

*Quipu e-Banking provides a secure but extensive set of functionality to its clients, both those which are now standard from electronic banking platforms as well as some unique features.*

Quipu e-Banking is compatible with all modern supported browsers. It is also compatible with mobile browsers such as those found on smartphones. Quipu e-Banking aims to provide a simple intuitive user experience. The following sections provide a quick overview of the features as provided by Quipu e-Banking together with annotations on what features are standard and those that are less common but can additionally be provided. Additionally, Quipu e-Banking provides a high degree of customization options so that a bank can truly tailor the functionality they provide both generally and to specific users.

***Main features:***

- Account summary
- Account Statement
- User profile/administration
- Transfers
- File upload
- Industry standard security features
- Customization
- Some account types can be opened via Quipu Electronic Channels
- Mailbox

## Types of user and accounts

*Quipu e-Banking provides functionality to both Private Individuals and Legal Entities (Businesses). Additionally, accounts may be single or joint and in the latter case can be set up to allow transactions with only one, or requiring both parties' permission.*

### **Main features:**

- Ability to adjust settings and password for users
- N-step approval process available

## Account Summary

*The first screen a customer sees provides them with an overview of their holdings with the bank. Accounts are shown grouped by type along with available balances, whether an account is closed/blocked etc., and type specific information.*

### **Main Features:**

- Display of all client's accounts, with basic detail on each account i.e., name, account number, currency and balance
- Some account types show more specific information e.g. credit cards
- Grouped by account type
- Link from account to account statement
- Link from account to account activity
- Display of account status e.g. Blocked
- For some banks a pending transactions summary is shown at the bottom of this screen.
- Filter for closed accounts available

## Account Statement

*Gives the client an opportunity to bring up historical transactions on a selected account.*

### **Main features:**

- Selection of transactions for a number of days in the past or date range
- Account selection
- Export to PDF, XLS and CSV
- Advanced Search e.g. transaction type, amount, status
- Historical statement of account

## Last orders

*Shows the last n transactions (configurable) in the bank from the customer logged in across their displayed accounts. For each order it shows relevant payer and payee information, amounts and status.*

### **Main features:**

- A link is provided to a further screen or pop up with more detailed information on the transaction.
- Transactions shown with current status
- Displays basic information about the transaction e.g. amount, and current status
- Advanced Search e.g. transaction type, amount, status
- Order cancellation functionality.

## Transfers

*Unless limited by permissions or user type, clients will have one or more transfer types to choose from. Rules are in place to govern the behaviour and set of allowed transfers. In most cases invalid options are not presented to the client. In other cases an explanatory message would be provided e.g. if a transaction would be more than the available balance.*

### **Main features:**

- Own account transfer
  - Transfers between clients' accounts
- Transfer to call money account
- National transfer
  - Transfers to accounts within the same country
  - Select from/save templates to reuse for future transfers
- FX transfers
  - Foreign currency transfers between accounts
  - Exchange rate shown
  - Buy/ Buy Loan / Sell options also available
- International transfers
  - Transfers to external accounts in choice of currencies (determined by source account)
  - Select from/save templates to reuse for future transfers
  - Swift can be selected from a list of valid codes
  - Possible to add an intermediary bank
- Utility / bill payments
  - Transfers to utilities e.g. electricity or phone company

- Per utility, payment has specific rules for required fields and validation
- Budget / Tax payment
  - Payments to central/local government
  - Information such as tax code can be specified
- Batch / Bulk / Salary payments
  - A set of transactions/payments can be executed in one go.
  - Typically used by businesses (Legal entities)
  - File format can be specified
- File upload / file summary
  - Whilst not a transfer, the upload of documents plus additional information can be enabled
- Own account transfer may allow transfers between accounts with different currencies
- Customizable security levels to authorize individual transfer types
- Cut-off time table which can determine whether it is deemed to be out of hours and whether in such circumstances a transfer is permitted or for example will move to the next day
- Future execution date / desired execution date
  - The user can specify when they would like to have the transaction take place.
- SEPA transfers also possible for banks within SEPA area
- Document upload possible with international transfers e.g. proof of source of funds/invoice
- For all transfers
  - Checks on validity of transfers, e.g. available funds
  - Fields such as purpose subject to validity checks (length and characters)
  - Relevant charges and taxes shown
- For FX, historic exchange rate report can be added

## Security

*Quipu e-Banking supports/implements a number of features/standards to provide a secure environment*

### **Main features:**

- Industry standard SSL 128 bit encryption
- Login with password
  - Password complexity and history supported
- Very first login into Quipu e-Banking forces user to change their password
- Time and IP address for last login displayed
- Automatic log out after configurable time
- Automatic lock out of user after repeated (configurable) failed log in attempts
- Warning to customers if they have not logged out manually during last session
- Configurable what security information required per transfer type
- Configurable for login and file upload
- Choices of security information to provide:
  - Password, pin, electronic token, TAN sent by SMS and certificate and combinations of these
  - Electronic token and certificates require additional infrastructure
  - Combinations of security information e.g. password and pin available

## Customization

*Quipu e-Banking offers the ability to customise the application and user interaction in a large number of ways. Additionally, bespoke development is possible.*

*Main features:*

- Rebranding
- Colours
- Logos
- Links
- Advertising
- Images
- Styles
- Menu options
  - Set of transfers allowed
  - Other options
- Password complexity
- Input validation (via regular expression)
- UI languages
  - Possible to switch at the login page
- Cut off times
  - Working/non-working days
- Daily limits
- Set of user data required to reset a password
- Specific customizations of individual functionality e.g. adding additional fields is possible
- More specific layout changes

## Mobile

*Quipu e-Banking supports a separate mobile optimised web UI.*

*Main features:*

- Accounts
  - Different buttons take the user to different account types
- Transfers
  - Simplified under one menu rather than different types
- Login
- Statement
- Features such as print are not part of the mobile version

## Other

*Main features:*

- Password reset / change password
  - Password reset provides the means to reset a password by providing configurable set of information  
e.g. passport number and password, prior to logging in
- Manage beneficiaries
  - Create, edit and delete templates for international, budget and national transfers
- View customer information e.g. address
- Printing of reports, transaction details, with print option on most pages
- List of client standing orders
- Provision of dropbox (deposit box) functionality where a client can pre-register a deposit of cash at a  
bank branch
- Disable access to Quipu Electronic Channels
  - Only possible to re-enable by contacting the bank
- View tax information
- Mailbox



- Provides a means of interaction between the user and the bank. Documents can be received by the client.
- Orders to approve
  - In the case of multiple approvals, once an order is registered it can be approved or rejected by a linked user (from a legal entity),
- Open accounts
  - Term deposit accounts and savings certificates, supporting minimum amounts, selection of interest rates and terms