

Internet Banking

„Sirma Business Consulting” AD is specialized in delivering of high quality business and IT solutions for credit and financial institutions, exclusive partner of leading companies as Oracle and i-Flex Solutions. The company team has extensive bank experience and knowledge in building of Information Systems for the bank industry. The company specializes in IT architecture, application configuration and business process re-engineering in financial institutions. SBC implements, supports, and consults on projects in the following banks - Allianz, Alfa Bank, FIB, Unicredit Bulbank, Raiffaisen, Union bank and DNB Nord.

Internet Banking of SBC is designed to integrate well with many different core banking systems. The advantages of the product are:

- Security – supporting highest standard for security, the internet connection between the customer and the Bank is encrypted via SSL, and digital certificates are used for authentication and document signing. Digital certificates are required upon system login and when signing funds transfer requests. The access to the digital certificate is protected with an additional password, which improves the security of the internet banking.
- The application allows the use of two types digital signature certificates:
 - 1) Universal electronic signatures (UES) issued by one of the Bulgarian Trusted Certification Authorities (Bankservice, Info Notary etc.)
 - 2) Digital certificates issued by the I-Banking system. The product of SBC, I-Banking can use both type of certificates
- The user can self-register their existing digital certificates as well.
- The customer application interface is based on new technology (AJAX) which allows easy branding of the site to customer's corporate image.
- The product is based on modern architecture and technologies; due to this, the application can service thousands of customers at the same time.
- Synchronous connection, in real time, with the core banking system allows the customer to be sure of the result of any operation executed.
- In **Single Sign On** mode, every user can access their personal and corporate accounts easily with the help of different profiles. For instance, all personal accounts belong to a personal profile. All corporate accounts of the firm, which the user represents, belong to a different profile. Nevertheless, the user accesses both profiles, and can switch between them, using only a single user name and password.
- The I-Bank application is capable of maintaining a comprehensive scheme of electronic signature requirements (specimens), which must be met in the process of document signing. The use of such electronic signature specimens allows our corporate customers to define precisely which type of funds transfers, from which

accounts, up to what amounts, must be signed by certain users before they are processed.

- There is a possibility to open current accounts and standard deposits online.
- There is a possibility for remote (via Internet) administration and access to the system log, which shows, in detail, all operations made by the client.
- The I-Banking supports Internet Explorer as well as Mozilla based Browsers
- The on-line registration allows clients to send their request via the web site form, without the need to visit a branch of the Bank.
- The web application offers a User's Manual in PDF format and HTML Help Menu, which is context sensitive, depending on the currently selected operation.
- In the near future, electronic bill presentment and payment will be offered.