



MultiCash Transfer

Centralized payment solution



Basic information:

Countries:

Czech Republic
Slovakia
Poland

Customer profile:

AHOLD Czech Republic

is a Czech subsidiary of the Royal Ahold international group with the seat in Amsterdam. The company was incorporated in 1991, originally called Euronova, a.s. and entered the Czech market as one of the first retail chains. In the same year it opened its first supermarket called Mana in the town of Jihlava.

Currently, AHOLD Czech Republic, a.s. operates more than 295 stores called **Hypernova** and **Albert**. In 2005 it served more than **155 million** customers and employed more than **14 500** people.

AHOLD Retail Slovakia

is a Slovak subsidiary of the Royal Ahold international group with the seat in Amsterdam. The company was incorporated in 2001 after ten years of successful operation on the market in the Slovak Republic. In the same year it opened its first two hypermarkets.

Currently, AHOLD Retail Slovakia operates more than 25 stores called **Hypernova** and **Albert**. In 2006 it served more than **22 million** customers and employed more than **2 000** people.

AHOLD Polska

is a Polish subsidiary of the Royal Ahold international group with the seat in Amsterdam.

Currently, Ahold Polska is among the biggest operator of hypermarkets and supermarkets, with more than 200 stores called **Hypernova** and **Albert**. The company develops also a network of franchising supermarkets **Albert**.

Ahold has decided to replace several platforms of electronic and internet banking with a new solution by means of **MultiCash Transfer**. Thus it has obtained one common platform allowing communication with the banks in the whole region, making easier the administration and facilitating requirements for the helpdesk and training of employees.

Initial state:

Ahold used always several applications for electronic banking that were offered as a standard by individual banks. Each application required its own formats, communicated with the use of different protocols and through various communication channels, such as modem or internet. Some of the applications were installed on the server while others were local.

Any change of employees required setting and ensuring access to various applications. Maintenance of the current version of applications was highly time consuming.

Sharing and exchange of data between electronic banking and the client's information systems were addressed separately and according to the possibilities of the given application.

Project objectives:

- To preserve fully the necessary connection to banks and to switch to the new system without outage
- To make the system of electronic banking more transparent
- To centralize and unify the database
- To make sending of payment orders to the bank including the support of the system support more simple and efficient
- To increase security at all levels
 - Communication with banks
 - Data exchange between systems
 - Administration and setting of users
- To conceive the whole solution so that it complies with the SOX (Sarbanes-Oxley) requirements
- To connect the payroll system to the central electronic banking system in order to allow only authorized users to administer sensitive data
- To implement HW electronic signature (chip card)



Partner profile

Management Data Praha

During its operation for more than 10 years on the Czech market, Management Data Praha has become one of the leading suppliers of software solutions for the banking sector. Its main focus includes electronic distribution channels and transaction banking.

In addition to distribution of products of its partners, the Company provides comprehensive services including product localization, project management, product integration into the client's environment, implementation, operational support including 24x7, consultancy, training and further customized development of the application.

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Implementation:

The core of the whole solution is application of **MultiCash Transfer 3.20** with an integrated internet interface that allows both national and international system of payment and at the same time it complies with high demands on security.

Key functions include particularly automated sending of payment orders to banks in more countries. In other words, payment orders are exported from the accounting system, MultiCash Transfer downloads and processes them for user authorization. By means of internet explorer, users attach on their computers their electronic signature and after accomplishing all necessary authorizations, the orders are automatically transferred to the respective bank.

Downloading of account statements is carried out in a fully automated mode, where MultiCash Transfer downloads data at exactly defined intervals so that users have all the data at their disposal when they start to work with the application. The statements are stored in defined directories for further processing in the client's information systems.

MultiCash Transfer has not only introduced a fully automated mode from the viewpoint of communication and higher security, but also a more user-friendly interface. One of the main user benefits is an accelerated displaying of the required data while the period of storing the transaction history has been prolonged.

Of great importance was the implementation of payroll orders within one solution. All project team members were aware of sensitivity of the payroll data and paid increased attention to this part of the project. Thanks to the MultiCash Transfer standard security functions, the payroll data are hidden to common users.

Complete administration of the whole system is provided by **Management Data Praha**. One of the benefits of outsourcing the whole system is the fact that the client does not need to employ a team of specialists for administration of the electronic banking application.