

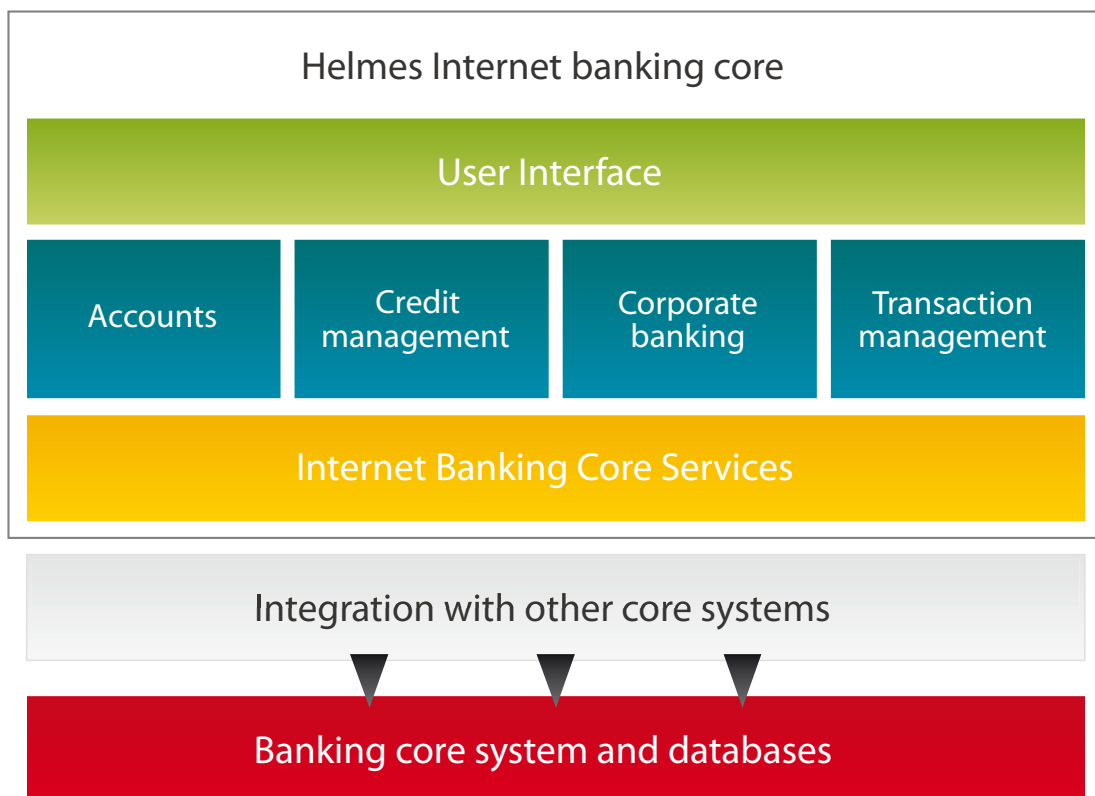


# Helmes Internet Banking Core

## Service/solution

Helmes Internet Banking Core includes the functions needed to set up an Internet bank. There are functions for account handling, transactions and bulk payments, just to name a few. The complete list of requirements to be met is determined by an exhaustive business analysis conducted with the client. As the Internet Banking Core will be tightly integrated with other banking core systems, a thorough business and systems analysis is required. The solution itself can be deployed within a few months, followed by adaptation and integration work. Helmes offers full support, with Internet Banking Core based on the SLA.

Extensive knowledge of the latest technologies, together with long experience in e-service, gives Helmes a competitive advantage in Internet banking. Our strong track record, business-proven solutions and short time-to-market provides customer assurance and an edge in their business.



## Benefits

Helmes Internet Banking Core considerably reduces an online bank's time-to-market. Customer satisfaction will rise tremendously, with 24/7 access to banking services. The direct cost-reduction is achieved by lowering the work load in branch offices and by reducing the time required to move services from branch offices to online channels.





## References

Sampo Bank (affiliate of Danske Bank Group)

## History, facts and future development

In Estonia, 97% of all transactions are conducted electronically via Internet banking. Internet banks in Estonia have won international awards for functionality and usability. Developments and improvements are continuous, as customers require a growing number of online services.

## Technologies

Linux, Apache, Python, Webkit, XML, XSLT engine for UI presentation, Windows Server 2003/2008, Internet Information Server, Windows Server 2003/2008, MS .NET Web Services, Oracle Database, Microsoft SQL Server 2005/2008 and CORBA.

## Partners and software development experience

Helmes is one of the leading software development companies in the region, with extensive experience in the telecom, logistics, finance and e-health sectors. We have developed such systems as insurance sales systems, claims handling systems, e-invoicing etc.

Allow us to demonstrate how you can benefit from Internet Banking Core or other Helmes services.

## Contacts:

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### Republic of Estonia

Population – 1,34 million

Area – 45,228 km<sup>2</sup>

