



**The ABS-Bank Suite for Retail Banking V8.5 offers a number of technical and functional innovations in order to comply with future (customer)requirements.**

This announcement letter provides information on all new features and services in the context of the announced release offering. Where applicable these features will become available as part of your current license, while enhancement of your existing license can facilitate complementary features.

***Management Summary***

At a glance the ABS-Bank Suite for Retail Banking V8.5 offers the options for:  
(The product references section will provide you with more detail on these options)

- ◆ Personalized messaging and alert services
- ◆ Extended support of security tokens
- ◆ Extended SEPA compliancy
- ◆ Technical innovations

This new release will enable the bank to save costs by further optimizing their business processes and to further increase their position in the retail market while enabling their clients to benefit from the innovative banking product offerings. With our continuing commitment to implement new technology, the bank can assure that their products and services will be able to satisfy the ever increasing market demands.

***Planned availability dates***

The ABS-Bank Release 8.5 will be available in June 2011. The release date for the client specific implementation of this release can be agreed on with your delivery manager.

***Statement of Direction***

Allshare continues to enhance and improve their solutions. For release 9.0 we are aiming for the new product features and options highlighted below:

- Focus on Fiscal Savings propositions
- Mobile Banking Integration as well as a separate platform
- EBPP (Electronic Bill Presentment & Payment)

Release 9.0 is expected to be released in the fourth quarter of 2011.

Customer<sup>1</sup> specific or Allshare User Group requests for change (RFC's) are welcomed until June 2011. After that date there will be limitations to accommodating new RFC's with a high impact.

We hope to meet you in September to discuss these and your priorities, as input to the final scope of this new release.

## **Product references**

The ABS-Bank solutions is comprised of the following product components:

- **Quaestor Core Banking (Q)**
- **eBanking (EB)**
- **Mobile Banking (MB)**
- **eSecurity (ES)**
- **eMessaging (EM)**
- **Publishing Office (PO)**
- **Workflow Reminder Bus (WRB)**

Below an insight is provided in the new product features that that are available in release 8.5 in relation to the involved high-level product components.

### Customized Messaging & Alerts (EB/EM)

Apart from some technical improvements that we implemented in the context of Messaging & Alerts we also extended our messaging subsystem enabling eBanking end users to customize their Bank setting up their own rules to trigger alerts.

Using these rules the client of the Bank can further personalize the interaction with the Bank by indicating that a certain event will trigger a message targeting one or more specific message channels. An example of this is to receive an SMS message when a salary payment is posted to the clients current account.

The message channels supported are:

- SMS
- eBanking message inbox
- eMail

The events supported are a.o.:

- Balance updates
- Deposits
- Withdrawals
- Transaction rejections
- Incoming payments
- Outgoing payments

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<sup>1</sup> Whenever the word customer is used it refers to the customers of Allshare. The customers of the Bank are referred to as clients.

- System messages

For each of these events, trigger values (like the height of an amount or the counterpart account) can be configured by the end user.

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#### Support of the VASCO DIGIPASS-810 Card reader (EB/ES)

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To further extend the possibilities for our clients in the context of security tokens we have added the VASCO DIGIPASS 810 as a physical security device to be used for user authentication and transaction signing.

Additionally, the authentication and signing mechanisms were enhanced to allow for richer, content-dependent challenges.

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#### SEPA support and compliancy (EB/Q)

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Apart from receiving and initiating SEPA CR transfers, foreign payments entered by clients are analyzed and if relevant converted automatically to SEPA transfers.

Release 8.5 is compliant to the 'SEPA Credit Transfer Scheme Rulebook version 3.2' and 'SEPA Core Direct Debit Scheme Rulebook version 3.1'

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#### Application deployment on a cluster (EB)

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Deploying the application on a cluster means increased scalability and even greater stability.

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#### Support of Oracle Service Bus as additional message queuing mechanism (EB)

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Next to the use of Websphere MQ, the Oracle Service Bus is added as a message queuing mechanism that can be used in deploying (components of) our solution.

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#### Enhanced Technical environment support (EB)

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Oracle Weblogic Suite 11G Release 2

Oracle DB 11g

IBM AIX 6.1 TL4

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#### Optimization of synchronization between Quaestor and eBanking (EB and Q)

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To optimize the efficiency of the synchronization between Quaestor and eBanking real-time balance update events are implemented. As a result the data traffic has become far more efficient.

## Logically ending the relationship with a client (Q)

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Until now it was not possible to logically end the 'client relationship' with a relation if a relation with a product existed. As from now we enabled ending the relationship with the client if no active product relationship exists. Obviously it will however still be possible to access historical relationships with products for these logically ended clients.

## Banks only using our eBanking solution can access term deposits (EB)

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Customers not using Quaestor as a back-office solution were only able to access current and saving accounts using eBanking. We have extended the product scope by now also enabling the connector to other core banking systems to support access of term deposits for those customers also.

## **Compliance**

This section provides an overview of compliance with industrial and or regulatory standards. This lists all compliance changes that apply in the context of the new release. The listed compliance will apply if your license includes upgrade support for the components in this context.

- SEPA SCT rulebook v3.2
- SEPA DDT rulebook v3.1
- Gegevensaanlevering van Bank- en Beleggingsproducten Handleiding 2010, Belastingdienst

For a full list of compliance for our products and solutions please contact our compliance officer: Ben van den Broek.

## **Deprecated and deferred features**

With the introduction of release 8.5 the following features are no longer supported:

It should also be noted that upgrade support to release 8.5 is only available coming from release 7.5 or higher. Migrating from earlier releases require a project approach.

From the 1<sup>st</sup> of June 2011, release 7.0 (and earlier releases) of the ABS-Bank Suite will no longer be supported, unless otherwise specified in a specific agreement between an individual customer and Allshare Banking Solutions.

For customers currently using release 7.5 and earlier releases of the ABS-Bank Suite, upgrade to release 8.5 is mandatory no later than the planned release date of the next major version (9.0).

## **Education**

Aside from our existing training programs for functional and technical administration of our products and solutions, no additional educational services are available in relation to release 8.5.

For more information on our existing training programs and other educational services please contact Ton Sleurink or Paul Swaab.

As always we can also provide you with a client specific training on the new release in preparation of the User Acceptance Testing (UAT). Please contact your Delivery Manager if you want to arrange for this educational service or any other form customized education.

### **Publications / Documentation**

The following publications are available and where applicable updated for release 8.5:

- eSecurity Admin Console
- eSecurity Logging Reference Guide
- eBanking Security Management Guide
- eBanking Domain Entities
- eBanking Configuration Guide
- Quaestor retail batch description

Release notes and installation instructions on all components of the release 8.5 products are made available as part of the client specific delivery. Additional documentation is also made available as part of the client specific implementations.

### **Technical Information**

This section lists the supported / tested platforms targeted for this release. Based on the technical prerequisites for this release, a list is provided of all the supported operating systems, middleware, etc.

Release 8.5 will be tested to work correctly and is to be supported on the following:

Component	Version	Fixpacks / patches	Comments
IBM AIX	5.3	ML5 or higher	
eBanking Compliant application server:			
IBM Websphere Base and ND editions	6.1.x	WebSphere fixpack 21	
BEA Weblogic	9.2	WebLogic no fixpack	
IBM MQSeries	6.0	Fixpack 6.0.2.1	
IBM JDK	1.5	SR3 or higher	Included with WebSphere application server
Oracle Standard Edition	10g	10.2.0.3	

Crystal Reports 2008 / Business Objects	12.0		
CA Gen	7.6AFG		The CA Gen 7.6 version is required for recent AIX and Oracle versions
Quaestor Compliant container:			The container is used for Quaestor add-ons and external interfaces. For example the Business Integration Bus (BIB) that accommodates the SOA and EDA based integration for the components of the ABS-Bank Solution.
Apache Tomcat	5.5.x		
IBM Websphere Base and ND editions	6.1.x		
BEA Weblogic	9.2		
IBM Websphere community edition v2	V2		
IBM Websphere express edition V6.0	V6.0		
SUN Glassfish	2.1		

## Services

For release 8.5 Allshare offers a wide range of services to aid our Clients in taking this release into production and afterwards to support the operational services for the production environment.

### Upgrade Support:

The upgrade support is the support needed by the Client to upgrade its current installed release of the Banking Applications to a next, most recent (major or minor) release of the Banking Applications. These services will be carried out on request and supervision of the Bank.

### User Acceptance, Acceptance Test Support:

This is a consultancy based service to support our Clients with its User Acceptance Test in Client's own environments.

### Standby Services:

The objective of this service is to provide Client with the possibility of temporary stand-by support during compelling events or to expand the standard service window of the Service Desk and related professionals for particular purposes.

### Monitoring Services:

Assuring the optimal availability of the Allshare Solution requires active monitoring of the systems. This monitoring can be applied on several levels using specific tools that will take care of monitoring the whole of the infrastructure.

### Consulting Services:

We can provide additional consultancy services in the use of our products and associated technologies. These are delivered by Business Consultants, Functional Consultants, Technical Consultants and Project Managers.

**Hosting, Housing and ITO Services:**

This service provided by Allshare will facilitate the physical location and or deployment and management of the solution environment (i.e. infrastructure, including all servers and software components).

The ITO environment will provide connectivity to the required locations and Allshare will assure that all measure will be taken to establish the required operational excellence; Climate control, access security, fire extinguishing, etc.

The ITO services will fully take over the responsibility for the IT according to the conditions and duration of the ITO and SLA agreements.

Please contact your Delivery Manager for more information on the support/services that you are interested in.

## Terms and Conditions

This document aims to truthfully and correctly inform our clients regarding release 8.5 based on the facts known to Allshare at the date reported in this announcement letter. Changes to the release or its context could be applicable after this date.

This announcement letter cannot provide any guarantee or impose any liability to Allshare Banking Solutions based on the information contained.

Allshare Banking Solutions provides its customers a wide range of licenses. Allshare Banking Solutions is the first Dutch service provider that provides all of her customers the possibility to base their User License Contract on a Business based pricing model (pay per use).

Allshare Banking Solutions provides its customers also with a wide range of product packaging possibilities. Depending on your license/packaging product components and features are made available to you.

Feel free to contact Ton Sleurink or Paul Swaab. They can provide you with more details on the license structures and your existing license/packaging.

### ABOUT ALLSHARE BANKING SOLUTIONS

Allshare is an innovative software company that is focused on offering solutions, based on one or more of its software products. Allshare Banking Solutions provides the solution for innovative banks that aim for flexibility, responsiveness and resilience to enable agility towards opportunities in the rapidly and unpredictable changing market.

*Allshare's Retail Bank Solution* is a modern, fully integrated core banking system that supports all common retail banking activities. The integrated product workbench enable for a low risk introduction of new products. The flexible workflow management can accommodate any business requirement.

*Allshare's eBanking Solution* offers banks the opportunity to provide multi channel access to their banking services while assuring client intimacy. The business process flow and the enforcement of security policies can easily be customized, while commercial products can easily be introduced including the support of financial planning.

*Allshare's eSecurity Solution* provides the fully auditable security services that assure security in a multi channel solution. User-id, password, One Time only Passwords (OTP's), Challenge Response Tokens and PKI can be applied in the authentication and authorization / signing steps.

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