

The Smart Move

NETteller Internet Banking Solution



powered by:



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SOLUTION OVERVIEW

NETteller Online Banking System is based on the model of an economically viable solution incorporating the complete functionality of all aspects of an Online Banking System.

Its enhanced features offer a vast array of services to all types of clients (private and commercial), within a common operating environment. This saves the bank from having to maintain two or more parallel electronic banking systems in order to serve all its different client categories.

“NETteller Online Banking Solution - The ultimate solution for strengthening your delivery channels, increasing productivity and reducing your operational and communication costs.”

- State-of-the-Art Online Banking Solution
- Fully Customizable
- Extremely Capable
- Extremely Stable
- Extremely Scalable
- Private and Commercial online Banking, within a common operating environment
- Application Service Model - One Installation - Many Banks
- Flexible interfacing mechanism with 3rd party products. Easy to Integrate with existing back-end systems
- Platform Independent
- Highly Secure (provides support for different authentication mechanisms)
- Fast Implementation - Up and running within a few months

NETTELLER ARCHITECTURE

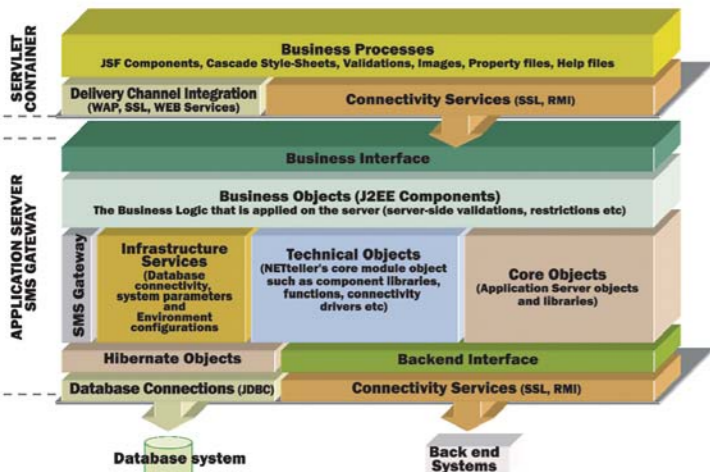
Built on industry-standard platform (J2EE), NETteller is platform independent.

NETteller has proved its success by being one of the first Internet banking systems built completely on J2EE (Java 2 Enterprise Edition) Technology. Java technology is now a market standard and several studies show it will be the IT lingua franca for many years in the future. That way the product lifetime will be longer and maintenance cost is dramatically reduced. Higher ROI is also achieved when it comes to platform, J2EE applications can be implemented on arrays of low cost boxes that can grow along with business demands.

NETteller n-tier design is state of the art. With native multi-channel, multi-currency, multi-language and multi-bank support, 24x7 real-time processing, NETteller banking system belongs to a new generation of IT solutions for the modern bank.

The NETteller architecture delivers the following values:

- **Open Standards Based:** NETteller delivers an open architecture based on open standards that facilitates component choice, assembly and integration.
- **Customizable:** open architecture means greater flexibility for customization to your requirements



- **Platform and Operating System Independent:** NETteller leverages J2EE to provide independence from operating systems and platforms. NETteller can operate in any hardware platform and Operating System (Windows Server, Linux, AIX)
- **Application Server independence:** NETteller can be successfully deployed/configured with various J2EE-compliant application-servers including but not limited to: BEA WebLogic, IBM Websphere, JBoss AS and Oracle AS.
- **Database independence:** NETteller can be successfully deployed/configured with various databases including but not limited to: Oracle, MS SQL, IBM DB2, Enterprise DB and MySQL.
- **Flexible Multi-channel - Delivery Channels/Integration:** Its Multi Channel Engine allows NETteller to deliver and integrate information in many ways: Internet (Web Browser), WAP Browser, SMS (Mobile), PC client, ATM, IVR, Call Center, etc.
- **Easy Access to External Systems or 3rd party components:** NETteller Integration Services and its configurable adapters provide simple system integration for efficient Straight-through-processing.

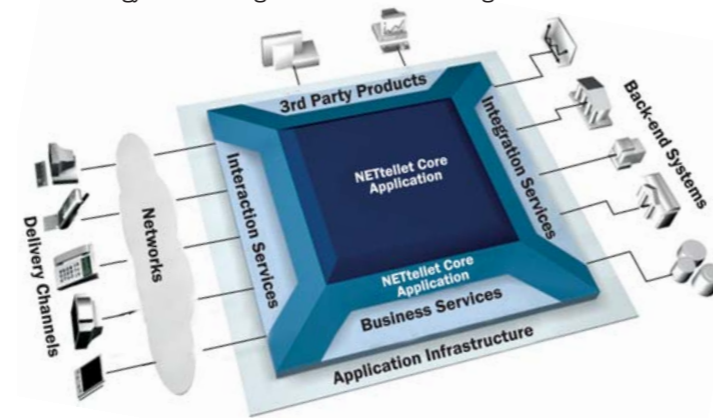
DELIVERY CHANNELS / INTEGRATION

NETteller's interface module (Abstract Module) allows for smooth Interfacing with the backend Systems whether that is a Card Management System, Core Banking System, CRM, IVR, ATMs or something else. The implementation of Backend Interface is done according to the backend system functionality utilising APIs, Web Services and/or file transfers.

Delivery Channels

NETteller is available in four stand-alone or integrated channels. These channels are:

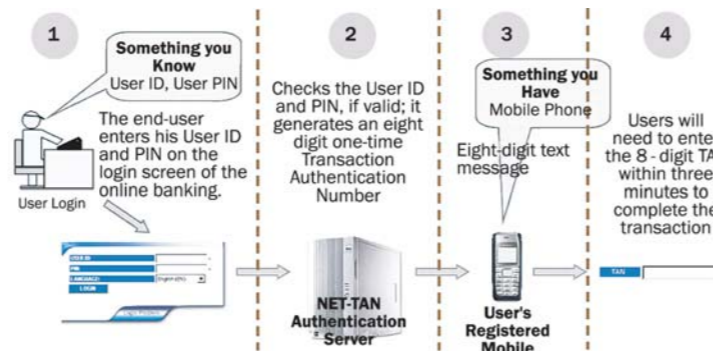
- 1) **NETteller for the Web:** A web-based application using the web-browser and the world-wide-web for delivering online- real-time banking services to its users.
- 2) **NETteller for the WAP:** A WAP-based application using the WAP-browser and the world-wide-web for delivering online-real-time banking services to its users.
- 3) **NETteller for the PC:** A PC-based application using pc-client software and a standard dial-up connection to the world-wide web for delivering asynchronous banking services to its users.
- 4) **NETteller for the SMS:** An SMS based application using cellular technology for delivering online real-time banking services to its users.



GENERAL SECURITY DESIGN OF THE SYSTEM

Encryption

The communication between browser and Web Container is done using 128-bit Secure Sockets Layer (SSL) encryption. The communication between Web Container Components and Application Server Components is done over 3-DES encryption.



NET-TAN SERVER TWO-FACTOR USER AUTHENTICATION

NETteller provides for 2-Factor user Authentication via SMS Mobile devices. In addition, NETteller can also cater for other forms of security like TAN, one-time Token etc.

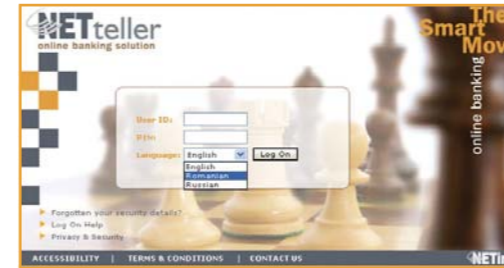
AVAILABLE SERVICES (BASIC FUNCTIONALITY)

MULTI-LINGUAL, MULTI-CURRENCY

NETteller can support any language(s). NETteller Internet Banking users can view web pages and use internet banking in the language of their choice. NETteller can support multi-currency transactions. Currency rates received from either the host or popular rate feeds, are stored in the local database of NETteller and used for multi-currency transactions.

FORCED ONE-TIME MESSAGES

Forced, targeted, one-time shown message screen is provided as a standard feature.



This message screen is used for forcing the user to accept the "Terms & Conditions" on the first time login, to display a warning about phishing and fraud and other risks, or to display a forced marketing message.

TARGETED-PERSONALIZED MESSAGES

Targeted marketing message screen is provided as a standard feature. The purpose of Targeted-Personalized message screen is to provide



(depending on the customer segmentation available) personalized marketing and general product information to the customers using the personal salutation registered in customer details.

NETTELLER MESSAGES

Each NETteller screen is provided with a message window, displaying specific messages to all users or to specific segment or individual.

2-WAY SECURE MESSAGING

Standard 2-way messaging functionality is provided by the NETteller. A user can get or send a secure mail messages (within the environment of NETteller system).

SMS SERVICES

Currently the following SMS services are available in NETteller SMS Banking:

- Balance Enquiries (for book and available balance)
- Statement Enquiries (for the last five transactions)
- Rates Enquiries
- Rates Equivalent (for the rate equivalent between two different currencies)
- SMS Account Enquiries (for receiving a list with all the SMS-enabled accounts and cards)
- SMS Help Enquiries (for receiving a list with all the available SMS messages supported by NETteller SMS Banking)
- SMS alerts
- SMS block account message
- SMS Campaigns

ACCOUNT INFORMATION

- Balance Overview
- Account Details
- Transaction History
- Account Statements
- Fixed Deposits / Deals

TRANSFERS / PAYMENTS

- Transfer Between Own Accounts
- Transfer to Other Bank Clients
- Transfer to Other Local Banks
- Payments
- Payroll Payments
- Payment Orders (SWIFT / DRAFTS)
- Import Payments
- Donations

ORDERS

- Direct Debits
- Standing Orders
- Cheques
- Overdraft
- Statement order

AUTHORISATIONS

This page is only accessible to users having authorisation rights over other users with controlled access on the same accounts. Online Banking provides for:

- Transfers Authorisation
- Orders Authorisation

Whenever a customer has pending/unapproved transactions, the system provides the appropriate alert on the message area.

CUSTOMER OPTIONS

- **Personalisation**
 - Change Account Alias
 - Change Personal Details
 - Change User PIN/Password
- **Account Administration**
 - The customer can modify the ability of each account to be debited or credited through the NETteller system.
 - The customer can easily add or remove accounts from his/her profile and modify the availability of the accounts to perform certain transactions (transfers, payments etc) over the Internet.
- **Menu Options**
 - The customer has the option to customise his quick menu.
- **SMS Alerts**
 - When a debit or credit transaction occurs that exceeds a specified amount.
 - When a withdrawal is made that exceeds a specified amount.
 - When a purchase is made with credit cards that exceeds a specified amount.
 - When the desired number of days is reached before the expiration of an account temporary limit.
 - When the desired number of days is reached before the maturity date of a Fixed Deposit/Deal
 - On Successful Online Banking Login
- **SMS Banking**
- **TAN Activation**
 - As an alternative to SMS TAN or Token one time Authentication, NETteller can use the TAN Lists, which are mailed to the authorized users.
 - The authorizer is only capable to use the TANs included in his list after the activation of the list through the TAN Activation page.

MESSAGES

The user can send secure electronic messages to the Online Banking support team. The message content is sent encrypted to the support centre and can be read by authorised personnel only.

Standard 2-way messaging functionality is also provided by the NETteller. A user can get or send a secure mail message (within the environment of NETteller system).

EXCHANGE RATES

The user can receive information on foreign exchange rates against the local currency. Depending on the capabilities of the bank's system linked to NETteller, these rates can be updated directly from the bank system or via other procedures that will update the NETteller database at regular time intervals.



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