



"Kansainvälinen verkkopankkijärjestelmän toimitusprojekti EnterCard -yhtiölle"

Project Management Day at TUT August 22, 2007

Esitys

§ Tausta

- Asiakas
- Järjestelmä

§ Kaupan teko

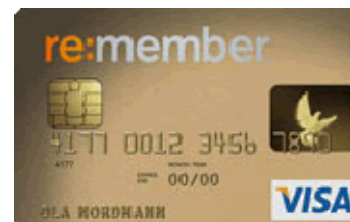
§ Projekti

§ Kriittiset menestystekijät

§ Lisätietoja ohjelmistosta dokumentista: “eBanking: any time, any place, any device – always on” Issue 4, 2007, Gartner

Customer

- § EnterCard International is a group of credit-card issuing companies operating in the Nordic-Baltic region. EnterCard was founded in 2005 by Barclays Bank - Europe's biggest credit-card company and global powerhouse in consumer finance, and Swedbank - the leading retail bank in Sweden and the Baltic region. EnterCard issues and manages credit cards on behalf of partners, and directly to consumers using our own consumer brand - re:member. Today we have over 1 million customers in Norway and Sweden.



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e-Banking

§ Preposterous Claim:

”Basic e-banking will become commodity, not a way to gain competitive edge”

- è Development efforts should concentrate on developing innovative products and services, not on transactional services
- è Operating and maintaining these services must be done as cost-effectively as possible

Main industry trends affecting banking

| | | |
|-------------------------|---|--|
| Keep costs down |  | <ul style="list-style-type: none">• Align cost/income ratio with the leaders• Encourage self-service for low-value transactions• Streamline business processes |
| Enhance Competitiveness |  | <ul style="list-style-type: none">• 24/7 access for your customers• Consistent, high-quality experience across channels• Straight-through processing |
| Expand Revenues |  | <ul style="list-style-type: none">• Use Retail banking as the door-opener• Improve the cross-sell ratio (from 1.5 ->4)• Maximise sales opportunities and staff effectiveness |
| Build Customer Loyalty |  | <ul style="list-style-type: none">• Manage customers as investments• Easy to use services for all products will be embraced by customers• Satisfied customers are less likely to leave |

Value-added components

§ Secure Mail

- secure communication channel for the service provider and its customers using the EBS

§ Push Service

- alerts
- produces personalised messages for the customer based on events sent to the system
- the events can be targeted to multiple customers
 - § E.g. the rate of a certain stock
 - § E.g. the customer's bank balance on an account

§ PIN/TAN Authentication

- one time code based user's authentication service
- both logon and confirming a transaction

§ eAgreement and Authorisation Management (EBS AAM)

- solution for managing:
 - § electronic services agreements
 - § portal users connected to a electronic service agreement
 - § portal users' permissions connected to customer electronic service agreement



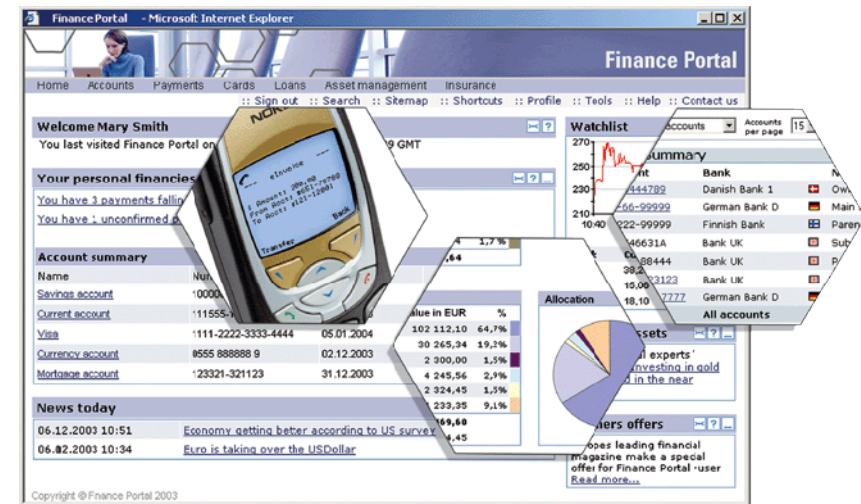
TietoEnator eBanking Suite

§ eBanking functional areas

- Customisable and personalisable user interfaces in the Accounts, Payments, Cards and Loans functional areas
- Corporate and retail use cases.
- Security through two-factor authentication.
- Agreement and user management that can be delegated to customer organisations.
- Alerts and secure web-mail communication with customers.
- Scalability for large installations with millions of active customers.

§ Value for customer, key benefits

- Gaining customer loyalty through personalisation, targeted offers and enabling effective communication with customers.
- Cost minimisation by offering the same services through different channels and leveraging bank's existing assets through SOA.
- Revenue increase with including new services such as e-Payment, e-Invoicing and e-Vault.
- Short time-to-market by utilising the large variety of proven services.



Handelsbanken

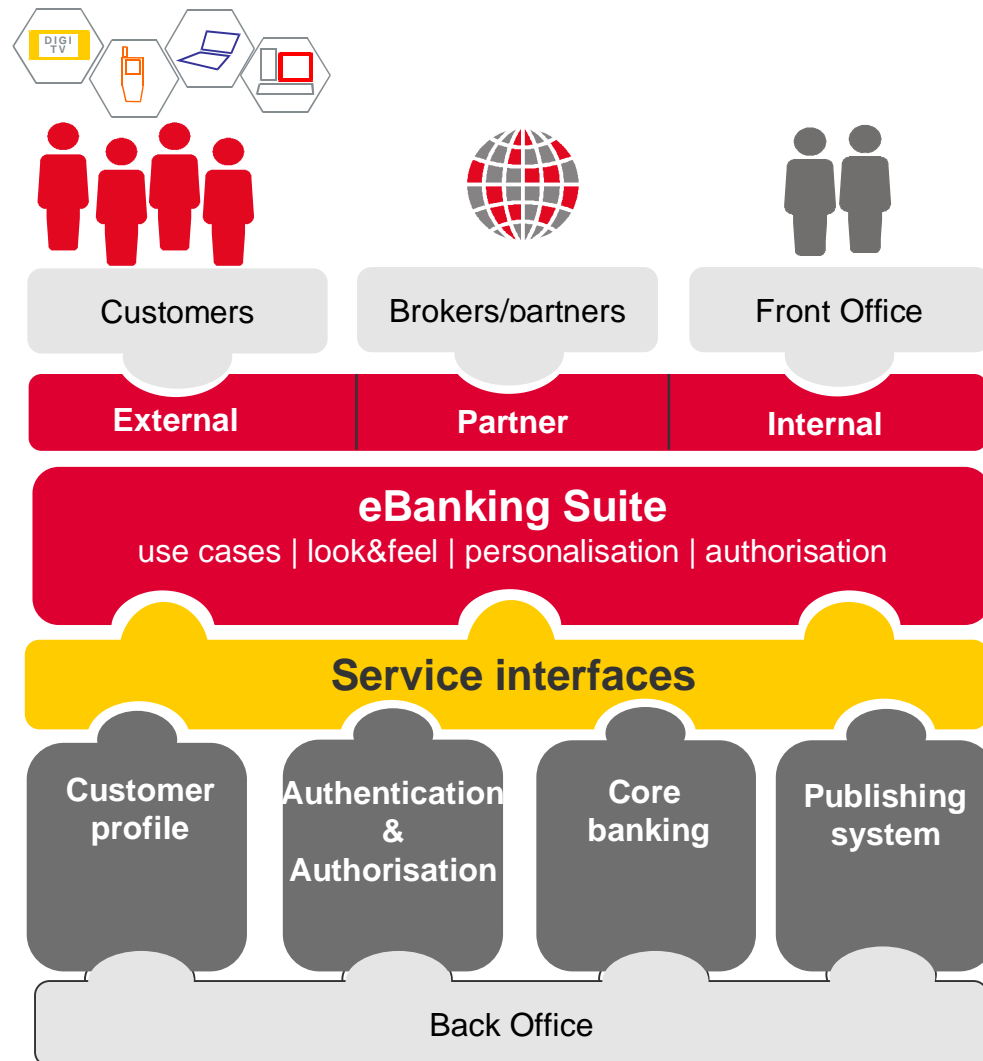


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eBanking Suite overview

- § Functionality accessed from different channels
 - customers, partners and front office
- § Functionality accessed with different terminals
 - web, mobile phones
- § Portal handles presentation, use cases, personalisation and user permission to services
- § Business services accessed through SOA service interface
 - Utilization of current core services and systems



Netbank / Cards

Home Accounts Payments Cards Loans Authentication

[Log off](#) [Help](#) [Language](#)

Card overview

Transactions

Card overview

| Name | Number | Expiry | Account | Funds available | Currency |
|-------------------------------|---------------------|--------|----------------|-----------------|----------|
| My ATM Card | 5521 5300 9000 0238 | 03/5 | 20601800060827 | 0,00 | EUR |
| My BankCard | 4920 1900 0399 0163 | 03/5 | 20601800060825 | 0,00 | EUR |
| My Visa | 4920 1100 0901 6375 | 03/5 | 20601800060824 | 0,00 | EUR |
| My MasterCard | 4920 0000 0000 0005 | 05/5 | 20601800060826 | 0,00 | EUR |

Finance Portal

Card overview

Transactions

Transactions and information

Select card

Card : 4920 0000 0000 0005 View

| Transactions | | Information | | | |
|--|-------------|-------------------|------------------|------------|-----|
| My MasterCard 4920 0000 0000 0005 | | | | | |
| Credit limit : | 10.000,00 | Funds available : | 12.345.678,00 | | |
| Monthly limit : | 10.000,00 | | | | |
| Date | Transaction | Beneficiary | Foreign currency | Amount EUR | Fee |
| 15.10.2002 | Transfer | Retail store | USD -987,54 | -3.001,00 | |
| 16.10.2002 | Transfer | Shop4 | | 3.002,00 | |
| 16.10.2002 | Transfer3 | K-Market | | 3.003,00 | |
| 16.10.2002 | Transfer4 | Hackmann | | 3.004,00 | |
| 16.10.2002 | Transfer5 | littala | | 3.005,00 | |
| 16.10.2002 | Transfer6 | Marimekko | | 3.006,00 | |
| 16.10.2002 | Transfer7 | Stockmann | | 3.007,00 | |
| 16.10.2002 | Transfer8 | K-Market | | 3.008,00 | |
| 16.10.2002 | Transfer9 | K-Market | | 3.009,00 | |
| 16.10.2002 | Transfer10 | Stockmann | | 3.010,00 | |

[Back to Cards](#)

Netbank / Accounts and Transfers

Home Accounts Payments and transfers Cards Loans Authentication

Log off Help Language

Accounts overview

Accounts overview

Window updated 5.3.2006 13:22

Accounts and Balances

| Account | Name | Currency | Status | Booked balance | Available balance |
|-----------------------------|--------------------|----------|--------|----------------|-------------------|
| 510-246-78 | My savings account | EUR | Active | 35,00 | 35,00 |
| 110246-21 | Salary account | EUR | Active | -11,00 | 989,00 |
| 110941-11 | Default account | GBP | Active | 2000,00 | 2000,00 |
| 151030-1027 | Bank EUR account | EUR | Active | 765,36 | 765,36 |

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Home Accounts Payments and transfers Cards Loans Authentication

Log off Help Language

Payments

- New payment
- New own transfer
- Standing orders
- Payment list
- Unconfirmed payments

Beneficiary register

Transfers - Own transfer

Own transfer

* Mandatory field

From account*

To account*

Execution date (dd.mm.yyyy)*

Amount* Curr* SEK

Accept Cancel

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Secure Mail

Finance Portal

Home Accounts Payments Cards Loans Asset Management Insurance Sign out

Secure mail

- Write New Message
- Inbox**
- Sent Messages
- Draft Messages
- Deleted Messages

Inbox

| Subject ^ | Received v | Delete |
|--|------------------|--------|
| Services in Finance Portal | 08.01.2003 11:10 | X |
| Re: Housing loan | 03.01.2003 15:11 | X |
| Your agreement | 30.12.2002 13:56 | X |

Write New Message

Subject:

Save draft Send

Authentication - PIN/TAN

Log on with PIN-TAN

Enter your user ID and PIN. Continue by pressing the OK button.

User ID:

PIN:

This connection is secured by SSL-technique. The lock on the browser's status bar shows that the connection is secured. Click the lock to check that you are connected with Bank.

Code card

Please print the code card.

Code card ID: 2099869834

| | | | | | | | | | |
|-------|------|-------|------|-------|------|-------|------|-------|------|
| 01-GK | 3209 | 11-XC | 3209 | 21-LK | 3209 | 31-HB | 3209 | 41-GS | 3209 |
| 02-QW | 3209 | 02-QW | 3209 | 02-QW | 3209 | 02-QW | 3209 | 42-QW | 3209 |
| 03-FW | 3209 | 03-FW | 3209 | 03-FW | 3209 | 03-FW | 3209 | 43-QW | 3209 |
| 04-ZV | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 44-QW | 3209 |
| 05-ZV | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 45-QW | 3209 |
| 06-UJ | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 46-QW | 3209 |
| 07-OK | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 47-QW | 3209 |
| 08-HN | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 48-QW | 3209 |
| 09-YH | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 49-QW | 3209 |
| 10-GF | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 05-ZV | 3209 | 50-QW | 3209 |

Log on with PIN-TAN

Enter the requested code from your code card.

76-Hn:

This connection is secured by SSL-technique. The lock on the browser's status bar shows that the connection is secured. Click the lock to check that you are connected with Bank.

Finance Portal

Front page Accounts and Balances Payments Investments **Authentication** [Log off](#) [Help](#) [Language](#)

Authentication

- Activate new card
- Print new card
- Order new cards

Activate new code card

New payment

Enter the code card number from the new code card you want to activate.

New code card number

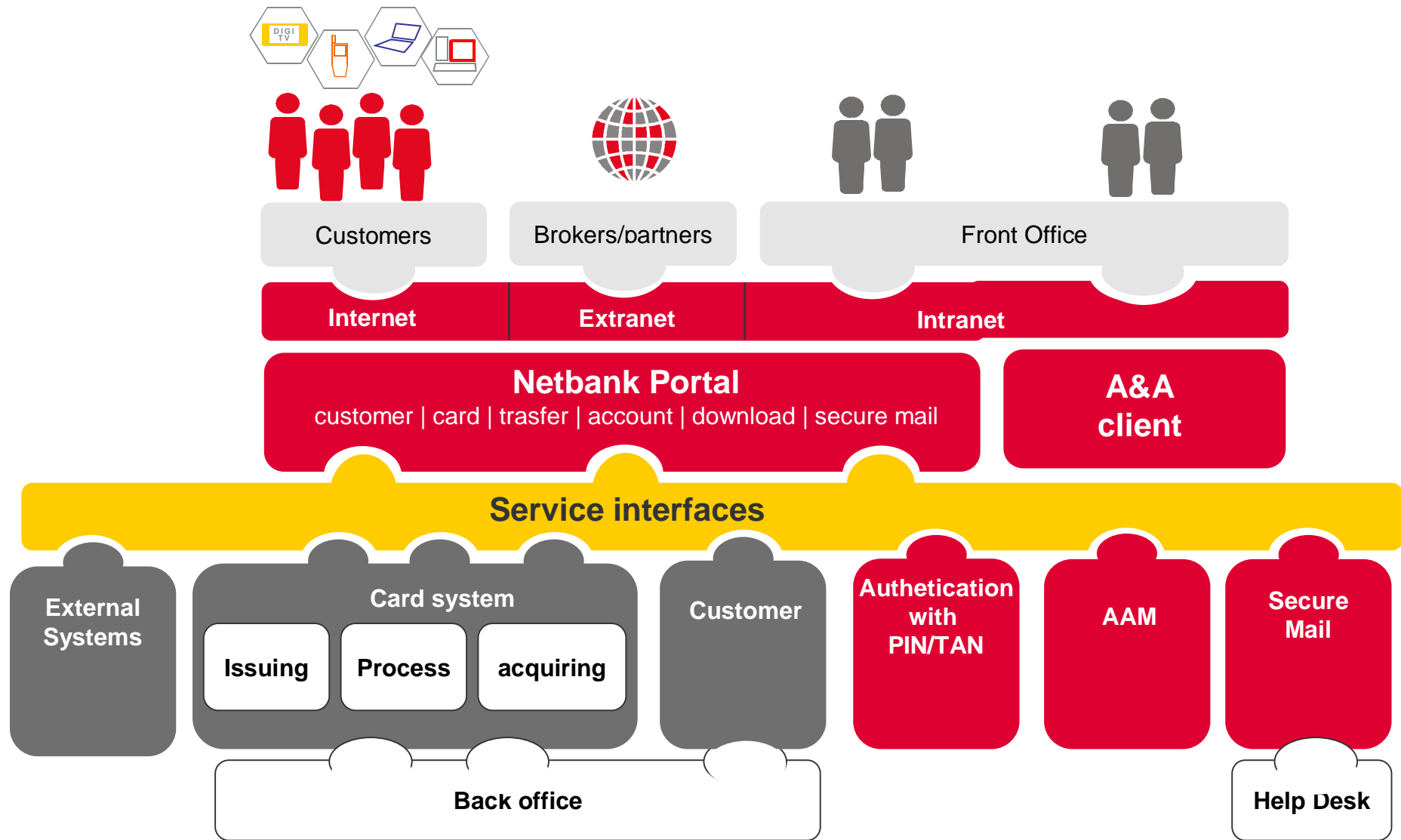
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AAM - user authorisation management

Agreements

Users

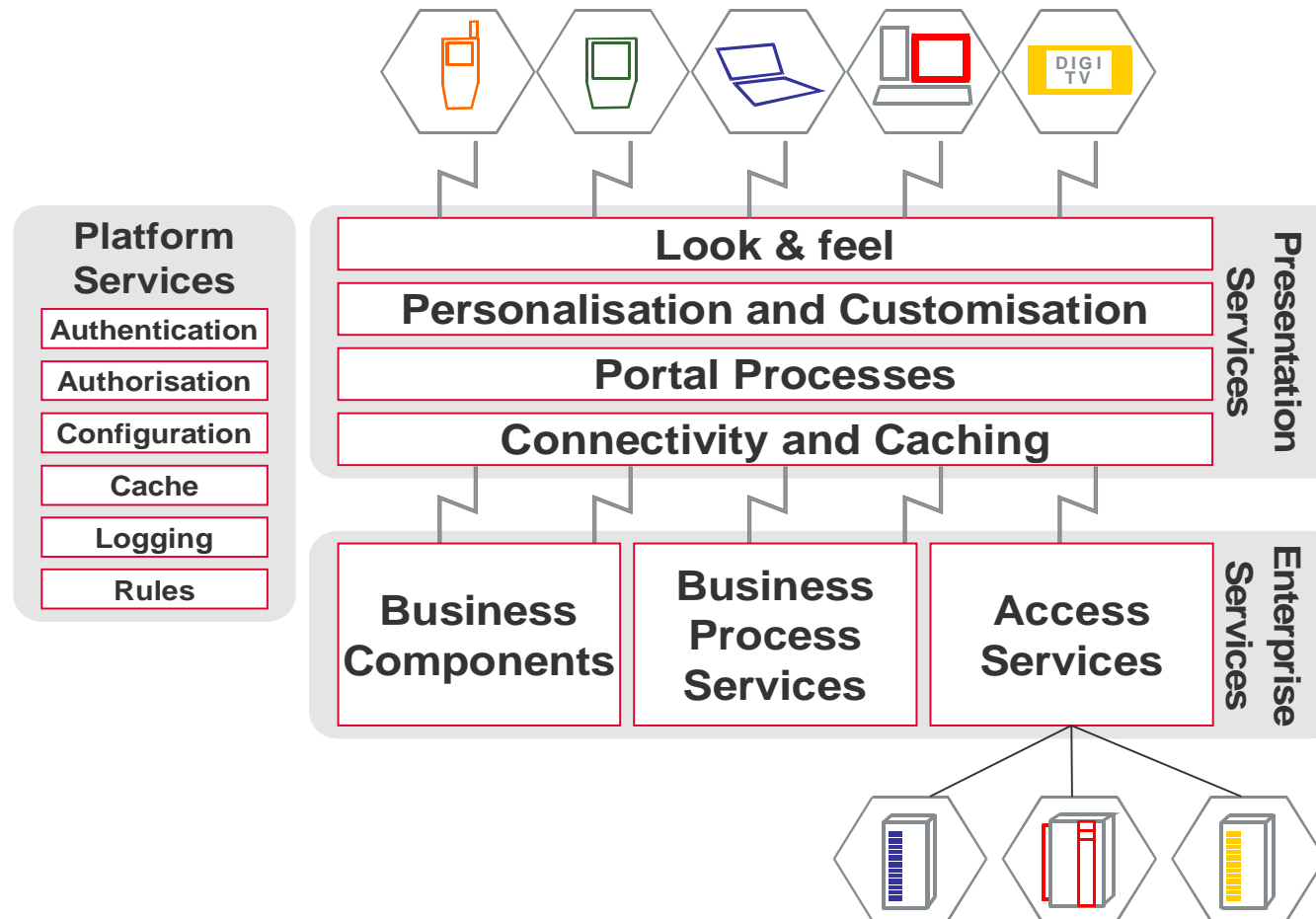
Authorisations





Technical environment

EBS Multi-Channel Platform





The Project

Iterative model in EBS delivery

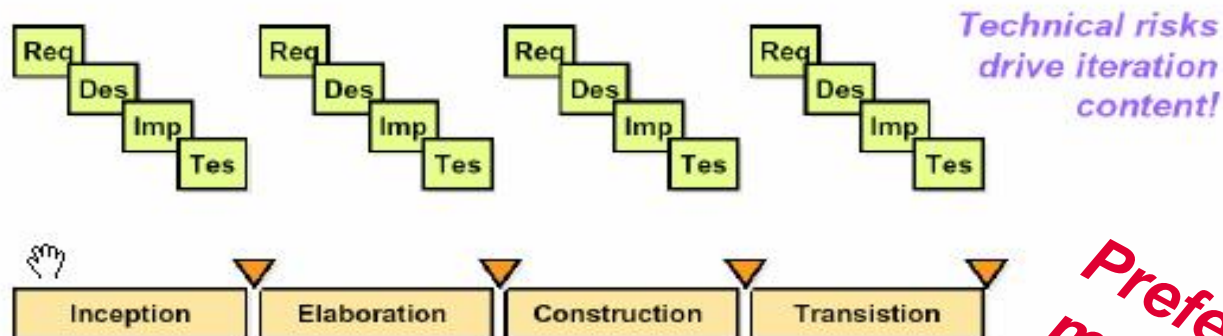
Iterative and incremental

- Waterfall development:



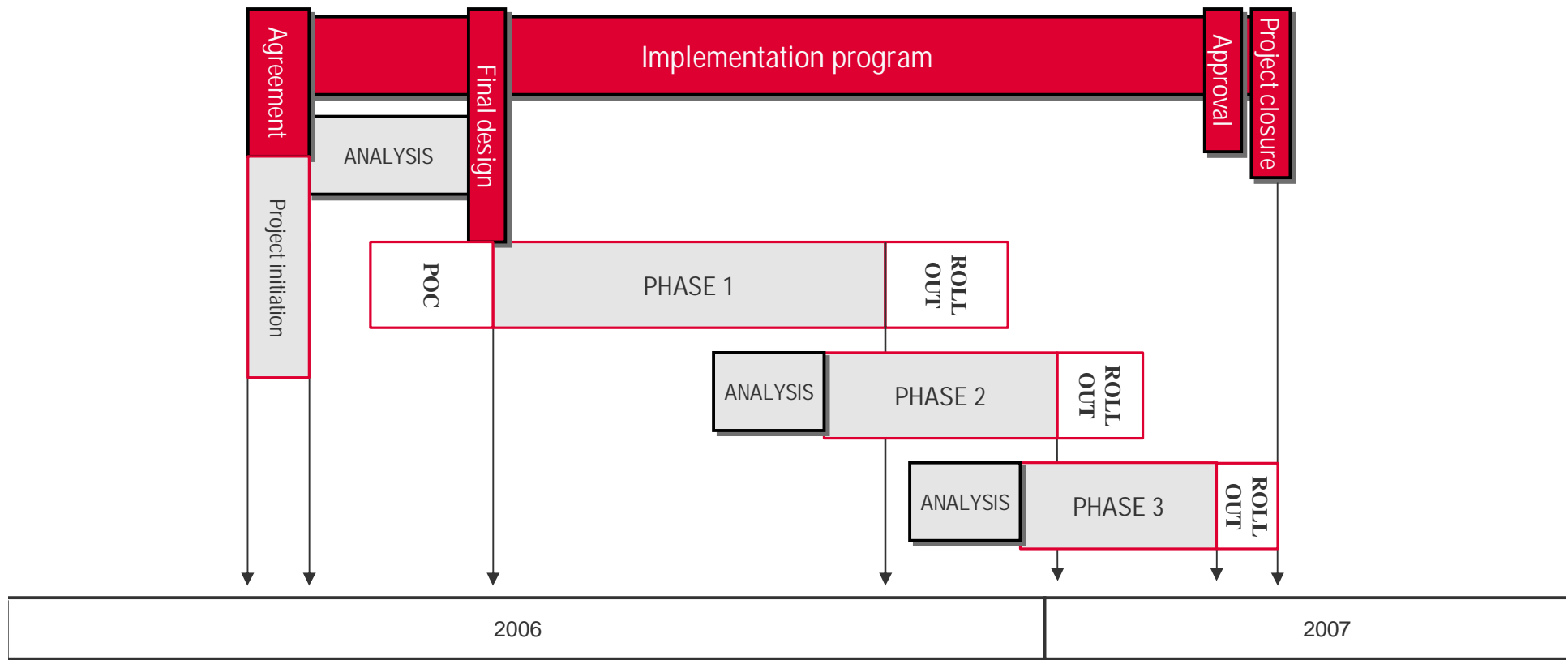
Not suitable for eBanking

- Iterative development:

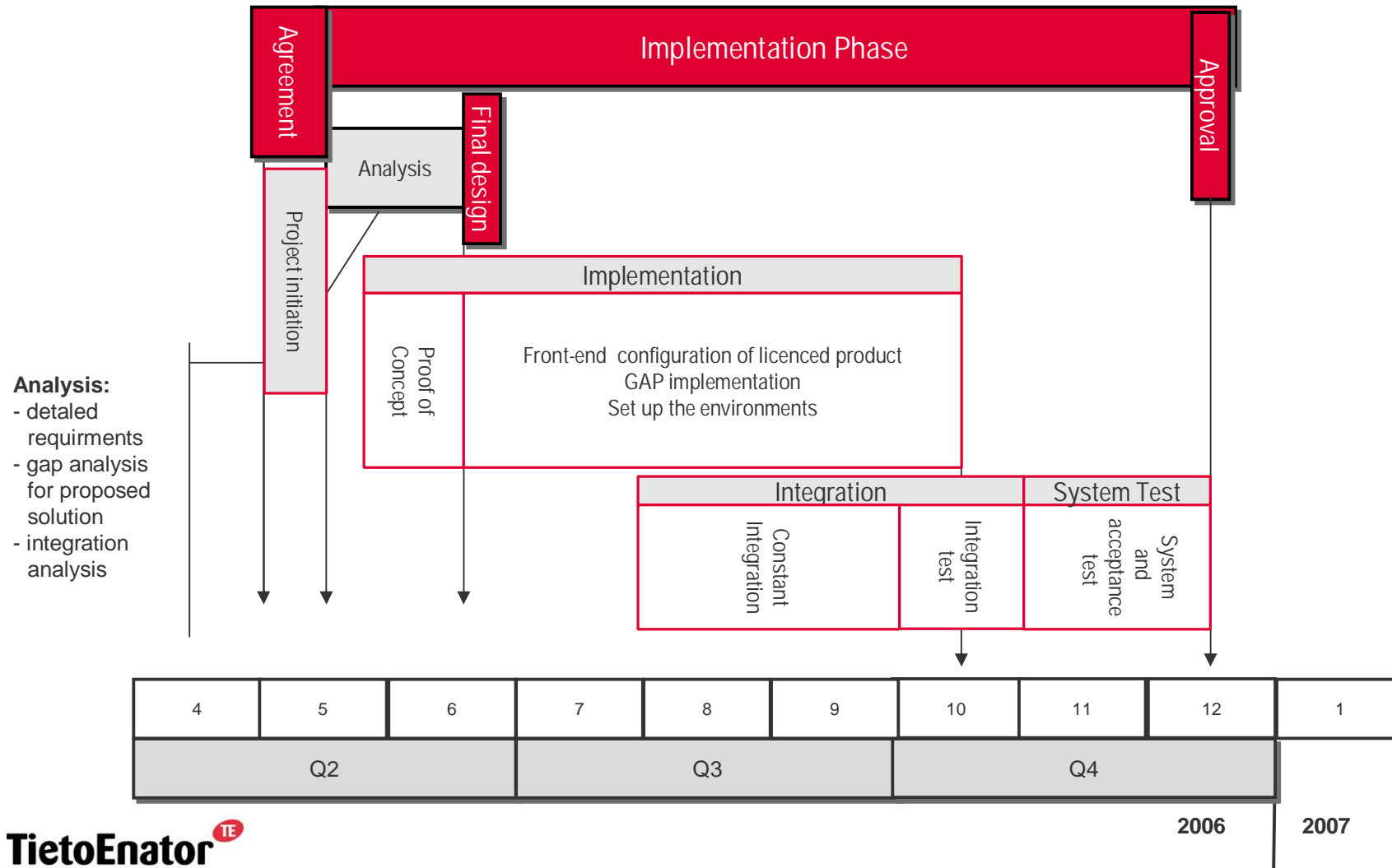


Preferred model for eBanking

Incremental approach with EBS

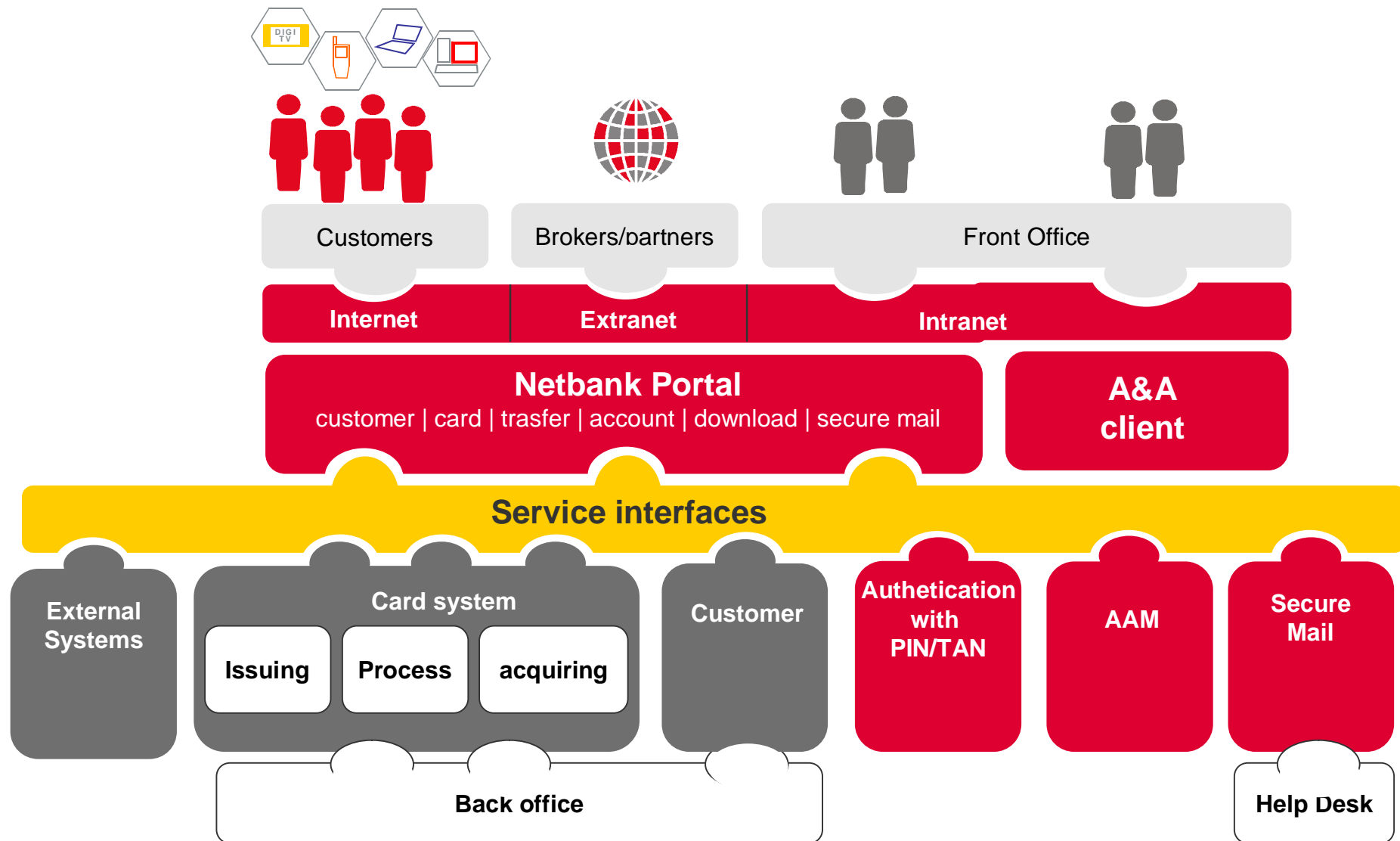


During each phase we repeat





Summary





For more information, please contact

Business Development Manager

Jarkko.Turunen@tietoerator.com

+358 40 561 4440

Business Unit Manager

Sami.Uski@tietoerator.com

+358 40 515 1230

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Critical Success Factors

- § Sales: We promised what we could keep, and we kept what we promised
- § Communication: Daily – and face-to-face as much as possible
- § Incremental approach: scoping functionality to versions (iterations)
- § Thorough analysis and documentation: ready made analysis templates
- § Repeatable product implementation: not only product components are repeatable, but also delivery process and tech infrastructure
- § Agile PM during integration: only option in such a short time project
 - very short iteration=outcome functional code
 - tight project team = hourly communication
 - fast reaction on any deviation