

Banking Module



End Consumer

Poštová banka, a.s. (Post Bank)

Brief Description

APOnet banking module is a part of the information system APONet. Its primary functionality is to offer all banking services for clients of Poštová Banka in the network of more than 1500 branches of Slovenská pošta, a.s.

Automation of Processes and Products

Payment of cash and non-cash eVouchers

Payment of cash and non-cash Cash on Delivery

- Opening bank accounts for individuals and companies, including cash and non-cash account operations
- Cash deposits and withdrawals from bank accounts
- Simple and multiple money transfers between account in Poštová banka as well as other banks
- Creation of permanent money transfer orders
- Creation of money collection permissions
- Providing information about account statements and account transactions to authorized persons

Opening of deposit books including deposit book operations:

- Cash and non-cash deposits and withdrawals from deposit books
- Interest crediting
- Notifications about deposit withdrawals
- Transaction printing into the deposit book

Payout of cash and non-cash cheques

Payout of certificates of deposits of Poštová banka

Opening of term accounts for individuals and companies including cash and non-cash operations on term accounts:

- Cash and non-cash deposits and withdrawals from term accounts
- Payout of term deposits

International money transfers

A complete process of credit request for clients and non-clients of Poštová banka in following steps:

- A non-binding offer
- Sending a credit request form
- Verification of request state
- Printing the credit documentation

Project Implementation Dates

The first project phase has been implemented in 2010, followed by phases of functionality extending in years 2010-2014, e.g. extending of bank operations provided by functionality of money transfers, deposit books, company accounts and term accounts including operations on these accounts, transformation of account services and credits.

Currently, Plaut Slovensko, s.r.o is providing services of this business critical system based on servicing contract in high availability 24/7 mode and continuously implements many change and legal requests extending the system functionality.

Specific Project Parameters

Number of Users/Workstations

More than 10 000 users (~5 000 cashiers, ~10 000 postmen), ~5 000 workstations.

Availability

Non-stop 24/7, in long-term view the availability exceeds 99.9%

Offline

Due to different connection options of branches in the network, the system offers customer service also in case of local connection drop outs, i.e. offline mode with phone authorization for financial payouts during the drop out.

Dedicated authorization server

In case of central system drop out, the requests from the network are dealt by a dedicated authorization server. The customer is served, only processing of the transaction is delayed.

Backup data center

In case the infrastructure of primary data center is dropped out, the operation is switched to the backup data center. Backup data center is geographically distinct and data is synchronized in real time with the primary center.

Distribution Channels

- Front-end client - software for cashiers
- Mobile client – software for mobile devices of couriers and warehousemen
- Self-service kiosk – software for tablets installed for customers
- Back-end client - software for back office activities at post office
- Web Management client – configuration of post offices and interfaces
- Connectors for B2B and B2G integration - web service interface for other information systems

Integrated PKI and Qualified Digital Signature

- X.509 certificate issued for all the users, implicit authentication by mutual SLS
- Qualified certificate conforming with Qualified digital signature law
- Integrated components for creation and verification of QDS
- Integration with company LDAP for user management
- Internal CA
- Card Management System for management of card's life cycle