

# MOBILE MESSAGING



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## MOBILE FINANCE

Secure Real Time mTAN

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SMART MOBILE TRANSACTIONS

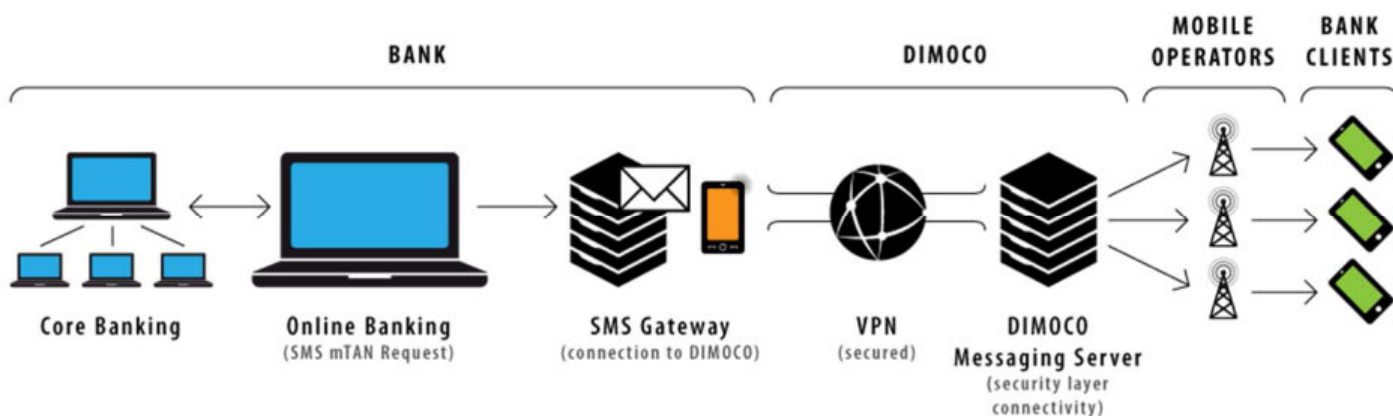
## WHY USING Secure Real Time mTAN?

An increasing number of internet-based end-customer applications require two-factor authentication. Text message (SMS) based one-time code distribution (as second factor) is rapidly becoming the most popular choice when strong authentication is needed, for example in e-banking. Low acquisition, distribution and help-desk costs are the main drivers for these so called mTAN based authentication methods. All of these properties are particularly important for applications that serve large number of users, possibly on a global scale.

## ADVANTAGES OF Secure Real Time mTAN

- **Easy to-use** and popular tool amongst consumers.
- SMS technology is **globally accepted** across networks and handsets.
- **Token and hardware-free** service - no extra device needed.
- **Low cost** of ownership, cost-effective and scalable solution.
- **Replacement of paper-based lists.**
- Reduced **administration overheads.**
- Reduced **printing and postage costs.**
- **Worldwide** service availability.
- Message delivery and receiving **within seconds.**
- Strengthen **customer loyalty.**
- Secures transactions – paper lists can be lost.

The most beneficial service from the customer perspective is the ability to perform everyday transactional activities via the mobile phone. The delivery of balance alerts via SMS coupled with the ability to transfer funds and pay bills via the mobile channel is reducing the need for frequent visits to bank branches. This saves time for the customer and reduces pressure on in-branch staff at peak times.



With our gained knowledge and technologies we cover further capabilities in financial services:

- Send SMS messages to card holders after each transaction.
- Send scheduled card account statements and/or information on the last 10 transactions.
- Send on-request card balance information and/or information on the last 10 transactions (the client sends a SMS request to a special incoming number).
- Stock & brokerage alerts.
- User Authentication.
- Payment and debt reminders.
- Micro payment.
- Implement messaging services into your mobile app or order your financial services app at DIMOCO.
- Send any other information to cell phones of clients or employees.
- Supporting your business with our international Call Center services.

## BENEFITS

- **Worldwide availability** of services, and deliverability.
- Monitoring all traffic and alarming in case of failure.
- **Full support** for technology and partner level.
- **Providing own routes** and gateways for sensitive content.
- **In-time provision** of alternative delivery routes in case of failure.
- **Time-based validity system.** Once a period of time has expired, the one time password is no longer valid, even if it has not been used by the consumer yet.
- **No overhead costs** for the user and continuous availability.
- Powerful tool **providing extra security** to prevent cyber fraud in online applications and systems.

## DIMOCO SERVICE QUALITY

### Connectivity

- High quality, reliable connections to more than 600 possible network operators in more than 150 countries worldwide.
- Dedicated routes – no route and traffic sharing.

### Guaranteed delivery

- Highly stable system guaranteeing timely and reliable message delivery.
- High sending rates and volumes with delivery reports.
- Cost-effective, simple and direct communication channel between banks and clients.
- Max. throughput rate: 10 SMS/second.
- Number porting.
- Fixed or free sender.

### Number Discovery - HLR Lookup

HLR Lookup is a service that can reduce costs dramatically by enabling you to identify numbers that have been ported to another network (MNP), subscriber identity and invalid numbers.

- We offer you fast and accurate HLR lookup services.
- Query via HTTP API and Web browser.

- Provides information such as MCC, MNC, MSC, MSISDN and number validity information.
- Pay per number to be queried - use the same credit as for sending SMS.
- Use alongside sending SMS or standalone.

### Security

- Secure Real Time mTAN traffic is sent through a secure VPN tunnel in encrypted data packets.
- No sensitive data stored in the transactions.
- Uninterrupted traffic guaranteed by a continuous monitoring system with multiple backup options.

### Full support

- Our support teams are on your disposal 24/7/365 for any technical support regardless of your location.

### Complete control

- Regularly availability of a detailed sent messages log.
- Guaranteed transparency and cost-effectiveness.
- Delivery reports (DLR).



## DIMOCO NETWORK & COVERAGE

As a Mobile Messaging & Payment Transaction Hub operator, DIMOCO is **directly connected to mobile network operators in the CEE** countries and through international partnerships you have access to **600+ networks** worldwide.

**Highest quality routes, short delivery times, optimal transmission speed, excellent delivery quality and high throughput** - these and many other criteria are critical to a professional SMS service. This is where DIMOCO comes in: handling the contractual partnerships with all mobile operators, creating the required technical capabilities or developing them together with the mobile network operators at the country and technological level.



## ABOUT DIMOCO

DIMOCO was founded in 2000 and is one of the leading mobile messaging and payment transaction providers in the Central and Eastern European countries today. DIMOCO develops, operates and markets a Mobile Messaging and Payment Transaction Hub to provide companies with access to a huge mobile network in the Central and Eastern European countries. The advantage for customers: They only need a single partner to be mobile – also with their different requirements.



## EXPLORE THE WORLD OF DIMOCO

- Premium SMS
- Subscription Service Manager (SSM)
- Gatewaybilling
- SMS & MMS Messaging
- Bulk Services
- Mobile Payment
- Mobile Transport Services
- Mobile Parking Management
- Mobile Security & Access Solutions
- Mobile Health Service
- Mobile for Retail
- Mobile for Logistics
- Mobile Apps (all OS)
- Mobile Webdevelopment
- Mobile Marketing
- Mobile Advertising
- Mobile Tagging & QR Codes
- Mobile SEO
- Social Media Marketing
- Mobile Ticketing

More detailed informations can be found on [www.dimoco.org](http://www.dimoco.org) or call us. Also visit [www.lucymarx.at](http://www.lucymarx.at) – The Mobile Marketing experts of DIMOCO.

## CONTACT INFORMATION

### DIMOCO - Direct Mobile Communications GmbH

Campus 21 Businesspark Wien Süd,  
Professor-Liebermann-Straße A01/405,  
A-2345 Brunn am Gebirge  
Tel: +43 1 33 66 888-0  
Fax: +43 1 33 66 888-9000  
Mail: [office@dimoco.org](mailto:office@dimoco.org)  
Web: [www.dimoco.org](http://www.dimoco.org)