EBANQ Software Features

A list of features available in the EBANQ web application

CORE BANKING OPERATIONS

- Customizable Branding
- User Registration
- Data Import
- Upload and Store Files
- Automatic Notifications
- Internal Messaging
- Search Users and Accounts
- System Log
- Administrator and User Profiles
- Permission Setting
- User Management
- Customer Categorisation
- Customer Accounts
- Multiple Currencies
- Live Exchange Rate Feed
- Cross-currency Transactions
- Term Deposits
- Interest Generation
- Fee Scheduling
- Transfer Management
- Card Management
- Transfer authorization with OTPs
- Transaction History
- IWT Instructions
- Generate Reports

SOFTWARE FEATURES

(ADMIN VIEW)

Requests

Transfer requests

- Manage transfer requests:
  - search transfer requests by ID (or by Batch ID if OWT Bulk import for Users is enabled)
  - filter transfer requests by transfer types (TBA, TBU, OWT, CFT), currency, status, creation mode, and from/to dates
  - sort the transfer requests by date, amount, subject or status
  - Apply pagination of 10, 25, 50, 100 items (default = 25) and numbered page navigation including next and previous options.
  - print the list of transfer requests
  - export data using CSV files
  - update existing transfer requests via import through CSV file that should include the requestID, status, and exchange rate
  - view specific transfer request details, cancel or execute them, print details
  - the exchange rate can be modified by admin prior to execution
- Enable/disable required transfer authorization by an administrator for TBA & TBU requests in settings. This action cannot be disabled for OWT & CFT transfer types
- Enable/disable required OTP for additional security (in Settings)

Registration requests

- Manage registration requests:
    - search registration request by ID
    - filter registration requests by status and from/to dates
    - sort the registration requests by date and status
    - Apply pagination of 10, 25, 50, 100 items (default = 25) and numbered page navigation including next and previous options.
    - print registration requests
    - export data using CSV files
    - view specific registration request details, cancel or approve them
    - Approving a request opens edit mode where additional user data can be input and internal notes added

Accounts

Accounts management

- Create an account for the specific end-user with a zero or non-zero account balance, assigning an account type and configure:
    - Allow withdrawals and deposits
    - Maintenance fees (if applicable to the Account type)
    - Minimum balances fees (if applicable to the Account type)
    - interest payment options (if applicable to the Account type)
    - payout day if different from the account type setting (if applicable to the Account type)
    - term deposit dates (if applicable to the Account type)
- Modify, block, and delete accounts
- View the list of accounts and:
    - search accounts by account number or owner
    - filter accounts by account types, currency, status, and from/to creation dates
    - sort the accounts by creation date, account#, account type and status
    - Apply pagination of 10, 25, 50, 100 items (default = 25) and numbered page navigation including next and previous options.
    - print accounts
    - export data using CSV files
    - import transactions to be credited or debited automatically to user accounts through CSV file

○ manually debit and credit accounts from/to revenue. Apply *IWT fee* when processing a manual credit of an account, if required. Apply *Credit to Revenue account* when processing a manual debit of an account.

- View specific account details including initial balance, current balance and available balance, status, username, account type and configuration settings.
- Edit account status, description and configuration of withdrawals and deposits.

Cards management

- Create manual cards for a specific end-user. Assign cards to a specific card type, enter card number, expiration date & status.
- Modify, block, and delete cards
- View the list of cards and:
    ○ search by card number
    ○ filter cards by card types, currency, statuses, and from/to creation dates
    ○ print
    ○ export data using CSV files
- Edit card status & expiration date.

Revenue account management

- View revenue balances per currency
- Manual deduction operation from the revenue account in the specific currency

Profiles

User Profiles management

- Create user profiles
    ○ enter the user information, beneficial owner, physical and mailing addresses, define profile types add internal notes which can be visible to administrators only, assign to user groups (upon which transfer fees are based on applied)
    ○ View and modify
    ○ Notification settings, including enable/disable internal message notifications, e-mail notifications
    ○ security settings, including security question/answer and two-factor authentication on login configuration
- Upload and view files to user profiles (Remove also presently available)
- Generate & send new OTPs via internal message or SMS if enabled.

- Manually cancel any remaining previously issued OTPs
- Search user profiles by name, username or email, filter by creation date, company name, user group or status
- sort the profiles by username, email, company name, first name, last name or creation date.
- Apply pagination of 10, 25, 50, 100 items (default = 25) and numbered page navigation including next and previous options.
- Print the list of filtered user profiles
- Export data using CSV files

Administrator Profiles management

- Create administrator profiles
  - enter the user information, assign to administrator class
- View and modify
  - profile settings, including enable/disable email notifications
  - security settings, including two-factor authentication on login
- Upload and view files to administrator profiles
- Search administrator profiles by name, username or email, filter by creation date, administrator class or status
- sort the profiles by username, email, first name, last name or creation date.
- Apply pagination of 10, 25, 50, 100 items (default = 25) and numbered page navigation including next and previous options.
- Print the list of administrator profiles
- Export data using CSV files

Blocked profiles management

- View list of users that have been blocked & unblock them
- View list of IP addresses that have been blocked & unblock them

Transfers

- Transfer between accounts (TBA)
- Transfer between users (TBU)
- Outgoing wire transfers (OWT) - includes non-mandatory single file upload feature in web and mobile applications.
- Card funding transfer (CFT)
- Cross-currency transfers
- Bulk import and export incoming and outgoing transactions using CSV files

Messages

- Send, receive, view, delete and reply to secure internal messages
- Create and send messages to specific users, specific user groups, or all users
- Search incoming or outgoing messages by subject, filter them by subject or messages body, from/to dates, or the predefined period of time ("today", "past 3 days", "this week"), or by "unread"
- Apply pagination of 10, 25, 50, 100 items (default = 25) and numbered page navigation including next and previous options.

News

- Create, modify, and read news articles
- News articles can contain: Title, Summary (optional) and Body.
- Include formatted text, HTML input, hyperlinks, image files as well as insertion of externally hosted video files such as Youtube and Vimeo.
- Search news by title, filter them by from/to dates
- Apply pagination of 10, 25, 50, 100 items (default = 25) and numbered page navigation including next and previous options.

System Log

- View **Transaction Logs** filtering by "manual transactions" or "revenue deduction", and by from/to dates.
  - View log details of each **manual transaction** including action date/time, who performed the action, Transaction ID, operation type, related account number, amount, currency, description, and status.
  - View log details of each **revenue deduction** including action date/time, who performed the action, amount, currency, and description
- View **Information Logs** that relate to the changes in accounts, user profiles, account types, cards, etc. Filter by various subjects and from/to dates.
  - View log details of each action including date/time, who performed the action, and their corresponding details
- View **Access logs**: Search by Name, Username, or Email, and filter by from/to dates. For each log entry: View date/time, username, and IP address of each system access
- Export data to CSV file format
- Print functionality

Settings

Profile

- **Administrator classes:** Create, modify or delete administrator classes. Assign individual permissions for each administrator class.
- **Auto-logout:** Enable/disable auto-logout for regular users, configure auto-logout options including: timeout, auto-logout message, timeout padding, and message after auto-logout.
- **User groups:** Create, modify or delete user groups. Assign name, and description to each user group.
- **User options:** Enable/disable beneficial owner fields in the user profiles. Configure fields that should be available for editing by end-users or in read-only mode in various sections of their profiles such as user information, physical address, mailing address, and beneficial owner (if enabled)

  Configure when dormant status should be applied.

Account

- **Active currencies**: Select active currencies & define the main system currency
- **Exchange rates**: Manage exchange rates and rate margins for fiat, crypto, and custom (if any) currencies.
  Enable/disable the live exchange rate feed for fiat (European Central Bank).
  Enable/disable the live exchange rate feed for crypto (add-on feature-see below).
- **Account types**: Create, modify, and delete account types including customizable automatic account number generation and their prefixes, monthly maintenance fee, minimum balances, and interest generating options.
- **Card types**: Create, modify, and delete manual card types including the selection of alphanumeric or 16 numeric digits format, and the card icon uploading
- **IWT Instructions**: Create, modify, and delete IWT instructions (to enable users to fund their accounts)
  Create funding instructions per currency. Define currency, Beneficiary bank, Beneficiary customer, Intermediary bank (optional) and provide additional information (550 characters).
- List view: Apply pagination of 10, 25, 50, 100 items (default = 25) and numbered page navigation including next and previous options.

Transfer Fees

- Create, modify, and delete fees for TBA, TBU, CFT, OWT, and IWT transfer types.
- A user group can be applied to only one fee for each of the transfer types TBA, TBU, CFT and IWT. For OWT, a user group can be applied to multiple OWT fees.
- For each transfer fee type and per currency, there are 2 elements to the fee structure: 1) Base and 2) Percent (with upper and lower nominal limits). Each of these 4 parameters is optional which means there are multiple variants possible for the fee structure.
- Customize base, percent, min, and max fee to be applied for the selected currency. Assign fees to various user groups

Customization

- Enable/disable customized color scheme
- Upload & apply custom logo and favicon
- Create site texts, including Terms & Conditions (appears on the user sign up form) , three login page texts and GDPR (if enabled in System Config). Accepts formatted text, HTML input, hyperlinks, image files as well as insertion of externally hosted video files such as Youtube and Vimeo.
- Create, edit, delete and clone colour schemes
- Set default text that appears in the footer of user account statements, timezone, date & time formats, and the site name (managed in *System Config*)
- Editable templates for notifications (managed in *System Email*)

Requests & OTPs

- Define whether OTPs are required by the end user to submit transfer requests for TBA, TBU, OWT & CFT.
- Define whether administrator action is required to execute TBA or TBU transfers
- Configure settings for OTPs issued via secure internal message, including the number of OTPs to issue, value for the number of OTPs remaining before automatic issuing of another batch, internal message subject and body. (**SECURITY FEATURE**)
- OTP by SMS (**EXTENSION, SECURITY FEATURE**)
  Settings for the optional module which delivers the OTP by SMS using either Plivo or Twilio providers.
  Enter API credentials, Define text for SMS (containing tokens for PSD2 compliance), View balance with provider & set "minimum balance" which triggers an internal message to administrators.

System Email

- customize common system email settings such as e-mail "From" name and address, logo for signature, and mail signature
- Configure **SMTP settings** including SMTP server address, TLS/SSL, username & password, port.
- Test SMTP credentials: Send a test email to a specified email address
- Enable/Disable SMTP settings
- **End-user notifications:** customize and enable/disable system email notifications aimed at end-users that relate to various system events such as profile creation via sign-up form or other sources, account alerts, system access, news, etc.
- **Administrator notifications**: customize and enable/disable system email notifications aimed at administrators that relate to various system events such as sign-up form submissions, document upload, transfer requests, message alerts, system access, etc.
- **Notification tokens:** A list of predefined notification tokens that can be used in end-user and administrator templates.

System Config

- Set default text that appears in the footer of user account statements
- Set timezone, date & time formats, and the site name
- Enable/disable online sign-up form
- Enable/disable the hiding of blocked accounts from users
- Enable/disable card management module
- Enable/disable GDPR module
- Configure settings for core and extension modules
  - Two-factor authentication on login
  - Intercom
- Modify system login security configuration (**SECURITY FEATURE**)
  - enable/disable blocking by username
  - configure the number of failed login attempts resulting in blocking a username and the lifetime of failed login attempts.
  - configure the number of failed login attempts resulting in an IP block and block duration

Reports

General Systems Reports

- Generate General Systems Reports including:
    - All Transactions Report, filtering by from/to dates
    - Balances Report at a specific date
    - Maturity Dates Report
    - Outgoing Wire Transfer Report per currency with filters for from/to dates. Includes a summary of value in the selection period
    - Manual Transactions Report with filtering by from/to dates
    - Interests Report with filtering by "payouts" or "charges" and by from/to dates
    - Revenue Report with filtering by "system" or "manual", by currency and from/to dates.
      Includes a summary (for the selected period) of total debits and total credits
    - System Overview Report for a specific date. Includes a profiles overview, accounts listing with total deposits per account type, generated revenues, revenue account balances and a currency overview.
- Export reports data using CSV files
- Print reports functionality
- Apply pagination of 10, 25, 50, 100 items (default = 25) and numbered page navigation including next and previous options (for all reports except System Overview report).

Specific User reports

- Generate Specific User reports including:
    - Specific Account Report, with filter by user, account, and from/to dates.
    - All Transactions Report, filtering by user, account, and from/to dates
    - Balances Report, filtering by user, for the specific date.
    - More detail available on the Specific User reports is available in the description of the User view.
- Export data using CSV files
- Print functionality
- Apply pagination of 10, 25, 50, 100 items (default = 25) and numbered page navigation including next and previous options

OPTIONAL FEATURES OR MODULES

In addition to the core banking features outlined, EBANQ® also offers various modules and features described below

Two-Factor Authentication On Login -

SECURITY FEATURE   CORE

In order to facilitate Strong Customer Authentication, strengthening security and reducing fraud by incorporating '*something the customer has*' into the user flow. This additional layer of security requires the entry of a security code in addition to the username and password (*something the customer knows*) in order to gain access to their profile and account(s). This code, known as TOTP (Time-based One-time Password) can be generated via mobile applications such as Google Authenticator, Authy, Microsoft Authenticator, FreeOTP. While the configuration of the feature can only be made via the web platform, the feature is implemented and available also in the EBANQ Android and iOS mobile apps.

The admin has a host of configuration options available as explained in the admin guide *EBANQ Core Feature – 2FA on login*.

Account Number Length - CORE

The default maximum account number length is 28 characters. It's possible to extend the account number length to 45 characters (upon request).

OTP by SMS - SECURITY FEATURE EXTENSION

The end-user automatically receives an SMS message with a temporary passcode for transfers authorisation when second factor authentication is required on transfers for example, to authorise an outgoing wire transfer request. Admin has various configuration features available as described here. Presently available communications providers are Plivo and Twilio.

Crypto Rate Feed - EXTENSION

This feature adds value for those EBANQ clients who use cryptocurrencies in the platform, allowing them to set these rates automatically from the Kraken cryptocurrency exchange. The solution permits exchange rates to be updated regularly and dynamically as the market moves for cryptocurrencies such as BTC, ETH, LTC, USDT & XRP where the main configured currency in EBANQ is one of the fiat currencies: EUR, USD, GBP, CAD, JPY, AUD or CHF.

The implementation permits the feed to be enabled or disabled by bank-admin. More details can be obtained in the separate administrator guide *Crypto Exchange Rate Feed (Kraken).*

Batch Import Transfer Requests (OWT) -

EXTENSION

A feature for the bulk import of OWT transfer requests <u>for end-users</u>, facilitating quicker processing for EBANQ clients who have corporate/high volume users. This feature benefits our clients who need a streamlined process with minimal inconvenience for their users who need to send high volumes of OWT requests without individual OTP's.

The configuration features available to the administrator is described in the separate

admin guide: "Extension module: Batch Import Transfer Requests (OWT) for Users"

Multi-language module - EXTENSION

This feature benefits our clients who offer or launch their services in countries where

English is not the main language used by their clients. The module allows end-users to

view the UI (and receive email notifications) in a language other than English in web and

mobile applications.

Administrators with the appropriate privileges can set the default system language for

the END USER, determine which languages should be made available and also input

translations for customisable texts such as notifications.

Supported languages are Simplified Chinese, French, German, Italian & Spanish.

Other languages can be added on request.

Custom Currencies - EXTENSION

EBANQ comes with 33 currencies as standard. Exchange rates for these currencies can be automatically updated using the European Central Bank (ECB) rate feed. In addition to these currencies, we can also add any additional unit of value (not covered by ECB rate feeds) including digital/cryptocurrencies. Once custom currencies are added, administrators can create account types, accounts and fees denominated in those currencies and will see all data in those currencies in the relevant tables, reports, currency filters, etc.

Intercom Module - EXTENSION

An integration module for *Intercom*, the industry leader for real-time conversational engagement and support in order to enhance the customer experience and provide a more targeted real-time experience for logged in users.

It permits administrators to easily connect live chat functionality using their user accounts created on the intercom.com platform. The feature, when enabled by an administrator with the necessary privileges, leads to an Intercom real-time chat widget outputting to the end-user on all screens of the EBANQ application.

SOFTWARE FEATURES (USER VIEW)

Accounts

Accounts management

- View available account(s), select specific account by account number and see:
  - current balance, available balance, account type, status, currency
- Transaction history
  - table containing a list of all transactions of executed, pending, cancelled status that relate to the selected account.
  - Transaction history includes:
    - date/time, transaction ID, description, credited/debited amount, current balance, status ("cancelled" status in **WEB ONLY)**
    - sorting the outputted data in the table in descending/ascending order (excluding by current balance and status) **WEB ONLY**
    - search by transaction ID, filter by from/to dates **WEB ONLY**
    - ability to apply the 10, 25, 50, 100 pagination (default = 25 items per page) **WEB ONLY**
    - print the transactions list **WEB ONLY**
    - export data using CSV files **WEB ONLY**
  - expandable/collapsable zone containing requests in pending status that relate to the selected account, including date/time, transaction ID, description, amount to be credited/debited **WEB ONLY**
- Transaction Details: Upon selecting a transaction, details of each transaction is output, including:
  - Transaction ID, Request ID, Request's last updated time, Status plus all other data submitted in the original transfer request.
  - download any file that were attached as in OWT requests (if any)
  - option to navigate back to the list of historical transactions (with previously selected preserved filters available in **WEB ONLY)**

Cards

Cards management

- View the list of cards assigned to the user's profile
- For each card, view their details:
  - Card number (masked if card type is 16-digit numeric, non-masked if card type is alphanumeric)
  - Expiration date (month/year)
  - Currency
  - Cardholder name

Transfers

Transfers landing page containing buttons to initiate orders for each available transfer type or function:

- Transfer Between Accounts
- Transfer Between Users with the ability to save the requested transfer as the template
- Outgoing Wire Transfer with the ability to save the requested transfer as the template.
  - As part of the request submission, a non-mandatory OWT file upload feature is available in WEB via "drag & drop" or browse/select file) and on MOBILE by taking a photo, or choosing from the local library or storage)
  - Submitted OWT file artefacts are available for downloading in the corresponding transaction details view
- Card Funding Transfer with the ability to save the requested transfer as the template
- Incoming Wire Transfer - View account funding instructions and option to download in PDF format.
- Templates:
  - Access to previously saved transfer templates to quickly prepare & send transfers orders
  - Access to templates from within the TBU, OWT, CFT transfer request forms (WEB ONLY)
  - Includes option to delete previously saved templates
- Cross-currency transactions as possible in all transfer types provided there are multiple active system currencies and accounts.

- OTP are mandatory as per the applied configuration settings. OTPs delivered via internal message can be used or OTPs can be requested by SMS from within the transfer request form (the latter requires SMS Passcodes module).   **SECURITY FEATURE**

Reports

Specific Account Statement

- Generate a statement for a specific account for the selected date range:
    - Returns an account summary and a list of all executed transactions including date/time, transaction ID, description, credited/debited amount
    - a snapshot of the current balance is provided after each transaction (**WEB ONLY**)
    - Sorting is possible by Date, ID, Description, Debit/Credit Amount in descending/ascending order (**WEB ONLY**)
    - Ability to apply the 10, 25, 50, 100 pagination (default = 25 items per page) (**WEB ONLY**)
    - Print to screen functionality producing an Account Statement that can be printed to PDF format (**WEB ONLY**)
    - Export report data to CSV file (**WEB ONLY**)
    - View the details of each transaction with the option to navigate back to the generated report with previously applied filters preserved.

All accounts transactions

- Generate a report containing all transactions across all accounts belonging to the user the selected date range:
    - Returns a list of all executed transactions across all accounts and includes date/time, account number (**WEB ONLY**), transaction ID, description, credited/debited amount, and current balance (**WEB ONLY**).
    - Sorting is possible by Date, Account #, ID, Description, Debit/Credit Amount in descending/ascending order (**WEB ONLY**)
    - Ability to apply the 10, 25, 50, 100 pagination (default = 25 items per page) **WEB ONLY**
    - Print to screen functionality and to PDF format (**WEB ONLY**)
    - Export report data to CSV file (**WEB ONLY**)
    - View the details of each transaction with the option to navigate back to the generated report with previously applied filters preserved.

All accounts balances

- Generate a report containing current snapshot all accounts balances
    - total balance, total pending transactions and future balance for each currency for which the user holds accounts.
    - a summary of the account types of which the user holds accounts, including the number of accounts, currency, and total balances **(WEB ONLY)**
    - Ability to apply the 10, 25, 50, 100 pagination (default = 25 items per page) **(WEB ONLY)**
    - Print to screen functionality and to PDF format **(WEB ONLY)**
    - Export report data to CSV file **(WEB ONLY)**

News

- View a summary of published news articles and their published date/time.
- Click through to view each news article with a "back to list" option to return to the published news article list.
- Ability to apply the 10, 25, 50, 100 pagination (default = 25 items per page) **(WEB ONLY)**

My Profile

Profile management

- View user profile summary including last login date and IP address
- Edit user profile information including password (**(WEB ONLY)**) but excluding profile type, username & status whose fields are visible but which are disabled for editing. Note: other fields may be configured by administrators to be available in "Read-only" mode only
- Security settings:
    - Manage security question & answer
    - change password **(MOBILE ONLY)**
    - two-factor authentication on login **(WEB ONLY)**
- Notification settings, including enable/disable internal message notifications & email notifications
- Files:

- Upload files to the profile
- View previously uploaded files list, including Date/Time, Filename and Size
- Download, view, and remove previously uploaded files
- Excludes files uploaded as the part of OWT form submission

Messages

- Secure internal messaging for communication with administrators
- Create, send, receive, view & reply to secure internal messages
- Delete internal messages (**WEB ONLY**)
- Search incoming or outgoing messages by subject or message
  - filter them by subject or messages, from/to dates, or the pre-defined period of time (today, past 3 days, this week), or unread (**WEB ONLY**)
  - apply the 10, 25, 50, 100 pagination (default = 25 items per page) (**WEB ONLY**)
- OTPs are delivered via this channel. The message auto-deletes automatically after being read. **SECURITY FEATURE**

OPTIONAL FEATURES OR MODULES available for end-users

Two-Factor Authentication On Login -

SECURITY FEATURE **CORE** **WEB** **MOBILE**

- Users can configure an additional layer of security for authentication using a compatible authentication app.
- Users can configure the feature in their profile or at the login step and once it is configured, will be prompted to enter a validation code after each successful authentication with their username/email and password credentials.
- Optional or mandatory according to the administrator-configured settings

OTP by SMS - SECURITY FEATURE EXTENSION WEB MOBILE

- User can request a OTP via SMS via the transfer request form for the transfer types where OTP is configured by the administrator as required.
- User receives a 10 digit OTP via SMS to the *SMS Phone number* saved to their profile
- The OTP is unique to the transfer parameters and contains the originating account (masked) and transfer amount and currency.

Batch Import Transfer Requests (OWT) -

EXTENSION WEB ONLY

- User can import OTP requests csv batch import
- Each import requires a single authorisation using a compatible authenticator app
- Import row limits are applied as imposed by the admin settings

BIC Validation - EXTENSION WEB MOBILE

- The BIC code entered by the user on the OWT request is validated
- A green tick is output if the BIC code entered is valid, otherwise a red error message appears
- Bank address fields are auto populated if the BIC Code is valid otherwise an invalid message appears

Intercom Module - EXTENSION WEB ONLY

- Users can chat with administrator via an Intercom chat widget for real-time support

On-line SignUp form - CORE WEB MOBILE

- Users can register for an account
- First name, Last name, email, password and security question & answer are mandatory, as well consenting to the Terms & Conditions and Data Policy in order to submit the request successfully.
- User information and Address details are optional and can also be supplied.

Auto logout settings for regular users -

SECURITY FEATURE CORE WEB ONLY

- If enabled by the administrator, Users are logged out automatically if their session becomes inactive according to the time settings configured by the administrator.

Mobile Apps: iOS and Android

The White label mobile apps for iOS and Android that connect to your existing EBANQ® web platform and provide on-the-go access to the majority of end-user features available in the web platform. The EBANQ® team prepares and submits the apps for approval to the Apple® App Store® and Google Play® on behalf of the customer. The apps are hosted and managed on app store accounts owned by the client, not by EBANQ®.