

Press Release

Cologne, the 24th of February 2016

Security in the new MultiCash Generation - TÜV Certificate

TÜV Saarland has awarded the state-of-the-art security architecture of the MultiCash e-banking software an official certificate confirming its high level of security.

Following an extensive and systematic audit lasting several months, TÜV Saarland has certified the MultiCash Application Framework 4.0 for secure data management, encrypted data exchange, secure data access and audit-proof records.

For both banks and corporates, IT security is becoming increasingly important. One particularly critical area is payments and cash management. To avoid potential damages, solutions for these functions must meet the highest technical and regulatory requirements on both user and system level. For corporates, Electronic Banking applications which are used to manage payment flows are subject to particular scrutiny. In cases of damage, the corporate may not be able to meet its payment commitments. In the worst case, this could even jeopardize the corporate's ability to continue in business. For that reason, an increasing number of corporates are demanding a solution which is not only intuitive to use and functionally rich, but incorporates strong security, designed to prevent fraudulent use.

Omikron's Electronic Banking solutions fulfil the highest level of security requirements. By consistently using the latest technology and design concepts, Omikron ensures that data is secured on both data and application levels. Following completion of the new MultiCash Generation, Omikron submitted these aspects for review by an independent, qualified auditor. The positive results of this review recognize the high levels of security which have been realized.

One of the German Technical Inspection Associations, TÜV Saarland e.V. has built a reputation as specialist for verifying IT security in software components, and is therefore the first contact point for a rigorous security review of software applications. Omikron submitted the "MultiCash Application Framework 4.0" for a

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comprehensive audit. The security experts examined how the data is stored and transferred and reviewed thoroughly how access to data is managed and controlled. Equally important for the analysis was to ensure that the audit trail records all relevant events and changes to the data in sufficient detail to meet the requirements of internal and external audits.

In the MultiCash Application Framework 4.0, data are protected by means of the latest encryption technologies at all times. This applies not only to data stored in the system, but also to data exchanged with third-party systems. This successfully blocks all attempts of attack from outside.

At the same time, potential manipulation of payments by internal staff poses another threat to the corporate. In this case, Omikron's design includes a flexible and finely granular structure of access rights, combined with a multi-tier signature and limits handling. This effectively prevents damages from being triggered by the corporate's staff. A user is assigned rights to access all data and functions required for his/her daily work, but no more. A system of additional optional approvals allows corporates to determine that certain tasks are only finalised when two (or more) authorized staff have signed them off. In addition, the individual tasks and activities of each user are recorded in full detail.

Omikron's MultiCash Application Framework 4.0 is already in use, forming the basis for the new MultiCash Generation. It will also provide the technological basis for future developments in Omikron's product portfolio. As a result, future versions of MultiCash Transfer, the Omikron Communication Platform and Omikron's Internet Banking solutions will also bear the TÜV seal of approval.



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Omikron Systemhaus focusses on e-banking and cash management solutions, and in its 30 years of existence has become market-leader in this field. Omikron's MultiCash product suites, which range from Electronic Banking to Online Banking and Payment Factory solutions cover the entire spectrum of requirements for mid- to large corporates. MultiCash®, first launched in the 1980s, is in the meantime among the most established solutions across Europe and beyond for classic corporate e-banking. MultiCash Transfer® is tailored to corporates requiring a consolidated, central, bank-independent system to automate payments and cash management, as well as to connect seamlessly to in-house systems. Omikron's software is constantly maintained to comply with technical enhancements and developments in the banking world. In addition, the modular structure allows the products to be fine-tuned to the requirements of each individual user.

Omikron products are available for more than 20 countries and in 17 languages, supporting about 200 national and international payment formats, as well as all European standards for customer-bank communication. Omikron backs this up with an all-round service portfolio, including a multilingual helpdesk, active product maintenance as well as training and powerful web-based support tools. The backbone of Omikron's success in building rich and longstanding relations with its customers is the in-depth experience in project management, the international partner network and a strong emphasis on personal relationship.

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