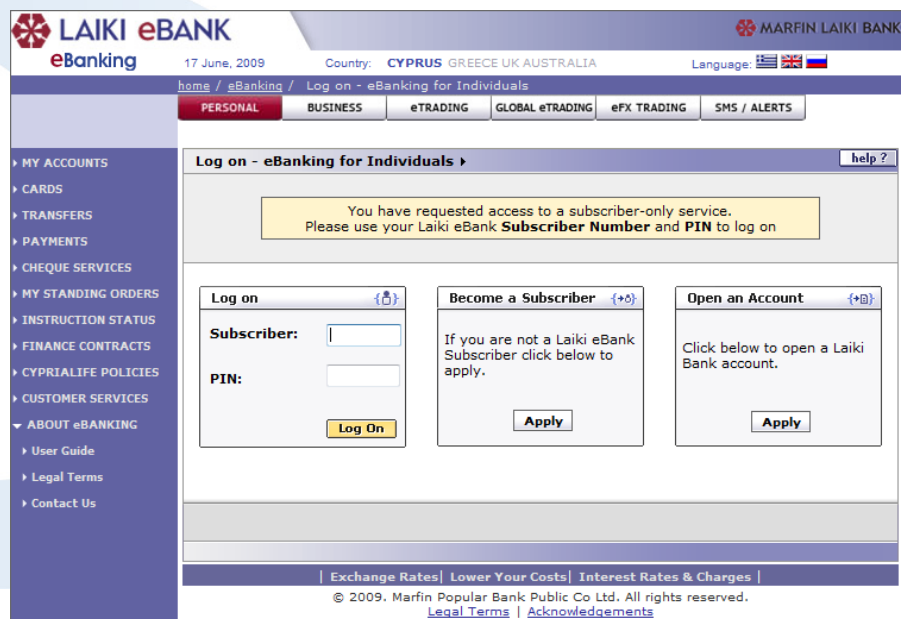


# Case Study

## eBanking for Individuals



Our Esteemed Customers have entrusted intelscape for their key projects. We treat each Customer relationship on its own merit and do our best to ensure that the Customer will pursue a long lasting strategic relationship with intelscape.



**Customer**

MARFIN POPULAR BANK

**Country or Region:**

Cyprus

**Industry**

Financial Services

**Challenge**

In 2004, in response to the rapidly changing customer and technological demands, the company desired the conversion of the existing applet-based solution for eBanking for individuals into html, utilizing Microsoft's .Net platform.

**Solution**

The solution to be developed has to offer advanced customer services while at the same time be integrated with the Legacy computer systems.

intelscape Ltd. utilized Microsoft's Visual Studio® .NET 2003, SQL Server 2000, and Visual SourceSafe® 6 to ensure a productive, integrated and extensible application platform that would meet the present and future demands of Marfin Popular Bank for electronic products.

**Business Value**

Multi-country and multi-lingual 24 x 7 x 365 Customer Service through any channel: Browser, SMS, Alerts, Mobile, Internet TV.

## Business Situation and Solution

For the implementation of the e-Banking solution, inteli-scape worked closely with the Information Systems Development department of Marfin Popular Bank so to deliver a solution that would meet the demands for functionality, security, extensibility, and utilization of the Legacy Computer Systems.

e-Banking for Individuals currently offers a wide range of banking services that can be used with a mobile or a computer. Most importantly the e-banking service for individuals enables customers to have full access to their account information at any time so to check the balances, view and download statements, pay bills, transfer money, order chequebooks, setup SMS messages. In more detail, the services offered cover **over 100 transactions** and are grouped in these modules:

<b>Channels</b>		Browser, Mobile (alerts, 2-way transactions), email (alerts), Internet TV
<b>Authentication</b>		UID/PIN, One-Time-PIN
<b>Accounts</b>		Account details, including Interest Rates, Interest for a period, Blocked Funds, and Un-cleared Amounts. The customer can also display and export account statements
<b>Cards</b>		Details for each customer's card, display and export of Card Statements, Activation, Cancellation, and Reproduction
<b>Transfers</b>		Managing one-time or recurring Transfers of money to other accounts of the customer within the bank or to other banks (Local, Foreign)
<b>Deferred Instructions</b>		Managing future value dated transactions and transactions for which branch tellers are needed in the process
<b>Payments</b>		Managing one-time or recurring Payments to customer's Cards, Loans, Utility Accounts. Handling of Payments to Donation accounts.
<b>Cheque and Chequebook</b>		Display of summary and status of Chequebooks and Cheques, ordering and activating a Chequebook, stopping a Cheque or Chequebook
<b>Standing Orders</b>		Display of details for existing standing orders, setting-up a new one (Utilities, Loans, Payments), changing and deleting an existing one
<b>Customer Services</b>		Maintenance of customer's personalized information, beneficiary accounts, account aliases, addresses (email, SMS) and PIN
<b>Finance Contracts</b>		Display of information in regards to customer's finance contracts with Marfin Popular Bank
<b>Life Insurance Policies</b>		Display of information in regards to customer's life insurance policies and provident funds
<b>Alerts</b>		SMS and email notifications based on preferences for balances and transactions for accounts and cards, and stock market events and prices
<b>2-way SMS</b>		Leverage SMS messages to perform over 20 transactions using short text messages, such as transfers, balances, and stock market orders