

# Comprehensive Direct Banking



The basis of success for direct banking is the bank's clear vision; the contractor's task is to realize the vision. We would like to show you an example where this cooperation resulted in a quick implementation of a comprehensive direct banking system and well-earned success with clients.

## Customer

The project was executed for OTP Banka Slovensko, a. s.

### Contact

Customer's website: [www.otp.sk](http://www.otp.sk)

Internet banking site (allowing demo access):  
[www.otpdirekt.sk](http://www.otpdirekt.sk)

## Pre-Implementation Status

When the project was started, OTP Banka Slovensko already had two mutually independent distribution channels:

- Homebanking (one OfficeLine 3.0 server, configurable file interface to the banking system);
- IVR (Phone banking), third-party solution.

### Offer of Services

Homebanking offers a wide range of services to clients: exchange rate table, overview of turnover items, direct debit approval, direct debit order, payment order (in domestic or foreign currencies), account balance, foreign transfer order, payment order cancellation, and text and data account statement.

## Post-Implementation Status

### Solution According to OTP Banka's Requirements

The new direct banking system was based on OfficeLine 3.0, which became the platform for integration of:

- newly introduced distribution channels of Internet Banking, Call Center, Mobile Banking (using communication by SMS messages, supporting SIM Toolkit), and Faxbanking;
- previously implemented distribution channels of Homebanking (which was integrated into the new system directly, with no functionality changes) and the IVR system (which is connected to the Call Center).

The direct banking system communicates through implemented interfaces:

- with the Profile banking system in on-line or off-line mode, according to the operating state of the banking system (providing clients with access to the offered services 24 hours a day, 7 days a week);
- with the card management system in on-line mode.

Service access security is handled at several levels. The clients can choose one of the two token types offered, or a grid card (for a basic level of security). Internet Banking security also utilizes SSL elements, implemented

using the SIG system (an A & L soft product designed for comprehensive and secure network interconnection solutions).

OTP Banka Slovensko also launched new direct banking services:

- overviews of payment orders, cancellation of single payment orders, cancellation and modification of standing payment orders;
- configurable notifications of account balance changes;
- recharging mobile phone credits and payment of mobile operators' invoices;
- opening, cancellation, and modification of checking sub-accounts or time deposits;
- overview of payment cards and application for a new card;
- tools allowing to achieve maximum comfort for the clients (transaction templates and predefined payees).

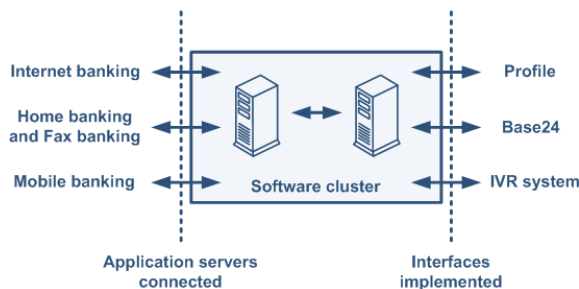
### Architecture

The core of the new direct banking system consists of OfficeLine database/application servers working in a software cluster, which makes the system failure-proof.

Servers in the cluster are connected to application servers running the distribution channels, system administration workstations and Call Center operators' workstations. The servers in the cluster are interconnected with the Profile banking system, with the IVR system, and with the card management system.

The application server for Internet Banking is connected to the Internet via the SIG system, which is also used for connection to the application server for Homebanking and Faxbanking, and for connecting OfficeLine servers with mobile network operators.

### Simplified System Diagram



### Implementation Process

At the beginning we set up a project team that takes care of all the needs of OTP Banka Slovensko concerning direct banking. In addition to preparing solutions for all new requirements, the project team provides on-site operation support (including consulting for future system development) and 24/7 technical assistance.

The project was divided into several successive stages during which the offer of client services expanded gradually:

- Stage I also included the implementation of all distribution channels and interfaces to the Profile banking system. Mobile Banking was launched for the clients of Eurotel SK. Duration (from the initial meeting to deployment in regular operation): 4 months.
- Stage II also included making Mobile Banking available to the clients of Orange SK and implementing interfaces to the card management system. Duration (from the initial meeting to deployment in regular operation): 5 months.

The result of the superior cooperation of OTP Banka Slovensko and A & L soft is a permanent growth in the number of direct banking users in OTP Banka Slovensko. This success is very promising for the future development of our cooperation and success.

### Contacts

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