

# EasyTerm

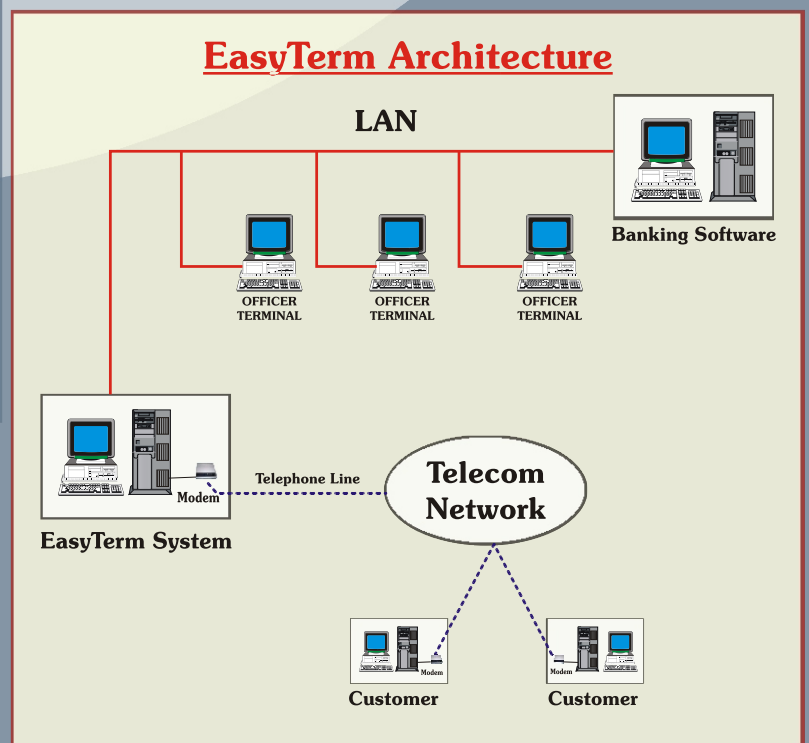
## Salient Features

- ★ Customer access is restricted to EasyTerm Server's menus only. Direct access to Banking Software is not available
- ★ No special software is required at the customer side
- ★ Point to Point Connection
- ★ Account Statement and General Information such as Interest Rates, Foreign Exchange Rates etc can be downloaded
- ★ Provides Funds Transfer facility as well as account information facility
- ★ Multiple accounts can be accessed on a single connection
- ★ Customers can post/receive messages to Bank Officer. This helps the bank to build up a virtual one-to-one correspondence with the customers
- ★ Remote servicing facility
- ★ Data Dictionary of RDBMS in the EasyTerm Server is provided to the Bank for generating custom reports
- ★ Modular design and can be upgraded to handle multiple lines
- ★ Can be enhanced to provide Telebanking System and M-Bank

EasyTerm - Customer Remote Terminal Facility provides a easy to use dial-up access to the customers. With this facility the customers are able to access their account related information using their computer from the convenience of their home or office and at their convenient time. The customers can also download their account details like statement for given period, Balance Details, Last 'n' transactions, Deposit Rates etc to their computer.

To use this service, the customers need only a modem, telephone line and terminal emulation software such as Procomm Plus\* or HyperTerm\* (this comes as a part of Windows\* OS). No special software is needed.

The schematic enclosed shows the interconnection between the main server in the bank, the EasyTerm Server and customers computer.



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We are using the Telebanking solution provided by **bk SYSTEMS** for over 2 years. We are fully satisfied with the solution provided by them. We found **bk SYSTEMS** to be very professional and an excellent company to work with.

”

**Mr. Neeraj Bhai, CTO**  
(IDBI Bank, India)

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Welcome to
EasyTerm - Customer Remote Terminal
*****
Account Type : SB
Account Number : 1049071
Password : *****

Welcome to
EasyTerm - Customer Remote Terminal
*****
ACCOUNT TYPE MENU
*****
1) Savings Bank Account
2) Current Account
3) Cash Credit Account
4) Over Draft Account
0) Logout
Enter Selection

10/12/2003                               Online : 00: 01
NAME : SHEETAL PAGAR
ADDRESS : ANANDNERI, MUMBAI 400 059        ACC NO : 1049071
*****
ACCOUNT RELATED MENU
*****
1. Balance Information
2. Transaction
3. Statements
4. Cheque Enquiry
5. Bills & Cheque Information
6. Requests
9. Go to Main Menu
Selection
*****
Copyright (C) bk SYSTEMS (P) Ltd., Chennai +91 44 26642791
    
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## Representative List of Services

- \* Foreign Exchange Rates
- \* Deposit Rates
- \* Demand Draft Charges
- \* Balance Information
- \* Online Funds Transfer
- \* Withdrawal Request
- \* DD/Pay Order Issue Request
- \* Cheque Book Request
- \* Inward Clearing Cheque Details
- \* Inward Clearing Bill Details
- \* Outward Clearing Cheque Details
- \* Outward Clearing Bill Details
- \* Stop Payment Request
- \* Download Last 'n' Transaction Details
- \* Download Periodic Statement
- \* Term Deposit details
- \* Change of PIN
- \* Comments & Messaging between the customer and the Bank Officer
- \* Utility Bills Payment
- \* Password Change Report
- \* Demand Draft/Pay Order Report
- \* Withdrawal Report

## Representative List of Clients

- \* Reserve Bank of India
- \* Indian Bank
- \* Corporation Bank

On getting connected to the system, the customer is presented a simple, easy-to-use text based menu. Customer is authenticated using their Customer Id / Account Number and Personal Identification Number (PIN). Once authenticated, Customers are provided with a main menu, from which various account related options can be chosen.

## **Management Information System**

A log of interactions taking place between the customer and the system is maintained. The information logged includes :

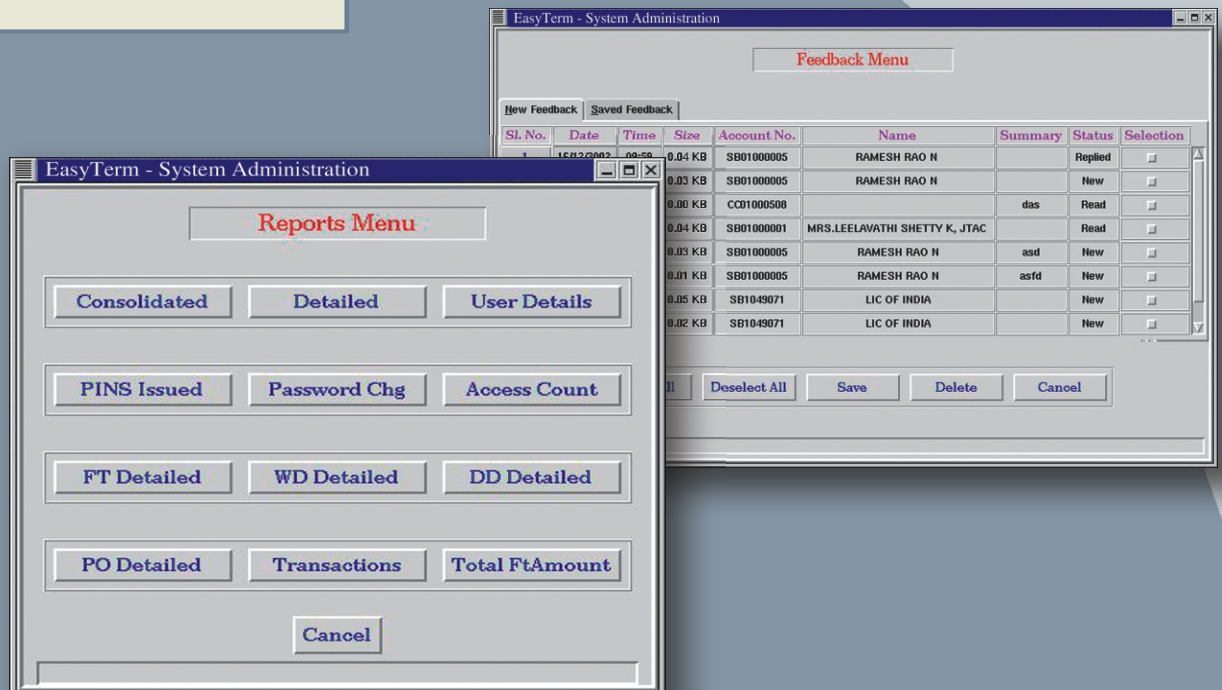
- \* Customer Id
- \* Account Number
- \* Service Availed
- \* Duration of usage
- \* Date & Time

This information could be used to generate various reports pertaining to the usage of the system.

Any of the following methods can be used for interfacing with the banking Software.

- \* Terminal Emulation
- \* ISO 8583 Based Messaging
- \* XML Based Messaging
- \* Custom API

In all the above methods the database of the Banking Software is NEVER accessed directly. Therefore all the business logic, checks and balances provided by the Banking Software is fully honoured.



## **bk SYSTEMS (P) Ltd**

10, Third Cross, Seethammal Extn., Alwarpet, Chennai - 600 018. India

Ph: +91 44 24342791 Fax: +91 44 24347428

**Email:** easyterm@bksystems.co.in **Website:** www.bksystems.co.in