

ERP PROPOSAL For Banks

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Hisplus Systems Limited

HISPLUS Systems Limited is an indigenous IT company. We specialize in the development and deployment of computer application programs, ERP, e-commerce, e-business, e-portals, allied sales and services, biometrics management and IT training.



What is ERP?

- Enterprise resource planning (ERP) system is the integration and management of internal and external information across an entire organization—embracing finance/accounting, manufacturing, sales and service, customer relationship management, human resources management etc.
- Enterprise Resource planning is also the seamless information flow and integration among various sectors or sections of banking industry. It is the automation of business workflow.
- The purpose of ERP is to facilitate the flow of information between all business functions inside the boundaries of the organization and manage the connections to outside stakeholders.



Why ERP?

- The banking industry faces the challenge of providing **innovative products** to cope up with the **demands of a growing population** of **technology-savvy** and **affluent clientele** and at the same time increase their **profitability** by making effective use of resources with a view to **minimize costs** and risks with a **dynamic workforce**.
- Financial institution is facing **tougher competition, reduced margins, rapid change** and new **regulatory requirements**, banking organizations are under pressure to have access to and provide more **timely and accurate information**.
- In order to overcome these challenges, ERP helps banks become more **customer-centric** and **efficient**. Critical **business** tasks – including **business analyses, financial and accounting processes, human capital management, support and logistics** – are **improved** for employee access, while **customers, vendors and partners** can gain more **flexible, yet secured, access** to key service areas.
- These enable banks to provide **innovative, result-oriented and cost-effective solutions**.



What can ERP do for Banks

- **Improved Productivity and Visibility.** Familiar, easy-to-use tools that enable employees to work quickly and make **smart, proactive decisions.**
- Deliver the information and analysis tools needed for sound and **confident decision-making.**
- **Manage Change and Growth:** Build more profitable supply chain relationships and efficiencies. Quickly **adapt internal processes** to meet changing demands.
- **Compete Globally:** Manage the complexities of a global organization by consolidating and standardizing processes and by providing visibility across the organization.
- **Simplify Compliance:** Reduce risk and liability associated with corporate governance, **regulatory compliance, and customer initiatives.**



Types of ERP Packages

Microsoft Dynamics AX

SAP ERP

Sage ERP

Open ERP

ERP 5

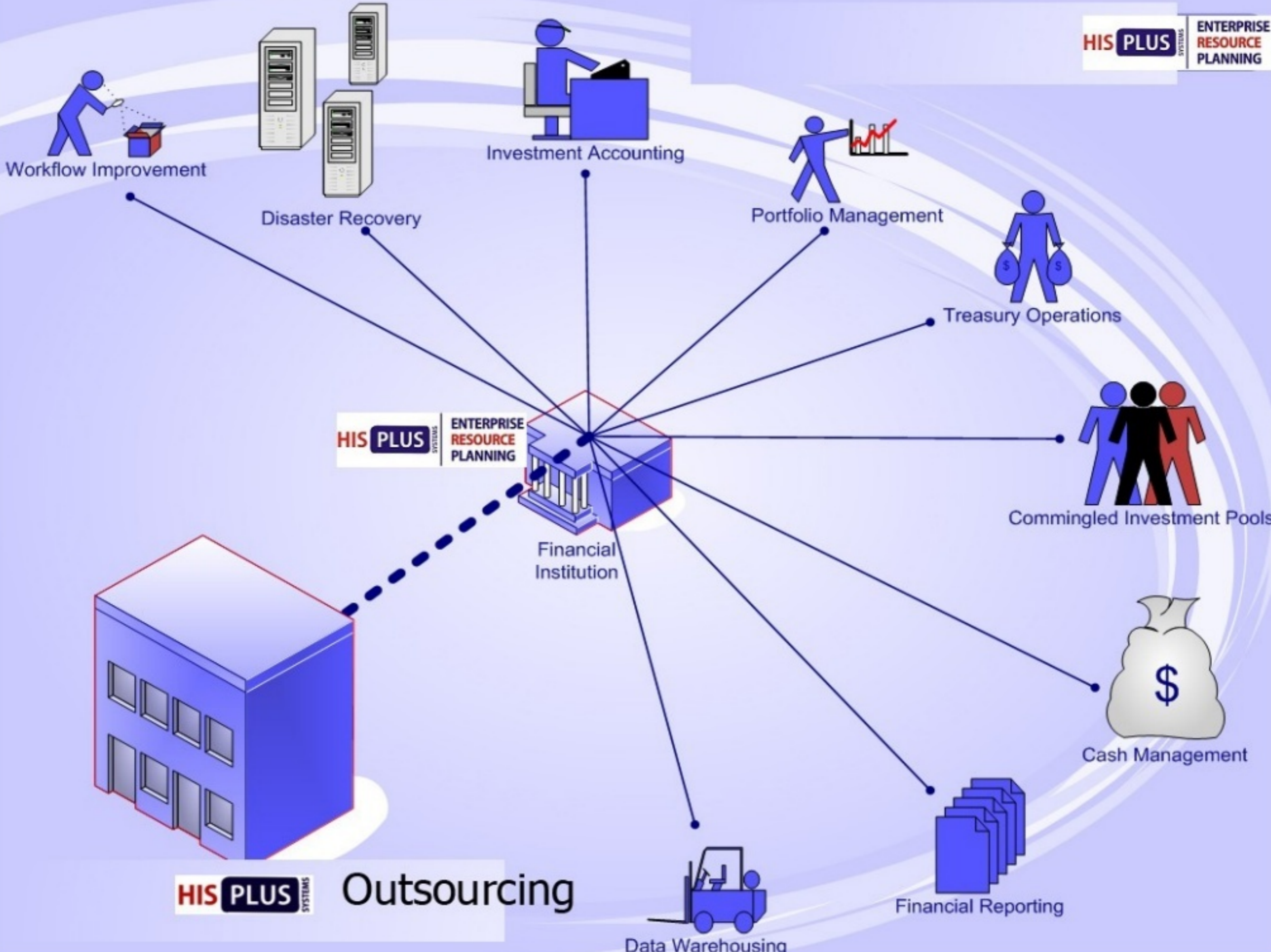
Oracle JD Edwards

Ms CRM



Module	AX	NAV	GP	SL
Business Intelligence	X	X	X	X
Business Portal	X	X	X	X
Compliance & Risk Management	X		X	
Field Service	X		X	X
Financial Accounting	X	X	X	X
Human Resource Management	X	X	X	
Inventory Management	X	X	X	
Production Planning & Execution	X	X	X	
Project Management	X	X	X	X
Quality Management	X		X	
Sales & Marketing	X	X		
Service Management	X	X	X	
Supply Chain Management	X	X	X	
Warehouse Management	X	X	X	

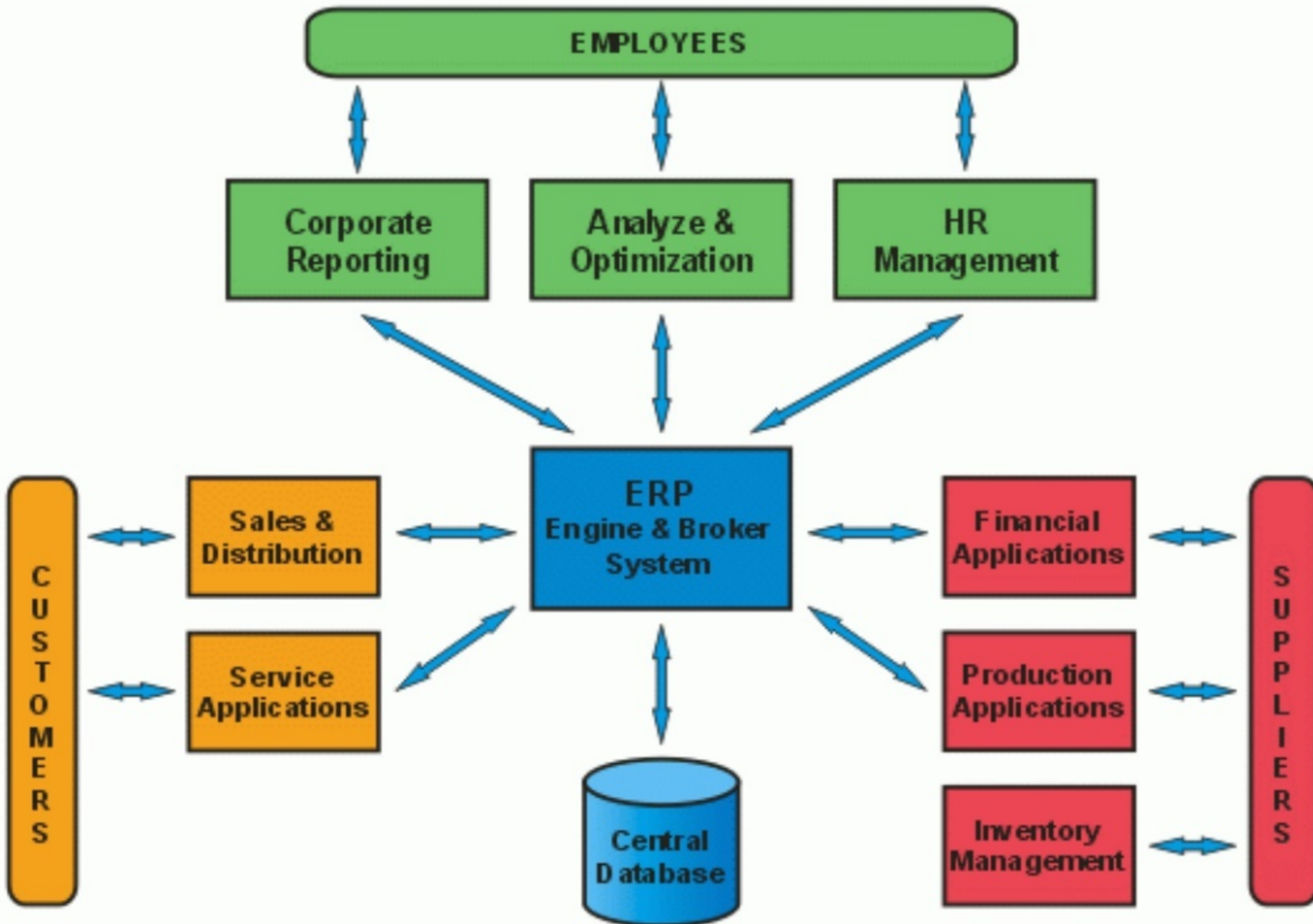




ERP Automation to meet your Banks' goals

- Increased **visibility** and **information accuracy** through seamless integration of **front office** and **back office** systems.
- Improved cash position through a **reduction of manual, duplicate, redundant** or **erroneous** tasks.
- Reduction of **administrative burden** linked to **improved efficiency** and **lower** costs with financial systems that enable operations without the need to increase headcount.
- Improved **planning** with integrated and flexible **reporting, budgeting** and **forecasting** solutions.
- Increased business predictability from **trusted and transparent management reporting and analysis.**
- Improved **customer experience and satisfaction**





General Benefits

Streamlines business processes

Supports better decision making

Increases accountability

Improves accounting processes

Simplifies generation of reports

Reduces paperwork

Eases access and integration with other systems

ERP Features for Entities and Processes

People and Organization

- Managed through a single database which unifies clients, suppliers, leads, prospects, media, etc. while keeping their relations and their career history

Events

- keep track of emails, phone calls, faxes, visits notes, both incoming and outgoing.

Tickets

- Be used to track service opportunities, support requests, marketing campaigns or meetings and keep track of all related Events, People and Documents.

Documents

- Such as services offers, specifications, invoices, contracts, tenders, etc. are stored in a central repository, which supports major Office formats (ex. DOC, ODT, XLS, ODS, PDF, etc.), provides full text searchability and guarantees the traceability of business decisions in relation to sales, support, procurement, etc.



ERP Features for Entity Processes

Workflows

- CRM business processes and security policies are implemented through ERP extensible and configurable workflows.

Worklists

- keep track of work progress in a team.

Categories

- Provide direct access to selected records: by region, service interest, market segment, etc.

Project and Time Management

- ERP CRM integrates seamlessly with project management, outsourcing and billing in relation with Tickets.



ERP : Human Resources; common modules



ERP modules

Attendance
Biometrics
System

Project
Management

Unified
Communication

Fixed Asset
Management

Document
Information
Management

Messaging

Supply Chain
Management

Legal Service
Management



ERP Common Modules: Services

Customers

Contracts Management



Contract Template



Leads Management

Service Orders Management

Sales and Marketing Teams



Opportunities



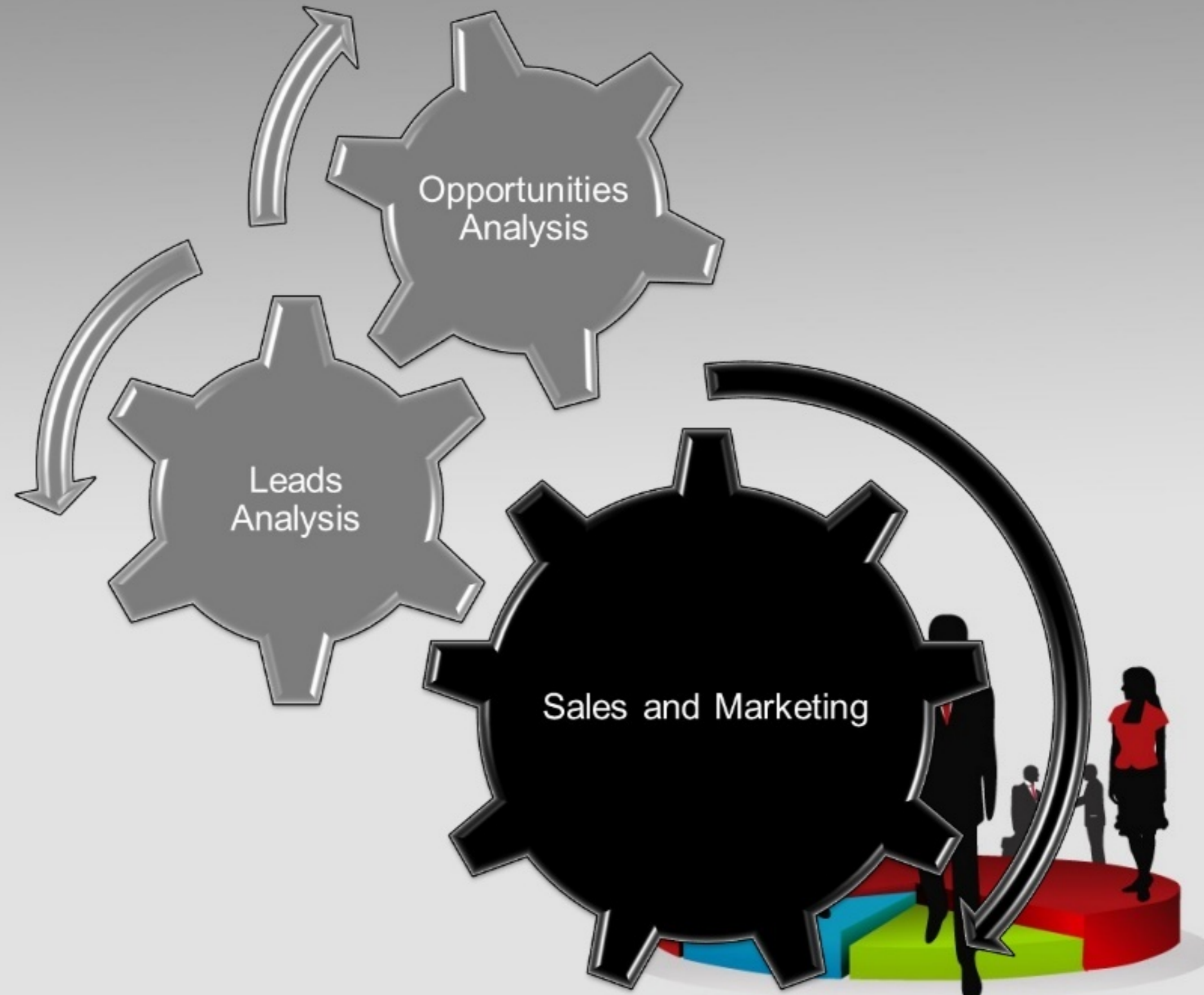
Quotations Management

Orders Management

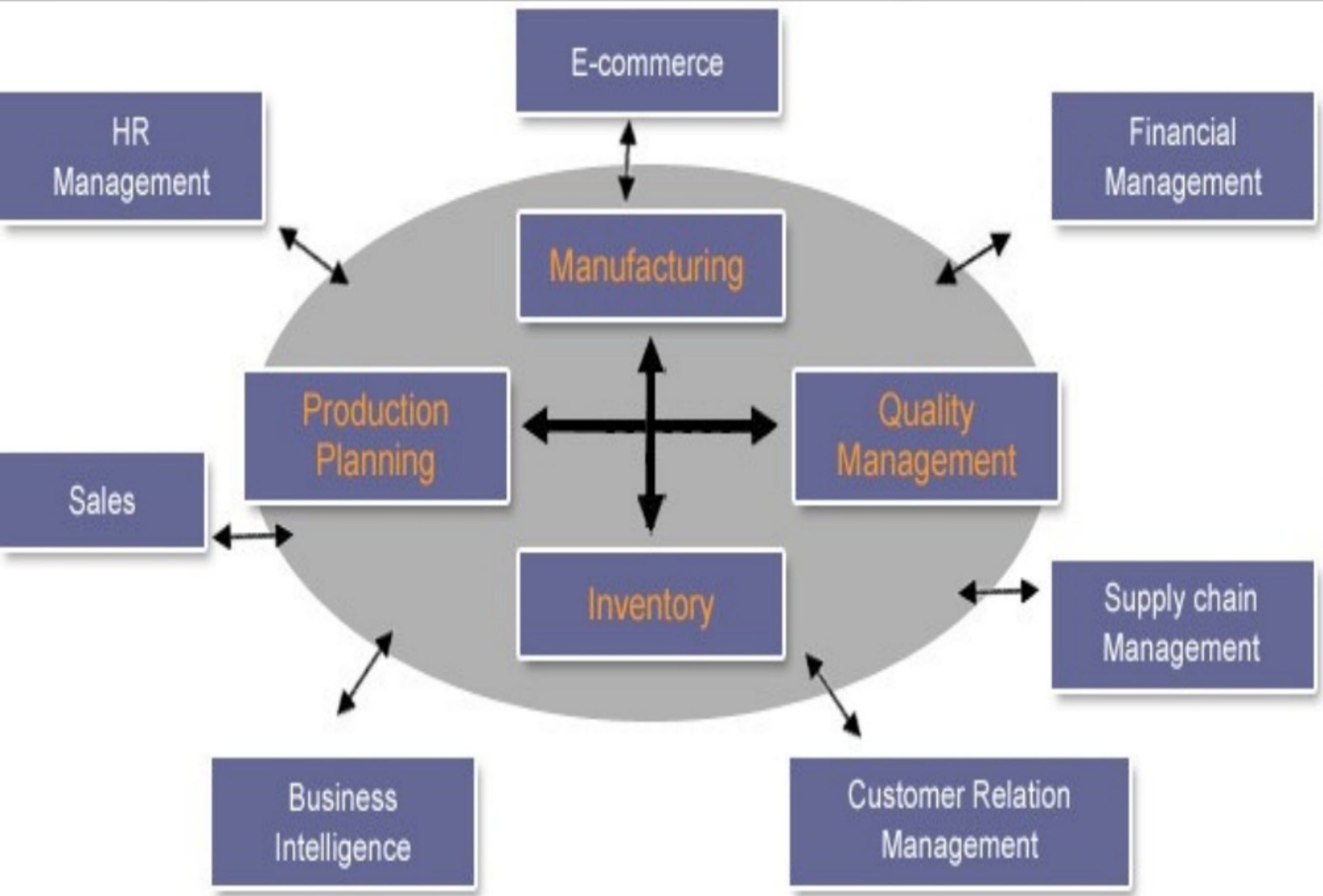
Daily Operations



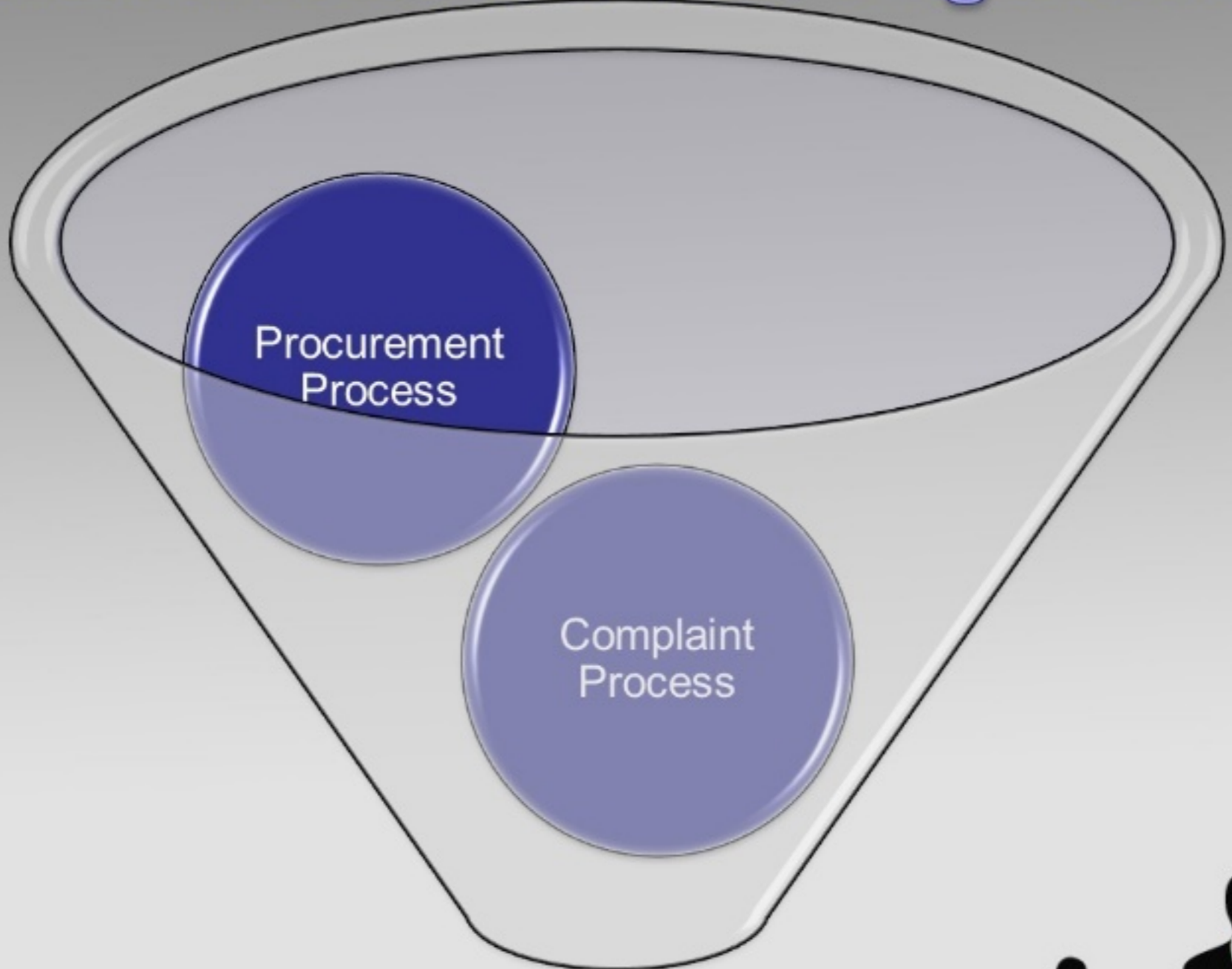
ERP Common Modules and Segments



ERP Common Modules and Segments



ERP Common Modules and Segments



Business Processes



ERP Modules: Relationship Management

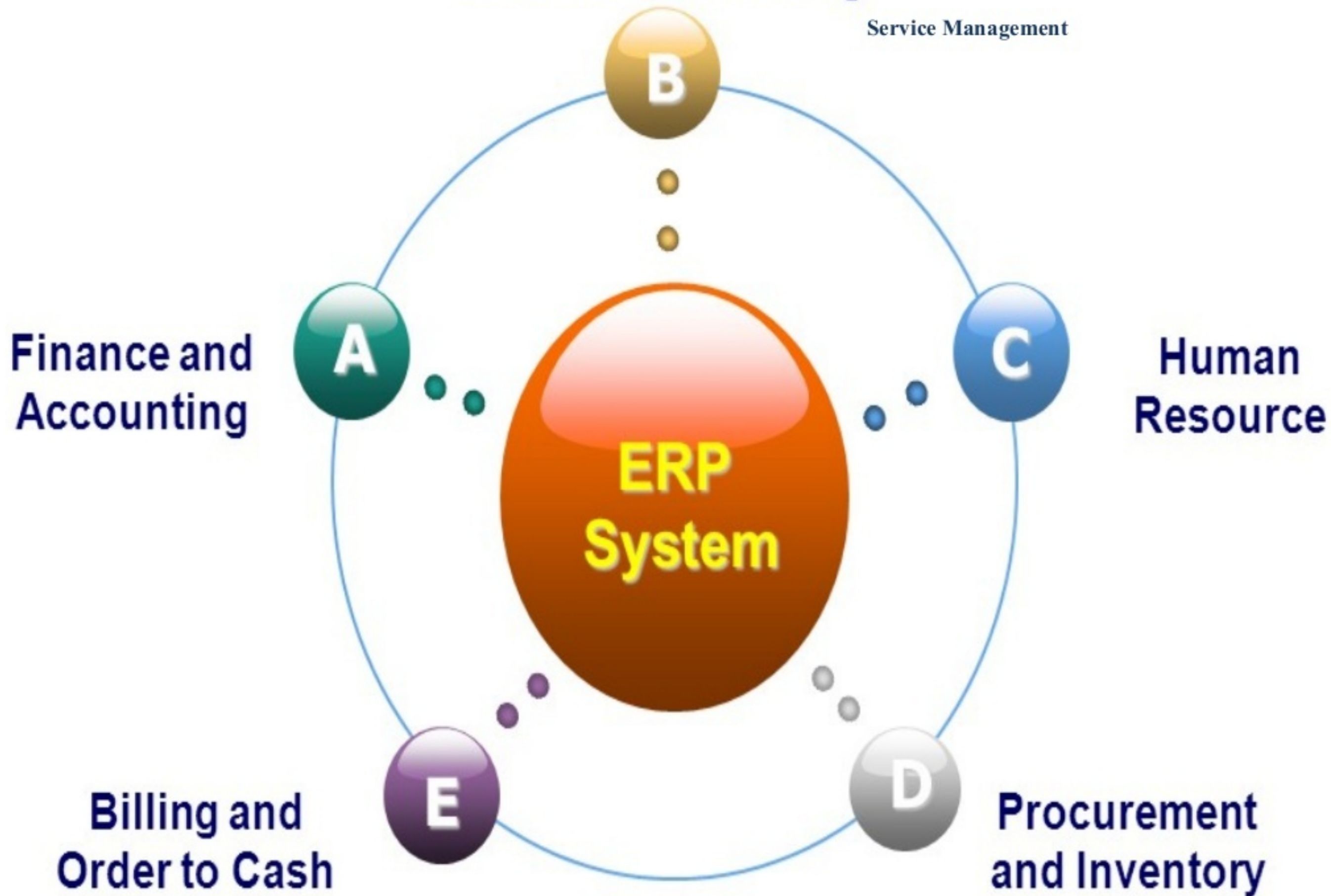
- Automatically classify customers into different preferred customer tiers based on bank balance and transaction history.
- Automatically Recommend Financial Products based on past history and balances.
- Organize various types of campaigns including mail, email, phone and event campaigns.
- Run Tailored Marketing Campaigns for Customers. Track Responses of a campaign.
- Marketing campaigns for bank customers with ability to track success of each campaign



Sales and Marketing

Task Management

Service Management



**ERP
System**

**Finance and
Accounting**

**Human
Resource**

**Billing and
Order to Cash**

**Procurement
and Inventory**

Case Studies: African Development Bank

- Migrate application customizations from “pre-production” environment(s) to the production environment(s)
- Complete scheduled and on-demand instance refreshes
- Implement client copy and maintenance
- Implement, manage, and monitor TMS (Transport Management System)
- Co-ordinate with the application and database team for resolution of problems (performance issues etc.)
- Plan and conduct disaster recovery.
- Perform routine production support activities and provide incident and problem management support
- Undertake performance fine tuning



Case Studies from Banks: General

- An ERP system offers wide-ranging integration between different banking system modules.
- ERP integrates **users, information, processes, and applications** for higher productivity.
- It facilitates **decision making** with simulations for **enhanced responsiveness** and change.
- It uses
 - portal technology
 - business intelligence
 - knowledge management
 - Mobile technologies

that save time and reduce costs.



Case Studies from Banks: General

- It enables banking **employees** interact with **bank's top brass** for reduced time and effort and reverses the usual communication '**top-down**' to '**bottom-up**'.
- ERP system provides complete end-to-end solution covering payment processing, cash accounting, cash management and security
- Revamping **payment processing** needs a high quality understanding on how banks **make payments**.
- This may be clear cut for one branch at particular location but may become more complex while dealing with multiple branches in different countries and operating under country specific legislations.
- Similarly, **cash accounting** complexity increases with multiple locations and **currencies**.



Case Studies from Banks: General

- ERP system offers **facility of sharing bank processes** with **vendors, customers**, and other partners for optimum **use of bank assets**.
- ERP combines **planning, reporting** and **analysis** of all bank assets in one process.
- ERP for banking solutions make available on one platform a widespread variety of functions, numerous industry-specific features, a wide **collection of augmentation** options, and support for bank assets.
- ERP system is essentially module based, multi currency, multi linguistic, multi user and multi-firm in operation.
- It provides **online support, online trading** and can generate **online manuals**.
- In banks it can be integrated with all financial systems and back-office systems.



Case Studies from Banks: General

- It simplifies **processing of incoming and outgoing payments** for **efficient cash flow**.
- ERP system provides a far-reaching range of services and tools to monitor all **financial accounting transactions in real time**.
- It strengthens the **logistical capability** in handling **bank notes, valuable metals**, and non-banking specific goods and services for a more efficient, streamlined business.
- ERP systems for banking industry are generally very **helpful for**
 - **Operational planning**
 - **Tactical planning**
 - **Strategic planning decisions.**



Case Studies from Banks: General

- Accounting and financial management functions of the banking industry using ERP system may cover a number of important responsibilities such as

Monitoring and analyzing an enterprise **financial condition**

Managing accounting systems

Preparing financial statements and reports



Case Studies from Banks: General

- **Bottom level** (operational) planning is done by employees at lower level in the hierarchy who are generally assigned with responsibilities to complete day-to-day tasks such as **payroll, banking inventory and fixed assets.**
- **Middle level** (tactical) planning is done by middle level employees in the hierarchy who are concerned with **system support decisions** such as **resource allocation.**
- **Top level** (strategic) planning is done by the bank's top brass who are concerned with strategic directions and long term strategic goals of a bank.



Case Studies from Banks: General

- A case-in-point for strategic thrust at top level could be for **decision making** for such issues that a bank often makes money from a business account in three ways: (i) fees, (ii) interest on loans, and (iii) reinvestment of deposits.
- Money market conditions will often determine which of the three is most profitable. For example, in periods of high interest rates (tight money), deposits will be worth more than in periods of lower rates.
- Designing a customized financial solution for banking services requires banking industry expertise.
- An ERP system in bank facilitates decision making for such issues in holistic manner.



Case Studies from Banks: General

- Financial management solution for banking industry with an ERP system integration for issues of this nature is designed to facilitate and customize a roll out plan for implementation by standardizing information, processes and applications across all departments of a typical banking system.
- ERP systems in banks create **considerable flexibility** and ease in various banking functions such as access to business data from anywhere.
- ERP helps in developing **management and information system** for very profitable areas such as **lending** but that are very risky activity for banks.
- ERP helps in monitoring risk involved and cash security. For all round success an ERP system should be integrated with other banking systems after customizing and tailoring to individual banking needs and integration with other banking systems.
- ERP can replace the bank's legacy systems and deploy integrated ERP applications.



Case Studies from Banks: HR

- Business need: Banks using heavily customized and modular software for its HR functions including its payroll, benefits administration, HR management information system, recruitment, career and training systems and employee Self-Service systems; soon find out that this highly tailored system required a significant maintenance effort, representing a substantial cost in upkeep. Introducing changes required by Government, CBN or international regulations maybe costly and slow.
 - To reduce operational costs and cut the time taken to respond to new business regulations a solution needs to be found
- Solution: Implementing ERP Human Capital Management (that integrates with all other departments of Banks, that would run on different servers.



Case Studies from Banks: HR

- Benefits: A hugely complex and modular HR system has been consolidated and simplified using the ERP Human Capital Management solution.
 - The new system would cut administrative processes, reduced complexities and minimized the workload for both the IT and HR departments by 30 – 70 percent, translating to significant savings and labor efficiencies.
- This enables staff to process personnel issues through the portal quickly and easily, reducing bureaucratic processes by between 30 to 70 percent.
- The employee portal would be particularly successful as it is much easier for staff to process requests for vacations and training, and for HR to manage these requests.



Case Studies from Banks: Lagacy Software

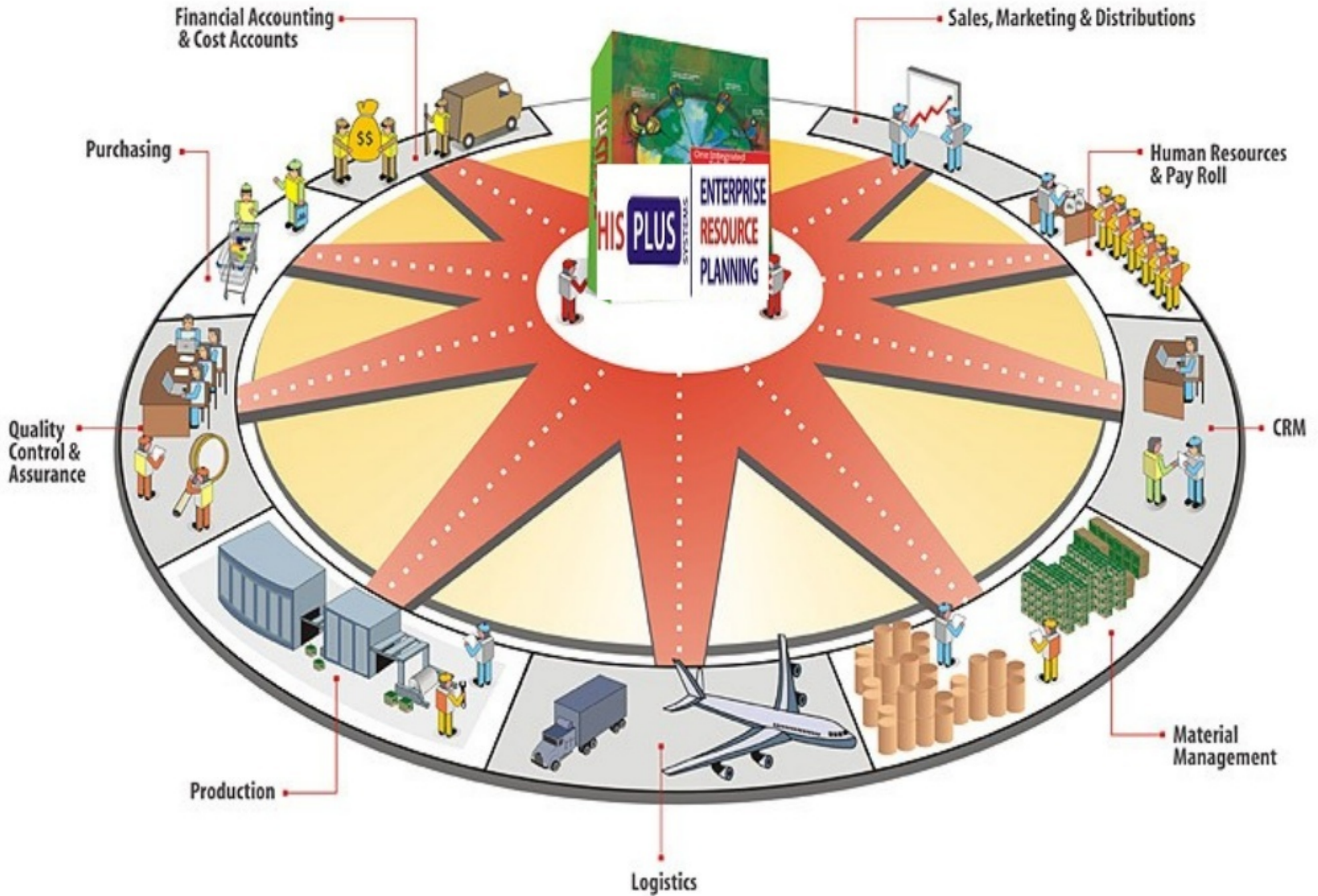
- Business need: In other to modernize existing banking systems by building a customer centric platform that enhances the way the Bank provides services to its customers and the way it does business. The goal is to make customer banking experience simpler and more efficient, underpinned by excellent end-to-end processing systems.
- Solution: ERP for Banking solution portfolio provide banking-specific (transactional banking, CRM, risk management) as well as banking-relevant (financial accounting, human resources management, procurement) services and solutions created on a single enterprise service-enabled business process platform.



Case Studies from Banks: Legacy Solutions

- Benefits: Moving from legacy system to ERP for banking platform will offer excellent customer service.
- The focus on IT included reorganization and efficiency efforts which generate high savings. Therefore ERP banking Solution backed up with appropriate server technology architecture will create a reliable and secure technology that supports continuous availability of systems.
- Disaster Recovery (DR) is a critical component of IT and risk mitigation strategies, compounded in difficulty by ever growing data volumes, distributed computing and new technologies.
- *While legacy systems are inherent in all large financial institutions, few have had the courage to challenge and execute the necessary changes. Core banking modernization using ERP banking solutions will place the bank well ahead of its competitors.*
- *The new architecture behind the ERP platform gives power to treat IT as a utility*





Case Studies from Banks: Banking Solutions

- Business need: Providing commercial information to investors and improving process control is a key part of the growth strategy in most banks. Existing solutions were unable to provide the information required, and could not respond to changing business needs.
- Solution: Bank chose to replace its legacy systems and deploy integrated ERP applications
- Benefits: The ERP Banking Solutions will meet bank's need to serve investors, support regional and specialized or customized banking needs
 - It offers full integration of operational areas.
 - It delivers 100 percent reliability, very low maintenance costs and high-performance information management.
 - **ERP operational efficiencies for Banks**
 - ERP improves business and technical efficiencies for Banks



Case Studies : Queries

- Business need: As Banks business needs grow, they suffer from delays and slow response times to queries with are sometimes lost in millions of queues.
- Solution: ERP module on Business Warehouse with a good quad processor server, can ensure speedy, consistent and reliable query response times, thereby increasing query speeds and reporting, The solution also could ensure high availability, quick disaster recovery and optimal performance over the mid- to long-term.
- Benefits: Implementing ERP business warehouse fulfills the data query and mining needs of the bank with improved reporting needs and speed so that the reports accessed by most users are available in few seconds. This improves general workflow efficiency. Also load processes can be executed during business hours.



Case Studies: CRM

- Business need: As the financial services industry continues to consolidate and expand, banks require new and innovative strategies to remain competitive, create growth opportunities, and contribute to the bottom line.
 - Without a centralized system that provides a single view of the customers, valuable information can be lost
- Solution: customer relationship management (CRM) for banking provides a single repository for all customer information that integrates with legacy and core systems. Specifically tailored to markets and segments within the Banking industry, it delivers a complete view of your marketing, sales, and service requirements.
 - Consolidate information from disparate systems and integrate workflows to effectively manage customer interactions
 - Identify and manage targeted cross sell and up sell opportunities using analytics to better serve customers
 - Evaluate "at risk" customers to turn non-profitable ones into profitable ones



Account: A. Datum Corporation
Information

Details:

- Information
- More Addresses
- Activities
- History
- Sub-Accounts
- Contacts
- Relationships
- Workflows

Sales:

- Opportunities
- Quotes
- Orders
- Invoices

Service:

- Cases
- Contracts

Marketing:

- Marketing Lists
- Campaigns

General Details Administration Notes

Account Name * A. Datum Corporation Main Phone 555-555-0100

Account Number

Parent Account

Primary Contact

Relationship Type

Currency US Dollar

Address

Address Name

Street 1 One Microsoft

Street 2

Street 3

City Redmond

State/Province WA

A. Datum Corporation - Message (HTML)

Message Insert Options Format Text

Clipboard Basic Text Names Include CRM Options Proofing

To:

Cc:

Subject: A. Datum Corporation

Send

Here's the account information you need. Welcome to the A. Datum Corporation account! They are going to really appreciate having you on board.

A. Datum Corporation
<http://moss:5555/MicrosoftCRM/sfa/accts/edit.aspx?id={00ABAE3A-E9C3-DC11-BFBB-0003FF759AFD}#>

Status: Active

- Duplicate Detection
- Imports
- Queues
- Reports

Mail

Calendar

Contacts

Tasks

Wide World Importers

Wingtip Toys

Woodgrove Bank

1 of 26 selected.

To-Do Bar

No upcoming appointments.

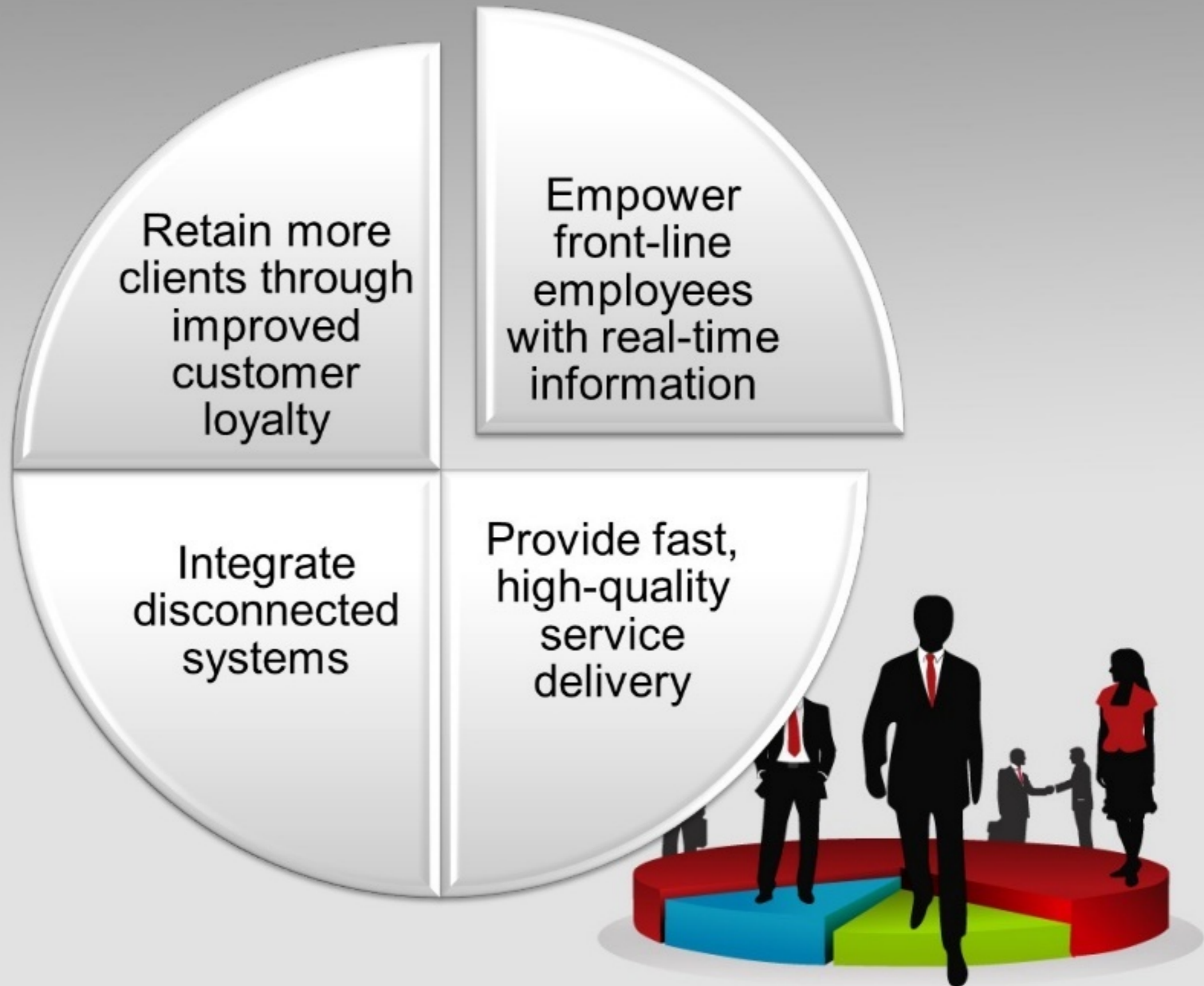
Today: 0 Tasks

Case Studies : CRM

- Benefits: Offer your clients more value-added services while streamlining business processes and lowering costs.
 - **Gain greater insight into your customers' needs by:**
 - **Offering more relevant, personalized products and services**
 - **Identifying high-value clients and allow you to pursue new revenue opportunities**
 - Import and use key data from other systems
 - Easily incorporate regulations and compliance changes
 - Automate marketing campaigns for targeted prospects
 - Share complete customer information across existing systems
 - Increase employee effectiveness with automated workflows
 - **Consolidate information from disparate systems and integrate workflows to effectively manage customer interactions**
 - **Identify and manage targeted cross sell and up sell opportunities using analytics to better serve customers**
 - **Evaluate "at risk" customers to turn non-profitable ones into profitable ones**



Case Studies: Retail and Commercial Bank



Case Studies: Investment and Wealth Mgt

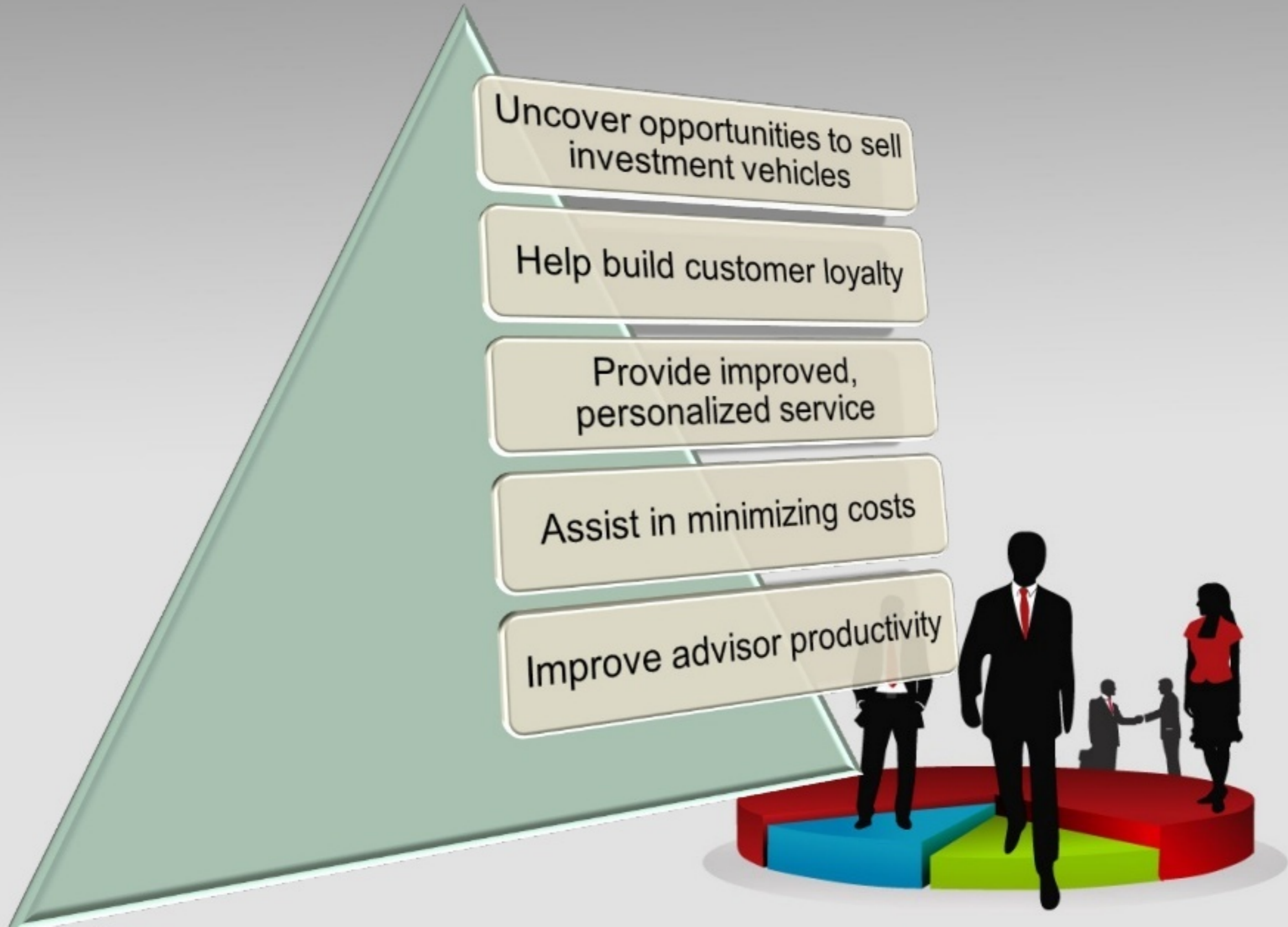
Achieve rapid
CRM
adoption
across the
enterprise

Enable real-
time views of
client
information
across
multiple
channels

Integrate with
core
investment
applications
for a holistic
view of your
firm's
performance

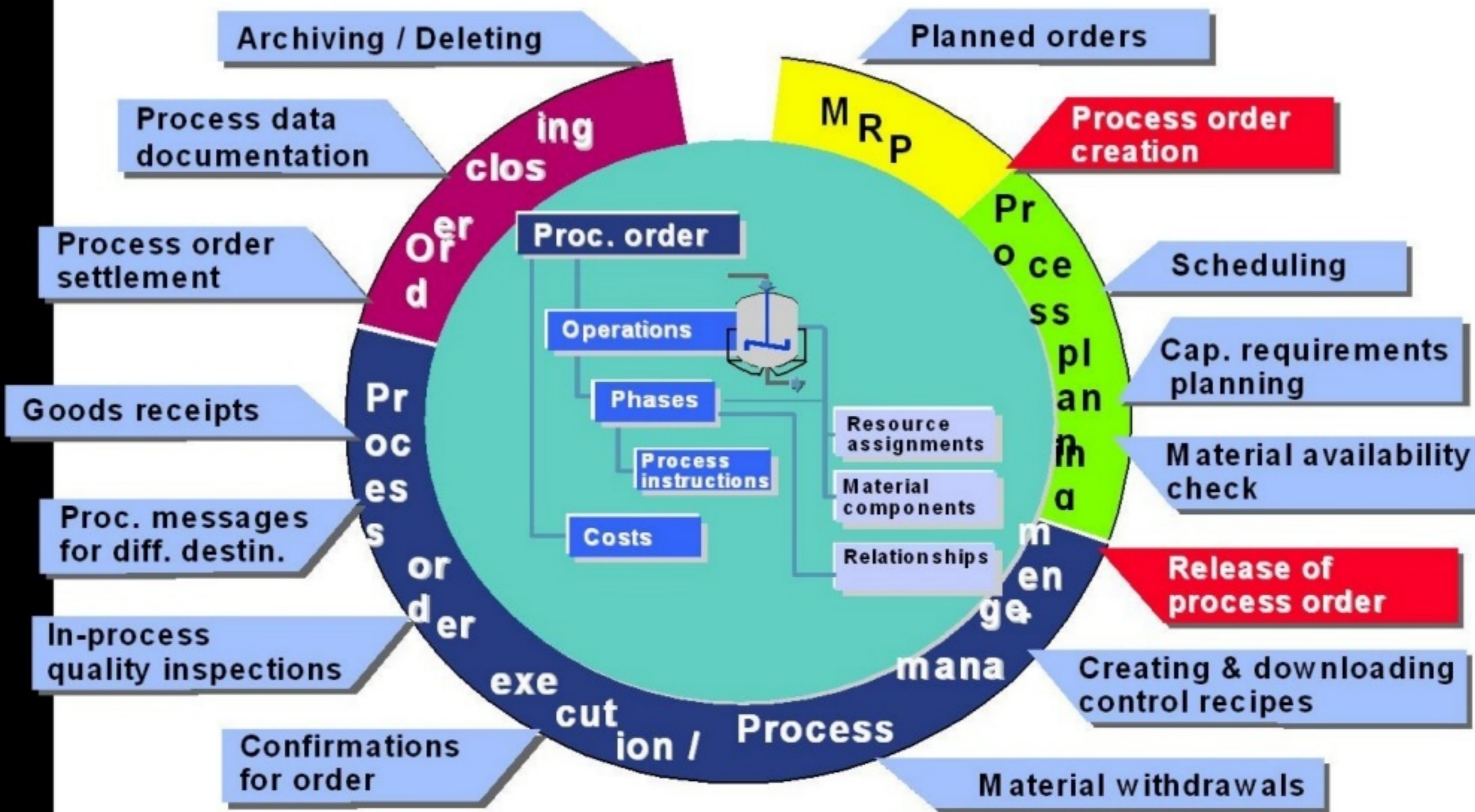


Case Studies: Capital Market and Securities



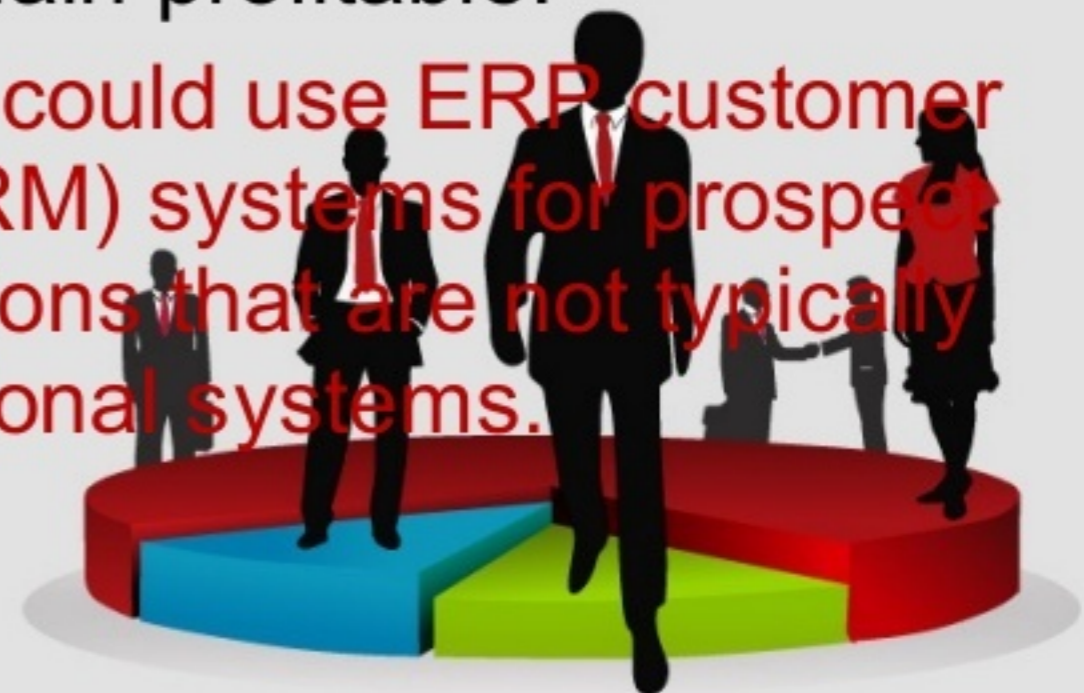
Case Studies: Process Order Management

Process Order Management



Case Studies from Banks: Unforeseen Change

- Business challenge: The banking industry is undergoing a rapid transformation, and the pace of change has recently accelerated due to economic uncertainty. When this transition ends, the banking industry will be less fragmented and highly consolidated.
- Solution: To stay competitive, fragmented regional, community and sectorial institutions, will have to shift their focus from solely pitching products to establishing themselves as relationship-driven organizations offering targeted products and services for customers in order to differentiate themselves and remain profitable.
 - Retail and commercial banks could use ERP customer relationship management (CRM) systems for prospect and client management functions that are not typically included in standard transactional systems.



Case Studies from Banks: Unforeseen Change

- Benefits: Successfully integrating CRM with your existing customer platforms on retail banking and account management systems, investment and portfolio management, and mortgage origination solutions will
 - Deliver a holistic view of customer interactions and enables you to offer targeted services.
 - The end-result is that your bank is quickly transformed from a “product-driven” institution to a customer “relationship-driven” service organization.
 - CRM helps banks pinpoint key relationships, manage at-risk customers, improve product cross-selling, leverage referrals, and promote effective targeting of clients with relevant services across business lines.



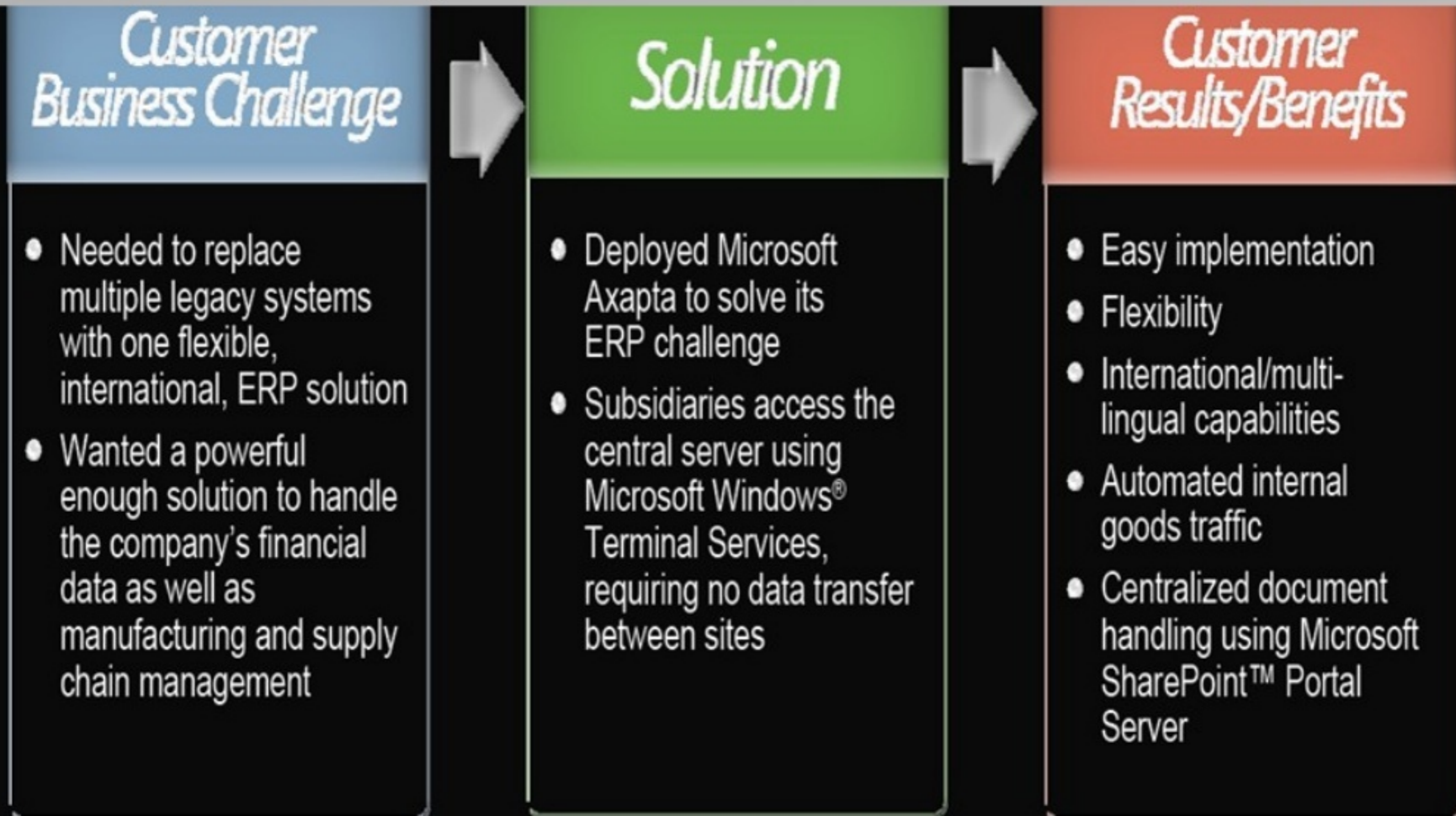
Case Studies: Electronic Bank Reconciliation

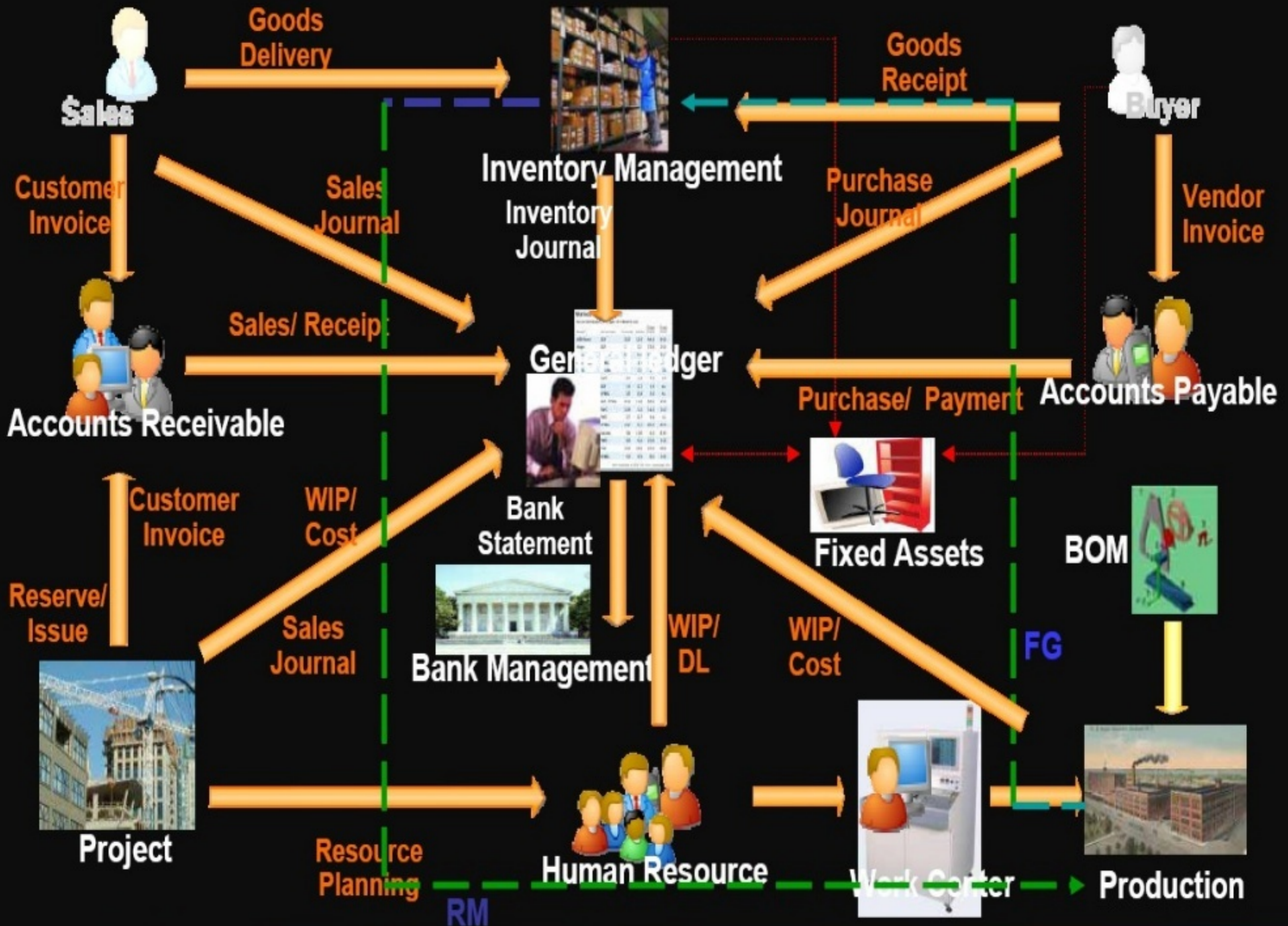
- Business challenge: Many banks' customers are unable to reconcile their account with their bank statement and the number of checks issued, thereby creating loop holes for fraud.
- Solution: The [Electronic Bank Reconciliation](#) module of ERP banking solution is an easy process to setup and manage.
 - Organizations can reconcile their cash accounts as often as they like – some clients even like to do this daily, especially when cash flow is tight.
 - The system helps to reduce fraud by notifying the bank of all checks which have been issued. Using the bank's "positive pay" service, no checks will be paid without your prior electronic authorization.
 - EBR Processing allow companies to pay their vendors and receive payment from customers electronically – eliminating the need for the extra step of printing and mailing checks, or depositing paper checks.



Case Studies: Reporting Power

- You can also develop strong business processes and enrich your reporting power with powerful functionality.





Customers



“I want innovative, high-quality work done on my time and within my budget.”

Managers



“I want to manage my teams better and deliver projects on time and on budget.”

Team Members



“I want to spend my time working for customer, not doing paperwork.”

Management



“I want to manage the company to achieve maximum client delight and profitability.”

- **Centralized relationship management tools** that enable your customer-facing employees across all channels to identify unmet needs, respond quickly, and gather in-depth customer insight regardless of point-of-contact
- **Customized workspaces** that provide your employees with personalized, role-based home pages that help them streamline routine tasks and increase productivity
- **Powerful reporting and analysis tools** leveraging existing Microsoft technology investments like SQL Server® database software that make it easy to identify opportunities and trends, establish relationships between your most profitable customers and the products they use, and measure the effectiveness of new products and services
- **Great mobile support** that allows employees to get quick access to customer data from personal digital assistants (PDA's), laptops, or browsers
- **Marketing automation** that makes it easy to build customer or lead lists as well as create, track and follow-up on targeted cross-sell and up-sell marketing campaigns
- **Streamlined service delivery** with easy access to consolidated customer data and tools that automate the cross-department collaboration and follow-up required to deliver superior service
- **Easy customization** to streamline processes at a pace that's comfortable for you by building in business logic to automate repetitive tasks, provide users guidance on next steps, send e-mails, and create alerts for open items, giving your customers a better experience.

Team Members

Collaboration and progress reporting; expense reporting

Resource Managers

Skills-based billable professionals; management realization

Practice Managers/Partners

Project profitability; financial management; business development

Clients

Schedule status; financial status

Accounting Staff

Billing, revenue recognition; purchasing, payroll; AR, AP, GL

Project Managers

Project scheduling/updates; project profitability



Familiar to your people

Fits with your systems

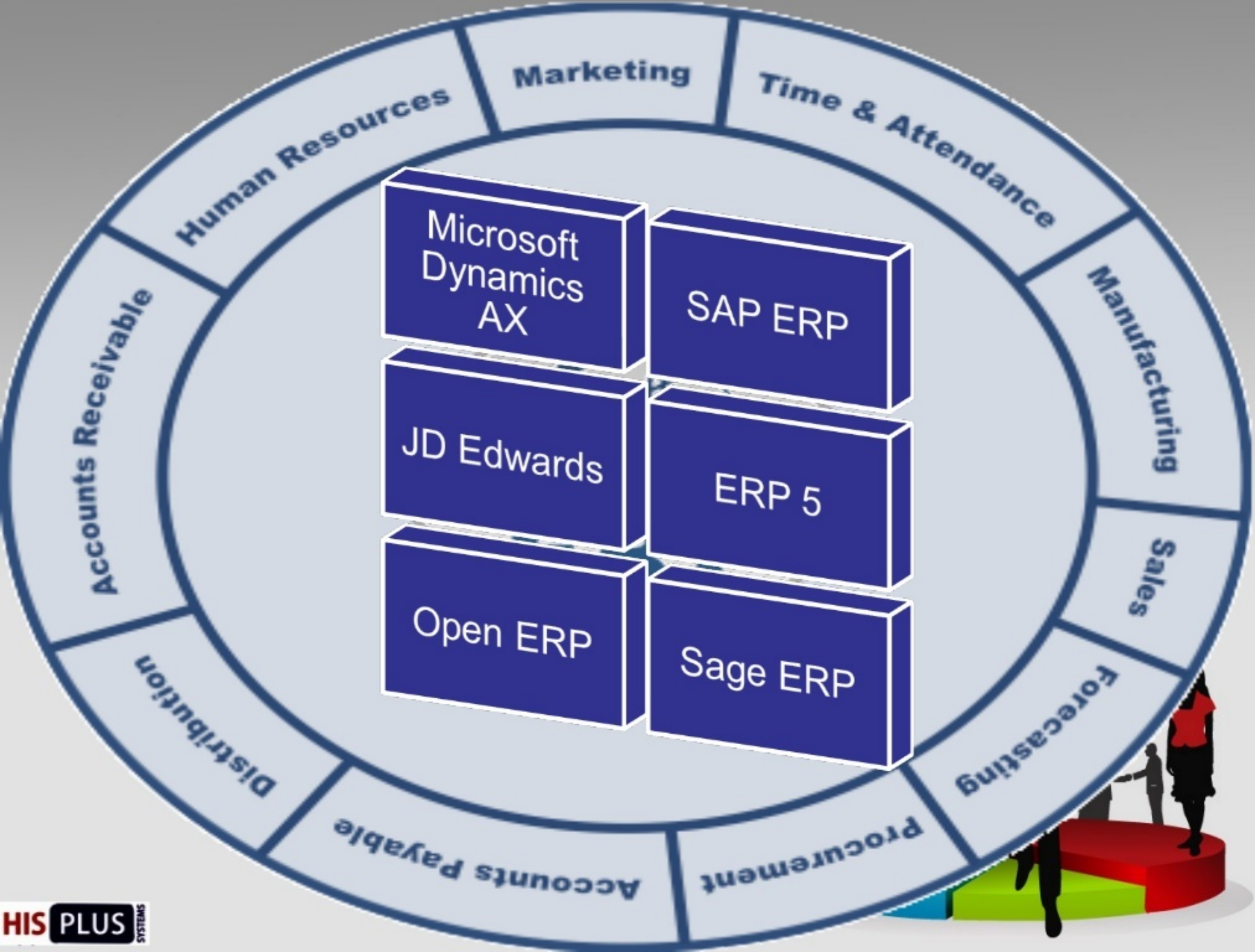
The screenshot displays the Microsoft Dynamics CRM user interface. On the left, a dashboard titled "Ryllis's Home" shows various data points and a line chart. The main area is split into two panes. The left pane shows a navigation tree with folders like "Outbox", "Microsoft CRM", and "Marketing". The right pane displays a table of "Opportunities".

	Product/Service	Est. Revenue	Est. Close Date
10 Bike sale - probably road and touring	Public Outlet	\$71,463.39	12/1/2006
10 Touring Bike (this summer)	Weekend Tours	\$14,500.00	01/30/2006
23 Mountain Bike with 29" wheels, 3 speed, 20" wheels...	Weekend Tours	\$4,000.00	02/20/2006
25 Road Bike, 10.5, 20" wheels	The Garden Bus	\$12,200.00	04/02/2006
34 road level road bike	Peloton's Sports Shop	\$16,400.00	04/20/2006
4 Lower level touring bike	Two Wheel Cycle Shop	\$11,400.00	03/01/2006
44 high end road bike	Road Bike Outlet	\$17,200.00	03/20/2006
5 Road-100 bike. Needs a decent to get her on board.	Tourist Bike	\$20,200.00	03/27/2006
6 Touring Bike - medium end level	Southern and Blue Bikes	\$7,500.00	04/02/2006
6 bike order - probably road and touring	Southwest Bikes	\$4,400.00	02/14/2006
69 Lower level touring bikes - followup	Two Wheel Cycle Shop	\$11,500.00	03/20/2006
Followup with Oscar regarding Mountain Bike	Two Wheel Cycle Shop	\$11,500.00	03/20/2006
Mountain Bike (15 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (16 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (17 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (18 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (19 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (20 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (21 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (22 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (23 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (24 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (25 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (26 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (27 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (28 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (29 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (30 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (31 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (32 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (33 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (34 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (35 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (36 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (37 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (38 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (39 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006
Mountain Bike (40 of the 100 model)	Two Wheel Cycle Shop	\$12,000.00	03/20/2006

Advanced Model Security

- Secure Socket Layer (SSL) technology protects information using both server authentication and data encryption to help ensure data is safe, secure and available only to you.
- Advance data security methods
- Operation security on 128-bit Secure Socket Layer Data Encryption From the moment you access the application login screen, the data is protected.
- Your unique ID and password, as well as all data in the subsequent connection are encrypted with 128-bit SSL, the same level of transaction security currently utilized by some of the world's largest Web banking and commerce businesses.
- Continual Monitoring is employed with a battery of scans and intrusion detection systems (IDS) to identify any vulnerability online
- Complete Audit Trail for continuously maintaining a complete audit trail. It tracks each transaction by the user login details and provides a timestamp for each event.





State of Art Technology

GRID computing: ERP can be implemented on Enterprise scale clusters ranging from a couple of nodes to thousands. It can support thousands of contributing users and communities of consistent of millions of users.

Hybrid Indexing: ERP provides a hybrid indexing engine which integrates Full Text with NGrams and Support, relations, categories and security.

Placeless Publication: ERP handles publication in an innovative way to solve common problems of multi-faceted publication in a light and straight-forward way.

External Sources provide access and integration of pre-existing knowledge sources through standard protocols such as HTTP, SMTP, IMAP, CIFS, XML-RPC, SOAP, etc.



END

