

BlueStar eFinanace Platform  
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*Presented by  
Cedar Software*



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## EXECUTIVE SUMMARY

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The banking industry is hugely diverse and always changing shape more rapidly than the most. Technology is the key driver in these changes, creating new demands on the industry through empowered customers, new competitors, time-critical business environments and widespread migration to eBusiness solutions.

The banking industry faces following specific issues, which need to be addressed due to vast quantities of customer and transactional information and competitive environment, to name a few,

Need for cutting edge transactional platforms such as Straight Through Processing (STP)

EAI Services requiring integration across platforms within a company

CRM offerings for providing highly personalized experience to the customers

Data warehousing solutions to help companies in planning their future offerings

Requirement for maximum possible security on all kinds of transactional platforms

Cedar Software believes that new age banking services should be able to offer objective advice and best in the class service to its customers -- when they want them, where they want them, and how they want them. The capability largely depends upon how banking services can leverage, integrate, and customize their IT solution to fulfill the fast changing business requirements. A platform that could seamlessly connect and integrate various banking internal systems while provide critical cutting edge technology for e-business will be central to this competitiveness. Cedar Software Financial Service team's industry vision, domain expertise, user-focused approach, and sound history of handling large and technologically complex projects in financial industries within Taiwan helps clients create and offer new value propositions. The eFinance platform solution Cedar Software team has helped customers deployed is proven to be the leading eAI/B2Bi/B2C/Portal solution in Taiwan.

The rest of the proposal will highlight the feature of eFinance platform.\*

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## EFINANCE PLATFORM SOLUTION HIGHLIGHTS

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eFinance Platform is designed specifically for Banking competitiveness. It provides comprehensive and complete solutions for integrating internal banking systems, and provides a full-featured platform readiness for next generation e-business. Being designed with Object-Oriented technology, XML, conformant to industrial standard, eFinance Platform has been acclaimed by some Taiwan banks for unparalleled performance, rock solid performance and comprehensive feature sets.

The rest of the document will highlight the product features of eFinance platform.

### Enterprise Application Integration

Connecting and integrating the existing business solution is the foundation to e-business automation. Although many banks do provide e-business to customers today, they can not integrate these new business systems with their existing solutions on the legacy systems. The situation that these IT systems can't interoperate has introduced significant cost and gradually developed their IT solutions into a chaotic and fragile entanglement. These banks become slowed and sluggish when penetrating into new markets. Their services become unstable every times rules change.

eFinance Platform provides a complete and comprehensive set of enterprise application integration services. It helping banks to integrate the existing systems, this includes IBM OS/390, IBM AS/400, IBM AIX, Unisys mainframe and any other UNIX servers. eFinance platform sustains the enterprise IT asset, it let banking customers continue access the mission-critical transaction programs written by COBOL or other languages on mainframes. In addition to that, eFinance extend this existing investment by allow bank customers access these transaction programs from new channels. This is done without modifying the existing transaction programs.

#### *Transport*

The eFinance Platform is designed with comprehensive extensible modules of transport components. All transport used in banking industries, LUA, APPC, TCP/IP Socket, HTTP, FTP, MQSeries, Data Queue, X.25 and SNA are provided as configurable modules. This has been complete for most banks, in case of specific new transport, eFinance Platform is designed with extensibility that new once new transport component developed and installed, all other service like messaging and application could use that directly.

#### *Translation and Transformation*

One of the main issues with Enterprise Application Integration is various encoding and different telegram format, the issue is complicated enough without DBCS consideration.

On top of the transport layer of eFinance Platform is the translation and transformation service, which is capable of process most banking messaging in Taiwan. XML, fix-width flat files, delimited flat files. Big-5, Unicode, ASCII, EBCDIC and Unicode are all provided, the translation/transformation service is also easy to configure and customize as it's well understood that every bank has its specific format. It's the readiness and extensibility in this service makes eFinance Platform unique among current available solutions.

### *Application Integration*

Build on top of the transport and transformation, eFinance platform provide the comprehensive platform to integrate existing enterprise application. Including Cobol, SAP, JD-Edward and other major enterprise applications. Integration with other enterprise application is also easy as this was the design of the eFinance Platform.

## **Business to Business over Internet (B2Bi)**

With HTTP, XML built-in in the kernel, eFinance Platform is also strong in the business protocol, It integrate provides out-of-the box capability for Rosetta Net and FXML, the integration is intuit and seamless since internally HTTP and XML are essential to eFinance Platform solution.

## **Portal**

eFinance Platform provides the capability for building integrated Business Portal to Banking solution. It enable banking industries to easily customize and build-up their own business portal and integrate their business workflow, largely improve their productivity and customer satisfactions

## **Internet banking**

Internet banking has become one of the most paramount channels of banking in recent years, however, many customer has separated build another business tiers just for this, the reason is that no appropriate solution has been available for leveraging the existing business solution from traditional channel.

eFinance Platform not only integrate the existing solution with the EAI foundation, it also provides XML form generation, Runtime and design-time component libraries which enable banks to develop the best integrated solution with least resource, least maintaining efforts, while the result could be most scalable and the performance is proven to be unparallel.

## **Security**

Banking is probably one of the most stringent customers when it comes to security. eFinance Platform is probably provides the most complete and comprehensive security features ( including some very new standards) when compared with other products now available on the markets.

### *Public Key Interchange (PKI)*

PKI is one of the most secure mechanisms for data encryption and signatures, many implementations based on PKI are required for finance on-line transactions.

Among PKI algorithms, Online Certificate Status Protocol ( a.k.a. OCSP), PKCS #7, PKCS #10 and W3C DSIG are most important to Banking solution, they are all implemented in eFinance Platform.

As for the storage of Certificate and Keys, Smart Card, HSM, Certificate Store have all been pluggable to eFinance Platform, and Cryptographic Certificate Store could be also plug into eFinance Platform and enable the latest security feature for the e-business.

The eFinance platform has been proven to work seamlessly with TaiCA.

#### *Transport*

As for the transport, both IP-Sec and SSL are available for eFinance Platform

#### *Message*

DES, 3-DES and RSA are enabled for Messaging level security on eFinance Platform

#### *Application*

Those security features above provide extra-ordinarily completeness in solutions for banking eCommerce, in addition to this, the eFinance Platform could be configured easily to leverage Role-Based security right in the application logic.

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## SUMMARY

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Unlike other international EAI products, eFinance Platform is designed and built with fully support of Double-byte Characters (DBCS) in mind, however, it's not just DBCS/Chinese makes the eFinance Platform unique, the product is well designed from newest technologies like COM+, HTTP and XML, while at the same time provide seamless connection to existing data, system and application. Our customer who deployed eFinance Platform perceives that this product is tailored made for banking solution in Taiwan. The eFinance Platform is the best investment to preserve and extend the banking existing investment while provide extensibility and readiness for the next generation e-Business.