



The e-banking solution from FIS KORDOBA

K-e banking

Financial institutions today have to be able to provide their customers with attractive offers and also services for handling banking transactions in real time via the so-called new sales channels, such as internet or mobile banking. To be in a position to react quickly to these market demands and the associated altered customer behaviour, KORDOBA supplies all data relevant for home- and e-banking to the sales channel server. K-e banking is the optimum platform for supporting all the transactions defined in FinTS and HBCI for electronic banking.

The benefits of K-e banking

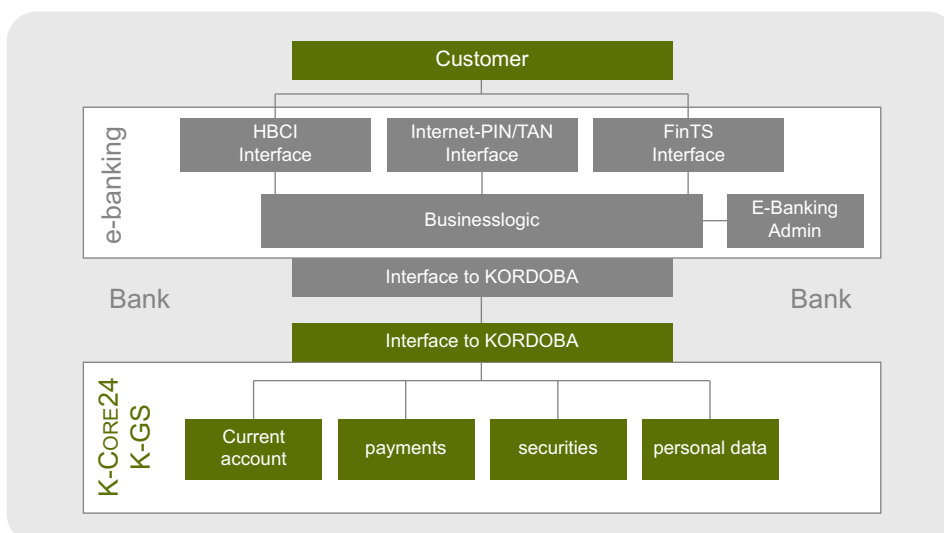
- Communication platform to support dialogue with the customer
- Support for all HBCI clients (StarMoney, Quicken etc.)
- Scalability (horizontally and vertically)
- Network and protocol independent of the booking system
- up to date, ergonomic user interface for the bank customer in the internet

Precision ●

Innovation ●

Vision ●

Architecture



To the bank customer, the K-banking server is like an electronic bank counter giving him mobile (depending on the end device, e.g. laptop or mobile phone) and round-the-clock access to all the business transactions offered by the bank.

The K-banking server is thus a flexible interface between a host or processing system of a bank on the one hand and an end-user system on the other. It offers a standard and easily expandable interface between different platform-independent end-user applications and the processing system, using diverse transmission (HBCI, HTTP) and connection protocols (TCP / IP etc). By carrying out general basic functions and tasks (e.g. client authentication, plausibility checks etc.), the K-banking server takes some of the workload off the processing system. These tasks are performed by the K-banking server in a restricted, legally non-binding form if it – for whatever reason – is not working online (maintenance, connection failure).

The K-banking server synchronises its own data stocks with the processing system. From the client application's viewpoint, the K-banking server allows the use of application-specific encryption and authorisation procedures and supports a number of clients in parallel.

Scope of services

● Precision

● Innovation

● Vision

The K-banking server supports the following business transactions (HBCI 2.(0.)1, 2.2, FinTS 3.0).

Security

- Authentication / authorisation PIN / TAN (iTAN, smsTAN, chipTAN), HBCI code
- Account freezing

Payments, domestic and foreign

- Individual transfers (standing orders, forward date transfers)
- Debits
- Grouped transfers
- SEPA transfers

Turnover information

- Account turnover figures
- Balances
- Electronic statements

Time deposits

- Term deposit conditions
- Setup of new term deposits

Stocks and securities

- Opening statement
- Portfolio order etc.

Information

- Retrieval of release data

Administration functions

- Identification
- Processing preparation
- Status log
- Public code request
- Code changes and blocks

PIN / TAN

- Change PIN
- View TAN use information
- Request, release and block TAN list

Savings deposits (only HBCI 2.2 and FinTS 3.0)

- Collect additions to savings
- Cancel savings deposits

Authentication

K-banking server supports both the RDH procedure (RSA-DES hybrid procedure).

Management of customer data

Via the administration-client connector, new records, modifications and deletions of account, customer and other data relevant to the K-banking server are forwarded to it, whereupon the K-banking server's data stock is modified as appropriate. Every individual data set does not need to be created in order to be able to maintain the customer and account data and K-banking's internal data. The management of customer data is controlled by authorisation groups which govern what actions a person in the K-banking server can carry out.

The following authorisation groups exist at present:

- System-related authorisation groups
 - e.g. inclusion, removal of people
- Bank application-related authorisation groups
 - new customer set-up, queries, modifications
 - new account set-up and modification
 - queries of external accounts
 - generation, deletion and unblocking of TAN lists

Precision ●

Innovation ●

Vision ●

- General authorisation groups
 - queries of own accounts
 - electronic post
 - normal customer transactions

The number and rights of the authorisation groups are managed in the K-e banking server.

Technology

K-e banking can be used on SUN Solaris platforms. The ORACLE database is used for data storage. The scaling of K-e banking is guided by the size of the entire application depending on the number of home-banking customers and the associated quantity of data arising.

Conclusion

The potential of e-banking is a long way from being exhausted. Instructing transfers at the counter or taking money to the bank is becoming increasingly difficult as normal working hours coincide with bank opening times. At the same time, the customer is increasingly used to handling business on the go. Access to the virtual bank counter is now a normal expectation not just for these bank customers. The innovative technology of K-e banking opens up new customer retention opportunities. This is further boosted by its good maintenance and support friendliness. K-e banking is equipped for the future, including with regard to protection against Trojan horses.

● Precision

● Innovation

● Vision

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