

e-bank

Version 1.0

Offers one-stop and comprehensive solution that enables banks to offer their customers web banking and mobile banking services

DESCRIPTION

e-bank next generation e-banking solution uses the most advanced technologies, the most efficient system architecture and outstanding features to provide mobile and Internet banking services for financial institutions. This is an one-stop, comprehensive solution that enables banks to offer their customers web banking and mobile banking services. Main modules of the e-bank are electronic funds transfer, balance reporting, account reconciliation with import and export capabilities, online payments, etc.

MARKET

The e-bank application is the right tool for any financial institution that wants to introduce e-banking and m-banking into the service portfolio, The solution we provide is designed to help banks increase market share and revenues by offering a comprehensive set of electronic services to customers through a variety of delivery channels. Moreover, with the e-bank suite, banks can offer customized e-banking services to corporate customers of any size.

ADVANTAGES

Readily accessible and easy-to-use web banking provided by our e-bank product removes geographic limitations for small and medium size banks and paves the way for international operation without limits.

With e-bank clients may perform banking transactions 24 hours-a-day, 7 days-a-week from any place they can access the Internet.

Taking advantage of integrated banking services bank clients may compete in new markets, gain access to new customers and grow their market share.

e-bank provides security and privacy to customers, utilizing state-of-the-art encryption and security technologies.

Smart workflow techniques that are incorporated in e-bank resolve process and data inconsistencies and provide interactive, real-time decision support.



The digital economy integrator

FUNCTIONS

Features available with the basic product package comprise among others:

- Product database with all information that is vital for operating the e-shop (merchant information, product information including prices, available stock, promotions, etc).
- Display of complete lists of account transactions and summary data.
- Low-cost transfers: easy preparation and execution of money transfer between accounts via on-screen forms.
- Handling of domestic and international payments.
- Transfer of unlimited amount of money from the client's bank account to another account (possibly at another bank).
- Electronic VAT payment for enterprises
- Support of payroll and vendor payments.
- Credit card support: bill payments (Diners Club, Visa, MasterCard) through money transfer from the client's personal bank account.
- Cash concentration: money transfers into or out of the account involving other banking media (checks, remittance).
- Check payments through e-banking or m-banking.
- Support of electronic payments for online stores through credit card payments (VISA and MasterCard)
- Electronic submission of applications for loans and credit card issuance
- On-line trading information
- Daily information about closing prices of stocks, foreign currency exchange rates and historical data
- Administration of client's personal portfolios.

TECHNOLOGY

e-bank is structured in several tiers that allow independent management of data access, banking logic and user interface without affecting the integrity of the system. A special application within the product facilitates connections with heterogeneous back-end systems.

Generic software architecture is employed that makes e-bank customisable to a wide range of e-banking activities. e-bank utilises XML that provides output in different formats (HTML, WML, PDF etc.), thus making the banking services available through PC's, WAP phones, PalmTops and other handheld devices. The application is available in Microsoft .Net and IBM WebSphere platforms.

REFERENCES

An electronic banking system is currently being installed in Omega Bank and interfaced to the main banking system, provided also by EUROPEAN DYNAMICS in cooperation with Sistemi Informativi (a company of the IBM Italy group).