

Webank Mobile: Real-time banking over your mobile phone

Orange, Banque OBC, an affiliate of ABN-AMRO, Avallone and Gemplus have launched Webank Mobile, a mobile corporate banking solution targeting film production companies, Banque OBC's main market.

Banque OBC is one of the most important players in the financing of the French film industry. In order to address the multiple constraints faced by film companies, such as real-time processing of banking orders, they have launched, in conjunction with Avallone, Gemplus and Orange, Webank mobile; a secure way to transfer orders authorized by digital signatures stored in the SIM/WIM from Gemplus.

Group EuropaCorp, the leading European production company, is currently testing this solution.

Production studios run on tight deadlines in remote locations. The delay caused by processing large transactions, particularly requesting two signatures, is problematic. As digital signatures carry the same legal value as a written signature, Banque OBC can get the necessary authorization over the air and treat the transaction in real-time.

This cuts out the lengthy process of contacting the legal treasurer for a valid signature.

Orange Trust, developed by Orange and Gemplus, enables customers to sign any transaction remotely and securely via their mobile phone, by typing in a personal "signature code".

The confidential information needed for this is stored in the Gemplus SIM/WIM card, while Orange operates the transaction gateway. This has been tailored and deployed to the film industry at the initiative of Banque OBC, via their systems Integrator, Avallone, a leading computer company for the transaction security market.

Avallone set up the WeBank Mobile software. The application enables Banque OBC representatives to send a signature request from the information system and to process the response from the customer's mobile phone (digital proof).



How does it work?

- 1 - The film studio employee connects to the Webank website, via PC or mobile phone, in order to request a transaction.
- 2 - This request is sent to Banque OBC, who in turn asks for confirmation from the production company treasury.
- 3 - Using the SIM/WIM card in their WAP-enabled mobile phone, the treasurer is able to confirm, refuse or delay the request and sends the appropriate message and their digital signature to the Orange Trust platform.
- 4 - Orange Trust certifies the signature and sends the result back to Banque OBC.
- 5 - Banque OBC then sends a message of confirmation to the treasurer and undertakes the action. Both the bank and the treasurer keep a copy for their records.



End-users benefits from

- Simplicity of use
- Real-time processing of transactions
- Increased mobility
- Trusted environment

Banque OBC benefits from

- Offering a better service to its clients
- A secure channel for mobile transactions
- A trusted platform from which to widen the services available

Solution architecture

