

MultiCash Classic Communication via Internet

MultiCash Classic is an The Royal Bank of Scotland N.V. electronic delivery channel that enables you to manage your accounts, initiate a wide variety of payment types and receive balance and transaction reporting.

MultiCash Classic is a multi-bank solution and is widely used throughout Central and Eastern Europe, with over 200,000 client installations in total. The Royal Bank of Scotland N.V. currently offers MultiCash Classic to its clients in Austria, Germany, Netherlands, Switzerland, Spain, Russia, Poland, Czech Republic, Romania, Kazakhstan and Uzbekistan.

Internet communication

The Royal Bank of Scotland N.V. MultiCash Classic solution supports a number of ways to connect to the Bank such as ISDN and/or Modem.

The Royal Bank of Scotland N.V. has now extended its communication channels for the Bank and Customer side to include internet communication via **TCP/IP**.

The communications protocol TCP/IP has become a worldwide standard – used not only for the internet, but also for local networks and for connecting different systems in a computer network. It is now widespread in both public and private networks.

Customer Benefits

TCP/IP offers improved stability and capacity of the communication between the Bank and Customer and improved performance for data transfer between Bank and Customer.

In order to take advantage of the support for TCP/IP you need the MultiCash Classic Client software 2.12/ 3.0 or higher and an Internet connection or leased line to your local Internet provider.

Communication Security

The highest priority in the security area for the Bank is the security of the connection between Customer and Bank. With MultiCash Classic, the communication between Customer and Bank is exclusively built on the MultiCash Omikron-own communication protocol, **MCFT**. This protocol includes as part of an integrated package the necessary checks on authentication, validation and the integrity of the data exchanged.

The encryption for the transmission of payments makes use of the Triple-DES algorithm, where symmetric keys are generated each time a communication session is made, using the Diffie-Hellman-procedure. In addition, an Electronic Signature can be generated using RSA-keys and hash creation based on RIPEMD-160. Alternative security mechanisms include a Diskette-based solution and an RSA Chip Card solution.

Application Security

For local security within the application, a variety of options have been included on the basis of the varying requirements of the user banks, associations and their auditors.

- Users / User Groups
- Password rules
- Password Administration
- Password storage
- NTFS security (from release. 3.01 or higher)

All these features combined allow for the application to be easily adapted to the requirements of individual company auditors and allow for embedding of the solution within company's organisational environment.