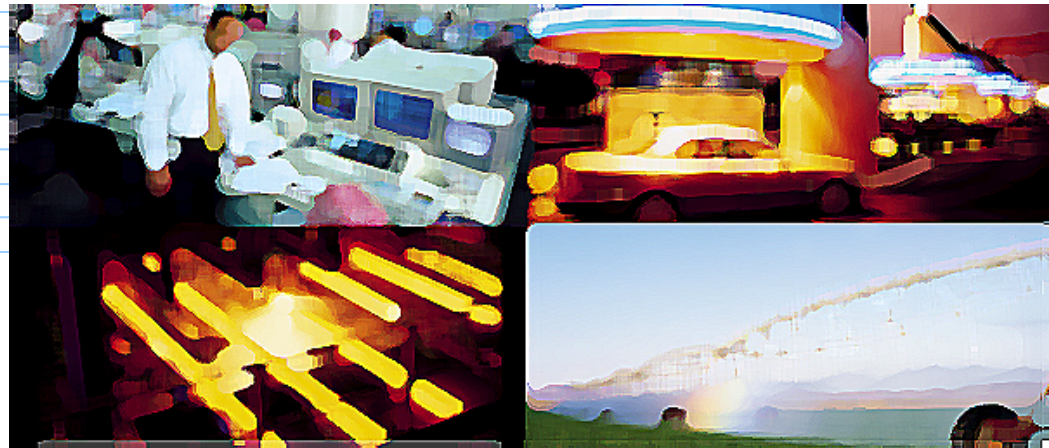




# Internet Corporate Banking Roundtable Discussions

**e-Banking Conference,  
Dubai – September 2001**



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## ***Corporate Customers' Needs***

- **Information about banking products and services**
- **Secure and convenient access to their accounts (account management)**
- **Value added services**



# ***Internet Corporate Banking Needs***

- ☐ **Transaction Initiation & Inquiries**
- ☐ **System Integration**
- ☐ **Advanced Security Capabilities**
- ☐ **Value Added Services**
- ☐ **Easy Implementation**

## ***Transaction Initiation & Inquiries***

- ☐ **Funds transfer (local, global)**
- ☐ **FX**
- ☐ **Trade products (LC, LG, SHG)**
- ☐ **Corporate finance**
- ☐ **Islamic banking products**
- ☐ **Single and bulk transaction processing**
- ☐ **Straight Through Processing (STP)**

## ***System Integration***

- ☐ **Real time messaging**
- ☐ **File upload/download**
- ☐ **Standards based**
  - EDI, ebXML, etc**

# ***Advanced Security Capabilities***

## ☐ **Authentication**

- ☐ Proving users are who they claim they are
- ☐ By means of username/password, biometrics, etc.

## ☐ **Authorization**

- ☐ Users can access what they're authorized to access at preset times and from pre-approved locations
- ☐ User profiles

# ***Advanced Security Capabilities***

## ☐ **Confidentiality**

- Information is disclosed to intended parties only
- Using strong (128-bit) encryption, PKI, etc.

## ☐ **Data Integrity**

- Data are not tampered with during transport
- By means of message digests, etc.

## ☐ **Non-repudiation**

- Proving to a 3<sup>rd</sup> party that a transaction took place
- Using digital signatures

# ***Advanced Security Capabilities***

- ☐ **Audit Trails**
- ☐ **Supports Corporate Security Policy**
  - ☐ **User/Function groups**
  - ☐ **User/Product Limits**
  - ☐ **System access times**
  - ☐ **System idle time logout**



## ***Value Added Services***

- ☐ **MIS**
- ☐ **User customizable reports**
- ☐ **Search with multiple criteria**
- ☐ **Localization**
  - Calendar    - Interface    - Currency
- ☐ **Customizable market analysis, business intelligence, and news**
- ☐ **Scheduler**
  - When to get info - When To effect payment



## ***Value Added Services***

- ☐ **Message Center**
- ☐ **Notification**

## ***Easy Implementation***

### ☐ **Modular**

- Customers can choose relevant modules
- New features can be added without adverse effect on customers

### ☐ **Easy customer registration**

- Convenient registration process
- clear terms and conditions
- Well defined roles and responsibilities

### ☐ **Fast and easy product deployment**

### ☐ **User friendly and easy to use**