

BankWORKS[®] Internet Banking

Secure Internet Access - Card Issuer and Acquirer Service

To take advantage of expanding Internet capabilities available to the public and the financial services industry, RS2 has developed BankWORKS-Net a comprehensive Internet Banking Module. The module is a unique addition to the BankWORKS product family of modules designed to administer card management functions.

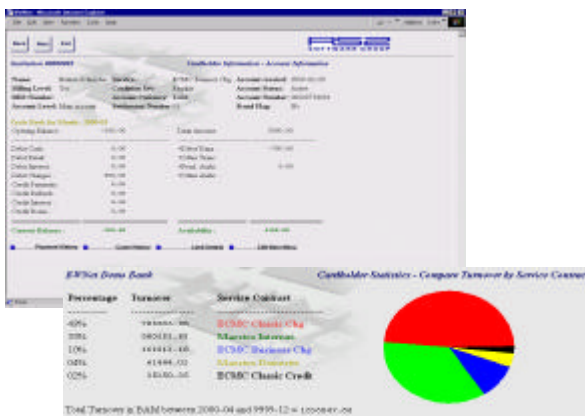
BankWORKS Internet Banking offers improved customer service and efficiency to both existing and new clients, taking full advantage of the latest Internet technology.

The BankWORKS Internet Banking is divided into three areas:

- Internet Branch Banking
- Internet Merchant Service
- Internet Cardholder Banking

Internet Branch Banking

Card issuing and acquiring organisations can easily enter applications, monitor card and merchant information and retrieve statistics and reports through the Internet Banking Module by use of Intranet or Internet. The account officer can in principle perform their daily work through a web browser without having a complex network structure in place that requires costly maintenance. The normal workflow procedure in many organisations with a large branch network is based on offline back-office procedure where the branch mails or faxes the applications into a central card department for further processing. Through BankWORKS-Net customer applications are available at the central card department the moment the application input is completed at the branch.



Internet Merchant Service

For many large merchants the need for detailed information has increased with the tremendously growth of card acceptance. Due to the fact that profit margins are smaller and expectations of a professional merchant service remain high, all of which add to the cost factor the possible alternative is to move some of the workload out to the merchants, where the merchants can retrieve requested information such as reports and statistics themselves. The BankWORKS Internet Banking module is designed to meet these requirements and offers all Merchants the opportunity to retrieve reports and statistics or other information at any time of the day through Internet. BankWORKS Issuer and acquirer modules will automatically make this information available for the merchant.

Internet Cardholder Banking

The current version of BankWORKS Internet Banking gives the possibility for the cardholder to request personal information related to card, account, and statement information. Furthermore, for payment handling, the Internet Banking module can be interfaced or integrated with existing Home banking solution.

The Internet Service Module is being expanded on an on-going basis according to the market requirements and customer needs. It is designed to allow full access to the *BankWORKS* functionality using the Internet service.

Using the Internet Banking, *BankWORKS* enables the cardholder or merchant to be served by the issuer or acquirer organisations authorised to handle these functions, and not controlled by technical limitations. This potentially saves effort and cost for the organisation and at the same time will improve customer service and satisfaction.

The *BankWORKS* Internet Banking security functionality has been designed to provide an optimum level of security. It is supported on two independent levels:

The User Authentication Service.

To allow a cardholder, merchant, or authorised persons access to client card data authentication, requirements incorporated in the module include a requirement to enter a unique user name as well as a password.



The Security Key

To allow authorised persons access to the system a user Smart Card security reader is attached to the respective PCs.

This two level approach virtually excludes the possibility of unauthorised access to the system or to the encrypted data flows between the client and the database server which is encrypted using SSL (Secure Socket Layer) and a 128 bit key.

If desired, a VPN (Virtual Private Network) can be incorporated in the module thus further increasing the system's security.

Software and Hardware Requirements

WEB Server

➤ Hardware required

- Pentium II/III 333 MHz +
- 128 Mbytes Ram +
- Network Connection (TCP/IP)

➤ Software required

- Windows NT 4.0, Windows 2000
- Client Version Oracle 7.x +
- Standard Web Server (i.e. XITAMI/PRO)
- MS ADO DLL's (i.e. Visual Studio)

➤ Software required

- BANKWORKS III
- Internet Explorer 5.0 +

Client Workstation

➤ Hardware Required

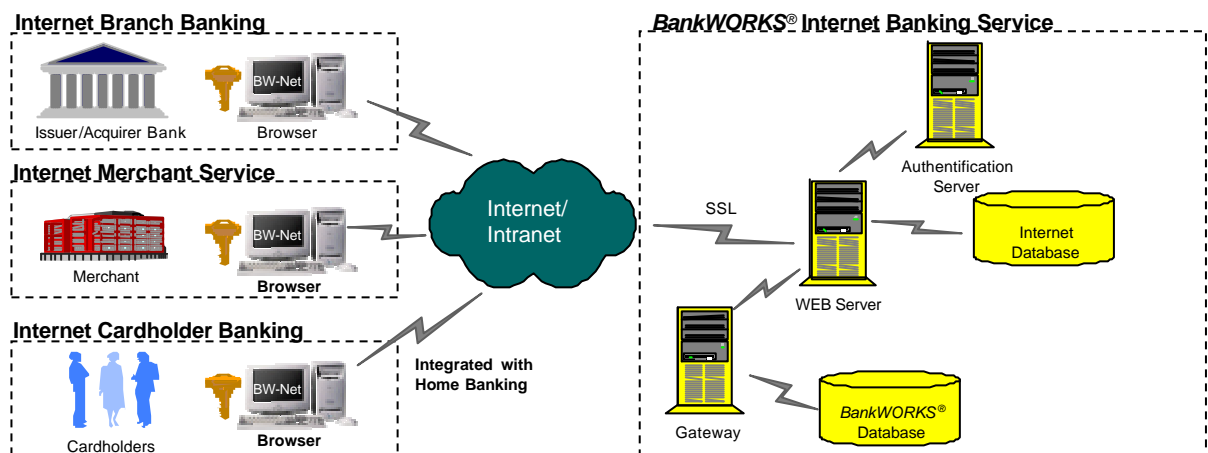
- -Any PC/Mac/Set top with TCP/IP

➤ Software Required

- -Any Web browser

➤ Software Recommended

- -Internet Explorer 5.0 +



www.rs2group.com

Build your future business the profitable way with the RS2 solution

Germany

RS2 Software Group
Martin-Behaim-Str. 4
D-63263 Neu-Isenburg
Germany
Tel: +49 6102 7300 30
Fax: +49 6102 7300 55
Email: info@rs2group.com

Malta

RS2 Software Group
148 Tower Road
Sliema SLM 12
Malta
Tel: +356 34 5857
Fax: +356 34 3001

Hungary

RS2 Software Group
Deak Ferenc u. 10
H-1052 Budapest
Hungary
Tel: +36 126 64 468
Fax: +36 126 64 474

Brazil

RS2 Software Group
R.Luiziania,
255-Brooklin CEP 04560-020
Sao Paulo SP Brazil
Tel: +55 11 241 1547
Fax: +55 11 9982 6265

Philippines

RS2 Software Group
1016 Teresa Street
Rizal Village, Makati City 1208
Philippines
Tel: +632 896 2468