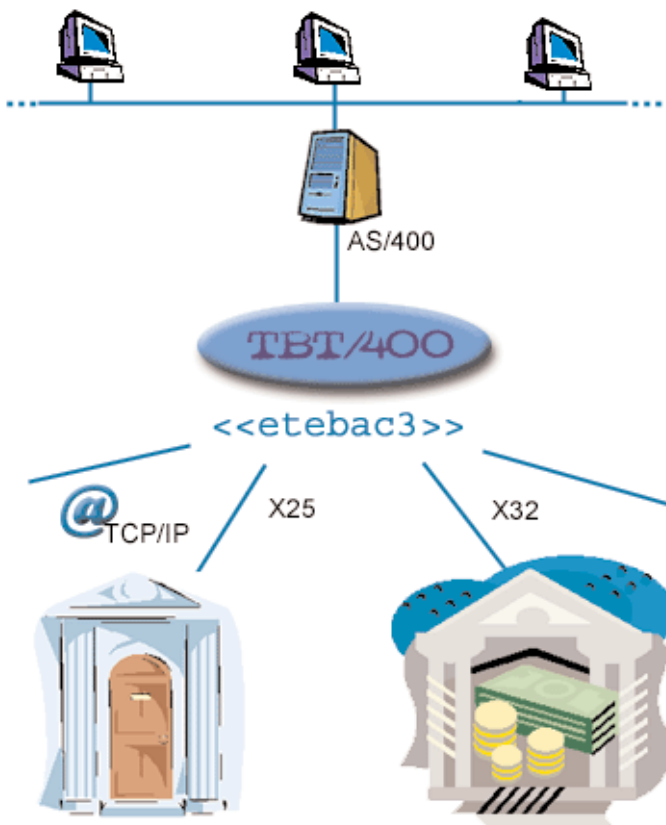


Remote Etebac 3,

for transfers between the banks and their customers.



▲ **Teletransmissions are more and more used for the exchange of information between Banks and their clients.** Not only is the availability of data reduced by this process, but both **the security and confidentiality are greatly improved**, over that of other magnetic media transfers.

▲ All the banks now propose electronic file transfers to their clients (account statements, account transfers...) bidirectionally, depending on the file type. As the list of proposed services can differ depending on the banks and will evolve over time; it is therefore recommended that they be asked to provide the latest list of services.

▲ These electronic data transfers are governed by **ETEBAC inter-bank standard** (transfers between the banks and their clients). ETEBAC is defined by the French Committee for Banking Standards (CFONB), and distributed by the French Banking Association (AFB).

▲ Client to Bank is mainly used by the Client company to transmit operations to be executed by its banker: it is termed the **Transmission** (Sending).

▲ Bank to Client is mainly used to transmit both accounting and pending information related to the account: it is termed the **Reception** (Return).

▲ **THE TRANSMISSION OF FILES TO BANKS IS DONE USING ETEBAC3 STANDARD:** bidirectionally, via TRANSPAC networks.

THE CALLING RULES ENVISAGED IN RESPECT OF ETEBAC3 PROTOCOL ARE AS FOLLOWS:

- the server is available for the customers, depending on each bank's schedule.
- a session is made up of three phases: connection, transfer, disconnection.
- the customer always starts the call, whatever the direction, transmission or reception.
- once the connection is established, the customer transmits a parameter card, unique to each bank, which contains details of the specific account, the required service, as well as a password.
- several parameter cards can be processed during the same call, provided the line is never unoccupied beyond the time specified by the protocol.
- each parameter card is followed by a file transmission in the direction specified by the parameter card, file which respects the AFB standards or is specific to the bank.
- the disconnection occurs at the end of the transfer, after a time specified by the protocol.
- the control of the three phases is effected by the customer's software, which receives a list executed messages for verification.

TBT/400 provides the ability to transfer files (transmission and reception) directly with an ETEBAC3 server via the **TRANSPAC** network.

In compliance the rules for this protocol, **TBT/400 always takes the initiative in calling.**

Additional requirements

- **Hardware:**
For X25 Etebac3 option, *no specific material is required.*
For X32 Etebac3 option, *an X32 modem is necessary.*
- **Connections:**
For X25 Etebac3 option, *your IBM AS/400 must have a connection and current subscription to TRANSPAC, with 1 CVC minimum available for TBT/400.*
For X32 Etebac3 option, *you need a phone connection with an X32 modem.*

Lines integral support

- **Multi-lines:**
TBT/400 supports as many X25, X32, ISDN or TCP/IP lines that you wish to assign to it.
- **Multi-circuits:**
TBT/400 manages as many concurrent communications that the available resources permit.
- **Lines supervision:**
TBT/400 has an automatic procedure which periodically reviews the state of the lines and as an option, responds to operator messages.

Files functionalities

- TBT/400 uses, in transmission as well as in reception, several types of OS/400 files on all of the available networks:
Physical files, source files, back-up files, spool files (in transmission).
- Access to files is done by transcodification, page codes management...

Automated installation

- TBT/400 has a procedure which ensures that the installation is effected in a minimum amount of time.

Directory functions

- Multi-protocols directory.
- Address checking X25 and IP.
Enforcement of access security.
- Access control to applications.
Securise the applications.

Supervisory functions

Several supervisory services and monitoring of message exchanges are provided by TBT/400:

- Supervision menus.
- Messages Queues.
- Output Queues.
- OS/400 view.

Miscellaneous functionalities

- Integrated scheduler.
files transmission, scanning, submission of jobs.
- Archives all received end transmitted files.
- Automatic purge.
Clean-up history files, remove the archived files, clean up the various OS/400 components.
- Dynamique menus management.
- A contextual and conceptual on-line help is provided for the differnets menus and commands.
- Integrated editor, similar to PDM, providing for message input and modification.

Gateways with translators or messaging software

TBT/400 provides a set of gateways to well-known AS/400 software packages which have communications needs. The available gateways are:

EDI400, EDITRADE, EDIBASE, GENEDI, OFFICE/400, OPEN400...

Evolutionary

Other communication modules can be added to communicate:

- with your partners (*Atlas440, Odette, FTP, PeSIT, X400...*)
- in EDI (*Atlas400, Calvacom, Diva, GEIS, IBM GN, Allegro...*)
- with internal protocol - Telemaintenance (*TBT protocol*)
- by fax, telex...

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TBT/400
option Remote Etebac 3
for banking transfers