

## Process Management

Comarch Business Process Management (CBPM) is a modern tool designed for modeling and managing business processes. CBPM also operates as an integration platform based on a mature and flexible architecture, that allows to connect many distributed applications (e.g. accounting systems, CRM, Contact Center, data warehouses, document archives) aggregated into a single desktop.

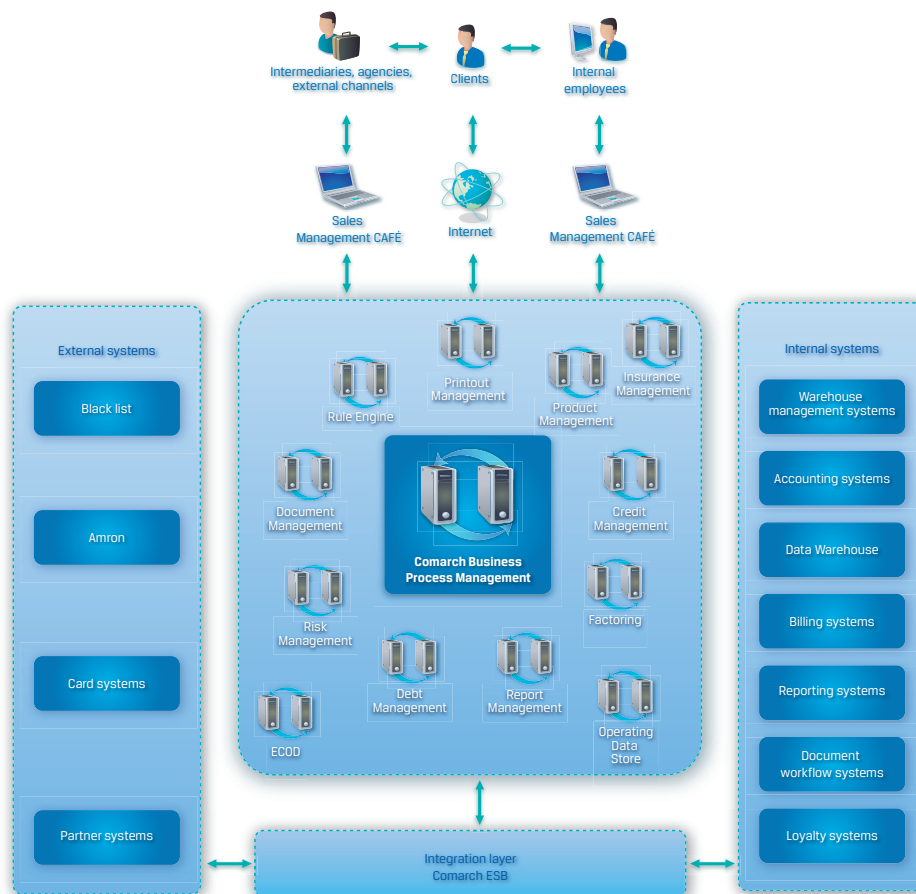
Comarch has been developing systems based on workflow engines for over 10 years. Thousands of users in institutions such as ING Bank Śląski (Internationale Nederlanden Groep), Bank BPH (GE Money Group), BGŻ (Rabobank), Citibank Handlowy (Citigroup), Alior Bank (Carlo Tassara Group) benefit from them

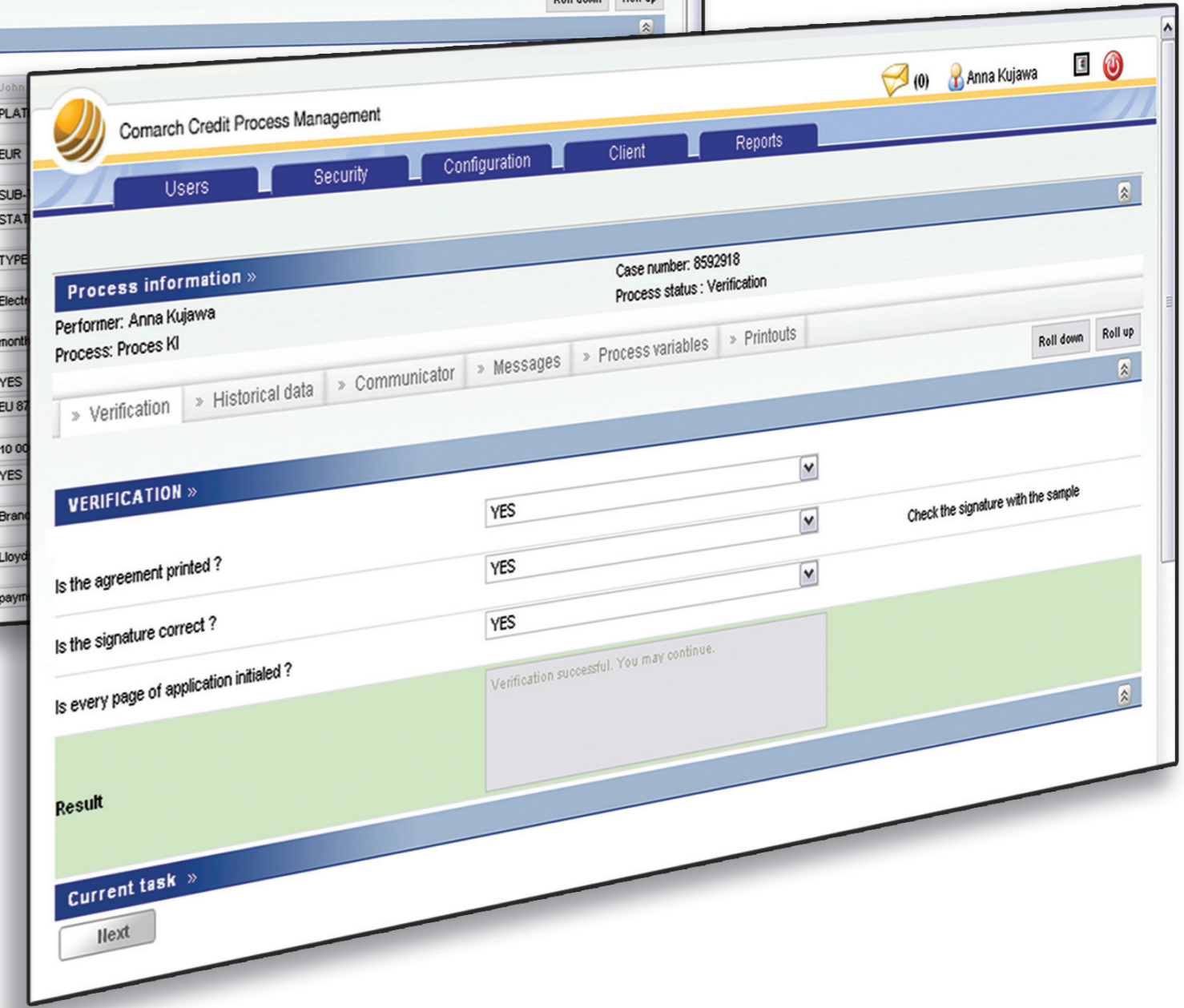
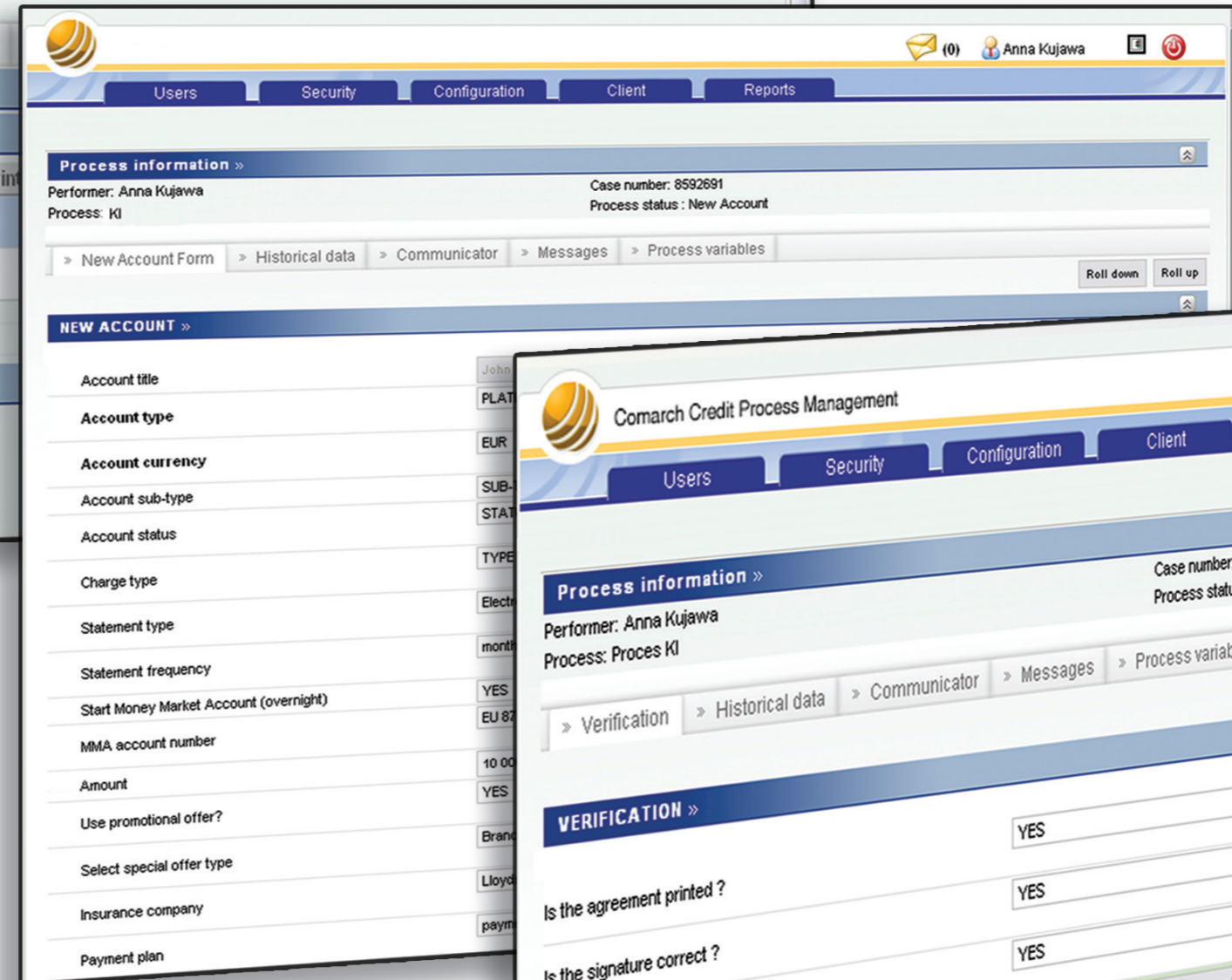
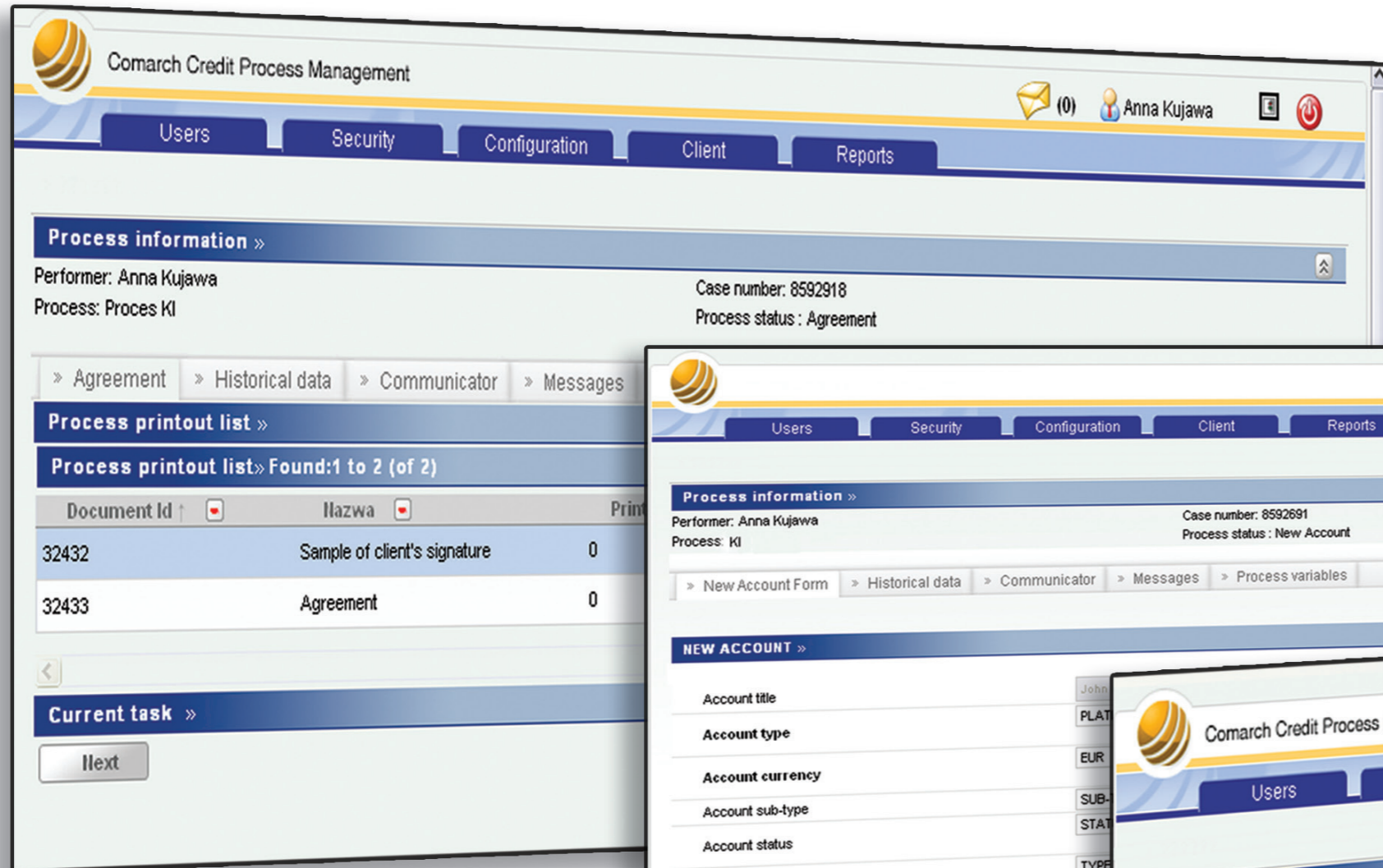
## What does the platform offer?

CBPM guarantees the design of business process in every area of a company, together with the definition of printouts, screens, interfaces, reports, and archiving all documents associated with the process.

## Business advantages

- Ergonomics – an interface optimized for convenient process designing makes it possible for even a non-technical user to design complex workflows,
- Flexibility - ability to make changes easily in the process and product parameters,





- Innovation - the continuous search for new solutions in terms of system functionality and use of the latest technology, as a means to improve efficiency and ergonomics in the solution,
- Support and maintenance - Comarch guarantees full technical support and the continuous development of tools,
- Minimizing the cost - efficient support for multiple operations in the company, the ability to quickly react to market changes and the preventive processes mean a significant cost reduction for an institution Versatility

- Coherent information - SOA architecture and the ESB bus enables a direct exchange of data between different systems and stores the current database in one place,
- Re-usability - once implemented processes can be used repeatedly in other places (e.g. during client verification in external databases, search in a core system, archiving),
- Risk reduction - the implementation of the management process eliminates the risk of errors in the handling of various cases. The process indicates the next steps to the user, controls the rights to implement them (together with a mechanism for requiring the dual approval of a key-decision-maker checker), controls the accuracy and consistency of completed data (e.g. client information),
- Process monitoring - the integration platform registers the full history of a task. The system stores information about all the users involved in the process, date changes, and job status. It presents a selected path with information of the time required for the whole process and each of its steps,
- WWW based application - both the end-user and administrator parts are based on the web browser. There are no active elements and it does not require installation on the user workstation,

## Versatility

There are as many business processes sets as there are specific financial organizations. To make the system suitable for all of them it underwent a multidirectional development. The resulting solution consists of a broad variety of sub-system/modules. They are intended for rendering services specific to the financial institution requirements.

**Comarch Credit Process Management** – a sub-system adjusted to comprehensive credit applications processing – starting from initial customer expectation analysis, payment scheme simulation, through application submission and risk analysis, to the credit agreement signing and funds payment.

**Comarch Risk Management** – a set of tools designed for comprehensive risk evaluation on both the client and the transaction side.

**Comarch Document Management System** – stores and manages paper documents' scans and electronic documents; it automatically indexes the archived files and groups them according to specified criteria, such as: contact with clients, techni-

cal documentation, product documentation. The system is also dedicated to designing and monitoring document workflows.

**Comarch Credit Monitoring** – a system optimized for monitoring a large number of transactions, documents flows and customer actions. The user can schedule the process monitoring and thus make it fully automated.

**Comarch Debt Management** – a sub-system equipped with implemented workflows related to vindication and restructuring processes.

**CAFÉ (Comarch Front-End)** – an integrating platform; it connects to the bank's systems, exchanges data between them and presents the outcome to a user by means of an intuitive interface designed for supervisors and employees dealing with customers



Associated Modules

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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 7,960,596.00 zł. The share capital was fully paid, NIP 677-00-65-406  
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