

SYNERGY BOX

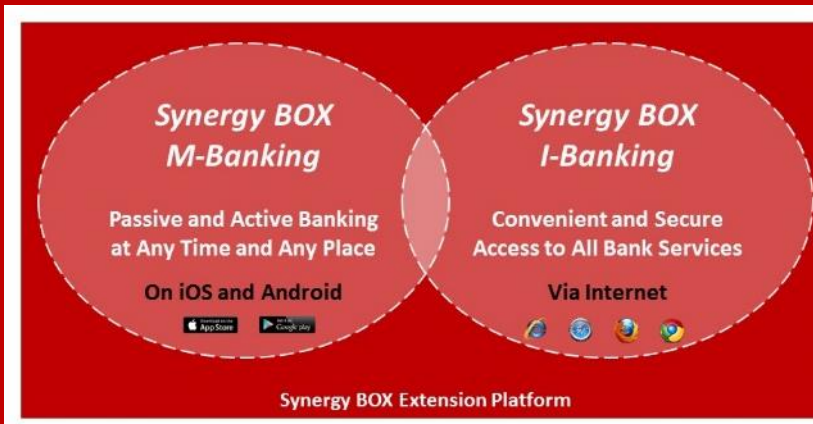
M-Banking | I-Banking

Optimized for Oracle FLEXCUBE Universal Banking



Banking Optimization Extensions

One Platform, Two Solutions



- ✓ State-of-art technologies
- ✓ Intuitive user interface
- ✓ Robust and secure
- ✓ Out-of-box integration with Oracle FLEXCUBE Universal Banking

Leverage the Benefits of Digital Banking



Be available



Reduce cost



Offer more

Capabilities at a Glance

	M-Banking	I-Banking
Balance and Payment Information	✓	✓
Domestic and International Money Transfers	✓	✓
Card Authorizations	✓	✓
Utility Payments	✓	✓
Template and Beneficiary Management	✓	✓
Token Authentication	✓	✓

SYNERGY BOX

M-Banking | I-Banking

Use Cases and Features

M-Banking

User Information

- ✓ Current account and deposit balances, statements and transaction information
- ✓ Credit and debit card authorizations, balances and statements
- ✓ SMS notifications for transactions and customized reminders for payments
- ✓ Pending authorizations list
- ✓ List of ordered documents
- ✓ Graphic indicators and charts

Public Information

- ✓ Locate a branch or ATM
- ✓ Check exchange rates for a specified date
- ✓ Following news and offers published by the bank

Active Banking

- ✓ Money transfers - local clearing, SEPA, SWIFT
- ✓ Create templates, save beneficiaries

Administration

- ✓ Authorize device
- ✓ Change banking type (passive/active)

Settings

- ✓ Session timeout
- ✓ Save username on login
- ✓ Authorization type
- ✓ Language

I-Banking

User Information

- ✓ Account turnover, statements, and balance
- ✓ POS transactions - by groups and for period
- ✓ Bank card registers and card authorizations
- ✓ Exchange rates
- ✓ Accounts summary
- ✓ Credit cards statements

Payments

- ✓ Internal funds and credit transfers, including in foreign currency (SWIFT)
- ✓ SEBRA payment, periodic transfers, payment to/from budget
- ✓ Mass payment, payments from file
- ✓ Beneficiary maintenance
- ✓ Register of periodic payments
- ✓ Pending Authorizations
- ✓ Direct debit
- ✓ Ordered documents
- ✓ Currency purchase/sale
- ✓ FX rate negotiation
- ✓ Foreign Exchange Offers

Declarations

- ✓ Statistical form 100,000 BGN
- ✓ Social Insurance Fund Declaration
- ✓ Cross-border Funds Transfer Declaration
- ✓ Funds Origin Declaration

Accounts

- ✓ Self-registration
- ✓ Open/close account
- ✓ Alter account alias
- ✓ Ordered documents by closed accounts

Settings

- ✓ Register Certificate, User Profile, Change Username
- ✓ Unlock TOKEN, Change PIN TOKEN

SYNERGY BOX

M-Banking | I-Banking

Architecture and Security

Architecture

As part of the Synergy BOX Suite, M-Banking and I-Banking implement a modular approach and use up-to-date technologies to guarantee excellent performance and superior user experience.

The applications can run independently, or can be installed together on the same platform. Using the same database ensures seamless access to client data from multiple devices through a single channel. Single sign-on is supported for the two channels.

The simplicity of the underlying architecture makes the solution robust and easy to operate and support. The frontend offers native and intuitive experience to end users.

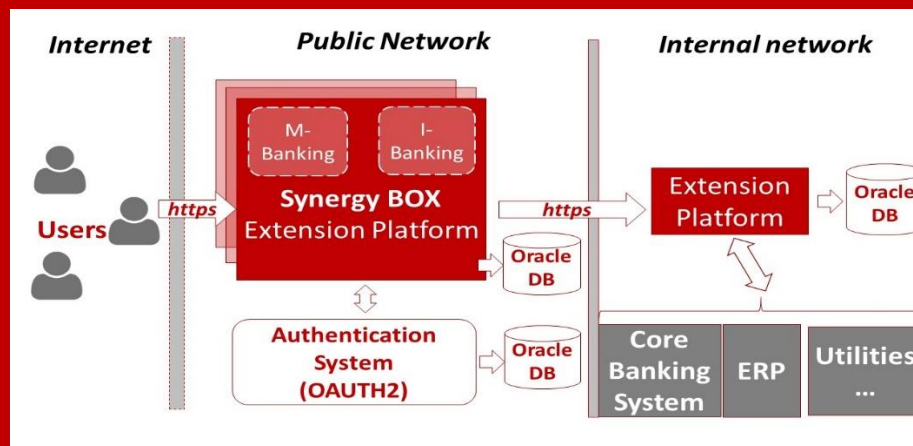
Security

Synergy BOX M-Banking and I-Banking use OAuth2 mechanisms for login. All sensitive data is transferred from the device to the bank server and back using SSL encryption. Calls to the core banking system and confidential data happen in the internal bank network, adding another security layer on top.

Third-party calls are also executed over SSL and pass through all security layers that Synergy BOX provides.

Additionally, three authorization mechanisms for signing ts are enabled:

- ✓ Hard token
- ✓ Username and password
- ✓ S-signature



Interoperability

Synergy BOX M-Banking and I-Banking rely on RESTful services for retrieving and storing the data from and to the legacy or third-party systems. It is a service-oriented concept that enables flexibility and elegant connectivity to a variety of backends. Whether you are running on Oracle FLEXCUBE Universal Banking or not, you can implement Synergy BOX - the only requirement is to expose the necessary data for the applications to work. For more information on Synergy BOX RESTful Services, see the API documentation at <http://synergygfs.com/>.

System Requirements

Software requirements (frontend):

- Android version: 4.0 or higher
- iOS version: 7.0 or higher
- Browser versions: IE8 or higher, latest versions of Chrome, Firefox, and Safari

Software requirements (backend):

- OS - Linux
- Java 1.7
- Tomcat 7.0 or higher
- Oracle DB - v10 or higher