

NETteller e-banking basic functionality:

Account Information

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

Transfers

- Transfer Between Own Accounts
- Transfer to other Bank Clients
- Transfer to other banks in the same country

Payments

- Group / Payroll Payments Payments
- Future Payments
- SWIFT Payments
- Donations
- Utility Payments
- Bill Payments

Orders

- Direct Debits
- Standing Order/Direct Debit Amend-Delete
- Cheques
- Statement order

Cards

- Card Details
- Statements
- Card Points Redemption

Cheque Management

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

Messages

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

Other Functionality:

- Multiple Signatures in Payments
- Loan and Deposit calculators
- Exchange Rates Calculation
- Multilingual
- Online Help Facility
- Print Button: Print button on every page
- Enterprise Alerts
- Account Administration
- Account Personalization
- Define account privileges (transfers, payment, internet payments etc)
- Quick Menu
- Quick Menu customization
- Flittering Capability
- Sorting Capability
- Templates Support for future loading.

Additional Customer Channels:

Mobile Banking: All functionality as given Internet Banking channel.

SMS Banking

- Real-Time Alerts
- SMS block account message
- SMS Campaigns
- Balance Enquiries (for book and available balance)
- Statement Enquiries (for the last five transactions)
- Rates Enquiries
- Account Enquiries
- SMS Help Enquiries
- Transfer between own Accounts

PC Banking:

- Transfer Funds between own accounts
- Transfer funds to other own bank clients
- Transfer funds to other Local Banks
- Make Payroll Payments
- Transfer Funds to banks abroad
- Electronically update the status of payments sent though NETteller Internet Banking
- Retrieve an electronic version of transactions (vouchers)
- Search for bank information
- Client Authorisation
- Create a multi-user environment

The Smart Move





NETinfo is a dedicated software company targeted towards the Banking & Finance Industry. We help creating new business models with our software products, solutions and specialized services. We are an ISO9001 Company having a global foot print with operations in more than 13 countries, including Europe, Africa, Latin America and Middle East

We begun with a vision and through our constant, dedicated and devoted work, we became one of the fastest-growing organizations in our field. We take pride in being innovative and in offering one-stop services to our clients. Today's competitive marketplace demands proper direction and system's architecture to support your business needs. Our team, composed of more than 50 consulting professionals, creates innovative solutions for the banking and finance business sectors, in order to meet all your needs and exceed your expectations.

NETteller e-Banking Solution

NETinfo's flagship product for Banking and Financial market is NETteller e-banking platform, a universal Multi Chanel Banking System, developed with market leading tools and adapted to international banking practices.

NETinfo NETteller e-Banking and payment solution includes:

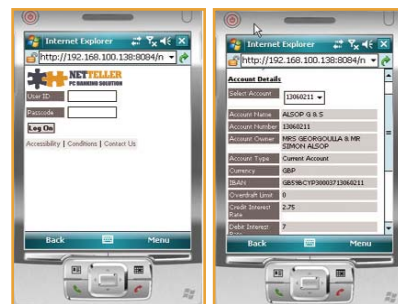
- NETteller e-Platform Core Module: A powerful platform capable of administrating and managing all customer channels. Bank Channels' policy can be implemented and deployed centrally providing a better customer understanding.

- NETteller Security Module manages:
 - all the user-names, passwords
 - Client Validation
 - User credentials
 - Encryption of sensitive data
 - Transaction-Logging and user behaviour
 - Advanced Audit trail Functionality



- NETteller WEB Chanel: Internet Banking Module: A web-based application designed to deliver online- real-time banking and payment services to its users.

- NETteller Mobile Banking Modules:
 - Browser-based Mobile Banking and Payments
 - NETteller SMS Alerts - Real time alerts
 - NETteller SMS Banking - Real time transactions.
 - NETteller WAP Banking



- NETteller PC Banking: A PC-based application using pc-client software delivering asynchronous banking services to its users.
- NETteller Kiosk Banking: NETinfo Kiosk Application offering is a complete solution for "wrapping" bank's e-banking web site and presenting it on a public self service terminal. "Wrapping" a web site refers to converting the standard Internet browser interface to one that is better suited for a self-service touch screen environment providing the appropriate security and availability.
- NETteller Authentication Suite: An advance two-factor authentication module which will drastically reduce the incidence of online identity theft, phishing expeditions and other online frauds. It includes SMS TAN and OTP Token.
- NETteller ATM Gateway: The ATM Gateway is a software-based gateway that links the existing ATM network with a banks' backend system or any other applications



NETteller Business Values:

Channel demands: Internet Banking is becoming an increasingly important channel as banking customers become more Internet confident and many access account balances via their mobiles and even use mobile devices to make transfers and payments.

Retention and loyalty: The cost of acquiring a new customer can be up to eleven times higher than retaining a customer. NETteller capabilities for customer profiling and segmentation enables banking organisations to work closer with existing customers achieving loyalty and retention.

Fast Implementation Cycle: Up and running within few months

ROI: The NETteller e-Banking Solution has been designed with the understanding that any investment decision must leverage existing technologies deployed and ROI must be proven within a 12 month timescale.



ASP Model - One installation many banks: The NETteller e-Banking Solution can run in ASP model serving different banks, for example a group of banks can be served by one central installation located in Bank's HQs. Each bank can have its own look and feel and different business rules, legislations and even different core banking system. This model is very suitable for a Banking Groups having affiliated banks in different countries or regions.

Single Sign On - Multiple Banks: Providing Single Sign On facility accessing all the accounts and information from different banking organisations, usually belonging on the same group, presenting a consolidated customer picture. The bank client is able to have access to all his accounts

on global base and he will be able to do transitions independently from his location. For each transaction the business rules and the limitations of each account are applicable.

NETTELLER ARCHITECTURE

The NETteller architecture delivers the following values:

- 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, multicurrency, 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.
- Open Standards Based: NETteller delivers an open architecture based on open standards that facilitates component choice, assembly and integration.

