

> Integrated multi-country e-banking architecture based on CoCoNet's MULTIVERSA solutions

The target: replacement of an existing offline system for customers in The Netherlands with extensions for Belgium, France and Germany

GE Artesia Bank wanted to enhance its existing e-banking environment in these countries because it did not meet market requirements any longer. An existing offline solution with dial-up connection should be replaced by an **advanced, web-based solution**.

The customers demanded a more advanced product in terms of technology and functional scope. Moreover, GE Artesia Bank looked for a solution allowing a **central operation** and flexible integration of new functions in order to cut costs for operation, maintenance and further development. The launch of the new system should be realised within a **short time frame**.

The challenge: find the right solution and partner

For GE Artesia Bank, it was important that the solution partner is a strong market player with long term expertise in electronic banking and international projects and comprehensive and individual support services.

The main requirements towards the new e-banking solution were a short time to market and the fulfilment of the demands of GE Artesia Bank's internationally orientated clientele: international multi-bank communication, ergonomic, multi-lingual web user interfaces, a broad functional scope and cutting edge technology. **CoCoNet** convinced GE Artesia Bank with its numerous references among leading banks and corporates and with the innovative approach of its **MULTIVERSA** products.

The solution

The core of GE Artesia Bank's new e-banking architecture is **MULTIVERSA IFP International Finance Portal**, a high-end portal solution providing comprehensive e-banking and cash management applications for GE Artesia Bank's customers in the different countries including user interfaces in the customers' national languages. The users only need a standard web browser and log on to the portal via the Internet.

In addition, for corporates demanding a local database, GE Artesia Bank decided on CoCoNet's **MULTIVERSA PBS Professional Banking System**, a multi-user offline customer system for installation at the customer's site which perfectly integrates with MULTIVERSA IFP.



GE
Artesia Bank

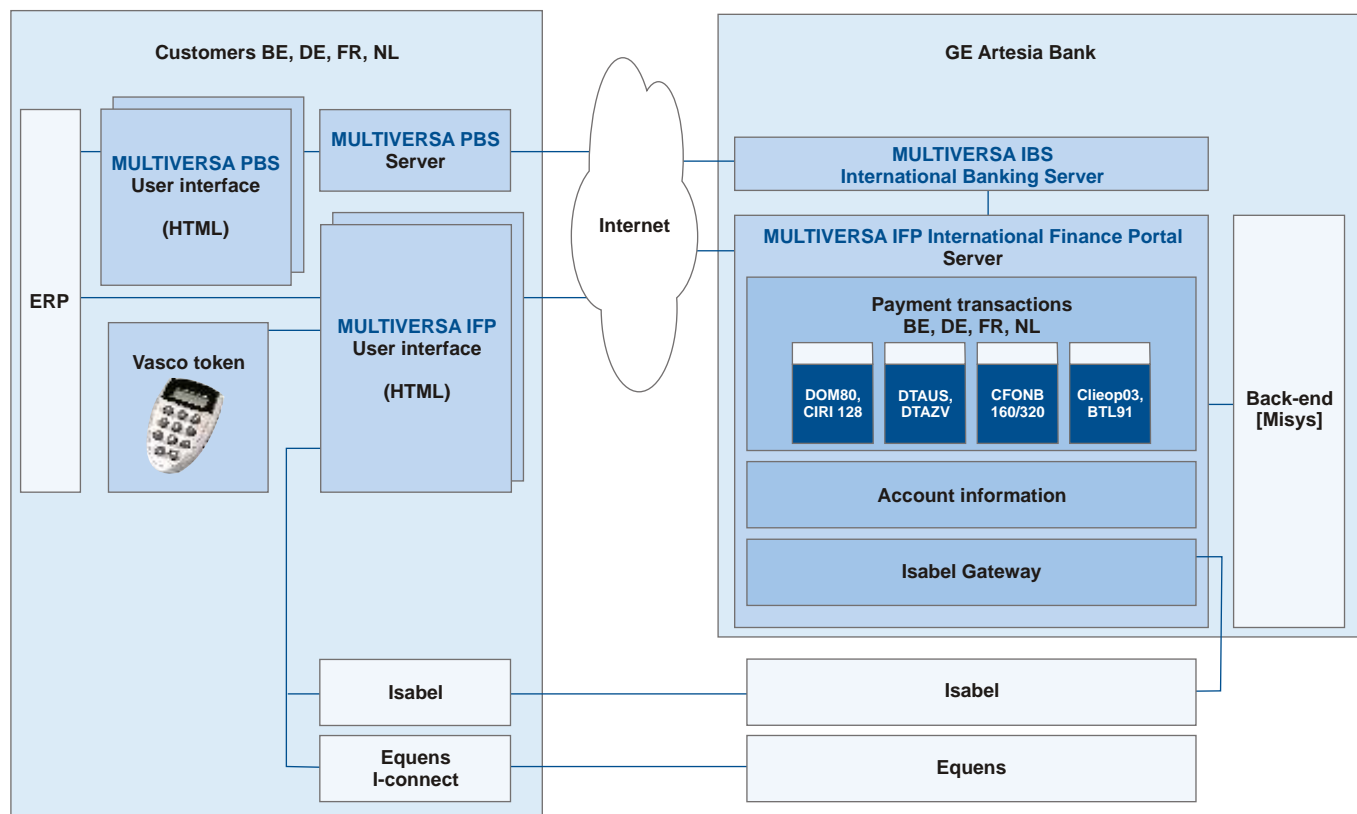
Since the end of the year 2006 GE Artesia Bank (formerly Banque Artesia Nederland N.V.) is a 100% subsidiary of GE Commercial Finance, GE's business-to-business financial sector.

GE Commercial Finance is already present on the Dutch market with the financing of equipments and fleets under the company label GE Capital Solutions. This acquisition will create an important new platform for GE Commercial Finance's credit activity, who is already very present in Europe.

GE Artesia Bank provides quality banking services tailored to the needs of internationally-active private, corporate, institutional and public sector clients.

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GE Artesia Bank's new e-banking architecture based on CoCoNet's MULTIVERSA products

The MULTIVERSA IFP portal server is operated centrally at the bank's side. The integrated **payment factory** facilitates a universal processing of formats. The MULTIVERSA IFP version for GE Artesia Bank is a tailored set-up for the four target countries providing **user interfaces in Dutch, English and German language**, supporting the appropriate **payment formats** and providing a gateway to the Belgian e-banking service provider ISABEL.

Value added features such as a SWIFT BIC directory and integrated **SWIFT and IBAN checks** facilitate the user's daily work. Crucial for GE Artesia Bank is the fact that MULTIVERSA IFP is audit-proof by providing log and audit trails for system administrators and auditors.

MULTIVERSA PBS is installed at the customer's site. Though being a sophisticated e-banking system, MULTIVERSA PBS is very easy to use thanks to its ergonomic user interfaces and special **usability tools** for administrators. Moreover, the technical components such as web and application server as well as the database are encapsulated. Parameters and profiles required for the installation are pre-configured. The connection to GE Artesia Bank's back-end is realised by using CoCoNet's MULTIVERSA IBS International Banking Server as a middleware.

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Log-in and authentication of GE Artesia Bank's customers are, in both products, secured with **Vasco Digipass** tokens. The use of the Vasco tokens was especially important for GE Artesia Bank, because the devices were already in use in the existing environment, and a re-use for MULTIVERSA IFP significantly saves costs.

The success: realise a short time to market

GE Artesia Bank's objective was a very short time to market: the replacement of the existing environment in two phases until the end of 2006. The first and most critical milestone has been successfully reached in November 2005 with the going live for its internal customers with the Dutch country module of MULTIVERSA IFP.

The quick launch could be realised thanks to MULTIVERSA GPF Generic Payment Factory, an integrated component for MULTIVERSA IFP facilitating universal format processing and, hence, an easy integration of the required payment and reporting formats. Moreover, the MULTIVERSA IFP security framework facilitated a quick integration of Vasco tokens as security media. The other country modules for Belgium, France and Germany will follow soon.

Outlook

GE Artesia Bank is already planning further enhancements of its e-banking solution package, for instance an **extended cash management** functionality and the integration of a **Management Information System**.

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> Interview with Nico de Visser

CoCoNet: "Mr de Visser, why did GE Artesia Bank decide on MULTIVERSA IFP as the core of its new e-banking solution for its domestic and international customers?"

Nico de Visser: "There were four important arguments: First, because it's a very advanced and customisable solution designed for international operations. Second, because it was, in a way, an off-the-shelf product enabling us to realise a short time to market. Third, because CoCoNet is a market-leading solution provider with many leading banks and corporates as references." And, finally, a quick integration of the existing Vasco tokens.

CoCoNet: "You are now live with the Dutch country module of MULTIVERSA IFP. Could you tell us something about your experiences?"

Nico de Visser: "It was a good and tightly organised project. What we appreciated, above all, was the close co-operation between our teams and the quick execution of our requests with speed on critical factors."

CoCoNet: "What do your first internal customers say?"

Nico de Visser: "They are very impressed by MULTIVERSA IFP and, in particular, value its user-friendly design and its easy use. Let me give you an example: The old system required some know-how in payment formats and was complex to handle because there were dedicated entry screens for each payment instrument. Now, there is only one entry screen for all transactions. The payment factory can do the rest, i.e. the selection of the suitable target format based on the parameters entered by the user."

CoCoNet: "Why did you decide to introduce an offline customer system in addition to MULTIVERSA IFP?"

Nico de Visser: "Because there's no 'one size fits all'. Many of our customers still require an offline system installed at their side because such products provide value added functions for multi-user environments such as a local database. To stay competitive, GE Artesia Bank has decided to provide a diversified product portfolio meeting the specific demands of our different target groups."

CoCoNet: "Thank you for the interview, Mr de Visser."



Nico de Visser, Manager Operations & Client Support at GE Artesia Bank, is the person in charge for the project.

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