

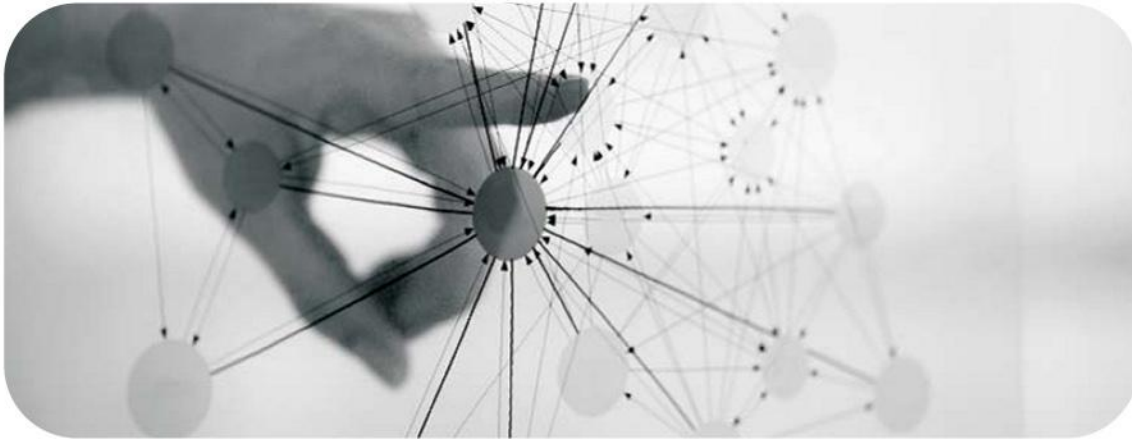
## NCB – Credit Card Issuing and Acquiring Platform Solution Proposal

**24 February 2015**

# Agenda



- NCB Requirements
- Solution Overview
- Infrastructure Requirements
- Solution Timeline
- Financial Summary

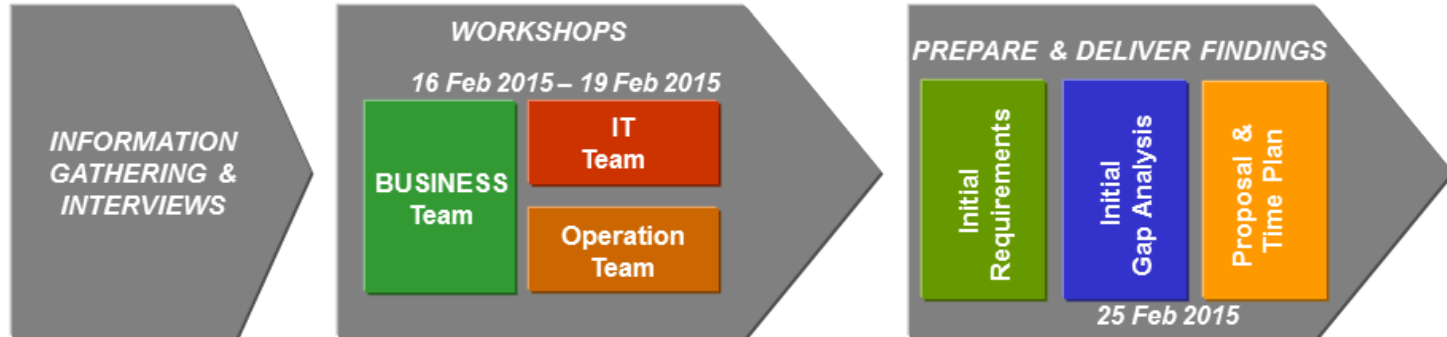


## NCB Current Requirements

# NCB Requirements



- NCB Functional and Non-Functional Requirements were communicated and discussed during the workshops conducted at NCB premises on the 19<sup>th</sup> of March, 2014 and from the 16<sup>th</sup> to the 19<sup>th</sup> of February 2015.



# NCB Requirements

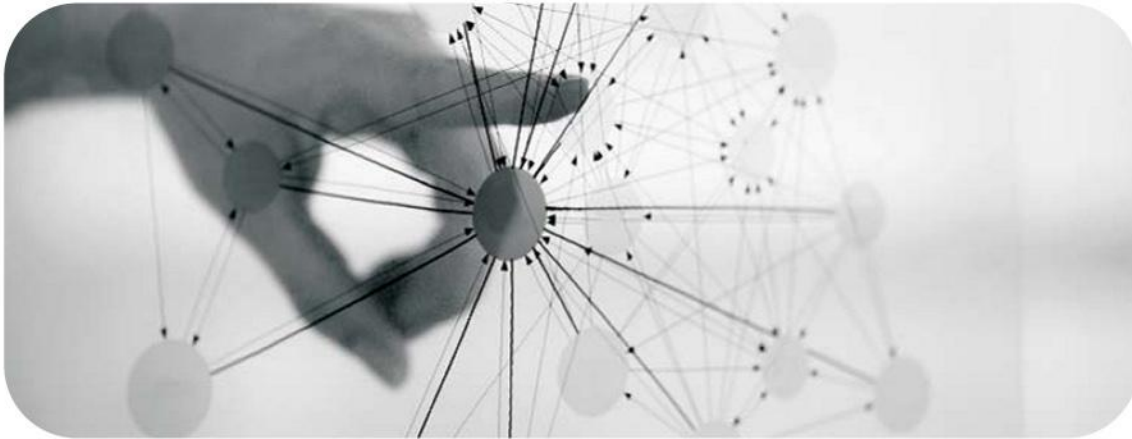


- Details can be found in the Initial Requirements and Gap Analysis document version 2.0 .
- It was confirmed that Cortex Credit Card Management solution, sourced by FIS and locally supported and enhanced by eMCREY (FIS local partner) meets and hopefully will exceed NCB Requirements

# NCB Requirements



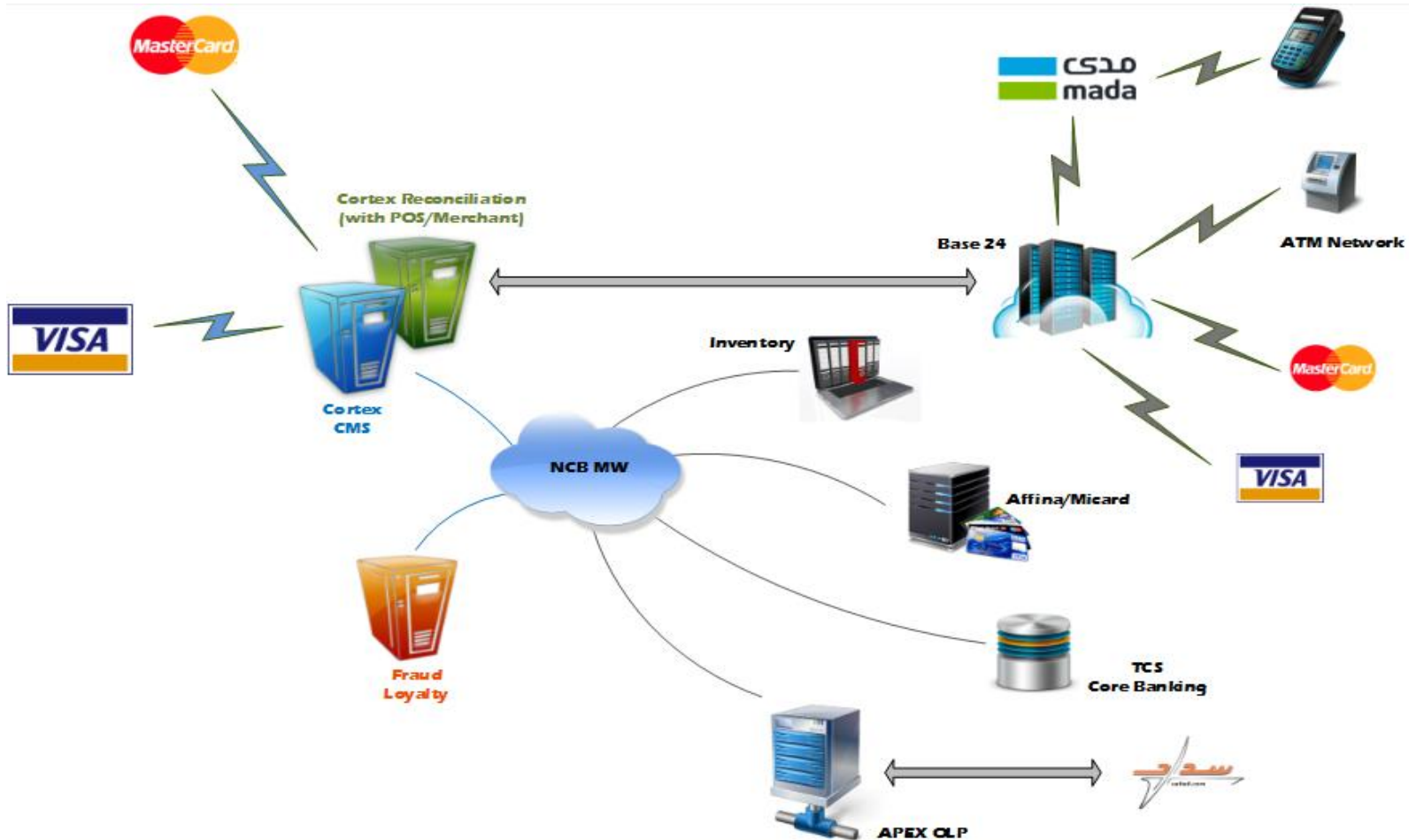
- **Credit Card Management**
  - Application Processing
  - Card Issuance (Prepaid, Traditional Credit Card)
  - PIN Management
  - Card Transactions (Including Balance Transfer, Cash advance/loan...)
  - Credit limit
  - Billing (including eBilling)
  - Statement (including eStatement)
  - Collection
- **Reconciliation/Merchant Management**
- **Dispute Management**
- **Fraud Detection and Risk Management**
- **Loyalty/Reward**
- **Integration with NCB Environment (Customer Portal, Fund transfer, Complaint, Dispute, Customer OnBoarding, etc.)**
- **Time to Market**
- **Alignment with NCB Architecture & Infrastructure Preferences**



## Cortex Solution Overview

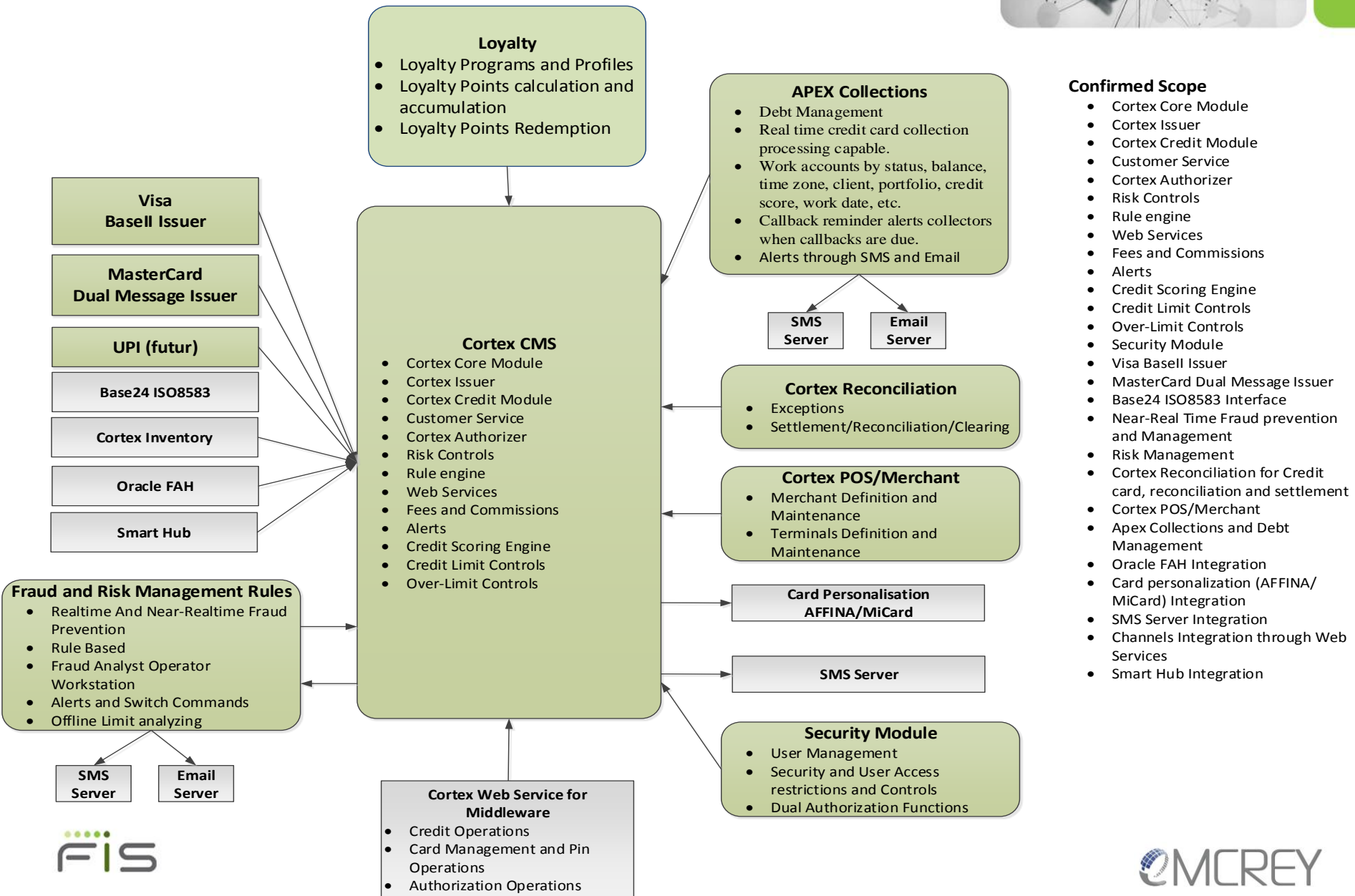
# Solution Overview

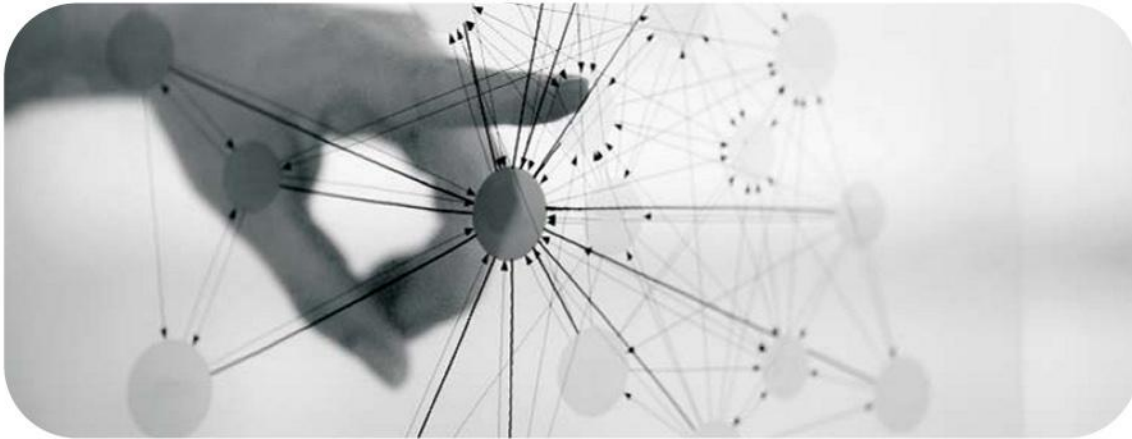
(Details can be found in the solution presentation and the submitted Technical Proposal version 2.0)





# Solution Overview





## Infrastructure Requirements

# Software Requirements



<b><u>Software Application</u></b>	<b><u>Comments</u></b>
Operating System	Solaris, IBM AIX or HP-UX
Database	Oracle
High Availability Software (if needed)	-Sun Cluster Manager Or IBM HACMP or HP Cluster management software - Oracle RAC
Java Environment	Java Development Kit (JDK)
Application Server	Websphere, Weblogic
Web Browser	Internet Explorer, Chrome, Firefox ....

# Infrastructure Requirements

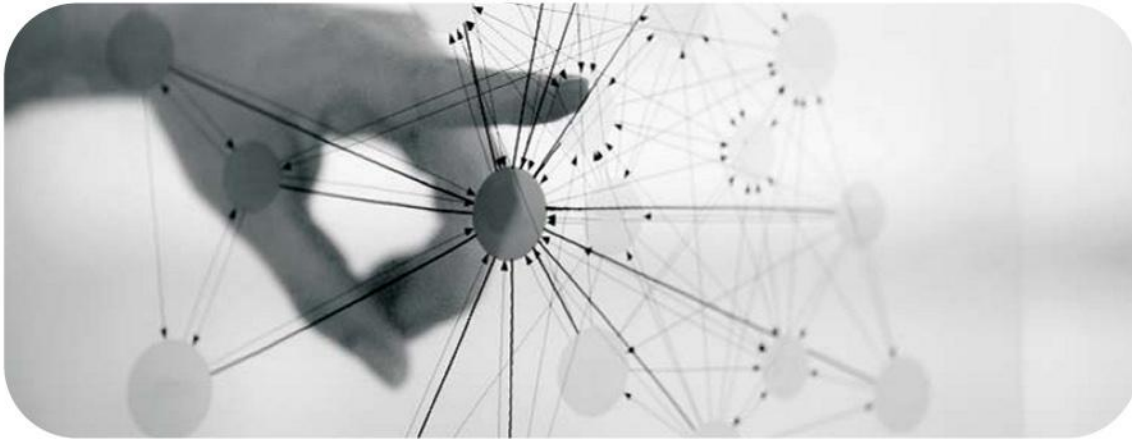


- A detailed Hardware specifications (Hardware, OS, Storage, etc. ) are provided in the attached document “NCB Cortex Credit - Infrastructure\_Requirements\_Document\_v1.”



Foxit Reader PDF  
Document

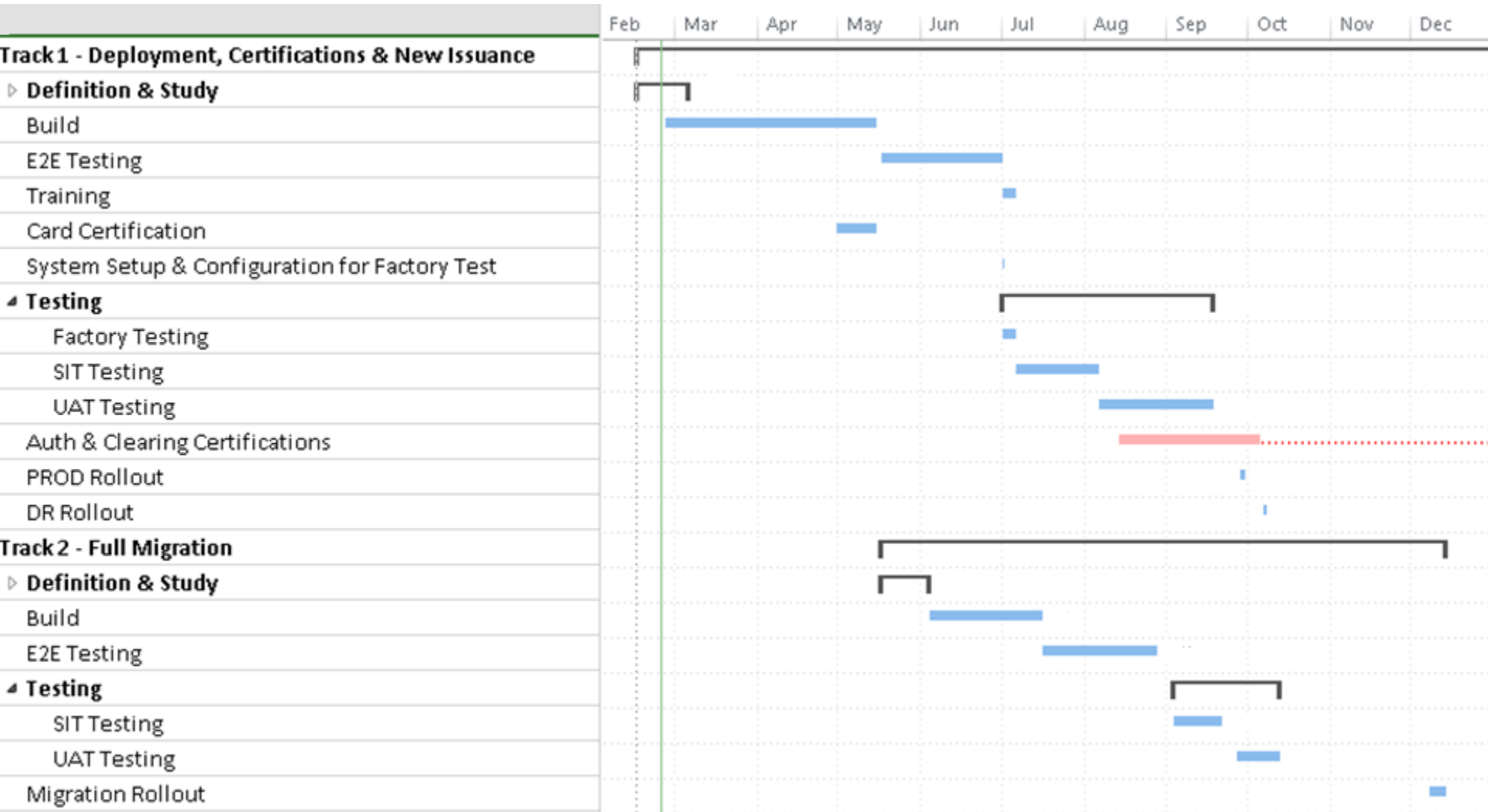
- Solution supports Virtualisation
- The current centralised installations of Oracle and Websphere at NCB can be used.

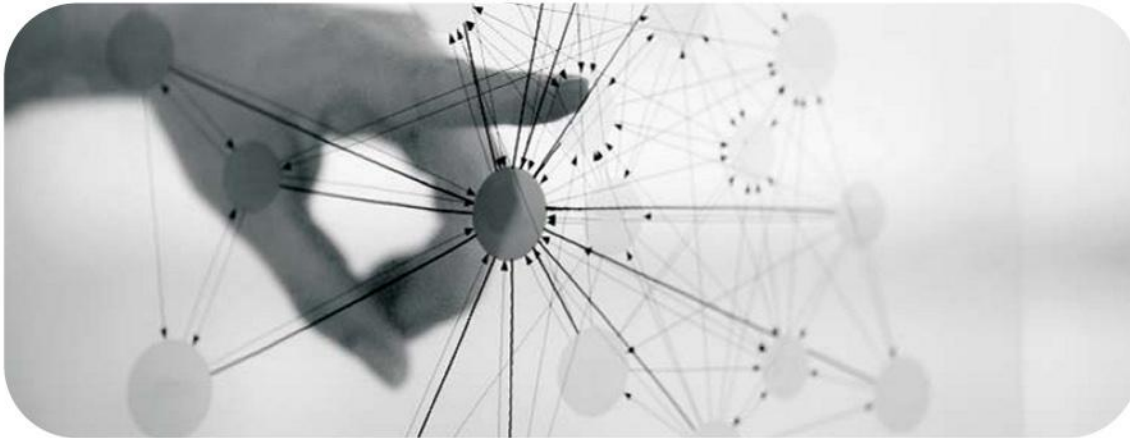


## Solution Timeline

# Project Timeline

(Details can be found in the project plan “NCB - Credit Card CMS - Project Plan 20150221 V2\_0”)





Financial Summary (will be provided on the 25th  
of February 2015)