

## W.UP developed a personalised mobile application for MKB Bank

The [MKB Bank](#) - as part of its digital development - has introduced a native mobile banking application, choosing W.UP's professional team for the implementation of this project. MKB Bank aims to provide the highest level of services for its clients, so the goal was to develop a secure application which includes all the important mobile banking features, yet it remains user-friendly.

### BACKGROUND

When launching the tender, MKB was looking for a partner who is equally innovative, proactive and forward-thinking as itself, and who can prove these qualifications with references. "We were looking for a team that is up to date with the latest trends in the field of mobile applications, understands the banking language and issues and can take part in the collaborative thinking" - said Gergely Dervarics, the director of the e-banking department.

When assessing the proposals, it figured as an advantage if the company delivering the application had professional experience and expertise related to the field of the banking industry, but there were applicants with no banking experience among the shortlisted as well.

W.UP is a rapidly expanding digital fintech company; its team has over 15 years of experience in the field of digital banking solutions. MKB's decision also considered the previous successful collaboration on the Netbankár-project (MKB's online banking system).

### THE CHALLENGE

When developing a mobile banking application, it is a general expectation that the project participants accept that the mobile phone – compared to web applications – is a special interface and therefore requires a different approach. MKB had previously had an online banking solution optimized for mobile phones, but recognized that while using the web application, it is impossible to reach the level of integration necessary to meet the increasing customer expectations, therefore it was necessary to develop a native application for Android and iOS. It was an important element of the project that the new application had to be built on the Netbankár interface (MKB's online banking system), and that the project had to be completed in just four months (of which three months were for development and one month for user acceptance testing), so it was important that deadlines are met.

The project posed an additional challenge, that the development processes running on separate strands – taking the tight deadlines into account - had to come together: the NetBankár development team (4 people) created the common interface format (CIF), through which the transactions were taken into the banking system. Two people worked on the gateway which created the link between the Netbankár interface and the client applications; the mobile-token system (ensuring the authentication and secure access) was created by three professionals. 5-5 main Android and iOS developers, a business consultant, an IT Architect, project managers and testers had also participated in the execution of the project.

### THE SOLUTION

The MOBILE.UP platform, W.UP's expandable and flexible mobile banking product was tailored to the needs of MKB, which includes core features and basic services, and allows the addition of new features during the development as well. The MOBILE.UP allows fast and efficient development cycles and immediate response to technological challenges, meeting the rapidly changing customer needs.

It was the strategic decision of MKB that user requirements have to be integrated into the development process from the very first version, thereby focusing on ensuring the best user experience.

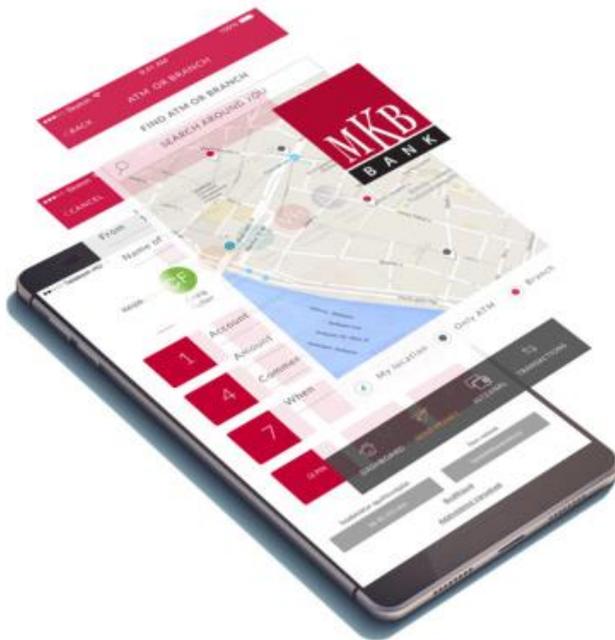
During the development of MKB's new application, the project participants on both the supplier's and the client's side agreed that a design corresponding to the Android and the iOS platform should be implemented into the application, and that using the given platform's software development kit (SDK) will ensure on the long-term, even in the event of a major upgrade that the application will remain compatible with the operating system.

## THE RESULT

[MKB's mobile banking application](#) – which has already been downloaded by more than ten thousand people since its appearance from the Play Store and Apple Store – gives a clear and well-arranged interface to its users, providing the most commonly used financial features like account balance inquiry, checking transactions, fund transfers, transactions and as a convenient feature, an ATM finder is also included in the service.

Based on customer feedback, new features are added continuously to the application: since its appearance the credit card features have also been made available within the application. The comments and reviews of the customers are constantly processed by the developers and are taken into account in determining the further development directions. By browsing the comments, it becomes clear that a true community is emerging, and the application is currently rated at 4.7 in the Google Play Store.

In the future, it will be a major challenge to add new features without sacrificing the ease of use of the application.



### CURRENT FEATURES:

**Transactions:** in HUF, to a 24 or 16-digit GIRO format account number

**Fund transfer:** domestic and foreign currency transfer between own bank accounts and credit card accounts at MKB Bank

**Account balance:** the current status of bank accounts and credit card accounts.

**Account history:** viewing the previous financial flows on the account

**Credit card features:** credit card history, limit modification, activation or blocking

**ATM finder:** the nearest bank branches and ATM-s

**Mail messages:** the latest basic banking information

## ABOUT W.UP

W.UP is a next-generation digital banking software company, delivering cutting edge, cloud-based products and services for financial institutions. Headquartered in Budapest, Hungary, our team of highly skilled fintech specialists develop innovative and smart solutions to create a happy digital banking experience worldwide. Our 15+ years of experience allows for fast implementations, turning ideas into projects and projects into success stories – on time and on budget.

For more information, please visit <http://wup.digital>. Connect with W.UP on [Facebook](#), [LinkedIn](#) and [Twitter](#).