



# Internet Corporate Banking Roundtable Discussions

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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**