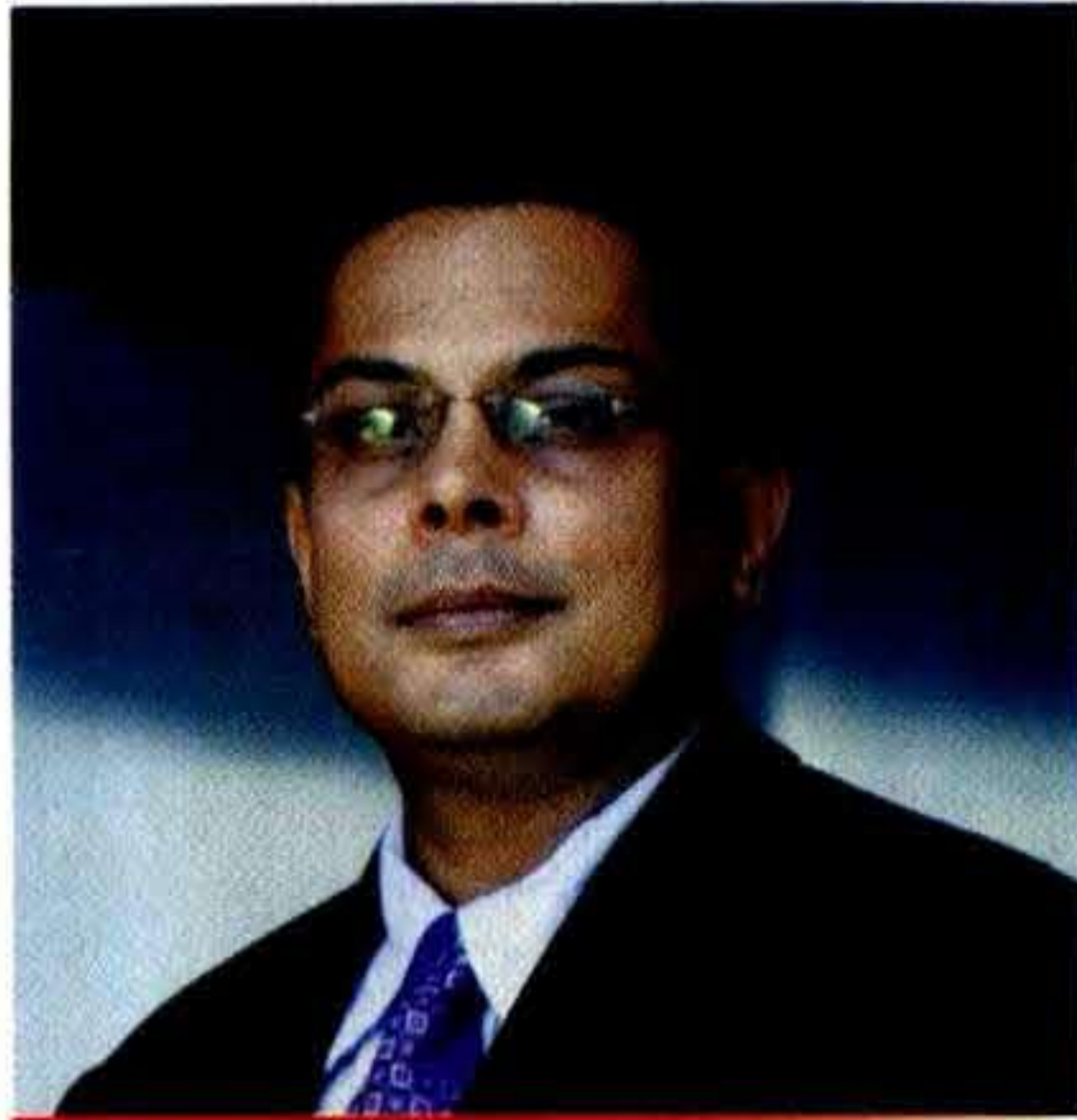


## INTERVIEW

### 'We expect mobile payments to become a necessity in the next five years'



**Dewang Neralla**  
director, atom technologies

#### How does atom ensure secure transactions over mobile for customers?

The only thing a customer requires is a Java MIDP 2.0 enabled phone to install the atom application, and avail the services offered by the mobile application platform. Once the atom application is downloaded on the customer's phone s/he can add upto 16 credit / debit / prepaid cards on his/her phone. All transactions made using these cards are authorized by a PIN and encrypted 'end-to-end', which means that the data is completely protected while it is relayed from the customer to the bank server and back. Atom IVR uses advanced Encryption Standards 128 Bit Cipher Block Chaining for routing transactions using secure VPN connectivity.

#### How is atom expanding its reach to the rural masses through tele-banking and m-payments?

Through SEWA, we work towards financial inclusion. We have a dedicated company called Grameen Pragati Foundation, which has recently tied up with SBI, to offer services for the unbanked in rural areas. We have automated outlets across the country in villages. There people can open a bank account and also perform other banking services as well as sugham or utility services like paying insurance premium, loans, electricity bills and more.

M-wallet and credit facilities are also possible at these automated outlets so villagers need not travel for bank work.

To generate further awareness of these outlets, we hold camps and employ existing vendors in the village to operate these business correspondent outlets instead of transferring a city bank manager. This is done so that villagers are ensured that their transactions are conducted by safe hands and a known, trustworthy person. These village vendors are trained in giving financial advice by atom, and villagers are encouraged to open a zero balance account. Once they get familiar with the services at these outlets, the villagers can perform m-banking from home or on the move also. In this way, we are changing the aspirational value of rural areas, and encouraging the spread of electronic payments as well as m-commerce. We also have a biometric printer attached by Bluetooth to mobile for banking consultants in the rural areas (for fingerprint scanning) instead of smart cards, and offer voice prompts in any regional language according to the specific location which is a voice-enabled and secure platform for the illiterate, something that even SPs have not been able to do.

#### Please elaborate on atom's POS solutions for merchants, and how it is different from POS offerings by other companies.

atom's merchant acquiring solution is comprehensive in its reach and benefits because of bankcard acquiring which covers a range of products and services for bankcards that include EDC/POS, card transaction acceptance, delivery and processing, card payment switching and payment gateway services. atom's mobile application is convenient and easy to use; can be downloaded through multiple channels like SMS, WAP link, atom/merchant website, etc; and allows customers to make payments towards an extensive suite of services.

**Beryl M**

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### Ruckus to Build R&D Center in India

Ruckus Wireless is planning to build an R&D facility in India. It would be the third R&D center of Ruckus globally, after Taipei and Shenzhen. Though the company has not shared blueprint of the center, it's clear that it would be an acquisition of an existing center.

### Tata Indicom Services for BlackBerry Users

Tata Indicom has launched prepaid services with weekly plans for BlackBerry users. Under prepaid segment, customers have two service plans—BlackBerry Messaging Bundle and BlackBerry Internet Bundle—to choose from, depending on their requirement for email, instant messaging, social networking and Internet browsing.

### Microchip Enables Accessories for iPod & iPhone

Microchip Technology has announced three development kits that enable the rapid design of accessories for iPod and iPhone using Microchip's vast portfolio of PIC microcontrollers. The kits provide examples of the hardware and software required to implement applications, such as digital-audio sound systems, docking stations, and a multitude of new accessories that can leverage the infrastructure for iPod and iPhone.

### IOB Ties up with Juniper Networks

Indian Overseas Bank has collaborated with Juniper Networks to provide a networking solution to its 600 branches nationwide. By deploying Juniper Networks' SSG20 Secure Services Gateways, IOB has achieved its goal of improving branch network connectivity, security and manageability with a simple to install solution, enabling it to improve branch based customer services.