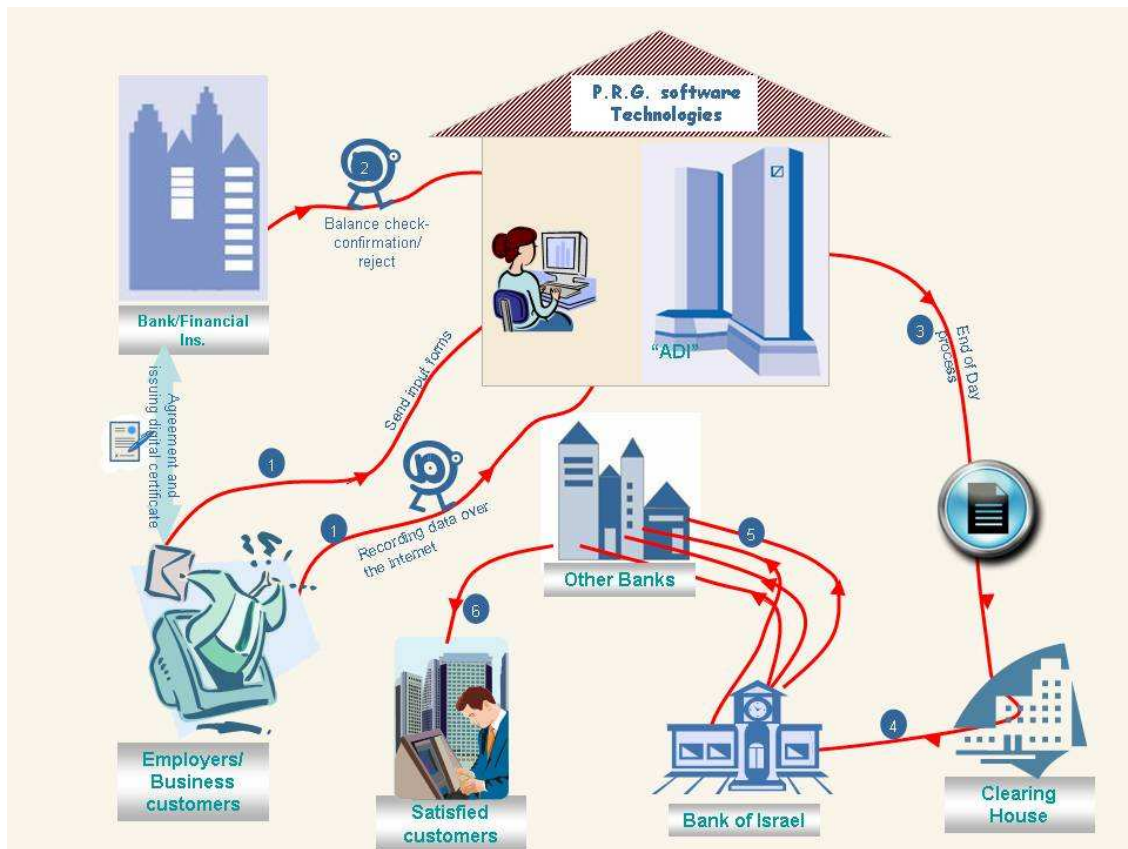


System Overview

“**ADI**” is an internet system which supports carrying out diversified types of payments and funds transfers. Payments types can be – bill payments, invoices, monthly salary payments to employees, pre-authorized payments, scheduled serial payments or one payment, transfers to saving accounts, pension funds and mutual funds.

- ❖ Payments can be executed on the same date when the payment was recorded by the system, or on any future business date.
- ❖ Fees and charges (and taxes when should be applied can be charged to the payer’s account or to the beneficiary’s account according to default Tariff or to special Tariff.
- ❖ Payments can be linked to any pre-defined index such as Cost of Living, Consumers Prices, Foreign Currency etc.
- ❖ Reports are produced to the payer and to the Beneficiary. The system can spread future payments and forecast cash flow for the beneficiary and the bank.
- ❖ Input procedures can be done by the customer or by a form that will be sent to PRG office and keyed by a typist.
- ❖ Security – all the recording procedures are secured by users’ definitions and authorization. Bank users and customers can login into the system with ID and password. Each user will be able to execute only the transaction types he is authorized to do. Automatic mechanisms of - Time-out, user locking, automatic logoff after specific number of errors, are supported.



"ADI" – Workflow

Legend

1. Input Procedures.
2. Balances check
3. Batch Process – End of Day.
4. Clearing Procedures
5. Crediting beneficiary's account.
6. Beneficiary can withdraw money.

Technical information

1. The system is a stand alone system and it is not rely on the bank core system.
2. The application was developed as a web application.
3. All the institutions (bank customers) that use the system for payments collection can enter the system via the web.
4. Each customer has a certificate installed on his computer.
5. The authentication is taking place on the active directory of Microsoft.
6. The system is using HTTPS protocol provides secure Internet communication using SSL.