



AutoWEB

AutoWEB is an Internet banking system which provides a direct bank-to-customer channel so that the bank's customers can access up to date account information and conduct transactions through a secure medium.

The system provides customers with an intuitive interface that brings deposit, credit and loan accounts into one consolidated view. Customers have convenient access to view statements and activity online, see cleared and pending transactions, transfer funds and pay bills online.

Developed using new-generation technology, AutoWEB provides a single unified view of the customer's many relationships with the bank. The solution provides high flexibility for customization and robust security features. Built on industry-standard platform Microsoft. NET the system is also highly secure and supports different authentication mechanisms.

CUSTOMER ACCESS

1. One Time Registration

- Customers whom have been issued a TIN (telephony identification number) by the bank for accessing AutoWEB can use a quick, simple and user friendly registration process to create their web user ID and password.

2. Primary and Secondary Users

- A customer administrator concept has been implemented to facilitate joint and corporate account holders to access accounts using independent user ID's and passwords. The person who initially registers the account on AutoWEB is marked as the primary user. Only a primary user has the ability to assign or de-assign secondary users to their accounts and manage their rights on the AutoWEB system.

AutoWEB

3. Login

- Using the independent user ID's and password both primary and secondary users can login to access their up-to-date account information

4. Secured Mailbox

- This feature provides an effective and secure communication link between customers and the bank. Customers are able to securely compose emails, view their inbox and outbox and expunge unwanted correspondence at any time. Email threading has been introduced so that a complete hierarchy of emails exchanged between the customer and bank against a specific query can be reviewed. If required, the correspondence can also be extracted by the customer service unit thus enabling the bank to provide superior customer service to its web banking customers

5. Password Maintenance

- The system facilitates users through the process for:
 - Resetting forgotten passwords (using account number and TIN)
 - Changing password (using existing user ID and password)

2. Blocking / Un-Blocking

- Customers have the provision to block/un-block the following using the system:
 - ATM card(s)
 - Complete cheque book
 - Single or multiple cheque book leaves

3. New Requests

- Cheque book request
- ATM card request
- Other instruments

6. Utility Bill Payments

- This module has been designed to help customers to efficiently make their utility bill payments online

7. Transaction Limits

- Back office administrators / authorized personnel have the provision (with authorization) to define & manage single / multiple slabs of limits given to customers based upon the applicable rules & policies. These limits are categorized in two types:
 - Per transaction limit
 - Per Day transaction limit

8. Transaction Signatories

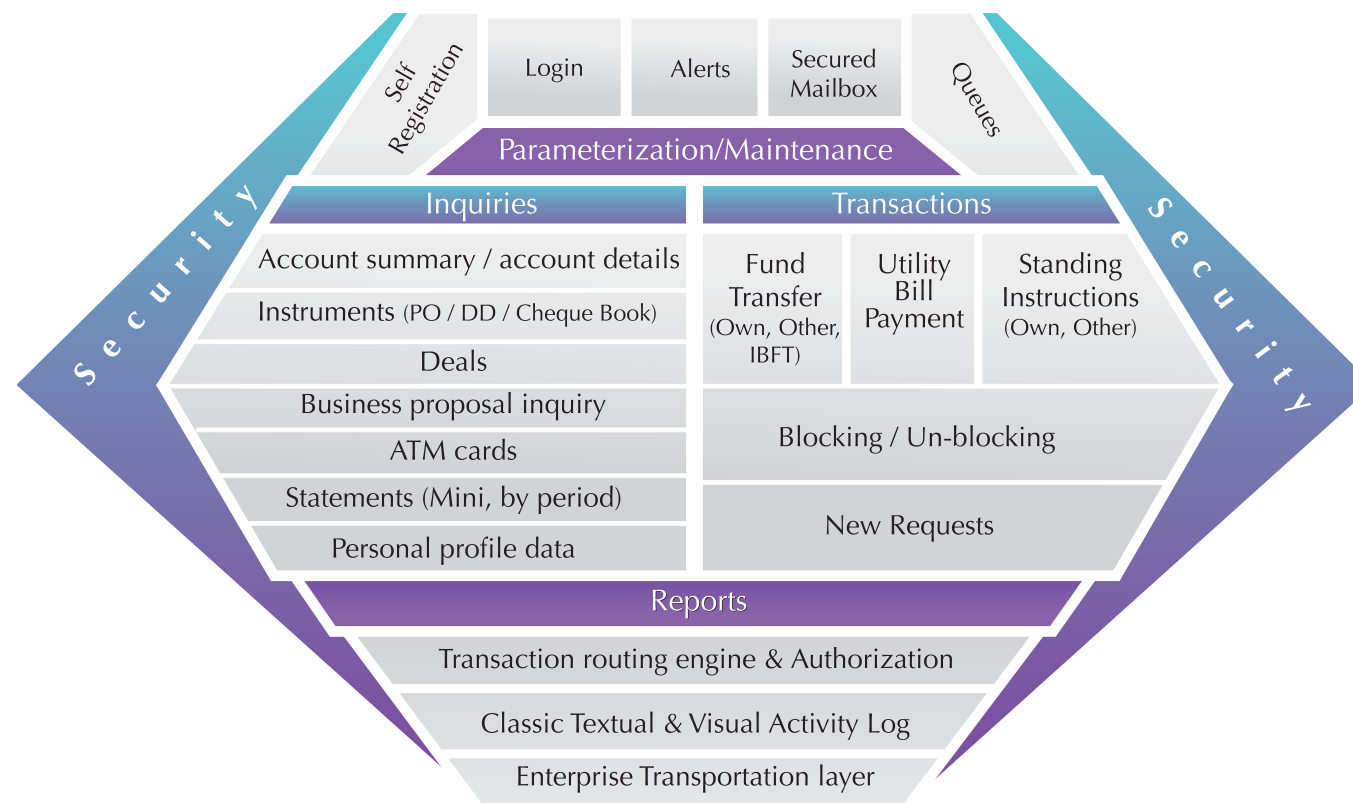
- Random / sequential authorizations from single/ multiple signatories are mandatory before final execution of any financial transaction. The system automatically routes financial transactions that require authorizations to their respective pool of signatories defined by the back office administrator

9. Queues

- All transactions that have pending authorizations are queued for the next level of approval. Once authorized by the designated signatory, the transaction will be executed and posted instantly

SPECIAL ALERTS AND ANNOUNCEMENTS

Upon login, customers are greeted with a welcome message which can be customized to display required alerts / announcements and messages the bank wishes to convey to its customers.



NON-FINANCIAL TRANSACTIONS

1. Inquiries

- Customers are able to make up-to-date inquiries on:
 - Account summary / details
 - Deals
 - Personal profile data
 - Business proposal inquiry
 - Instruments (PO / DD / Cheque Book)
 - ATM cards

2. Statements

- Customers are able to view, download, print or save (as excel or .pdf):
 - Mini statements
 - Statements by period

FINANCIAL TRANSACTIONS

Customers, specifically corporate, are allowed to make all types of policy based (dual/ multiple authorizations) transactions. These transactions are executed and posted using straight through processing (STP). Details of transactions made over the internet are instantly reflected in the customer's online statements, transaction queues are used to mark all transactions as either successful or rejected. AutoWEB facilitates customers to conduct the following financial transactions.

1. Fund Transfer

- Customers are able to make online transfers:
 - Intra-bank funds transfers between the customer's own accounts maintained within the bank
 - Intra-bank funds transfers between the customer's own account and another customer's account both of which are being maintained within the bank
 - Inter-bank fund transfers (IBFT) between the customer's own account and another customer's account being maintained at a different bank

4. Standing Instructions

- Provision for customers to schedule fund transfers or periodic payments through following supported standing instructions:
 - Intra-bank funds transfers between:
 - Customer's own accounts maintained within the bank
 - Customer's own account and another customer's account both of which are being maintained within the bank

5. Tax Payment

- This module has been designed to facilitate customers to efficiently make their tax payments online.

CLASSIC ACTIVITY LOG

The system facilitates the bank's customer services department and audit department using AutoWEB's unique textual and visual activity log. The slide based sequential visual and textual activity log comprises all user interactions (end customers and bank employees) on AutoWEB in a visual format.

1. Customer Service Aid

- In case a customer reports a problem in the use of the application, the bank's administrative or back office users can login to view the customer's exact session activity log. In case of telephonic queries, instantaneous service can be provided to customers whereby all actions taken by the customer are simultaneously viewable to the back office users allowing them to walk the customer through understanding issues or required steps on the spot

2. Bank User Audit Logs

- To ensure transparency, the system tracks and traces steps taken by all users including the bank's own administrative or back office users and these logs can be referred to at any time by the banks audit personnel

3. Web Banking Reports

- A comprehensive suite of reports is available in the system for the bank's internal use and AutoWEB end customers

GENERAL FEATURES

1. Enterprise Transportation Layer

- ETL's are used to efficiently transfer and synchronize all required data (new / modified) from various sources to AutoWEB's enterprise database orchestration (EDBO)

2. Beneficiary Templates

- Customers are allowed to make beneficiary templates for interbank fund transfer (IBFT) and utility bill payments (UBPS)

3. Administration and Configuration

- A comprehensive suite for administration and configuration is developed for back office to configure and control various business rules and workflows

SECURITY LAYER

AutoWEB addresses all aspects of internet banking security, including issues of mutual authentication, message privacy and integrity with the help of SSL, restricted access, session management and the overall security of the system. Security is addressed through different measures including:

1. Firewalls

- Multiple firewalls are used to restrict access to the application from the outside world at different levels

4. IPSec

- Internet Protocol Security provided by Windows between two machines on specific ports

2. SSL

- Use of SSL standard encryption model as per the client's preference

5. MVC (Model View Controller)

- Separation of concerns (code from UI)
- Highly secure and multi layer based approach
- Maximum throughput in minimum time
- Centralized controlling
- Extensible and customizable

3. Encryption

- All configuration files are encrypted
- User passwords using industry standard asymmetric algorithms
- Answers to a user's security questions

6. Transaction Security

- 2 factor authentication
- Dual / Multiple authorizations