



Delivering High Performance Banking Solutions

# eBworx...

eBworx is a leading international consulting and technology solutions firm specialising in the financial services industry. Banks are the centre of our business and we deliver innovative and high-performance solution to our clients, supporting them in their business objectives.

The turn of the century has seen our clients faced with new challenges in risk management, BASEL II compliancy, mergers and acquisitions, changing technology environment and at the heart of it, the drive to achieve increased customer centricity.

We begin by understanding our client's requirements. We couple our solution consulting with leading practices. And most of all, we help our clients leverage on technology as an enabler, delivering solutions which propel them to the next stage.

We strive to achieve the highest level of Quality in our work by conforming to requirements, looking at prevention with zero defects as our performance standard. We are committed to our work and to our clients, working as partners to achieve the highest level of performance standards.

## VISION

To be a World Leading Financial Software Solution Provider

## MISSION

In line with our vision, our business focus is to help financial institutions in 3 areas:

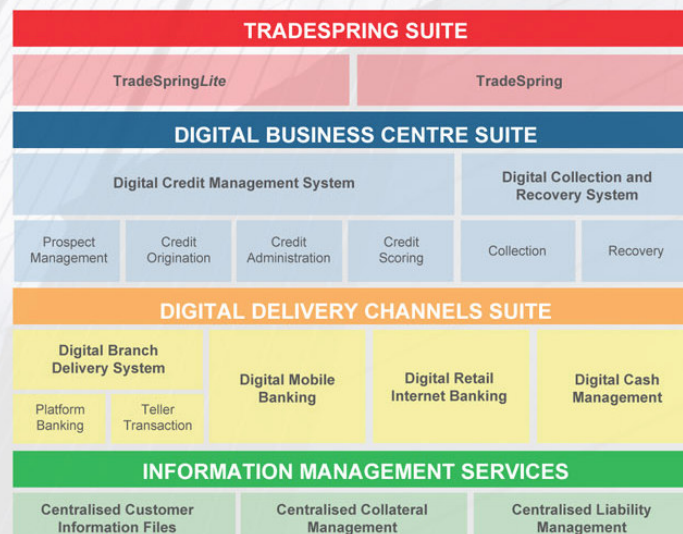
1. To gear towards electronic banking
2. To be more customer-centric in sales & operations
3. To better manage lending practices & to move towards Basel II compliance

## SOLUTION OVERVIEW

eBworx provides consultation from both business and technology perspectives, hence enhancing and ensuring our customer's competitive advantage and operational efficiency.

eBworx solutions are flexible and modular, allowing ease of change and incorporation of new processes. It can be configured to the customer's unique environment and integrated to the customer's existing legacy systems.

Our innovative solutions include our Digital Delivery Channels Suite, Digital Business Centre Suite, TradeSpring Suite, and Information Management Services.



Integrated Banking Framework



**TradeSpring** *Lite*

TradeSpring*Lite*

## TradeSpring SUITE TradeSpring*Lite* Product Overview

Providing consistent, ongoing, and ever-increasing customer satisfaction is the hallmark to achieving advantage in today's financial services industry. To win, you need the strategy and tools to deliver faster, more targeted services with greater consistency.

**TradeSpring*Lite* is an Internet web-based front-end trade financing solution** providing you with a competitive edge in today's rapidly changing marketplace.

**innovating your business**

### Products and Services Supported

TradeSpringLite for trade related activities will improve turnaround time, increase customer satisfaction and boost profitability. The following are amongst the products and services that are provided out-of-the-box.

#### LETTER OF CREDIT

- Outward LC
  - Application
  - Amendment
- Inward Letter of Credit
  - Payment Instructions
  - Amendment

#### COLLECTIONS

- Inward Collection
  - Acceptance/Discrepancy Acceptance
  - Payment Instruction
- Outward Collection
  - Creation

#### TRADE LOANS

- Trust Receipts
  - Application
  - Payment Instruction
- Bankers Acceptance
  - Application
  - Payment Instruction
- Export Credit Refinancing
  - Application
  - Payment Instruction

#### GUARANTEES

- Shipping Guarantee
  - Application
  - Cancellation
- Banker's Guarantee
  - Application
  - Renewal

## Features and Functions

In addition to the support of the above products and services, TradeSpringLite also provides a host of features and functions to provide your customer with fingertip access to their trade account, transactions, statuses, limits utilisation with the bank in a safe, secure environment anywhere, anytime.

The system is built to be user friendly with in-built productivity and time saving features to enable users/customers to submit their transactions quickly and free of errors.

The following are some of the features and functions that are available with TradeSpringLite.

### Personalised Dashboards

Each user of TradeSpringLite is able to personalise their own welcome page in terms of layout as well as content. The Bank is able to offer default layouts for each corporation so that each corporation essentially has a different look and feel. This feature also enables the bank to push different content to different corporate customer segments or industries. For example, the bank can provide manufacturing content to customers from the manufacturing segment and financial content for customers from the insurance segment.

- Each corporate customer can have a different layout and content
- Each user within each corporation may have a different layout and content
- Customer may also provide their own content
- Bank can lock panels for bank advertisement and for pushing content to customers

### Single Unified View of Customer

TradeSpringLite is built from the ground up with strong CRM emphasis and provides an integrated unified 360 degree view of each customer's trade business with the bank. This is available on an online, realtime basis enabling detailed drill down access to the customer's trade lines, position, outstanding, transactions and history.

### Straight Through Integration to Trade Host

TradeSpringLite integrates seamlessly with eBworx TradeSpring backend host (or any other trade host). This enables the bank to receive and process transactions as soon as the customer releases it with no rekeying in, thereby improving processes and reducing errors. Upon submission, the system will inform the customer of the trade reference number (e.g. LC Number) from the trade host enabling customers to track the status of their application/submission online, realtime basis.

### Templates

TradeSpringLite enables users to create templates for frequently entered data. This productivity feature reduces repetitive data entry, errors and ensures consistency. For example, if a user frequently applies for LCs to a particular company with a similar set of terms and conditions, the user can save what he has entered as a template for future applications. Once saved, it is easily recalled to populate any new applications.

### Statements

Customer statements may be made available to the customer for viewing and downloading.

### Alerts

TradeSpringLite has an alert engine which enables alerts to be easily setup. Once set up, users will be alerted once any of the alerts setup is triggered.

### Document Attachments

TradeSpringLite enables both bank and customer corporations to attach and upload documents to any transaction. Any file types e.g. doc, jpg, tif, pdf, xls, txt may be uploaded. Once uploaded, the documents are available online to both bank and customer for viewing and downloading. This feature enables documents to be scanned and uploaded to/from bank reducing faxing and paper costs.

Examples of documents that may be uploaded are LCs, advices, instructions, letters and invoices.

### Document Preparation - User defined document formats

TradeSpringLite supports easy and convenient document preparation and generation for the many documents required by trade financing. It allows users to define new document/correspondence formats e.g. letters, advices and users are able to choose from a predefined set values to populate into the document. Documents are therefore easily generated/regenerated and may be archived into PDF format. This also allows for easy access of documents across the enterprise.

### Integrated Workflow

Workflow is a critical area in any process alignment and improvement. With workflow incorporated into the process cycle, substantial operational efficiencies may be realised. TradeSpringLite is built with an integrated configurable workflow and routing application which is rule-based and configurable to each customer's processes. This workflow will route and track each transaction. It is easily configured to each organisation's specific business processes. Each user in the workflow process is assigned to his/her own task queue. These queues are monitored via dashboards and reports to enable proactive alerts and queue management.

### Limit Utilisation Tracking & Monitoring

TradeSpringLite has an extensive facility limit structure which tracks all facility utilisation on an online, realtime basis. The design of the limit structure enables complex credit lines to be supported and monitored. This controls potential customer exposures and excesses giving rise to better credit risk management.

### Flexible rule based relationship pricing plan

CRM is increasingly becoming critical to the bank's pricing strategies. TradeSpringLite is built with a flexible rule based relationship pricing plan. Each customer can be assigned to a different service plan with different pricing based on the volumes which the customer transacts.

### Contact Management

TradeSpringLite has an in-built contact management system which is able to track and close the loop on all contacts from both bank and customer. Attachments may be attached to each case submitted. Each contact is issued a unique reference number and tagged to the customer account or instrument concerned to enable easy tracking of responses and resolutions unlike email which cannot be easily tracked and tagged to the account/instrument. Customer service centres may also use this feature to support customer inquiries and track status of issues/cases logged.

### Proven technology

TradeSpringLite is fully browser based and built on proven and standard J2EE platforms and technologies. These technologies and platforms have been deployed by eBworx to our customers and has proven to be both stable and scalable.

### Web Services Enabled

TradeSpringLite supports Web Services which are based on the universally accepted XML standards and HTTP Web protocol. Web Services present a tangible solution to many business challenges. Specific benefits of Web Services include :


- Reduced integration complexity - Web Services provide greater flexibility and adaptability when integrating TradeSpring with other applications and systems
- Increased component reuse - TradeSpringLite components may be published as Web Services to enable the Bank to expose its Trade Services to its customers or partners.
- Improved interoperability



## TradeSpring SUITE TradeSpring Product Overview

Providing consistent, ongoing, and ever-increasing customer satisfaction is the hallmark to achieving advantage in today's financial services industry. To win, you need the strategy and tools to deliver faster, more targeted services with greater consistency.

**TradeSpring is a web-based backend trade processing solution** providing you with a competitive edge in today's rapidly changing marketplace.

A large cargo ship with a white upper hull and a dark blue lower hull is docked at a pier. A red container is being lifted by a crane on the right side of the ship. A white generator trailer is parked on the pier in the foreground. The sky is blue with some clouds.

innovating your business



# TradeSpring

TradeSpring is a complete application with end-to-end processing capabilities enabling online, realtime access to every stage of the trade instrument lifecycle. Tightly integrated with workflow, imaging and central liabilities control, it enables banks to significantly improve operational efficiencies. Each trade instrument is created, processed, approved and tracked throughout until the time the instrument is paid up or sent out via telex or SWIFT to correspondent banks.

TradeSpring for trade related activities will improve turnaround time, increase customer satisfaction and boost profitability. TradeSpring provides end-to-end processing capabilities in all your trade processing requirements from initiation to payment and settlement.

## Product and Services Supported

Products can easily be configured using our product configurators/factory enabling faster time-to-market for new products and services. The following are amongst the typical products and services that may be configured with our instrument/product configurators.

### LETTER OF CREDIT

- Outward LC
- Inward Letter of Credit
- Islamic LCs

### COLLECTIONS

- Inward Collection
- Outward Collection

### TRADE LOANS

- Trust Receipts
- Bankers Acceptance
- Export Credit Refinancing
- Factoring
- Islamic Loans

### GUARANTEES

- Shipping Guarantee
- Banker's Guarantee

## Features and Functions

In addition to the support of the above products and services, TradeSpring also provides a host of features and functions to provide you with fingertip access to their trade account, transactions, statuses, limits utilisation in a safe, secure environment anywhere, anytime.

The system is built to be user friendly with in-built productivity and time saving features to enable users to submit their transactions quickly and free of errors.

The following are some of the features and functions that are available with TradeSpring.

### Rapid Product Development

Out-of-the-box, TradeSpring is delivered with a set of core product configurators which enables rapid product development and deployment. Products are easily built and configured with these

configurators, thus supporting faster time-to-market and extensive reductions in IT development cost to introduce new products and services.

### Configurable business/processing model

As different banks operate in different geographies and different structures, TradeSpring has been built to be easily configured to adapt and grow together with the bank as it progresses to more sophisticated and cost effective operational models, from standalone branch models to centralised head office models to regional processing models to complex hubbing models supporting multiple banks in multiple geographies. To an outsourcer, TradeSpring is able to act as a white labeler offering trade processing services to multiple banks.

### Integrated Imaging

TradeSpring Imaging is a cost-effective solution to the problem of paper-based document management. With TradeSpring Imaging, incoming documents or messages are captured, digitally stored, prioritised, and distributed to the appropriate trade services workers for processing. By converting paper documents to digital images, the application makes documents instantaneously available across your organisation—from a centralised hub location to local customer service branches—so that your trade service representatives can maximise efficiency, ensure high quality service, and achieve economies of scale.

### Integrated Workflow

Workflow is a critical area in any process alignment and improvement. With workflow incorporated into the process cycle, substantial operational efficiencies may be realised, generally together with reengineering of the Bank's internal processes. TradeSpring is built with an integrated fully configurable workflow and routing application which is rule-based and fully configurable to each customers' processes. This workflow will route and track each transaction throughout its lifecycle. It is easily configured to each organisation's specific business processes. Each step in every workflow process is tracked and monitored according to agreed SLAs. Each user in the workflow process is assigned to his/her own task queue. These queues are monitored via dashboards and reports to enable proactive alerts and queue management for managers of the trade centre.

Imaging is required to move voluminous trade documentation electronically. This enables these documents to be accessed and retrieved anytime, anywhere across the enterprise. In a centralised/hubbed environment, imaging is critical to ensure fast and efficient turnaround as there is no longer a need to move physical paper around.



### Single Unified View of Customer Relationship

TradeSpring provides an integrated unified 360 degree view of each customer's trade business with the bank. This is available on an online, realtime basis and both the bank and the customer (via TradeSpringLite) would be able to have detailed drill down access to the customer's trade lines, position, outstanding, transactions and history.

### Flexible facility limit structure

TradeSpring has an extensive facility limit structure which tracks all facility utilisation on an online, realtime basis. The design of the limit structure enables complex credit lines to be supported and monitored. Any excesses are instantly alerted and may be configured (via workflow) to seek higher level authorisation, if required. This controls potential customer exposures and excesses giving rise to better credit risk management.

### Flexible rule based relationship pricing plan

CRM is increasingly becoming critical to the bank's pricing strategies. TradeSpring is built with a flexible rule-based relationship pricing plan. Each customer can be assigned to a different service plan with different pricing based on the volumes which the customer transacts.

### Charges, Liabilities & Fees

TradeSpring automates all charges, liability, margin, fee and foreign exchange equivalent calculations and works in conjunction with our flexible service plans. All formulas are externalised and enable easy changes to any formulas to support the bank's changes in pricing structures in today's competitive environment.

### Full accounting entries generation (configurable)

TradeSpring automates and generates all accounting entries for each transaction. In TradeSpring, accounting entries are independently configured for each transaction and can be easily changed. Entries generated may then be interfaced to the Bank's core GL system.

### User defined document formats

TradeSpring supports easy and convenient document preparation and generation for the many documents required by trade financing. It allows user to define new document/correspondence formats e.g. letters, advices, tracers, telexes, SWIFT, and user is able to choose from a predefined set values to populate into the document. Documents are therefore easily generated/regenerated and archived into PDF format. This also allows for easy access of documents across the enterprise.

### Basel II Support

TradeSpring will support the intensive data requirements of Basel II and will provide the necessary data interfaces to the Bank's Basel applications.

### Extensive Parameterisation/ Externalisation

TradeSpring is heavily parameterised to support ease of implementation and customisation. Key components and business logic such as GL, DocGen, Calculations are externalised and changes to these areas are merely a configuration effort. No core codes need to be touched. Isolation of the more volatile components/business logic also facilitates easy deployment and troubleshooting.

### Utilise and leverage alternative delivery channels

TradeSpring is able to interface to alternative delivery channels such as the call centres and cash management systems to allow for customer self service to access their trade portfolio, apply for an instrument and give instructions to the bank over the web.

### Decision Support Engine for approvals (leverage credit evaluation module)

TradeSpring is able to integrate and leverage eBworx credit evaluation module to perform pre approval or conditional approvals. Approval conditions and criteria are dynamically set up and may be configured separately for different customers.

### Better risk management

Risk is one of the key areas of concern in any bank. TradeSpring facilitates better risk management in the areas of customer/credit risk, correspondent bank risk, country risk and currency risk as exposures to each of these are closely tracked and monitored.


### Proven technology

TradeSpring is fully browser based and built on proven and standard J2EE platforms and technologies. These technologies and platforms have been deployed by eBworx to our customers and has proven to be both stable and scalable.

### Web Services Enabled

TradeSpring supports Web Services which are based on the universally accepted XML standards and HTTP Web protocol. Web Services present a tangible solution to many business challenges. Specific benefits of Web Services include :

- Reduced integration complexity - Web Services provide greater flexibility and adaptability when integrating TradeSpring with other applications and systems
- Increased component reuse - TradeSpring components may be published as Web Services to enable the Bank to expose its Trade Services to its customers or partners.
- Improved interoperability



## Automated Credit Origination and Processing Management Solution

"eBworx Digital Credit Management System (DCMS) is a proven web-based, automated credit and rule based loans origination system that allows banks to streamline and manage the credit origination process."

Digital Credit Management System

DIGITAL BUSINESS CENTRE SUITE

Automated Credit Origination and Processing Management Solution

## Automated Credit Processing System

Automation of Credit Processing has become an increasingly important mandate today with banks experiencing an increased awareness on productivity, customer service and management of credit and operational risks. As banks move to leverage on the implementation of Basel II, a key component is in the area of loans origination. There is an increased need to put in the necessary controls on processes and rules governing credit processing to manage operational risk. Banks have also placed additional emphasis on scoring and credit evaluation to impose stricter credit risk mitigation on new and existing loan applications.

DCMS enables the bank to implement an automated credit management system across the organisation, with a centralised solution that provides single customer views on the existing customer's portfolio with the bank. DCMS can provide higher levels of customer service, and improved productivity and cost effectiveness.

## Credit and Operational Risk

Today, Basel II is at the tip of every financier's tongue. We look upon DCMS as a key driver for banks to manage credit and operational risk in line with Basel II readiness by providing the necessary tools to perform credit evaluation and risk profiling on the bank's customer groups and as a data contributor to help fine tune the bank's risk rating models and NPL controls at origination.

DCMS manages the operational risks embedded in credit management. It is the backbone that holds together the components of enterprise credit management, facilitates cost-effective and efficient credit processing, whilst increasing management's information and control on credit and operational risks.



## Performance and Collaboration

DCMS as a system has in-built rules and maintenance parameters to help banks better control its processes to manage operational risk events. DCMS is supported by configurable business rules to perform the relevant credit analysis via our credit scoring and evaluation engine.

DCMS provides a comprehensive loans application workflow and tracking system to streamline the bank's loan origination process. The solution comes with a GUI-based workflow engine using graphical definition of the process allowing for quicker time-to-market.

To further ensure the end-to-end straight through processing of a loan application, DCMS provides online collaboration and integration with third parties such as Credit Bureaus, Solicitors, Developers, Valuers and Car Dealers.

## Future State Solution

With DCMS, the bank will yield benefits which translate to increased productivity and higher efficiency:

- Increased sales volume and turnaround time by direct access and support to all customer acquisition channels including 3rd party channels.
- Increased process effectiveness via consistent credit controls, greater discipline and provision of consistent information to support decision making.

- Improved process efficiency by streamlining the process, shortening the turnaround time, automating many previously manual steps and provides a mechanism for monitoring and intervening in bottlenecks and delays.
- Improve the loan application data capture and storage capability. Data is captured only once at origination and inherited across the process without the need to re-key.



DIGITAL BUSINESS CENTRE SUITE  
Digital Collection and Recovery System

Effective Management of Collections and Debt Recovery

"Digital Collection and Recovery System (DCRS) is a web-based automated rule-driven collection and recovery management system which provides single customer-view of a delinquent borrower allowing banks to manage the delinquent situation holistically from both account and customer perspective"

## Collection as an Art

DCRS is designed to encapsulate the intricacies of collection. Using a combination of tools, financial institutions can deploy a variety of approaches and strategies making collection itself, an art. We have designed our Collection Module for efficiency which translates to Speed and Priority of working on an account.

### ■ Speed

- Give the relevant data to collector to update response and close call FAST. Collector must do as many cases as possible in a day

### ■ Priority

- Not Collector specific but bank priority specific. Irrespective who's available, accounts must be worked based on bank's priority.

DCRS, eBworx debt collection system comes with a built-in intelligent workflow and decisioning engine to support the allocation of tasks and priority of accounts to be worked on. Using these tools, financial institutions can devise strategic collection approach based on their collection strategy.

## One system to meet all needs

DCRS is a complete collection and recovery management system which comes with a host of features:

### ■ Collection

- Minimum key stroke per screen ensuring efficient and effective collection
- Rule-based and Automatic assignment of cases
- My Collection Task List
- Decisioning Engine to derive Collection Strategy to drive collection focus using appropriate controls
- MIS and Performance Reporting
- Single Source of Information

### ■ Recovery

- Recovery Actions and Strategy
  - Support for Civil Proceeding, Foreclosure Proceeding and Repossession
  - Activity Templates
- Document Generation Tool to generate Letter of Demand, Letter of Recall, etc.
- GUI-based Workflow
- Alert on Recovery Activities
- Solicitor Assignment
- 3rd party collaboration with Credit Bureau, Valuers, Solicitors, Repossessors.

## Key Drivers

Acting on complete information	Only the necessary information is displayed in a single screen. Additional information accessed only on a need-to basis
Segmentation of customers / delinquent situation	Combination of decisioning tools and rule-based assignment to segment customers / delinquent situation into relevant pools for treatment.
Appropriate Treatment of customers / delinquent situation	Targeted treatment based on specific approach and strategies. Priority and Sequencing to help dictate accounts to be worked-on.
Automation and Consistency of Credit Policies	Built-in intelligent GUI-based workflow and decisioning engine to ensure consistency of process and hence, manage operational risk from the perspective of event controls
Collaborative Platform	To further ensure an end-to-end straight through processing of the overdue cases, DCRS provides online collaboration and integration with third parties such as Credit Bureaus, Solicitors, Valuers and External Collection Agencies to facilitate activities such as Legal Activities, Foreclosure and Collateral Revaluation
Efficient Management of Resources	Management reporting and parameterised settings allows tweaking of controls to ensure maximum use of resources

## Benefits

DCRS has proven to help our clients achieve higher recovery rates resulting in a reduction of the portfolio size of bad and NPL accounts.

- Increased effectiveness via consistent credit controls, greater discipline and provision of consistent information to support decision making.
- Improved efficiency by streamlining the process, shortening the turnaround time, automating many previously manual steps and providing a mechanism for monitoring and intervening in bottlenecks and delays.
- Ensure customer relationship by effecting appropriate treatment to different customer types. Financial Institutions can target and keep good customers while effecting stringent treatment for dire cases.



## DIGITAL DELIVERY CHANNELS SUITE

Digital Branch Delivery System

Service

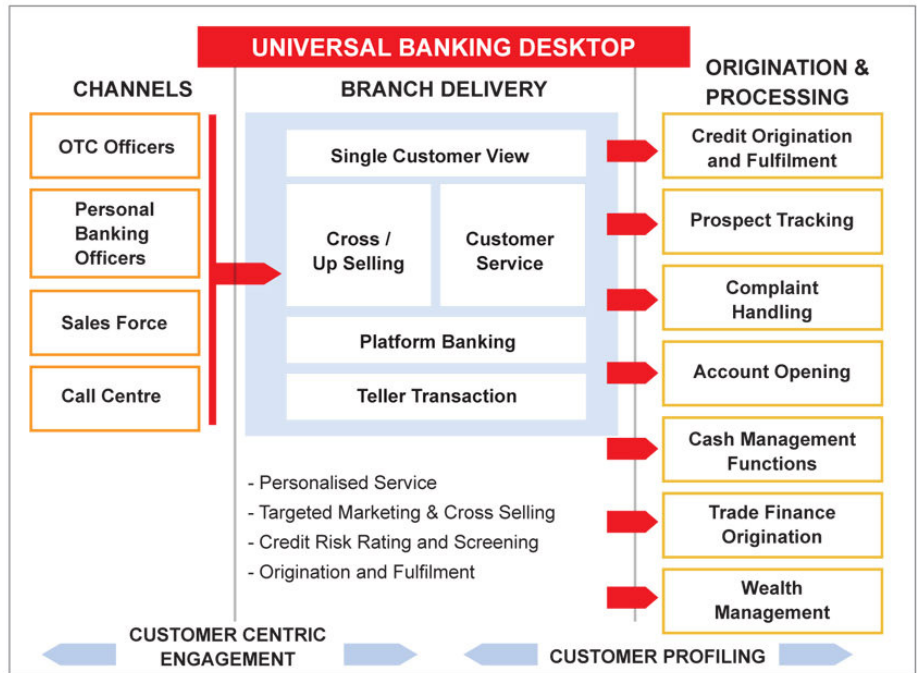
### **Universal Banking Desktop**

"Digital Branch Delivery System is the next generation branch delivery system leveraging on a totally web-based architecture to help reduce cost of deployment and maintenance. It is a customer-centric solution aimed at engaging your customers and arming the bank with the necessary features"

# Digital Branch Delivery System

The financial industry today has to deal with not only an increase in competition in driving sales opportunities to increase profitability, it also has to ensure that quality service is provided to acquire new customers and retain existing ones. In the area of front-line support, the branch delivery system is an important element of any banking institution.

Today, leveraging on the strength of the Internet, eBworx **Digital Branch Delivery System (DBDS)** has been proven to be able to address the business needs of the Bank in this respect. DBDS is a solution that provides the combination of business and technology to overcome today's business challenges to help banks achieve operational excellence and manage their customer relationships and loyalty.



DBDS is eBworx Branch Delivery System, a Universal Banking Desktop enabling officers to not only manage teller transactions, but to also

provide functions to handle platform banking such as contact and prospect management and account opening. Using a Single Customer View, officers can then proceed to perform the necessary fulfilment processes.

## Key Components in DBDS

DBDS, a front end web based system includes the following key features:

- Dynamic Transaction Builder
- Dynamic Print Generator
- Configurable Menus with Security Management and User Access Control
- Signature Verification System (SVS)
- Supports Multi-Currency
- Supports Multiple Hosts
- Transaction Engine
- Fast Path for Transaction Access
- Local / Remote Supervisor Override
- Pre-chain and Post-chain Transaction
- Store and Forward
- Journaling
- Error Correction
- Totalling
- Drawer Management
- Bulk / Batch Processing
- Passbook Printers Sharing
- Multi Host and External Interfaces Support
- Supervisor Function for Start of Day, Close Branch, End of Day Batch

Functions and features in our DBDS are tailored specifically to cater to the banks' changing business requirements without major modification required to the application.

## Solution Architecture and its Benefits

**Digital Branch Delivery System (DBDS)** is built on n-tier architecture, where it is partitioned into three (3) logical tiers, i.e. Presentation, Business Logic and Data Service. DBDS is built on a solid infrastructure architecture for high reliability, maintainability and scalability. In addition, DBDS is developed based on industry standards architecture (J2EE) which permits open standard leveraging on the benefits of open platform, open protocol and open language. As such system interoperability is highly achievable.

## Return on Investment with Lower TCO (Total Cost of Ownership)

One of the key distinctiveness of DBDS is that it is developed based on thin-client architecture, leveraging on web technology. This has helped banks to substantially reduce the deployment cost, and achieve lower TCO (Total Cost of Ownership) with better resource utilisation. With DBDS, there is no need for any client application to be installed on each workstation at each branch except for the standard web browser.

DBDS comes with the Transaction Builder which is built on an easy-to-use concept allowing the bank's IT personnel to develop, maintain and enhance the solution on their own without the need to change the system source code or having to refer to the vendor. As such, the bank can respond to market demands to remain competitive.

## Transformation to Customer Service Centers to provide value added services

DBDS is not just another conventional branch delivery system, instead it provides value added customer service functions, allowing the bank to transform their traditional front-end counters into customer service centers. Using DBDS as a base, the bank can achieve single sign-on and can also develop a cross-channel transaction processing system with a consistent and easy-to-use graphical system.

# DIGITAL DELIVERY CHANNELS SUITE

## Digital Mobile Banking

### Digital Mobile Banking

With the proliferation of mobile devices and the increasing use of 3G/GPRS, bank's today are looking at ways to leverage on this channel as another means of reaching out to their customers.

Mobile Banking is a natural extension to the Internet Banking initiatives of a bank. eBworx **Digital Mobile Banking (DMB)** offers mobile banking via SMS and/or 3G/GPRS allowing the bank's customer to access account information and have real time transaction capabilities in true 'anywhere', 'anytime' and 'anyhow' convenience.

Together with our Digital Retail Internet Banking and Digital Cash Management application, eBworx eBanking solutions are regionally recognised as premier solutions meeting the demands of our clients as they expand their business to leverage on the benefits brought about by the electronic channel.





### 3G/GPRS Banking

3G/GPRS Banking is a natural mobile extension to Internet Banking

Module	Description
<b>Account Management</b>	<ul style="list-style-type: none"><li>- Deposit Account Balances Inquiry</li><li>- Last 5 Transaction History</li><li>- Credit Card Balances Inquiry</li><li>- Unbilled Transactions</li><li>- Reward Points for Credit Card</li></ul>
<b>Funds Transfer</b>	Transfer to Own, Registered 3rd Party Beneficiary and Registered Other Bank Account Beneficiary
<b>Bill Payment</b>	<ul style="list-style-type: none"><li>- Payment to Own Credit Card/Loan and Registered Payee</li><li>- Electronic Share Payment</li></ul>
<b>Cheque Management</b>	<ul style="list-style-type: none"><li>- Cheque Status Inquiry</li><li>- Cheque Book Request</li><li>- Stop Cheque Payment</li></ul>
<b>Others</b>	<ul style="list-style-type: none"><li>- Rewards Redemption</li><li>- Savings/Current Account Opening</li></ul>



## DIGITAL DELIVERY CHANNELS SUITE

### Digital Retail Internet Banking

"Digital Retail Internet Banking (DRIB) is more than just an alternative channel for your customer's banking convenience. It is the next-generation internet banking solution engineered to support today's channel unification vision"

#### Online Access to Banking Services

DRIB can reduce customer's dependence on your branch network for routine banking transactions which in turn cuts down service cost and increases efficiency. DRIB provides your customers with the convenience and means to view their assets and liabilities as well as perform funds transfer and bill payment transactions at their fingertips via the Internet.

#### Internet Banking as a Digital Business

Internet Banking can be described as a Digital Business. A Digital Business in turn can have various levels of sophistication.

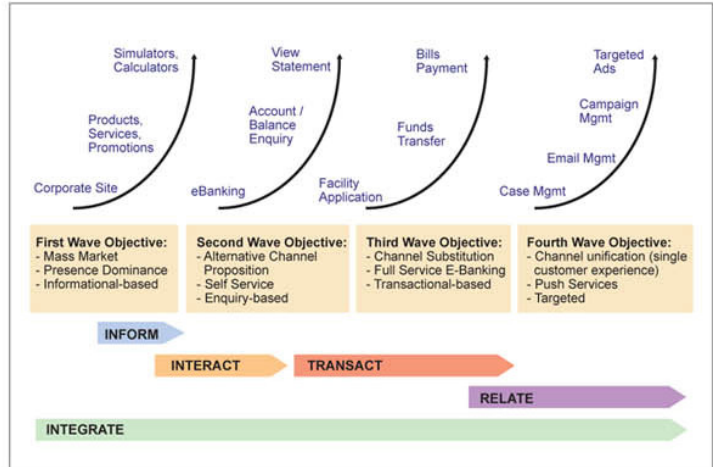
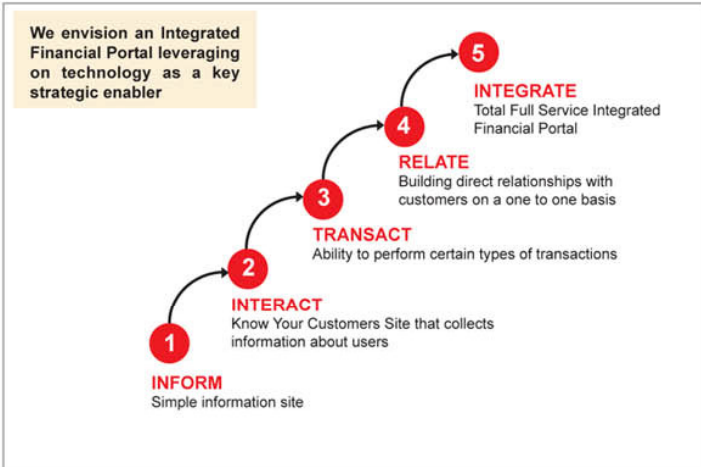
We view this on a scale of 1 to 5:

- Level 1: **Inform** via a simple information site for the mass market
- Level 2: **Interact** by positioning the internet as an alternative channel to promote the self-service banking concept
- Level 3: **Transact** with the availability of the transactional-based services incorporated

- Level 4: **Relate** by means of targeting and segmenting the customer
- Level 5: **Integrate** by providing a full-fledge digital solution focusing on creating the customer's experience

DRIB forms a digital ecosystem that enables the bank's customers to seamlessly transact with other members of the ecosystem that the bank has created. This enables the straight through processing of a myriad of transactions that the bank's customers need to execute in the course of handling all their financial needs.

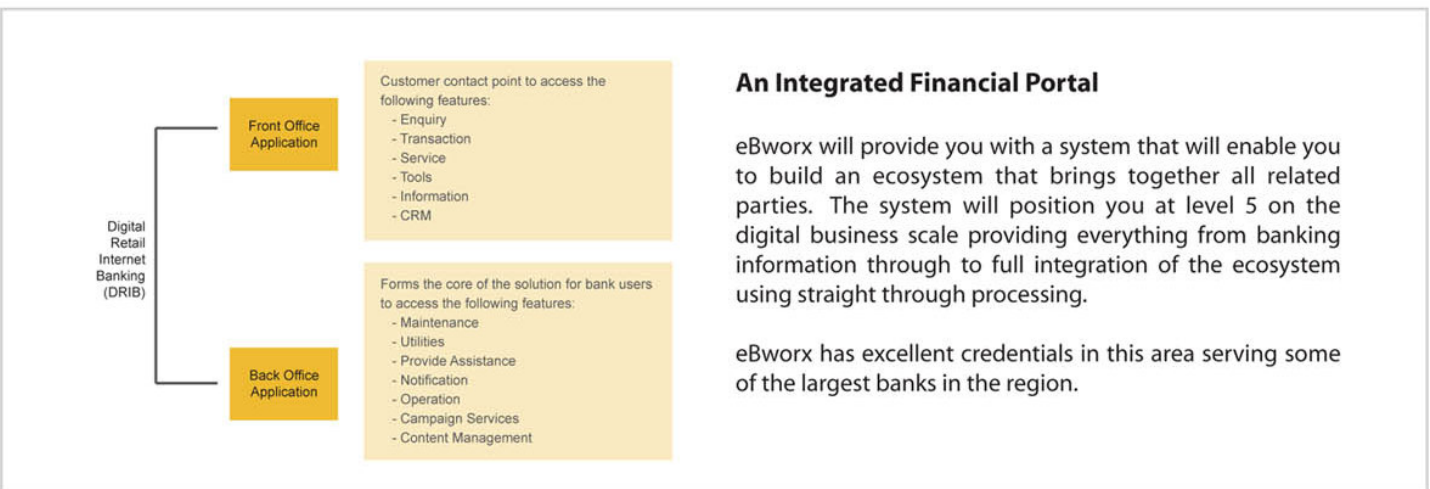
# Digital Retail Internet Banking



DRIB is an accumulation of both business and technology leading practices gathered across the region bringing:

- Much improved Internet Banking capacity
- Token-based security delivering 2-factor authentication plus a slew of security features to cultivate trust and hence increased usage
- World class transaction capabilities with functions and features built to help the bank meet its customer's expectations

- 3-click metaphor delivering ease-of-use
- Data Capturing for Smart Marketing - greatly increases effectiveness of targeted marketing
- Overall friendly banking experience to woo customers to "stick" to internet banking
- Increase migration rate of customers from conventional to the internet channel to reduce operation costs and increase efficiency



## An Integrated Financial Portal

eBworx will provide you with a system that will enable you to build an ecosystem that brings together all related parties. The system will position you at level 5 on the digital business scale providing everything from banking information through to full integration of the ecosystem using straight through processing.

eBworx has excellent credentials in this area serving some of the largest banks in the region.



DIGITAL DELIVERY CHANNELS SUITE  
Digital Cash Management

**Convenience Banking For Your Corporate Customer**

"Digital Cash Management (DCM) is a total cash management solution which provides liquidity and information management for critical business decision making"

# Digital Cash Management

## Total Cash Management Solution

Digital Cash Management was designed to help reduce dependency on traditional branch networks for routine banking transactions whilst allowing corporations to better manage their liquidity positions. The solution is comprehensive and provides specific interfaces for different types of users for better control and ease of use.

Users have access to a range of features at their fingertips using simple web-browser access. With DCM, your corporate customers can enjoy the convenience of performing routine transactions such as liquidity management, account management, payment management, collection, trade finance initiation and payroll processing with a web browser from their desktop. The bank can greatly value-add its services to your valued corporate customers while benefiting itself in terms of savings in time, resources and an avenue to generate additional revenue.

## Component Design for Future Expansion

DCM is a web-based solution using a standard web-browser as the front-end interface for user access and an application layer for business functions where all the business rules are componentised and centralised for enhanced security, scalability and ease of maintenance.

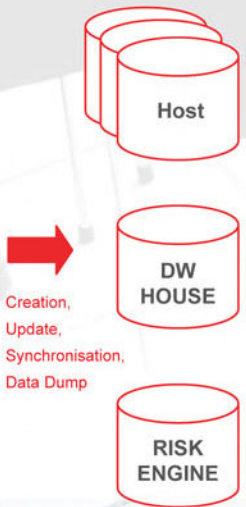
DCM is designed to accommodate future enhancements. It is a multi-tiered component-based cash management web solution using best of breed solution design to achieve ease of maintenance, cost effective deployment to extend similar services across multiple channels and is re-useable for all future e-banking channel services add-on business needs.

A Truly Convenient Way of Managing Cash	
Account Manager	Ability to view Asset and Liability including Balance Summary, Historical Balance, Statement, Float Summary and the convenience to manage reconciliation via reports and upload of file
Integrated Payment	Includes Single and Bulk Payment, Bill Payment, Cheque Function and Cheque Outsourcing for the bank to provide value-added services
Integrated Collection	Includes Bulk Collection, Agency Collection Report from the various channels, Lockbox, Collection Reconciliation Module, Activity and Consolidated Report on Collection Position
Liquidity Management	Setting of sweep instructions including a Multi-Tier Sweep Wizard to setup multi-tier sweep arrangement and Notional Pooling
Trade Finance	Trade Finance Portfolio Enquiry, Trade initiation for Letter of Credit, Inward Bills, Trust Receipts, Bankers Acceptance, Inward Letter of Credit, Shipping Guarantee, Bills for Collection, Bankers Guarantee, Export Credit
Treasury Report	View contract details and position of the corporate customer
Utilities	Set notification, view transaction log, access help-desk
Others	<p>Additionally, our Corporate Admin module allows the corporate customer to manage its own users, workflow, account and payee, setting of batch tier, file converter to convert its files into bank's format and comprehensive fee-billing module.</p> <p>Our Bank Admin module allows registration of new corporate and management of existing corporate, token administration, system parameter and retention, charges and service setup, GL Configurator, comprehensive MIS reports and Help Desk function.</p>

# INFORMATION MANAGEMENT SYSTEMS



INFORMATION MANAGEMENT SERVICES		
Centralised Customer Information Files Management	Centralised Collateral Management	Centralised Liability Management
<ul style="list-style-type: none"> <li>- Introduction of Global ID to link CIF of various systems</li> <li>- Gateway to creation and update of CIF</li> <li>- Customer-to-Customer relationship linkage</li> <li>- Facilitate CIF &amp; CIF group query and provide centralised customer information</li> </ul>	<ul style="list-style-type: none"> <li>- Manage Collateral Bankwide</li> <li>- Allow multi-angled analysis of Collateral from Collateral, Facility and Account view</li> <li>- Monitors "real" value of collateral</li> <li>- Collateral quality review and revaluation</li> <li>- Track collateral cross charge against each facility</li> </ul>	<ul style="list-style-type: none"> <li>- Limit Enquiry and Management</li> <li>- Industry- Rating</li> <li>- Credit Limit Application</li> <li>- Limit Utilisation</li> <li>- Comprehensive CIF-Credit Relationship Linkage</li> <li>- Customer Group Management</li> <li>- Single Customer / Obligor Limit</li> <li>- Computation of Existing &amp; Contingent Liabilities</li> </ul>



# Information Management Systems

Banks today are increasingly aware of the need to achieve a clear balance between revenue generation and managing risk. In an age where the availability of information becomes acutely important to execute the right strategy, banks are now looking at methods to manage information at a more global level.

Managing between the history of having various legacy systems and business requirements for accurate and consolidated information, information management has been an increasingly challenging issue bank-wide.

eBworx Information Management Services aims to help and enable our clients in consolidating pockets of information within the bank into a centralised repository.

The Information Management Services looks into three (3) key areas:

1. Centralised Customer Information Files
2. Centralised Collateral Management
3. Centralised Liability Management

The implementation of such a solution will serve as the gateway for information enquiry and creation for the various Front-End system, connecting to the various Core Banking Systems.

## Centralised Customer Information Files

Unified Customer View	By understanding the customers well enough to provide personalised services, banks can succeed at customer management by using tools and solutions which can help provide such information leveraging on the bank's info-structure. With this, the banks are equipped with the tools and information needed to serve customers across all channels by providing access to all relevant customer details to facilitate account overview, credit rating and sales planning.
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## Centralised Collateral Management

Effective Management and Monitoring of Collateral	The overall risk management objectives for Financial Institutions are to identify, quantify and proactively manage its risks. This includes, proactively managing the covered exposure of a bank towards its credit portfolio by closely monitoring the value of the bank wide collateral that has been pledged by its obligor. In addition, the centralised collateral information also provides the required fields for LGD (Loss Given Default) computation which is in line with Basel II requirements. Coupled with a consistent risk management methodology, banks can realise more consistent profits and reduced volatility in terms of credit losses. Hence, it is always imperative for a bank to have a centralised collateral system that integrates with multiple back end systems to facilitate a multi angle analysis in a single view.
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## Centralised Liability Management

Central Limits Control for Effective Exposure	<p>Centralised Liability Management brings about proactive risk control capabilities for banks today to govern its credit exposure based on its customer's portfolio. This centralised credit information enables the bank to manage its obligor exposure and the respective credit limits with built in intelligent features.</p> <p>The solution as an enterprise wide information management system is a key foundation to support the operational needs in three (3) key areas; the stage of credit evaluation, limit utilisation as well as credit monitoring. By leveraging on information made available by this solution, the bank has the flexibility to analyse its credit data from multiple sources and the flexibility to define the group structure with a single customer limit.</p>
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