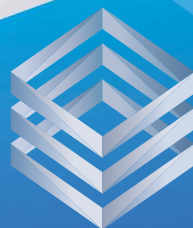


COMARCH IT SOLUTIONS FOR BANKING



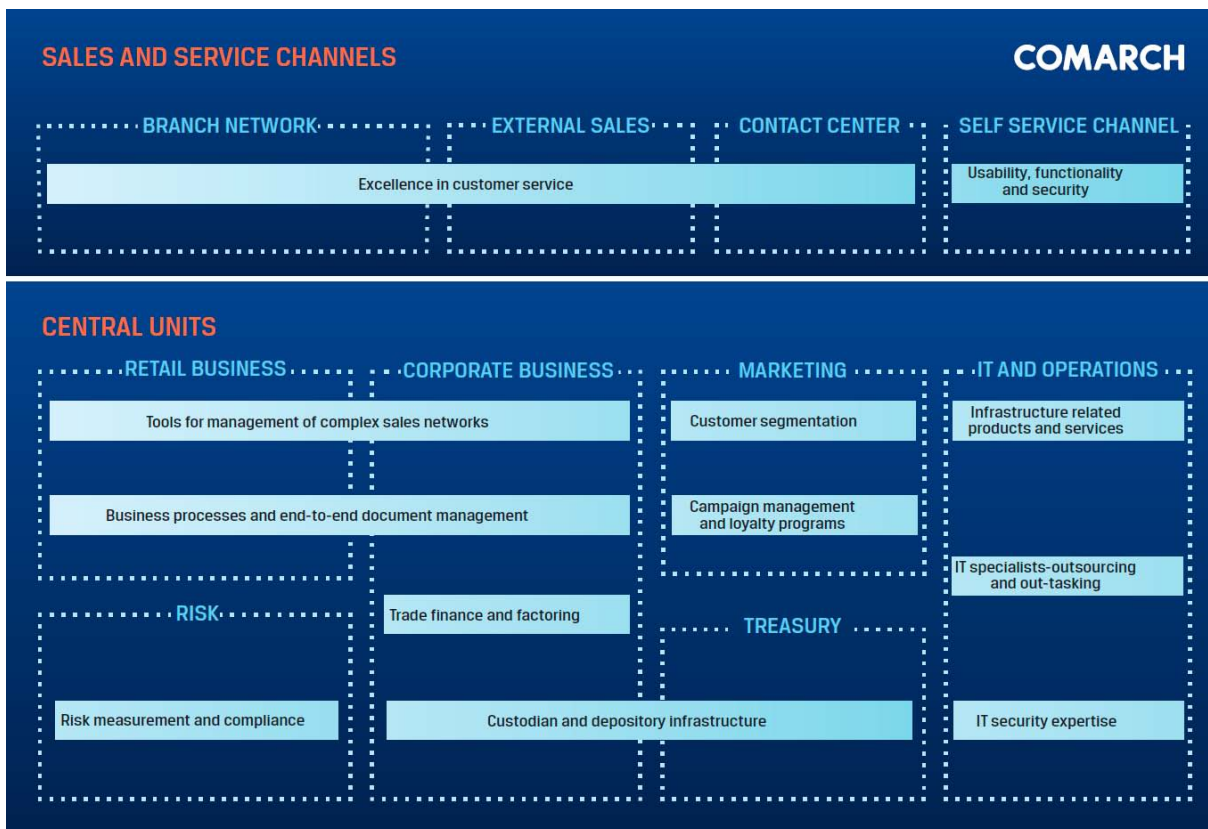
COMARCH
BANKING

Banking, Insurance & Capital markets



Introduction

Comarch has been delivering systems to various financial institutions, such as banks, brokerage houses, insurers and companies which manage assets and funds, for more than 15 years. As one of the largest IT suppliers in East-Central Europe, Comarch boasts many product lines, a rich collection of competencies and most importantly a large group of satisfied clients. We offer our own pre-designed and dedicated solutions and work based on integrating systems. This folder presents Comarch's key solutions for the banking market.



The above diagram presents Comarch's competencies in the banking sector. Our mission is to deliver solutions which are closely adapted to user needs. We have, therefore, grouped them together into different areas depending on the specific area of the banking sector. We realize that expectations placed on back-office applications differ significantly from what is expected by clients or from systems which support the bank's sales activities.

Comarch places special emphasis on the user interface. The usability of Comarch's solutions is the key to the company's huge success on the Polish market. Applications such as **Comarch Internet Banking, Comarch Mobile Banking, Comarch Contact Center, CRM or Comarch Credit Process Management**, have passed internal usability audits and are very highly regarded by our clients. Annual awards and the high position of Comarch's solutions in various rankings pay testament to this.

We also pay great attention to the application's ergonomics which guarantees a high level of work comfort for the bank personnel. The modern technology used in our solutions allows unlimited integration of Comarch systems with the bank's database. The **Comarch Front End (CAFE)** platform is an example of this.

Guaranteeing the adaptability of our applications to changing market conditions is also important to Comarch. Often, we have to deal with changes by regulatory bodies (e.g. changing EU directives) in Europe. Increasing competitiveness and fulfilling client expectations, while keeping risk at a minimum, is also important to banks. Our solutions are characterized by a large degree of configurability. In systems such as **Comarch Credit Process Management, Comarch Scoring Engine, Comarch Rating System, Comarch Document Management** or the **Comarch Content Management System**, the business administrator can make significant changes without using a single line of code. More importantly the changes can be made by a bank employee who does not possess specialist IT knowledge.

Sales and Services Channel

Comarch Front End (CAFE) – an integrated client consultant work environment - available in any chosen financial institution. It covers client portfolio functionalities, the Comarch CRM system module – chosen by the client – and operational modules, which allow the total servicing of the bank branch or insurer using one application environment. The environment is realized via web technologies.

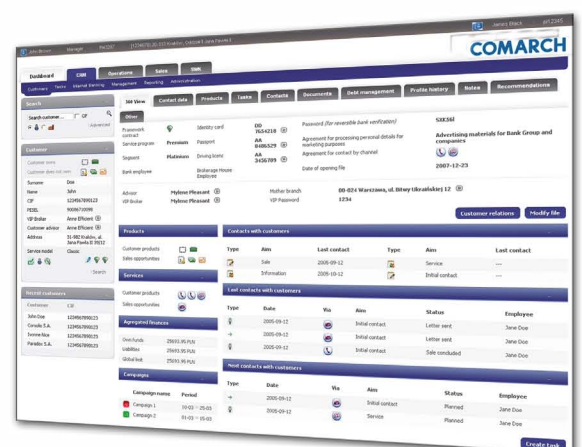
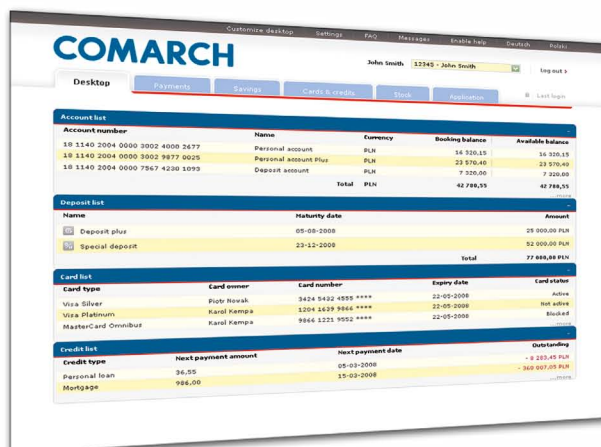
Comarch Investment Advisor – a system which supports the realization of *wealth management* services dedicated to investment consultants. It allows the exploration of client needs and predispositions as well as choosing the best possible investment strategy. The system fulfills the requirements of financial institutions with regards to bettering communication with the client, a better understanding of his needs, investment profile and education. This is geared toward building long term relations with the bank as well as a better understanding by the client of the principles of investment and the risk connected to it. The Comarch Investment Advisor system is based on the CAFE system – widened to include a (MiFID compliant) research module, which checks the responsibility and adequacy of the client, as well as tool which analyzes the investment profile and builds investment strategies.

Comarch CRM Sales Management – a new generation, integrated, front-end application. It guarantees a complex client relations service from the first acquisition, through to the launch of sales programs (cross/up-selling), to an up to date operational handling, using the whole scope of the product offer. The

system covers functionality for front-office (Sales Application) employees, who work directly with clients, as well as middle- and back-office employees (Branch Director Application, Central Application) responsible for managing the sales process.

Comarch Contact Center – a strategic point of contact, which allows the integration of all the communications channels with the client: telephone (conversations, voice mail, text messaging), fax, email, internet. The solution increases the company's competitiveness through the creation of strong client relations. It raises effectiveness and the efficiency of communication and gathers and manages information about clients. Comarch Contact Center is a modern, modular and easy to develop platform, which is used to effectively service any type of communications channel using the automatic IVR service as well as handling by client consultants. The Comarch solution is based on its own integrated application and supported by advanced mechanisms from chosen tools platforms.

Comarch CRM Claim Management – the solution deals with the complex management of complaints. It constitutes a platform module that manages client relations – Comarch CRM. The system is based on a proven 'Service-Profit Chain' mechanism used by companies which are the unquestionable leaders on individual markets. The mechanism automatically links the quality of internal and external services (including complaint management) with financial results. The solution means that the company is able to link the question of the funds used to maintain a high level of service with the expected financial results.



Comarch Internet Banking – the system guarantees clients from all segments access to services offered by the bank, 7 days a week, 24 hours a day, using the internet and smart-phone. Thanks to integration with various central systems, it is a universal, complete, efficient and safe supplement to the bank's IT environment. The Comarch Internet Banking platform offers solutions, which carry out financial services through the self service channel, fulfilling large expectations of banks, brokerage houses, investment funds and other financial institutions. It is also an integration platform which links services and products offered by one financial institution, or by a whole financial group, into a whole.

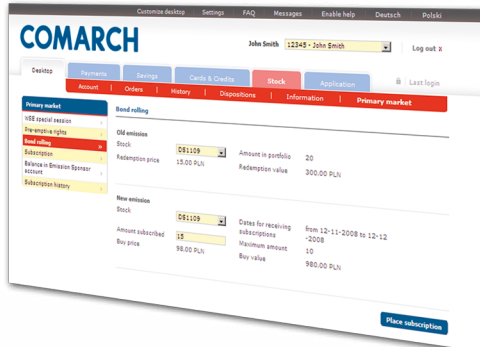
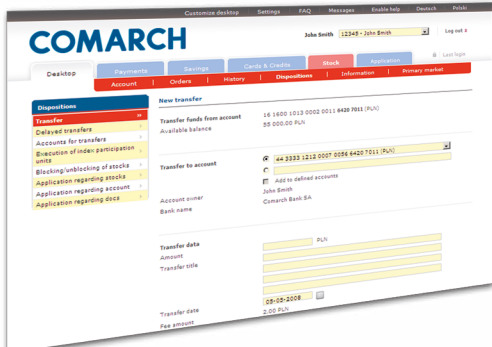
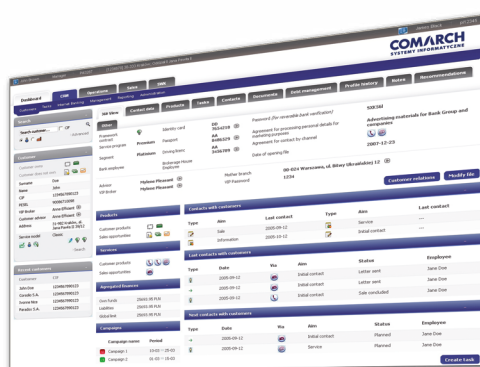
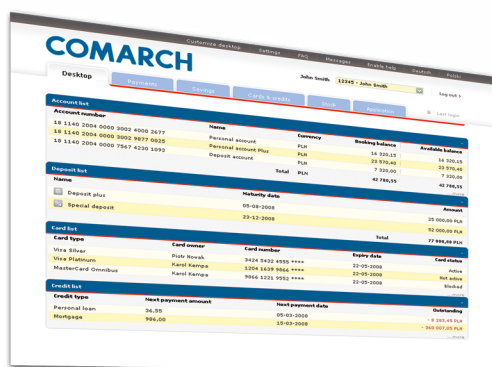
Comarch Mobile Banking – mobile financial services, which are becoming increasingly popular, are a natural consequence of technological advances. Comarch created an application which allows the managing of finance using mobile devices. Thanks to Comarch Mobile Banking, a money transfer, investment task, balance check or other banking operations are possible using a mobile phone.

Comarch Internet Investments - an independent system or functional supplement to Comarch Internet Banking. It guarantees access to investment financial services through the internet and other electronic distribution channels for brokerage house clients, trustees, investment funds, open pension funds as well as other institutions which operate on the capital market. The system has been continually developed from 1998 and offers the richest functionality on the market in terms of access to the brokerage account, investment fund register and specialized investment products.

Comarch Online Trading (NOL3) – the most modern tool on the Polish market, which allows access to up to date stock exchange listings and market information, market analysis as well as individual stocks. It also realizes tasks typical for Order Management System (OMS) solutions such as making dispositions directly from the listings table and sending them to the market at the right moment.

Comarch Credit Process Management – a set of applications which support the handling of credit processes in all client segments: corporate, retail and SME. The module based system makeup allows an optimal set of functionalities to be chosen. It also supports the most important processes to do with the handling of any credit products for any client segment: product construction, simulation, application preparation, support for the decision making process, agreement preparation, collateral management, monitoring of active agreements, transaction settlement, sales network management, calculating commissions and debt collection from unreliable clients.

The corporate **Comarch Credit Process Management** application has been extended to include additional tools, which are specific for this client segment. These include the rating engine, ratio analysis module or extended collateral management. Similarly to CRM solutions, when designing a system which supports the credit process for large companies, emphasis was placed on the flexibility of the decision making mechanism so that the propositions generated automatically do not stifle process management policies on a level characteristic for the retail segment.



Central Units – Corporate Business

Comarch Trade Finance – supports the realization of business processes connected to letters of credit, bill collection and guarantees. The Comarch Trade Finance system is part of the IT solutions used by banks and requires integration with other systems used in the bank. These include the central system, general ledger or data warehouse.

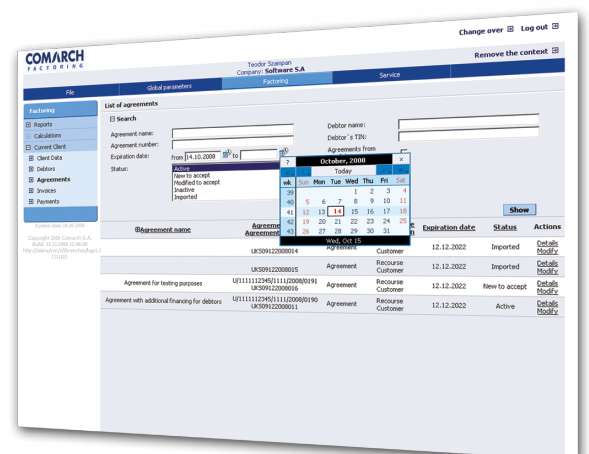
Comarch Factoring – a complex solution geared toward the handling of transactions which finance receivables. It handles electronic and paper invoices. The solution is characterized by a large degree of flexibility in modeling the client service process. It allows data concerning the debtor or vendor to be added and defines a financing program.

Comarch Asset Management – the system is addressed to asset management companies, bank depositaries, investment and pension funds, insurance companies as well as other institutions which deal with investment activity and portfolio handling. Among others, the system guarantees the modeling of portfolios, handling of orders, access to current portfolio

structure, control of investment limits, registering transactions and operations on portfolios, valuation of portfolio assets, reports and measures the effectiveness of risk management.

Comarch Custody – the application is geared toward banks which deal with the turnover of securities and trustee activity. The system allows for the registration and the financial and numerical settlement of transactions on securities held in the National Depository for Securities and in foreign depositories.

Comarch Deal Management – a solution which allows the processing of transactions made on the money and currency market as well as on debt instruments and derivatives, realized through the bank's *dealing room* or by internet banking clients. The tool guarantees a complex handling of the transactional process and accounting services with regards to the filling and valuation of instruments/transactions, the calculation of transactional limits for clients as well as the balance equivalent, and adequacy of the transaction in terms of capital.



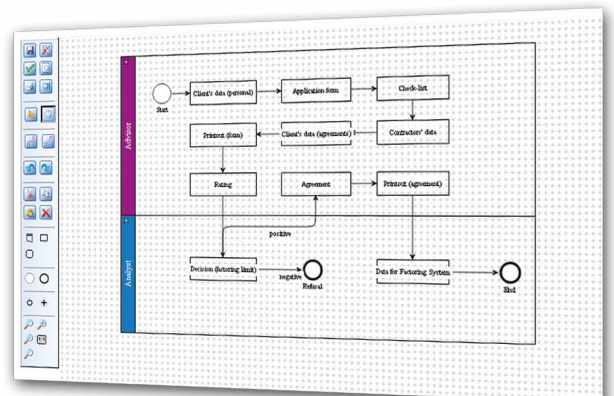
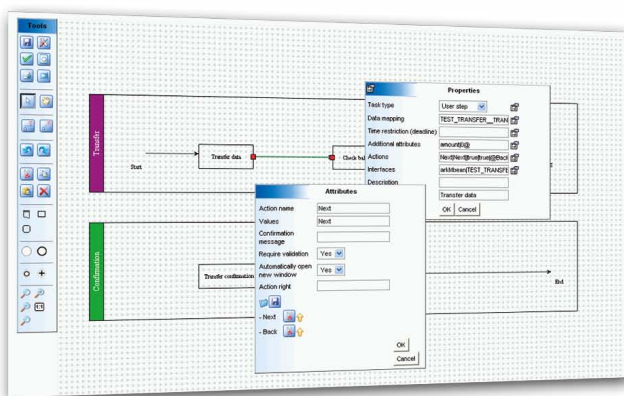
Central Units – Business Processes and end-to-end Document Management; Marketing

Comarch Business Process Management – a modern tool geared toward modeling and managing business processes in every institution. At the same time it is an integration platform based on a mature and flexible architecture, which integrates many dispersed applications, such as transactional systems, CRM, Contact Center, data warehouse or document archives.

Comarch Document Management System – the solution supports document management and the flow of documents within the company. The system manages document images (scanned paper documents) as well as electronic documents (including text files, email). The processes which handle documents can be managed with the help of the Comarch Business Process Management system or through an internal, simplified workflow service.

Comarch aCRM – a new generation tool used to dynamically process large amounts of data from the company's internal systems and data coming in from external systems in real time.

Comarch CRM Campaign Management – a system which supports the management cycle of the whole marketing campaign, starting with the planning, through to testing, realization, modification, ending with an examination of its effectiveness. The system allows the user to reach a chosen client group, whose profile is carefully chosen, at the right time with the right information and via the correct communication channel. This unique solution, used by Comarch CRM Campaign Management, can integrate mass ATL campaigns with direct BTL campaigns, which leads to synergy effects between the two types of activity as well as cutting the costs of reaching the client.

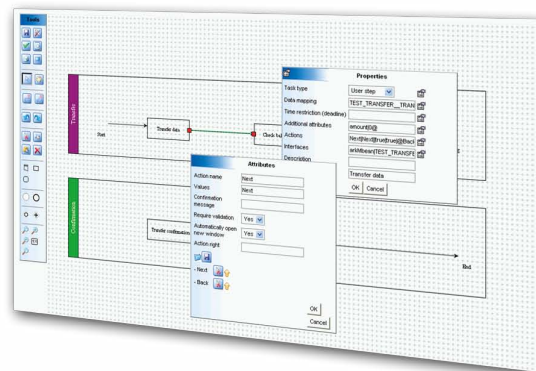
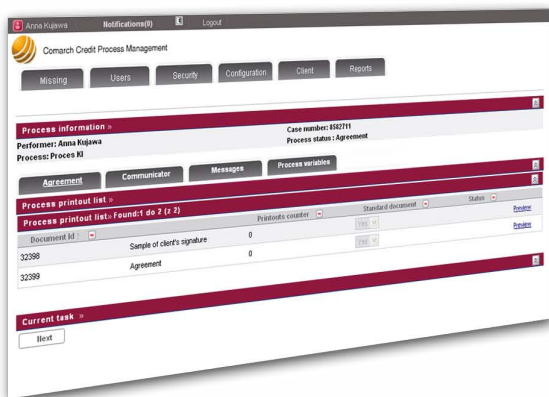
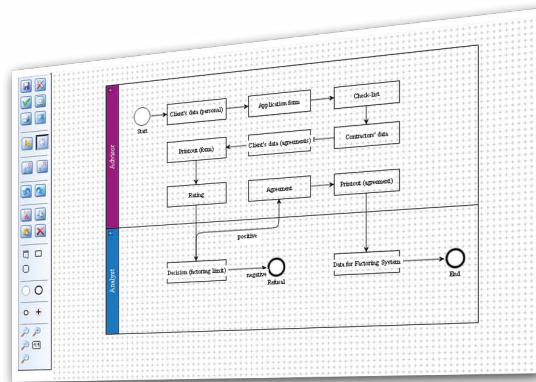
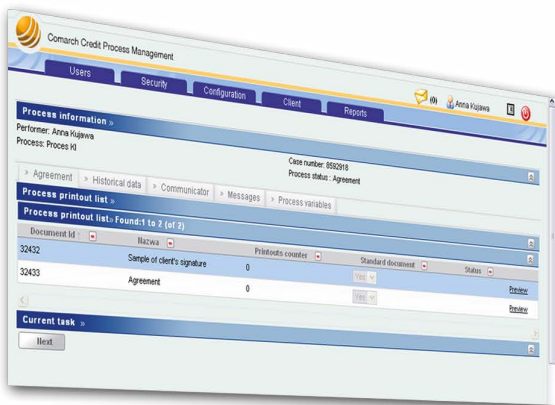


Comarch Content Management System – the platform is a solution which manages the content and structure of the portal. It offers a set of tools which allow the mobile updating and management of the WWW service. Comarch CMS gives the user a large degree of freedom over the presented content and a high level of security. Working with the system does not require installing any additional programming by the client – all the necessary actions can be carried out from the level of the WWW browser.

Comarch Loyalty Management – an advanced set of business applications geared toward standard and advanced loyalty programs. The system stands out due to its flexibility, ergonomic user interface and ease in operation. The scalable architecture guarantees the adaption of the loyalty program to company growth.

Comarch Commission & Incentive – a provisional system dedicated to institutions, which use an extensive agent, broker and intermediary network. The solution integrates all the sales network data, commission policy for all the distribution channels and settlements with units in the sales network, in one place. Additionally, gathering all the sales data in a single location allows for better control of sales as well as the optimization of motivational systems.

Comarch Business Intelligence – a modern IT solution based on data warehouse technology. Its basic role is to deliver ordered and comprehensible information which supports decision making on various management levels in the bank. Comarch Business Intelligence allows the choosing of and the application of various analysis areas depending on the user needs, e.g. sales, finance, controlling.





Central Units – IT and Operations



Comarch CentralLog – a complex solution used to manage security information generated by the IT infrastructure of the company. It contains tools used to centralize, analyze and archive audit information generated by various security based systems and applications as well as being independent (databases for example).

Comarch MobileID – a new method of authentication and authorization based on mobile telephones. The solution is easy to use, low cost and technically advanced. It is available as a separate product or integrated with Comarch Security Access Manager DRACO.

Comarch Security Access Manager DRACO – a solution which guarantees identification, authentication, authorization and accountability in accord with the most modern tendencies in the area of security and individual client needs. DRACO's functional scope covers a series of user management areas, their rights and access to sensitive data.

Comarch MobilePKI – a solution which supports authentication and authorization using mobile technologies. It allows use of the whole Public Key (PKI) infrastructure on the mobile phone using the SIM card.

Comarch SecureAdmin – a system that transparently monitors user activity on the network level (passive and active analysis). This means that implementation of the Comarch SecureAdmin system does not require any modification or reconfiguration of existing applications or systems. It is not visible to users.

System Comarch SOPEL (Digital Signature Service System) – the complete implementation of a device which verifies a qualified electronic signature as well as secure programming to create an electronic signature in accord with the current laws.

Comarch SafeDesktop – the solution secures the user station of IT system users. Comarch SafeDesktop allows one to gain various functionalities using micro-processing cards as well as USB tokens in heterogeneous environments, including MS Windows 98SE/Me/2000/XP/2003/Vista/7 and Linux platforms.

Comarch SmartCard – a micro-processing cryptographic card based on Java technology used to safely store sensitive information such as cryptographic keys and passwords. The cards are mostly used in PKI (Public Key Infrastructure) systems as well as in banking institutions where extra security is required, e.g. when clients carry out transactions. Security is guaranteed through the use of asymmetric cryptography as well as through the fact that the private key, used to undersign the transaction, never leaves the micro-processing card (it is generated on a card and cannot be copied in any way), apart from that the card PIN is known only to its owner.

Comarch SmartToken – on the hardware side, the solution is based on USB tokens, which link the characteristics of a cryptographic micro-processing card with the card reader on one device. The application together with the internal programming of the token, was designed by Comarch.

Comarch SmartCard Workshop – a solution used to manage the life cycle of cards and cryptographic tokens. Apart from the basic functionality, which realizes workflow processes and reports the current state of individual cards allocated by the system, it also allows for a full integration with the offered Comarch Certificate Authority system.

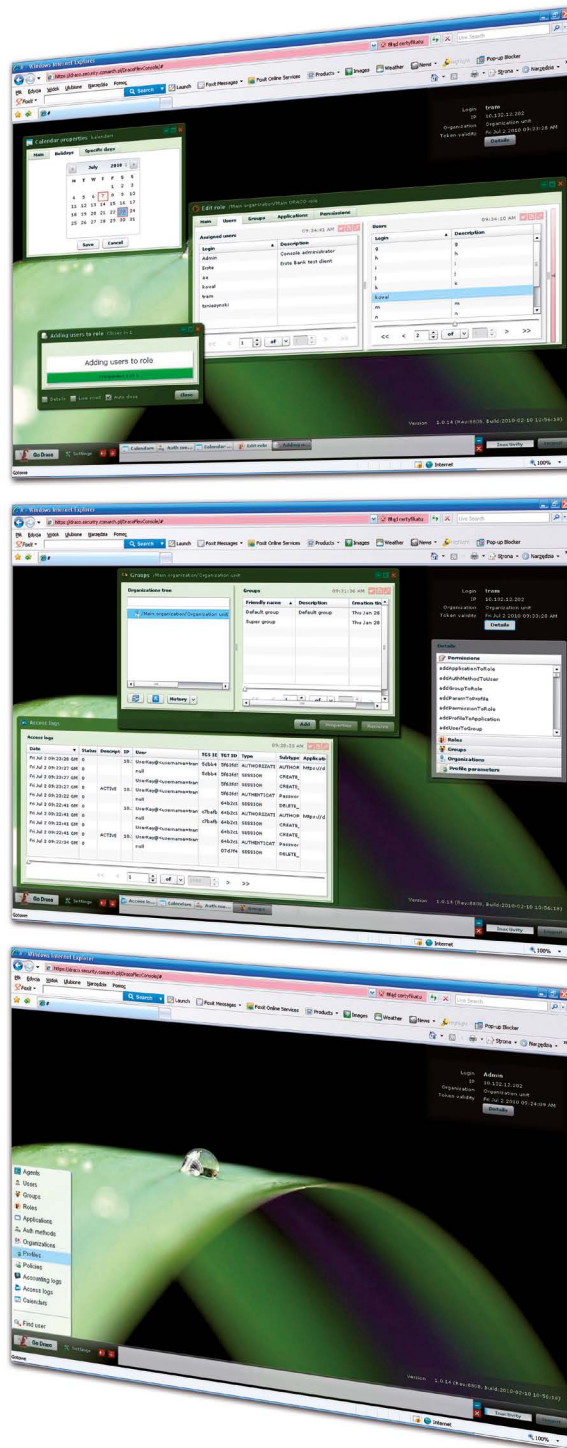
Comarch Certificate Authority – allow full implementation of the system based on the Public Key Infrastructure (PKI), including the issuing of certificates which secure the post, www server, communications channels and authorization and authentication of users. It is a solution which services a certificate throughout its life – from the moment of its commissioning - until it runs out or becomes void.

Comarch Security Content Management – a complex solution for internet service providers. The system helps build a competitive advantage by widening the offer by a series of extra security options and extra control of the content and connections.

Consulting and turnkey systems – Comarch carries out complex consulting services, from the analysis of integral needs and business processes through to solution recommendations. It finally creates a functional specification as well as car-

rying out a project which implements the integrated platform. Comarch consultants have extensive knowledge in this area, which allows them to effectively analyze and design the flow of business processes inside the company as well as when

communicating with business partners. Apart from the delivery and implementation of standard products we are able to fulfill individual client needs.



Poland

Comarch Headquarter

Al. Jana Pawła II 39a
31-864 Kraków
fax: +48 12 64 61 100
email: finance@comarch.com
phone: +48 12 64 61 000

Austria

Comarch Solutions GmbH

Nußdorfer Lände 23
A-1190 Vienna
Phone : +43 1 91066 00
Fax: +43 1 91066 66
email: dach@comarch.com

Germany

Comarch AG

Heidenkampsweg 82a
20097 Hamburg
Fax: +49 40 23503 400
Phone: +49 40 23503 372
email: dach@comarch.com

Finland

Comarch

Technopolis Business Park
Innopoli II
Tekniikantie 14
02150 Espoo
email: nordic@comarch.com
phone: +358 50 50 191 50

Switzerland

Comarch Swiss AG

Bahnhofstrasse 21
9471 Buchs
Phone: +41 81 755 55 00
Fax: +41 81 755 55 01
email: dach@comarch.com

Belgium

Comarch AG

Avenue Louise 65
B-1050 Brussels
fax: +32 2 535 77 00
email: benelux@comarch.com
phone: +32 2 535 78 69

France

Comarch Software SARL

19 Avenue LeCorbusier
59000 Lille
fax: +33 3 59 56 06 01
email: lille@comarch.com
phone: +33 6 59 56 06 84

Russia

Comarch 000

4th Lesnoy Pereulok
office room: 438, 4103
125047 Moscow
email: finance@comarch.ru
phone: +7 495 225 85 85

Ukraine

LLC ComArch

18/7 Kutuzova Str.
01133 Kiev
fax: +380 44 492 2843
email: finance@comarch.ru
phone: +380 44 492 2842

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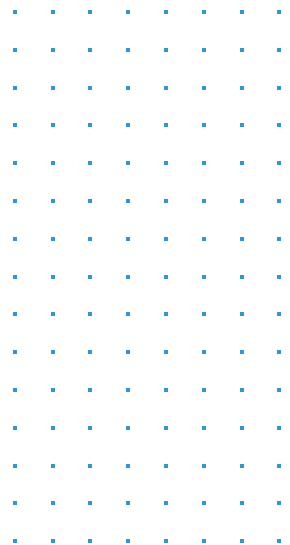
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Comarch is a leading Central European IT business solutions provider specializing in forging business relationships that maximize customer profitability while optimizing business and operational processes. Comarch's primary advantage lies in the vast domain of knowledge accumulated in and applied to our software products. These products incorporate highly sophisticated IT solutions for businesses in all vertical sectors. Comarch has a multinational network of offices employing over 2800 highly-experienced IT specialists in Europe, the Middle East and the Americas.

Comarch Spółka Akcyjna with its registered seat in Kraków at Aleja Jana Pawła II 39A, entered in the National Court Register kept by the District Court for Kraków-Śródmieście in Kraków, the 11th Commercial Division of the National Court Register under no. KRS 000057567. The share capital amounts to 8.051.637,00 zł. The share capital was fully paid, NIP 677-00-65-406

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