



Empowering Banks  
to employ  
branchless banking

## For Bank

This application is designed to allow your Bank officers to perform Banking transactions out in the field. Customer authentication can be done via signature/photographs or via our bio metrics utilities. It works on any Java phones and connects to the Central Banking Database over a secured channel over the GPRS/EDGE communication network. Software can be integrated to any Legacy Core Banking / Micro Finance Core system. System is highly customizable to cater for any changes that the business may require without any development efforts and can be managed in house.

## Features

- System Settings
- Authentication
- Printing
- Loan Calculation
- In-Built mini-database
- 3DES Encryption

## Key Modules

- Account Opening
- Loan Application
- Loan Disburement
- Cash Deposits/Withdrawals
- Cheque Deposit/Withdrawals
- Funds Transfer
- Remittances
- Photograph and Signature
- BIO metrics
- Mini Statement
- Mobile Airtime Purchase
- Utility payments
- Product Information

Providing anytime,  
anywhere secure  
and easy access to  
banking services

## Printing

The database is used to save information that would be needed in future. For Example System settings, Pending print jobs and so on

## In-Built mini-database

TruCell generates two receipts for the customer and for the operator using the Bluetooth printer for every successful transaction made. At times of print action failure the receipt data is saved in the in-built database for future use. Apart from transaction receipts, a breakdown from a loan calculator, customer balances and mini statements can also be printed.



## For Customers

This software is designed for your customers to take a full control of their bank accounts using their mobile phone. The software provides full m-commerce business operations so that your customers can use his mobile device to perform his banking business at a touch of a button.

### Modules

- Balance Enquiry
- Mini-Statement
- Statement Request
- Stop Payments Request
- Other Accounts Transfers
- Mobile Money A/c Transfer
- Fixed Deposit Details
- Loan Account Details
- Currency Rates
- Bank Product Details
- Stock Exchange Rates
- Event Based Alerts Triggers
- Card Block request
- Miscellaneous Messages

### Features

- Multiple Bank Support
- Multi Device Support
- Security
- Loan Calculation
- Multiplatform Support
- Scalability and reliability
- Operates on GSM and CDMA

Leveraging the ubiquity of mobile phones to rapidly extend, reach and improve

Discover the robustness of

# Truceil

let the bank follow you...always



#### KENYA

Craft Silicon Campus,  
Musa Gita Road,  
Off Waiyaki Way,  
Nairobi, Kenya  
info.kenya@craftsilicon.com

#### INDIA

#47, 9th Amain  
1st Stage, Indranagar  
Bangalore – 560038, India  
info.india@craftsilicon.com

#### USA

2146, Saint Francis Drive  
Silicon Valley, Palo Alto  
CA 94043, USA  
info.usa@craftsilicon.com

#### NIGERIA

Represented by :  
Emerald Consulting Limited  
22b, ETI-Osa Way, Dolphine Estate  
Ikoyi, Lagos, nigeria  
info.nigeria@craftsilicon.com

#### GHANA

Represented by :  
Clydestone Office  
Ridge Tower Building, Sixth Avenue  
Ridge Accra, Ghana, West Africa  
info.ghana@craftsilicon.com

#### MALAWI

Represented by :  
IT Centre, Cnr. Glyn Jones  
Sharpe Road, Blantyre 3, malawi  
info.malawi@craftsilicon.com