

# how

## do you make every home a branch?

Customers are increasingly carrying out their business online. They expect instant access to information in a secure and accessible environment.

Competition in the retail banking segments is constantly increasing. Personalised customer service, fast response times and operational efficiency is critical. Can your organisation achieve this at a competitive cost?

Applicon i-Banking will help you to empower your current customers, attract new ones and, at the same time, improve your overall customer service and operating efficiency. Do your customers access banking services online?

### Applicon i-Banking

Applicon i-Banking is an Internet Banking Platform for efficient handling of transactions between SAP Banking and customers. The solutions consist of two main components, the i-Banking Service Hub and i-Banking Portal, built with the most recent SAP and Microsoft technology.

Security is a critical part of the application. All data transfers are encrypted according to the latest standards, and user validation is based on two-factor authentication.

### Ensuring flexibility and time to market

Based on a modern Service Orientated Architecture, the Applicon i-Banking Service Hub is a core component in delivering a collection of services to operate a fully functional Internet bank. It uses the services from the SAP Banking platform and other potential back-end systems.

By decoupling the back-end and front-end systems the Service Hub provides increased performance, scalability and security. Additionally it simplifies and provides a single interface to multiple back-end systems. This ensures an extended lifetime of the solution and speeds up development that may be needed to meet future business needs.

The Service Hub is a mature, proven and reliable solution for integrating the SAP banking applications to the Internet. This greatly reduces the implementations and maintenance costs, compared to ad-hoc or point solutions.



Applicon is one of the largest independent SAP service partners in Northern Europe with offices in London, Copenhagen, Reykjavik and Stockholm.

Applicon employs approximately 220 employees with extensive knowledge in standard solutions such as SAP, Microsoft, Calypso and Business Objects. Applicon has attained Gold Certification from both SAP and Microsoft and is a Calypso Premium Partner.

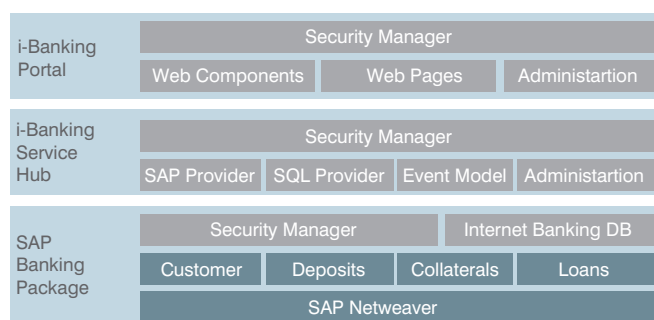
Applicon offers business critical software solutions that are tailored to specific industries including financial services. Applicon has implemented SAP core banking solutions in the UK and all of the Nordic countries.

Applicon is specialized in delivering packaged business applications focusing on local requirements.

### Compelling customer experience

The Applicon i-Banking Portal is a web solution that allows banks to deliver a comprehensive range of online banking services to their clients in a secure, efficient and customisable way. The solution supports rapid deployment of custom branded web sites by providing a built-in SDK (Software Development Kit) and an administration portal.

The portal is a multi entity application, which includes; multi-language, currency, organization and time zones. The solution comes with special administration and reporting features for system administrators, content and business managers.



### Safeguarding the future

With Applicon i-Banking and SAP Transactional Banking, you have an open platform built according to latest security and technical standards. The solution is based on years of experience in Internet and transactional banking and is provided by strong partners. Customers are safeguarded by Applicon's vision and commitment to the Financial Services market in years to come.

### Integration with SAP NetWeaver

The SAP NetWeaver platform enables your organization to implement crucial IT practices in a flexible, step-by-step approach at low cost. Applicon i-Banking builds on the strengths of the SAP NetWeaver platform, enabling secure, scalable and efficient handling of data between SAP transactional banking and the Internet.

### Technologies Used

The i-Banking Service Hub and Portal are based on Microsoft .NET Framework 3.5 and developed using Microsoft Visual Studio 2005 using C# code.

The i-Banking Service Hub uses Windows Communication Foundation (WCF) and can therefore run as a web service or Windows service, relying on the NetWeaver environment within SAP. The i-Banking Portal is based on ASP.NET 2.0 and Ajax.

### Applicon i-Banking features

#### Deposit Management

- List of accounts
- Account detail information
- Account balance
- List of transactions

#### Loan Management

- List of loans
- Loan detail information
- List of transactions

#### Customer Information

- Personal information
- Change language
- Change user name and password

#### Payments

- Single payments
- Standing payments
- Future payments
- Transfers (own accounts)
- Standing transfers

#### Internet bank services

- Secure login
- Known recipients
- Secure bank messages
- Scriptable event model

### CUSTOMER REFERENCE:

*"We at Kaupthing decided to use Applicon i-Banking as a framework for our Internet-based products in conjunction with the SAP Transactional Banking platform. The i-Banking Service Hub has simplified the communication between SAP and the Internet services we provide, while the i-Banking Portal has been the flexible platform we anticipated. Applicon's support and know-how helped us during the process of implementing the Internet platform and has been an important factor in our success."*

Ingimundur Arnason,  
Director Kaupthing Edge

Kaupthing Edge is a high yield online deposit product from Kaupthing Bank. Kaupthing Edge was first offered in Finland in October 2007 and is now operational in 9 countries.