

# On-line Financial Services

## Erratum

Anthony Jaroslav Truhlar  
School of Computer Science and Information Technology  
University of Nottingham

Errata list for the dissertation, submitted May 2000, in partial fulfilment of  
the conditions of the award of the degree B.Sc.

# Erratum

This document details the corrections to errors found in the dissertation. The location of the error is listed in terms of the page on which it occurs (the number of the page within the PDF file is indicated in parentheses), followed by the section number, and the number of the paragraph<sup>1</sup> (from the start of the section, *not* the page) and sentence within that section:

**Page: 2(8), Section: 1.1, Paragraph: 1, Sentence: 3.**

This sentence reads:

According to a May 1999 (published in July) survey [scp99] by Screentrade [scr], 21% of people in Great Britain using the Internet, this figure is now likely to be approaching double that, given that a poll taken six months earlier showed that only 15% of people in Great Britain had Internet access.

It should read:

According to a May 1999 (published in July) survey [scp99] by Screentrade [scr], 21% of people in Great Britain are using the Internet, this figure is now likely to be approaching double that, given that a poll taken six months earlier showed that only 15% of people in Great Britain had Internet access.

**Page: 3(9), Section: 1.1.2, Paragraph: 2, Sentence: 7.**

This sentence reads:

This is certainly one of the biggest fears companies have when setting up an on-line presence, and in particular e-commerce system.

It should read:

This is certainly one of the biggest fears companies have when setting up an on-line presence, and in particular e-commerce systems.

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<sup>1</sup>From the start of a section, paragraphs include single one-line descriptions on their own. Basically what L<sup>A</sup>T<sub>E</sub>X (the system used to typeset the dissertation and this document) would normally consider to be a paragraph (i.e. indented except beneath a section heading) is counted as such here.

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**Page: 4(10), Section: 1.1.3, Paragraph: 1, Sentence: 2.**

This sentence reads:

This is not just ensuring that pages adhere to the World Wide Web Consortium's (W3C) [w3c] specifications for HTML and CSS (it appears most Web developer's don't even do that, given that according to [Bra99], 95% of all HTML on the Web isn't proper valid HTML), but that deeper designed issues are examined when such sites are developed.

It should read:

This is not just ensuring that pages adhere to the World Wide Web Consortium's (W3C) [w3c] specifications for HTML and CSS (it appears most Web developer's don't even do that, given that according to [Bra99], 95% of all HTML on the Web isn't proper valid HTML), but that deeper design issues are examined when such sites are developed.

**Page: 4(10), Section: 1.1.3, Paragraph: 3, Sentence: 4.**

This sentence reads:

The combination of tools in this category such as Sausage Software's *Hot Dog* and the pressure to deliver on-line content quickly and cheaply makes it all too tempting to avoid design.

It should read:

The combination of tools in this category such as Sausage Software's *Hot Dog* and the pressure to deliver on-line content quickly and cheaply make it all too tempting to avoid design.

**Page: 4(10), Section: 1.2, Paragraph: 1, Sentence: 3.**

This sentence reads:

This project there provides a timely opportunity to see just what is possible in terms of implementing a good system on time using good practice.

It should read:

This project therefore provides a timely opportunity to see just what is possible in terms of implementing a good system on time using good practice.

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**Page: 7(13), Section: 1.2, Paragraph: n/a, Sentence: n/a.**

Here the citation is broken, and the final bullet-point reads:

- *The Income Guide* incguide.

It should read:

- *The Income Guide* [inc].

**Page: 9(15), Section: 2.3, Paragraph: 3, Sentence: 1.**

This sentence reads:

The next major consideration was the Unified Modelling Language (UML) was developed by Rational Software Corporation [rat] in 1997 and is rapidly growing in use with many major organisations such as British Telecom adopting it.

It should read:

The next major consideration was the Unified Modelling Language (UML); this was developed by Rational Software Corporation [rat] in 1997 and is rapidly growing in use with many major organisations such as British Telecom adopting it.

**Page: 9(15), Section: 2.4, Paragraph: 2, Sentence: 2.**

This sentence reads:

The second stage of the project, where we make the second iteration of the development process to improve the first stage and then go on to provide the complete financial service, this should be ready by April 2000 to allow time for the final dissertation as well as to allow for adequate testing.

It should read:

The second stage of the project; where we make the second iteration of the development process to improve the first stage and then go on to provide the complete financial service, should be ready by April 2000 to allow time for the final dissertation as well as to allow for adequate testing.

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**Page: 9(15), Section: 2.4, Paragraph: 3, Sentence: 2.**

This sentence reads:

How successful the application is will form a considerable part of the write up in the final dissertation, as will guidance for applying UML/RUP to web development if significant changes or additions need to be made (this is information that others could find helpful) — this is not just an outside possibility since the web aspects of both the UML and RUP are still under development.

It should read:

How successful the application is will form a considerable part of the write up in the final dissertation, as will guidance for applying UML/RUP to Web development if significant changes or additions need to be made (this is information that others could find helpful) — this is not just an outside possibility since the web aspects of both the UML and RUP are still under development.

**Page: 10(16), Section: 2.5, Paragraph: 1, Sentence: 2.**

This sentence reads:

The actual structure of the project become more complicated than this in practice due to problems with phase one which meant getting Bell Design's e-commerce division involved to help get things moving.

It should read:

The actual structure of the project became more complicated than this in practice due to problems with phase one which meant getting Bell Design's e-commerce division involved to help get things moving.

**Page: 10(16), Section: 2.6, Paragraph: 1, Sentence: 2.**

This sentence reads:

Each phase has a time plan and these are included within the respective sections of this report.

Unfortunately, the individual time plans were omitted from the dissertation (by accident). The intention is that these time plans will be included in the proposed addendum to the dissertation.

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**Page: 14(20), Section: 3.3, Paragraph: 2, Sentence: 5.**

This sentence reads:

The wisdom or not of this move will be covered in the evaluation 3.7.

It should read:

The wisdom or not of this move will be covered in the evaluation (section 3.7).

**Page: 14(20), Section: 3.4.1, Paragraph: 1, Sentence: 3.**

This sentence reads:

As it turns out, none of the software on my own machine or on the machines in the School can read or convert *QuarkXPress* files to something more useful.

It should read:

As it turns out, none of the software on my own machine, at the ISA Shop, or on the machines in the School can read or convert *QuarkXPress* files to something more useful.

**Page: 14(20), Section: 3.4.1, Paragraph: 3, Sentence: 2.**

This sentence reads:

Thankfully Ian Beestin from the ISA Shop discovered Riley in Nottingham who were able to do the conversion that week (ending December 3rd, 1999) via Adobe's *InDesign* software.

It should read:

Thankfully Ian Beestin from the ISA Shop discovered Riley [rilb] in Nottingham who were able to do the conversion that week (ending December 3rd, 1999) via Adobe's *InDesign* software.

**Page: 17(23), Section: 3.5, Paragraph: 1, Sentence: 1.**

This sentence reads:

This has also been a significant issue. it had been originally agreed that the site should be compatible in the major browsers, i.e. *Netscape* Navigator/Communicator (hereon referred to as *Netscape*) and *Microsoft Internet Explorer* (hereon referred to as *MSIE*) versions 4.0 and above. Initial tests in *Netscape* and *MSIE* looked fine — the pages were actually beginning to look like those in the printed guide.

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It should read:

This has also been a significant issue; it had been originally agreed that the site should be compatible in the major browsers, i.e. *Netscape Navigator/Communicator* (hereon referred to as *Netscape*) and *Microsoft Internet Explorer* (hereon referred to as *MSIE*) versions 4.0 and above. Initial tests in *Netscape* and *MSIE* looked fine — the pages were actually beginning to look like those in the printed guide.

**Page: 17(23), Section: 3.5, Paragraph: 1, Sentence: 6.**

This sentence reads:

A critical mistake was of course made — assuming the pages would also render correctly in *Netscape*, given that on all earlier attempts when working with embedded style sheets the modifications were only minor.

It should read:

A critical mistake was of course made — assuming the pages would also render correctly in *Netscape*, given that on all earlier attempts when working with embedded style sheets only minor modifications were required to correct the appearance of the pages (once all of the merging had taken place).

**Page: 19(25), Section: 3.7, Paragraph: 3, Sentence: 5.**

This sentence reads:

At this meeting there was an opportunity to explain the problems that had occurred and justify the delays, this meeting proved to be vital to preserve the working relationship and by getting Bell Design ensured that the site would be developed and provide a much needed degree of detachment to allow at least some analysis of UML — something that had simply not been possible prior to this due to the sheer amount of work.

It should read:

At this meeting there was an opportunity to explain the problems that had occurred and justify the delays, this meeting proved to be vital to preserve the working relationship; and getting Bell Design involved ensured that the site would be developed, thus providing a much needed degree of detachment to allow at least some analysis of UML — something that had simply not been possible prior to this due to the sheer amount of work.

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**Page: 19(25), Section: 3.7, Paragraph: 4, Sentence: 7.**

This sentence reads:

Mr Timm’s main complaint was that marketing had not been taken into account — this would could have been caught at the start if Mr Timm had seen a mock-up of the proposed site.

It should read:

Mr Timm’s main complaint was that marketing had not been taken into account — this could have been caught at the start if Mr Timm had seen a mock-up of the proposed site.

**Page: 24(30), Section: 4.2.1, Paragraph: 2, Sentence: 1.**

This sentence reads:

This option would involve producing the Investment Guide (the one other guide that had not been mentioned so far) in HTML, and completing the *Guide to With-Profits Bonds*.

It should read:

This option would involve producing the Income Guide in HTML, and completing the *Guide to With-Profits Bonds*.

**Page: 25(31), Section: 4.2.1, Paragraph: n/a, Sentence: n/a.**

The last bullet point on the advantages list reads:

- It would be more consistent that having one of the guides in HTML (the *ISA guide*) and the other two in PDF.

It should read:

- It would be more consistent than having one of the guides in HTML (the *ISA guide*) and the other two in PDF.

**Page: 25(31), Section: 4.2.1, Paragraph: n/a, Sentence: n/a.**

The last bullet point on the page (second in the disadvantages list) reads:

- It is more difficult to just jump straight into a given section from outside with PDF (only *Acrobat 4* allows this), forcing the user to loa the document and search through it.

This information was unfortunately based on a misconception of mine, and as far as I am now aware, there is no convenient way to jump straight into a given section of a PDF file.



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**Page: 26(32), Section: 4.2.1, Paragraph: 7, Sentence: 5.**

This sentence reads:

Additionally, process requiring actions from the user such as determining whether or not a With-Profits Bond is appropriate, purchasing etc, could be semi-automated via the provision of “wizards” to make using the site as easy as possible.

It should read:

Additionally, processes requiring actions from the user such as determining whether or not a With-Profits Bond is appropriate, purchasing etc, could be semi-automated via the provision of “wizards” to make using the site as easy as possible.

**Page: 26(32), Section: 4.2.1, Paragraph: n/a, Sentence: n/a.**

The first bullet point for the advantages of option D, reads:

- The data is **very** easy to update — at the very best it is done automatically, at worst it is updated by a user (simply updating values in a table rather than many HTML pages).

Should read:

- The data is **very** easy to update — at the very best it is done automatically, at worst it is updated by an administrator (simply updating values in a table rather than many HTML pages).

**Page: 26(32), Section: 4.2.1, Paragraph: n/a, Sentence: n/a.**

The third bullet point for the advantages of option D, reads:

- Provides a solid foundation for building in more advanced functionality such as ordering and live investment tracking of investments (innovative in the UK). This is definitely one benefit the other options *\*do not\** provide.

Should read:

- Provides a solid foundation for building in more advanced functionality such as ordering and live tracking of investments (innovative in the UK). This is definitely one benefit the other options *\*do not\** provide.

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**Page: 26(32), Section: 4.2.1, Paragraph: 9, Sentence: 3.**

This sentence reads:

Of course being a data-driven site, it will take longer to implement than the other options.

It should read:

Of course being a data-driven site, it will take longer to implement than the other options, with the exception of A of course.

**Page: 27(33), Section: 4.2.1, Paragraph: 10, Sentence: 1.**

This sentence reads:

Out options A, B, and C, option A was ruled out because of the time involved to get this up and running (the *Income Guide* has had nothing done to it (not mentioned to me personally)).

It should read:

Out of options A, B, and C, option A was ruled out because of the time involved to get this up and running (bearing in mind that the *Income Guide* has had nothing done to it).

**Page: 27(33), Section: 4.3, Paragraph: 2, Sentence: 1.**

This sentence reads:

The rough architecture diagram jotted down is shown below:

It should read:

The rough architecture diagram jotted down is shown in figure 4.1.

**Page: 28(34), Section: 4.4, Paragraph: 3, Sentence: 2.**

This sentence reads:

The model consists simply of a class diagram drawn in *Rational Rose* using the WAE for UML.

It should read:

The model consists simply of class diagrams created using *Rational Rose* using the WAE for UML; where there is a class diagram for each key part of the system. Details of class diagrams are included in the relevant sections (4.4.2-4.4.4 inclusive).

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**Page: 29(35), Section: 4.4.2, Paragraph: 1, Sentence: 1.**

This sentence reads:

The form script is to be a multi-screen form written in form maintaining state through the use of hidden variables that are past via POST over HTTP.

It should read:

The form script is to be a multi-screen form written in Perl maintaining state through the use of hidden variables that are passed via POST over HTTP.

**Page: 30(36), Section: 4.4.3, Paragraph: 1, Sentence: 6.**

This sentence reads:

One can already see that the representation is complicated enough, since each page contains the same navigation bar and is linked to every other through it (links are represented as a standard unidirectional association with the `||link||` stereotype); this was painfully slow to draw and if I'd let *Rational Rose* place the objects itself the diagram would have looked spaghetti-like; not entirely helpful.

It should read:

One can already see that the representation is complicated enough, since each page contains the same navigation bar and is linked to every other through it (links are represented as a standard unidirectional association with the `«link»` stereotype); this was painfully slow to draw and if I'd let *Rational Rose* place the objects itself the diagram would have looked spaghetti-like; not entirely helpful.

**Page: 30(36), Section: 4.4.3, Paragraph: 1, Sentence: 7.**

This sentence reads:

Because of the complexity of the diagram I decided not wrestle with the issue of server generated pages and linked straight to the script page itself — also note that the representation in that diagram is simplified since we have already seen it in depth elsewhere.

It should read:

Because of the complexity of the diagram I decided not to wrestle with the issue of server generated pages and linked straight to the script page itself — also note that the representation in that diagram is simplified since we have already seen it in depth elsewhere.

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**Page: 30(36), Section: 4.4.4, Paragraph: 1, Sentence: 2.**

This sentence reads:

Detecting support for PDF documents is not a trivial task and no other examples were available so this has been generated from scratch, with some help from sources documenting the detection of *Macromedia Flash* the only sort of plugin detection that is done on a wide scale.

It should read:

Detecting support for PDF documents is not a trivial task and no other examples were available so this has been developed from scratch, with some help from sources documenting the detection of *Macromedia Flash*; that being the only sort of plugin detection that is done on a wide scale.

**Page: 30(36), Section: 4.4.4, Paragraph: 4, Sentence: 1.**

This sentence reads:

There were no real issues with UML here, it was just a simple way of representing the design, also *Rational Rose* was quite useful for outlining the semantics in a structured way, it does have very good facilities for separating bits of the design.

It should read:

There were no real issues with the UML here, it was just a simple way of representing the design. Also *Rational Rose* was quite useful for outlining the semantics in a structured way, since it does have very good facilities for separating bits of the design (e.g. providing a convenient way for design details to be entered by providing series of input dialogs for things like object operations and semantics).

**Page: 31(37), Section: 4.6, Paragraph: 1, Sentence: 2.**

This sentence reads:

There were still delays and getting things at the very last minute at times made things stressful.

It should read:

Delays were still experienced, and certain key elements arriving late made life somewhat stressful at times.

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**Page: 31(37), Section: 4.6, Paragraph: 1, Sentence: 4.**

This sentence reads:

In a rather amusing twist, the people we were rushing for — the advertisers failed to turn up on time with the adverts!

It should read:

In a rather amusing twist, the people we were rushing for — the advertisers; failed to turn up on time with the adverts!

**Page: 35(41), Section: 5, Paragraph: 2, Sentence: 2.**

This sentence reads:

I have included the design/specification document released yesterday (May 10th, 2000), which will be presented tomorrow at the ISA Shop (appendix T).

It should read:

I have included the design/specification document released yesterday (May 10th, 2000), which will be presented tomorrow at the ISA Shop (appendix T).

**Page: 35(41), Section: 5, Paragraph: 2, Sentence: 6.**

This sentence reads:

The page can be viewed at <http://home.clara.net/~ajtruhlar/fs/mkii.html>.

It should read:

The page can be viewed at <http://home.clara.net/ajtruhlar/fs/mkii.html>.

**Page: 36(42), Section: 6.1, Paragraph: 1, Sentence: 3.**

This sentence reads:

Nonetheless the commercial need to get the guides on-line has been satisfied and if the design for the second phase is accepted then the ISA Shop are well on the way to having a full on-line financial service, which would be ready later this year (Q4).

It should read:

Nonetheless the commercial need to get the guides on-line has been satisfied. Also, if the design for the second phase is accepted then the ISA Shop are well on the way to having a full on-line financial service; this would be ready later this year (Q4).

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**Page: 36(42), Section: 6.2, Paragraph: 1, Sentence: 8.**

This sentence reads:

I happen to think that the ISA Shop's approach to this is particularly good, and would encourage others to follow.

It should read:

I happen to think that Bell Design's approach to this is particularly good, and would encourage others to follow.

**Page: 36(42), Section: 6.2, Paragraph: 2, Sentence: 2.**

This sentence reads:

If one has the time, resources and suitably skilled team, then there is no reason why a methods such as the Rational Unified Process should not be used as well.

It should read:

If one has the time, resources and suitably skilled team, then there is no reason why a method such as the Rational Unified Process should not be used as well.

**Page: 37(43), Section: 6.2, Paragraph: 2, Sentence: 6.**

This sentence reads:

Just by using UML you are thinking carefully about what you are developing and that is probably better than most other developers are doing when it comes down to Web applications.

It should read:

Just by using the UML you are thinking carefully about what you are developing; that is probably better than what most other developers are doing when it comes down to Web applications.

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