

# Internet Banking in 1 Month



If you are considering a new Internet Banking solution (or other direct banking distribution channels), do not let the difficulty of implementation discourage you. We would like to show you an example of a project that we successfully prepared during a single month.

## Customer

The project was executed for the Cheb branch office of Raiffeisenbank im Stifftland eG (the "Customer").

## Contact

Customer's website: [www.rbcheb.com](http://www.rbcheb.com)

## Pre-Implementation Status

When the project was started, the Customer already had the Homebanking and Telebanking distribution channels based on the OfficeLine 3.0 product.

## Architecture

OfficeLine 3.0 was installed on one server that provides all the functions needed to run the two distribution channels.

Voice communication is ensured by the VoiceDesk equipment delivered by A & L soft, s. r. o.

## Offer of Services

Homebanking offers a wide range of services to clients: submitting a payment order, submitting a direct debit order, information about direct debit remittance or direct debit confirmation, account balance information, account statement, exchange rate table, and messages for clients.

Telebanking focuses on providing information about a client's account balance and general information such as exchange rates.

## Post-Implementation Status

### Customer's Requirements

The Customer wished to implement an Internet Banking solution that would meet these basic requirements:

- the new distribution channel should be easy and quick to integrate with the current ones;
- the solution should be open to successive extension of offered services;
- a high level of service security should be reached (using tokens and SSL);
- communication with the banking system should use the already existing interface.

In addition, the Customer required that Internet Banking provide these services to the clients:

- information about their accounts (overview of accounts and balances);
- information about non-cash transactions (history of payment orders) and cash transactions (overview of cash transactions);
- general information: exchange rate table and messages from the bank (sent individually or collectively to all clients);

- payment transactions: payment orders, multiple payment orders, direct debit orders;
- tools facilitating transaction specification: templates (allowing clients to create their own templates) and contact list (also maintained by the client);
- customization of Internet Banking features (a user profile configured by the client).

In addition to Internet Banking, the Customer wished to implement a communication channel that would allow clients to connect to the server over the Internet also when using Homebanking.

### Solution According to the Requirements

To meet all the requirements of the Customer, the Internet Banking solution was based on OfficeLine 3.0. The Internet communication channel for Homebanking was implemented by extending the Homebanking configuration.

To secure Internet Banking using SSL elements, we implemented a SIG system (this is an A & L soft product designed for comprehensive and secure network interconnection solutions).

The Customer also obtained a solution of Internet Banking web pages, which is based on the Customer's corporate identity guidelines and provides a user-friendly interface to clients.

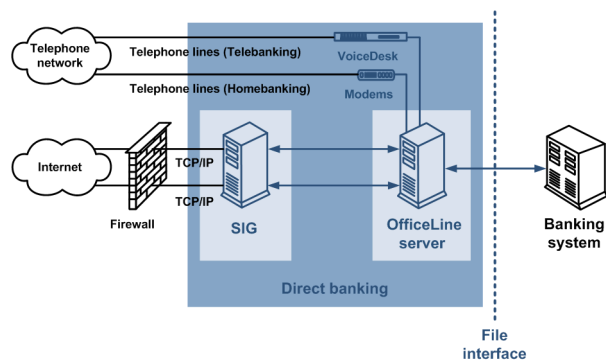
The project included designing optimum processes related to client care, in particular to making services available to the client and delivering security elements.

### Architecture

OfficeLine features allowed Internet Banking to be easily integrated into the original OfficeLine server, which was connected to the Internet via the SIG system.

All distribution channels run over a common database and are administered through a common interface.

### System Diagram



## Implementation Process

### Project Milestones

The project had to be finished successfully within 1 month.

This influenced the timing of its milestones:

- initial meeting (Day 1 of the project);
- solution design (Day 10 of the project);
- solution approval (Day 14 of the project);
- solution delivery (Day 25 of the project).

### Project Team

The initial meeting with the Customer was immediately followed by forming a project team, whose task was not only to prepare the actual solution (and operational documentation), but also provide continuing care to the Customer, in particular provide operational support and take care of further system development.

### Promising Future

Thanks to our superior cooperation we managed to extend the Customer's offer of distribution channels and direct banking services in a very short time. This success is very promising for the future development of our cooperation.

## Kontakty

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