

"The more similar things are, the more important the differences become." – An overview of the online banking solution from EFDIS AG Bankensoftware.



Innovative banking
with EFDIS.ONLINE

EFDIS AG Bankensoftware

Marienplatz 5
85354 Freising

Tel.: +49 8161 / 5373 – 440

Fax: +49 8161 / 5373 - 590

Email: kirsten.klosin@efdis.de
www.efdis.de

Board of Directors:
Konrad Filser, Kirsten Klosin

Status April 2013

Changes and errors reserved.

Preface

Dear Sir or Madam,

before we present our EFDIS.ONLINE banking application to you in this brochure, we would like to introduce ourselves briefly to those readers who are not yet familiar with us.

Since our founding in 1997 EFDIS AG has established itself on a continuous growth path as a modern, efficient solutions provider in the core banking business. We started as a 100% subsidiary of the private bank Ludwig Sperrer in Freising. Today we service over 20 clients of various sizes and with different business models.

Our EFDIS.CIFRA product is a very efficient and flexible standard software, which we develop ourselves. EFDIS.CIFRA covers all the technical requirements of a core banking system comprehensively.

We operate two data centres where we run our applications as part of an ASP approach. Our service includes the provision of hardware and all security facilities as well as maintenance, monitoring and regular servicing of our systems.

Since 2006 we have added the business process outsourcing sector to our service portfolio. Through our subsidiary EFDIS Servicing GmbH we offer flexible models for outsourcing business processes in the credit and deposits sectors. Our range of services includes not only new business and existing client service in the back office but also call centre services for end customers and intermediaries. This is also where our banking frontend add-on services are located.

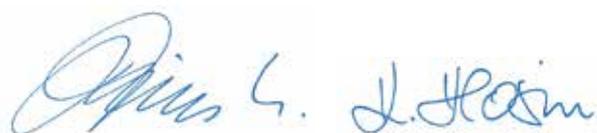
A look at our range of services shows that we are more than just a software supplier. We wish to offer our clients a comprehensive range of solutions. From a technical perspective fully integrated and without media breaks – but of course usable as modules and custom designed.

A contemporary banking solution without an online application is hardly conceivable these days. Which is why we have expanded our portfolio to include our modern and secure real time application EFDIS.ONLINE.

On the following pages we would like to give you a general idea of the technical and functional aspects of EFDIS.ONLINE as well as our add-on services. But no brochure however comprehensive can replace a face-to-face meeting. We would be delighted to provide you with individual information and arrange an appointment to meet you.

We appreciate your interest and remain

With kind regards



Konrad Filser

Kirsten Klosin

Contents

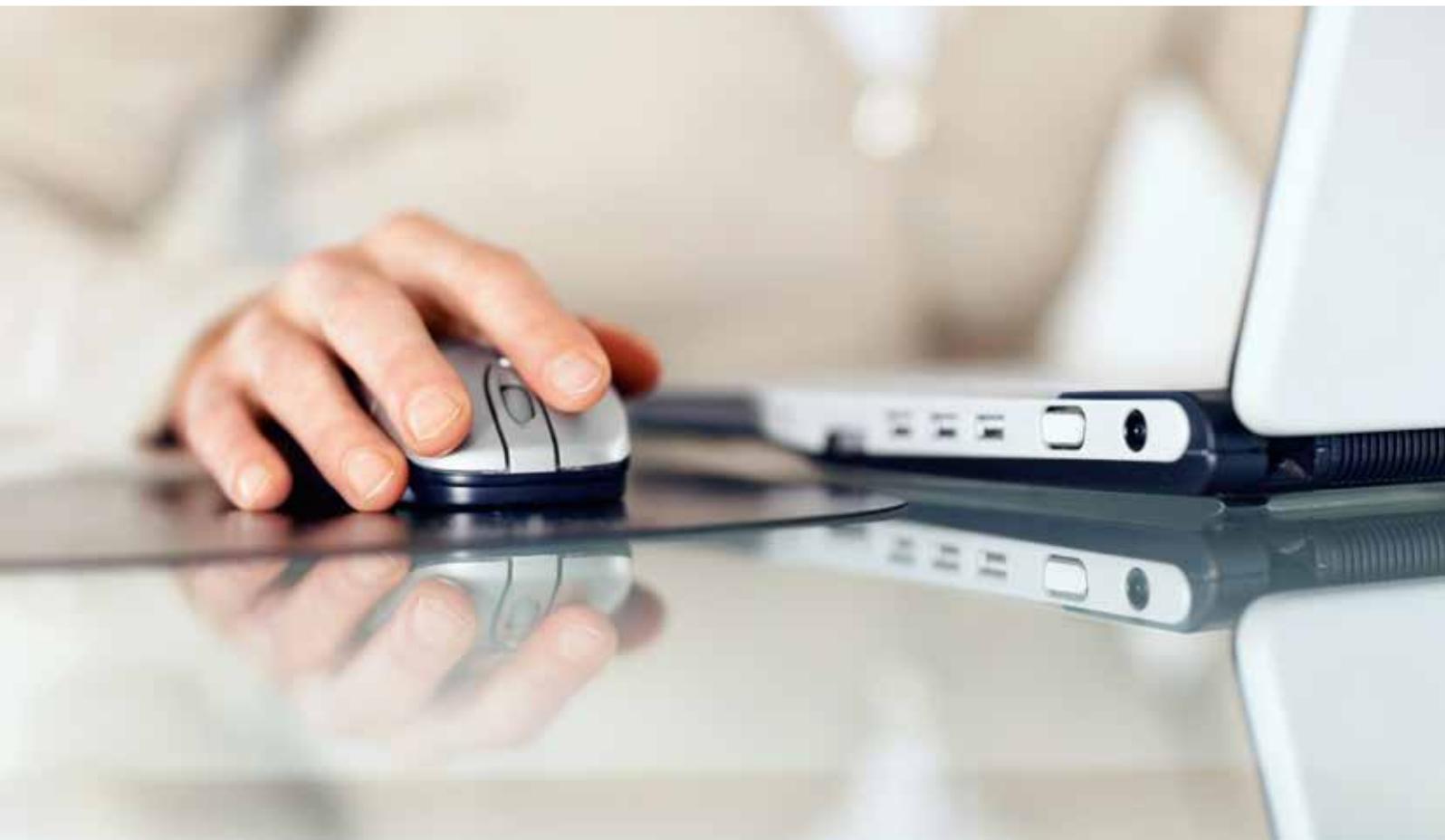
- 01 The application
- 02 Overview of functions
- 03 Online account application
- 04 HBCI and EBICS
- 05 Services

The application

With EFDIS.ONLINE our intention is not only to provide our clients with a major add-on module to EFDIS.CIFRA but to be present in the market with a universally usable application and a wide range of outsourcing services.

Banks that offer online banking solutions to their customers always have to be at the cutting edge of technology. The community of Internet banking users is large and steadily growing. As it becomes widespread, customer demands grow as well. As such, functionality and security are right at the top of the list of quality criteria. An inconvenient banking front end or concerns about security are reasons for many customers to switch banks. Customer loyalty is increasingly established online these days. But in developing online banking and keeping it constantly updated is expensive and ties up resources.

This is why we developed EFDIS.ONLINE. The fact that our software solutions are always upgraded to the very latest version goes without saying. We know our clients' needs and cater to them flexibly and individually in our services. With EFDIS.ONLINE – on a licenced or outsourced basis from us – you have the best service at fair rates and terms. First of all, let us take you through some important aspects of our EFDIS.ONLINE application.



Appearance and operation

The online banking front end is your calling card. This is why we consider customer-friendly operation of it very important.



EFDIS.ONLINE can be flexibly adapted to your company's image. Our web designers implement your corporate image specifications precisely – colours, logos, typefaces and any other graphic elements can be customised using CSS (cascading style sheets).

Terminology and copy on relevant pages of EFDIS.ONLINE can be configured client-specifically in many ways.

With crosslinks to the homepage or the legal notice page of the site the web portal can be fully integrated in your company's website. There is an option to choose the URL of the online banking application as a subdomain of the bank or a proprietary EFDIS address.

Are you planning or do you already have an international website? No problem, as EFDIS.ONLINE can be displayed in any language you like.

Visual design based on your needs

The increasing use of online banking produces an increase in online customer demands as well. These involve security matters of course but also functionality and ease of use.

To achieve a high level of customer satisfaction for the widest range of users the online application has to cover all the usual functions and above all be easy and intuitive to use.

Our application is clearly and logically structured and pages are well laid out. We have dispensed with superfluous information and "gimmicks" in favour of a straightforward and professional look and feel. Navigation is simple and intuitive. For entries and dialogues we have included helpful plausibility checks so your customers can conduct their transactions quickly and securely.

EFDIS.ONLINE meets all the requirements of advanced online banking.

Authentication

Authentication procedures represent an important security criterion customers can measure.

Apart from the security architecture of the application itself the authentication procedures employed are a major security factor. Our priority is to adhere to the highest market standards, not only for the security architecture of the application itself but also in our configuration of login methods.

Customer login with EFDIS.ONLINE involves three pieces of information.

User ID

This is a unique identifier for each individual. It is used to identify the person sitting in front of the monitor. Each customer therefore receives only one user ID and only one password to identify them when logging into online banking.

Customer ID

This second security criterion is used among other things to distinguish between several access options by an individual. With the appropriate link to the core banking data model the customer ID can control access to a customer's various linked accounts (e.g. private and business).

Password

By this we mean a unique ID for each individual that is matched to the user ID. Passwords in EFDIS.ONLINE are securely encrypted using a complex algorithm and only stored encrypted.

Each bank can individually determine the names of these three criteria.

We have selected the requirements in terms of the complexity of access identification and passwords in the standard configuration in such a way that they conform to a high level of security. At the same time, we have made sure that the complexity of characters to be used is still acceptable to customers.

Banks are not obliged to follow our suggestions, however, but can adapt these conventions to their own specific needs. For example, they can individually determine which security requirements are to be applied to particular login criteria.

If need be, you can reduce the login procedure for your customers to two pieces of information, which then consists of a user ID and password.

The ideal interaction between security and convenience

At every bank you can specify whether the login process for the two access routes of web and HBCI should be feasible with the same or two different sets of login data.

The first time your customer registers online the access codes have to be unlocked. This is done both for the web as well as for HBCI via the login window or an appropriate link on the web application's landing page. When unlocking the access codes the mailed password has to be changed.

The authentication procedures available provide the highest possible security standards first of all but can also be configured individually for each bank, so you can determine the ideal mix of unlock security and convenience for your customers.

Security

Security in online banking is our highest priority.

In developing our software solutions we always insist on current technology standards and in relation to security on the Internet. Our approach to security includes various aspects.

Secure communication by 5-zone programme

First we ensure by means of a five-zone architecture in our server landscape absolute protection of communication channels from the Internet to the core

banking system. Secondly we have only used secure programming code in our software development. In addition to our extensive internal quality assurance measures we have had the entire development phase supervised by external specialists. This also includes an extensive penetration test, which we passed with a very good score.

For our banks audit compliance is the top priority, which is why we subject EFDIS.ONLINE to regular testing and reporting by our auditors as with our other software and service products.



- ✓ *Five-zone security programme with protocol and format breaks for optimum protection of communication*
- ✓ *Protection of zone transitions with firewalls*
- ✓ *Web frontend in JSF (JavaServer Faces) without using JavaScript (one of the most frequently targeted points of attack on the web)*
- ✓ *Message broker zone with passive connection to the downstream zone, whereby no active connection can be established between the front and rear zone*
- ✓ *Complete audit security*
- ✓ *Hardened systems*



Integration and connectivity

The online banking system's type of connection is crucial for achieving convenience and security in day-to-day use.

Integrating EFDIS.ONLINE smoothly in existing portals is very important to us. Which is why we decided on a service-based approach when designing our architecture. All formats and files comply with current standards, are clearly structured and documented, which enables an efficient method of integrating EFDIS.ONLINE.

Apart from the advantages of fast implementation this approach supports real-time access to the data of any core banking system (EFDIS.CIFRA and others). This means huge benefits for your customers and your staff.

Compatible with any core banking system

Unlike the widespread use of a mirrored database in communication between online banking and the core banking system, with EFDIS.ONLINE your customers and staff always have the same, up-to-the-second information. As the data are accessed directly, there is

no need for parallel data provision and management. The configuration of the master data for online customers is done directly within the core banking system. Which means all the rules that apply to online banking customers can be managed directly in the core database rather than in a separate one. This applies, for example, to proxy types, authorisation structures, allocation and transaction limits, etc.

Real-time system for up-to-the-second information

With EFDIS.ONLINE you can implement "real" online banking without media breaks or duplicated data storage.

„Quality begins with people,
not with things.“



Overview of functions

Convince your customers with a comprehensive range of transactional and display options.

EFDIS.ONLINE offers an extensive feature set even as standard. You can configure these in line with your business model and include or exclude specific sectors, for example.

You can also display various functions completely dynamically depending on your bank customer's profile.

Navigation within the online banking portal occurs via a menu tree on the left side, which is subdivided into sections – My Finances, Banking, Service, Preferences and Account Management. A detailed description of the EFDIS.ONLINE functions available follows in this section in this particular structure.

My Finances		
Account overview and balance	Transactions	
Banking		
Bank transfer	Scheduled transfer	SEPA transfer
Direct debit	Standing orders	Data file submission
Templates	Outbox/collective bank transfer	Approvals
Service		
Reference account	Exemption order	
Download centre	Post box	
Preferences		
Online access	Change password	TAN management
Account Management		
Establish new account	Rollover	Authorisation

My Finances

Account overview and balance

Under the menu item “Account Overview” all accounts and deposit facilities are listed, which are available to the registered online banking customer. These may be both the customer’s own accounts or those for which he is authorised.

The display of accounts and deposit facilities is sorted according to the ownership of the account and authority, with the type of account included under each one.

From each of the listed accounts it is possible to navigate directly to the accounting transactions available, e.g. a display of transactions or transfers.

Art	Nummer	Konto-/Depositsaldo	Aktionen
Max Mustermann Kontokorrentkonto	1002005 if	12.244,03 EUR	🔍 📄 📅 📧
Max Mustermann Tagesgeld Individual privat Zinssatz: 1,70 %	1022094 if	4012,00 EUR	🔍 📄 📅
Max & Marie Mustermann Depot	1023092 if	1.260,75 EUR	🔍 📄
Max Mustermann Tagesgeld Individual privat Zinssatz: 1,55 %	1013432 if	99.511,42 EUR	🔍 📄 📅
Max Mustermann Kontokorrentkonto	1014794 if	-122,75 EUR	🔍 📄 📅 📧

For each account in this overview the following information is provided.

- Account holder
- Account type
- Account number
- Balance

In general, any type of account, such as a current account, foreign currency account or fixed deposit, can be presented in online banking and thus in the account overview and balance display. Activation of an online banking product occurs directly in the core banking system.

Transaction display

In this display the transactions on the selected account or deposit facility are listed in descending order of dates posted. Deposits are listed by the position of securities.

As EFDIS.ONLINE is directly connected with the core banking system, it is capable of accessing all the transactions listed there in real time. The system can be configured to determine how far back in time it looks.

The information provided about a transaction contains the posting date, the value date, the transaction type, the stated purpose and the amount.

To search among the transactions of an account various filtering functions are available. First of all, the monthly transactions for the past 12 months can be conveniently displayed by pressing a button.

The following extended search functions are also available.

- Display all transactions in the last 10, 20, 30, 60, 90, 120 or 180 days
- Search within a period by entering the start and end date or since the last login
- Search for a specific amount by entering a minimum and maximum limit

Banking

Bank transfer

In the “Bank transfer” menu item orders for domestic payments can be recorded.

The only accounts that can be selected as the client account are those for which the user has the appropriate authorisation, i.e. of which he is the account holder or authorised agent. The amount available (transaction balance) is displayed for each account.

To prevent invalid user input, after the form is sent a check is made on mandatory information and plausibility. This includes examining the check digit of the recipient's account number stored in the core banking system. In addition the name of the recipient's bank is automatically added when the bank sorting code is entered.

As an option the transfer data entered can be saved as templates for further transactions.

In the event of incorrect entries, such as a wrong sorting code or incomplete mandatory fields, an appropriate message is displayed directly in the input field. The user always has the option of pressing the “back” button and returning to the input screen to correct any entries. If the system's validation of data does not produce an error message, a summary of the instruction is displayed so the user can review the data. If all the data have been recorded correctly, the user can either place the transfer in the outbox to be approved later or approve it immediately using a TAN. The preset TAN procedure is provided as standard. It is also possible at this stage, however, to switch to a different authorisation procedure.

If there is only a joint authorisation to access the outgoing account, the transfer order is then visible under the “Authorisation” menu item and has to be approved by a second authorised person to be executed.

Scheduled transfer

Under this menu item the already recorded and not yet executed scheduled domestic transfers for each available account are listed and sorted by execution date respectively. Each of these scheduled transfers can be displayed to the recipient with details, edited or deleted.

In addition there is an option in this menu to record new scheduled transfers. It is possible to access already saved transfer templates in this case. The check routines in relation to the data entered correspond to the functions used in the transfer. Creating a scheduled transfer has to be confirmed using a TAN.

SEPA transfer

To make a transfer within the European Economic Area the SEPA transfer function is available. An appropriate note gives the user an overview of all the member states.

A SEPA transfer is recorded by entering the recipient's IBAN and BIC or SWIFT code. Similar to the functions stored for the standard transfer, the data entered are also checked for mandatory information and plausibility, such as in the form of a digit check, in order to prevent incorrect entries as far as possible.



To set up a SEPA transfer previously saved SEPA transfer templates can be used.

Executing a SEPA transfer is completed using a TAN.



Lastschrift

Die hier erfassten Lastschriften werden zum nächstmöglichen Zeitpunkt ausgeführt.

A: Zurück
Daten eingeben

B: Zurück
Überprüfen & bestätigen

Lastschriftvorlagen
 Sie können entweder eine gespeicherte Lastschriftvorlage verwenden oder eine neue Lastschrift erfassen.
 Bitte auswählen....

Auftraggeberkonto
 Koostorkontokonto 1013323 Max Mustermann 14.211,83 EUR

Zahlungspflichtiger

Konto-Nr. des Zahlungspflichtigen

BLZ

Kreditinstitut

Wird automatisch ergänzt

Betrag
 Euro, Cent

Verwendungszweck
 z.B. Kunden-Referenznummer

Möchten Sie diese Lastschrift als Vorlage speichern? (optional)

Ja, unter dem Namen

TAN-Verfahren
 iTAN-Verfahren mTAN-Verfahren

oder

(Sie können Ihren Auftrag noch einmal überprüfen)

Direct debit

When recording a direct debit, the existence of a valid direct debit agreement is checked via a request in the core banking system. If no tag is found for any of the registered user's accounts, the "Direct debit" menu item is not displayed.

To input direct debits more easily previously saved templates can be used. Authorisation is carried out using TAN.

Like transfers, direct debits can also be collected in the outbox or with joint authority can be approved under the dual review principle.

Standing orders

Under this menu item all the recorded standing orders for the selected account are listed and sorted by execution date. The order details can be displayed or edited for each saved standing order or the entire order can be deleted.

In this menu there is also the option to set up a new standing order. Based on the bank's instructions, different execution intervals to be defined as required are provided.

Once the standing order has been approved by using a TAN, the new order appears in the aforementioned list of current standing orders.

Data file submission

Under the "Data File Submission" menu item your customers have the option of uploading a DTA file generated by an external accounting programme. Here again the only accounts available as a submitter's account are those for which the registered user is authorised. For security reasons these files must match the DTA format requirements exactly; formats that do not comply are rejected by the system and are not processed further.

With this function when sending an order that requires the use of TAN the outbox options and approval under the dual review principle are available.

Templates

The "Templates" function provides a more convenient way of recording payment orders. Under this menu item all the saved templates can be inspected, modified or deleted. Saving templates can be done either directly from the payment order or separately in this menu item.

Outbox / collective bank transfer

In the "Outbox" individually entered transactions can be collected and approved later on with only one TAN. The listing of collected transactions is done separately for each client account.

The approval can be carried out by tagging either the entire outbox or individual transactions. Transactions that have not been approved are saved even when logging out of online banking but the user can delete them again as required.

System-wide it is possible to configure whether all the transactions approved together should be posted individually ("Outbox" function) or collectively ("Collective transfer function").

Approvals

Using the "Approvals" function the order approval has been implemented in EFDIS.ONLINE based on the dual review principle.

If a user has joint authorisation for a particular account, the orders issued are not executed immediately but displayed in the Approvals menu item. This is done both to check on the author as well as all other users who also have joint or individual authority to access this account. One of the other users may then approve or delete the orders by tagging the transactions as required.

Similar to the description in the "outbox/collective transfer" section it is possible to configure system-wide whether all the jointly approved transactions are posted individually or collectively.

Service



Reference account

The “Reference account” menu item provides an overview of the reference accounts set up at the bank. Depending on the settings in the core banking system, online banking customers have access to one or more reference accounts.

To change the reference account a link can be included to download a modification form.

Exemption order

The “Exemption order” item displays the currently saved lump sum and validity.

To modify the approved amount a link can be included to download a modification form.

Download centre

The “Download centre” menu item is used to save various documents, which you wish to provide to your customers as downloads.

These documents can be used, for example, as product information, general terms and conditions and forms for data modification purposes for customers, etc.

Post box

The “Post box” function enables customer messages and account statements to be sent electronically.

Postbox			
Sie können sich auf dieser Seite Ihre bei der Bank hinterlegten Dokumente wie Kontoauszüge oder Vertragsunterlagen herunterladen.			
Dokumentname	erhalten	gelesen	
Kontoauszüge Mai 2013	01.05.2013		Herunterladen
Anschreiben	23.05.2013		Herunterladen
Anschreiben	12.05.2013	14.05.2013	Herunterladen
Kontoauszüge April 2013	02.05.2013	02.05.2013	Herunterladen
Kontoauszüge März 2013	01.04.2013	04.04.2013	Herunterladen
Anschreiben	23.03.2013	25.03.2013	Herunterladen
Ihre Kontoeröffnung	07.03.2013	13.03.2013	Herunterladen
Hinweis Um ein PDF-Dokument anzuzeigen, benötigen Sie den Acrobat Reader. Dieser steht Ihnen kostenlos unter www.adobe.com zum Download zur Verfügung.			

The post box refers to the customer’s electronic file (e-file) in the core banking system. Selected documents intended for the customer from the e-file can be individually marked and placed in the post box. After retrieving a document it is marked as read for verification purposes and to give customers a better overview.

An additional customer service option is notification by email if the document in the post box has not been read within a specific time.

Settings

Online access

Under "Online "access" the following functions can be selected, each one for approval using TAN.

- Change access details: user ID and customer ID
- Change email address
- Block online access

To change access details the minimum length of the IDs and the special characters allowed in the system should be noted.

After changing the access details the session is terminated for security reasons. To continue using online banking the customer must log in again with the changed IDs.

In addition the number of the 24-hour hotline to block access also appears on this page.

Change password

Under this item the current password can be changed by entering the old password once and then the new password twice.

The existing rules should be observed with regard to password complexity, i.e. the required number of capital letters, special characters and numbers.

The newly selected password is approved by entering a TAN. For security reasons the session is terminated after the password has been changed. To make further transactions the customer has to log in again, this time with the new password.



TAN management

EFDIS.ONLINE includes the iTAN procedure with the TAN list and mTAN procedure with transmission of TANs via SMS as standard.

The customer can select a TAN procedure at the beginning, which will then always be presented to him as a standard recommendation in the approval process. Based on the individual transaction the procedure can be changed, however.

Depending on the development of generally applicable security standards or the individual requests of our clients, further procedures will be integrated in EFDIS.ONLINE.

iTAN

In the iTAN procedure the randomly selected serial number of the TAN to be entered is displayed to the customer. Unlike the regular TAN procedure this method provides additional protection from phishing attacks.

On the iTAN screen the customer can complete the following tasks.

- Request a new TAN list
- Activate a TAN list
- Display the previously used TAN

mTAN

In the mTAN procedure the TAN to be entered by the customer via SMA is sent to a mobile phone number stored in the system.

If not already stated in the account opening contract, the customer may activate this function under the mTAN menu item by entering his mobile phone number. The saved mobile phone number can also be changed here.

For security reasons the activation and change process is completed in two steps. After entering the

phone number it is first verified by retrieving a unique TAN sent to this number. For final confirmation an iTAN must be entered from the customer's currently valid TAN list. This is done to prevent a possibly stolen mobile phone from being used.

To produce the required media break, it is also possible at this point to send an activation code by post.

Requesting a new TAN list

The customer receives a new list well before the existing TAN list expires.

Irrespective of this, he can request a new list at any time and without using a TAN. This is relevant for example in the event of losing a TAN list.

Activating a TAN list

A TAN list is activated by entering a TAN from the new list. Up to this point the customer can use the previous TAN list.

Displaying the previous used TAN

On this page the customer is given the following information about his activated TAN list.

- TAN list number
- Still available TANs
- Previously used TANs

The previously used TANs are shown in a summary and the following information is also available.

- Date and time of use
- Serial number and sequence of digits of the TANs used
- Description of use, e.g. PIN change, transfer, etc.



Account management

Creating an account

In the "Create account" menu item new accounts can be set up via the web portal under an already existing framework contract.

Your customer first chooses the desired account product by tagging it in a table. Depending on the product, more information is requested – with fixed-term deposits the amount invested and the term, for example. The created account is then activated by entering a TAN.

You can now confirm for your customer that the account has been created by sending a message to this effect to his post box.

Rollover

Fixed-term deposits that are close to maturity can be reinvested for the same term via the Rollover function. The customer has the option here of whether in-

terest accrued is also invested or should be posted to the clearing account or money market account. This task is also completed by entering a TAN.

The time from when the fixed-term deposits are offered for rollover is freely definable like the routine in the event of missing instructions (payment to at call, payment to a reference account, automatic rollover, etc.).

Authorisation

The displayed "Authorisation" function provides information about the authorisations stored for the registered account. In addition, forms can be provided for download to issue or revoke authorisations as well as the postal ID form.

„Nothing in the world has never been thought of before.
It just depends on thinking it again, differently.“



Online account application

Thanks to our well-designed online application, any prospective user can become a satisfied customer quickly and securely.

EFDIS.ONLINE's application module is provided as an add-on to the banking application; its purpose is to open up a client's new account connection via the online sales and marketing channel. Visually the application module and online banking can be adapted to your company's current website CI and seamlessly integrated with it.

Convenient process for the customer – complete information for the bank

The online form to input customer data can be configured for various investment and account products, such as fixed and at call deposits. The following account parameters are currently available.

- Individual accounts
- Joint accounts
- Accounts for minors

During the application process the customer can issue authorisations or exemption orders or designate other account holders. Depending on which options he chooses, the appropriate entry screens are presented to him dynamically.

All the data required to open an account including tax details can be retrieved using the online form and forwarded to the core banking system. Various plausibility tests on individual fields and cross-referencing of information provided by the customer ensure the data record is consistent.

An additional mechanism, which is based on a confirmation code sent by post, allows the email address given by the customer to be verified during the application process.

Since payment transactions in online banking are usually only allowed via the customer's permanently established reference accounts, the appropriate management also exists of course with routine checks of accounts and automated completion of the bank name.

High quality data due to intelligent plausibility tests

After sending the completed online form the customer receives the appropriately filled application forms including the prepared post ID pre-printed form as a PDF for download. The form templates used can be custom-designed by the bank.

Persönliche Angaben

Sie erklären Sie auf dieser Seite die Angaben zu Ihrer Person und bestätigen Sie diese abschließend mit einem Klick auf Weiter zum nächsten Schritt.

Angabe der Person

Gender: Mann Frau

Vorname:

Nachname:

Geburtsname (optional):

Geburtsdatum:

Geburtsort:

Wohnort:

Wohnort

Strasse & Hausnummer:

PLZ & Ort:

Land:

Elterliche Rechte

Familienstand (optional):

Antrag auf Erhaltung der Kindesbeurteilung stellen

Einkommen

E. Nett:

Tatort privat (optional):

Ich möchte eine elektronische Steuer

Tatort mobil (für m/AM):

Berufliche Angaben

Beruf:

Berufstatus (falls nicht selbstständig):

Wahler Personendaten

Politisch exponierte Person (PEP):

Weitere Informationen zur politisch exponierten Person erhalten Sie [hier](#). (Download PDF-Formul. ca. 0,5 MB)

Person hat bereits bestandenste EFDIS ONLINE-Kunde

In diesem Fall kann auf eine Identifizierung der Person per FaceScan Verfahren verzichtet werden. Geben Sie bitte hierfür die bestehende EFDIS ONLINE-Kontaktnummer an.

Kunden (Bitte die Kontrollkästchen ankreuzen, falls zutreffend)

Ich bin angeschlossen an ein Konto.

Ich möchte einen weiteren Kontokonto anlegen, mit dem ich gemeinsam verwaltet werden möchte.

Ich möchte einen weiteren Kontokonto anlegen, mit dem ich **nicht** gemeinsam verwaltet werden möchte.

Ich möchte einen Besondereinstellung für das Konto angeben.

When the customer enters and sends the data it is transferred to the core banking. Each bank itself defines the validation steps required in processing them on their way from the application to account stage.

Fully automatic generation of PIN letters and TAN lists

The account records already have a barcode on them and are therefore available for fully automated allocation of return documents as well as further processing in the context of workflows. This enables real-time processing without any media break, so it is fast and secure for your customers.

We independently support automated account creation in the back office by the process individually established by the client. We can also automatically adjust the parameter settings required for online authorisation of each customer. The generation of PIN letters and TAN lists is of course also done completely electronically.

HBCI and EBICS

For your private and institutional clients we offer additional market-ready services with the support of HBCI banking and EBICS services.

HBCI

For retail home banking HBCI is still a medium in widespread use. Your customers can all use the usual clients on the market. We operate our own HBCI servers, based on the current FinTS 3.0 market standard.

Transactions via HBCI can be authorised alternatively via the PIN/TAN method or by using a key card.

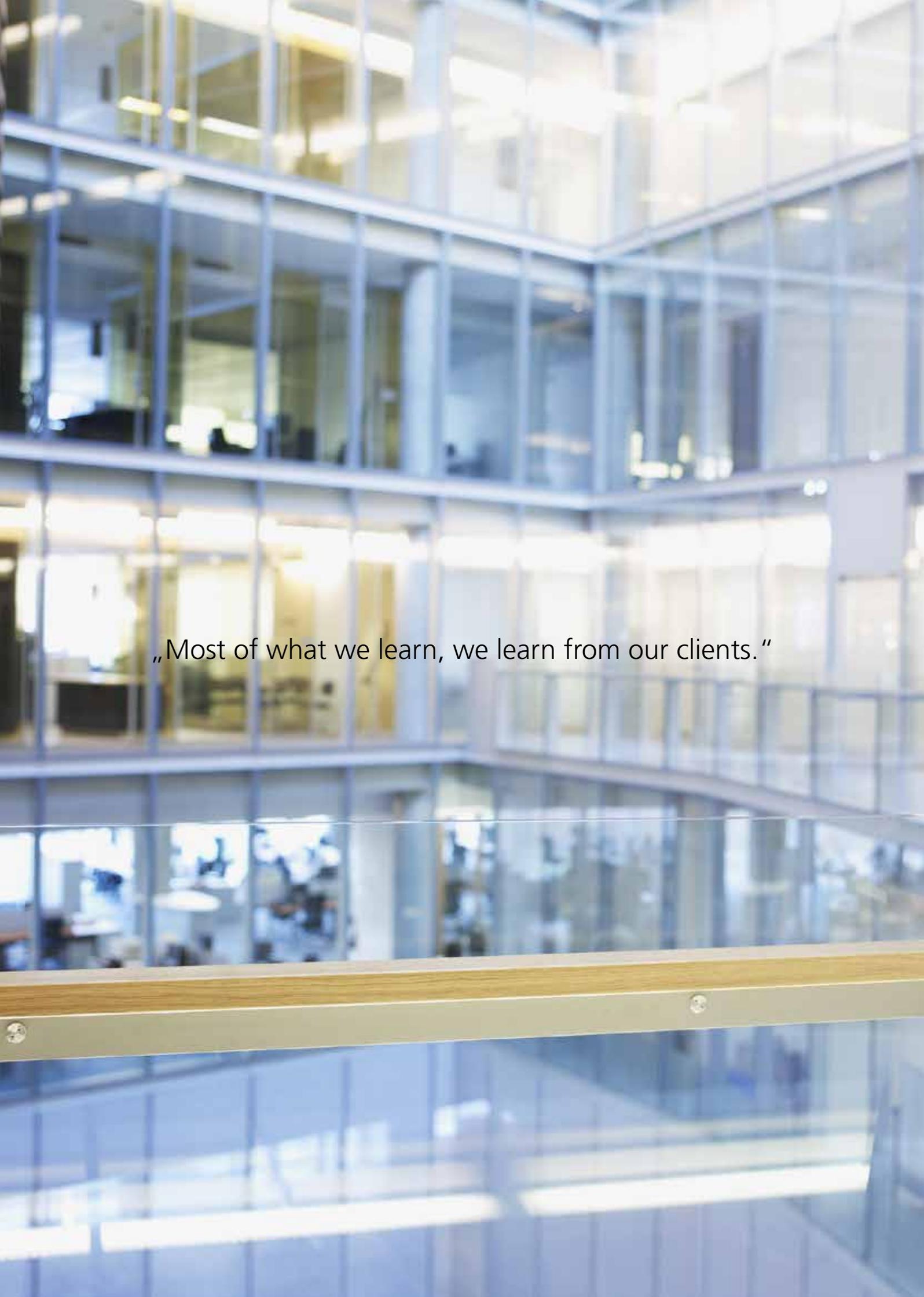
The business transactions normally available via HBCI can be configured similarly using the functions provided on the web portal. This means customers have consistent information and transaction types available through both access routes.

EBICS

With electronic mass payments by institutional clients especially EBICS is gaining increasing importance as a secure and sustainable method.

We have integrated this service so you can provide your corporate clients with a further option of transmitting payment transaction files and obtaining account statements.



A photograph of a modern, multi-story office building with a glass facade. The building is viewed from an elevated position, looking down into a courtyard or atrium. The glass reflects the sky and the interior lights of the building. In the foreground, a wooden handrail with a metal bar is visible, suggesting the viewer is on a balcony or walkway. The overall atmosphere is bright and professional.

„Most of what we learn, we learn from our clients.“

Services

In the online business especially a number of service-related activities are required, for which we are pleased to offer our expertise.

In the previous sections we presented our software product EFDIS.ONLINE to you. Like our other system solutions, EFDIS.ONLINE is a standalone product that can be used separately in the context of licence agreements at any time.

Our approach goes far beyond that of a mere software supplier, however. We wish to offer our clients solutions for interrelated issues and see our technical facilities as part of a whole.

At our subsidiary EFDIS Servicing GmbH trained and qualified teams with a solid banking background handle specific business processes, which we would like to present to you here.

Postage

We make sure that sensitive mail reaches the customer quickly and securely.

PIN letters and TAN lists that are sent regularly in online banking contain sensitive data and have to be processed with a keen understanding of security. We deal with this situation by taking various programming and operational precautions.

We can produce secure PIN letters by using "Hydralam" letterheads. The bank can customise the copy, while the relevant access codes are printed in the protected field and can be made legible only by removing the adhesive security strip as instructed. These letters are posted in shielded envelopes.

In order to ensure a high standard of security, the access codes and transaction numbers are only generated the moment they are printed and are not cached. The password and the TAN are encrypted using a secure method and only stored in encrypted form.

To safeguard the postage method TAN lists can be printed and posted no sooner than one day after the access codes (PIN letters). In addition it is possible to incorporate a receipt process in which the access details are only activated when a return form signed by the customer is received.

We are happy to provide the printing and posting of PIN letters and TAN lists as a service of EFDIS Servicing GmbH at attractive rates and terms.



Call centre

Show your customers not only the efficiency of your modern on-line banking frontend but also a qualified and courteous phone service.

We provide fully client-capable, first and second level call centre services for any enquiries about online banking. Our teams are excellently qualified to deal with any bank-related issues as well as provide solutions to technical problems. Their professional phone manner is assured thanks to the following.

- Carefully selected staff
- Regular coaching and training
- Quality controls

In addition to web banking the service also includes HBCI banking. Our staff members are familiar with the usual client requirements, so they can help your customers directly in most cases and quickly at first level. For more complex issues our second level specialists are available.

Communication with your customers is by phone (in and outbound) as well as email or by post (electronic or letter). The choice is yours.

A hotline to block access manned 24/7 is of course part of our service package. Use our professional call centre, whenever you need that personal touch in our virtual business.



Servicing

As you can see from the preface of this brochure, we have always been at home in the services industry. We have operated high-performance data centres and provided IT outsourcing from way back. In the business process-outsourcing sector we have made quite a name for ourselves with EFDIS Servicing GmbH since 2006.

Competitive advantage by „Business Process Outsourcing“

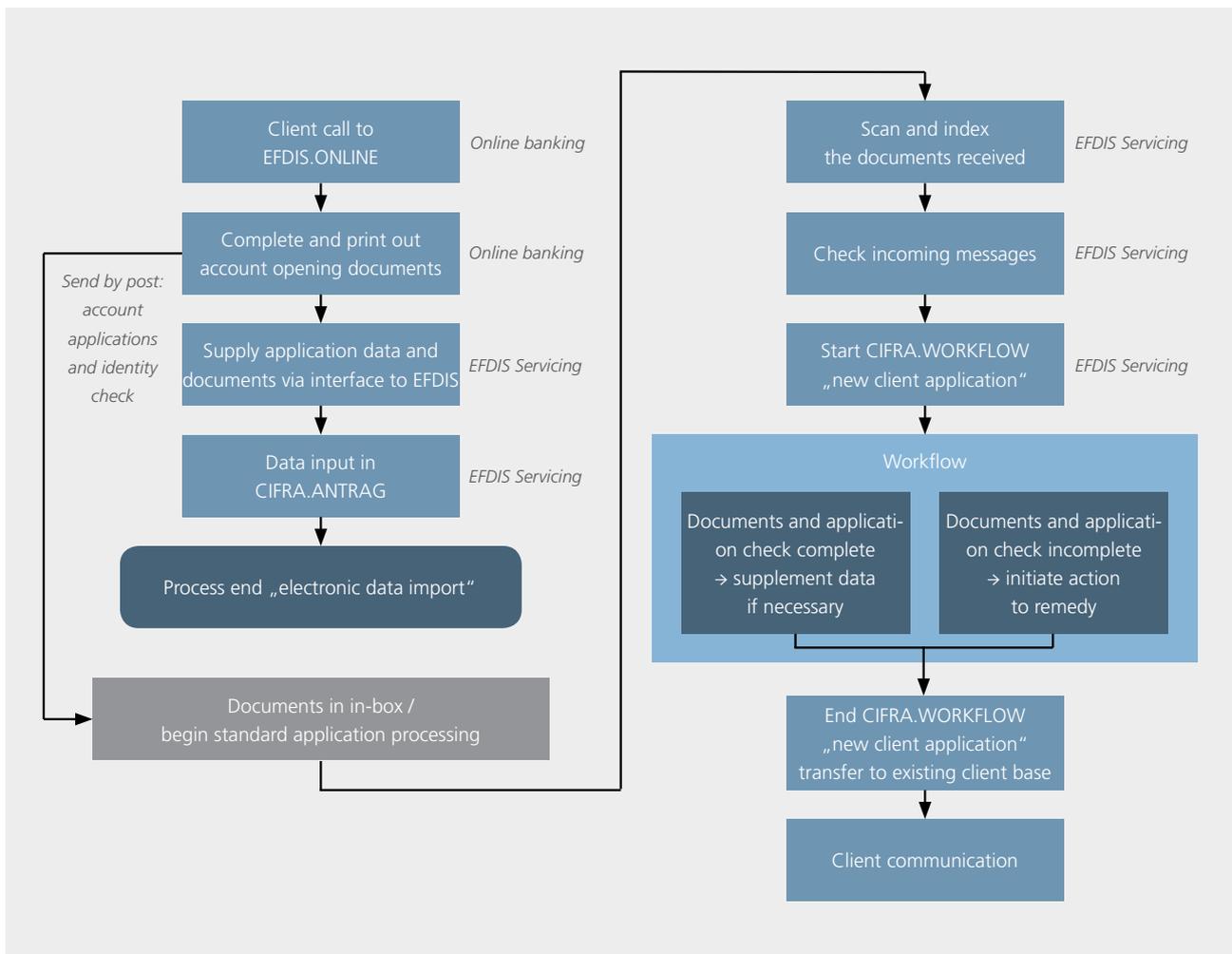
Our clients have the opportunity here to outsource complete business sectors and processes, regardless of whether they involve deposits, credit and lending, payment transactions, accounting or regulatory reporting.

We implement our service package out of the box and on demand from online frontend to the most micro-managed back office processes.

We employ highly automated workflows to manage business processes. What we guarantee.

- Competitive service levels
- High quality
- Fast processing
- Short setup times for implementation
- Individual agreement on service components

Please refer below to the example – the servicing of deposit transactions using our EFDIS.ONLINE banking frontend.





Migration

Do you already provide your customers with online banking access and would like to improve it by switching to EFDIS.ONLINE?

Our company has years of extensive experience in the data migration and system integration sector.

This also includes the replacement of various online banking systems, which we carry out in accordance with secure and proven methods.

- Adjustment and configuration of the application (functions, copy, CI, ...)
- Definition of standards with authentication procedures
- Analysis, design and implementation of master data migration
- Analysis, design and implementation of electronic customer file migration
- Analysis, design and implementation of integration in the core banking system (online processes for transactions, balances, etc.)
- Definition of individual correspondence and processing methods
- Test run of "Friends & Family" in parallel operation
- Planning and execution of the re-initialisation of existing customers

We help you with implementation - quickly, securely and with no disruptions for your customers.

Your benefits at a glance

There are good reasons why we are sure we can provide you with a sustainable solution with EFDIS.ONLINE.

- ✓ *We present you with a modern application with comprehensive functionality.*
- ✓ *EFDIS.ONLINE is universally applicable.*
- ✓ *HBCI is integrated for every client.*
- ✓ *We guarantee full integration without a media break.*
- ✓ *We provide real real-time banking without data duplication.*
- ✓ *With EFDIS.ONLINE integration in any platform is possible.*
- ✓ *Customising for individual CI is assured.*
- ✓ *We have implemented the highest security standards and are 100% audit-compliant.*
- ✓ *We have extensive experience and guarantee secure migration and implementation.*
- ✓ *From licencing to ASP and full service we provide you with financially attractive solutions.*





Have we sparked your interest?

If you have questions or suggestions or would simply like to get to know us, do not hesitate to call.

Konrad Filser
Managing Board

EFDIS AG Bankensoftware
Marienplatz 5
85354 Freising

Phone: +49 8161 / 5373 - 420
Fax: +49 8161 / 5373 - 590

E-mail: konrad.filser@efdis.de

Kirsten Klosin
Managing Board

EFDIS AG Bankensoftware
Marienplatz 5
85354 Freising

Phone: +49 8161 / 5373 - 440
Fax: +49 8161 / 5373 - 590

E-mail: kirsten.klosin@efdis.de



EFDIS AG Bankensoftware

Marienplatz 5
85354 Freising

Phone: +49 8161 / 5373 - 410

Fax: +49 8161 / 5373 - 590

www.efdis.de