



## Summary on projects developed in Bank field in 1998 – 2007.

### ◆ Brief Overview

Below is summary on major projects in **Bank field** which our Project Managers successfully completed for our customers during 1998-2007 years.

Our US project managers and the development team successfully completed several major projects for a large international financial institution with daily funds turnover exceeding \$70 billion. These projects were completed for 11 branches (New York, Los Angeles, San Francisco, Toronto, London, Paris, Brussels, Düsseldorf, Dublin, Milan, and Dubai). SolovatSoft provided 24/7 support for 32 environments throughout all phases of the software development life cycle.

Glossary:

<b>EFD</b>	Effective Dated (post dated) transactions.
<b>G/L</b>	General Ledger Accounts.
<b>Profile®</b>	Profile/Anywhere banking application (Fidelity Information Systems)
<b>PfW</b>	Profile for Windows, a graphical user interface for Profile®

Other abbreviations and trademarks belong to their respective owners.

### ◆ In-clearing Interfaces (Batch files Loading and Posting)

Name	Branch	Description
In-clearing (INC)	New York	These interfaces read in and validate transactional information from respective batch files; post transactions against the accounts upon successful validation. The user can review returned items (due to insufficient balance and/or other restrictions) and mark them for re-posting. The user can then re-post returned items.  The review and re-posting features were implemented using Profile for Windows (PfW) (see also PfW customization)
FED	New York	
BAI	New York	
FiServ (FSO)	New York	
ACH	New York	
BACS	London	
Agency	London	
Treasury (TTP/TPB)	London / Brussels	
Telnet (DUT)	Dusseldorf	
HOCA	London	
Remote Deposit	New York	This interface accepts multiple files in X937 format; parses and validates the information; posts data against customer accounts; and then generates outgoing files (X937 and COF formats) for external banking institutions and imaging server. The validation component processes multiple exceptional situations and restrictions.
ETABACK	Paris	Accepts data from network stream (MTM or MQ); validates the data; and then posts transactions against the accounts upon successful validation.

For this project we developed a universal data processor compatible with any batch file format; requiring only the development of an adapter for each new file format. This approach drastically accelerated the development and maintenance of multiple interfaces.

For maximum flexibility, the user can control these interface directly through PFW or using a Web-based front end.

## ◆ SWIFT

Name	Branch	Description
MT940 generation	ALL	Produces outgoing SWIFT MT 940 Statement Message.
MT950 generation	ALL	Produces outgoing SWIFT MT 950 Statement Message.
MT942 generation	ALL	Produces outgoing SWIFT MT 942 Interim Transaction Report, with ability to set schedules on a per account basis.
Guaranteed delivery of SWIFT messages	ALL	Special monitor that keeps track of all SWIFT messages sent to the consumer and matches this list against consumer acknowledgements. If not acknowledged, the monitor sends an email notification to the consumer. Employs MQ series interface.

## ◆ J2EE and WEB development

Name	Branch	Description	
ilfis: Web Application; independent extension to Cash Management System (eMoneyger)	Administration modules	ALL	Seven administration modules control creation and maintenance of EMoneyger Identity Model objects: branches, companies, accounts, users, groups, templates and application objects. More than 120 web pages, 100K+ lines of code)
	Application Navigation sub-system	ALL	Flexible navigation sub-system that independently render content of web pages based on the user's security setting.
	Administrative modules reports	ALL	Reports on currently logged on users, users with locked accounts, and other administrative audits.
	eMail advices on Money Transfers	New York branch	Generates and sends out email advices on Money Transfer transactions processed on Profile®
	Security tokens (VASCO) administration	New York branch	Allows administrators to perform various security related tasks, including the ability to enter, modify, and delete data for security tokens, assign and re-assign tokens to users, and enable/disable tokens by company and branch.
	Cash Pooling Notional Interest maintenance	New York branch	Allows users to set and modify of notional interest of cash-pooling accounts.

SWRM - web application	ALL	Provides direct access through Intranet (Intranet) to account/customer's data held by Profile® HOST. Allows users with suitable credentials to connect to multiple branches simultaneously and switch between them without the need to re-login.
C-HUB – web application	New York	Compliance HUB. Web Application that complements AML application and its Data Warehouse with the following features: <ul style="list-style-type: none"> <li>✓ Validates data fed into AML application</li> <li>✓ Reports data integrity violations and sends e-mail notifications</li> <li>✓ Searches and displays data by multiple criteria in the data warehouse</li> <li>✓ Allows users to edit reference tables and generates maintenance audit reports</li> </ul>
DDAconnector – java component	ALL	Component developed for Websphere Message (WMB) broker that enables WMB communication with Profile® via MTM channels. DDAconnector includes logging capabilities and MTM connections pooling.

### ◆ Profile For Windows customization

Name	Branch	Description
In-Clearance Interface	ALL	Graphical UI for all in-clearings interfaces mentioned above. Allows the user to: <ul style="list-style-type: none"> <li>✓ Identify and post batch files</li> <li>✓ Review returned items and flag them for re-posting (asses/waive fees)</li> <li>✓ Re-post reviewed items</li> <li>✓ View details on the posting process (number of transactions, accepted/invalid/returned items)</li> <li>✓ Analyze reconciliation reports</li> <li>✓ Export reports into Excel</li> </ul>
ZBA maintenance	New York	Graphical UI to assign/modify ZBA (Zero-balanced Accounts) account settings, including Notional Interest auto-settlement settings.
SWIFT maintenance	ALL	Graphical UI to maintain SWIFT (940/942/950) per-account settings.
IBFS maintenance	New York	Graphical UI to assign/modify Inter-Branch Sweep account settings.
IDFS maintenance	New York	Graphical UI to assign/modify Intra-Day Sweep account settings. Allows users to create/modify transfer schedules.
One Way CashPooling	New York, London	
Controls over automated settlement of CashPooling (intra-company or notional) interest	New York	

ACH stop payment enhancements	New York	Enables user to enable/allow ACH transactions (debit/credit/or both) for multiple companies. Coexists with regular ACH stop payment functionality.
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## ◆ Other Projects

Name	Branch	Description
Y2K compliance validation	ALL	Allows advancing of Profile® environment to any requested future date by modifying all fields defined as of DATE type. Analyzes data dictionary and extracts all fields defined as DATE's, then scans all database and modifies them).  <b>After Y2K this product has been used many times to set test environments to any arbitrary dates (in future and in past) without need to run multiple DAYENDs, preserving all activity in the environment for testing purposes.</b>
MQ to MTM optimization	ALL	Minimizes the number of queues and simplified processes to avoid unnecessary complexity for interaction between NEON (eBiz) and Profile®.
Synchronizing customer accounts' balances with external Money Transfer System (Montran)	ALL	Extracts opening balances of pre-defined accounts at the beginning of day and sends them to and external payment system. Synchronizes all intra-day changes applied to the accounts.
Synchronous and asynchronous MRPC brokers	ALL	Framework for Multiple independent Mumps Remote procedures (MRPC) that enables their operation in synchronous and asynchronous modes. <b>Eliminates interdependencies and enables "plug-in" mode for independent MRPCs.</b>
Custom MRPCs	ALL	Pool of 100,000+ remote procedures. Developed for Web-based Cash Management System (eMoneyger), Report Manager, PfW customization, and other external systems.
GateKeeper	Credit Union Center – Manitoba (CUCM) - Winnipeg, Canada	Allows remote creation (through Web) of Customers' and Accounts' objects in Profile®. (Implemented as Web service that accepts request for account/customer object creation, validates the request information and then creates the object by passing data to regular Profile® filer.
MutliCash	Düsseldorf	Interface between Profile® and German cash management system. Data format resembles MT942/MT940.
Isabel (CODA) interface	Brussels	Interface between Profile® and Belgian cash management system.
OLP interfaces (On-Line Processing)	Paris	Replacement of Montran to process Treasury and LoanIQ transactions.
MRPC029 extensions	ALL branches	Multiple customizations to accommodate institution-specific requests.
MRPC099	New York /London	Custom RPC providing synchronization between Profile® and Montran (external application)
Product Type dependent Interest Posting Position	New York	Enhances Profile® Interest Posting Position setting with ability to set it at product-type level.

ZBA	New York	Zero Balance Accounts functionality that allows users to create a multi-level subsidiary-parent accounts hierarchy and sweep all funds from subsidiary accounts to parent accounts <i>before</i> DAYEND, setting sub-account balances to 0. Processes multiple conditions including overdraft protection.
ZBA – Notional interest auto-settlement	New York	Calculates and posts notional interest earned/charged for prior month at the end of pre-defined grace period. Takes into consideration current account balance and other exceptional conditions.
IBFS (Cayman branch sweeps)	New York	Inter-Branch Funds Sweep functionality that sweeps funds from subsidiary accounts at DAYEND to parent accounts opened under <i>another</i> branch. Accrues interest on parent account, then sweeps funds and accrued interest back to the subsidiary account(s). The sweep can be done through a GL account or through NOSTRO-VOSTO pair of accounts.
IDFS	New York	Intra-Day Funds Sweep functionality that allows multiple sweeps during the day from subsidiary accounts to parents accounts according to pre-defined schedules.
CashPooling (Enhanced to process EFD transactions)	New York / London	Cash Pooling functionality that sweeps funds from subsidiary accounts to parent accounts before accruals, and then sweeps funds back to the subsidiaries after accruals. Updates notional interest buckets when EFD transactions are posted.
Grace Periods Schedule maintenance	ALL	Allow users to create monthly Grace Period schedules once per year instead of each month.
Investment Sweep (Enhancements)	ALL	Investment Sweep Extensions to interact correctly with ZBA/InterBranch sweeps and accounts configured with product-type-dependent Interest Posting Position.
Account History Archiving	ALL	Reduces the size of active Profile® database by moving part of accounts' history to the read-only archive region. Users have transparent access to all account history. (Reduces environment maintenance time).
ACH addenda parser and formatter		Parses and pre-formats ACH addenda data from X12 820 format to be displayed in HTML format.
Profit and Loss analysis	ALL	Scans accounts history and analyzes transactions posted against Revenue and Expenses accounts.
Automated Data Purge	ALL	Automatically purges obsolete data from the tables to minimize environment size and speed maintenance processes: backup, copy, restore, and integrity check.
WEB Monitor for Profile HOST environments.	ALL	Makes status of multiple Profile® environments available on-line. Shows status of all running processes and MTM channel statistics. Displays errors. Very convenient for Help Desks and support personnel.
RECALC process enhancements (interim data caching)	New York	This project caches all data required for RECALC in the special table in case account history cannot be updated.
Monitor of Profile HOST environment 'health' and 'integrity'.	ALL	Incorporated into DAYEND batch and performs Pre- and post-DAYEND validation of the Profile® environment, to ensure account and transaction integrity and minimize recovery efforts. Sends email notifications for detected issues.

Negative Balances Reclassification (Enhanced to process EFD transactions)	ALL	Enhances Negative Balances re-class process with ability to process EFD transactions. Updates Accounts and GL balances accordingly to the date EFD transaction has been applied to and makes all respective re-calculations starting from the date transaction has been applied to through current system date.
DAYEND Reports direct delivery to pre-defined device (Emailing to predefined address inside the institution)	New York	Delivers specified reports to the users' location: prints them on pre-defined printers, or sends by email.
Account Statements	ALL (8 different branches)	Produces regular and interest statements customized for each branch. Statements are grouped into separate queues and pre-sorted. Supports eight different layouts developed accordingly to each branch's requirements. (Statement layout differs drastically from branch to branch.) Supports special requirements for statement numbering.
Business Rules engine	ALL	Allows users to specify and apply business rules to any process to modify its behavior without applying changes to its code. Analyzes run-time conditions on a per-account basis and triggers execution of specific code snippets.
Email Sender	ALL	Sends out Profile® reports from HOST by email to pre-defined list of users
Extending of Multi-branch support in Profile/Anywhere® environment	ALL	Allows users to define several branches within the same physical Profile® environment. (For example LA and San Francisco branches are located in the same environment with New York Branch). Splits GL totals according to each account's branch of ownership and extends reporting and data extractions to multiple branches.
Core Profile® modules customization	ALL	Customization applied to core Profile® modules such as TTXP2, Accruals batch driver, MRPC029, and others in conjunction with other projects.
G/L report keeping	ALL	Maintains history of activity against G/L accounts. Updates G/L accounts balances backward when EFD transactions are posted.
Split G/L and system totals per branch	ALL	Splits and then tracks G/L totals as per every of sub-branches defined in the environment. Accompanied with reports that displays this split. Required for the institutions with a few branches per environment.
G/L accounts reset at Financial Year End	ALL	Balances all G/L accounts in Revenue and Expenses groups on the night of the Financial Year End, sweeps funds to the pre-defined G/L account and then reset the Revenue and Expense accounts to 0, to start new financial year with zero balance.
MTM Channels Connection Pool	ALL	Pools MTM channels for external Cash Management System
M-Routines sharing among multiple Profile® environments.	ALL	Changes to the configuration to share M-routines pool among multiple Profile® environments. Eliminates the need to test patches and enhancements at each branch, but also allows branch-dependent customization.
Web delivery of DAYEND reports	ALL	A back-end data processor that extracts and pre-formats Profile® DAYEND's reports and a Web-based client that allows the user to view and download these reports.

Report Manager	ALL	PowerBuilder application that provides access to 70+ reports unavailable through PFW. Includes advanced search and filter features as well as export to Excel.
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### ◆ Data Extractions (for external systems Profile interacts with)

Name	Branch	Description
DEPtoGL	ALL	Extracts all details of daily activity against DEP table to be sent to Oracle Financial Application.
DTJtoGL	ALL	Extracts all details of daily activity against DTJ table to be sent to Oracle Financial Application.
DMJtoGL	ALL	Extracts all details of daily activity against DMJ table to be sent to Oracle Financial Application.
TGLDTLtoGL	ALL	Extracts all cash transactions related activity against TGL table to be sent to Oracle Financial Application.
NegBalToGL	ALL	Extracts all details on daily negative balances re-classification process to be sent to Oracle Financial Application.
Compounded report for data reconciliation	ALL	Extracts account daily activity for transaction reconciliation between Profile® and external systems. Covers all data sources.
GLtotals	ALL	G/L accounts totals; part of G/L record keeper system.
DDAtoRDB	ALL	Extracts all updates daily against pre-defined list of tables to be sent to reporting database (RDB)
GEB (Global Easy Banking) interface	ALL	Multiple incremental extractions of transactions posted against list of pre-defined accounts. Applies special formatting and sends file to the Tokyo head office.
ZGL (Month End)	ALL	Extracts month-end G/L Balances, updated with EFD transactions posted during Grace Period following given end of month.
DDAtoPA	New York	Daily extraction for PATRIOT database
CHIPS	New York	Extraction for CHIPS Reconciliation process
DDAtoMIS	ALL	Data Extraction from multiple tables for Tokyo head office reconciliation.
Accounts opening balances	ALL	Extracts pre-defined account opening balances and sends to external payment system.
Accounts' balances update (Balances shadowing)	ALL	Sends balance updates to external payment system in near-real-time.
SWIFT statements extraction for GWS	New York	Extracts all SWIFT messages processed by Profile® to Montran's FTR Application in a special format.
Statements generation for FiServ	New York	Generates pre-sorted and pre-formatted account statements (along with checks) to be printed and mailed out to the customers by an external company.
Direct Statements Delivery	New York	Direct statement delivery to a list of pre-defined customers.
Profile Tables' Updates monitor	ALL	Monitors Profile® database tables and sends out (near real time) files with incremental adjustments that were made against them, to maintain replica of Profile Data in the LDAP.