

# Your solution to connect posts and banks



## Eurogiro system introduction

The Eurogiro System is data processing equipment for interchanging money transactions and other message types between financial institutions.

The Eurogiro Systems are applications designed for financial transactions with the following characteristics and advantages:

- Built-in functions to ensure reliable transfers
- Automated.
- Multi-user system
- Expandable. Institutions with a small number of transactions can start with a minimum system. As the number of transactions increases, the system can be easily upgraded without swapping hardware or software.
- Support of more than 200,000 transactions per day.
- All activities are logged on a single system for easy reconciliation and statistics
- Support of multiple host systems
- Option to automatically generate settlement messages
- Support of connection via Internet, leased line or SWIFTNet
- Support of multiple platforms

A user interface provides the system managers and operators to perform configuration, reporting and operational functions.

A help desk is provided as the single point of contact for all issues concerning the system, application and transaction transfer.

## System architecture

The Eurogiro System is a flexible solution designed to support the needs of the individual members.

Eurogiro offers 2 options for connection:

- Via SWIFTNet Closed User Group (SECUG) using your SAG (SWIFT Alliance Gateway) where the Eurogiro messages are exchanged in FileAct files. You may use our ESM application (Eurogiro SWIFT Middleware) to optimize the FileAct traffic by bulking and compressing the messages.
- Via proprietary network using our ELS application (Eurogiro Local System). The ELS can be delivered as a turnkey system (Standard solution) based on Linux, where all the necessary hardware and software is delivered by Eurogiro or as a 'Select solution', where the member takes responsibility for parts of the configuration.

The ELS and ESM applications are highly automated applications with minimum requirement for manpower to operate the systems, thereby reducing administration costs. They are developed with a number of value added functionalities such as automatic generation of settlement messages and reconciliation of messages.

Transactions are generated in the de facto standard for financial messages, the SWIFT message format. For efficiency and optimisation the transactions are packed into envelopes. An envelope contains multiple transactions with the same message type.

Transactions can be traced electronically, which guarantees fast handling of any enquiries from the customers.

The ELS and ESM have, in addition to connecting to your existing IT equipment (Internal host system), a data entry facility. It allows input of payments, settlement and account messages, queries and answers. The ELS and ESM thereby supports institutions without an Internal Host system or where the Host application has not been developed to support all the message types.

Statistics of all messages sent from the Eurogiro Systems are collected. Each month the statistics are being sent to Eurogiro, to the institution and displayed on the Eurogiro webpage for members.

The basic system maintains the configuration such as authorised

users, security, product codes and parameters for all parts of the ELS and ESM application.

**Eurogiro Cash International (ECI®) interface:** This is an on-line interface for receiving cash money orders and for track and trace of issued money orders.

The ECI is based on a central database at Eurogiro.

The interface supports connection from a central office (CSC), directly from the counter or via an API accessible from the host. Furthermore, we also support a domestic replica of the central database.

The ECI server collect statistics of all money orders sent or paid out. (Each month the statistics are being sent to Eurogiro and to the Institution.)

### **Security**

Eurogiro has a constant focus on security. The Eurogiro environment is protected to ensure that no single person or 3rd party organisation has the full control of the environment.

The security is based on the latest technology such as PKI and VPN.

All members must comply with our Information Security Policy and Certificate Policy.

All the messages transferred on the network are encrypted and the Envelopes are protected end to end by message authentication (digital signature) to prevent that no one can tamper with the contents of the Envelope transfer. Eurogiro runs

our own CA for the certificate issuance and maintenance.

Access to the ELS and ESM applications is via a browser interface and the HTTPS protocol. Only authorised users are granted access to the application and the various functions. The applications handle the user administration according to C2 security level. All events and exceptions are logged in an activity log-file.

The network and systems are monitored from a central centre to ensure the stability, availability and the integrity of data.

### **The equipment**

The ELS and ESM applications are supported by the following platforms:

- IBM AIX
- Sun Solaris
- Windows Server
- Linux Red Hat

and the servers shall be configured with at least:

- Back-up device.
- 2\* 20 Gbyte (or higher capacity) disks for system and user data.
- Disk mirroring, both system and data disks are mirrored.
- 2 LAN interfaces

Additional terminals and printers can be connected via the Local Area Network.

As default an additional backup / test environment must be established for contingency purposes. Depending on the needs and the number of transactions the system can be upgraded with the following options:

- Host connection
- Size of hardware platform
- Disaster Recovery system

The ELS can be connected to the Eurogiro network via a private global MPLS network (provided by Orange BS) or via Internet, depending on the volume of transactions sent and received. The diagram below shows an example configuration of the ELS.

Please note that the minimum system is designed for countries with a low volume of transactions.

### Host connections

Eurogiro recommends the use of TCP/IP via the LAN as the Host communication.

At present the following protocols are available:

- TCP/IP – FTP and S\_FTP
- TCP/IP – NFS
- MQ Series

### Installation

For the Eurogiro Standard solution Eurogiro will handle ordering of all equipment and network connection.

A hub-team will perform the installation:

- Unpacking and assembling of the system
- Installation and configuration of the basic hardware
- Configuring and testing of the communication to the external network.
- Optionally configuring and testing of the Host connection
- Configuring and testing of the application
- Installation and configuration of the security facilities
- Configuring and testing of the monitoring

After initial tests of system and set-up, a seminar will be given to educate System Managers / Operators in the use of the Eurogiro System.

For the Eurogiro Select solution the network connection equipment and the ELS application are mandatory deliveries from Eurogiro, while servers, installation, configuration and training are optional deliveries.

### Prices

The costs are divided into the following parts:

- One time Connection fee covering application license, equipment and network connection
- Installation and training
- Monthly Service charge. These charges are ongoing covering transaction fees, network connection, Help Desk, software license and application development
- Hardware maintenance; the member must enter into a maintenance contract with a local provider.

### More information

Please contact Eurogiro for further information.

### ELS System configuration example

