Softgram e - Business Solutions Overview

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I. For Banking & Finance / Cross Industry

1. Web Trading Solution

A system whereby stock prices and new market information are monitored, ordering and sales are transacted and account balances are confirmed under WEB environments.

1.1 Stock Information and Trading System - HTML(CGI/Servlet) base

• Key Features

- Market prices by industry, index information and etc. are defined by script format.
- Development productivity and server module are integrated on the monitor screen.
- Light, Fast, easy to upgrade.
- Reference : LG Securities, TongYang Securities, GoodMornig Securities,

Hanwha Securities, Korea Economic Daily



1.2 Java Realtime Streaming Stock Information and Trading System

Key Features

- Light Realtime Streaming Server
- Compact Signed Java Applet Client
- Customizable Push Server
- Minimized System Load
- Perfect alternative for Day Traders
- Reference : LG Securities, GoodMornig Securities, Hanwha Securities, E*Trade-Korea

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1.3 Graph Engine (HTML, Java Applet)

• Key Features

- Stock Graph Image Generator
- Java Stock Technical Graph Manager
- Reatime Tick Graph
- Customizable Analysis paramters
- **Reference** : LG Securities, GoodMornig Securities, Hanwha Securities, E*Trade-Korea



1.4 Other Trading Solution

- Document Factory : Background/Scheduled Web Document Generation Engine
- Personalization : My Menu, My Window
- Mobile Phone Service(SMS) : Current Stock, Trade Status Notice
- Stock BBS
- Data Stream Processing Framework (BP)

2. Web Banking Solution

Web based customer/corporate banking system solutions.

2.1 Java Banking Terminal

• Key Features

- Web Java Emulator for tellers
- Application Screen Design Utility, Customizable for Application
- Magnetic Card Reader support
- Passbook printer support
- pure Java solution
- **Reference** : Hyundai Investment Trading and Securities (over 100 branch offices)



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2.2 Web Banking Application Framework

• Key Features

- Public Web Banking System
- IBM SNA Connection support
- Reference : Hanvit Bank E-Hanvit Internet Banking

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2.3 Java PFM(Personal Finance Manager) / Corporate Banking

- Key Features :
 - Light Signed Java Applet
 - Transaction information download, statistics, projection
 - Corporate Banking : Payment approval workflow, multiple transfer

• Reference : Hanvit Bank E-Hanvit Internet Banking



3. WEB MIS/EIS Solution

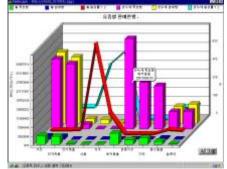
Web based MIS/EIS solution suite.

3.1 Executive Information System (EIS)

- Key Features :
 - Web based intranet application
 - Various reports and business charts
 - MS Excel Interface

• Reference : LG-Caltex Oil





3.2 Management Information System Functions

• Key Features :

- Web based intranet application
- CRM, SCM, Employee Information system, Finance/Accounting, Sales/Order management, ...
- Reference : Kookmin Credit Card, Asics Sports, Korea Leasing Company,...



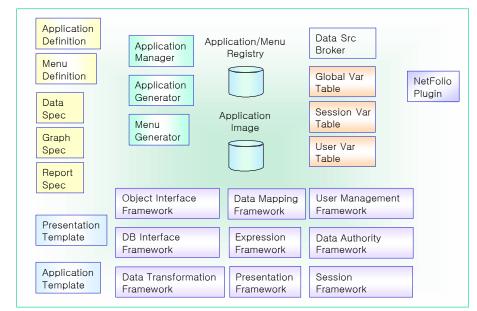
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4. NetFolio (Web Application Framework)

Web Application Development Tool.

• Key Features

- No programming
- Fast DB Interface
- Application Framework/Templating
- User defined business logic support
- JSP(Java Server Page) / Menu Generator
- Various table, Graph, Report support
- MS Excel, Windows Application interface
- Components
 - NetFolio Script (Servlet, F-CGI support)
 - NetFolio Plugin
 - NetFolio Data Manager
- Architecture Diagram



- Applications
 - WEB Trading System
 - WEB Banking System
 - WEB MIS/EIS

II. For Business-to-Business

1. Purchase Card Solution (off-line, internet)

• Key Features

- Corporate purchase card system
- Level1,2,3 Data support
- Web Card Terminal (Level 1,2)
- Web Purchase Client (Level 1,2,3)
- e business Corporate Payment Solution
- Card reader + Printer Device support
- Customizable MIS Interface
- XML-EDI Translation
- Reference : Korea Development Bank Capital (Under development, scheduled to open on August)

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2. E-Commerce for Buyers and Sellers

- Key Features
 - Internet B-to-B mall with corporate payment system
 - Level 1,2,3 Data support via internet
 - Payment via Web Card Terminal
 - XML-EDI Translation
 - low cost per transaction
- Status :Under development, scheduled to open on October

III. For Wireless Internet

WAP Solution

• Components

- WAP on WEB (WAP Server/Client/Toolkit)
- WAP Club Service (Market presence: Stock Quotes, Game)
- WAP-Based E-Business Application Service (Mobile marketing & Transaction Processing Solutions)

• Strategy

- Complete/undertake government-funded project
- Market initiatives
- Targeting Corporate Application Solution Service
- Alliance with Mobile Operators
- Apply to existing Softgram Solutions