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Technical White Paper

Brokat Technologies (logo)
Unleashing User-Powered Business™

Frameworks for the Financial Services Industry

Now you don't have to reinvent the wheel every time you pass up the competition.

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EXECUTIVE SUMMARY

You know how far you want your company to go. The question is, how fast can you get there?

Ahhh, time to market. It's a concept you're all too familiar with. It's the catch phrase that drives global business. And for good reason. Because if you can't get out there first, with your financial solutions, you might as well stay home.

Now, what can a global powerhouse in software do to get you to market faster, better and smarter? Everything.

This paper illustrates not only what the problem is. We know. We know. Time to market. Keep reading, and you'll find out what you want to know – the critical issues involved in working with a framework. It will, of course, introduce you to the primary advantages of our own version, the Financial Framework. We'll give you a hint right now. Our Financial Framework is about two things. Getting it right. Fast.

Now your company shouldn't have to take a backseat to anyone.

Does the term EJB mean anything to you? That's the foundation our framework is built on. And because it's a 100% JAVA/J2EE solution for system development, you've got tools. In fact, you don't just have tools, you've got parts. We're combining a complete multi-channel, open-systems infrastructure with modular, reusable "chunks." You know the elements you've been building over and over again? Those days are over.

When you start a project with the Financial Framework, you're already halfway there.

The chunks are reusable EJB components. That's not news. But here's something that is. The modular components in the Financial Framework were developed for own applications, and have been used by Brokat customers for years now. All over the world.

Financial components that have been there and done it all.

The Financial Framework is the infrastructure underlying Brokat's proven applications for online consumer banking, corporate cash management, and brokerage and small business banking. System integrators and financial institutions can now use the Financial Framework to build scalable, EJB component-based solutions. Quickly. Very quickly. Custom applications can be developed to meet bank-specific requirements by reusing and extending existing Brokat financial EJB components or developing new components for the Framework.

Brokat financial products for consumer, corporate business, and brokerage banking are all based on Brokat's Financial Framework.

Highlights of the Financial Framework:

- Multi-channel open-systems infrastructure underlying Brokat's proven financial applications for

online Consumer Banking, Corporate Cash Management, Brokerage, and Small Business Banking.

- System integrators and financial institutions can now use the Financial Framework to quickly build scalable, EJB component-based solutions.
- Custom applications can be developed to meet bank-specific requirements by reusing and extending existing Brokat financial EJB components or developing new components for the Framework.

You don't have to worry about getting ahead of yourself. It's not going to happen.

Additional advantages:

- Because the Financial Framework is written in Java and makes extensive use of XML, it supports multi-lingual and multi-currency financial applications.
- It is also portable – truly delivering on the Java promise of write once, run anywhere with a common version of the framework supported on leading EJB servers on both Unix and Windows NT platforms.
- Sample banking and brokerage user interfaces that illustrate their flexibility through the use of XML, XSL, and Java Servlet Pages are available with the framework.

Unique advantage/proven experience using the Financial Framework

- Framework allows developer to create custom solutions, without having to reinvent a lot of the framework.

- Provided 30% of a custom online financial services solution and significantly reduced time-to-market.
- By reusing the hundreds of proven financial components already available within Brokat for banking, brokerage, and cash management, 70-90% of a custom solution can often be achieved.

Advantages Of Brokat's Experience in Financial Industry

Brokat Technologies' expertise in Internet and mobile banking:

- International and unparalleled.
- Since 1994, Brokat has provided solutions to hundreds of financial institutions around the world. Today more than 2,000 banks, brokerage firms, and insurance companies on five continents use Brokat's award-winning products.
- The Brokat Financial Applications family brings highly user-centric technologies to the financial services industry.
- These advanced multi-channel capabilities allow financial institutions to provide high levels of service to customers on the Web, on wireless devices, via ATMs, through call centers, and in person in branch offices.
- A comprehensive Entitlements Service within the framework restricts customer access to only the services and accounts to which they are

authorized, even in a complex multi-bank environment.

- Powerful logging, audit, reporting, customer support, and administration components within the framework facilitate easy setup, maintenance, and high availability of financial services.
- Security is inherent within the framework, and additional options for user authentication are supported.

Time and Cost-saving Features

- Rapidly customizable user interface based on XML, XSL, and Java Servlet standards
- Off-the-shelf connectivity supporting most legacy-system communication interfaces and end-user delivery channels (e.g., browser, mobile phone, PDA, IVR)
- Extension feature, allowing the extension of existing business objects and the addition of new ones through documented API's
- Intuitive interface that allows administrators to manage the system and for customer service representatives to securely and effectively communicate with customers online -- thereby reducing costs while improving service levels

Advantages of Brokat's Re-Usable Financial Components

- Brokat has packaged the business objects from its financial products into collections of re-useable objects that can be licensed with the Financial Framework.
- These re-usable financial business objects can be a powerful contribution to the final solution.
- The Financial Framework product is based on the Enterprise Java Beans (EJB) open-systems, object-oriented standard.
- It is written in Java making it portable, maintainable, and international through Unicode support.

End of Executive Briefing