Making mobile banking a reality

A mobile application has been created by Addsoft Solutions Oy that enables users to access banking services on the move through their Nokia 9210 Communicator.

PayRex is a total solution for mobile payments that enables users to carry out practically every typical banking function, independent of time or location.

It allows mobile handheld devices to connect directly to a banks' batch services, where the bank has adopted the necessary server technology. This makes it possible for users to handle payments, browse through account statements, transfer money at home and overseas, check currency exchange rates and send and receive messages to and from the bank.

All preparations and revisions are made in an off-line mode, thus preliminary work can be made at a leisurely pace, and without extra line costs for the user.

Document materials, such as account statements and exchange rates, are stored in the device's memory, which enables fast browsing and printing of information. In addition, PayRex supports multiple customer relations, so the end user can manage all of their accounts simultaneously.

The data security capabilities are of the highest standards, and yet the user needs to memorize only one self-defined password in order to establish a connection to the bank.

PayRex operates on the Symbian platform, using the Nokia 9210 Communicator's full keyboard, colour display and easy navigation to deliver richer content, according to the customer's needs.

The open nature of the Symbian platform means that third party

ADDSOFT

NOKIA
CONNECTING PEOPLE

companies can develop value-adding solutions for the Nokia 9210 Communicator, and mobile users benefit from an unprecedented freedom to choose the application that best suits them.

The move to make PayRex available on the Symbian/EPOC platform began in 2000 and the Nokia 9210 Communicator was chosen because of its superior programming environment.

The key benefits

Bringing banking fully into the mobile arena offers far greater flexibility to customers in terms of the channels available for transactions and data access.

The software is easy to install and use, and updating with new functions is straightforward. If there are problems, software support and FAQ guidance is readily available online.

About Addsoft Solutions Oy

Addsoft Solutions Oy, founded in 1992, is a Finnish software house and system integrator, specializing in systems for financing and payment transactions.

The company's main line of business is account and data security systems for banks and companies, providing services such as mobile payment systems, electronic payment transactions, accounts and loyalty, debit and credit cards.

Addsoft specializes in electronic payment transfers and high-level data security which are required in financing, banks, domestic and international card transactions and payment transactions based on the Internet and mobile networks.

The company's present mobile application, PayRex, was preceded by PC-based solutions, initially batch processing banking software for reliable data transfer between bank and client in 1994.

To read more about the Nokia 9210 Communicator in business use, please check out: www.nokia.com/corporate/index.html

Copyright © 2001 Nokia Mobile Phones. All rights reserved. Nokia and Nokia Connecting People are registered trademarks of Nokia Corporation. Other product and company names mentioned herein may be trademarks or trade names of their respective owners. Specifications are subject to change. Some features are network dependent.

ADDSOFT

Addsoft Solutions Oy
Vernissakatu 6
FIN-01300 Vantaa, Finland
Tel: +358 9 83 62 210
Fax: +358 9 83 62 2130
www.addsoft.fi

NOKIA
CONNECTING PEOPLE

Nokia Mobile Phones
P.O. Box 100
FIN-00045 Nokia Group, Finland
Tel: +358 71800 8000
Fax: +358 7180 49118
www.nokia.com