



TRAVIC-Port

The innovative corporate customer portal for payments

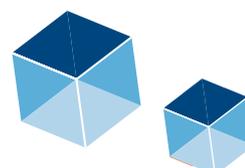
70 per cent of the companies would like to have a multibank-capable corporate customer portal for their day-to-day banking. This was revealed by a survey of over 300 companies conducted on behalf of PPI AG.

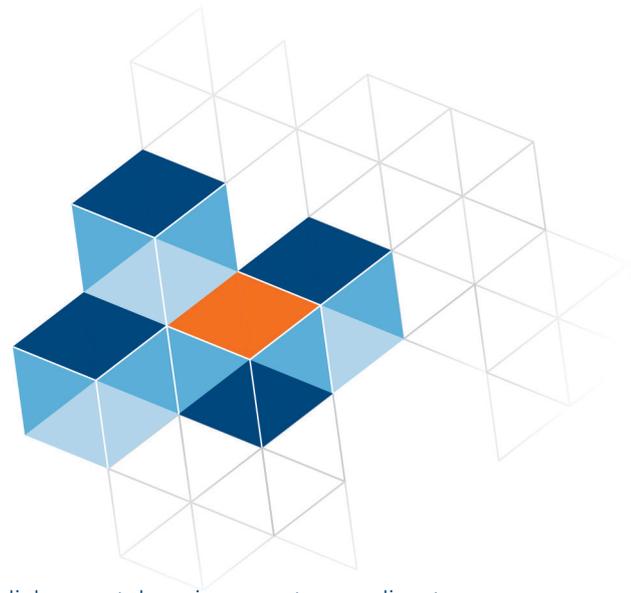
Overview

TRAVIC-Port is

- A comprehensive corporate customer portal for secure payments with domestic and international financial institutions
- Multibank-capable as it supports the EBICS standard
- Completely branch-capable
- Individually configurable and adaptable to the look & feel of the company or financial institution
- Secure due to electronic signatures and cryptographic encryption

Convenient, comprehensive payments at many work stations, and no installations or obsolete software: these are the main reasons why companies use portals. Banks can use them to achieve good customer loyalty and reduce the need for hotline support.





Perfect usability

Using TRAVIC-Port, banks, service data centres and providers can establish a portal environment according to their requirements.

The high-performance, flexible corporate customer portal

A crucial feature of TRAVIC-Port is its multibank capability, which is achieved by connecting it to the systems on the bank side via the established EBICS protocol. Because TRAVIC-Port supports the “EBICS dialects” for Germany, Switzerland and France, both domestic and international banks can be connected via EBICS. Thus, TRAVIC-Port enables financial reporting via all domestic and international accounts, e.g. for cash management. Locally installed, bank-specific or country-specific applications are no longer needed.



Electronic corporate customer payments via portals

TRAVIC-Port provides a wide range of functions for electronic payments and cash management.

To login to the portal, employees with EBICS authorisation can use a smartcard or a token. Employees without EBICS account authorisation can login with a dialog user ID and password to, for example, record data and perform local administrator functions. A solution is also available for a secure smartphone-based portal login and order release.



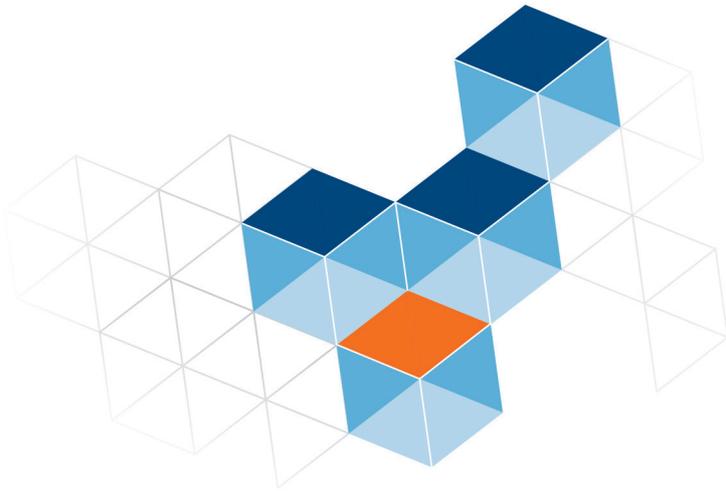
TRAVIC-Port provides convenient, interactive user interfaces for recording domestic and international payment transactions. TRAVIC-Port facilitates order recording by providing comprehensive master data, such as lists of ordering parties and recipients.



With the distributed electronic signature, employees can release orders from any location. For this purpose TRAVIC-Port provides a signature folder with a list of the orders and accompanying notes that still have to be signed. The orders can be checked in detail down to the single payment level. The orders are released individually or collectively. The information accompanying the orders is displayed so that the orders can be checked, and the employee can check the payments in the order file down to the individual record level.

Booked and pre-booked account information, e.g. balances and turnover data, is displayed for the individual accounts and in an overview as the financial status. For every account the employee can branch directly to the turnover display in order to view the details of individual turnover records. TRAVIC-Port provides comprehensive filter and search options in all views. The results can be exported as a CSV or PDF file.

Companies often exchange files with payment orders or account booking information with financial institutions. These files, some of which are very big, originate for example from the individual financial accounting system of a customer, or they are to be imported into a financial accounting system. With TRAVIC-Port even extremely big order files can be submitted to a financial institution or be downloaded from a financial institution.



Convenient operation

The modular architecture can be scaled easily to meet the operator's requirements. The consistent use of the cryptographic processes for EBICS ensures the highest degree of security.

Overview of the technical functions:

- Individualised activity overview
- Display of booked account revenues and export in SAP format
- Display of pre-booked, interim account revenues
- Evaluation of the account transactions based on value and booking dates
- Recording of domestic and international payments in SEPA and ISO formats
- Recording of international payments in domestic formats
- Release of payments with multiple signatures
- Correction of collective orders
- Administration and use of payment templates
- Recording and monitoring of SEPA cancellations
- Display and editing of orders in signature folder (VEU)
- Upload of order files up to 4 GB in streaming mode
- Download of big provision files up to 1 GB in streaming mode

Security in the communication

Security comes first for TRAVIC-Port. Along with the established HTTPS transport encryption with TLS certificates in the company's own network, the security processes specified in the EBICS standard are used for the communication via the Internet.

The consistent use of the cryptographic processes for EBICS ensures the highest degree of security.

The authentication signature and the EBICS encryption processes guarantee secure communication between TRAVIC-Port and the servers of the financial institutions. TRAVIC-Port administers these keys in the secure computer centre environment. The key for personal order authorisation via EBICS is located on the employee's token.



The TRAVIC-Sign PPI product ensures secure communication between the employee's work station and TRAVIC-Port. The employee always enters his individual electronic signature directly at his work station with his personal security medium.

With its smartphone app, EBICS Mobile, PPI also offers a mobile solution to view the financial status and to release orders.

TRAVIC-Port at big companies

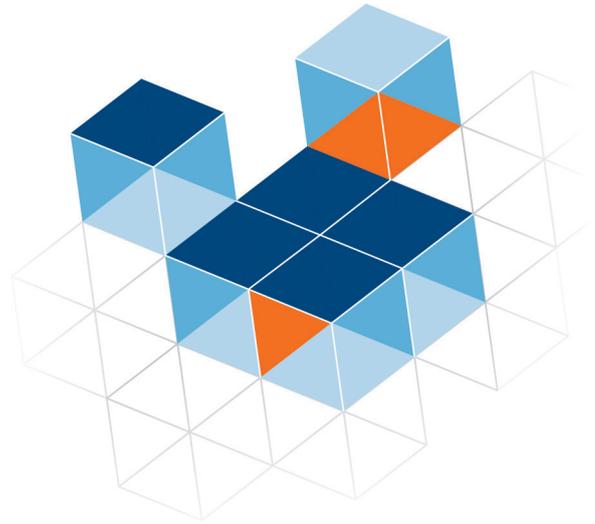


TRAVIC-Port can be integrated quickly and flexibly into the company's infrastructure. As a comprehensive portal solution, TRAVIC-Port provides the company and its employees – including those at different locations – with a portal with innovative technology.

Employees who use TRAVIC-Port only need a browser with an Intranet connection to the company's own TRAVIC-Port server. This meets a further requirement of the company: easy installation of the software in the company's own network and centralised data storage and processing.

TRAVIC-Port

As a stand-alone solution or for integration



TRAVIC-Port architecture

The architecture deliberately separates the presentation and the web services:

- The main task of the presentation component is to set up and control the HTML pages in the employee's browser. The employee enters data in HTML forms. The information is forwarded to the downstream web services via HTTPS in the form of XML messages.
- The web services component is responsible for the bank-technical processing of the individual business transactions. This also includes the data storage and the communication with the EBICS servers on the bank side.

The modular architecture can easily be scaled to meet the operator's requirements, and it enables the operation of web services and the database in the secure network. Additionally, easy integration into existing portals or connection to existing master data systems is also possible.

Additional functions of TRAVIC-Port

Along with the operative functions in payments and cash management, TRAVIC-Port has the following features:

- Integration into portals via single sign-on
- Display of files that the EBICS bank server provided for downloading
- Permanent display of all actions and their results
- Retrieval functions for all administered accounts offering various configuration possibilities

- EBICS communication with German, French and Swiss banks
- Key management for the EBICS security processes (DE, CH, FR)
- Support of SECCOS-5/6 and STARCOS-3 smartcards
- Support of the SWIFT 3Skey for creating the required signatures according to CFONB
- Automatic execution of download orders (can be configured individually)
- Download and evaluation of the HAC protocol and automatic status update
- Clear display of the PTK protocol, incl. quick search
- Download of the order types permitted in the EBICS bank server for a user
- Download of the accounts permitted in the EBICS bank server for a user

❏ **System requirements**

TRAVIC-Port is offered for the following system environments:

- Operating systems: Unix, Linux, Windows
- Standard servlet container: Tomcat or WebSphere
- Database: Oracle or DB2
- Internet browser: Firefox, Chrome or Internet Explorer from V9

For questions and further information



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