

ENTERPRISE MESSAGING

ERICSSON IPX – SECURITY AND INFORMATION SERVICES
FOR BANKING AND FINANCE

IMPROVE AND GROW

Banks and Financial services organizations are increasingly looking for ways to quickly and easily embrace mobile technology to improve their businesses. Ericsson Internet Payment Exchange (IPX) is a leading aggregator for mobile services, providing companies with payment methods and access to mobile devices around the world.

YOUR MARKET

In an ever competitive marketplace, improving the customer experience is key. Using a combination of mobile messaging and subscriber information, banks can quickly deploy innovative and informative mobile services. These work on any mobile phone, without the need to develop complex client software solutions.

A rise in international card fraud has forced banks to find new ways to increase security and reduce fraud, without impacting customer service. Using both messaging and subscriber information enables banks to rapidly deploy new anti-fraud measures.



BETTER BENEFITS BETTER BUSINESS

- > Immediate and direct delivery of information
- > Reduce fraud by tracking location
- > Improve security by sending one-time passwords via SMS
- > Reach new customers with new services

NEW SERVICES FOR YOUR WORLD

Use a range of subscriber information to create new services for your customers.

Country Lookup – Establish the location of a customer using their mobile phone

SIM Verification – Verify the identity of a customer by linking them to a specific phone number

Messaging – Use SMS to communicate directly with customers. Send account notifications, one-time passwords or marketing messages

THE SHORTCUT FOR BANKING

- > Documented global reach – communicate with customers in over 220 countries and include delivery reports
- > Local sales staff and technical support with local knowledge
- > Security – no need to outsource sensitive data. Ericsson IPX offers a standalone delivery mechanism independent of customers' different IT systems
- > High delivery rates, stability and cost-efficiency – several failover channels per destination and 24/7/365 monitoring of suppliers assures cost-efficient routing
- > Simplicity – communicate with customers globally through a single connection to Ericsson IPX
- > Direct billing connections and long-term relationships with operators
- > Revenue assurance from a financially stable, established and respected company
- > Clear future product roadmap
- > Very high system availability – over 99.9 percent

Notify your customer

Use SMS to keep customers informed, reduce fraud and improve customer service. Using Ericsson IPX Messaging, banks can send notifications of account activity direct to a consumer's mobile phone. This helps to reduce fraud as customers are immediately aware of any suspicious activity on their account. As an added benefit, customers no longer have to rely on receipts from foreign ATMs which might be in an unfamiliar language. Additionally, banks can use SMS to send automatic notifications for foreign credit card transaction requests, allowing customers to confirm the total amount of a credit card purchase.

Maintain subscriber security

Many countries have regulations to ensure the privacy of a customer's information and banks must make sure that information is not sent to the wrong customer. This ensures that the information will not be delivered to the handset if it is reported stolen or if the phone number is recycled to a new subscriber. The bank is automatically informed and can adapt their communications accordingly, which eliminates the risk of sending personal bank information to the wrong customer.

Locate your customer

Ericsson IPX can provide immediate information on the location of a specific mobile phone, enabling banks to check if the customer is in the same country as an ATM withdrawal request or credit card transaction. This makes it easy to spot fraudulent activity, react quickly and stop it by further inquiry or refusing a transaction.

Broker subscriber information

Using its strong relationships with more than 100 mobile network operators globally and its long-term experience with brokering of network assets, Ericsson IPX provides messaging services and subscriber information. Ericsson IPX is uniquely positioned to aggregate the information and to make sure that it is available to customers, enabling you to create valuable applications and services.

Get started

Communication between customers' systems and Ericsson IPX is based on standard web services technology (SOAP/XML). This platform-independent API can easily be integrated with the whole set up process and often completed within a few days. This simple procedure includes the drawing up of an agreement with Ericsson IPX, account activation, web service integration and fast deployment. Subsequently, customers connect directly to Ericsson IPX, which handles integration to the operators.