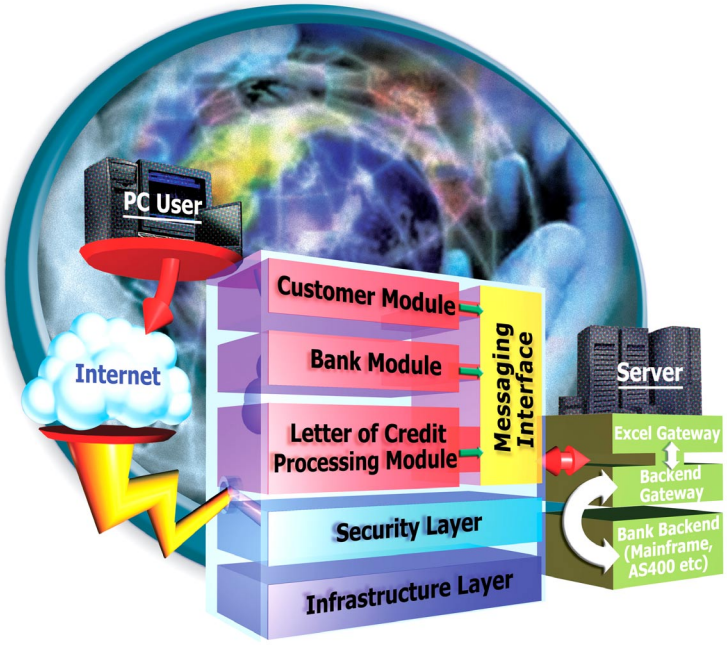
eBank

Corporate Internet Banking System



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Introduction

Excel Corporate Internet Banking System (**eBank**) is an Internet application which provides financial institutions with a comprehensive set of front-end electronic banking functions for corporate customers, such as account enquiry, funds transfer, remittance, trade finance, autopay, Mandatory Provident Fund (MPF), online statement and time deposit management.

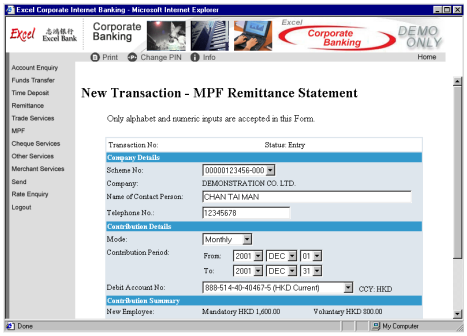
eBank Features Highlights

Excel eBank consists of three main modules: **Customer Module**, **Bank Module** and **Letter of Credit Post-Processing Module**.

CUSTOMER MODULE, which is the front-end part used in PC browser. A rich set of corporate banking functions is available to facilitate corporate users in their banking needs:

Account Enquiry – Allow corporate users to view online account balance, transaction history and latest activities of all accounts for the corporation.

Funds Transfer & Remittance – Allow corporate users to transfer funds between their own accounts, pre-registered accounts or non-registered accounts. The designated accounts can be within the same bank, other local banks (CHATS or Electronic Clearing) or overseas banks (Telegraphic Transfer). Different transaction limits can be applied for different types of transfer.

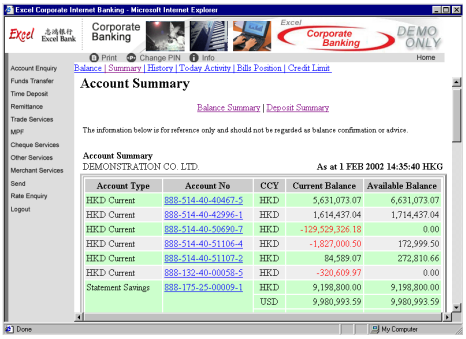


Trade Finance – Allow corporate users to initiate and submit Letter of Credit (L/C) applications or amendments. The received forms will be passed to the Letter of Credit Post-Processing Module (LCPP) for further processing. Users can also view their bills position or credit line utilization through eBank.

Autopay – Allow corporate users to submit autopay transactions for payroll, payments or collections. Templates and file import module will facilitate the entry of large amount of data.

Mandatory Provident Fund – Allow corporate users to submit Mandatory Provident Fund contributions. Templates and file import module will facilitate the entry of large amount of data. Users can also view the contribution history records online.

Online Statement – Allow corporate users to view or download account statements, and corporate credit card statements online.



Time Deposit Management – Allow corporate users to manage their time deposit accounts. Users can view the deposit summary, place a deposit, uplift a deposit, or change the renewal instructions.

Administration – Allow corporate administrators to perform maintenance on users and function access rights, data access rights, and other system parameters.

BANK MODULE, which is the back-end administration module consisting of two major components namely the *Corporate Account Maintenance*, allowing internal bank users to perform administrative functions, and the *Transaction Enquiry and Processing* for transaction processing, approval and enquiry.

LETTER OF CREDIT POST-PROCESSING MODULE, which is the back-end processing module for letter of credit. It allows internal bank users to perform processing and approval on letter of credit applications or amendments. It can also convert the data into SWIFT or Telex format.

eBank Security Highlights

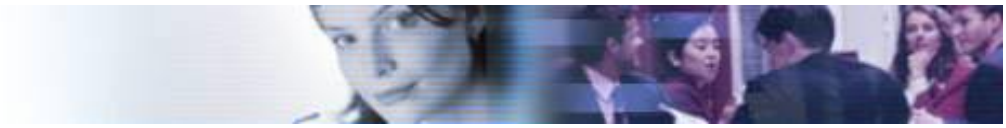
Security is a very important part in an Internet application. In eBank, security features are applied throughout the whole system. It can be divided into five main areas:

- System Level Security
- Administration Control
- Application Access Control
- Transaction Processing
- Public Key Infrastructure (PKI)

System Level Security – The security applied on system level like 128-bit Secure Socket Layer (SSL), multiple firewalls, hardening of operating systems, application of Virtual Private Network (VPN), and database hash code for data integrity checking etc.

Administration Control – The security applied on administration control like limited function access for administrators, dual approval applied to all administrative functions, and detailed audit logs.

Application Access Control – The security applied on logon authentication with end-to-end password encryption, session control, time-out handling, function and data access control.



Transaction Processing – The security applied during transactions processing. It includes multiple level transaction approval, end-to-end integrity checking on transaction data, individual transaction limit and daily limit checking.

Public Key Infrastructure (PKI) – PKI technique is applied on user authentication and transaction approval. It supports digital certificates issued by local Certificate Authorities like *Hongkong Post*, *Tradelink* and *JETCO*.

Technical Information

- eBank is a web based application and can support both Internet and Intranet connections.
- eBank supports Microsoft Internet Explorer 5.0 or above and Netscape Netvigator 4.5 and 4.7.
- eBank supports common web servers like i-Planet, Microsoft IIS, Apache etc.
- eBank supports common application servers like i-Planet, JRUN, Websphere etc.
- eBank provides gateway for integration to other systems in different platform via TCP/IP. It can also integrate with other third-party gateway to communicate with host mainframe through LU6.2.