

# NETinfo NETteller e-Banking Solution Functionality

## Architecture:

- JAVA Based Solution
- Open Core Banking Approach
- High Availability / Disaster Recovery
- Open Hardware
- Open Database
- Open J2EE Application Server
- Open user interface through browser (HTML and XSLT)
- Open Connectivity through XML and WEB Services
- Retail (consumer) and corporate functionality provided by the same system
- Online System
- Ability to function when core banking system is offline
- Flexible Implementation
- Full Deployment Duration 5-6 months
- Easy to maintain

## Security

- Multiple Juristrictions
- Single Sing On - Multiple Banks (same group)
- Aggregated Cross Border Services
- Comprehensive Auditing
- Integrity (SSL)
- Encryption
- Digital Certificates
- TAN List Support
- Authentication Suite (SMS TAN, OTP Token)
- Multilevel Access Control
- User level account access control
- Transactions Limits defined by the bank or the user
- Time-out
- Log User Activity in DB for Reporting purposes
- Lock account - Internet
- Lock account - via SMS
- Change Password

## Channels

- WEB
- Mobile
- SMS Banking
- SMS Alerts
- PC Banking
- KIOSK

## Messages

- Maintenance Messages
- Marketing Messages
- Forces Message - "must see" messages -Terms and Conditions warnings or fraud alerts
- 2-Way Secure Messaging

## SMS Banking and Alerts

- Real-Time Alerts 
  - Card Alerts
  - Balances
  - Cash Withdrawal
  - E-Banking Login
  - Transactions
  - Currency Exchange Notification
  - Information and Marketing
- Balance Enquiries (for book and available balance)
- Statement Enquiries (for the last five transactions)
- Rates Enquiries
- Rates Equivalent
- Account Enquiries
- SMS Help Enquiries
- SMS block account message
- Transfer Between own Accounts

## Account Information

- Real Time Account Access
- Balance Overview
- Account Details
- Transaction History
- Online Transaction Status
- Account Statements
- Fixed Deposits / Deals

## Transfers / Payments

- Real-Time Movement
- Transfer Between Own Accounts
- Transfer to Other Bank Clients
- Multicurrency Transfers
- Transfer to Other Local Banks
- Payments
- Group Payments
- Import Payments
- Future Payments
- Payment Orders (SWIFT / DRAFTS)
- Western Union Payments
- Donations
- Utility Payments
- Bill Payments
- Multiple Signatures in Payments

## Orders

- Direct Debits
- Standing Order/Direct Debit Amend-Delete
- Cheques
- Overdraft
- Statement order
- Deposit Slip
- Create Payment Orders



### Cheque Management

- Cheque Status
- Cheque / Item Image
- Order cheque book
- Stop cheque
- Activate Cheque book
- Stop Cheque book

### Customer Options

- Account Administration
- Account Personalization
- Define account privileges (transfers, payment, internet payments etc)
- Quick Menu
- Quick Menu customization
- Dynamic Menu options based on User access
- Dynamic menu layout: The layout of the menu can be configured dynamically
- Filtering Capability
- Sorting Capability: Users are able to apply sorting on the displayed information Balance overview, Transaction History etc.
- Save screens as Templates for future loading: Each screen can be saved as a template which can be loaded

### Card Management Option

- Redemption of Card Points
- Card Inquiry
- Cancel Card

### Additional Corporate Functionality

- Payments Templates
- Payroll Payments
- Swift Payments 
  - BIC validation: In the SWIFT Payment, the user is allowed to check the validity of the BIC address he/she entered
  - I.B.A.N. Number search facility
- Corporate administration Feature
- Western Union Payments
- Multilevel Approval workflow
- Multi Signature workflow
- Multicurrency Transfers
- Accounts and Transfers
- Multi-factor authentication support
- Enterprise Alerts
- Reports

### Other Functionality

- Demo/Help Menu
- Print Button: Print button on every page
- Multilingual
- Save data in multiple formats: Data can be saved in various format (pdf,text, csv)
- Confirmation page viewing: Users are able to view at any time the actual confirmation page they received while executing a transaction.
- Account Interest Certificate
- Account Statistics
- Finance Info
- Change Personal Details
- Loan and Deposit calculators
- Exchange Rates Calculation
- e-shop



[www.netteller.eu](http://www.netteller.eu)

Headquarters:



37 Stasicratous Street, 1st Floor  
1065 Nicosia, P.O. Box 22658, 1523 Nicosia, Cyprus  
Tel: +357 22 753636, Fax: +357 22 765680  
URL: [www.netinfo.eu](http://www.netinfo.eu), e-mail: [netteller@netinfo.eu](mailto:netteller@netinfo.eu)

