

A New Generation Java-based Branch Teller System Suite

# eFinaX Teller System

***In the extremely competitive financial industry, eFinaX Teller System Suite helps make every customer interaction more profitable. Using eFinaX Teller System, tellers, supervisors and system administrators become more effective, and are better able to process customer transactions, creating winning experiences for both the institution and its customers.***

## The Challenge in Branch Today

When you think of customer services, the first place to begin is with the teller. Naturally, you're looking for efficiencies through productive transaction handling. But, there is much more potential in the branch.

The teller represents the "face" of the bank. The introduction of new transaction channels such as tele-banking, PC banking, and internet banking provide their own benefits. But this unique one-to-one and face-to-face interaction with the customer could be another sales opportunity. At the same time, your sales function could be strengthening your customer relationships by performing service transactions.

How is your company responding to such potential opportunities to improve customer services as well as sales? And how effective is your branch systems and how do you ensure efficiency of your branch operation?

The customer is the focus of the service, not the transaction. The teller needs to have the right tools at his or her desktop which support strengthening customer relationships while reducing costs in branches.

## Product Overview

eFinaX(e-Finance eXecutive) Teller System Suite is a set of Java-based client and server-side applications designed to help bank tellers and managers increase productivity in retail services, strengthen customer relationships and perform Integrated sales and service. It can transform a conventional teller desktop environment into a powerful up-front service line with CRM-ready functions.

Its flexible and extendable architecture is based on externally described screen definitions and data format definitions in XML format and the general purpose thin Java client and server-side engines. This design allows faster development, supports consistent, repeatable development process and simplifies system maintenance and administration across the enterprise.

eFinaX Teller System applications cover all key areas for a customer service organization. eFinaX Teller System Suite includes thin Java Teller Client, Teller Server, Branch Manager, Administration Station and Visual Development Studio.

## eFinaX (e-Finance eXecutive)

is a family name of e-Business solutions and products from of Softgram for financial industry. There are some 20 web and Java based products in eFinaX family and they are for branch teller system, internet trading system, internet banking system, account aggregation solution, personal finance management system, internet card service solution, etc.

### eFinaX Teller System

- State-of-the-art web/Java-based teller system
- Thin Java Client/Teller Server, Administration Console and Development Tool
- Improve productivity of teller and quality of customer service
- Faster development and lower TCO

### eFinaX Banking Pack

Set of internet banking solutions for individual customers and corporate customers, Personal Finance Management System and etc.

### eFinaX Trade Pack

Set of internet stock trading and information solutions that includes Java and Windows based Real-time stock information system, Chart Analyzer, and news ticker and so on.

### eFinaX Card Pack

Set of internet credit card service solutions for individual members, corporate members, and merchants. It also includes Web Card terminal, Virtual Card solution

### eFinaX CrossAccount

Account aggregation solution with Personal Finance Based CRM service framework. It comes in 3 versions : windows standalone, server-side aggregation and distributed aggregation.

# The customer is the focus of the service, not the transaction

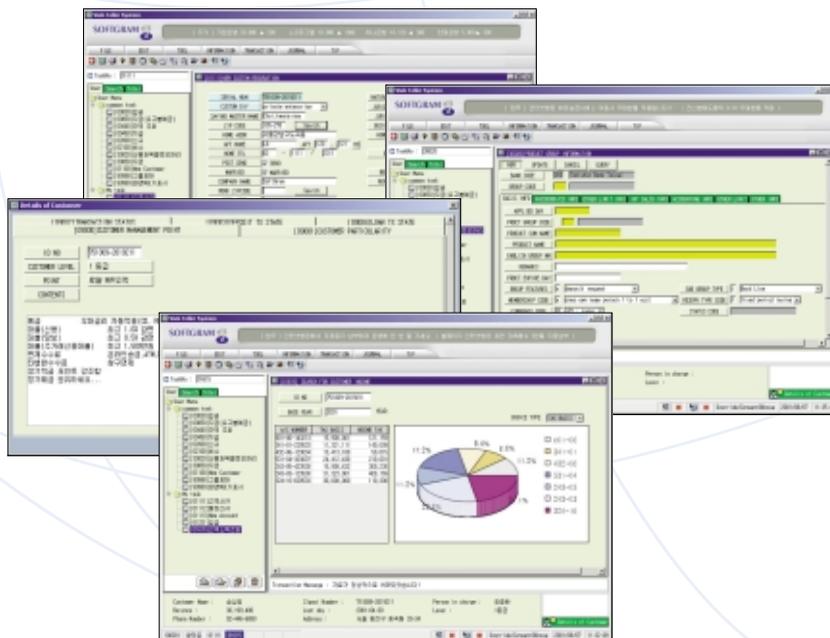
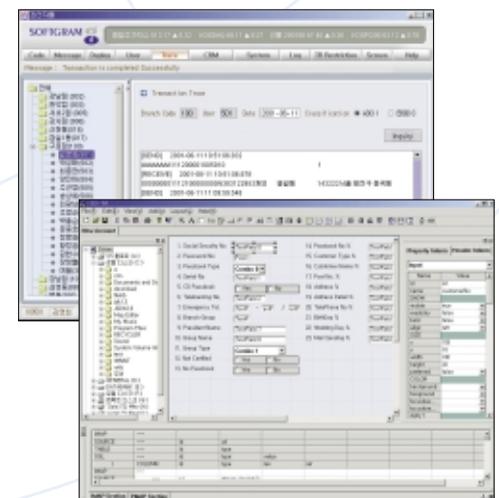
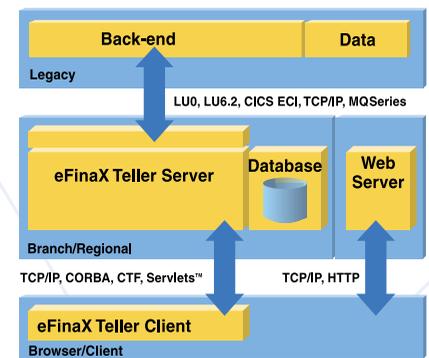
## Major Functions

Financial transaction support - process various types of transactions including integrated transactions, automatic transfers and transactions with authorization  
 Customer information retrieval - fast retrieval and display of client information including account balance, transaction records and client classification  
 Constant display of customer data - constantly displays customer data on all screens and provides links to detailed customer information  
 Cash management - support vault cash management and transfer for tellers and branches  
 Logging and journalizing transaction details  
 Maintains past transaction snapshot and records  
 User authentication and security features  
 Real time information streaming- stock indices, foreign exchange rates, etc.  
 Real time messenger - send messages to all or selected tellers  
 Multiple transaction windows support

Easy and fast navigation - favorite menu, tree-menu, menu search, list of visited windows  
 Search transaction history by type, transaction number, etc  
 Peripheral device support - magnetic card reader, bankbook printer, etc.  
 Control and display status of peripheral devices  
 Friendly user interface - mouse, menu, icon, hot-key, shortcut key  
 Field attributes and conversion : Edit Mask, auto-conversion, validation, etc.  
 Export data - save retrieved information in text or Excel file formats  
 Help facility - provides help menus for fields, screens, and systems.  
 Support for both keyboard hot-key and mouse input  
 Shortcut keys, Hot-keys - personalized shortcut keys, and common shortcut keys  
 Automatic/manual distribution of software  
 Monitoring status of terminals  
 Transaction data trace browser for debugging

## Characteristics

Open, Standard, 100% Pure Java  
 3 tiered centralized / branches share-model  
 Thin and compact Java Client  
 Externalized screen and data format definition  
 Externalized data  
 XML based format  
 Reusable component structure  
 Integration and utilization of existing legacy system  
 Scalable server components  
 Connection Pooling  
 Flexible and extendable architecture  
 Automatic installation of drivers for various card readers and printers  
 Support IBM Host, SNA, TCP/IP, JDBC, MQSeries and other communication protocols



*Make the right sale,  
to the right customer,  
at the right time!*

## eFinaX Teller System

### Product Components

#### Teller System Server

Communication Adapter : SNA(LU0, LU6.2), TCP/IP , MQSeries, etc  
Tx Parser : Transaction parser  
Map Parser : Display data map parser  
Workflow Manager : Process manager including authentication among users  
Session Manager : User session manager  
Broadcaster : Real-time push server for stock market information and alarming messages  
Log/Journal Manager : Logging and journaling manager  
Map database : Screen and transaction data storage

#### Teller System Client

Workflow Processor : Process work including authentication among users  
Map Parser : Display data map parser/viewer  
Device Manager : peripherals' drivers for bankbook printer, card reader, etc  
Message Processor : Real-time data push server for stock market information and messages

#### Visual Development Studio

Visual screen design tool  
Display Map Manager  
Transaction Data Manager  
Application Symbol Table Manager  
Standard Display Map Template

#### Branch Manager

Real-time monitoring capabilities  
Transaction History filtering and query  
Powerful reports for management information and Control  
Transaction, balancing, and audit reports  
Productivity and transaction volume reports  
Remote Approval

#### Administration Station

Server/Branch/Teller Device Management and Monitoring  
Broadcasting Message, Group Message from administrator  
User Management by branch, by authority  
Transaction trace/Log by User  
Software distributions and version control

### Benefits

Tellers can increase productivity and focus more on customers if the system provides tellers with right tools and right information. Managers and supervisors can be more efficient in planning and managing resources if the system provides various reports and inquiry functions on transaction processing statistics and history at the right time. Application developers require a rapid development environment that enables them to meet growing needs for new and changing applications. The less work for maintaining network, branch devices, and software distribution means system administrators' productivity.

### Providing integrated work environment for customer satisfaction

- Integrated information of customers, transactions, financial products and market analysis
- Knowledge based information sharing and management with intranet technologies
- Enhanced convenience and productivity
- Personalized product offering
- Differentiated and custom-made services
- Integration or connection with the existing CRM
- Provides right information to the clients

### Improving productivity and service of tellers

- Integrate Sales and Service
- Improves Customer Service
- Strengthens Customer Relationships
- Consistent Interface
- Reduce Training Time
- CRM-ready

### Minimizing Total Cost of Ownership (TCO)

- Reduce development and maintenance costs
- Preserve existing investments
- Offer longevity for new investments
- Reduce risk
- Consistent, repeatable process
- Compatibility and inter-operability with standard technology
- Efficient centralized management
- Fast and easy modification/addition of application

### Reference

HITC, Hyundai Investment Trust Securities Co., introduced and deployed "Frontier2000", the next generation branch teller system in December 1999, in its all 102 branches and over 600 teller desktops nation wide with Softgram's eFinaX Teller System. With this new system, HITC has become the first financial institution in Korea with true Java-based Web teller system. Since then, HITC has achieved more than 30% of maintenance costs reduction and 20% of new customers.

### Award

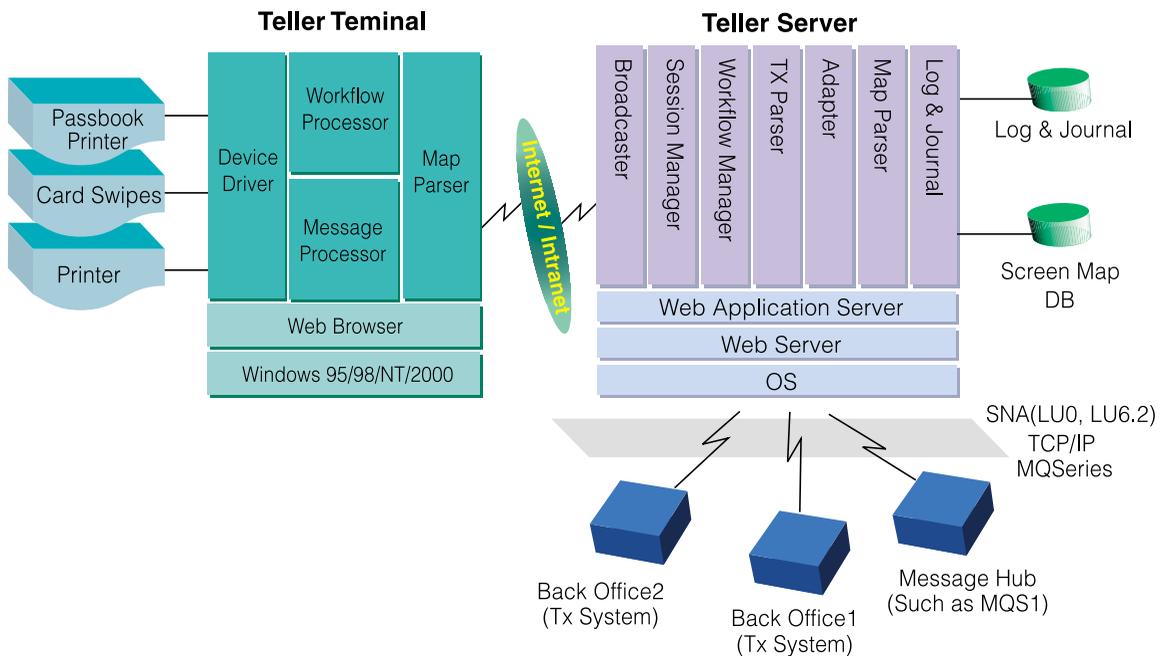
2001 IBM Solution Excellence Award  
in the category "Hot Java Solution"



## Platform Requirements

	Client	Server
<b>Operating Systems</b>	Windows 98, Windows 2000, Windows NT, Linux, Macintosh, UNIX	Windows 2000 Server, Windows NT Server, UNIX (AIX, Linux, Solaris, HP-UX etc.)
<b>WebBrowser</b>	Web Browser with Java Plug-in 1.2 or higher	N/A
<b>Development Environment</b>	Java 2 SDK, Standard Edition 1.2	UNIX (AIX, Linux, Solaris, HP-UX etc)
<b>Language</b>	Java, HTML, JavaScript	Java, C
<b>Executables Size</b>	jar format : 300 ~ 500KByte	20~ 100KByte
<b>Communication Protocol</b>	Socket connection for server push & poll HTTP connection HTTPS connection for trading	

## System Diagram



## Total e-Finance Solution Provider

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### Products and solutions from Softgram

#### eFinaX Family

Teller System : Branch Solution Suite  
CrossAccount : Account Aggregation  
jPFM : Personal Finance Management  
Banking Pack : Internet Banking Suite  
Trade Pack : Internet Stock Trading Suite  
Card Pack : Internet Card Service Suite

#### eBizFor Family

Cyber IR : Investor Relations  
BizMail : e-Mail Marketing Tool  
XML Engine : XML Messaging System  
WASF : Web Application Server Framework  
**Wireless Internet**  
WAP Toolkit : WML Authoring tool  
WAP Server : WAP Application Server

### Softgram Customers

- Hanvit Bank
- HITC
- Hana Bank
- Kookmin Card
- E\*Trade Korea
- Good Morning Securities
- Meritz Securities
- LG Securities
- Hanwha Securities
- SK Securities
- TongYang Securities
- More Securities
- Daum Communications
- 724 Solutions
- KTB Network
- KISInvestment
- Hankyung.com
- Asics Sports
- LG-Caltex
- Pacific Corp.

### Recognitions

IBM Solution Excellence award 2001  
IBM "Developer of the week" 2000  
IBM PID AllStar  
Invested from Softbank Finance  
Best e-Finance Solution 2001/1H  
- by Korea Financial times -

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