



hp nimius



E3

**investment protection and flexibility:**

- Open architecture based on pure Java
- Multi-channel and legacy system integration
- Infinitely scalable

**security:**

- 128-bit encryption
- Security layers: firewall, ACL-based authorization, tripwires, HP VirtualVault
- Added security through certificates, smart cards, SecurID, digital signatures
- Client login authentication
- Session management

**manageability:**

- Automatic software distribution for HP Nimius PFD client
- Simplified transaction and customer administration

**hp E3—infinitely capable**

To meet and even stay a step ahead of your customer's demands for new e-banking products and services, you must be nimble. Enter the HP E-services Engine (E3). As the middleware framework of HP Nimius, E3 offers you control over an ever-changing Internet landscape and new communications technologies. It allows you to quickly integrate your services without having to worry about accessibility and scalability. E3 is a robust, Java™-based server application with an open architecture that empowers you to:

- transform your existing banking services, whether or not they're Internet-based, to meet your customers' online needs.
- easily add, delete, or change e-banking products and services.
- keep pace with technologies such as Internet-enabled cell phones and palm devices that expand our customers' access to online services.

As the backbone of HP Nimius, the E3 platform offers investment protection, maximum flexibility, security, manageability, and scalability in helping you deliver e-based solutions to customers.

**protect your investments**

You want to and need to play in the Internet space to meet market demand and to lower your cost of delivering services; but that shouldn't force you to reinvent your systems. On the back end, E3 permits easy and quick integration of legacy applications and disparate databases using built-in technology adapters. Its open architecture also accommodates specific interfaces that are not considered industry-standard, and at a minimal cost to you.

Do you have different platforms to integrate? No problem. E3 is technology-independent. Built on pure Java, E3 won't tie you down. You can mix and match platforms in any configuration to meet your IT infrastructure.

Once you're up and running, E3 protects your investments on the front end. With the explosion of communications technologies such as wireless, you need a solution that gives your customers access to your e-banking services now and in years to come. E3 protects your future investments by enabling easy integration with new devices.

With a design that permits business applications to operate independently of each other, E3 makes implementation of any HP Nimius solution easy and low-cost.

**radical flexibility**

Thanks to E3's open and extensible architecture, you can change with the demands of the marketplace by adding, dropping, or customizing your e-banking services using HP's pre-built e-banking applications.

E3's multi-channel integration enables you to expand customers' communication channels with your institution. It gives all end users—whether they connect to e-banking services via desktops, wireless devices, HTML browsers or call centers—the same level of database access and security. Integration is possible with standard communications plug-ins, including WAP, SMS, RMI, E-speak, HTTP, SSL, and J/SSL. New plug-ins can be quickly added.

Regardless of the types of back-end systems existing within your institution, E3 easily integrates to the host system with pluggable technology adapters including JDBC, LDAP, CORBA, and EJB.

The value of your site can also be enhanced through E3's ability to integrate with third-party products, such as personalization software that enables one-to-one marketing and real-time financial news delivery that transforms your site into an e-banking portal.

**delivers top security**

Your system is only as reliable as it is secure. Several layers of security are built into E3 to protect technology investments, customer data, and ultimately, customer relationships. With 128-bit strong encryption, E3 offers the highest level of security available today for connections including SSL, Baltimore J/SSL, and Brokat X.Presso.

E3 provides firewall protection, user authorization based on access control lists (ACL), tripwire technology to automatically drop users after a specified number of failed login attempts, and integration with HP VirtualVault. Like a ship's bulkheads, VirtualVault has multiple, sealed compartments that prevent unauthorized users from permeating the system.

Use is also controlled through E3's client login authentication, which identifies users through PIN, PIN/TAN, and SecurID authentication. E3 also supports banking by phone with RADIUS server integration for authentication. You can further enhance the security of online transactions by adding certificates, smart cards, and digital signature capability on top of the E3 architecture.

Once users have logged on, HP Nimius session management safeguards each transaction against unauthorized access. Managers assigned to individual sessions guarantee the reliability and security of the session from beginning to end.

**easy administration**

E3 simplifies customer transactions, system management, and access to data.

For end users with the HP Nimius Personal Finance Desktop (PFD) client, E3 automatically distributes and installs software updates to ensure compatibility and access to your institution's latest offerings and capabilities.

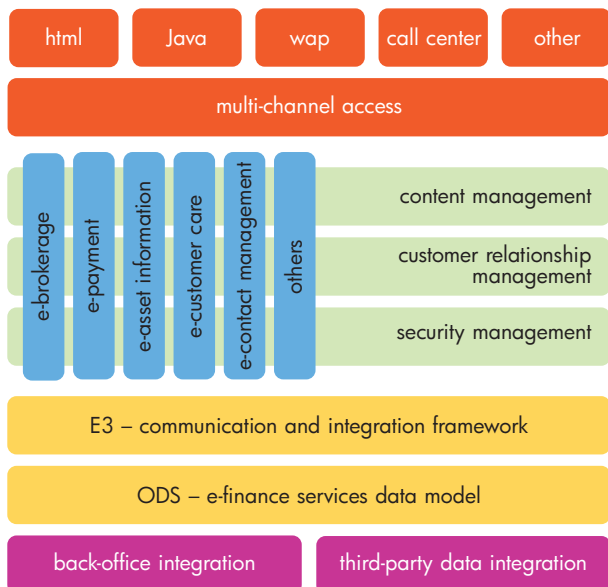
All transaction details are automatically recorded by E3's log facilities and can be retrieved by your institution for audit and data analysis.

Contract management capability allows you to define—to add, delete, and restrict—electronic users according to the services, products, and benefits offered by your financial institution. You can also easily access all customer data such as profiles, account information, and products purchased by end users.

**putting the pieces together**

No other framework enables you to harness the Internet for e-banking like E3. Designed with features that specifically address Internet-related issues such as security and scalability, E3 allows you to quickly adapt to the requirements of the financial marketplace and keep your business moving at Internet speed.

The diagram on the left illustrates E3 as part of the HP Nimius solution platform. Please refer to the HP Nimius solution overview and other Nimius solution component datasheets for more information.



HP e-solutions division  
HP Nimius marketing

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5980-2248E