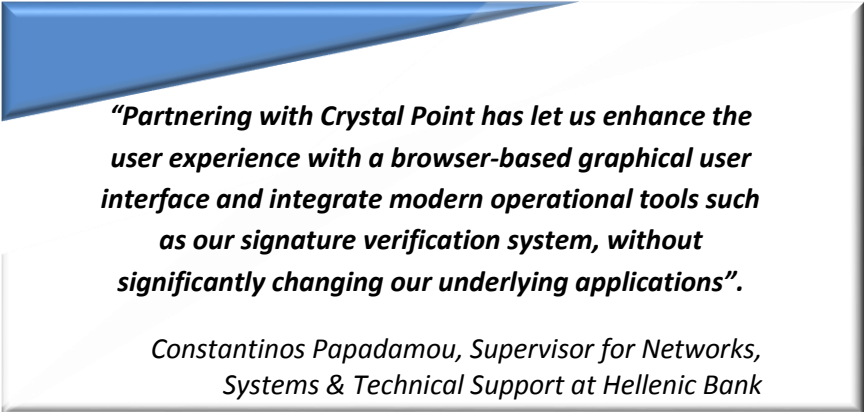


Hellenic Bank Reduces Costs and Improves User Satisfaction with Crystal Point Technology

By Implementing Crystal Point's AppViewXS application modernization solution, Hellenic Bank has;

- Reduced support costs
- Reduced training costs
- Enhanced image and competitive standing
- Increased user morale and satisfaction
- Integrated modern Java technology with a largely unchanged core application
- Positioned for future technological and flexibility add-ons



“Partnering with Crystal Point has let us enhance the user experience with a browser-based graphical user interface and integrate modern operational tools such as our signature verification system, without significantly changing our underlying applications”.

Constantinos Papadamou, Supervisor for Networks, Systems & Technical Support at Hellenic Bank

Hellenic Bank Public Company Ltd, is the second largest bank in Cyprus and a member of the Euro Banking Association. Hellenic Bank faced an operational challenge; they had two operating groups, one in Cyprus and one in Greece. Both groups relied upon the proven reliability of NonStop systems for their Financial Banking System (FBS) and Retail Banking System (RBS), but each group used different banking software. Significant inefficiencies were imposed on Hellenic Bank by having to train employees in two different packages, and having to support and maintain those separate systems. Worse still, management realized both (green screen legacy) packages were becoming obsolete.

Thomas Stylianou, head of Information Technologies at Hellenic Bank, recognized that change was needed – and soon – in order for Hellenic Bank to keep (and increase) its competitive standing. Unfortunately, the solution was not as simple as just standardizing on one of the two active solutions. Both were legacy applications, whose architecture did not allow for fundamental internal change, such as from green screen to modern, browser-based screens, or interface with modern banking tools such as signature verification packages.

Mr. Stylianou, and the IT Steering Committee, researched a number of ways to resolve their challenges.

- Third party banking solutions were considered, but rejected because Hellenic Bank wanted its own software. They wanted complete, in-house control over ongoing maintenance and enhancements. They judged this to be the best way to assure the optimum match between their operational needs and their banking package on a future-facing, ongoing basis.

- A complete rewrite was considered – but deemed too time-consuming, too risky, and too expensive. This all-or-nothing approach was also considered too startling to their highly change-adverse internal user community.
- Doing nothing was re-considered, but was not a viable choice. The need for standardization across both operating groups, and the increasing need for modern banking technology, and modern user interfaces was too urgent. Something **had** to be done.

Hellenic Bank looked for another, better choice.... Mr. Stylianou, Georgios Koutsoftas, and the IT Steering Committee, found it in the Crystal Point product AppViewXS. Hellenic Bank selected Crystal Point as their solution provider for two primary reasons. First, Hellenic Bank had been a customer of Crystal Point for many years, and trusted that relationship. Hellenic Bank knew Crystal Point would work closely with them to achieve mutual success. Second, and even more importantly, their analysis and prototyping usage proved the AppViewXS product provided them their best combination of capabilities. It preserved core application functionality and stability, while allowing rapid but – and this was key – **incremental** changes in user screens while moving the application securely to the web. AppViewXS also facilitated rapid integration of needed modern Java-based banking tools, and was architected to facilitate additional future advancements.

Throughout the implementation process, it was the vision and direction provided by Mr. Stylianou (who was promoted Vice President) that pointed the way for Hellenic Bank’s efforts.

A Few Specifics....

Increased Security and Reliability

Security is always a top concern in a banking environment. Security between the client browser and the AppViewXS web application server is simplified by leveraging the web browser’s HTTPS capability. **Redundancy** is accomplished via a backup web application server node.

Increased Capability, Productivity and Flexibility Leading to Decreased Training and Support Costs

As a 100% Java application, AppViewXS tightly integrates Java technology with little or no changes to the legacy application. Hellenic Bank developed an application (in C++) to host the browser which in turn displays the application screens. This was done to control the access to the application, removing all the unnecessary information and buttons of Internet Explorer. Also it is used as an intermediary control to launch other applications (e.g. Signature Verification system), exchanging information between them and the AppViewXS application.

Hellenic Bank and Crystal Point together implemented an instant message functionality for notifying the users of actions they need to take, such as authorizations for various transactions. Special functionality was built in AppViewXS to pick up these messages and display them in a separate “window” appearing above the main application frame. We also build a “history” like functionality allowing the user to see previous messages received.

The application recognizes the client PC's IP address and passes it back to the Banking System, for use in both access control and routing of approval messages, etc.



With the addition of a **clickable function bar** (shown to the left) users now have a much more intuitive method to operate the banking package, and to navigate within it.

[User Functions] The user can set 10 favorite Banking System functions for easy access.

[Sign +] The application allows the user to click on the button [Sign+] when presented with a screen containing a customer account. The application parses the AppViewXS screen using JavaScript to pick up the desired customer unique identifier. This is in turn passed to the signature Verification System which is activated presenting the required customer signature information.



[Date] pops up a Calendar control from which the user can select a date to be for automatic insertion into a “date” field on the AppViewXS screen.

[Copy] The application parses the AppViewXS screen using JavaScript and generates a document containing the contents of the screen and places it in the Windows Clipboard. Then this is available for use in various application like Word etc.

[Help] The current AppViewXS screen is parsed to determine which Banking System function it is displaying. Then the relevant online Help file for the specific Banking System operation is presented to the user.

[+ Font][-Font] These buttons are used to control the font size of the Application. There are 5 different font sizes to choose from

[Config] Allows the user to choose between three background colors.

Hellenic Bank also used the functionality provided by AppViewXS to add drop down menus and inquiry lists, to specific screens.



	03/02/2014 13:37	BATCH	AUTOREN	NOTIFICATION
2	FIXED DEPOSIT(S)	SUCCESSFULLY AUTO-RENEWED (BA*****-*****)		
03/02/2014 13:42			PROFITING 002	ERROR
	CANNOT READ \$RECEIVE (6)			
03/02/2014 13:42			PROFITING 002	ERROR
	CANNOT READ \$RECEIVE (6)			
03/02/2014 13:54		LYMBOURS	RECM 002	WARNING
	WRONG PASSWORD			

Field colors are dynamically customized for easier user reading of the content.

A customized windows menu appears with a mouse right click that is context aware of the application screen. This allowed extra functionality like “Copy Account” and “Paste Account” even though, in the Hellenic Bank NonStop application, an account is comprised of four different fields on the screen.



Hellenic Bank used the AppViewXS option of fetching screens from the Banking System without displaying them to the user to pass data to the client PC for generating customized formal documents which could not be generated via the Tandem spooler.

Increased User Morale and Customer Perception

Employees and customers alike now consider Hellenic Bank’s banking applications to be modern and advanced. Employees learn the application more easily and

have fewer technical issues. Customers and Employees both enjoy screens customized to the season, as an example of a modern flexible, user-centric application.



Summary

Hellenic Bank has now been using AppViewXS for a few years. Mr. Thomas Stylianou, whose trust, support and forward thinking led the bank to select AppViewXS in the first place has passed away, but his legacy continues on. AppViewXS continues to meet or exceed the bank's expectations for stability, strength and flexibility. Alkis Sergiou, of Hellenic Bank, says they are, "**..quite happy in terms of its reliability and service.**"

With AppViewXS, Hellenic Bank remains poised for additional enhancements. Their next step is likely integrating – via AppViewXS of course - Cheque reading and other machines to their banking applications.