



Product: Cheque Book Application Foundation - CBAF™
Code Name: "American Bank of Albania-AbA "
Release: 3.90.40
Document: Functionality Summary

Release	CBAF™ Release 3.30.29 is the second current major release of the Cheque Book Issuance System software application and is the implementation of CBAF/Financial™ and CBAF/Branch™ operational models.
Production	Private cheque books. Cashier's cheques. Withdrawal/deposit slips booklets.
Operation modes	The application can operate in all operational modes: Local. Regional. Central.
Architecture	The system implements a three-tier architecture with the system client to be installed to remote sites, the server in a central site and the database and cheque authorization module also in the central site but on a mainframe class machine.
Printing	Cheque book printing with 1 to 30 cheques per cheque book using true OCRB or MICR font for the code line printing. Printing in two language simultaneously (bilingual printing support). Printing in multiple currencies (multi-currency printing support). Automated currency selection for cheque printing. Cheque currency is defined by the currency of the linked account. Management up to 22 different areas on the front side of the cheque for variable text in variable formats printing. Cheque personalization: Issuing entity full name or legal title , Tax registry number, Address, Phone number.
Language	User interface, user messages with dual language support (Greek or English). Language is defined by the login user (pair of user name and password).
Currency	Multi-currency support. Cheque currency type is defined by the account currency.
Accounts types	Support up to 10 different bank account types: Basic types: current, checking, savings, and time deposit. Extended: demand, overdraft, reimbursement. Default types: current and checking accounts.
User Interface	Superior MS Windows User Interface. User friendly and productive. Dual language support for both server and client user interface.
Cheque book Authorization	Two levels of authorization procedures: Internal algorithm based on open cheques threshold per account. Authorization officer approval with two levels of officers. The system can operate with a combination of the two authorization modes based on end user criteria. By default, the minimum authorization level is one authorization officer to approve the production of a cheque book.
Host Communication	On-line transactions supported:

Cheque book issuance request (response) transaction.

Cheque book activation request (response) transaction.

Off-line files exchange:

Cheque book file: File containing the cheque numbers that have been issued and delivered to customers.

Customer file: File with customer information in order for the local customer database to be updated (insertions, deletions, update records).

Client to Server Message Protocol	CubelQ's proprietary.
Server to Host Message Protocol	CubelQ's proprietary.
Server to Host Files Record Layout and File Exchange Protocol	CubelQ's proprietary.
Client to Server Network Protocol	TCP/IP.
Server to Host and Server to RDBMS Network Protocol	TCP/IP.
Client Types	Eight categories of clients (users) CBAF/Client™ : Account Officer. Teller (Cashier). Account Manager. Chief teller. Printer (Cheque Book). Printer (Cashier's Cheque). Printer, Administrator. System Administrator.
System database	System own database on W2K Server Supported RDBMS: MS SQL Server and MS Access. Oracle. Virtually able to build of any database using creation scripts. Access to any database through native SQL statements.
Database Management	Managed Tables: Bank details and branches details. Users and user profiles. Customer information. Accounts types. Account numbers. Currencies. Extended cheque pages inventory. Production historical data. Logging (status and error log). Cheque numbers management.
MIS standard and custom reporting	Search criteria: Date, customer name, account number, account type, user id, cheque book status Presentation sorting criteria: Date, customer's name, account number, account type, the number of the first cheque of the cheque book and the number of the last cheque of the cheque book Presented data: Cheque book status (requested, approved/declined, printed, send, received, delivered), branch that initiated the request, user (initiated the request), customer name, account number, account type, cheque book first cheque number, cheque book last cheque number, personalization (y/n), customer's VAT number, currency (Euro, USD, GBP, other), date and time of the request, date and time of approval or decline, date and time of printing, date and time of send, date and time of receipt, date and time of delivery (to the customer)
Cheque pages electronic inventory	Part of the audit/security procedures of the system, CBAF™ supports an electronic inventory functionality for maintaining the consumption of the special cheque pages that are used for cheque book production. The system keeps the pages electronic inventory data for each DIDOgraf machine in specific tables (the cheque pages inventory tables) in the system database. Historical data and all program and user actions such as additions, deletions, pages consumption are stored in the system database and updated in real time mode by the CBAF™ clients.

	Extensive reporting on cheque pages inventory can be produced based on the pages inventory data stored in the database.
MIS reporting on cheque pages electronic inventory	Report on cheque pages balance (3-cheque, 1-cheque and blank pages). Report on cheque pages daily consumption (3-cheque, 1-cheque and blank pages). Detail report on all user and application operations regarding the addition and deletions of pages to the DIDOgraf machines.
Logging and reporting	CBAF™ supports extensive logging and reporting functionality. Logging is realized in special tables in the system database. Operation log, status log, error log, trace log and audit trail log are the different available logging facilities of the system. Extensive reporting is supported in two levels. Local reporting on the clients and global reporting on server.
Security	Application access. User authenticated login using user name & password pair, Authentication against CBAF© registered users, Dual control (two passwords) on system administrator login. Database access. Programs authenticated login using owner, user name & password. Data exchange security between the client and the server. Certification of legitimacy of the branch (Branch's electronic signature on each message), Session certification (Session's electronic signature on each message), Encryption on transaction message data elements, Data integrity mechanisms CRC16 (Checksum data on each message). Algorithms. RSA, 56-bit DES, RC2/RC4, SHA-1, Base64 encoding, Hex.
Modules	Four modules. CBAF™ Server (executable), dlls and configuration files. CBAF™ Client (Executable), dlls and configuration files. CBAF™ DB Administration Utility (Executable), dlls and configuration files. Database files. File type depends on RDBMS and OS chosen. CBAF/Server is a transaction processing application that runs on the server type machine. CBAF/Client runs on each employee PC participating in the cheque book production cycle.
Client Executable	CBAF/Client™ One client executable , for easy and uniform distribution, management, maintenance and support of the application. Definition of client type and the user rights during the login procedure by the pair user name and password. CBAF/Client™ executable identifies its mode of operation from the server response on a login request. Capability of request of many cheque books simultaneously for each account number (option: enable/disable or enable for selected branches only). Capability of printing cheques (cheque books) with or without personalization (option: enable/disable per cheque book request). Presentation only of the permitted cheque book statuses per client type at the application main screen cheque book grid. Selection of language (user interface and messages) per user during the login procedure by the pair user name and password.
Parameters	This CBAF™ release is completely parameterized with more than 70 parameters , thus giving the option to the technical administrator of the system to set the values of these parameters to the ones that correspond to the bank's requirements.