

Digital Cash Management (DCM), is a web-based corporate solution designed to reduce a bank's dependence on its branch network for routine banking transactions. This scalable system will lower service costs, increase banking efficiency and enhance the overall banking experience of a bank's corporate client. DCM is part of eBworx's "Digital" suite of products developed over the past few years and adopted by numerous banks in Southeast Asia to complement their operations.

With DCM, a bank's client is empowered to conduct transactions such as payment, collection and trade financing amongst others, at the convenience of the customer's desktop. DCM also provides corporate clients the ability to do Liquidity and Information Management in making critical business decisions. It is a "Corporate Treasury" system that sits right on top of the customer's desktop.

eBworx's superior application design, domain expertise and industry experience inspires confidence among our clients. Through its proven "Digital" suite of products, eBworx helps financial institutions meet the challenges of an increasingly competitive market.

## DCM Functionality

### Payment Services

Funds Transfer, Bills Payment, Payroll Services, Check Outsourcing, etc.

### Collection Services

Account Summary, Transactional Statement Reporting, Lockbox, etc.

### Product Information

Access to latest forex rates, interest rates, etc.

### Trade Financing

Online application for trade financing, eg. letter of credit, etc.

### Liquidity Management

Account Sweeping, Pooling (Zero Account Balance), etc.

### Information Management

Cash flow Forecast, Liquidity Analysis, etc.

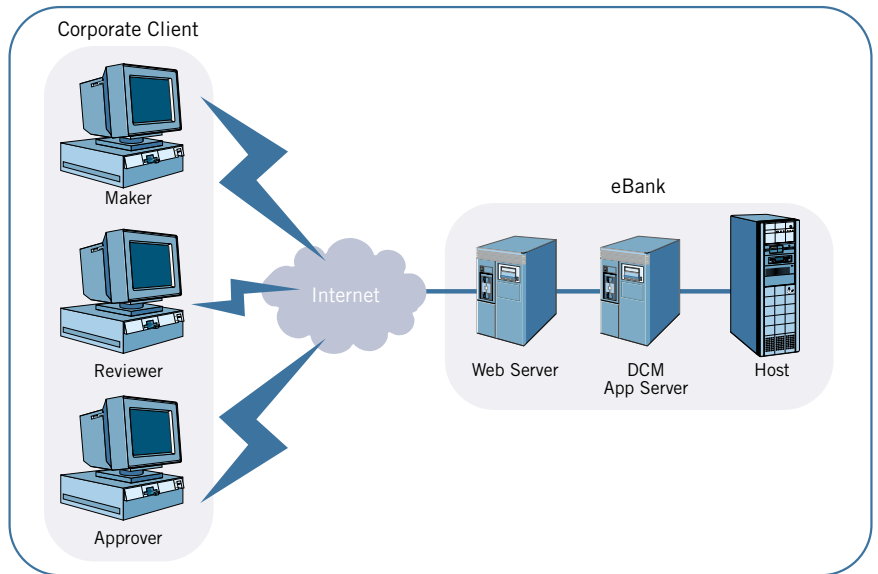
## DCM Components

The technology component supporting Digital Cash Management is the Digital Application Center (DAC) server, which contains business objects that handles end-to-end cash management services.

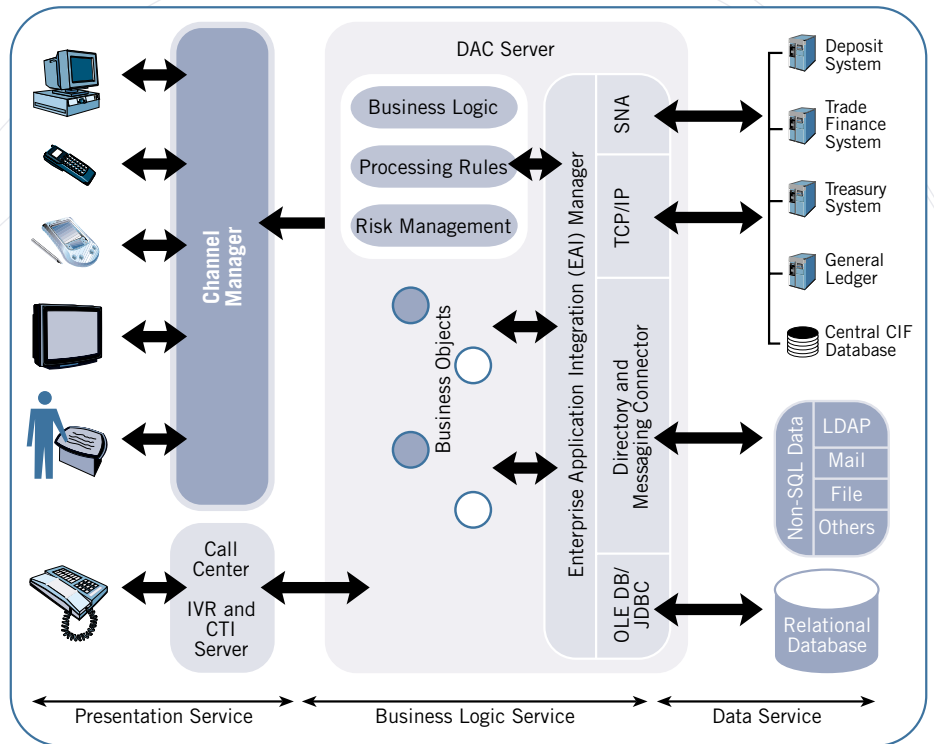
To provide multi-channel access to Digital Cash Management, the Digital Application Center's Channel Manager serves as the gateway between cash management services and all electronic delivery channels such as Call Center, Internet, Desktop PC or wireless devices.

Integrated to the Digital Application Center are the Legacy Hosts and Relational Database Servers that store application, system data and user profiles for personalization and workflow.

## A Typical Cash Management Services Network



## DCM System Architecture



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