

## A DIALECT FOR FINANCIAL MACHINES

### key features

- Application Integration
  - Loans via XML
- Term Deposits via XML
  - Mortgages via XML
- Investments via XML
- Retail Transactions via XML
  - Credit Bureau Reports
  - Telephone Banking
    - Point of Sale
  - Stored Value Cards
    - Debit Cards
  - Web Banking

### interfaces

- Interactive Voice Response
  - Debit/POS
  - XML, TCP/IP, SSL
  - Equifax XML
  - TransUnion XML
  - Metro2 XML
  - ATM
- Java Messaging Service
  - WebSphere
  - TIBCO
  - SonicMQ
  - Custom

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### Universal Gateway: Banking Connectivity

Universal Gateway is a central part of the Portfolio Plus Plug-In Banking architecture. This is the module you would use to interface to external systems, devices, or applications.

### Universal Gateway: An Introduction

The key business benefit of the Universal Gateway is agility. The banking environment as we know it is changing on a daily basis. Mergers, acquisitions, and competitive pressures are the primary drivers. You may be called on to interface to new devices, systems, or applications as your business grows. This is where Universal Gateway shines.

### Universal Gateway: Interfaces

Universal Gateway allows you to plug in external interfaces, such as Interactive Voice Response (IVR), Automatic Teller Machine (ATM), Point of Sale (POS), Java Messaging Service (JMS), query credit bureau interfaces (such as Equifax and TransUnion), reporting credit bureau interfaces (such as METRO2), bill payment interfaces, and debit management systems.

### Interactive Voice Response

Using interactive voice response (IVR) you save person-hours by having an auto attendant interface to the Portfolio Plus Retail Banking system. With an IVR interface you can provide your clients with account balances, transfers, and other transactions instead of having a teller or call centre attendant perform that work.

### Auditing & Logging

All transactions that are performed as part of an external interface, incoming or outgoing, get logged. It's up to you how far back you want to retain these logs. Perhaps, in light of Sarbanes-Oxley, you'd want to archive these forever.

### ATM/POS Switch Interface

Portfolio Plus accommodates ATM interfaces through the Universal Gateway and the Retail Banking module. These modules work together to provide multi-currency interfaces and are able to help you deploy a global ATM and debit card strategy.

## Universal Gateway: Security

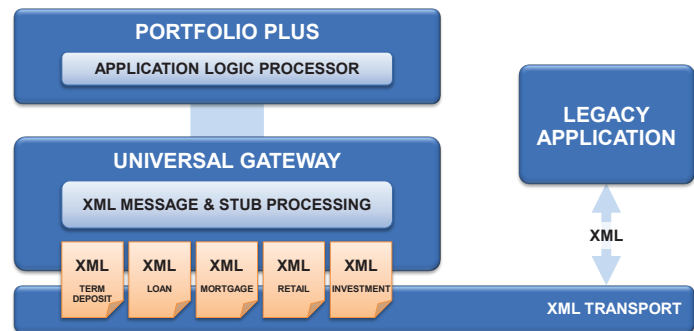
When dealing with external interfaces, security is the primary concern. For Universal Gateway, this isn't a problem. Using the base technology supplied by the Universal Gateway, in combination with SSL and an up-to-date security infrastructure, you can deploy your application safely.

## The Universal Gateway & XML

XML is a simple concept. It is a way of "tagging" data to make it self-identifying. When two systems interface to each other and can understand each other's labels, you open the door to having these two systems integrate with each other in real time. The Universal Gateway, in combination with Java Messaging Service, or another transport service, provides the capability for two systems to exchange data and transactions. This is a powerful solution and a superior alternative to costly and high maintenance database interfaces.

## Application Integration using XML

Using XML and a reliable transport mechanism like Java Messaging Service, you can exchange loans, mortgages, term deposits, investments, and retail transactions between two or more systems. This approach helps alleviate the "silo" problem that the banking industry has faced for years as a result of systems from multiple vendors being used in different parts of the organization.



## Application Integration: Reducing Costs

SIT's years of experience developing and deploying application integration projects can help you keep your costs to a minimum. We work with you early in the project to develop specifications that help solidify the hardest and costliest part of application integration: data validation and error response.

## Portfolio Plus and SOA

Service Oriented Architecture (SOA) is nothing new. Technologies such as web servers and ATM's have been employing Service Oriented Architectures for years. What is new is the combination of open standards and lower cost software for creating Service Oriented Architectures. SIT uses a Java Message Service in most projects involving application integration because of the reliable messaging infrastructure it provides. The Java Message Service works with SonicMQ (Sonic Software), WebSphere (IBM), and Rendezvous (TIBCO).