



# SMS Banking

## Focus on banking and microfinance institutions

Handling your client's savings require a high level of mutual trust between the client and the institution. The element of trust is made even more critical and crucial with the presence of money laundering and related frauds cases happening around the world.

With such scenario, banking and microfinance institution cannot escape the importance of real-time transactional information to their stakeholders. Achieving an environment where any transactional changes that are done on his/her account are directly communicated instantly can bring about the clients trusting in your brand.

Taking advantage of the ubiquitous nature of mobile phone devices in the world of today, SMS Banking notifies banking and microfinance clients every time a state alteration transaction is undertaken in their accounts via their mobile devices in real-time.

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With SMS Banking, banking and microfinance institutions can have a comprehensive track of all activities undertaken by a client in case of any activity or complaints to the institution.

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SMS Banking comes with a lot of institutional benefits which can potentially lead towards maximizing brand loyalty. With brand-loyalty

Capability to instantly notify the clients on any changes which they have stakes in, creates a unique kind of trust between the two parties and leading to a realization of sense of security with your actions or savings.

SMS Banking stands as Value Added Service which brings about mutual trust between the institution and their clients.

Implementation of SMS Banking in the long run leads to an increase in Returns on Investment (ROI) to the institutions, as it leads to brand loyalty, sense of security and added service quality which can lead to an increase of membership base.

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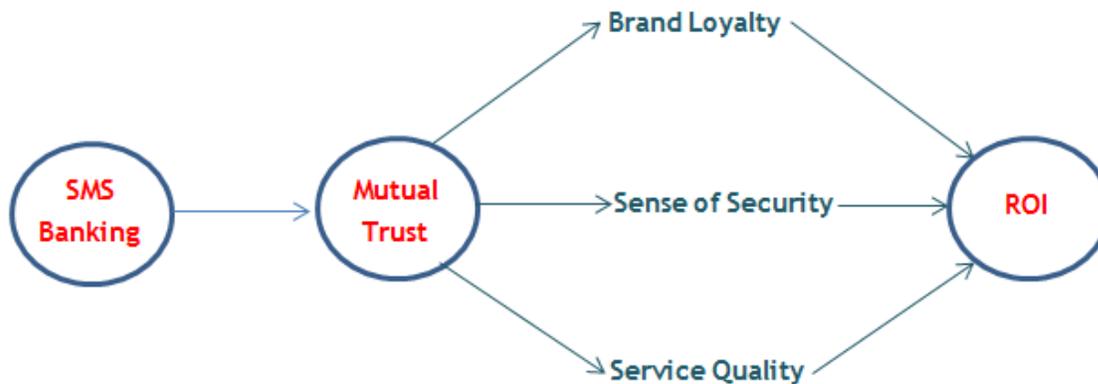
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# SMS Banking: Focus on Banking and Finance Institutions



SMS Banking can help banking and microfinance institution to:

### **Automatically notify clients on undertaken transactions (Cash-in and Cash-out)**

Any transaction taken is instantly notified to the clients via mobile devices

### **Lead to Added Service Quality**

Ability to notify clients on transactional alterations complements the element of security within banking and finance institutions

### **Increase ROI**

With added security, comes brand loyalty which in the long run can increase ROI of the institution

### **Provide an Institution-to-Client Communication**

Institutions can push information to the clients' mobile devices via SMS Banking platform

### **Loan repayment reminders**

The application offers automatic reminders to the clients who have received loans on repayments dates

### **Account inactivity notifications**

On situation when clients happen to be inactive, SMS Banking can notify the clients accordingly

### **Few Selected SMS Banking Clients:**

- Mufindi Community Bank (MuCoBa)
- Tanzania Women Bank (TWB)