

# The iBank 2 UA system

# Contents

About iBank 2 UA System . . . . .	2
<b>1 Services</b>	<b>2</b>
Internet-Banking and PC-Banking services for corporate clients . . . . .	3
Mobile-Banking service for corporate clients . . . . .	4
SMS-Banking service for corporate clients . . . . .	5
Phone-Banking service for corporate clients . . . . .	6
Ticker . . . . .	6
Servicing of big corporations and holdings . . . . .	6
Finance Control Center . . . . .	6
Corporate budgeting . . . . .	7
Corporate auto-client . . . . .	8
Controlling of the corporate client employees' cards . . . . .	9
Salary projects for corporate clients . . . . .	9
Corporate cards . . . . .	9
Servicing of big trading clients . . . . .	10
Documents prepared by the bank for corporate clients . . . . .	10
Effective collection of payments of corporate clients . . . . .	11
<b>2 Key advantages</b>	<b>11</b>
<b>3 Our clients</b>	<b>13</b>

## About iBank 2 UA System

The "iBank 2 UA" System is designed for provision of electronic banking services. The "iBank 2 UA" System (a program package) is installed in the banks for servicing clients with the help of all possible communication channels - Internet (on-line, off-line), SMS, telephone line, etc.

The "iBank 2 UA" System is positioned as a single platform for all electronic banking services and consists of the following standard modules that can service any corporate clients:

- Internet-Banking service - provides on-line electronic banking services for all types of financial documents and services.
- PC-Banking service - provides off-line electronic banking services for all types of financial documents and services.
- Mobile-Banking service - provides on-line full-service module on mobile platforms.
- SMS-Banking service - provides access to the client's bank accounts and cards by means of SMS.
- Phone-Banking service - provides access to the client's bank accounts and cards through the telephone line.
- Ticker - provide the clients with on-line information.

The "iBank 2 UA" System also includes the following additional services:

- Servicing of big corporations and holdings:
  - Finance Control Center
  - Corporate budgeting
  - Corporate auto-client
- Control of corporate client employees' cards:
  - Salary projects
  - Corporate cards
- Servicing of big commercial clients:
  - Acquiring
- Preparation of the corporate client's documents by the bank:
  - Bank assistant
- Effective collection of payments of corporate clients:
  - Structured payments

# Chapter 1

## Services

Each document in the "iBank 2 UA" System is presented in full compliance with all requirements of the National Bank of Ukraine. Thanks to the "iBank 2 UA" System any bank is able to provide their corporate clients with the following services:

Documents in national currency: Payment order Payment request Payment request charged to the client Notifications about goods shipment (factoring)

Documents in foreign currencies: Currency transfer order Currency purchase order Currency sale order Currency conversion order

Corporate clients can receive the following reports from the bank: Statement of account Turnover balance sheet Statements on merchant operations made through the point-of-sale terminals Information about arrears of loans Excerpt from the loan agreements Schedule of the loan repayments History of changes in the loan interest rates

Additional options: Letters - exchange the information messages with attached files between the clients and bank Withdrawal of documents that have been sent to the bank earlier Directories with the currency exchange rates, remitters of transfers in Ukrainian and foreign currencies, directories of MFO codes and SWIFT Setting of sms- and e-mail messages posting that contain events happen in the "iBank 2 UA" System - cash flow passed the account/card, changed status of a document, new income documents, etc. Interconnection with the client's accounting utilities

### **Internet-Banking and PC-Banking services for corporate clients**

Internet-Banking and PC-Banking services are two different and handy modules of the "iBank 2 UA" System with maximally functionality and multilanguage interface that are assigned for servicing any corporate clients. It is possible to work in Ukrainian, Russian and English languages. As for their functionality, the Internet-Banking and PC-Banking modules are fully identical and support the same user interface, the same types and forms of documents in soft and hard copies, the same logics, directories, means of interconnection with accounting utilities and the same mechanisms of information protection. The Internet-Banking service is designed for on-line operations. In order to work with the Internet-Banking module a client needs only a modern computer of any type and with any operational system, a Web-browser and connection with Internet. Internet-Banking requires no special software for installation in the client's offices. A client component of the Internet-Banking is designed in the form of Java-applet that is loaded into the user's Web-browser. It is compatible with all types of Web-browsers - Internet Explorer, FireFox, Mozilla, Netscape, Opera, Safari - and can operate on any platform - Windows, Linux, Mac OS, Solaris, FreeBSD and others. Mechanism SoftUpdate is used to make the Java-applet loaded much quicker. The PC-Banking service is an off-line option that includes any operations with documents, various directories, import of documents from accounting utilities, electronic signatures on the documents,

review of the account statements, and does not require connection to the Internet. Clients with low-speed Internet, or clients who do not desire to work through the Internet can connect their modems directly to the bank's modem pool. It takes them only 40...60 seconds to reach the bank modem and send or receive 50 payment documents. In order the PC-Banking module functions properly a client needs only a modern computer with any operational system and any virtual Java-machine- Microsoft JVM that should be built into the Internet Explorer, Sun JavaPlugin or any other system higher than JRE 1.1.4. Transferring of financial documents to the bank, loading of statements, directory synchronizing, loading of update client component are synchronized with the bank operation via connection protected by protocol TCP/IP. This option can control DialupIP-connection. Any client can take an advantage of the opportunity to work through the bank's modem pool and Internet. The scope of information in the PC-Banking service is primarily stored in the bank's server. In case of any computer malfunction, or re-loading of OS, or working with a new computer the user needs only to re-install unified PC-Banking client distributive and adjust proper synchronization with the bank. The result is that all current settings of the client, all documents with the current status that have been previously sent to the bank, history of the status changes, all statements, directories of receivers and beneficiaries, all updates will be reloaded from the bank server to the client's computer. The clients themselves can choose any desired synchronization period for their documents and account statements. The PC-Banking client component is of a multi-client type: an operation of several organizations with their own documents, statements and directories is supported within one common program. The PC-Banking module provides network installation. Each working place of the client's employees is connected to the local server and data storage through the local network of the company. The local server is a single point that is synchronized with the bank's server. Such organization of operation provides a chance to work in multi-client mode with only one point of connection to the Internet or modem pool of the bank. The main advantage of the "iBank 2 UA" System is a single client's EDS key (electronic digital signature) in order to work with all modules of the System. Such functions as preliminary registration of the clients, generation of EDS keys, control of keys and printing of certificates are built into the Internet-Banking and PC-Banking modules. It is possible to create a new EDS key in the Internet-Banking or PC-Banking module with their further usage both in the Internet-Banking and PC-Banking modules. The Internet-Banking and PC-Banking services ensure the highest level of security and include mechanism of EDS for financial documents. All data are encrypted by national cryptographic algorithms. All sending data are continuously checked for their integrity. The "iBank 2 UA" System can serve unlimited number of employees and EDS keys. A built-in crypto library is envisaged in the System that is certified by the State Service for Special Communication and Information Protection of Ukraine of Security Service of Ukraine. System ensures legal validity of electronic document circulation and supports certificates of unclassified EDS keys. The Internet-Banking and PC-Banking services envisage flexible control of the clients' rights and rights of their employees. System can set a desired number of EDS depending upon needs of each client and upon type of each document. It is possible to create up to 8 groups of EDS.

## **Mobile-Banking service for corporate clients**

The Mobile-Banking module provides the clients with the non-stop mobile connection to each electronic banking service. The Mobile-Banking service is designed for on-line operation allowing corporate clients to fully control their bank accounts by means of PDA (Personal Digital Assistant) and communicators both in the Internet-Banking and PC-Banking modules. The Mobile-Banking service is a changed version of the Internet-Banking service that takes into account technical specifications and peculiarities of PDA and communicators. In order to operate with the Mobile-Banking module a client should be connected to the Internet organized over the GPRS or Wi-Fi. A single

client component of the Mobile-Banking service can support interconnection with several banks. The Mobile-Banking service includes a full-range mechanism of EDS for financial documents and ensures the highest level of security. The service also envisages mechanism of cryptooperation and mechanism ensuring integrity of transmitted data. All classified EDS keys are coded and stored in the PDA's memory, communicators or on any other alienable medium. Clients of the Mobile-Banking service can create, sign and send to the bank all and any types of financial documents, work with correspondent and beneficiary directories, follow up status of their documents, receive statements and balance sheets of their accounts for any period of time, and exchange the letters with their bank. The Mobile-Banking module operates in the common interconnect space for the documents of the "iBank 2 UA" System and supports team work of employees of corporate clients. Any financial document made by an accountant in PC-Banking or Internet-Banking module can be edited and signed by the head of this company using the Mobile-Banking service. The Mobile-Banking module supports the common interconnect space for clients' EDS keys. It means that when you need to sign some financial documents in Mobile-Banking module you can use the same keys that are used in the PC-Banking and Internet-Banking modules. Printing of documents is possible if your printer and PDA are equipped with infrared port or Bluetooth. The client component of the Mobile-Banking service is designed on the C# for Microsoft .NET Compact Framework platform and operates through the PDA and communicators with WindowsMobile 5.0 or PocketPC 2003. The Mobile-Banking client distributive is the same for all corporate clients, features 300 KB, and is loaded and installed directly from the bank's site. Installation of the Mobile-Banking service is maximally simplified and does not require any computer. The Mobile-Banking module supports Over-the-Air installation technology; however, installation and operation from any alienable medium (for example, flash-card) are also possible. The common Mobile-Banking distributive includes a "Ticker for the Mobile Platforms". Ticker is able to forward services of real-time informing the clients about the cash-flows and letters from bank with the help of Today Screen of PDA and communicators.

## **SMS-Banking service for corporate clients**

The SMS-Banking module is designed to provide the corporate clients with information by means of SMS-messages. The following five types of SMS-messages are arranged in the SMS-Banking module: About changed status of outgoing documents About incoming bank documents About cash flow on the account About current balance of the account About login to the "iBank 2 UA" System Content of information in the notification and conditions of the message posting can be changed depending on the notification type. Corporate clients can, by their own, set conditions for posting the SMS-messages and define content of information in the notification for each type of the notifications. Such conditions of posting and content of notification are set in the Internet-Banking and PC-Banking modules. To send the SMS-messages from the bank the GSM-modems and Gates of the cell operators can be used. The SMS-Banking module is compatible with SMPP, SMTP, HTTP and HTTPS protocols. Information in the SMS-Banking service is protected by means that are standard for mobile communications. To authenticate the client, a mobile telephone number, key and password are used in the SMS-request mode. As current SMS-technologies do not provide a proper mechanism of electronic digital signature, all and any operations related to the charging-off money from the accounts of corporate clients are prohibited in the "SMS-Banking service for the corporate clients".

## Phone-Banking service for corporate clients

"Phone-Banking" module refers to the systems of interactive voice response (IVR) and provides the corporate clients with access to information concerning their bank accounts through a stationary telephone and fax machine. The "Phone-Banking service for corporate clients" supports the following services: Information on incoming bank documents Information on the current balances Information on operations with account Statements sent to the fax machine Information with indicated time of the last connection All and any operations related to the charging-off money from the accounts of the corporate clients are prohibited in the "Phone-Banking service for the corporate clients". All scenarios of communications between the clients and bank are described in the CallXML language. In case of necessity banks can independently update and extend such typical scenarios, voice menus and reports sent to the fax machine. This module provides the clients with information via free access (i.e. without any authentication). This information includes bank news, information on the bank's working hours, addresses of affiliates, tariffs, information about services, the bank's exchange rates, etc.

## Ticker

The Ticker is designed to inform corporate clients in real-time operation mode. The Ticker as a program is installed into the client's computers, PDA, communicators and interconnected with the bank's server through the Internet in on-line mode. In accordance with specified events the clients are informed about the cash flows, current balance on accounts and cards, new documents and login to the "iBank 2 UA" System.

## Servicing of big corporations and holdings

In order to service big corporations and holdings the following new server modules were created: Finance Control Center Corporate budgeting Corporate auto-client These new server modules are positioned as additional tools for the "iBank 2 UA" System that operate in the frame of the "iBank 2 UA" Application Server and do not require installation of any additional server equipment.

### Finance Control Center

This additional service "Finance Control Center" (hereinafter FCC) of the "iBank 2 UA" System is designed for complicated schemes of servicing big companies with subdivisions, affiliates and daughter companies situated in a remote distance. Such server consists of: Server module "FCC-On-line" Server module "FCC-Off-line" Client work station "FCC-On-line" Client work station "FCC-Off-line"

These server modules are installed and operate in the frame of the "iBank 2 UA" Application Server and do not require installation of any additional server equipment and systems software or any re-designing of Gates for integration with the CABS (Computer-Aided Banking System). This additional server "Finance Control Center" of the "iBank 2 UA" System operates in the common interconnect space of documents, clients' EDS keys and directories of clients.

Main peculiarities of the additional service: User can work simultaneously with documents of several companies User can work simultaneously with directories of several companies User can selectively sign (vise) documents of several companies User can receive consolidated reports on accounts of several companies User need not to "switch" between companies and change diskettes with EDS

keys User can control budgets of daughter companies (with the help of additional service "Corporate budgeting").

This additional "Finance Control Center" server helps to apply different schemes of servicing the corporate clients.

### **Controlling accounts of several companies by one person or by one "team of accountants"**

Users can control accounts and documents of all their subordinate (daughter) companies through the client work station "Finance Control Center". The user, on behalf of subordinate companies, can independently create and sign payment documents with the help of classified keys of the subordinate companies for their EDS and monitor state of the accounts (review statements and check balance on the accounts). The same scheme can be applied to the group of companies that are serviced by one "team of accountants" - by one or several users who control accounts of several subordinate companies with the help of the "iBank 2 UA" System. All users of the client work station "Finance Control Center" work in the common interconnect space of accounts, documents and reports of daughter companies. It is possible to organize simultaneous work of several users of the "team of accountants".

### **Controlling accounts of affiliates and daughter companies located at a remote distance**

A "team of accountants" of the parent company using the client work station "Finance Control Center" can work in the common interconnect space of accounts, documents and reports of affiliates and daughter companies and vise their documents by means of specified keys. Affiliates and daughter companies control their accounts with the help of Electronic Banking System "iBank 2 UA" and Internet-Banking, PC-Banking and Mobile-Banking modules and create and sign payment documents and receive statements from the bank. At the same time the parent company can monitor finance and control accounts of affiliates and daughter companies with the help of client work station "Finance Control Center". Practically, this additional service "Finance Control Center" of the "iBank 2 UA" System is used to support two main schemes of work: Parent company only monitors accounts and documents of the daughter companies Parent company has a right to put visa signature on the documents of daughter companies in order the bank can accept such documents for execution.

### **Controlling accounts of companies with complicated hierarchical structure**

This scheme makes possible to vise documents of daughter companies by several offices of the parent company (for example, by regional and general offices). This scheme is suitable for the companies with hierarchical structure of offices located in different remote areas. Regional office controls accounts of daughter companies and monitors and vises documents with the help of client work stations "FCC-On-Line" and "FCC-Off-Line". General office may function as an owner of general visa signature to attest the documents that have got visas in the regional offices. And general office can also put the visa signatures on the documents that do not require signatures of regional office and monitor financial activity of any daughter company.

### **Corporate budgeting**

This additional service "Corporate budgeting" is designed to provide the parent companies of the holding structures with services that allow them to control execution of corporate budget on the centralized basis. Parent company of the holding, with the help of the working station "FCC-On-Line" or "FCC-Off-Line", creates and approves budget distribution between the accounts of the

daughter companies and set expenditure limit for each account of the holding's budget classification for the next budget period. Directories of accounts of the budget classification is controlled, budget distribution between the accounts of daughter companies is created and approved, limits for the specified items of budget are changed, and items and accounts of the daughter companies are blocked on the basis of electronic documents (statements) that are made and signed by the parent company. The daughter companies work with the conventional client work stations of electronic banking system, i.e. with the PC-Banking, Internet- Banking and Mobile- Banking modules. When executing a payment the daughter companies should indicate in the payment documents code of the item taken from the directory of the holding's budget classification. During processing of data from the payment orders, the server module "Corporate budgeting" automatically checks whether this or that sum of payment exceeds remaining limit specified for this particular item or not. Program allows making some corrections in the current budgets.

### **Main advantages**

For parent company: Integration with and clarity of the budget state of entire holding Functions of automatic control of the budget execution delegated to the bank No necessity in creation of own settlement center and routes for the daughter-companies' payments with obligatory passing their managing company The client working station "FCC-On-Line" of the "iBank 2UA" System requires no special software installed in the parent company

For the daughter companies: Simple entering the process. No necessity in installation of any additional software. Conventional client working stations of electronic banking services - PC-Banking and Internet-Banking - are used for interconnection with the bank. Easy operation, minimal errors. A payment can be charged only to the active item of expenditures that is chosen in particular directory. Real-time access to the information on remaining limits

For the bank: An opportunity to forward new services - consequently, it means new sources of earning and improved bank attractiveness for the clients Attraction of big systemic corporate clients with a number of daughter companies, structures and divisions for further servicing Accounts of daughter companies of the holding client integrated into the bank and, consequently, increased turnover of the bank finance No necessity in installation of any additional equipment and/or software to forward the bank services to the clients

### **Corporate auto-client**

This additional service "Corporate auto-client" of the "iBank 2 UA" System is designed for servicing big corporate clients with very intensive circulation of documents. This service provides interconnection of accounting utilities of the corporate clients directly to the bank server of the "iBank 2 UA" System omitting client working stations Internet-Banking, PC-Banking and Finance Control Center. The main objective of this service is to fully exclude user's participation in the process of document signing and posting them to the bank, receiving statements from the bank as well as to provide close integration of the corporate client's accounting utilities with the bank server "iBank 2 UA" taking into consideration all individual peculiarities of the client work. This service includes the following: Server module "Corporate auto-client" Client component "Corporate auto-client" The client component "Corporate auto-client" is developed on the Java platform and on the basis of Internet-Banking technologies, includes built-in crypto library certified by the State Service for Special Communication and Information Protection of Ukraine of Security Service of Ukraine and is compatible with any modern computers with any modern operational systems. The client component does not contain any graphical interface; it is run from the command line; and it provides interconnection between the bank server "iBank 2 UA" and corporate client's accounting

utilities on the basis of individual scenario written in the script language BeanShell. Standard scenario of such interconnection assumes import of financial documents from the company's accounting utilities, signing of documents, delivering of documents to the bank, receiving of statements from the bank, loading of the statements to the accounting utilities. Depending upon the settings, it is possible to use fully automatic mode of document signing and their delivering to the bank with no participation of the client in this process or to get individual permit for signing each particular document. This additional service "Corporate auto-client" operates in the common interconnect space of documents and EDS keys of the "iBank 2 UA" System. Only one client component installed in this additional service makes possible to handle documents and accounts of several companies. The "Corporate auto-client" has been rated highly by clients whose document circulation reaches more than 30 000 payment documents per day.

## **Controlling of the corporate client employees' cards**

To control cards of employees working for a corporate client the "iBank 2 UA" System provides the following new server modules: Salary projects Corporate cards  
These new server modules operate in the frame of the "iBank 2 UA" Application Server and do not require installation of any additional server equipment in the bank.

### **Salary projects for corporate clients**

This service is designed for salary projects of the banks. The service includes the following: Supplements to the Firmware for the Internet- Banking and PC- Banking modules and FCC Server module "Salary projects for the corporate clients" Gate for integration of the "iBank 2 UA" System with the CABS and card processing system. The "iBank 2 UA" System maintains directory of the company's employees who are serviced in the frame of the salary projects. The Gate can from time to time synchronize this directory between the CABS and "iBank 2 UA" System. Bank controls content of the employees directories on the basis of documents received from the corporate clients. The corporate client can make and post to the bank the following documents: Employee's discharge order Cards assignment order Cards validity prolongation order In order to account a payroll a corporate client must create and send to the bank a salary sheet. The gross salary will be distributed to the employees' current accounts and cards in accordance with the salary regulations being currently in force. At the same time and together with the salary sheets the following two payment orders can be automatically formed and sent to the bank: Order to transfer money for salaries Order to transfer money for commission payment The system envisages rules set by the bank on how to form such payment orders for each client. Each document related to the salary projects is sent to the bank with the EDS of a particular corporate client. Importing and exporting of documents and reports on salary projects are envisaged in the System in order to integrate this additional service with the accounting utilities of corporate clients.

### **Corporate cards**

Corporate bank cards are assigned for paying out money for business trips and for representation expenditures, as well as any costs associated with the main economic businesses of the companies. In order to forward the service "Corporate bank cards" bank should create a special card account (SCA) for the company and attaches a needed quantity of cards to this SCA. Such corporate cards are issued under the name of each employee of the company. The corporate bank cards help to reduce number of operations with the cash that are to be executed by employees of the company; reduce costs of receiving and storing the cash; exclude operations with cash documents and cheques;

introduce automation into registration of cash spending. This additional service "Corporate bank cards" of the "iBank 2 UA" System is intended to introduce automation into the processes of the corporate card handling and helps the bank to forward services of real-time controlling of finance resources to the companies. This additional service helps to send the bank the following documents: SCA replenishment order SCA opening order SCA closing order Form to be filled by employees New card opening order Card reissue order Card blockage order Card loss/larceny order Card limit setting order This service includes the following: Supplements to the Firmware for the Internet- Banking and PC- Banking modules and FCC Server module "Corporate cards" Gate for integrating the "iBank 2 UA" System to the CABS and card processing system

This additional service "Corporate cards" is accessible for clients through the working stations "Internet-Banking service for corporate clients" and "PC-Banking service for corporate clients", "FCC-On-Line" and "FCC-Off-Line" modules. The corporate clients can receive the following documents from their banks: Statements of the SCA for any period of time Statement of the card for any period of time Each document sent to the bank is signed by EDS of particular corporate client. Mechanism of document importing from and exporting to the accounting utilities of corporate client is available.

## **Servicing of big trading clients**

In order to serve corporate clients with extensive trade networks the following service is designed in the "iBank 2 UA" System: Acquiring

This service operates in the frame of the "iBank 2 UA" Application Server and does not require installation of any additional server equipment in the bank.

### **Acquiring**

This new service "Acquiring" is designed for giving the corporate clients detailed information about merchant operations made via point-of-sale terminals with the help of the "iBank 2 UA" System. This new service does not require installation of any additional software and is accessible for clients through the working stations "Internet-Banking service for corporate clients" and "PC-Banking service for corporate clients", "FCC-On-Line" and "FCC-Off-Line" modules. Reports suggested by the "Acquiring" service contain information about trading points and installed point-of-sale terminals and detailed information about merchant operations, which payment cards are used and commission rates of the bank.

## **Documents prepared by the bank for corporate clients**

In order the bank officers can prepare documents in the "iBank 2 UA" System for their clients, a following module is included into this System: Bank assistant

This new server module operates in the frame of the "iBank 2 UA" Application Server and does not require installation of any additional server equipment in the bank.

### **Bank assistant**

In the first line, this service focuses on the preparing documents of currency control which require from the corporate clients very deep knowledge of methods and very often present essential difficulties. Additionally to the currency documents, bank also can prepare other types of documents for their corporate clients (for example, documents on repayment of credit indebtedness of the client).

Two approaches for preparation of the client's documents can be mentioned: Individual approach. Bank officers prepare document for each client individually. A client creates a new document, fills the most important items and sends it to bank for approval. A bank officer finally executes the document and returns it to the client for signing. Each document prepared by the bank shall be signed by EDS of the bank officer. The client never receives any document without the EDS. The "iBank 2 UA" System stores histories of creation and preparation of all documents with the EDS of the bank officers and employees of the corporate clients. It is the best guarantee of the document authenticity and reliable means for settling any conflicts.

Standard automatic approach. All documents are prepared automatically in accordance with the set rules and politics; participation of the bank officers in the document preparation is minimal. Prepared documents are loaded from the bank system to the System of Electronic Banking "iBank 2 UA", signed by EDS of the bank, and after this they become available for the clients. As an example we can mention execution of documents on repayment of credit indebtedness of the client. On reaching a mature date for repayment of indebtedness the bank automatically prepare payment order to repay the indebtedness. Then this payment order is sent to the client for checking and signing.

The "Bank assistant" service can flexibly combine these both approaches in accordance with requirements of the client.

## **Effective collection of payments of corporate clients**

In order to organize effective collection of payments of corporate client, the "iBank 2 UA" System includes the following server module: Structured payments

This server module operates in the frame of the "iBank 2 UA" Application Server and does not require installation of any additional server equipment in the bank.

### **Structured payments for the corporate clients**

This service is designed for automatic processing of intensive flows of incoming payments by way of supporting additional requisites. The main objective of the service is to ensure inserting of correct additional requisites of a given receiver-participant of such structured payments and to keep these additional requisites in the specified structured format in the field "Purpose of the payment" in the standard payment order. When a participant of the structured payments receives electronic reports (for example, account statements) from the bank this participant can activate an automatic processing of the field "Purpose of the payment" in the payment order with further singling out and importing these additional requisites to the registration system. This service includes the following: Supplements to Firmware for PC-Banking, Internet- Banking and Mobile-Banking Server module "Structured payments for corporate clients" This additional service is accessible for clients through the working stations "Internet-Banking service for corporate clients", "PC-Banking service for corporate clients" and "FCC-On-Line" and "FCC-Off-Line" modules. This service also includes directory of participants of the structured payments that is maintained by the bank and contains the following information: Requisites of participants of the structured payments Status of participants of the structured payments Descriptions of the fields for additional requisites Descriptions of directories for additional requisites Descriptions of business rules for additional requisites Descriptions of structured format for the field "Purpose of the payment" in the payment order.

## Chapter 2

# Key advantages

### **Support of multilanguage interface**

Each client work station of the "iBank 2 UA" System supports a multilanguage interface that can operate in Ukrainian, Russian and English languages.

### **Single platform for forwarding electronic banking services**

The "iBank 2 UA" System presents a unified platform for forwarding a whole spectrum of electronic banking services and supports all communication channels- Internet, SMS, telephone, etc. - for connecting to the services.

### **Covering of all client categories**

The "iBank 2 UA" System suggests electronic banking services for all types of corporate clients ranging between private entrepreneurs and big holdings, basic banking services and VIP-clients with the highest requirements to the banking servicing standards. Flexibility and variety of functional opportunities help the banks to propose a scope of services that are in maximal compliance with the needs and expectations of different target groups.

### **Support of the banks with numerous branches**

The "iBank 2 UA" System orients to the widest spectrum of the bank types ranging between small regional affiliates and the biggest banks with numerous affiliates and hundreds thousands of corporate clients. A single "iBank 2 UA" System installed in a main bank office is able to service all clients of the main bank office and of all branches. The "iBank 2 UA" System can delegate rights for managing all clients and employees from the main bank office to its affiliates. The "iBank 2 UA" System can be integrated into affiliates with remote CABSs.

### **Ensured level of safety**

The "iBank 2 UA" System guarantees the highest level of safety, contains EDS mechanism for electronic documents of the clients and mechanisms of coding and integrity of documents for posting. The System ensures legal validity of circulated electronic documents; contains procedure to settle conflicts; and includes a package of legal documents.

### **Crypto library certified by the State Service for Special Communication and Information Protection of Ukraine of Security Service of Ukraine**

The "iBank 2 UA" System is supplied with a built-in crypto library certified by the State Service for Special Communication and Information Protection of Ukraine of Security Service of Ukraine (Certificate of Compliance № UA 1.112.0135242-06). The crypto library Java includes national cryptographic algorithms in accordance with the GOST 28147-89 (encryption, message authentication code), GOST 34.310-95 (EDS), GOST 34.311-95 (hashing function) and DSTU 4145-2002 (EDS on elliptic curves).

### **Common interconnect space for documents**

The "iBank 2 UA" System supports a common interconnect space of documents and reports for all components of the System. Users have an opportunity to make a document in the Internet-Banking service, sign it in the Mobile-Banking service and to review the resulted payment document in the SMS-Banking service and Ticker.

**Common interconnect space for the EDS keys**

The "iBank 2 UA" System supports a common interconnect space of EDS keys of the clients in each communication channel and in each component of the System. Any EDS key created by the client in the Internet-Banking service can be used in PC-Banking and/or Mobile-Banking service without any additional settings and without any limitations.

**Common interconnect space for electronic banking services**

The "iBank 2 UA" System supports a common interconnect space for electronic banking services for all modules of the System. In the Internet-Banking, PC-Banking and Mobile-Banking modules these electronic services are presented in the fullest volume.

**No dependence upon the bank platforms**

The bank component of the "iBank 2 UA" System is developed in Java and operates on all server platforms - Windows, Linux, Solaris, AIX, HP-UX and others. Oracle, Sybase, Microsoft SQL Server, PostgreSQL and IBM Db2 can be used as a server for database in the "iBank 2 UA" System.

**No dependence upon the platforms for clients**

While working with the "iBank 2 UA" System clients can use any types of modern computers with any operating system - Windows, Linux, MacOS and others.

**Integration into the CABS and card processing system**

The "iBank 2 UA" System can be integrated into any commercial CABSs. The System is supplied with ready-to-work Gate to integrate the System into Ukrainian and other CABS and card processing systems. Exchange mechanism can work with text and XML-files, support interconnection with the CABS database and exchange the information via the message buses.

**Full spectrum of bank documents**

The "iBank 2 UA" System is designed with taking into account all requirements of the National Bank of Ukraine; it supports a full scope of bank documents. Form of documents and rules for filling the forms are described in the XML and script language LISP, however, in case of any necessity they can quickly and easily modified.

**Simplicity of clients' support**

Internet-Banking of the "iBank 2 UA" System requires no special software for installation in the client's offices. Absence of necessity in any special software makes essentially easier a process of support the clients. The client PC-Banking distributive of the "iBank 2 UA" System is of small size and is common for all clients. Bank does not need to generate an individual client distributive for each client or to organize and register all issued distributives. PC-Banking module includes a built-in mechanism of automatic revision of the client component, and it features automatic synchronization by the bank of all settings, documents, reports and client directories.

## Chapter 3

# Our clients

Ukrainian company BIFIT was founded in August 22, 2002, in city of Dniepropetrovsk and is a general partner of Russian company BIFIT in Ukraine. The name BIFIT is an abbreviation of "Bank and Financial Internet-Technologies". Legal form of the ownership is "Limited Liability Company". Main business of the Ukrainian company BIFIT includes design, introduction and support of software for Electronic Banking System "iBank 2 UA".

To date the "iBank 2 UA" System has been implemented and successfully operates in the following Ukrainian banks:

- Raiffeisen Bank Aval
- Ukrsotsbank
- Ukrsibbank
- TAS-Komerzbank
- VAB Bank
- Brokbusinessbank
- ProCredit Bank
- Active-Bank
- Zemelny capital
- Investbank
- Integral-Bank
- Kontrakt
- Marine Transport Bank
- First Investment Bank
- PORTO-FRANCO
- Erste Bank
- Promeconombank

- First branch of Integral-Bank
- Real Bank
- Lisichansk branch of Real Bank
- Universal Bank for Development and Partnership
- Fortuna - bank
- Express Bank

Russian version of the System has been implemented and successfully operates in 517 Russian banks.