



Interactive processing of financial messages with MERVA Client

Highlights

Every day millions of electronic messages are exchanged between financial institutions around the world to execute payments or deal with everything from foreign currencies to precious metals. Most of the messages are created and transferred automatically, but still, a small but important percentage of them has to be created and further processed manually, by one or more people within the institutions.

The need for interactive processing of financial messages is present on a daily basis at financial institutions that have departments with low exchange of messages or that have foreign branches where certain tasks are not yet automated. In these cases users require a highly effective system to help them complete a set of tasks around the financial message to be sent.

MERVA Client, a new feature of the IBM MERVA* (Message Entry and Routing with Interfaces to Various Applications) family of products, is the IBM solution for all financial institutions that need an interactive and highly effective tool to manually process any type of financial message. It runs on any stand-alone or networked PC (with the required basic software) and can be used at central or remote branches, but always in conjunction with a MERVA server. Therefore, any person within the organisation with a PC can use it full-time or in parallel with any financial application running on the workstation.



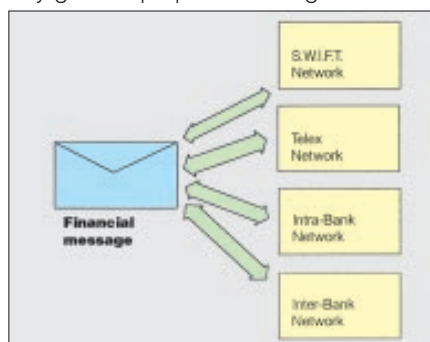
Creating financial messages interactively

One tool for all message channels

Greater effectiveness can be achieved by doing repetitive tasks only once. Where a financial message needs to be sent through a variety of networks (S.W.I.F.T., telex), MERVA Client can help an organisation to do this only once, independent of the transmission channel.

Also, when S.W.I.F.T. is the most important channel, MERVA Client will help an organisation to process the following within the same tool:

- S.W.I.F.T. financial messages
- S.W.I.F.T. system messages (FIN and GPA)
- Any general purpose message.



One tool for all message channels

One tool for all process steps

Greater effectiveness can also be attained by adapting the necessary tools to the existing business processes of the organisation. MERVA Client will support the following:

- Creation
- Verification
- Authorisation
- Additional processing steps such as displaying, printing, deleting, and searching for financial messages.



One tool for all process steps

One tool for all needs

Effectiveness today means ease-of-use, specially in times where S.W.I.F.T. message standards are becoming more and more complex. MERVA Client takes away most of the complexity by separating the content of a financial message from its syntax. Users are asked to enter the required information for the different message types, and from that input, MERVA Client creates the necessary output message to be sent through one of the different networks (S.W.I.F.T. , telex, intra-bank, or inter-bank network).

MERVA Client intelligently supports the process of editing and re-typing a message by giving modern features such as cut-and-paste (field contents), and expand and collapse (message parts). Information known by the system (such as bank identification codes, currency codes, etc.) is offered to the user for selection and then automatically

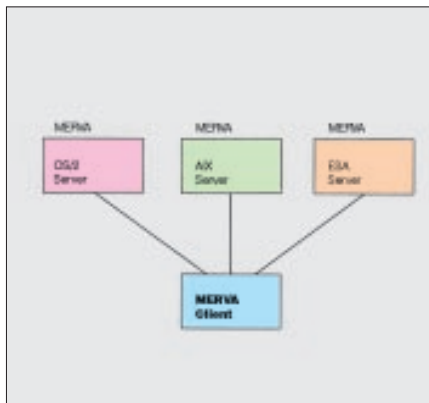
inserted reducing the workload and the possibility of error. Visual aids help to immediately identify fields that have to be re-typed, and once completed, they prevent further changes being made to those fields. Also, MERVA Client offers a full cross-field checking capability.

With the ability to create, and then use, message templates, tasks can be completed faster and editing can be more precise.

One tool for all MERVA servers

Effectiveness can also be achieved by providing one single tool in any existing and future IT environment. Users will need to be trained only once to work with the breadth of today's and tomorrow's platforms.

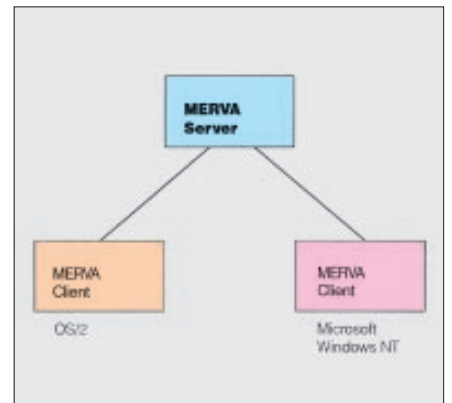
MERVA Client has been designed to be the interactive message processing tool for all existing MERVA server systems such as MERVA ESA*, MERVA AIX*, and MERVA OS/2* and also any new MERVA server system that may be developed in the future. Users need to learn only one tool for interactive message processing independent of the central MERVA server system that runs today or in the future. This single interface is especially important for large institutions using the whole breadth of MERVA server systems in parallel. It permits these organisations to smoothly move from existing to new server technology without affecting the daily work of the users during the transition period.



One tool for all MERVA servers

One tool for the key client platforms

To enable an organisation to easily integrate this new product into the existing client/server environment, MERVA Client runs on OS/2 or Microsoft Windows NT**, the preferred workstation client platforms. In future, organisations will benefit from IBM's strategy of investing in the key technological platforms to preserve current customer investments.

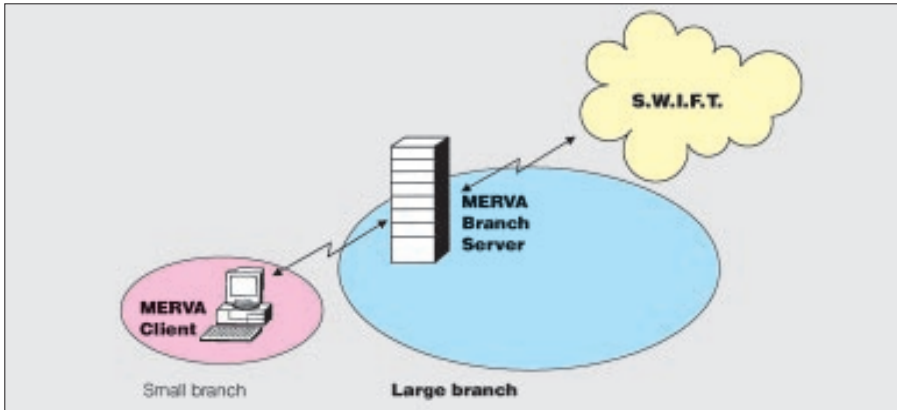


MERVA Client platforms

One tool for any location

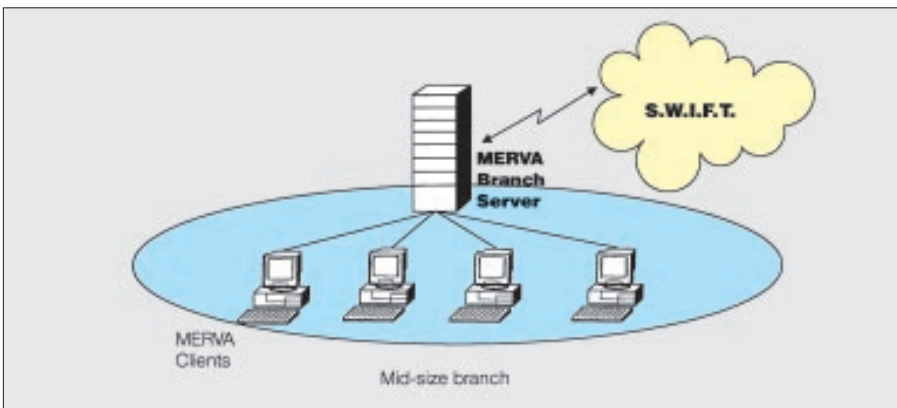
MERVA Client can be used:

- In a small branch (remotely connected to the distant MERVA server)
- In a large branch (LAN-connected to the local branch server).



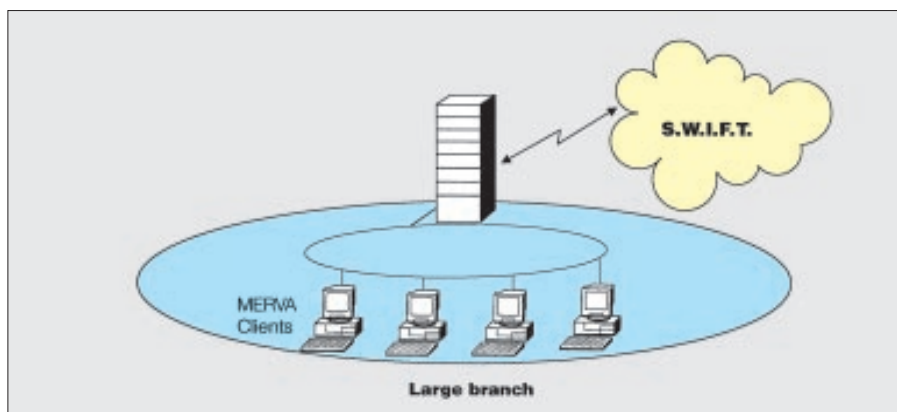
Commitment to standards

For the last 20 years, IBM has been delivering, through the MERVA family of products, a financial messaging system to effectively access S.W.I.F.T. and other networks. From the beginning, all these IBM solutions have been delivered with 100% S.W.I.F.T. compatibility to our customers world-wide. By tradition, MERVA Client will continuously be updated by IBM on a regular basis, like all members of the MERVA family of products. So, by tradition, your investments in MERVA will be protected in the future.



One for all

When it comes to interactive processing of financial messages, MERVA Client is the IBM solution for all message channels, all processing steps, all MERVA server platforms and today's key workstation operating systems. It is the tool to make institutions more effective in the area of interactive message processing.

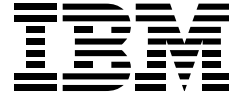


MERVA client connectivity

Flexible security mechanisms

Due to the security standards of the MERVA product family, it is easy to adapt the use of MERVA Client to the individual security procedures of any organisation. As with any MERVA server system you can restrict the user access to:

- Message categories (financial message, system messages)
- Operational functions (such as create, verify, authorise)
- Any other chosen function.



Further information

For further information about MERVA, IBM's Financial Messaging System, please contact your local IBM representative.

Or visit us at:
www.europe.ibm.com/finance/merva

Or send an e-mail to:
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For further information on any aspect of IBM's Payments Solutions and Services, please contact either your local IBM Representative, or Karen Griffiths, 2NE at

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