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BANKTRON

BANKTRON®

Online Banking Solution

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Online Banking Solution

BANKTRON® online banking solution allows providing financial services to private and corporate customers via different electronic channels

Exclusive Features

Basic functionality of the BANKTRON® consists of wide spectrum of modules which support different kinds of services (payments, accounts, loans, payment cards, investments, bill payments etc.). By selecting necessary combinations of these modules financial institution is able to meet its needs of an e-channel.

BANKTRON® Internet Banking and *BANKTRON® Mobile Banking* are based on commonly used standards of financial sector. Their flexible and modifiable interface layers may be tailored according to specific requirements of banking institution.

BANKTRON® can be integrated with almost any core system of the financial institution. Both integration directly and through a middleware layer is possible.

Report and Analysis, e-Identification, Fraud Prevention and other modules support essential operations of bank e-channels, ensure high level of system security, help bank to create own and unique vision of electronic services.

Customer Service Channels

BANKTRON® consists of multi-purpose modules which allow creating solutions for different electronic customer service channels:



Internet Banking

BANKTRON® Internet Banking provides possibility to serve customers via Web portal. This solution is applicable to private customers as well as to small companies and enterprises.



Mobile Banking

BANKTRON® Mobile Banking is a solution to provide services through mobile devices (e. g. smart phones, tablets, palm-size PCs, etc.).



B2B/ Web 2.0

Financial institutions can offer B2b services for partners and corporate clients and integrate them into Web 2.0 portals, e-commerce sites, etc. Interfaces with external applications are constructed considering specific situation or using already prepared templates.



Customer services

BANKTRON® Administrator offers special user interface for client service managers and tellers. Solution communicates and imports client data from the back-office/core systems of financial institution and allows assigning accounts, service packages, rights and roles to client e-services and etc.



Call center support

Client could be identified via phone and receive services and carry out financial transactions that are supported by the BANKTRON® (i.e. check balance, make funds transfer and etc.).



Self-service terminals

Solution for self-service terminals distinguishes with exclusive touch screen navigation system and special user interface version.

System Functionality

BANKTRON® online banking solution has commonly used modules which are necessary to provide any financial e-services. These modules complement e-service platform with the following features:

- Accounts in different currencies.
- Multilingual approach.
- Synergy of private and corporate clients and their trustees via flexible workspaces.
- Personal service packages, bank fees, operation limits and personalized visible and advertising content for different client groups or single clients.
- Fraud prevention engine and tools (logs, monitoring, alert system).
- Efficient user administration, assignment of rights and roles.
- Different login methods.
- Business intelligence engine helps to profile client and make decisions based on historical data and actions.
- Personal finance management features.
- Charts, graphs and rich visual user experience.
- User friendly wizards for daily operations.
- Securities and online trading tools.
- And many more!

Monitoring

Running mission-critical applications for finance requires close attention to the health of the whole IT infrastructure that supports it. Understanding this challenge BANKTRON® is designed to be integrated with *Microsoft® System Center Solutions* that manage all aspects of IT infrastructure in physical and virtual environments .

Dynamic and self-managing System Center solutions capture and aggregate knowledge about the infrastructure, policies, processes and best practices so that IT pros can optimize IT structures to reduce costs, improve application availability, and enhance business service delivery.

Technologies

BANKTRON® provides financial institution with possibility to expand and develop its e-services, securely publish already existing banking products tailored according to market needs. This goal is achieved using new-generation industry standard technologies. Based on modular principle BANKTRON® empowers rapid deployment and flexibility to go to market with an innovative product and service offerings portfolio.

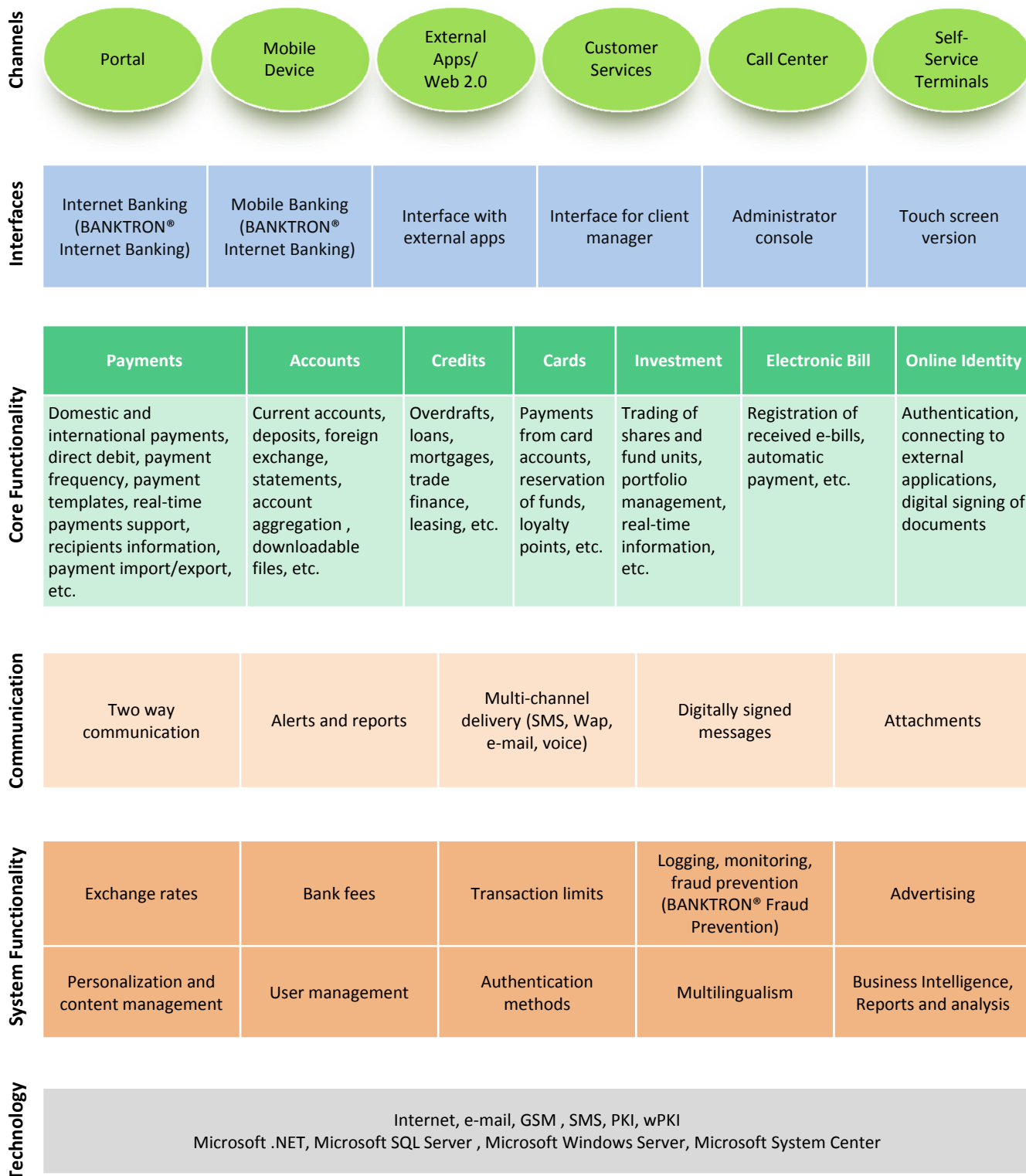
- Microsoft .NET, Microsoft SQL Server, Microsoft Windows Server, Microsoft System Center
- Internet , e-mail, GSM, SMS, PKI, wPKI.

System Security

Security was and is one of the most important factors developing the BANKTRON®. To protect system from unauthorized access and fraud multi-layer security approach is used. BANKTRON® security is based on the following:

- User rights and roles that allow to see only particular data, and make only particular actions
- Data exchange between server and client is build on industry standard SSL protocol which encrypts and protects data transmission
- Communication among system components is encrypted
- Important user information (passwords, IDs, etc.) is stored in database in encrypted format
- Login control – it is configurable time slot, after which you can try login to the system after unsuccessful attempt
- IP blacklists
- Possibility to set max number of unsuccessful attempts
- User session is disconnected automatically, if client stays inactive for a certain period of time
- Transaction and user action logs
- Stored history of any user action, possibility to see general statistic of user actions
- Electronic password generators
- Two-channel authentication. This type of authentication uses different user identification means – physical (password card, password generator, mobile phone, etc.) and memorized information (user name, password)
- E-signature integration with PKI and wireless PKI, thus ensuring that all messages, orders, transactions, e-documents are sent and digitally signed by authorized user
- Prevention against identity theft and detection of suspicious and fraudulent operations

Overview of BANKTRON® Functional Architecture



BANKTRON® Internet Banking

Proven Internet Banking Solution for Retail and Business Customers

Introduction

BANKTRON® Internet Banking solution is a proven Internet banking solution for retail, small business and corporate banking customers. It provides a convenient channel for a customer to access banking services he/she needs. The solution provides high flexibility for customization and robust security features.

BANKTRON® Internet Banking can be interfaced with any core banking solution directly or through an industry standard middleware. This solution is modular and enables banks to hand-pick from its comprehensive set of features. Additionally, the infrastructure services layer of the application provides a framework that aids in deploying new modules rapidly. The solution is multi-currency enabled and offers multilingual support.

BANKTRON® Internet Banking provides banking customers real time access to their relationships with the bank such as account inquiries, fund transfers, credit cards, mutual funds payments and remittances.

Functions and Features

The most important functions and features of the BANKTRON® Internet Banking:

- Detail information about accounts, deposits, fund transfers
- Transfers of all types of payments, online bill payments, payment transfer templates
- Redirection of payments from e-shops
- Confirmation of payment execution by a few signatures
- Detail information about credit cards, accumulated loyalty points
- Obligations, schedules of credits, leasing, insurance deposits
- Stocks and investment funds market, securities portfolio, information about securities in real time, etc.
- Currency exchange operations
- Advertising offers
- Actual warnings order by e-mail, SMS message
- Secure communication, e-signature
- Administrative functions: password change, card block, secure messages to bank and user, etc.



BANKTRON® Mobile Banking

Allowing Consumers to Access Banking Services Using a Cell Phone

Channel of the Future

According to the prediction of global trends the mobile banking demand will surpass online banking demand in near future. Mobile banking will have more users, more transactions, and more revenue potential.

Since payments are revenue producing, the mobile phone becomes the perfect tool to directly drive revenues via increased spending, fewer denied transactions, relevant marketing messages, and value-added subscription services. The mobile phone sets the stage for lower costs from less fraudulent transactions, fewer customer service interactions, fewer billing complaints, and decreased chargebacks. Finally, there are numerous customer relationship advantages that can be used to increase customer satisfaction.

Benefits of BANKTRON® Mobile Banking

- BANKTRON® Mobile Banking solution allows to provide mobile banking services while integrating the core banking system, payment networks and third party applications.
- Great technical possibilities to expand financial services via mobile channel and ensure fast way to bring financial products to the market.
- Meets high security standards.
- Independent from accounting systems, supports multilingualism, easily adapted to national standards and requirements.

Functions and Features

- Information about accounts and movement of funds
- All types of wire transfers
- Payment cards management
- Personal finance management (types of expenses, personal budget, financial targets, etc.)
- Loyalty programs management (points accumulation, couponing, etc.)
- Personalized advertising offers
- Access control and e-signature
- Secure communication
- Calculators (currency exchange, loans, mortgages, etc.)
- Maps (nearest ATM's, Client Services)
- And many more!

Architecture

The solution architecture is based on user side and server side parts.

User Side

BANKTRON® Mobile Banking solution for users might be accessible in 3 technological ways:

- 1. Browser-based user interface**
 - Allows using financial services via any wireless/GSM mobile device
 - Updated and managed through server side of BANKTRON® Mobile Banking
 - Automatic detection of the mobile device model and user interface adjustment
- 2. Mobile application**
 - Versions compatible with Apple OS, Android, Windows Phone 7, Symbian.
- 3. Mixed approach**
 - Mobile application framework that has its functionalities but depends on the server in getting its data, visual user interface and executing its transactions.
- 4. SMS-based services**
 - Maybe used as a separate service or in conjunction with downloadable banking application and browser based services
 - May accomplish a wide range of financial services - from information about account balances to payment execution

Server Side

Main functions of BANKTRON® Mobile Banking solution server side:

- Manages, controls, provides the necessary data for user side applications
- Allows integrating financial institution services as well as services of the whole financial group or business partners
- Allows to offer personalized and highly customized services
- User administration, user rights and roles management, different authentication methods
- Information collection for Business Intelligence
- Fraud prevention

BANKTRON® Fraud Prevention

Prevention of User Identity Thefts and Fraudulent Transactions

Introduction

Solution is based on configurable criteria describing the suspicious actions and situations, also instructions on how the system should respond to the described events.

Depending on the suspicious action or situation the system can suspend or cancel operation, send a warning message for a person who is responsible for specific areas of the system or execute additional verifications, initiate second level authentication. The system monitors user activity against IP blacklist and blocks transactions from blacklisted addresses. User actions are investigated comparing them to configurable criteria sets.

Functions and Features

Additional identity verification and authentication

If a suspicious situation occurs, the system may initiate the 2nd level identity verification. The SMS message with a confirmation code is sent to user's mobile phone number. The verification code must be confirmed on internet banking site. As long as the user doesn't confirm his/her identity in this way, all operations are suspended.

Prevention display

This is a virtual workplace for a bank employee responsible for monitoring of suspicious transactions. On the prevention display all reports about suspicious customer actions, which meet the configurable criteria are shown.

Alerts

If a suspicious event occurs, an e-mail or a SMS is sent to a responsible bank employee or a group of employees.

Queue of suspended transactions

Suspended transactions go to special queue – buffer. Operations are blocked until a responsible bank employee or an automatic procedure does not completely reject them or allow their execution.

Contacts

In order to receive additional information on BANKTRON® online banking solution, please contact:

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