COMARCH BANKING

Private Banking and Wealth Management

A comprehensive solution for customers and advisors designed specifically to support all banking, investment and advisory operations.

*one solution

integrating **multi-channel** customer service, communication and marketing

* investment advisory

for your clients

- Provide your clients with **day to day banking** functionality
- Let them **review their asset** through various perspectives:
  - Asset classes
  - Investment objectives
  - Perspective of assets and liabilities
- Enable your customers to make **assets reallocation** or investment objectives definition **on their own** (i.e. stock or funds orders)
- Let your clients access their assets through **www** and **mobile channels**
- Enable your client to order asset allocation changes or investment objectives redefinition **by personal advisor**
- Provide additional services as **valuation of external assets** by personal advisor (i.e. real estate, arts)
- Enable easy multichannel communications with personal advisor (including **video channel communication**)
- Provide clients with **applications** for additional finance (i.e. loans)
- Provide clients with investment portfolio **reporting**

for personal advisors

- Provide your employees with **customer relationship management** and **client portfolio management tools**
- Enable **multichannel** personal communications with the client
- Support for **investment advisory process** (client profiling, financial planning, optimal asset allocation and investment objectives monitoring)
- Flexible **loan processing** with time and resources reduction
- Enable your employees to present customers online investment scenarios or portfolio position through **video channel** in **graphical form**
- Ensure your employees will be provided with all required and up to date information on customer being served through **360View**
- Provide client advisors with client transactional service
- Give advisors access to knowledge center and documents through **www** and **mobile devices**

*over **100 satisfied clients** in banking, asset management and insurance industries

Key Modules:

Investment Advisory – supports the investment advisory process – client profile generation, financial planning, simulation and asset allocation proposals, as well as the monitoring of clients' investments

Multichannel Personal Customer Service – provides an integrated environment for personal advisors for comprehensive service of their customers in channels from personal contact to phone or video communication

CRM & Marketing - helps to manage the customer life cycle and supports marketing via diversified contact channels and listening to VoC in coherency of CRM strategy

Portfolio Management - managing client's assets by executing investment decisions, up to date information pertaining to the managed assets as well as swift integration with products suppliers and market data providers

Credit Process Management – flexible loan process management that enables non-IT employees to create or modify financing product processes and executing their rollout on production in extremely short time

Online Private Banking - provides the customers with an ergonomic platform for online day-to-day banking operations, investment assets management and communication with personal advisor

Online Investment Assistant – supports the client in the self-assessment process providing recommendation on the optimal asset allocation compared to the current client portfolio

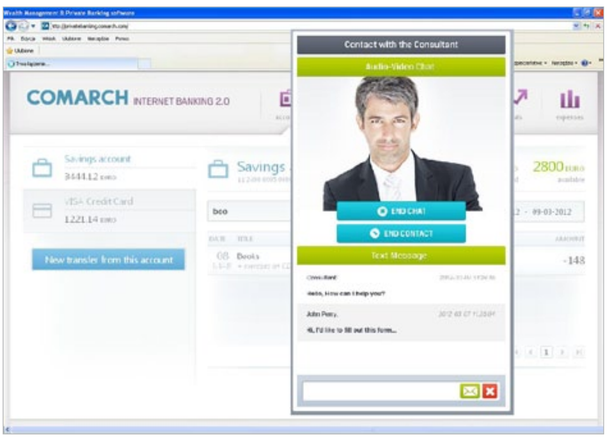
Investment and Trading – supporting the client self-trading process on the investment products and asset allocation simulatons for new investment opportunities

Mobile and Tablet Private Banking – enables clients to manage their investment assets and fulfill their day-to-day banking needs through mobile devices and using all features of smartphones (i.e. multitouch, camera, NFC, GPS)

Portfolio Reporting - generating client's report of the highest level, which includes: value, profitability and risk of the client's investment / pension product presented on client portal or mobile devices

*customizable
modular structure

*easy integration
with your business and technology



*advanced **channel specific** security

Comarch SA
Al. Jana Pawła II 39 a
31-864 Kraków
Poland
tel.: +48 12 64 61 000
fax: +48 12 64 61 100
e-mail: finance@comarch.com

www.privatebanking.comarch.com

www.comarch.com www.comarch.pl www.comarch.de www.comarch.ru