

how

do customers access your bank services online?

Customers are increasingly carrying out their business online. Within the financial services area, customers expect instant access to information in an informative and accessible environment.

The world of electronic services is about empowering your customers to manage their financial matters at their convenience. Electronic banking services will help you enlighten your current customers, attract new ones and, at the same time, improve your overall customer service.

AppliCon e-services

AppliCon e-services is a framework for efficient handling of data between SAP Banking and customers. AppliCon e-services consist of two frameworks, the Service Framework and the Presentation Framework, built with the most recent SAP and Microsoft technology.

Security is a critical part of the application. All data transfers are encrypted according to the latest standards, and user authentication is based on two-factor authentication.

Part of the SAP NetWeaver

The Service Framework is the communication layer within the product, providing secure handling of data between SAP and the web user interface. The Service Framework is also a combination of different Enterprise Services made available by AppliCon for the SAP banking application scope.

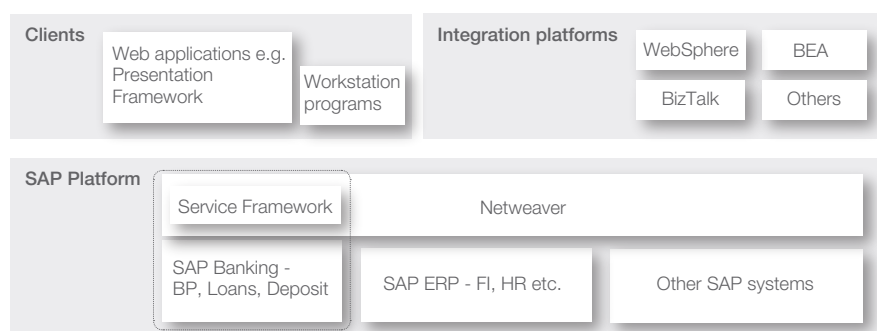


AppliCon is one of the largest independent SAP service partners in the Nordics with offices in Copenhagen, Reykjavik and Stockholm as well as in London.

The AppliCon companies consist of approximately 220 employees with extensive knowledge in standard solutions such as SAP, Microsoft, Calypso, Front Arena and Business Objects. AppliCon has attained Gold Certification from both SAP and Microsoft and is a Calypso Premium Partner.

AppliCon offers business critical software solutions that are tailored to specific industries such as financial services. Within the financial services sector AppliCon has implemented solutions in all the Nordic countries and the United Kingdom.

AppliCon specializes in delivering business applications and productivity solutions within the specific sector, focusing on local requirements.



Service Framework

The Service Framework is a collection of the ESA services needed to operate a fully functional Internet bank by using the SAP banking platform and additional services. It manages security and communications with data stores and back-end systems. The Framework provides a secure and reusable interface to the functionality and data needed to support the

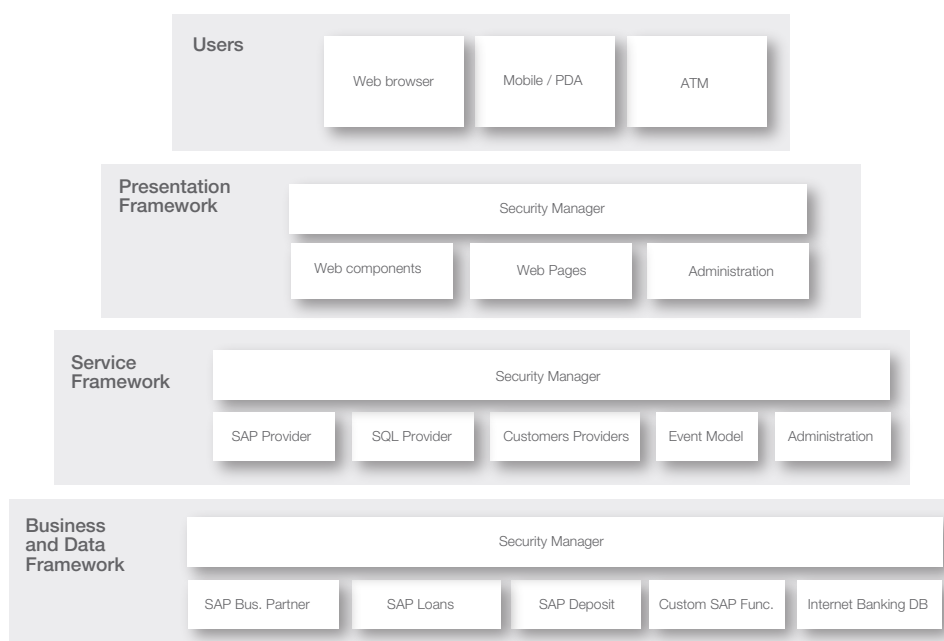
Presentation Framework.

Through Service Framework, all business processes are simplified, from standard exposure through SAP NetWeaver. The Service Framework is a proven solution for integrating the SAP banking application and therefore lowers the risk of implementation. The Framework is currently in version 2.5, therefore a mature product.

Presentation Framework

The Presentation Framework is a web solution that allows corporate and retail banks to deliver a comprehensive range of online banking services to their clients in a secure, efficient and customisable way. It is possible to customise and brand the web solution with the built-in SDK (Software Development Kit) and the administration portal.

General System Architecture



Technologies Used

The Service- and Presentation Frameworks are based on Microsoft .NET Framework 3.0 and developed with Microsoft Visual Studio 2005 using C# code.

The Service Framework uses Windows Communication Foundation (WCF) and can therefore be run as a web service or Windows service, relying on the NetWeaver environment within SAP.

The Presentation Framework is based on ASP.NET 2.0 and Ajax.

Standard functionality within AppliCon e-services

Deposit Management

- List of accounts
- Account detail information
- Account balance
- List of transactions

Loan Management

- List of loans
- Loan detail information
- List of transactions

Payments

- Payment and transfers
- Transfer (own accounts)
- Payment
- Standing and delayed payments
- Standing transfers

Internet bank services

- Secure login
- Known recipients
- Interface user configurations
- Personal information
- Change language
- Change user name password
- Secure bank messages
- Scriptable event model.

CUSTOMER REFERENCE:

„We at Kaupthing decided to use the AppliCon e-services as the framework for our Internet-based products in conjunction to the SAP Core Banking platform. The framework has simplified the communication between SAP and the Internet services we provide while the presentation layer has been the flexible platform we anticipated. AppliCon’s support and know-how helped us during the process of implementing the Internet platform and has been an important factor in our success.“

Ingimundur Árnason
Director Kaupthing Edge