



"Banking Anytime Anywhere"

*...a complete mobile banking solution*

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**COMMLINK**  
"Link the Future"



Connect Anytime Anywhere  
সংযোগে-সর্বসময়-সর্বখানে

[www.muthobank.com](http://www.muthobank.com)



# Mutho Bank

**Mutho Bank** offers a simple and user-friendly banking solution you can conveniently access from a Mobile Phone or Personal Digital Assistant (PDA).

- ✓ Setup thousands of agent points all over the country with door to door agents.
- ✓ Your money is safe in our system by using Multi-Factor Authorization; Role based access & mobile, web-client and network level encryption. Our database is protected against all cyber attacks.
- ✓ Enjoy online shopping at our user friendly payment gateway which can be easily integrated with any e-commerce site.
- ✓ Access users can account or wallet from anywhere, anytime.
- ✓ Integrated Customer Care Center is at your service 24/7.
- ✓ Mutho Bank makes banking procedures as easy as possible. Find easy to follow user manuals both in English and Bangla with step by step instructions.
- ✓ Users are the master of your own account. Send money, change your own PIN & password, manage your profile settings and keep track of transactions all from the convenience of home, offices or anywhere on the go.

## Mutho Bank System Value Proposition

- We offer a wide range of options to choose from, so you can keep track of your finances anywhere, anytime.
- Enables user to do more, rather than just send and received money
- Flexible integration with the existing banking systems.
- Fully secured transactions
- Strong R&D team, comprising of 25+ BUET graduates
- 24\*7 support by dedicated professionals
- Seamless user experience across all locations/sites
- Only system to allow transactions through multiple diversity channels like IVR, SMS, USSD, Smart phone and apps. Etc.
- Integrated IVR menu available in both Bangla and English
- Notifications available in both Bangla and English
- Users can manage account:
  - From PC , Tablet and Smart phone by logging in from our website.
  - From mobile phone by using our J2ME Mobile App.
  - From Smart Device by using our Android App. ➤ By calling the IVR services.

## Security Features

The most complicated challenge is the security of executing financial transactions from some remote location and transmission of financial information over the air.

The following security aspects are addressed in our solution:

- Multi-Factor Authorization : Password and Fingerprints
- Role based access
- Mobile, web-client and network level encryption.
- Our database is protected against "SQL injection attack" or any types of cyber attack.
- Mobile and 'PIN' number to authenticate the user in IVR

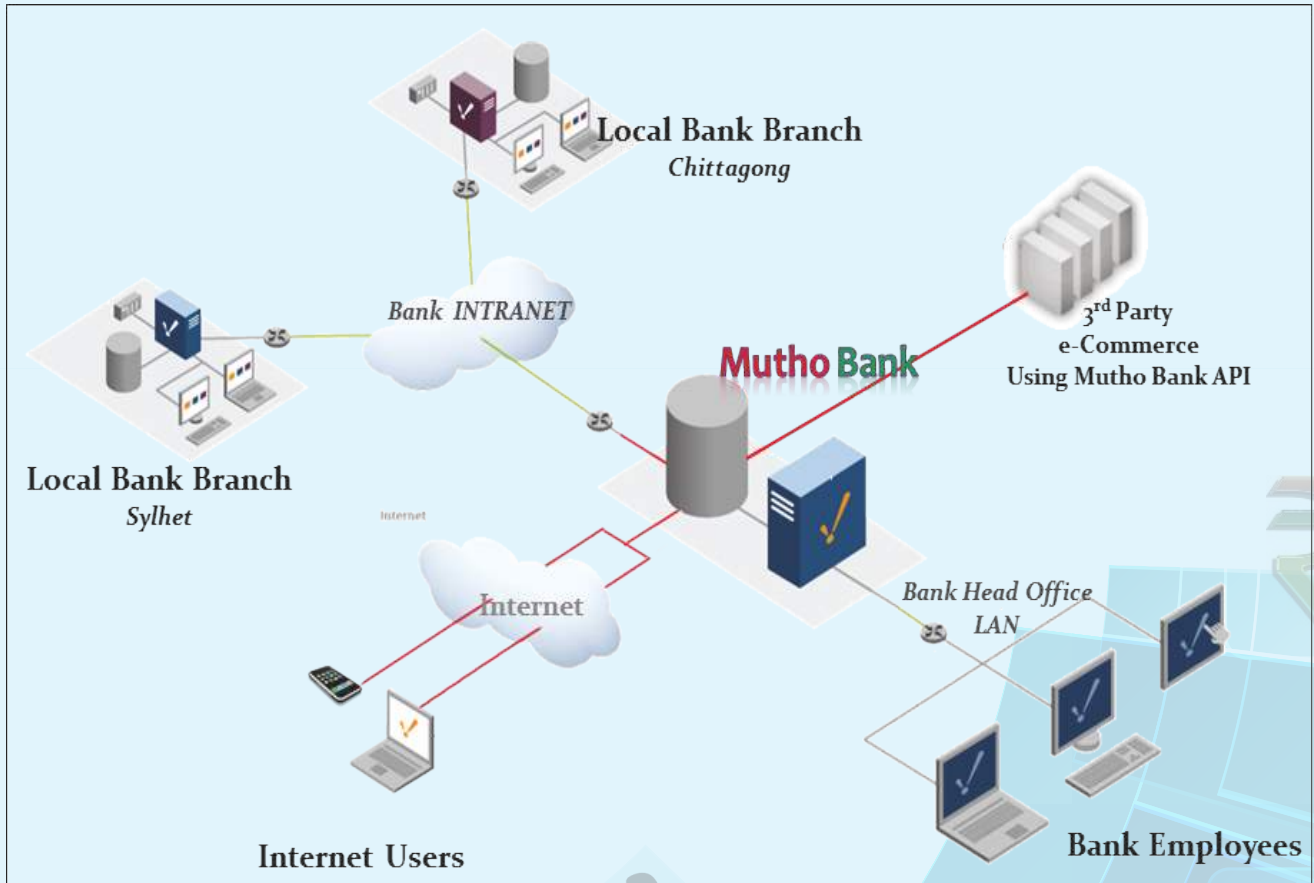
## Business Benefits

- Banking at your fingertips
- Reduce Cost, Increase Revenues
- Emerging Customer Base

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## Architecture



## Technical Specifications

System expandability	Unlimited Users
Supported Operators	Teletalk, Grameen Phone, Airtel, Robi Axiata, Citycell Banglalink
Supported User Interfaces	Web Interface: Laptop/PC/Mobile with internet Mobile App: Any Android mobile or java supporting mobile IVR: Any mobile set
Management	Web based GUI Android App for Sub Agent
Web browser for users	Firefox, Internet Explorer, Chrome, Opera, Safari
Web Browser for Admin/Agents	Internet Explorer 9 or higher
Operating System	Users: Any Operating System Admin/Agents: Windows7 and earlier versions



# Mutho Bank

## Features and Benefits

Features	Description and Benefits
Customized Commission Plans	Mutho Bank system allows you to add Master Agents under each Admin. The Admin will have options to monitor those Master Agents under him. Each Master Agent can be assigned a different commission plan. Each Master Agent in turn can assign a different percentage of commission to the Sub Agents under him. The Master Agent will have options to monitor his Sub Agents.
Messaging	Mutho Bank system sends SMS notifications to the users in both English and Bangla. The preference of SMS language can be managed from the user's interface. User will receive SMS notification about each and every action transaction done from his account.
Interactive voice response (IVR)	Mutho Bank system allows its users to perform financial transactions through its IVR service: It plays pre-recorded voice when any caller calls to the short code or the long code. Both Bangla and English menus are available. It will take options from caller to select the service he/she wants by taking DTMF. It walks callers through self-service applications via easy step by step instructions. It gives customers option to talk to our Call Center representative for help.
Web Based Reporting	It generates Hourly, Daily, Monthly or Yearly Reports on Cash in/Out, Commission earned etc. with one click. It has extremely User Friendly Interface. Administrator can search and view the reports on different Master Agents. Master Agents can view reports of the Sub Agents under him as well as their own reports. Users can view their financial history from the opening of the account onward.
System Accessibility	Mutho Bank has web-based graphical user interface to create, modify service or monitor the whole system. The administrator can monitor/manage Master Agents as well as monitor the whole system. Master Agents can view/manage the status of the Sub Agents under him. Sub Agents have both web-based and Android GUI to allow them maximum mobility.
Security	Mutho Bank uses Multi-Factor Authorization; Role based access & mobile, web-client and network level encryption. Our database is protected against "SQL injection attack".
Overall Features	<p><b>Users:</b> Account Management, Cash Deposit, Withdraw Cash, Send Money, Receive Money, Mobile Balance Recharge, Account Statement Balance Inquiry, Merchant Payment, Salary Disbursement</p> <p><b>Admin:</b> Overview of transactions in his branch, Reports of Commission &amp; Cash In/Out of Master Agents, Add/Edit Master Agents, Add/Edit Commission Plans, Add/Approve User Accounts, Assign Different Commission Plans to Master Agents, Block/Unblock User Accounts, Cash Deposit/Cash Withdrawal from User Accounts, Upload documents to DMS (Document Management System), System Settings, Resend SMS</p> <p><b>Master Agents:</b> Overview of transactions done by him, Reports of Commission &amp; Cash In/Out of Sub Agents and self, View his assigned commission plan, Add/Edit Sub Agents, Add/Edit Commission Plans, Add User Accounts (Approval needed from Admin), Assign Different Commission Plans to Sub Agents, Cash Deposit/Cash Withdrawal from User Accounts, Cash Deposit to Sub Agent Accounts, Resend SMS</p> <p><b>Sub Agents:</b> Overview of transactions done by him, Reports of his Commission &amp; Cash In/Out, Add User Accounts (Approval needed from Admin), Cash Deposit/Cash Withdrawal from User Accounts, View his assigned commission plan, Resend SMS</p>

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