Omni Channel Platform

Whether you're on your phone, tablet or desktop you can enjoy all the functionalities of our software on the device of your choice. Our software is optimized for a variety of operating systems, which ensures a seamless experience when moving from platform to platform.

All channels are fully integrated which means one administrative system controls all of the channels. A single user ID and password for all platforms ensures easy access for users as well as a consistent user experience.

Security

Security is a primary concern with Mobilearth. The following are some security features within the Mobilearth system:

- Digital certificates that ensure end to end encryption
- Multi-Factor Authentication that is customizable for logins
- Data encryption measures that exceeds internet protocol for all data transmissions
- Text on a per user basis can be disabled if a mobile device is lost or stolen
- The amount of information that can be retrieved by text is limited
- Time limits for inactivity are set for both mobile and web
- Financial institutions can set transaction posting limits for transfers, bill and peer payments
- Security alerts are sent when password is changed or a new device is logged in

Integration to the Core

Integration to the core banking system is done through a variety of methods as required. Multiple interfaces allow the end user to pay bills, view credit card information or look at account balances and history without the need to sign into multiple sites.

Channels

Our mobile and online platforms are accessible via a variety of channels, and offers a consistent experience to the end user. Here are some of the channels we support:

- Text (SMS)
- Mobile apps for Android and Apple phones
- Web Browser (Responsive Design)

Extended Features

- Ability to control password lengths, retries and use of old passwords for customers.
- Ability to create custom reports
- Ability to modify the view (colors, logos and icons) for online and mobile banking
- Ability to monitor alerts in alert log
- Account View Preferences
- Add marketing banners in real time, which updates for different pages
- Allow non-customers to text for general bank information
- **Applications for credit cards, deposit or loan accounts**
- Automated Order Approvals
- Balance Inquiry by individual account
- Balance inquiry by account type
- Branch, ATM locator (using GPS)
- **Cash Orders**
- Change Alert Delivery Methods
- Change Email Addresses
- Change Mobile Network
- Change Password
- Change Time Zone Location
- Change of address for debit or credit cards
- **Check Orders**
- Configurable ability to contact customer service by email on certain text commands
- Configurable limitations on the number of texts a customer can send daily
- Control Text Message Status
- Custom Bill Payment or integrated bill payment

- Custom text campaigns
- Customer user roles with specified permissions
- Document Viewer
- Download and setup payroll files, groups and batches for customer
- Downloadable History
- **EFT (Local clearing)**
- E-Statement Integration
- **Email/Text Alert to an individual or group for marketing (Marketing blasts)**
- End to End Encryption
- Face ID
- Financial Calculators
- Fingerprint login
- Forgot Password
- Forms (update signature, change of address, etc.)
- **Helpdesk Chat**
- History inquiry by account type
- History inquiry by individual account
- Interfaces to other vendors
- Local/international Draft orders
- Localization (Multi-lingual)
- **Mobile Check Deposit**
- Multi-Factor Authentication
- Multi-lingual text responses
- No caching of session details
- Opt out feature for marketing alerts
- **Peer payments (P2P payments)**
- Predictive text inquiries
- Push Notifications
- **Queue**
- Receipts
- Remember Me settings

- Report lost or stolen debit or credit cards
- Resend failed alerts, delete pending alerts
- Scheduled Transactions
- **Secure Messages**
- Security Alerts
- Security Questions
- Self Registration
- Set individual posting limits to override system wide settings for :
    1. Transfers made online and via text
    2. Bill payments made online and via text
    3. Peer payments made online and via text
- Stop Payment Creation/History
- System generated alerts by account number/type
- System Unavailable messaging
- Terms and Conditions
- Text Balances/History
- Text Transaction Requests
- Text Activity Logs
- Text Marketing Campaigns
- **TopUps**
- Transaction alerts by account type/number
- **Transfers**
- Two signatures required transactions
- View Check Images
- View Payment History
- View and update customer accounts
- View customer activity in real time
- **Wire Transfers**

Contact us today for more information.

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