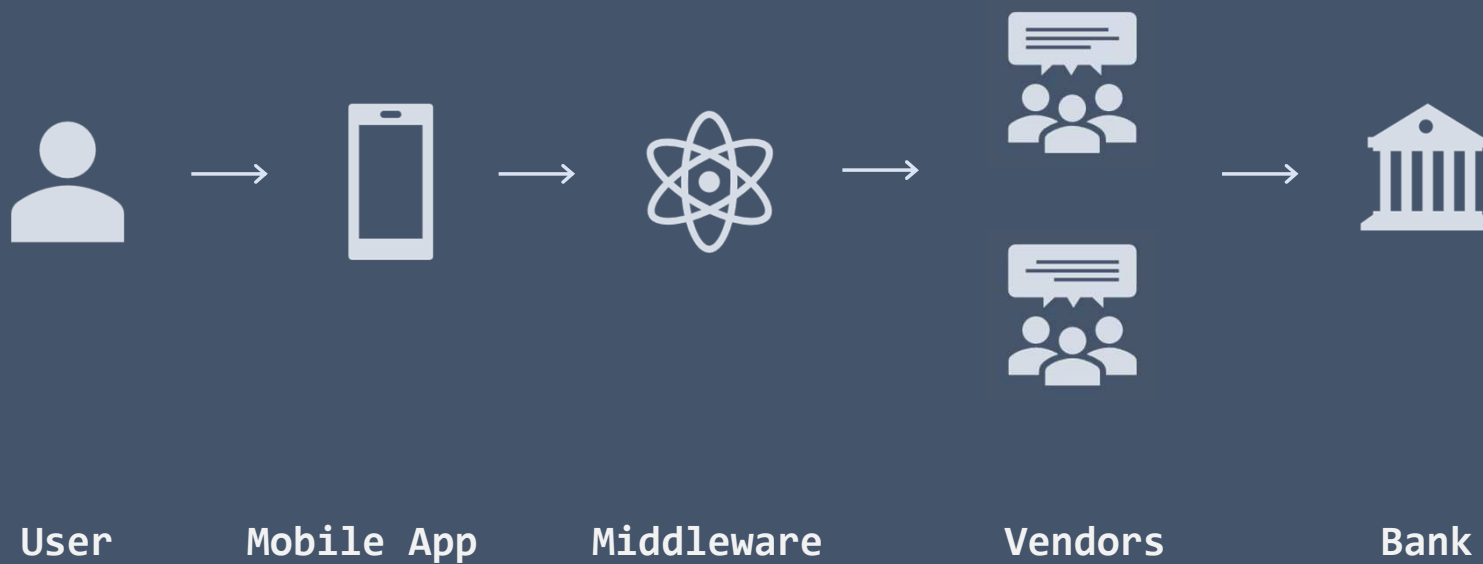


Mobile banking system design

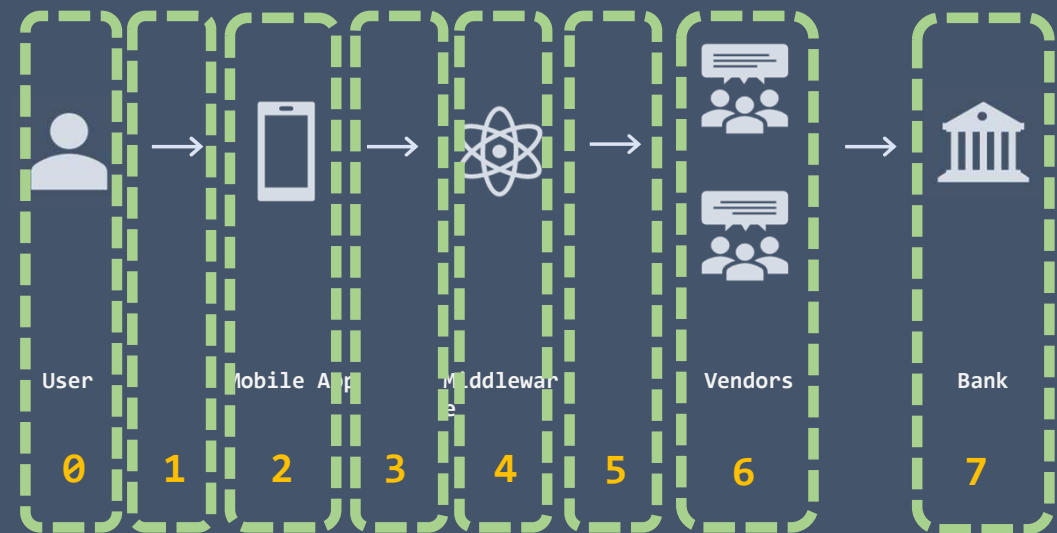
Key features:

- User Onboarding
- Card management
- Payments: Mobile, NFC
- Cardless ATM access
- Account balance and transaction history

Mobile banking system design: *What to expect*

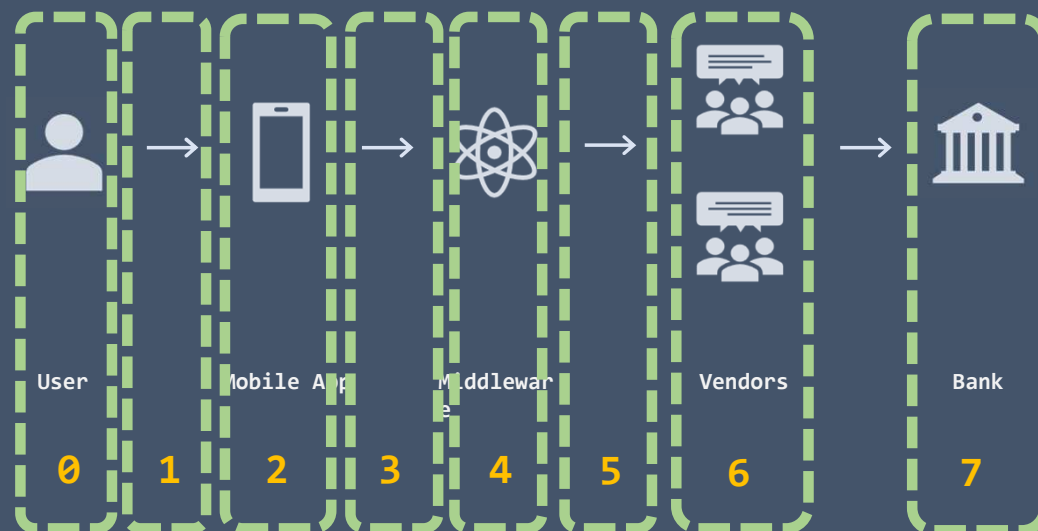


Mobile banking system design: *The scope*



0. User: who and where from
1. User identification
2. Mobile app: GUI + platform-native implementation, telemetry
3. Firewall, API gateway, User authentication and authorization
4. Middleware: load balancer(s), storage, logging, audit, compute
5. Vendor connectivity for sandbox, staging, prod
6. Vendors: management of configurations, updates and compliance
7. Bank: compliance, security audit

Mobile banking system design: *Security considerations*



0. IAM: User access management. User Profile defines access/roles.
1. In-App User identification using platform-native means (fingerprint, faceid, etc).
2. Mobile app: secure session handling, auto-lockout.
3. Firewall, Client Device validation, User authentication and authorization.
4. Zero Trust environment.
User access is traced and continuously validated for each operation.
Encrypted traffic, configuration, storage, compute units (VM encryption).
Tamper-proof audit logging.
5. Vendor access isolation between environments.
6. Vendors: management of configurations and compliance.
7. Bank: compliance, security audit.

Mobile banking system design: *Middleware*

