

# **NBG COSMOS Program**

## **New Core Banking System**

### **Appendix I of Annex 1**

### **Specifications - Use Cases Cycle 2**

*Version 1.0*

#### **Scope boundaries**

POC process. Finacle was requested to present how the proposed software supports the Use Case implementation.

constitute, nor do they warrant that each individual requirement is supported by the out-of-the-box capabilities of the software.

The majority of requirements depicted in the Use Cases can be met with Finacle OOTB capabilities. However, there are different ways of achieving results that may not align with the documented use cases as provided, there are also areas which may require additional development, integration, scripting etc. IBM shall endeavor, to the best of its ability, to achieve the majority of the

For the Retail Loans use-cases :

- 4 Mortgage Loan
- 5 Consumer Loan 1
- 6 Consumer Loan 2
- 7 Consumer Loan 3

please consider an **Annuity Repayment Schedule (Τοκοχρεωλυτικό)**, with the same installment throughout the life of the loan. A part of the installment refers to the capital and another to the interest.

For all the term loans of use-case '8 Corporate Loan Products' (use-case 1,2,3,5)

please consider a **Linear Repayment Schedule (Χρεωλυτικό)**, with same principal installment throughout the life of the loan, the interest is paid at the same period with the principal or not.

Case name	Life cycle of an open revolving loan	Corporate Division
Description of the Use Case	Opening, modification, basic transactions, default and bad debt transition, restructuring of a corporate loan.	
Conditions of the Use Case (case data)		
Objective	Life cycle of an open revolving loan	

Action #	Description of action	Expected results	Domains involved
1	Creation of a new open revolving contract (AAA) under a corporate customer of CIF use case - open revolving contract should have provision to require full repayment of open loan periodically for renewal		Corporate loans
2	Creation of a real estate collateral linked to the above contract		Corporate loans
3	Creation of a 3rd rank real estate collateral linked with the above contract		Corporate loans
4	Creation of a credit line limit and sub-limits - total limit 100 millions): - LG A CATEGORY - for participation (10 millions) - LG B CATEGORY - for the commitment of tenths (20 millions) - LG C CATEGORY - for performance (20 millions) - LC (5 millions) - TERM LOANS (40 millions) - OVERDRAFT (50 millions) * the above products have different/sub- contracts		Corporate loans
5	Please Continue with the Use-cases 9 & 10 of Cycle1 and enrich them with the following : Automated pre - disbursement checks based on available limits, sub-limits, delinquency, etc Also pause Overdraft's Limit		

Case name	Syndicated Shipping Loan	Shipping Division
Description of the Use Case	Opening and handling of a syndicated shipping loan	
Conditions of the Use Case (case data)		
Objective	Opening and handling of a syndicated shipping loan	

Action #	Description of Action	Expected results	Domains involved
1	<p>Creation of a new syndicated loan contract under a corporate customer (the corporate customer is created as per user case 1) with the addition of two other syndicate members and NBG as loan agent with their respective participation percentages. (NBG 40%, BANK2 30%, BANK3 30%).</p> <p>10 year duration,</p> <p>40 equal quarterly Instalments and a Ballon Payment (40% of the Loan)</p> <p>Instalment Interest: EURIBOR (1, 3, 6 or 12 month duration) + 2,65% spread + contribution to law 128/75 (currently 0,60%)</p> <p>Balloon Interest: EURIBOR (1, 3, 6 or 12 month duration) + 3% spread + contribution to law 128/75 (currently 0,60%)</p> <p>Creation of initial non Vessel related collateral:</p> <ul style="list-style-type: none"> <li>- Guarantees</li> <li>- Earnings Account Pledge</li> <li>- Retention Account Pledge</li> </ul>		Corporate loans
2			Corporate loans
3	<p>Notification to syndicate Banks, collection of each of the Banks' participation and disbursement of €154.000.000</p> <p>Input Vessel related data (specs, registration, class, valuations &amp; insurances) and creation of Vessel related collateral:</p> <ul style="list-style-type: none"> <li>- 1st preferred Mortgage on Vessel A,</li> <li>- 1st preferred Mortgage on Vessel B (which also secures a 2nd existing syndicated loan in the amount of €10.000.000 of the same corporate customer and with the same syndicate members with a participation of NBG (30%), BANK2 (35%) and BANK3 (35%) acting as Agent)</li> <li>- 2nd statutory Mortgage on Vessel C,</li> <li>- 1st priority assignments of Earnings and Insurances in respect of Vessel A,</li> <li>- 1st priority assignments of Earnings and Insurances in respect of Vessel B (which also secures the 2nd existing syndicated loan)</li> <li>- 2nd priority assignments of Earnings and Insurances in respect of Vessel C</li> <li>- Charterparty Assignment in respect of Vessel A.</li> </ul>		Corporate loans
4			Corporate loans
5	<p>Calculation and advice to Syndicate regarding Instalments/interest in respect of their participation</p> <p>Block available amounts in the pledged accounts as well as the connected time deposits and release of specific amounts for approved purposes (i.e payment of Instalment/interest from the retention account, earnings from the earnings account for Vessel operating purposes etc)</p>		Corporate loans
6			Corporate loans

Case name	Automated Disbursement	- Retail Loans Division
Description of the Use Case	Automated Disbursement	
Conditions of the Use Case (case data)		
Objective	Automated Disbursement based on customers exposure	

Action #		Expected results	Domains involved
	1 Calculation of customers total exposure, usecured exposures from positive exposures or liquide exposures using customer contracts, on balance and off balance accounts and linked collaterals		SBL
	2 Calculation of customers total liquid (e.g. Receivables) collaterals and total unsecured exposure from liquide collaterals		SBL
	3 Calculation of customers positive collaterals (e.g. real estate) and unsecured total exposure from positive collaterals		SBL
	4 Calculation of customers total unsecured exposure		SBL
	5 if total unsecured exposure > 0 then not allow Disbursement and create alert		SBL
	6 if total unsecured of open loans exposure > 20 % of open loans exposure then not allow Disbursement and create alert		SBL

Case name	Split & Settle (Mortgage Loans)	- Retail Collections Division
Description of the Use Case	<p>Create special loan with 2 split balances under different characteristics</p> <p>The programme aims at the restructuring of denounced or non-denounced mortgage / consumer loans with existing mortgage prenotation. Loans in CHF are converted into €. The programme is also offered to borrowers, who have applied for protection according to L.4605/19, with the</p>	
Conditions of the Use Case (case data)	<p>Main characteristics</p> <p>Its main characteristic is the "splitting" of the total outstanding debt into two parts:</p> <ol style="list-style-type: none"> <li>Amount to be repaid (Split): Amounts to the remaining accounting balance after the deduction of the amount to be forgiven (settle). <ul style="list-style-type: none"> <li>Tenor: 540 months</li> <li>Repayment: in monthly installments (principal plus interest)</li> <li>Interest Rate: 3M Euribor plus margin (2.5%)</li> <li>Period of fractional instalment: initial fractional installment of 80% and for a 5-year period is provided. During that period, the fractional payment characteristic can also be combined with interest rate reduction (a margin 0.5% is applied).</li> </ul> </li> <li>Amount to be forgiven (Settle): Consists of any off-balance sheet interest according to article 150 of L.4261/14 and already written off amounts, as well as the part of the outstanding accounting balance which is determined by the Bank for each loan. It remains interest free and is permanently forgiven one month after the end of the repayment period, given that the Split amount is totally repaid.</li> </ol> <p>Other characteristics</p> <ol style="list-style-type: none"> <li>Early partial or full repayment is allowed free of charge. In case of full repayment, the contractually agreed "settle amount" is written off.</li> <li>Installment payment date is predetermined at the 4th of each month. The interest accumulated between the date that the restructuring takes place at the Bank's system and the date that the repayment period initiates is capitalized (e.g. instalment date chosen 4th of the month, restructuring date 11/13/2019, start of repayment period and capitalization date 12/04/2019, date of 1st installment 01/04/2020)</li> <li>Insurance Programs provided: Fire – Earthquake Insurance Program (obligatory), Payment Protection Insurance Program (optional).</li> </ol> <p>Special features when restructuring under L.4605/2019</p> <ol style="list-style-type: none"> <li>The restructuring takes place either 1-1 (the existing repayment scheme is replaced by a new one) or 1 to many (the existing scheme is replaced by multiple new ones, 1 for each existing loan).</li> </ol>	
Objective	Production parametrization	

Action #	Expected results	Domains involved
1	Create product	
2	Product parameterization in order to service the loan (max/ min duration, max/min rates etc.)	
3	Loan account creation with 1 old loan (100,000 Eur) restructured to 2 new loans (60,000 Eur / 40,000 Eur) with connection to the original loan and borrowers/guarantors according to the initial contract (or ideally 2 different payment plans under the same loan)	
4	Disbursement of the loans	
5	Repayment schedule per new loan created	
6	Partial and full payment of the installments due per new loan created	
7	Total amount owed from the initial loan at any given time	
8	Amount from the initial loan that is not being repaid	
9	Full repayment of the loan	
10	Write off of "Settle" amount after full repayment of the "Split" amount	
11	Loan account closed	

Case name	Life cycle of a loan guaranteed and subsidized from the State/ ETEAN etc.	- Corporate Division
Description of the Use Case	Opening ,modification, basic transactions of a loan guaranteed and subsidized from the State/ETEAN etc.	
Conditions of the Use Case (case data)		
Objective	Life cycle of a loan guaranteed from the State etc.	

Action #	Description of action	Expected results	Domains Involved
1	Creation of a new contract under a corporate customer of CIF use case.		Corporate loans
2	Creation of the guarantee collateral linked to the above contract.		Corporate loans
3	Creation of an account (fully amortized loan) with 10 years capital installments. Interest rate: Eur3M +3% margin (subsidy 50%)		Corporate loans
4	Disbursement of 200.000 euros.		Corporate loans
5	Repayment schedule : 40 equal quarterly capital installments.		Corporate loans
6	Interest charge process.		Corporate loans
7	Commissions and expenses charge (maturity date = same day).		Corporate loans
8	The above installments remain unpaid for 20 days.		Corporate loans
9	Partial payment of interest (customer's part)		Corporate loans
10	Automatic credit of the remaining interest and debit to specific STATE's deposit account		Corporate loans
11	Modification of Interest rate and interest rate type: EURIBOR 3M ----> EURIBOR 1M		Corporate loans
12	Commission installment is paid (value date = maturity date).		Corporate loans
13	New interest charge process.		Corporate loans

Case name	TAK
Description of the Use Case	Settlement of a NPL using type of settlement currently named as TAK: Loan of € 220K (on balance € 205K, off balance interest € 15K) with delinquency of +90dpd is settled
Conditions of the Use Case (case data)	Settlement terms: - Duration 15 years - Interest rate euribor 3M + spread 2,5% - Off balance interest € 5K write off on settlement date - For the first 3 years monthly capital instalments of € 0,5K - For the first 3 years payment of capital only (order of payments has to change twice yearly i.e. capital instalments will be paid before interest). Supposing that capital is timely repaid within this period, respective interest instalments will be withdrawn - Conditional write-off: if settlement remains current off balance interest write-off at the end of the 3rd year (€ 5K) and the end of the settlement (€ 5K) - After the 3rd year, the payments include both monthly capital instalments and interest on semi annual basis.
Objective	Implement the above described settlement type

Special Assets Unit

Action #	Expected results	Domains involved
1	Check accounts delinquency on monthly basis	If customer remains current interest withdrawal for the first 3 years period otherwise interest is due.
2	Check accounts delinquency throughout the first 3 years	If customer remains current off balance interest write-off at the end of the 3rd year.
3	Check accounts delinquency throughout the settlement	If customer remains current off balance interest write-off at the end of the settlement.



Case name	Roll back to previous credit condition	- Special Assets Unit
Description of the Use Case	After having restructured the debt, customer pays normally for a year but eventually fails to observe his new contract obligations. The debt must be rolled back and legal action must be taken.	
Conditions of the Use Case (case data)	Customer has two contracts with one account each. His initial debt being Contract A: 10.000 of which 2.000 article 150 interest and B: 50.000 of which 5.000 article 150 interest we have proceeded to restructure his debt as follows: Contract A: 8.000 to be paid in 1.000 6 month installments, 2.000 article interest to be written off. Contract B: 46.000 to be paid in 500 monthly installments, 4.000 article interests to be written off. The interest rate before restructuring was Euribor 6M + 2% + 0,6% + 2,5% and after restructuring is Euribor 3M + 0,5% + 0,6%. Interest is due at the end of each year. After a year of paying normally, the customer quits observing the restructuring and as a consequence and according to the signed contract, all accounts and debts must roll back to the previous conditions.	
Objective	1. Successfully roll back accounts 2. Produce account statements	

Action #	Description of Action	Expected results	Domains involved
1	Return write off amounts to accounts		
2	Change back interest rate from day one of restructuring		
3	Recalculate debt taking into account all installments paid		
4	Produce account statements to proceed with legal actions		

Case name		Capturing of real estate collateral	
Description of the Use Case		Input and report of r/e state collateral and liens	
Conditions of the Use Case (case data)		<p>To secure 2 different corporate loan contracts of 2 different related borrowers (bor. A, contract 1.000, balance 800, bor. B contract 2.000, balance 300), the Bank registers 2nd rank common prenotation (mortgage) for 700, on 2 real estate properties owned by 2 individuals. Property 1: ideal stakes of full ownership 40% and 60% for the 2 individuals (i and ii) and property 2: ownership for individual i and usufruct for individual ii. Previous liens: 1st NBG-Retail for 100 on property 1 and 1st third party for 150 on property 2. MV (as per 31.7.2019): property 1: 400 and property 2: 500.</p>	
Objective		<p>1. Show what information is captured and how  2. Show what collateral value the system returns at the level of every contract, at the level of every borrower and collectively for the 2 related borrowers</p>	
Action #	Description of Action	Expected results	Domains involved
1	Register properly the collaterals	Capture the collaterals with all necessary detail	
2	Report allocation of collaterals per contract, borrower and "group" as per today	Show correctly collaterals and their allocation, in accordance with the use of the facilities	

Objective			Life cycle of a collateral
Action #	Description of action	Domains involved	
1	Register a new collateral (i.e. cash collateral) under a contract of loan.	Collaterals	
2	Relate the above collateral with another (second) contract.	Collaterals	
3	Update the above collateral.	Collaterals	
4	Relate the above collateral with another contract.	Collaterals	
5	Expire the above collateral	Collaterals	

Case name	Collateral allocation
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Description of the Use Case	Create a collateral with a contract that is linked to multiple accounts. Then the collateral current value should be allocated to each account.
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Conditions of the Use Case (case data)	Collaterals and accounts data.
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Objective	Collateral
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Action #	Description of action	Domains involved
	1 Create collateral (i.e., real estate)	Collaterals
	3 Relate the collateral with a contract	Collaterals
	4 Link this contract to multiple accounts	Collaterals
	5 Allocate collateral's amount per account	Collaterals

Case name	Syndicated contracts
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Description of the Use Case	Create a collateral which can be related with one or more syndicated contracts. The collateral syndicated value should be calculated accordingly NBG's participation percentage.
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Conditions of the Use Case (case data)	Collaterals and contracts data.
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Objective	Collateral syndicated contracts
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Action #	Description of action	Expected results	Domains involved
1	Create one or more syndicated contracts		Collaterals
2	Create a new collateral		Collaterals
3	Associate the collateral with the syndicated contracts		Collaterals
4	calculate collateral syndicated value accordingly NBG's participation percentage.		Collaterals

Case name	Property registration and relations with collaterals	
Description of the Use Case	Registration a new property (i.e. real estate, ship) and connection with a specific collateral	
Conditions of the Use Case (case data)	Real estate (or ship) collaterals data and properties data	
Objective	Real estate (or ship) collateral	
Action #	Description of action	Domains involved
	1 Create a new property (i.e. real estate)	Collaterals
	2 Create a new collateral (type: real estate weight)	Collaterals
	3 Connect the property with the above collateral	Collaterals
	4 Create a connect another property with the above collateral	Collaterals

Case name	Property registration and relations with collaterals and different contracts	
Description of the Use Case	<p>Create a collateral (real estate weight) which concerns two properties (real estate), where the one of them has first lien (1 rank) and the other one has second lien (2 rank). The collateral is also related to a contract.</p> <p>Then create another collateral (weight) which concerns the second property (real estate) of the above scenario, with third lien (3 rank) and relate this collateral with another contract</p>	
Conditions of the Use Case (case data)	Real estate (or ship) data (i.e. owners etc), collaterals (weights) and contracts data.	
Objective	Real estate (or ship) collateral	
Action #	Description of action	Domains involved
1	Create two properties (i.e. real estate)	Collaterals
2	Create a new collateral (type: real estate weight)	Collaterals
3	Relate the two properties with the above collateral	Collaterals
4	Create another collateral which is assigned to only one of the above properties	Collaterals

Case name	Corporate Client's relationship overview
Description of the Use Case	Display client's relationship with the bank, deposits, loans, collaterals etc
Conditions of the Use Case (case data)	
Objective	Corporate Client's relationship overview

Action #	Description of Action	Expected results	Domains involved
1	Display on demand client's overview on line / real time (internal use , internet banking)		CORPORATE LOANS
2	Client's overview includes all client's products, deposits, loans, cards etc, transactions history (number of transactions in a specific period, fees, interest, loan payments, channel e.g. branch etc), loans collaterals		CORPORATE LOANS



Case name	Overdraft facility at current accounts
Description of the Use Case	Overdraft facility at current accounts
Conditions of the Use Case (case data)	
Objective	Overdraft facility at current accounts

Action #	Description of Action	Expected results	Domains involved
1	Create an active overdraft limit 10000 eur with maturity 1 year after.		Retail
2	Withdrawal of 10,000 eur		Retail
3	Modify active interest ovd rate creating a new entry with a differnet base rate and with discount of 20%.		Retail
4	Modify annual overdraft renewal fees with a deduction 50% .		Retail
5	Post a protection at account level "missing signatures".	Pop up message must appears at cash transactions	Retail

Case name	Foreclosures-Blocks-Retentions		
Description of the Use Case	Different balances on the same an account		
	<p>Savings/Current Deposits</p> <ul style="list-style-type: none"> <li>- Provide available account balance on beneficiary level</li> <li>- Credit amounts to each beneficiary on a case-by-case basis to calculate available balance</li> <li>- From the balance calculated as available, only a certain limit - set as an amount or percentage - can be withdrawn periodically, e.g. on a monthly basis from each beneficiary</li> <li>- Allow certain types of withdrawal based on limitations on account or beneficiary level</li> <li>- Provide available balances considering type of withdrawal e.g. from a whole balance only a certain limit can be withdrawn cash or to pay a bill</li> <li>- Prioritize retentions/blocks/limitations by the date applied to support available balance for a certain type of withdrawal</li> <li>- Also, calculate available balance with or without overdraft limit for certain types of withdrawal</li> </ul>		
Conditions of the Use Case (case data)			
Objective	Check balances functionality		
Action #	Description of action	Expected results	Domains involved
Configure/Create product			
	Create An account with two beneficiaries and amount of retentions over ledger balance. e.g. 0.00 ledger balance Add retentions: a) Foreclosures for beneficiary A 500.00 b) Foreclosures for beneficiary B 300.00 b) other retention 200.00	<ul style="list-style-type: none"> <li>- Check types of retentions</li> <li>- Check Balances</li> <li>- Explain at what level prioritize of retentions is kept if available</li> </ul>	Deposits
1			
	Create limitations on account and beneficiary level: Non-foreclosable amounts for - Beneficiary A, up to 350.00 per month only from salary credited for him/her - Beneficiary B, up to 150.00 per month from all amounts credited for him/her until paying Foreclosures only.	<ul style="list-style-type: none"> <li>- Explain how limits on account and beneficiary level are supported</li> </ul>	Deposits
2			
	Credit amounts and calculate available balance on account level and beneficiary level - Salary income credited for Beneficiary B 400.00 - Non-salary income credited for Beneficiary A 200.00	<ul style="list-style-type: none"> <li>- Explain how available Balance on beneficiary level is supported</li> </ul>	Deposits
3			
		<ul style="list-style-type: none"> <li>- Not allowed</li> <li>- Explain why is or not allowed. Provide available Balances on beneficiary and account level and how are developed</li> </ul>	Deposits
4	Debit 40.00 Euro to Beneficiary B		Deposits
	Suppose Retention of 200.00 is prioritized 1st. Suppose there is a certain type of withdrawal to pay each retention. Same amounts are credited (step 3) and no other debit has taken palce. Should debit to pay the pledge be allowed?	<ul style="list-style-type: none"> <li>- Explain why is or not allowed, taking into account available Balances on beneficiary and account level</li> </ul>	Deposits
5			Deposits
6		- Check Balances	Deposits
7	Create accounting entries from CBS posting to GL	Accounting entries	Finance

Case name	Term Deposits 4
Description of the Use Case	Term deposit with interest payment at maturity. Back value activation
Conditions of the Use Case at product level	<p>Duration: in days, with maximum 370 days</p> <p>Capital: Any</p> <p>Interest Payment frequency: -</p> <p>Sale Channels: Branches and I.B.</p> <p>Customer Group: Any</p> <p>Interest Rate Matrix: Depends on TD amount and duration (As defined in sheet TermDep 4 Interest rate matrix.)</p> <p>Capital limit for special Interest Rate (DR interface): 500000</p> <p>Penalty Rate Matrix: As defined in the previous scenario.</p> <p>Penalty Formula: As defined in the previous scenario.</p> <p>Minimum Capital remaining in Account after withdrawals:-</p> <p>Automatic Renewal: Disabled (default No)</p> <p>Interest Capitalization: Disabled (default No)</p> <p>Statements in expiration/renewal: Enabled (default for Expiration: No /for Renewal: No )</p> <p>Documents: Contract is obligatory before Account Activation</p> <p>Set interest base calculation : Actual/360</p> <p>Penalty Waiving percentage: (0-10 %)</p>
Objective	<p>1. Create a simple Term Deposit Product with appropriate parameters described above</p> <p>2.Back value account activation</p> <p>3..Display Future payment (Interest, tax, capital) and related Interest Rate</p> <p>4. Simulation of a partial early withdrawal transaction,</p> <p>5. simulation of total TD redemption,</p> <p>6. TD redemption,</p> <p>7. cancellation</p> <p>8. Check for special interest rate - interface with Bank's Dealing Room</p>

Action #	Description of action	Expected results	Domains involved
1	Open a term deposit of 150.000 USD, back value date, set exact maturity date. Calculation of TD duration in days	Activation of TD (back value)	Term Deposits
2	Check for USD currency non working Days and not allow the TD activation or exiraty on such a date	Non working days of currencies are not allowed for TD activation value date or expiration	Term Deposits
3	Relate servicing Account		Term Deposits
4	Display future Interest and Tax Payment at maturity (including capital)	Check calculations	Term Deposits
5	Perform simulation of TD's early withdrawal transaction for capital 50,000 USD -interest, penalty, tax	Check Calculations	Term Deposits
6	Perform simulation of TD's redemption - closure -interest, penalty, tax	Check Calculations	Term Deposits
7	Execute TD's redemption - closure	Check calculations. The status of the TDIs closed	Term Deposits
8	Cancel the previow transaction (closure)	The TD becomes active again	Term Deposits
9	Open an other term deposit of 550,000 USD , back value date, Set exact maturity date. Calculation of TD duration in days		Term Deposits
10	Check for special Interest Rate (interface with Dealing room)	Check: It is obligatory that the interest rate is set by DR	Term Deposits Dealing Room's System



Case name	Branch Teller UI
Description of the Use Case	Explore the standard Teller functionality Use of different user roles UX of branch UI List of frequently used transactions Information for cash position and balancing per teller, Branch and for Upper Management (Group of Branches)
Conditions of the Use Case (case data)	Use of different User Roles (Teller, Chief Teller, Branch Manager)
Objective	Branch Teller UI walk through

Action #	Expected results	Domains involved
1 List of Branch User's standard capabilities		Branch Teller UI
2 Display of Teller Limit set up per user profile		
3 Denomination functionality		Branch Teller UI
4 Customer search - List of Accounts - 360 View - Notifications/Alerts		Branch Teller UI
5 Transfer an amount between NBG accounts	Sequential Document counters for every teller transaction of the day	Branch Teller UI
6 Execute a Transaction with 4-eyes	Successful execution after Superior User Approval <del>Unsuccessful execution after Approval Denial</del>	Branch Teller UI
7 Cheque Transaction : Block amount for Private NBG cheque payment	The amount must be blocked at the customer's account. <del>Blocking reason must be the check number.</del>	Branch Teller UI
8 Cheque Transaction : Private NBG cheque payment	Debit amount Cheque status Paid	
9 Branch cash position   Teller cash position during the day (online information). Cash balancing position per Group of Branches and for all Branches (online or on near real time basis)	Reports of cash position and balancing for cashiers, branches and concentrated for Upper Management - Διεύθυνση Διεύθυνσης	Branch Teller UI
10 Top 10 favourite Transactions section	Fast pass for the most frequent txns	Branch Teller UI
11 Cash balancing at the end of the day and during the day per Manager / Chief Teller / Teller		Branch Teller UI
12 List of integration capabilities : passbook printers, scanners, signature pads, POS etc		Branch Teller UI

<b>Case name</b>	Automated Test DEMO*
<b>Description of the Use Case</b>	Set Up & Execute an automated test - * Only if a Testing Tool has been proposed
<b>Conditions of the Use Case (case data)</b>	<b>Customer</b> : Individual <b>Account</b> : Current Account <b>Available Amount</b> : 0 <b>Action</b> : Utility Bill Payment
<b>Objective</b>	Regression Test of a simple transaction

Action #	Description of action	Expected results	Domains involved
	1 Manual execution through Branch Teller UI Successful Utility Bill Payment - Withdraw any remaining balance of the account - Credit 100EUR - Execute a Utility Bill Payment for 80EUR with 1% NBG commission and 0.10 EUR ACH fee	- Decrease of Customer's Account Available Amount (19,10EUR) - Increase balance of destination accounts - View Payment Instruction through Teller UI - View Payment Instruction through Payments Middle Office UI	Deposits Payments
	2 Manual execution through Branch Teller UI Unsuccessful Utility Bill Payment - Execute a Utility Bill Payment for 35 EUR with 1% NBG commission and 0.10 EUR ACH fee	Error "Unsuufficient Available Balance"	Payments
	3 Testing Tool Setup Parametrise the actions 1 & 2 and create test data	Run automatically Successful results	Testing Tool Deposits Payments
	4 Manual execution through Branch Teller UI At account level, block all bill payments		Deposits
	5 Testing Tool run automatically	Unsuccessful result for Action#1 error "Bill Payments not allowed"	Testing Tool Deposits

The present Appendix I is attached to the General Terms and Conditions of Contract (No 2542) Between NBG and IBM for the Provision of Core Banking System (NBG COSMOS Program).

**Signed for and on behalf of IBM:**

Signature:

Name: Nikolaos Maniatis

Position: Manager of Enterprise and Commercial Sales

**Signed for and on behalf of NBG:**

Signature:

Name: Evangelos Christou

Position: Group Procurement and Demand  
Management Director

Signature:

Name: Stratos Molyviatis

Position: Group Chief Operating Officer