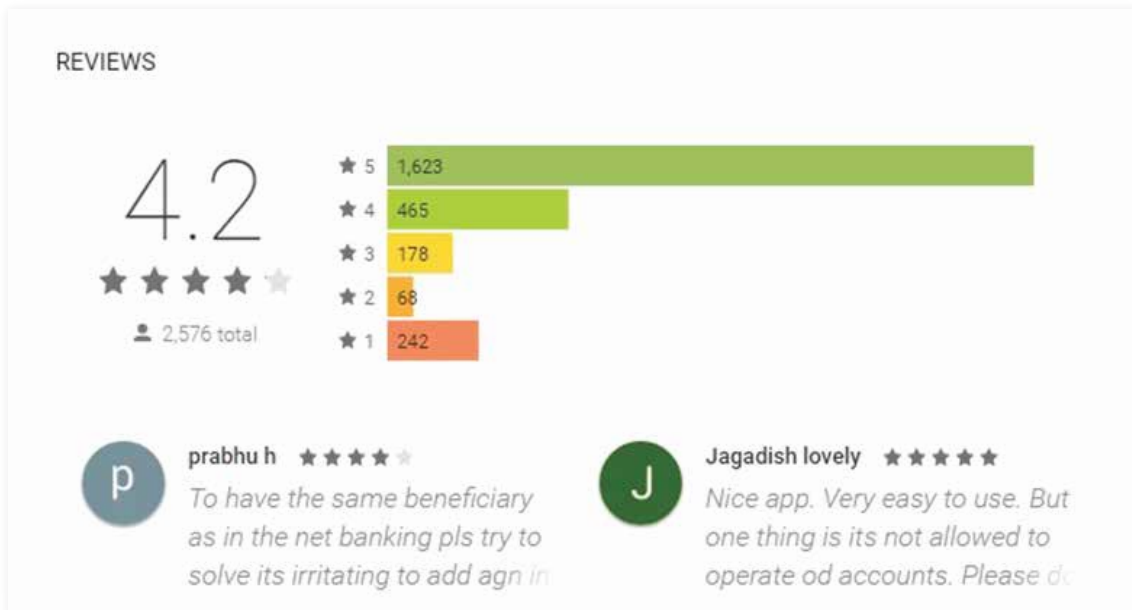
iOS, Android, and Windows

Supported Channels

Web, Mobile, Tablet, SMS, and USSD

Solution

Karnataka bank has chosen i-exceed’s Appzillon Digital Banking for their digital solution initiative. Appzillon Digital Banking consists of pre-built omni-channel solutions for various stakeholders of the bank viz., B2C (Business to Customer), B2B (Business to Business), and B2E (Business to Enterprise). The solutions are powered by Appzillon Development Platform which offers a unique automated development model that facilitates rapid configuration of apps seamlessly integrates with backend systems and incorporates the latest security features. The bank successfully rolled out B2C apps solutions with an intuitive UI that has transformed their digital banking process.



Background

The management of Karnataka Bank wanted to take a proactive step towards digitally transforming the bank. For their enhanced consumer banking app, they were looking for a unique combination of solution and platform that required very little configuration, needed little or no programming skills and addressed commonly faced app development concerns such as integration of the frontend application with back-end services and security features. There was also a need for the UI to be extremely intuitive in order to make the user experience a pleasant one.

Customer Testimonial

“

We, at Karnataka bank wanted to change the way our customers banked. We also wanted to improve operational efficiency by empowering our employees with the best of what technology has to offer. After evaluating several vendors, we decided to use Appzillon to build our mobile applications. We have gone live with our new retail banking app and it has received good reviews on different app stores.

Ravishankar N R
AGM, Karnataka Bank

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Solution Details

i-exceed provided Karnataka Bank with the license of Appzillon Digital Banking and Appzillon Development Platform. Leveraging the features of Appzillon Digital Banking (a suite of prebuilt banking solutions built on Appzillon), Karnataka bank was able to roll out its revamped consumer banking app in no time at all. Due to the unique integration features of the platform, the bank was able to extend in legacy services to its customer in a seamless and unified manner across all channels and operating systems.

Since the solution is built using Appzillon, it is modular and scalable. This implies that adding new features involves very little effort and because the built apps are hybrid in nature, all it takes is a single base code to generate apps for any platform or device. The solution also offers the latest security features that include multiple levels of authentication and data encryption, MPIN, and OTP to ensure data security and integrity.

Features

The KBL Mobile Money app can be accessed via mobile devices and tablets supporting Android, iOS, and Windows. The solution supports SMS and USSD channels, primarily to cater to the large section of the Indian populace that use feature phones. Along with these, the application is compatible on popular browsers such as Internet Explorer, Google Chrome, Mozilla Firefox and Apple Safari.

The functions available in the app can be segregated on pre-login and post-login basis.

Pre-login features

- Registration for a new user
- Find Customer ID, in case user has forgotten
- Apply for banking products
- Locate the branches, ATMs and e-lobbies on a map
- View contact details of the bank
- Deposit and loan calculators
- View broadcast messages under Notifications
- View bank products
- View interest rates
- Recharge mobile and DTH connections
- Apply for Insurance products
- Apply for mutual funds
- View frequently asked questions



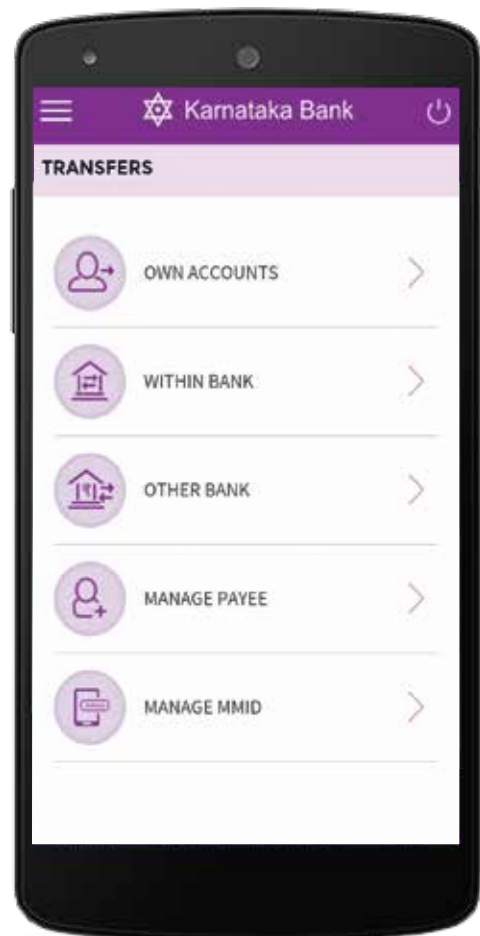
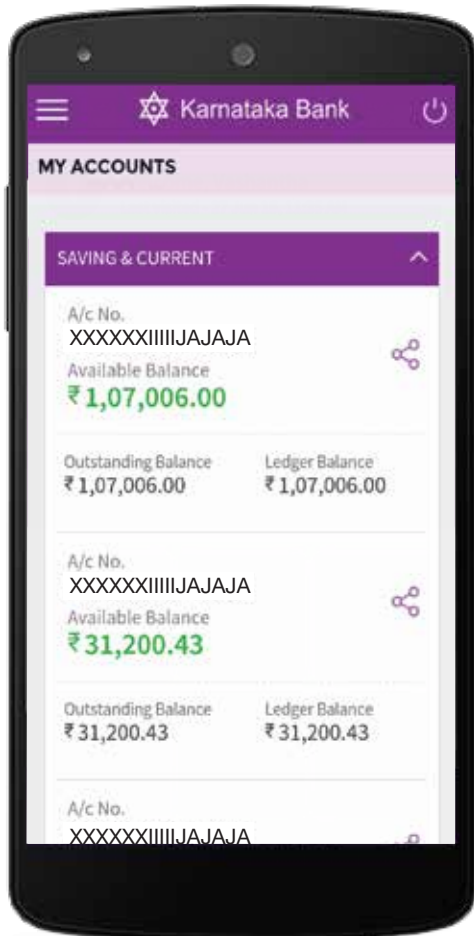
Post-login features

- Home screen with last login details, primary account balance and mini statement
- My Accounts
 - o View account balance for savings, current, deposit, and loan accounts
 - o View mini statement for savings, current, deposit, and loan accounts
- Transfers
 - o Transfer funds between own accounts
 - o Transfer funds to accounts within the bank
 - o Transfer funds to accounts in other banks using NEFT and IMPS
 - o Add, maintain and delete payees
 - o Generate and maintain MMID for IMPS transactions
 - o Schedule transfer transactions within the bank for a future date
 - o Schedule transfer transactions to other banks using NEFT for a future date



- Payments
 - o Add and maintain billers
 - o View and pay bills
 - o View bill payment history
 - o Perform instant bill payment
- Recharge
 - o Recharge DTH connections
 - o Recharge Mobile connections
- Services
 - o Request for a new debit card
 - o Cheque services
 - o Request for a new cheque book
 - o Stop cheque payment
 - o Enquire cheque status
 - o Apply for new deposit account
 - o Apply for new accounts
 - o Apply for insurance and mutual funds under Investments
- Settings
 - o Change primary account
 - o Manage favourite transactions
 - o Manage limits for transfers using mobile banking, SMS and USSD banking, and for triggering an OTP
 - o Manage profile picture and name
 - o Change login MPIN
 - o Change linked accounts
 - o Unsubscribe from mobile banking
- View and manage notifications received
- Provide feedback

More Post-login features



Core Systems & Gateways

The KBL Mobile Money app integrates with various back-end systems, SMS gateway and payment solutions. User registration for mobile banking is also available via the ATM kiosk.

Karnataka Bank

Karnataka Bank Limited, is a leading commercial bank in India, started its operations in 1924 from Mangaluru, Karnataka. Having been in business for over 9 decades, the Bank has achieved a national presence, with over 9.2 million customers, and a network of 690 branches spread across 21 states and 2 union territories.

i-exceed

i-exceed technology solutions is a niche technology products company with primary focus on the financial services industry. Appzillon, the flagship product, consists of Appzillon Development Platform and Appzillon Digital Banking Suite. The development platform enables rapid delivery of cross-channel applications using a unique automated process. The digital banking suite consists of pre-built solutions that enable banks to offer end-to-end digital experience for their end customers and internal users. Appzillon is powering over 50 financial institutions worldwide and is recognized as a key player in the MADP and adjacent markets by Gartner.