COMARCH

ANNUAL REPORT 2015

2015

COMARCH

ANNUAL REPORT 2015

Consolidated financial results
of Comarch Capital Group
as of 31 December, 2015.

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A LETTER FROM COMARCH SA CEO, PROF. JANUSZ FILIPIAK TO SHAREHOLDERS

Kraków, 28th of April 2016

Dear Shareholders,

On behalf of the Management Board of Comarch S.A. I am happy to present a report of the activities of the Comarch Group. Comarch Group achieved development goals established for the year 2015, it was also a very successful period in terms of financial results. In the past year, the revenues from sales increased by 93.2 million PLN, and was higher by 9% and reached 1 131.6 million PLN. The Comarch Group has improved as well the profitability: operating profit amounted in 2015 amounted to 113 million PLN (compared to 98.5 million PLN in the previous year), while net profit to 79.7 million PLN (2014: 67.9 million PLN). The operating margin amounted to 10%, while net margin to 7%.

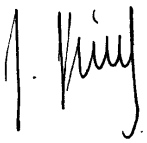
In 2015, the Group successfully continued its long-term growth strategy based on proprietary products and the development of foreign business. With a wide and comprehensive range of modern solutions and high quality services, Comarch is now regarded as one of the leading providers of IT products in Poland and in international markets. Due to the dynamic development of foreign business the Group expanded to include new subsidiaries: Comarch SRL in Milan, Italy, Comarch Malaysia SDN. BHD. in Kuala Lumpur in Malaysia, the Comarch Espace Connect Inc. (Comarch Smart City) in Montreal, Canada, Comarch AB in Stockholm Sweden, Comarch Poinsthub, Inc. in Rosemont in the United States of America and Argentina Comarch SA Buenos Aires, Argentina. Group Comarch was also joined by the new company affiliated Thanks Again LLC of Tyrone in United States. In 2016 are planned further equity investments in foreign markets. In the domestic market, the Group is the second largest IT companies and pursues a large number of projects in all sectors of the economy.

In a view of the long-term and stable development, the Group invests in the development of new and improvement of existing IT products. Expenditure on research and development has now exceeded 12% of sales revenue, which has been financed both from the company's own resources and by proactively seeking out European funds. In 2015, the Comarch Group continued R&D works related to the development of proprietary solutions in the field of hardware and services based thereon (Internet of Things), in the field of IT solutions for the medicine (Telemedicine, Teleradiology), as well as the range of tools for precision marketing (Smart City). In the past year, the Group tailored its products and internal organization to a rapidly changing business model, in which a decisive role begins to play providing informatics in the service model – Comarch is one of the market leaders in this field. A key element for the further development of the company is investment in human capital. The past year was very successful in this regard – the Group hired 826 people, above all in Poland. Particularly positive results brought the annual program of student internships was particularly successful – Comarch is one of the employers of a first choice in the domestic labor market in the IT industry.

As part of the development of the infrastructure needed to the comprehensive delivery of IT solutions, the Comarch Group completed the next stage of investment (SSE6) in the Krakow Special Economic Zone. As a result, 350 comfortable jobs places were created, a modern Data Center was launched and a research laboratory and production facilities dedicated to the business of Internet of Things is currently under construction. In 2015, the Group has also started works on the construction of modern office building in Lodz and in the first quarter of 2016 have invested in Krakow (office building SSE7) and in Lille, France (Comarch Data Center), with a view to further intensive development activities.

The Comarch S.A. Management Board shall make every to successfully implement the mission of selling innovative technical ideas of Polish engineers around the world. The consistent execution of patriotism-oriented strategy was recognized, in 2015, Comarch SA Comarch wa the winner of the Index of Polish Business Patriotism rank in the category of quoted companies. In addition to his business Comarch Group runs also many social activities, supports non-governmental organizations and charities, is a patron of culture, arts and sports – also beyond the Polish borders.

I believe that in the near future, the Comarch Group will refer further success in strengthening its market position as a global provider of IT solutions, thereby creating value for shareholders, employees and society as a whole.



Professor Janusz Filipiak
President of the Management Board
Comarch S.A.

OPINION
OF AN INDEPENDENT AUDITOR

To the Shareholders and the Board of Supervisors of Comarch S.A.

We have conducted an audit of the Comarch S.A. Capital Group's (hereinafter referred to as the "Capital Group") consolidated financial report, where Comarch S.A. (hereinafter referred to as the "Dominant Unit") with its registered office in Kraków at Al. Jana Pawła II 39 A, is a parent company, including a consolidated balance sheet as at 31st of December, 2015, consolidated income statement, total income consolidated statement, changes in consolidated equity, consolidated cash flow statement for the period from 1st of January, 2015, to 31st of December, 2015, and additional information including adopted accountancy policy and annotations.

The Management Board of the Dominant Unit takes responsibility for drawing up the consolidated financial report and the report regarding the activities of the Capital Group compliant with binding regulations.

The Management Board of the parent company and members of the Supervisory Board are obliged to ensure that the consolidated financial statement and report regarding the activities are compliant with the regulations of the Act on Accounting dated the 29th of September, 1994 (Journal of Laws from 2013, pos. 330 and subsequent changes), hereinafter referred to as the "Act on Accounting".

Our task was to audit this consolidated financial statement and present our opinion regarding whether this consolidated financial statement has been prepared according to the accounting principles applied by the company, and whether it presents, in all significant aspects, a true and fair view of equity and the financial situation as well as the financial result of the Capital Group.

The audit of the consolidated financial report was prepared and conducted according to:

- provisions of chapter seven of the Act on Accounting,
- national standards for financial review, issued by the National Board of Expert Auditors in Poland ("KRBR").

The audit was planned and executed so as to provide sufficient certainty in order to allow us to present our opinion regarding this consolidated financial statement. The audit included, in particular, verification of the correctness of the accounting principles applied by the parent company and subsidiaries, as well as verification, largely on the basis of the sample, evidence and accounting records confirming the amounts and information presented in the consolidated financial statement. The audit included also the general assessment of the consolidated financial statement's presentation. We believe our audit constituted a sufficient basis for expressing our opinion.

In our opinion, the audited consolidated financial statement, in all significant aspects:

- presents a true and fair view on the Capital Group's equity and financial situation as at 31st of December, 2015, and on the financial result for the financial year from 1st of January to 31st of December, 2015
- was prepared compliant with the International Accounting Standards, the International Financial Reporting Standards, and their interpretations have been announced in the form compliant with the regulations of the European Union; and whereas not regulated within these standards – in compliance with the regulations of the Act on Accounting and regulations formed on the basis of this act
- was prepared compliant with the law binding the dominant unit and the entities within the Capital Group, and which influence the content of the consolidated financial statement.

The report regarding the activities of the Capital Group in 2015 is complete in the sense of art. 49 sec. 2 of the Act on Accounting and the Regulation issued by the Minister of Finance on the 19th of February, 2009, concerning current and periodical information pertaining to companies traded on the stock exchange, as well as the conditions for recognizing the equivalence of information required by legal regulations binding in a country which is not a member state (Journal of Laws from 2015, pos. 133), and the information included directly from the audited consolidated financial statement, and is compliant with it.

Radosław Kuboszek
Key Expert Auditor

Registration no.90029

On behalf of Deloitte Polska Spółka z ograniczoną odpowiedzialnością Sp. k. – the entity entitled to audit financial statements registered in the list of entities entitled under item no. 73:

Radosław Kuboszek
Vice-President of the Management Polska Sp. z o.o.,
a general partner of Deloitte Polska
Spółka z ograniczoną odpowiedzialnością Sp. k.

Warsaw, 28th of April, 2016

FINANCIAL ANALYSIS

FINANCIAL ANALYSIS OF COMARCH CAPITAL GROUP

Balance Sheet

ASSETS	31 December 2015	%	31 December 2014	%	Change	Change %
Non-current assets						
Property plant and equipment	422 566	32,4%	390 958	32,1%	31 608	8,1%
Investment real estate	17 063	1,3%	16 119	1,3%	944	5,9%
Goodwill	40 735	3,1%	40 735	3,4%	-	0,0%
Other intangible assets	66 474	5,1%	70 317	5,8%	-3 843	-5,5%
Non-current prepayments	819	0,1%	537	0,0%	282	52.5%
Investment in associates	23 177	1,8%	567	0,1%	22 610	3 987,7%
Other investment	79	0,0%	-		79	-
Deferred income tax assets	106	0,0%	106	0,0%	-	-
Other receivables	33 432	2,5%	32 134	2,6%	1 298	4,0%
Other receivables	1 548	0,1%	-	0,0%	1 548	-
	605 999	**46,4%**	**551 473**	**45,3%**	**54 526**	**9,9%**
Current assets						
Inventories	51 413	4,0%	47 919	3,9%	3 494	7,3%
Trade and other receivables	385 375	29,5%	328 449	27,0%	56 926	17,3%
Current income tax receivables	7 143	0,5%	3 132	0,3%	4 011	128.1%
Long-term contracts receivables	32 440	2,5%	53 105	4,4%	-20 665	-38,9%
Available-for-sale financial assets	-	0,0%	-	0,0%	-	-
Other financial assets at fair value – derivative financial instruments	664	0,1%	13	0,0%	651	5 007.7%
Stock or shares	1	0,0%	1	0,0%	-	0,0%
Cash and cash equivalents	221 793	17,0%	232 463	19,1%	-10 670	-4.6%
	698 829	**53,6%**	**665 082**	**54,7%**	**33 747**	**5,1%**
Total assets	**1 304 828**	**100,0%**	**1 216 555**	**100,0%**	**88 273**	**7,3%**

As of the end of 2015, the value of Comarch Group's assets increased by PLN 88.3 million, i.e. 7.3%. Non-current assets increased by PLN 54.5 million, i.e. 9.9%, as compared to the previous year, mostly as a consequence of an increase in property, plant and equipment from PLN 391.0 million to PLN 422.6 million (an increase of 8.1% compared to the previous year) and increase of investment level in associates (Thanks Again LLC) of PLN 22.6 million. The share of particular items of non-current assets in the total structure of assets has remained at a similar level to that in 2014.

An increase of PLN 33.7 million, i.e. 5.1%, in current assets is mostly a result of increases of PLN 56.9 million, i.e. 17.3%, in trade and other receivables. At the same time, there was a significant decrease in long-term contracts receivables (a decrease of PLN 20.7 million, i.e. 38.9%) and in cash and cash equivalents (a decrease of PLN 10.7 million, i.e. 4.6%). The share of particular items of current assets in the total structure of assets has remained at a similar level to that in 2014.

EQUITY	31 December 2015	%	31 December 2014	%	Change	Change %
Capital attributable to the company's shareholders						
Share capital	8 133	0,6%	8 125	0,7%	8	0,1%
Other capitals	148 226	11,4%	148 226	12,2%	0	0,0%
Exchange differences	6 509	0,5%	6 917	0,5%	-408	-5,9%
Net profit for the current period	79 651	6,1%	67 894	5,6%	11 757	17,3%
Retained earnings	525 040	40,2%	457 146	37,6%	67 894	14.9%
	767 559	**58,8%**	**688 308**	**56,6%**	**79 251**	**11,5%**
Minority interest	13 022	1,0%	12 385	1,0%	637	5,1%
Total	**780 581**	**59,8%**	**700 693**	**57,6%**	**79 888**	**11,4%**
LIABILITIES						
Non-current liabilities						
Credit and loans	113 540	8,7%	121 593	10,0%	-8 053	-6,6%
Other liabilities	83	0,0%	83	0,0%	0	0,0%
Financial liabilities at fair value – derivative financial instruments	1 411	0,1%	1 404	0,1%	7	0,5%
Other financial liabilities	33	0,0%	138	0,0%	-105	– 76,1%
Deferred income tax liabilities	37 619	2,9%	38 298	3,2%	-679	-1,8%
	152 686	**11,7%**	**161 516**	**13,3%**	**-8 830**	**-5,5%**
Current liabilities						
Trade and other liabilities	150 898	11,6%	140 217	11,5%	10 681	7,6%
Current income tax liabilities	13 010	1,0%	10 712	0,9%	2 298	21,5%
Long-term contracts liabilities	26 176	2,0%	48 507	4,0%	-22 331	-46,0%
Credit and loans	24 152	1,9%	20 522	1,7%	3 630	17,7%
Financial liabilities at fair value – derivative financial instruments	1 639	0,1%	1 369	0,1%	1 369	19,7%
Other financial liabilities	7 939	0,6%	380	0,0%	7 559	1989,2%
Provisions for other liabilities and charges	147 747	11,3%	132 639	10,9%	15 108	11,4%
Total liabilities and charges	**371 561** **524 247**	**28,5%** **40,2%**	**354 346** **515 862**	**29,1%** **42,4%**	**17 215** **8 385**	**4,9%** **1,6%**
Total equity and liabilities	**1 304 828**	**100,0%**	**1 216 555**	**100,0%**	**88 273**	**7,3%**

Over the course of 2015, the share structure of equity and liabilities has not changed significantly. Equity grew over the year 2015 by 11.4%, mostly as a result of the high net profit generated in 2014. There was a slight increase in the minority interest (PLN 13.0 million compared to PLN 12.4 million in 2013).The share of equity in total equity and liabilities has grown slightly (59.8% in 2015 compared to 57.6% in 2014). Total liabilities and charges constituted 40.2% in total equity and liabilities compared to 42.4% in the previous year.

Their value increased by PLN 8.4 million, i.e. 1.6%, compared to that in the previous year, mostly as a consequence of an increase in provisions for other liabilities and charges (increase of 11.4%), trade and other liabilities (increase of 7.6%) and other financial liabilities (increase of 1989.2%). At the same time there was a significant decrease in long-term contracts liabilities. i.e. a decrease of 46.0% from PLN 48,5 million to PLN 26.2 million in 2015. The share of other items of total liabilities and charges has not changed significantly.

Debt analysis	31 December 2015	31 December 2014	31 December 2013	31 December 2012	31 December 2011
Debt ratio	10,6%	11,7%	11,5%	11,4%	11,4%
Debt/equity ratio	17,9%	20,7%	21,0%	21,1%	19,4%

Debt/equity ratio decreased significantly from 20.65% to 17.94%%, same as and debt ratio from 11.68% to 10.44%. The Group is financed with internal means in 59.8% and with external means in 40.2%.

	2015	%	2014	%	Change	Change %
Revenue	**1 131 580**	**100,0%**	**1 038 351**	**100,0%**	**93 229**	**9%**
Cost of sales	-791 442	-69,9%	-730 975	-70,4%	-60 467	8,3%
Gross profit	**340 138**	**30,1%**	**307 376**	**29,6%**	**32 762**	**10,7%**
Other operating income	20 849	1,8%	8 774	0,9%	12 075	137,6%
Sales and marketing costs	-129 520	-11,5%	-111 386	-10,7%	-18 134	16,3%
Administrative expenses	-93 246	-8,2%	-75 519	-7,3%	-17 727	23,5%
Other operating expenses	-25 193	-2,2%	-30 716	-3,0%	5 523	-18,0%
Operating profit	**113 028**	**10,0%**	**98 529**	**9,5%**	**14 499**	**14,7%**
Finance revenue net	-1 650	-0,1%	-4 959	-0,5%	3 309	-66,7%
Share of profit / (loss) of associates	-3 249	-0,3%	-993	-0,1%	-2 256	227,2%
Profit before income tax	**108 129**	**9,6%**	**92 577**	**8,9%**	**15 552**	**16,8%**
Income tax expense	-27 859	-2,5%	-23 681	-2,3%	-4 178	17,6%
Net profit for the period	**80 270**	**7,1%**	**68 896**	**6,6%**	**11 374**	**16,5%**
Attributable to:						
Shareholders of the parent company	**79 651**	**7,0%**	**67 894**	**6,5%**	**11 757**	**17,3%**
Interests not entitled to control	619	0,1%	1 002	0,1%	-383	-38,2%

In 2015, Comarch Group's sales revenue climbed by 9.0%, i.e. PLN 93.2 million, year on year. Operating profit reached PLN 113 million (an increase of 14.7% compared to 2014). Net profit attributable to the parent company's shareholders increased by 17.3% and amounted to PLN 79.7 million.

Profitability analysis	31 December 2015	31 December 2014	31 December 2013	31 December 2012	31 December 2011
Margin on sales	30,1%	29,6%	22,4%	22,1%	24,5%
EBIT margin	10,0%	9,5%	3,7%	3,5%	4,9%
Gross margin	9,6%	8,9%	3,9%	4,5%	5,1%
Net margin	7,0%	6,5%	2,7%	4,6%	4,6%

In 2015, Comarch Group's activity was profitable. The margin on sales and EBIT margin significantly grew, successively to the levels of 30,1% and 10%. Gross margin and net margin significantly increased and reached the best results in the past five years – 9.6% and 7.0%.

Liquidity analysis	31 December 2015	31 December 2014	31 December 2013	31 December 2012	31 December 2011
Current ratio	1,9	1,88	1,77	1,60	1,98
Quick ratio	1,7	1,59	1,53	1,41	1,78
Cash to current liabilities ratio	0,6	0,66	0,48	0,37	0,70

In 2015, Comarch Group maintained very good financial liquidity. In the Management Board's opinion, Comarch Group has no problems with meeting contracted financial liabilities on time. Temporarily, free funds are invested by the Group in safe financial instruments like bank deposits and shares in financial investment funds.

Turnover analysis	31 December 2015	31 December 2014	31 December 2013	31 December 2012	31 December 2011
Current assets turnover ratio	1,6	1,6	1,5	1,4	1,4
Receivable turnover ratio (days)	125	115	140	163	135
Inventories turnover ratio (days)	140	131	109	107	140
Liabilities turnover ratio (days)	173	177	185	209	189
Liabilities turnover excluding liabilities due to investment credit ratio (days)	134	142	147	162	139

Turnover ratios confirm the effective use of Comarch Group's funds. In 2015, the current assets turnover ratio slightly increased. Inventories turnover and receivables turnover ratios increased, liablities decreased compared to the previous year.

BASIC ECONOMIC AND FINANCIAL VALUES

Selected Financial Data

	2015	2014	2013	2012	2011
Revenue from sales	1 131 580	1 038 351	938 976	883 876	785 653
Operating profit	113 028	98 529	34 446	30 767	38 783
Profit before income tax	108 129	92 577	36 724	39 737	39 764
Net profit attributable to the parent company's shareholders	79 651	67 894	25 077	40 660	36 257
Profit per share	9,80	8,37	3,11	5,05	4,5
Assets	1 304 828	1 216 555	1 142 301	1 146743	1 022 474
Equity	780 581	700 693	637 711	624 942	609 851

In 2015, Comarch Group's sales revenue climbed by 9.0%, i.e. PLN 93.2 million, year on year. Operating profit reached PLN 113 million and increased by 14.7% compared to 2014. Net profit attributable to the parent company's shareholders increased by 17.3% and amounted to PLN 79.7 million. EBIT margin was at 10% (9.5% in 2014) and net margin amounted to 7.5% (6.5% in 2013). On the 31st of December, 2015, Comarch Group employed 5,037 people, excluding employees of MKS Cracovia SSA.

As at the end of 2015, the value of Comarch Group's assets increased by PLN 88.3 million, i.e. 7.3%, compared to 2014. Equity grew by 11.4% over 2015 and in large measure compared to the net profit gained in 2014.

Sales Structure

REVENUES FROM SALES – GEOGRAPHICAL STRUCTURE (IN THOUSANDS OF PLN)

	2015	%	2014	%	2013	%
Domestic	554 058	49,0%	557 483	53,7%	543 620	57,9%
Export	577 522	51,0%	480 868	46,3%	395 356	42,1%
Total	**1 131 580**	**100,0%**	**1 038 351**	**100,0%**	**938 976**	**100,0%**

The Group's sales in the DACH region increased by PLN 50.8 million, i.e. 23.5%, compared to 2014. Sales to other regions increased by PLN 45.9 million, i.e. 17.3%. The share of sales to other countries in total sales increased from 25.4% in 2014 to 27.4% in 2015.

GEOGRAPHICAL SALES STRUCTURE (MARKET STRUCTURE)

	2015	%	2014	%	2013	%
Poland	554 058	49,0%	557 483	53,7%	543 620	57,9%
DACH	267 097	23,6%	216 336	20,8%	188 877	20,1%
Remaining countries	310 425	27,4%	264 532	25,5%	206 479	22,0%
Total	**1 131 580**	**100,0%**	**1 038 351**	**100,0%**	**938 976**	**100,0%**

The Group's sales in the DACH region increased by PLN 50.8 million, i.e. 23.5%, compared to 2014. Sales to other regions increased by PLN 45.9 million, i.e. 17.3%. The share of sales to other countries in total sales increased from 25.4% in 2014 to 27.4% in 2015.

REVENUES FROM SALES – MARKET STRUCTURE (PLN'000)

	2015	%	2014	%	2013	%
Telecommunication, Media, IT	313 284	27,7%	263 344	25,4%	218 268	23,2%
Finance and Banking	151 122	13,4%	138 744	13,4%	142 168	15,1%
Trade and Services	159 032	14,0%	117 798	11,3%	102 377	10,9%
Industry & Utilities	112 805	10,0%	94 109	9,1%	94 006	10,0%
Public Division	114 240	10,1%	171 952	16,5%	157 786	16,8%
Small and Medium Enterprises – Poland	106 600	9,4%	99 463	9,6%	84 294	9,0%
Small and Medium Enterprises – DACH	102 547	9,1%	102 356	9,8%	100 904	10,8%
Medicine	49 940	4,4%	31 049	3,0%	24 026	2,6%
Pozostałe	22 010	1,9%	19 536	1,9%	15 147	1,6%
TOTAL	**1 131 580**	**100,0%**	**1 038 351**	**100,0%**	**938 976**	**100,0%**

In 2015, there was a significant decrease in sales to customers in the Public Division of PLN 57.7 million, i.e. 33.6%, as a consequence of reduction of purchases by customers in this division in the third and fourth quarters and due to the temporary restriction on access to EU funding, as well as from the reduced supply of finished goods of the Group. Sales to customers in the Public Division constituted 10.1% of total Group's revenue in 2015. Sales to customers in the TMT Division increased by PLN 49.9 million, i.e. 19% and their share in total sales grew from 25.4% to 27.7% and was the highest in the structure of the Group's customers. Sales to customers in the Finance and Banking Division and to the small and medium-sized enterprises has remained stable and their share in total sales was 13.4% and 18.5% (compared to 13.4% and 19.4% in the previous year). Sales to the Industry and Utilities Division increased by PLN 18.7 million, i.e. 19.9% and constituted 10.0% of total sales in 2015 compared to 9.1% in 2014. There was a significantly increase of PLN 41.2 million, i.e. 35% in the demand in the Trade and Services Division and sales to the customers in this division constituted 14% of total sales compared to 11.3% in 2014. Sales to customers in the Medicine Division amounted to PLN 49.9 million in 2015. The market sales structure has remained at a stable level throughout 2015.

PRODUCTS SALES STRUCTURE (PLN'000)

	2015	%	2014	%	2013	%
Services	800 062	70,7%	736 227	70,9%	653 939	69,6%
Proprietary software	182 286	16,1%	132 413	12,8%	109 694	11,7%
Third party software	64 989	5,7%	51 979	5,0%	84 107	9,0%
Finished goods	11 804	1,1%	41 576	4,0%	295	0,0%
Hardware	39 723	3,5%	45 080	4,3%	64 733	6,9%
Other	32 716	2,9%	31 076	3,0%	26 208	2,8%
TOTAL	**1 131 580**	**100,0%**	**1 038 351**	**100,0%**	**938 976**	**100,0%**

In 2015, the products sales structure was characterised by steady increase in sales of services. Their share in total sales of Comarch Group was the biggest among others products. It is a result of progressive changes in the business model sales solutions. In 2015, there was a significant increase in sales services and proprietary software in total by PLN 113.7 million, i.e. 13.1%. That is a result of an increase in value of sales services (an increase of PLN 63.8 million, i.e. 8.7% percent) as well as higher sales of proprietary software (an increase by PLN 49.9 million, i.e. 37.7%) Sales of services and proprietary software constituted 86.8 percent in total sales. Total sales of third-party software and computer hardware increased by PLN 7.7 million, i.e. by 7.9%, and their share in total sales 9.3% percent. Sales of finished products decreased by PLN 29.8 million, i.e. 71.6%, mainly due to reduced supplies of equity to public division. The products sales structure has remained at a stable level throughout 2015.

Comarch Office Building SSE6

COMARCH ACTIVITY

Founding year **1993**

Comarch onset **1991**

OVER **5000** EMPLOYEES

RECOGNIZED BY

Gartner, Forrester Research, IDC **and more**

THOUSANDS OF SUCCESSFULLY **COMPLETED PROJECTS** ON **5** Continents in about **60** Countries

PUBLICLY TRADED

on WARSAW STOCK EXCHANGE since **1999**

REVENUES OVER **270 M EUR (2015)**

HEADQUARTERS

KRAKÓW, **POLAND**

GLOBAL PRESENCE

SUBSIDIARIES **AND ASSOCIATES**

50

COMARCH – WORLDWIDE CUSTOMERS, PROJECTS, COMPANIES, DATA CENTER

50
SUBSIDIARIES AND ASSOCIATES

75
OFFICES

IN
54
CITIES

IN
26
COUNTRIES

ON
4
CONTINENTS

EUROPE

1 Poland
Białystok, Bielsko-Biała, Gdańsk, Gliwice, Katowice, Kielce, Krakow HQ, Lublin, Łódz, Poznań, Rzeszów, Tarnów, Warszawa, Wrocław

2 Albania
Tirana

3 Austria
Innsbruck, Vienna

4 Belgium
Brussels

5 Finland
Espoo

6 France
Grenoble, Montbonnot Saint Martin, Lille, Lezennes

7 Germany
Berlin, Bremen, Dresden, Düsseldorf, Frankfurt, Hamburg, Hannover, Munich, Münster

8 Italy
Milan

9 Luxembourg
Strassen

10 Russia
Moscow

11 Spain
Madrid

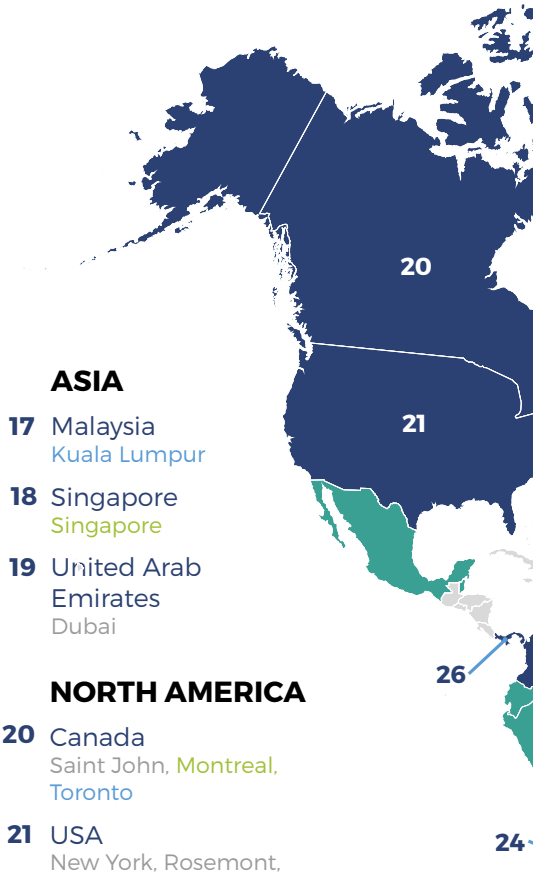
12 Sweden
Stockholm

13 Switzerland
Arbon, Lucerne

14 Turkey
Istanbul

15 UK
London

16 Ukraine
Kiev, Lviv



ASIA

17 Malaysia
Kuala Lumpur

18 Singapore
Singapore

19 United Arab Emirates
Dubai

NORTH AMERICA

20 Canada
Saint John, Montreal, Toronto

21 USA
New York, Rosemont, Chicago, Columbus, Tyrone

SOUTH AMERICA

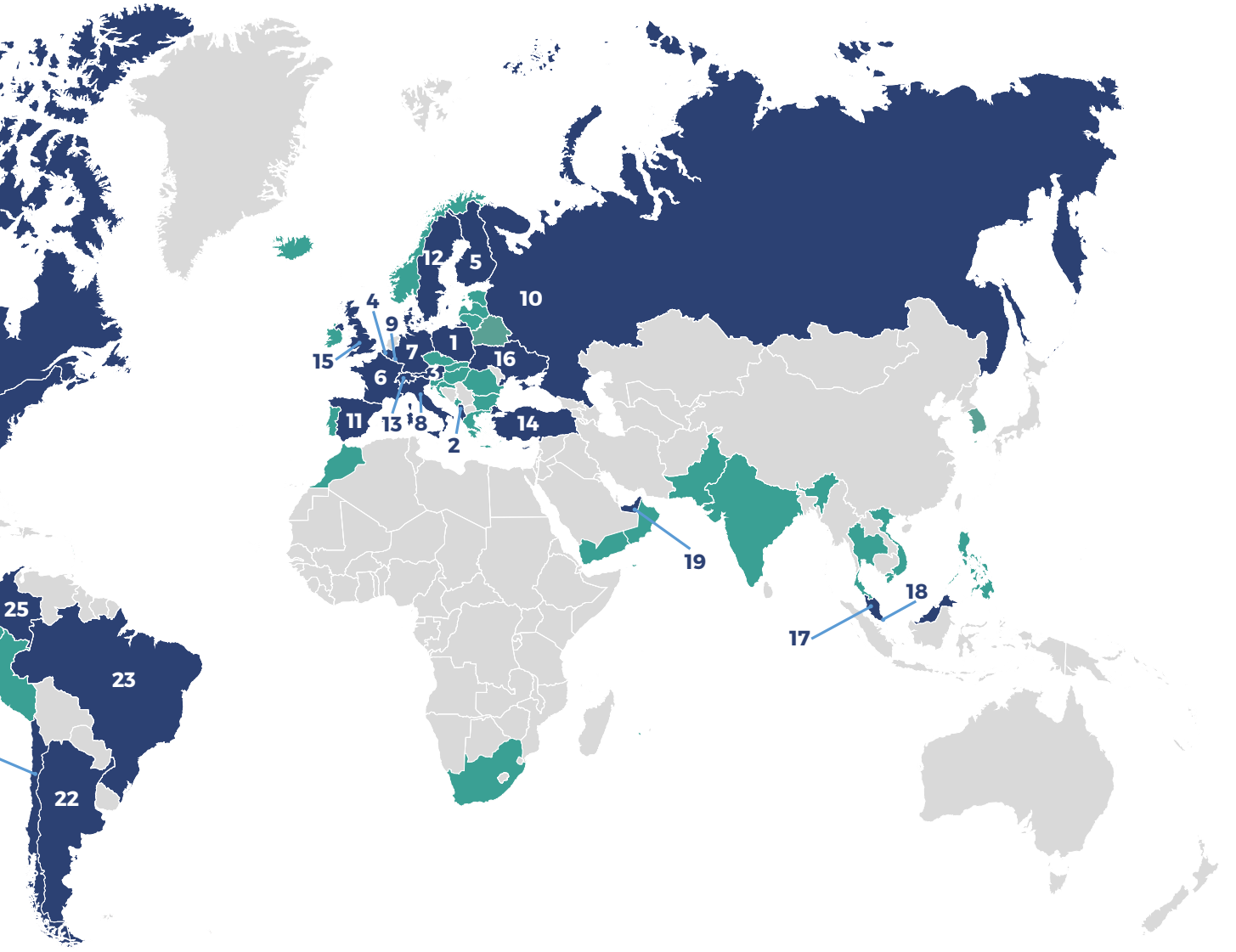
22 Argentina
Buenos Aires

23 Brazil
Sao Paulo

24 Chile
Santiago

25 Columbia
Bogota

26 Panama
Panamá City

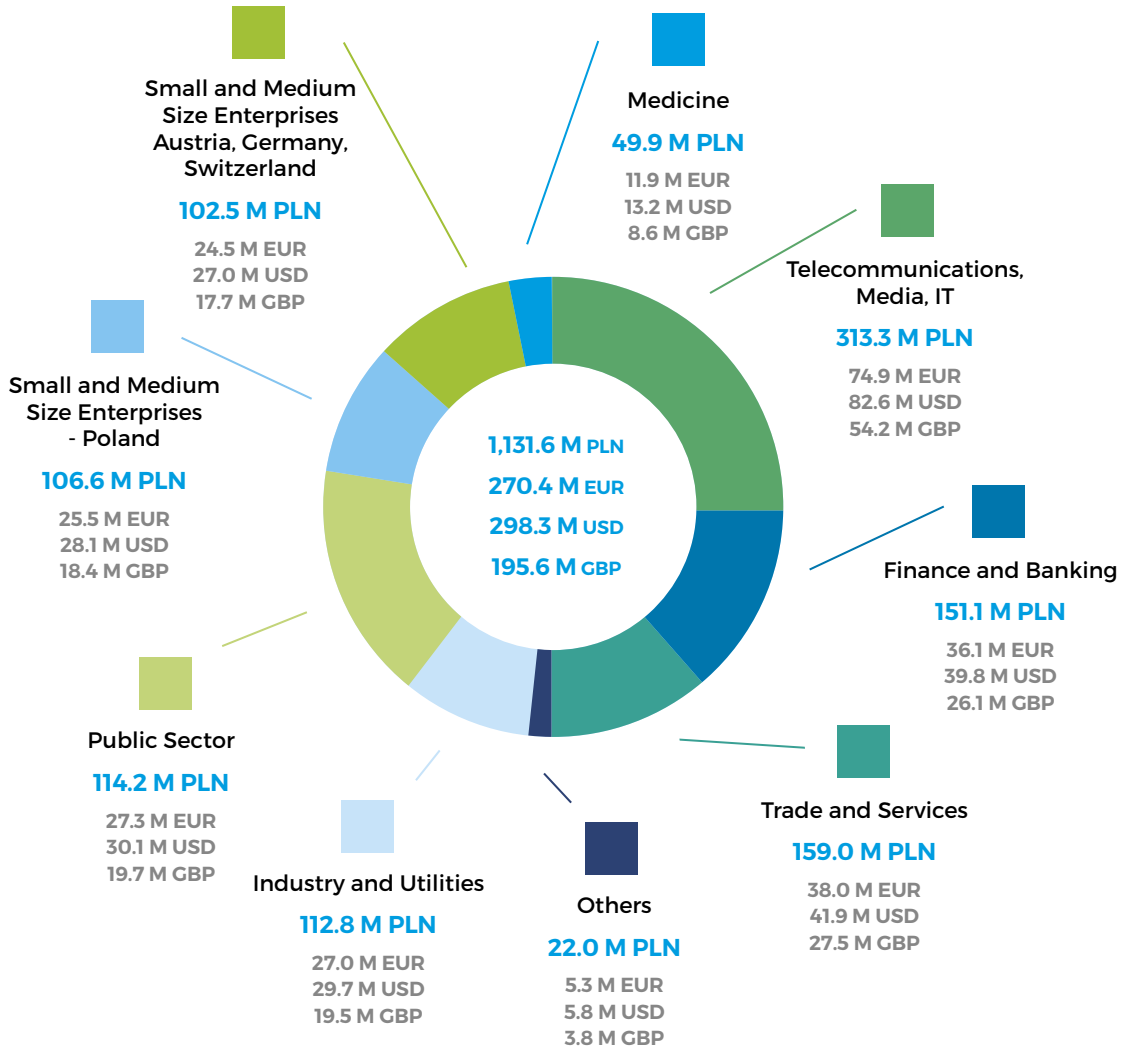


Worldwide Subsidiares, Customers, Projects

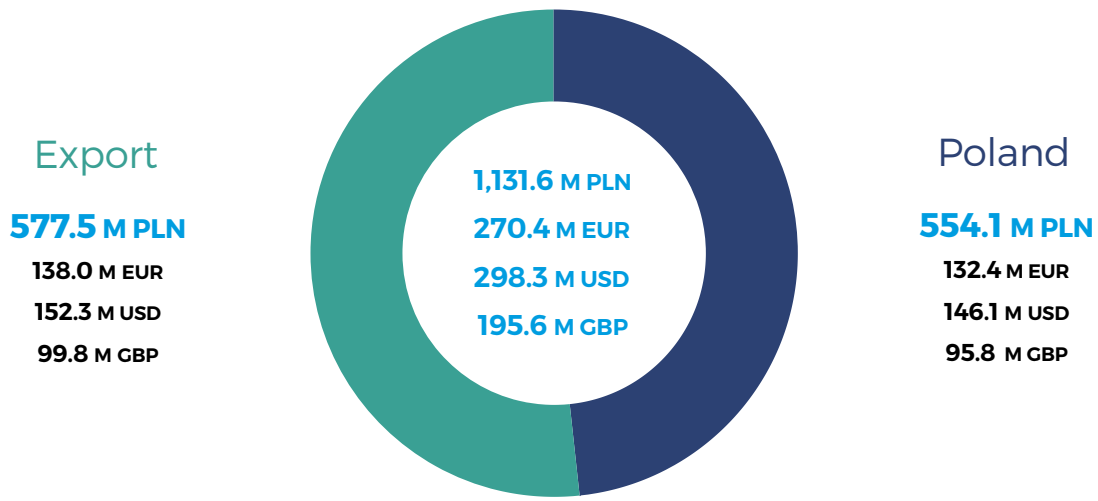
Customers and Projects

- data center
- data center only

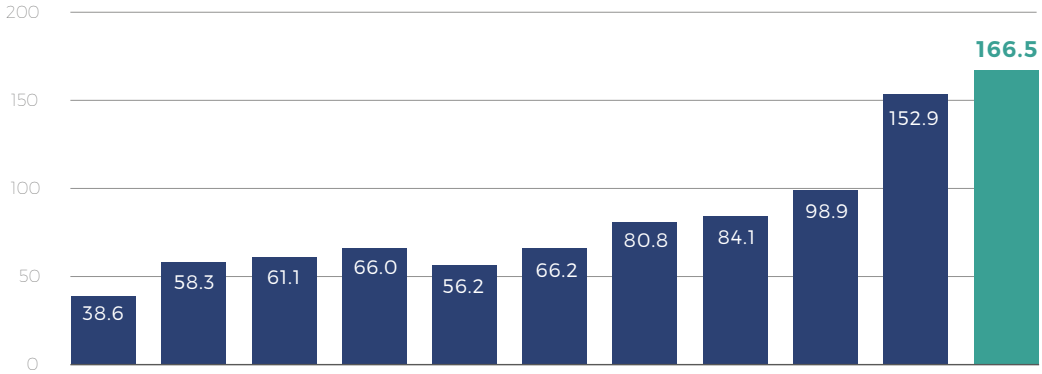
REVENUES FROM SALES 2015 – MARKET STRUCTURE



REVENUES FROM SALES 2015 – GEOGRAPHICAL STRUCTURE

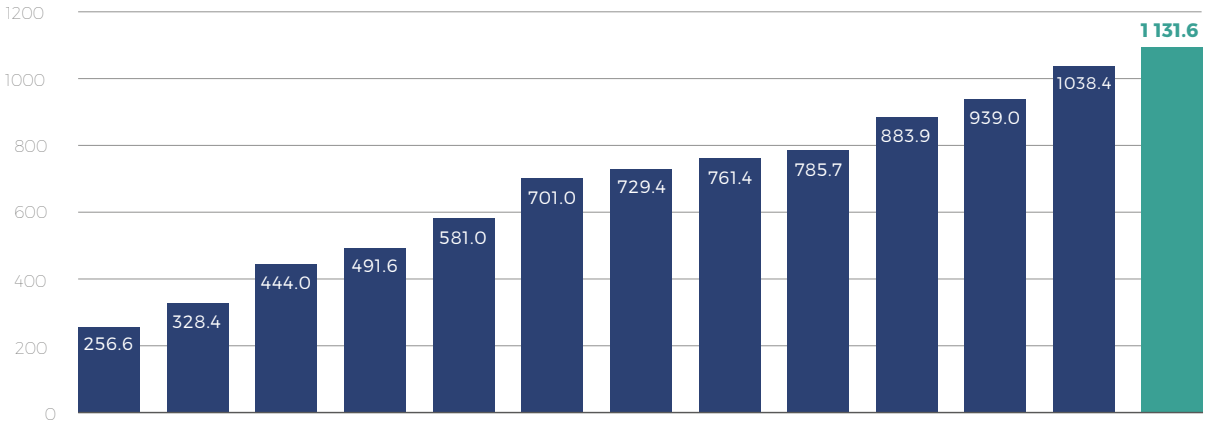


EBITDA



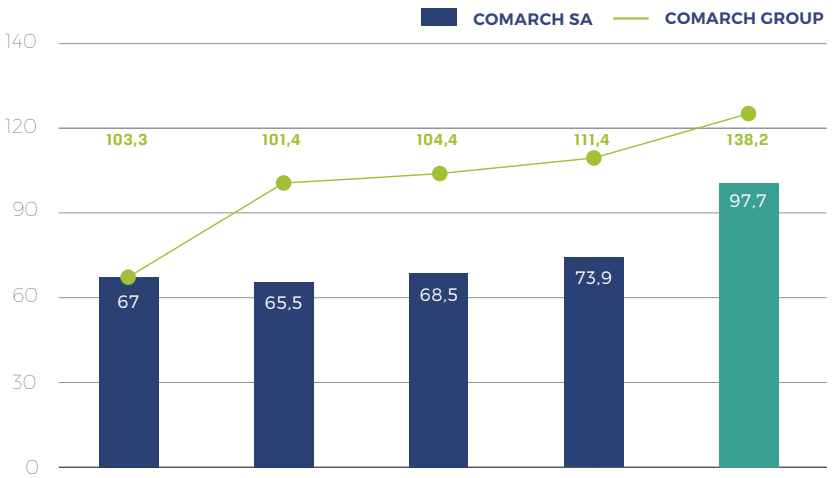
2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
											M PLN
9.6	14.9	16.2	18.7	13.0	16.5	19.5	20.1	23.5	36.5	39.8	M EUR
11.9	18.9	22.2	27.4	18.0	21.8	27.2	26.0	31.3	48.1	43.9	M USD
6.6	10.2	11.1	15.0	11.5	14.1	17.0	16.3	20.0	29.3	28.8	M GBP

SALES REVENUE



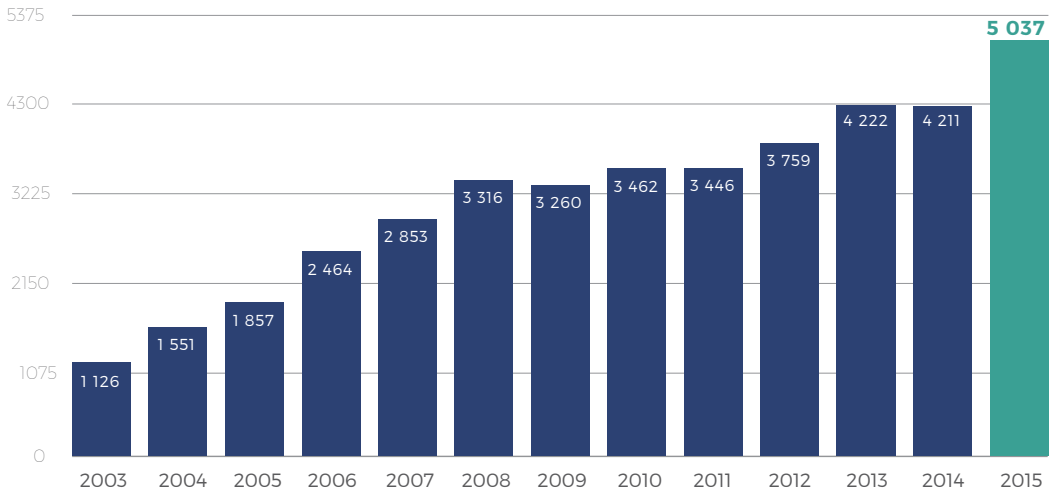
2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
													M PLN
57.7	72.7	110.4	126.1	153.8	198.5	168.0	190.1	189.8	211.8	223.0	247.9	270.4	M EUR
63.0	90.2	136.5	159.1	211.4	290.7	233.5	250.4	264.7	273.5	296.6	326.7	298.3	M USD
40.0	49.4	75.4	85.9	105.6	159.6	149.5	162.3	165.3	171.8	189.6	198.8	195.6	M GBP

RESEARCH AND DEVELOPMENT EXPENDITURE



	2011	2012	2013	2014	2015	
	16,2	15,7	16,3	17,6	23,4	M EUR
	24,9	24,3	24,8	26,6	33,0	
	22,6	20,3	21,7	23,2	25,8	M USD
	34,8	31,4	33,0	35,0	36,4	
	14,1	12,7	13,8	14,1	16,9	M GBP
	21,7	19,7	21,1	21,3	23,9	

EMPLOYMENT



GROUPS OF RECIPIENTS

G4-12

A target group of Comarch are medium-sized and large companies, which are the biggest group of recipients of advanced IT solutions in the world, in general. Most of the company's products are dedicated to a specific audience and IT services are offered to all groups of customers. Comarch's offer is designed, both for Polish and foreign customers. For many years one of the main strategic objectives of Comarch has been a sale on foreign markets, particularly in Western Europe and the Americas. Comarch portfolio is highly diversified and is not dependent on a single customer. In 2015, the share of none of the customer exceeded 10% of total sales of the Comarch Group. Due to the features of IT the main source of supply are international concerns, which are producers, Polish branches and Polish distribution companies and subcontractors of IT systems. In 2015, none of the suppliers provided products and merchandise at the value exceeding 10% of total revenues from sales of the Comarch Group.

DEVELOPMENT PERSPECTIVES

G4-2

In 2015, there was a significant increase in demand for IT services. As a result, the company's backlog increased and ensures full use of its production capacity. The political and economic situation still will impact on the IT market and financial results of the Comarch Group. Thanks to the consistently implemented strategy, Comarch offer is diversified and the customer base is very broad what helps to reduce the risk of doing business in the economic downturn. A rapidly growing business of Comarch on foreign markets improves sales volume and the position of Comarch and strengthens the competitive position of Comarch. Implementation of Comarch's strategy depends Moreover, macroeconomic conditions, especially level of investments in medium and large companies, increasing competition in the IT sector and the labor market have a big impact on Comarch stategy. At the same time a prerequisite for the implementation of the strategy is effective management of operational risks. An opportunity for the company is an increase the demand for IT products in the service model.

The main risk factors for Comarch activities:

- the risks of R&D work,
- risks of time on long-term contracts,
- risks of failure in terms of contracts,
- risk of foreign, legal and political environment,
- risk of decreased possibility of controlling financial standing of counterparties,
- the risk of staff turnover, the risk of a lack of qualified employees,
- the risk of fluctuations in exchange rates.

IMPORTANT FACTORS FOR THE DEVELOPMENT OF COMARCH

G4-2

Internal factors:

- steady increase in export sales and foreign business,
- position of Comarch SA which affects on the type of acquired clients,
- activity of Comarch SA in a special economic zone in Krakow,
- a significant share of standard products in sales what means:
  - lower costs,
  - possibility of significantly increasing the profitability of a single contract, while reducing license fees,
  - more diversified clientele,
- attractive work conditions,
- increasing awareness of the Comarch brand,
- investments in human capital,
- high level of expenditures on R&D and development of new products and services,
- high level of expenditures on investments,

External factors:

- increase of the customer requirements for IT systems. Comarch with a broad technologies and products is able to provide technologically advanced solutions,
- increasing importance of IT solutions,
- a change in business models in many industries and change in business strategies of companies because of technological progress and economic growth what increases demand for new IT systems,
- access to European structural funds for Polish companies,
- increasing competition between IT companies causing decrease in achieved margins,
- constant pressure on wage growth in the IT industry; decreasing the number of graduates,
- increasing competition in IT sector,
- international economic situation,
- volatility of exchange rates, affecting the profitability of export sales,
- political situation in Eastern Europe, with particular emphasis on the situation in Ukraine and Russia, having an impact on the demand for products and financial credibility of customers in this region.

HISTORY OF COMARCH

1991

- Creation of Computer and Communications Consultants Ltd. Sp. z o.o. (9/05/1991). Incorporation of CCC Ltd. with Companies House on 16/05/1991

1993

- As a result of the merger of EJ Filipiak with CCC Ltd. (28/10/1993), Comarch Sp. z o.o. is established at room 415, building B5 of the University of Science and Technology AGH in Kraków

1994

- Comarch's first contract (5/10/1994) with its first client Telekomunikacja Polska SA – Comarch implemented SEZTel system

2001

- Start-up of a company in the Special Economic Zone in Kraków
- Company shares included in the WIG20 index

2002

- Beginning of a business development in Central America – contract signed with Enitel, a national operator in Nicaragua
- Contract signed with British Petroleum

2004

- Start-up of a company in Dubai Internet City
- Start-up of Comarch Panama Inc. in Panama City

2005

- Establishment of Comarch Data Center in Kraków
- Start-up of Comarch AG in Brussels

2006

- Contracts with T-Mobile Germany (currently Telekom Deutschland) and T-Mobile Austria to provide the Network & Service Inventory System
- Contract signed with Auchan

2007

- Sale of Interia.pl

2010

- In 2010/2011 season Comarch is the main sponsor of the TSV 1860 Bavarian football team
- Contract signed with Diageo
- Comarch chosen by E-Plus to be the supplier of the Next Generation Network Planning solution
- Launch of Wszystko.pl – a virtual shopping center (first B2C project in the ERP Division)

2011

- Comarch in the Polish courts – launch of e-protocol
- Start-up of a company in Luxembourg
- Contract signed with Azul Brazilian Airlines

2012

- Opening of iMed24 Medical Center
- Comarch logo on shirts of the French AC Nancy football team
- Acquisition of Swiss A-MEA Informatik AG company
- Start-up of a company in London
- Acquisition of ESAProjekt – a medical software house
- Contract signed with the Italian UniCredit

2014

- Lunch of Comarch ERP Society, the first platform for B2B knowledge exchange in Poland
- Contract signed with Air Austral
- Comarch with "Black Shirts" of Polonia Warszawa
- Further expansion of Comarch in the Middle East
- Contract with TVCable from Ecuador
- Contract with BGK Bank (Bank Gospodarstwa Krajowego)
- Start-up of a company in Spain
- E&Y: Cracovia excels in terms of the most stable financial situation among all other football clubs in Extra Classy.

1998

- Comarch becomes the first Polish partner of Oracle
- First Authorised Center of Java in Poland (Sun Microsystems and Comarch project)
- Beginning of the first Comarch international implementation in Denmark

1999

- Stock Exchange debut in Warsaw
- Entering the USA market
- Comarch and RMF FM establish Interia.pl portal

2000

- Comarch recognised by the World Economic Forum in Davos as the "Technology Pioneer"
- Establishment of the first German company office – Comarch Software AG with its headquarters in Frankfurt am Main

2003

- MKS Cracovia SSA became part of Comarch Capital Group
- Contract signed with the Department of Telecommunications & IT of the state of Washington
- Opening of branches in Moscow and Wrocław
- Acquisition of CDN – Software House of ERP

2008

- Acquisition of German MSP Software House with operations in Austria, Germany and Switzerland – SoftM Software und Beratung AG Company listed on the Frankfurt am Main Stock Exchange
- Start-up of the first company under Comarch Corporate Finance FIZ dedicated to iMed24 SA telemedicine
- Introduction of loyalty programs on the American market

2009

- Opening of the Training & Conference Center and the Administration Division of Comarch in SSE4 in Kraków
- Signing a framework agreement with ING Bank Śląski,
- Starting cooperation with Alior Bank

2013

- 5000 network devices and 2000 servers operating for 100 clients in 17 countries under the supervision of Comarch Network Operations Center
- 20th anniversary of Comarch
- Contract signed for Podlaski e-Zdrowie IT System
- Start-up of a company in Santiago, Chile
- Contract signed with Síminn, a leading Icelandic operator
- Contract signed with Hortex Group in Russia
- Investing in SSE6 in Kraków
- Professor Filipiak as a guest of Gartner Mastermind Interview

2015

- Premiera Comarch beacon.
- Start-up of companies in Argentina, Brasil, Canada, Malaysia, Sweden, Turkey and Italy.
- Contract signed with Thomas Cook.
- Acquisition of Shares in Thanks Again LLC.
- Comarch as a technological partner of World Youth Day.
- The new entity Comarch Healthcare S.A. was created.
- Comarch as a main sponsor a Swiss football club Zug 94.
- The business development in Sandinavia: SAS and Norwegian have signed contracts with Comarch.
- BP has cosen Comarch Loyalty Management to enrich loyalty program in Spain.
- Comarch ERP iFaktury24 enters to French and German markets.
- Opening of the building office SSE6 in the Krakow Special Ekonomic Zone.
- Cracovia ice hokey team wins the Polish Cup.
- Investment in office building in Łódź.

2016

- Technology partnership with Nokia.
- Investment in the office building SSE7 in the Krakow Special Economic Zone.
- The rugby team Esquela de Arquitectura from Madrid will play with Comarch logo on shirts
- Planned opening of Comarch IoT in Cracow.
- Cracovia wins the Polish ice hockey league 2015 / 2016.
- Investment in Comarch Data Center in Lille.

COMPANY BODIES

SUPERVISORY BOARD

ELŻBIETA FILIPIAK
Chairman of the Supervisory Board

MACIEJ BRZEZIŃSKI
Deputy Chairman of the Supervisory Board

ROBERT BEDNARSKI
Member of the Supervisory Board

DANUTA DROBNIAK
Member of the Supervisory Board

WOJCIECH KUCHARZYK
Member of the Supervisory Board

ANNA ŁAWRYNOWICZ
Member of the Supervisory Board

ANNA PRUSKA
Member of the Supervisory Board

MANAGEMENT BOARD

PROFESSOR JANUSZ FILIPIAK
Founder, President of the Management Board
Chief Executive Officer of Comarch SA

MARCIN DĄBROWSKI
Vice President of the Management Board
Director of Telecommunications Division

PAWEŁ PROKOP
Vice President of the Management Board
Director of Public Sector Division

ANDRZEJ PRZEWIĘŹLIKOWSKI
Vice President of the Management Board
Director of Financial Services Division

ZBIGNIEW RYMARCZYK
Vice President of the Management Board
Director of ERP Division

KONRAD TARAŃSKI
Vice President of the Management Board
Chief Financial Officer

MARCIN WARWAS
Vice President of the Management Board
Director of Services Division

AUDIT COMMITTEE

30.05.2016

DANUTA DROBNIAK
Chairman of the Audit Committee

ELŻBIETA FILIPIAK
Member of the Audit Committee

ROBERT BEDNARSKI
Member of the Audit Committee

ORGANIZATIONAL AND COMPETENCE STRUCTURE OF COMARCH CAPITAL GROUP

COMARCH SA (KRAKOW, POLAND)

prof. Janusz Filipiak

Founder and CEO of Comarch SA
Strategy, HR, Marketing

Marcin Dąbrowski

Vice President of
the Management Board,
Director of
TELECOMMUNICATIONS DIVISION

Paweł Prokop

Vice President of
the Management Board,
Director of
PUBLIC SECTOR DIVISION

Andrzej Przewięźlikowski

Vice President of
the Management Board,
Director of
FINANCIAL SERVICES DIVISION

Konrad Tarański

Finance, Administration
and Internal IT Systems,
CFO, Vice President
of the Management Board

DIVISIONS

Zbigniew Rymarczyk

Vice President of
the Management Board,
Director of
ERP DIVISION

Marcin Warwas

Vice President of
the Management Board,
Director of
SERVICES DIVISION

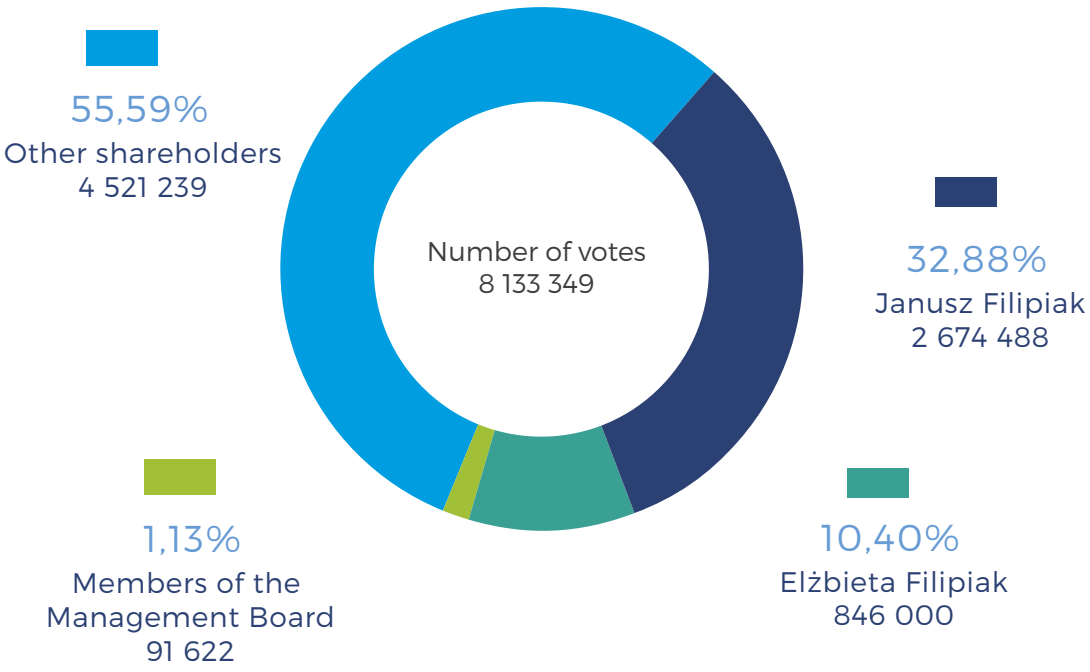
Mariusz Lasek

Director of
COMARCH TECHNOLOGIES DIVISION

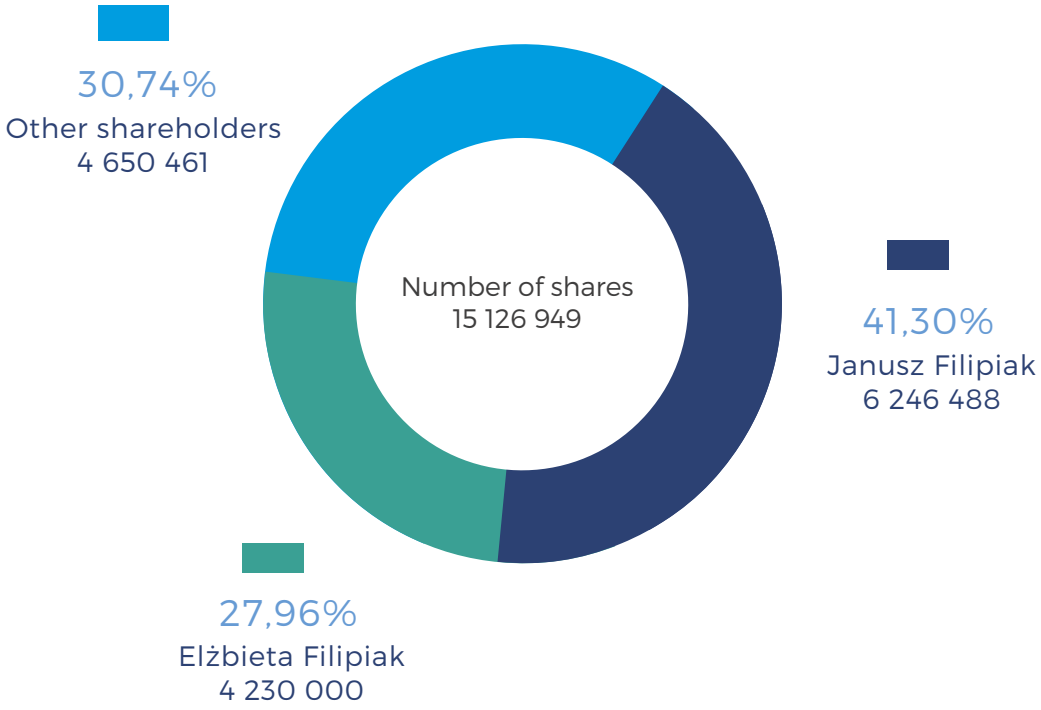
Piotr Piątosa

Director of
MEDICINE DIVISION

SHAREHOLDERS



Shareholding Structure. Number of votes. 28.04.2016



Shareholding Structure. Number of shares. 28.04.2016 r.

ORGANIZATIONAL STRUCTURE OF COMARCH CAPITAL GROUP
Comarch SA (Krakow, Poland)

EUROPE

- Comarch AG (Dresden, Germany)
- Comarch Software und Beratung AG (Munich, Germany)
- Comarch Solutions GmbH (Innsbruck, Austria)
- Comarch S.A.S. (Lezennes, France)
- Comarch R&D S.à r.l. (Montbonnot-Saint-Martin, France)
- Comarch Luxembourg S.à r.l. (Luxembourg, Luxembourg)
- Comarch LLC (Kiev, Ukraine)
- OOO Comarch (Moscow, Russia)
- Comarch Technologies Oy (Espoo, Finland)
- Comarch UK Ltd. (London, United Kingdom)
- Comarch s.r.o. (Bratislava, Slovakia)
- Comarch Software Spain S.L.U. (Madrid, Spain)
- Comarch S.R.L. (Milan, Italy)
- Comarch Technologies Sp. z o.o. (Kraków, Poland)
- CA Consulting SA (Warsaw, Poland)
- Opso Sp. z o.o. (Kraków, Poland)
- Comarch Management Sp. z o.o. (Kraków, Poland)
- Comarch Corporate Finance (Kraków, Poland)
- Comarch Management Sp. z o.o. SK-A (Kraków, Poland)
- Bonus Management Sp. z o.o. SK-A (Kraków, Poland)
- Bonus Development Sp. z o.o. SK-A (Kraków, Poland)
- Bonus Management Sp. z o.o. II Activia SK-A (Kraków, Poland)
- Bonus Development Sp. z o.o. II Koncept SK-A (Kraków, Poland)
- iMed24 SA (Kraków, Poland)
- Comarch Polska SA (Kraków, Poland)
- iReward24 SA (Kraków, Poland)
- Infrastruktura24 SA (Kraków, Poland)
- iComarch24 SA (Kraków, Poland)
- CASA Management and Consulting Sp. z o.o. SK-A (Kraków, Poland)
- ESA Projekt Sp. z o.o. (Katowice, Poland)
- Comarch Swiss AG (Luzern, Switzerland)
- MKS Cracovia SSA (Kraków, Poland)
- CAMS AG (Luzern, Switzerland)
- Bonus MANAGEMENT spółka z ograniczoną odpowiedzialnością Cracovia Park SK-A (Kraków, Poland)

ASIA

- Comarch Software (Shanghai) Co. Ltd. (Shanghai, China)
- COMARCH MALAYSIA SDN. BHD. (Kuala Lumpur, Malaysia)
- Comarch Yazilim A.S. (Istanbul, Turkey)
- Comarch Middle East FZ-LLC (Dubai, United Arab Emirates)

AMERICAS

- Comarch, Inc. (Rosemont, United States of America)
- Comarch Canada, Corp. (New Brunswick, Canada)
- Comarch Espace Connecté Inc. (Comarch Smart City) (Montreal, Canada)
- Comarch Sistemas LTDA (Sao Paulo, Brazil)
- Comarch Panama, Inc. (Panama, Panama)
- Comarch Chile SpA (Santiago, Chile)
- Colombia S.A.S. (Bogota, Colombia)

CHANGES IN COMARCH CAPITAL GROUP STRUCTURE IN 2015

G4-13

- In January 2015, Comarch Oy changed the name on Comarch Technologies Oy.
- In February 2015, Comarch SRL was registered in Milan, Italy.
- In April 2015, Comarch Malaysia SDN. BHD was registered in Kuala Lumpur, Malaysia.
- In April 2015, Comarch Espace Connecté Inc. (Comarch Smart City) was registered in Montreal, Canada.
- In June 2015, Infrastruktura24 S.A. changed name on Comarch Infrastruktura S.A.
- In July, merger through the acquisition of ESA Projekt sp. z o.o. by iMed24 S.A. took place. Simultaneously with the merger changed the company's name iMed24 SA – The acquiring company – changed the name on Comarch SA Healthcare
- In July 2015, Comarch S.A. acquired Comarch AB in Stockholm, Sweden .
- In July 2015, Comarch Pointshub Inc. was registered in Rosemont, IL, which acquired 42.5 % of the shares in Thanks Again LLC, customer loyalty platform provider for airport all over North America.
- In September 2015, iReward24 S.A. changed name on Comarch Pointshub S.A.
- In November 2015, Comarch SA acquired Comarch Argentina S.A. in Buenos Aires, Argentina.

RESEARCH AND DEVELOPMENT WORK

RESEARCH AND DEVELOPMENT WORK

Globalisation of the world economy and liberalisation of trade result in the disappearance of barriers for companies and their products. The IT market is becoming an open and global market on which constant comparison of the price and quality of available products takes place. Along with the increase of the presence of foreign capital in Poland, even the IT companies operating only on the Polish market are forced to offer competitive products from the point of view of the global market. Since the very beginning, Comarch has earned a reputation of a technological company that develops modern products and successfully sells them on the domestic and international markets. Therefore, the main strategic goal of Comarch is to develop new, competitive products which will enable the company to ensure its further development and increase of its value. In order to maintain sales, investment in product development and the appropriate advertising and marketing are required. It applies both to modification of existing products and technologies and the development of new products.

Comarch's policies involve carrying out research and development works relating to the implementation of new products and standardisation of products from the beginning of their preparation for a client. Thanks to this, even if a product was created for a specific client, a part of or the entire software/code can be used to create a standard product. It leads to higher profitability of individual contracts and the expansion of the client database. In 2015, the investment in research and development work reached PLN 138,2 million and thus constituted more than 12% of the Group's income from sales. Comarch devoted its own funds to this aim, but also actively leveraged European funds.

SUBSIDIZING PROJECTS

Comarch SA

In 2015, with respect to the subsidised projects under the Operational Programme – Innovative Economy, Measure 1.4, Comarch SA continued implementing the "Efficient, Ergonomic and Secure Systems for Browsing and Transmitting Medical Images" project in the field of e-Medicine (the agreement on subsidy was signed in 2012).

Moreover, in 2015, Comarch SA completed the project "Development of an Innovative Platform for Companies for Reporting Strategic Market Analysis (Market Research Analysis)." The project was being implemented under the IniTech project, based on the agreement on subsidy concluded with the National Center for Research and Development (NCRD). Also, the project "Social Business Intelligence Module" implemented under the pilot project "Support for Research and Development Work for Demonstration" – Demonstrator Plus has been realised.

Under the European Union 7th Framework Programme, an agreement on subsidy of the "Shaping the Future of Electronic Identity" (FutureID) project, where Comarch SA was a partner, and an agreement on subsidising the "Situation AWare Security Operations Center" (SAWSOC) project also has been completed.

In 2015 an agreement was signed for financing Project "City of Health" in the framework of the Programme Operational Intelligent Development Measure 1.1.

Comarch Healthcare SA

Under the Operational Programme – Innovative Economy, 1.4 Measure, an agreement on subsidy of the "Complex, Telemedical Software-Hardware Platform" project was also performed. Also the implementation of the project "Situation Aware Security Operations Center" (SAWSOC) within the 7th EU Framework Programme was realised. The agreement was signed in the second half of 2015.

Furthermore, in 2015 an agreement was signed within the framework of Applied Research Program for the implementation of the project "Research on spatial navigation methods in endoscopic diagnosis of peripheral nodule lungs" where Comarch Healthcare SA is a partner.

HISTORY OF DEVELOPING OUR OWN PRODUCTS

1993

- Comarch Convergent Billing
- Comarch OSS Platform

1994

- Comarch ERP Egeria

1997

- Comarch Egeria Leasing
- Comarch ERP XL
- Comarch Security Access Manager DRACO

1999

- Comarch Loyalty Management
- Asset Management
- NonLife Insurance
- IT infrastructure solutions

2004

- Comarch GenRap & Ocean
- Comarch Fault Management

2005

- Comarch Commission & Incentive
- Comarch SFA Online Distribution
- Comarch EDI e-Invoicing
- Comarch Portal

2006

- Comarch Solution for MVNOs
- Comarch Network and Service Inventory
- Comarch Factoring

2007

- Comarch ERP e-Store
- Comarch Next Generation Service Assurance
- Comarch Voucher & Top-Up Management
- Comarch SFA Business Portal (at present Online Sales Support)

2011

- Comarch e-Investor
- Semiramis Accounting, Brokerage, Office
- Comarch Workflow
- Comarch Investment Advisor
- Comarch e-Care Platform (R&D)
- Comarch RIS (R&D)
- B2B Offering Management
- Comarch Self-Organizing Network
- Comarch M2M Platform
- Comarch Customer Experience Management
- Comarch Exchange Trading
- Comarch eRecording
- Comarch Product Catalog Management
- Comarch e-Tourist

2012

- Comarch Mobile Insurance Advisor
- Comarch Bank Spółdzielczy 2.0
- Comarch Wealth Management
- Comarch Smart BSS Suite
- Comarch Trade Spend Control (at present Trade Promotion Management)
- Comarch EDI Financing
- Comarch Next Generation Network Fulfillment

2000

- Comarch ERP Optima
- Comarch Internet Banking
- Comarch CRM for Telecoms

2001

- Comarch ECOD (at present Comarch EDI and Comarch SFA)
- Comarch Life Insurance
- Comarch OptiMED
- Comarch OSS Mediation

2002

- Comarch e-Urząd
- SFA Agent i Dystrybucja (at present Mobile Sales Force and Online Distribution)

2003

- Comarch Deal Management
- Comarch 3ARTS (Compact BSS)

2008

- Comarch ECM
- Comarch ERP Mobile
- Comarch OptiMED24
- Comarch Wholesale Billing
- Comarch Self Care

2009

- Comarch Custody 2
- Comarch Insurance Front-End
- Comarch ERP iInvoices24
- Comarch ERP Altum & Comarch Retail
- iBookkeeping24
- iBard24
- Comarch Field Service Management
- Comarch Campaign Management
- Comarch Smart Analytics

2010

- Wszystko.pl –e-commerce portal
- iComarch24
- Comarch Business Process Management (at present Comarch Loan Origination)
- Comarch Client Reporting & Communication
- Comarch Next Generation Network Planning

2013

- Comarch Mobile Claims Adjuster
- Comarch Smart Finance
- Comarch Teleradiology (R&D)
- Comarch Order-to-Cash Automation for Telecoms
- Comarch Business Process Optimization for Telecoms
- Comarch UpnP Compliance Test Tool
- Comarch Spectrum Migration Management Platform
- Comarch PMA (Personal Medical Assistant)
- Comarch HMA (Home Medical Assistant)
- Comarch Video Terminal
- Comarch Customer Engagement
- Comarch Enterprise Engagement Platform
- Comarch Social Mining

2014

- Comarch beacon
- Comarch MedNote
- Comarch OptiMed NXT
- Comarch Core Banking
- Comarch Loyalty & CRM for Banking
- Comarch SOC
- Comarch SIX
- Comarch Secure Admin
- Comarch WMS
- Comarch SDN/NFV
- Comarch Digital Services Platform

2015

- Usługa Wszystko
- Comarch BI Cloud
- Comarch Data Analytics & Monetization
- Comarch Industrial beacon
- Comarch IoT Platform

SUSTAINED BUSINESS

COMARCH SA STATEMENT TO THE COMPANY STAKEHOLDERS ON THE SUBJECT OF REPORTING OF NON-FINANCIAL DATA

Dear Stakeholders,

The latest directive of the European Parliament, enacted in April 2014, introduces mandatory reporting of non-financial data. Its guidelines speak of three core areas related to the disclosure of information concerning company operations. The first one is the mandatory reporting of environmental, social, employment and human rights policies as well as anti-corruption standards. The second one concerns the duty of determining business objectives, outcomes and risk factors related to specific issues in the first area. The reporting scope should also include elements related to diversity management, especially in the field of management and supervisory bodies. The directive encourages companies to publish reports based on recognized international standards, such as: GRI, UNGP, the OECD Guidelines and ISO 26000.

The new Directive will operate according to the "report or explain" principle. This means that the companies that do not report the details of their operations will be forced to explain the reasons for such omissions.

EU requirements are nothing new for Comarch, since the Kraków-based company already applies good practices in this field and reports on non-financial activities. This is due to both the internal need for communication with stakeholders, as well as the recommendations for listed companies and provisions of the Accounting Act.

This year's marketing report of Comarch Capital Group contains elements characteristic of integrated reports as, outside of the financial part, the socio-environmental part of the report attempts to comply with G4 standards.

Driven by concern for the environment and taking into account the profile of the company, Comarch reports most of the specific GRI standard requirements on the Internet.

Reporting period (01.01.2015 – 31.12.2015) covers the calendar year, which is also a financial year for Comarch.

Due to the fact that Comarch SA is a company listed on the Warsaw Stock Exchange, the financial part of the report is reviewed by an auditor. The Company does not provide external verification of non-financial part of the report. All activities associated with this part of reporting will be carried out using Comarch's own resources, without involving third parties.

Comarch is a service company and a software manufacturer – it creates intangible assets and directs its services to business, not to the consumer, by definition of the Civil Code. The industry in which it operates causes most categories related to the points raised in the audits, rankings, reporting standards in the field of sustainable development and corporate responsibility, to become irrelevant or minimally related to the company's activities

Management Board

The Integrated Management System ensures the proper, system-based management of executing all business processes which affect the quality of products and services. Efficient operation of the system guarantees the monitoring of all processes in terms of efficiency and effectiveness, their improvement and adjustment to the continuously changing market and technological conditions, and to the changing requirements and expectations of clients. The high quality of products and services is supported with the continuous care for ensuring the safety of information assets and care for the environment and the safety of employees. The system-based attitude of Comarch to executed processes contributes to the increased trust between Comarch, clients and suppliers. It also strengthens the image of the company in the eyes of all entities interested in the results of Comarch's activities in the scope of the quality of offered products and services, its impact on the environment, work safety and hygiene conditions, as well as ensuring security of information and data, and control in trading dual-use goods. As a result, Comarch is perceived as a reliable and trustworthy business partner.

Comarch meets the high expectations of clients from the domestic and international markets. With continuous work on improving and developing the quality management system, Comarch has been awarded the certificate of the Integrated Management System and the certificate of Management – Internal Compliance System, issued by the Polish Center for Testing and Certification (PCBC), compliant with the requirements of the following standards:

- PN-EN ISO 9001:2009 Quality management systems
- PN-EN ISO 14001:2005 Systems of Environmental Management
- PN-ISO/IEC 27001:2007 Information Security Management Systems
- PN-N 19001:2006 Internal Control System
- PN-N 18001:2004 Occupational Safety and Hygiene Management Systems.

CULTURE AND SYSTEM OF VALUES

- Ongoing efforts aimed at ensuring the quality and competitiveness of our products and services
- Improving our products and services in order to meet the requirements and expectations of our customers
- Engaging in mutually beneficial cooperation with our suppliers to improve the quality of offered products and services
- Improving the skills and qualifications of personnel through an effective education system and trainings aimed at areas related to quality, information security, environmental protection and occupational safety
- Continual improvement of occupational safety and health of all employees
- Actively engaging in activities aimed at limiting negative environmental impacts
- Obeying applicable legal and other requirements
- Continual improvement of the effectiveness of the Integrated Management System
- Protecting the information assets of our clients and reinforcing the confidence of customers and other interested parties in the area of information security.

INTERNAL CONTROL SYSTEM

Comarch is a global supplier of business IT solutions which are used to provide comprehensive support for client relationships and to optimise operational activities and business processes. Technological progress and dynamically growing competition pose new challenges for software, implemented IT systems and trading goods. The necessity of meeting these requirements results in the fact that the products supplied by Comarch can be dual-use items, which may be used in the ways that do not comply with domestic regulations and international laws. To prevent such practices, Comarch has implemented the Internal Control System (ICS), within which it is obligated to adhere to the following rules:

- ensuring that no profits are earned in violation of the Export Control System restrictions
- restraining from trading goods or services in violation of the domestic or international laws
- ensuring strict adherence to the provisions of the Export Control System in all positions involved with trading goods and services
- ensuring the supervision of the Transaction Control Officer over all export control processes.

With understanding, implementing and applying the requirements of the Internal Control System, Comarch joins the activities undertaken by the international community aimed at preserving international peace and safety.

SUSTAINABLE DEVELOPMENT POLICY FOR SUPPLIERS

Sustainable development is a key area for Comarch, therefore we expect from our suppliers to determine priorities for sustainable development in their organisations. Comarch, as a global organisation specialised in design, implementation and integration of advanced IT products, has a significant impact on the supply chain, and its responsibilities should significantly go beyond the requirements which are placed to suppliers. At the same time Comarch constantly strives to ensure that the cooperation with suppliers is carried out in a transparent manner.

We expect from our key suppliers to follow several principles rules:

- managing environmental impacts in a responsible manner in accordance with the ISO14001 standard or others in order to reduce the negative impact on the environment,
- applying standards of health and safety according to the OHSAS 18001 standards or similar to minimise risks related to job positions and prevent injuries,
- use good business practices, social issues and terms related to environmental protection which are connected to the supplier forms of activities,
- compliance with all applicable laws and regulations,
- guarantees the right of employees to organise and bargain collectively,
- prohibition of discrimination in any form, based on: race, social status, ethnic origin, religion, handicap, disability, gender, sexual orientation, union membership or political, age or marital status,
- prohibition of the employment of children under 15 years and the use of corporal punishment, mental coercion and physical insult and sexual harassment,
- elimination of forced labor.
- In addition, we expect from our suppliers to use the principles of the Universal Declaration of Human Rights UN which is “a common standard of achievements for all peoples and all nations”.
- The principles of cooperation with suppliers and liabilities of Comarch are saved in the Sustainable Development Policy For Suppliers which was adopted by Comarch Capital Group in June 2015.

REPORTING ENVIRONMENTAL AND OTHER FACTORS

G4-15

In May 2014, Comarch signed the "Declaration of the Polish Business Sustainable Development," thus the company assured that it will actively act to fulfill the development goals set out in the Vision of Sustainable Development for the Polish Business 2050. The Declaration consists of ten assumptions, the implementation of which will enable people to live with dignity and to use the limited resources of our Planet.

The signing of the Declaration took place along with the Inauguration of the III Stage of the project – the Vision of Sustainable Development for the Polish Business 2050. The participants of the event became familiar with the proposition of actions planned under the III Stage of the Vision 2050. Signatories of the Declaration have the possibility to engage in the works of the following working groups: social innovations, sustainable production and consumption, renewable sources of energy, greening of a new perspective and small and medium enterprises.

The project Vision 2015 refers to an international initiative, put forward by the World Business Council on Sustainable Development. The Vision 2050 is a common project of the Ministry of Economy, the Ministry of Environment, the Forum of Responsible Business and the counseling company PwC. The aim of undertaken actions is to integrate the business in Poland around the idea of sustainable development, to point out to business representatives the challenges with this respect and to strengthen the dialog between administration and business in order to work out specific solutions for supporting the achievement of the development goals in Poland.

pwc

FORUM ODPOWIEDZIALNEGO BIZNESU

MINISTERSTWO GOSPODARKI

Declaration of Polish Businesses for Sustainable Development

Aware of the challenges faced by the Polish economy and fully recognising the need to pursue a path of sustainable development, we, the undersigned, hereby commit:

I. to running our operations based on extensive cooperation, innovative thinking and education of our own employees and society at large;

II. to carrying out business based on trust and dialogue;

III. to cooperating with academic institutions and schools in education of future employees;

IV. to creating conditions and opportunities for the professional advancement of employees;

V. to promoting the implementation of new technologies and their support;

VI. to building infrastructure and running projects based on dialogue and in line with principles of sustainable development;

VII. to taking steps to reduce our adverse impact on the environment;

VIII. to introducing solutions designed to reduce energy consumption by deploying new technologies, streamlining processes and education;

IX. to communicating with the government and sharing our experience in areas relevant to business and economy;

X. to enhance ethical standards of business conduct, including relations with all groups of stakeholders.

For years Comarch has been cooperating with an organisation dealing with electrical and electronic equipment recovery. This cooperation has included actions organised for the employees, who could give away used electrical and electronic equipment, including large equipment. At the same time, waste paper has been collected.

Currently, containers for waste are located in Comarch's facilities. The employees can, on continuous basis, dispose of used electrical and electronic equipment; additionally, they can bring used batteries and fluorescent lamps.

An informative action was also carried out in order to inform employees how to deal with used energy-efficient light bulbs and how to use and dispose of them, as well as to warn them against the dangers damaged light bulbs might pose to human health.

The actions are organised by the Department of Quality and HSE in cooperation with the organisation for electrical and electronic equipment recovery.

In November 2014, Comarch became a founder member of the Polish Chamber of Commerce for the Protection of Environment, which associates waste recovery enterprises and enterprises which market packages, products in packages, and electrical and electronic equipment.

Environment

RAW MATERIALS

DESCRIPTION OF MANAGEMENT APPROACH

Comarch is an organisation of software house type; therefore we cannot speak in terms of a typical use of raw materials/materials. Comarch is involved in software and information system development and uses typical media during on-going work.

Within the framework of the implemented system of environmental management, which complies with the requirements of ISO 14001, Comarch identified environmental aspects which the company monitors, supervises and has influence on. Among the used raw materials, the following were identified: electrical energy, heat energy, water, gas and fuel (petrol and oil).

ENERGY

DESCRIPTION OF MANAGEMENT APPROACH

The consumption of electric and heat energy is under constant monitoring. Every year, environmental programmes are prepared, which set out goals and actions to limit the negative impact on an environment and to raise the awareness of our employees.

All facilities owned by are Comarch are modern buildings, equipped in management systems of electrical and heating energy.

The consumption of electric, heat and fuel energy is under constant monitoring. Gradually fluorescent lamps are exchanged for LED and are introduced more modern and energy-efficient devices. On an going basis cars from our fleet are being replaced by vehicles which fulfill European standards for fuel emission. In 2013, 37 and in 2014, 28 modern vehicles

CERTYFIKAT

Niniejszym informujemy, że:

COMARCH SPÓŁKA AKCYJNA
Al. Jana Pawła II 39A, 31-864 Kraków

kupuje energię elektryczną w ramach produktu

TAURON EKO BIZNES PTCE

który jest oferowany przez

TAURON Sprzedaż sp. z o.o.

Tym samym zaświadczamy, iż energia elektryczna sprzedawana w ramach produktu TAURON EKO BIZNES uczestniczy w systemie Gwarancji Sprzedaży Energii Ekologicznej.

Planowany wolumen zakupu energii elektrycznej: 15.000,000 MWh
Wartość ekwiwalentu redukcji emisji CO_2: 1.532,220 t
Okres objęty prognozą zakupu: 01.01.2015 - 31.12.2015

TAURON
Ireneusz Perkowski
Prezes Zarządu
TAURON Sprzedaż sp. z o.o.

PTCE
Mariusz Schmidt
Prezes Zarządu
Polskiego Towarzystwa Certyfikacji Energii

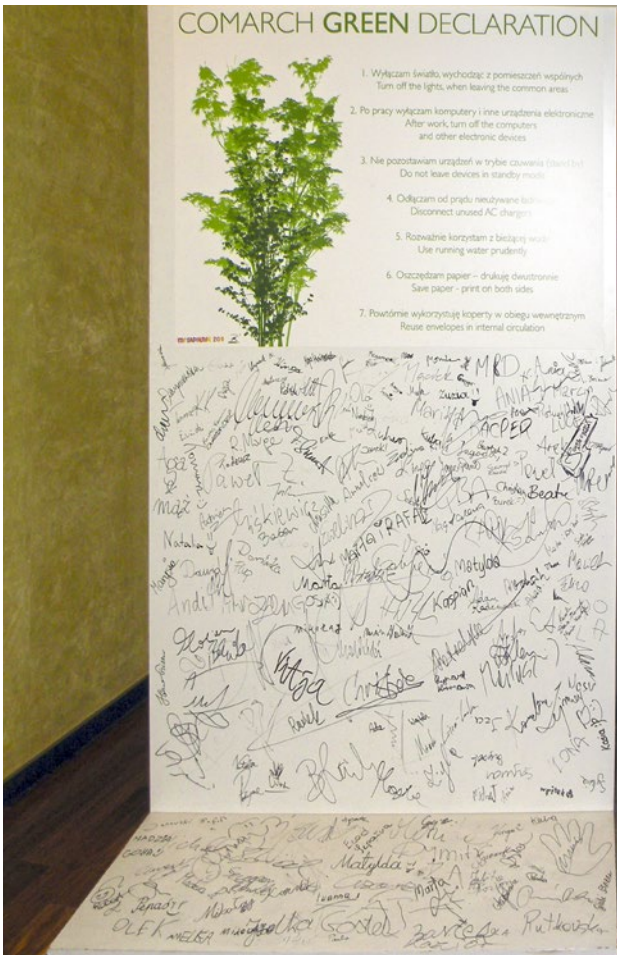
which fulfill EURO5 standards were bought. In 2015, we bought about 60 vehicles and most of them fulfill EURO6 standards.

In 2015 Comarch used an ecological energy. We bought "TAURON EKO BIZNES" product what decreased a negative influence on natural environment. By joining the programme Comarch has a real impact on the environment by providing energy generated in the installation, where the used technology ensures decreased emission of CO2 to the atmosphere.

Every year, environmental programmes are prepared, which set out goals and actions to limit the negative impact on an environment and to raise the awareness of our employees.

Many Comarch employees signed a voluntary "green declaration", comprising rules the observance of which allowsus to care about the environment. The rules are formulated and adjusted to the company in such a way that, without any problems, they can be observed by Comarch employees:

1. I turn off the lights when I leave the shared rooms.
2. After work I turn off computers and other electronic devices after work.
3. I do not leave appliances on standby.
4. I disconnect unused chargers.
5. I use a water with much attention.
6. I save paper - duplex printing.
7. I use envelopes several times in internal document exchange.



„Comarch Green Declaration"

ENERGY

G4-EN3 i G4-EN5

Year	Electricity consumption
2014	14 412 000 kWh
2015	15 754 700 kWh

Electricity consumption is given for a localisation being the property of Comarch.

Year	Gas consumption
2014	376 143 kg
2015	386 044 kg

Gas consumption is given in kilograms, using the following factors: 1 m^3 of gas = 0.75 kg.

Year	Petrol consumption	Energy consumption per person
2014	255 116 kg	66 287 kg
2015	275 934 kg	76 202 kg

Fuel consumption is given in kilograms, using the following factors: 1 liter of petrol = 0.73421 kg, 1 liter of fuel oil = 0.83752 kg.

Year	Electricity consumption*	Energy consumption per person
2014	93 573 658 MJ	37 700 MJ
2015	92 822 120 MJ	33 389 MJ

* By calculating the total energy consumption inside the organisation, the consumption of electricity, gas and fuels was taken into account. The following factors were taken into account: in 2014 – 1 kg of gas = 14.71 kWh, 1 kg of petrol = 13.8 kWh, 1 kg of oil = 12.69 kWh; in 2014 – 1 kg of gas = 14.75 kWh, 1 kg petrol = 13.1 kWh, 1 kg of oil = 12.69 kWh.

Interpretation: The total consumption of energy (electric energy, gas, petrol and fuel oil) decreased per employee. The total consumption of energy decreased by 0,8 percent.

WATER

DESCRIPTION OF MANAGEMENT APPROACH

Water consumption is constantly monitored, by reading the meters. Under the actions aiming at the minimisation of the consumption, awareness of the employees is constantly being raised in order to increase the speed and efficiency of reacting to different types of faults, including pipes burst, leaking taps.

G4-EN8 Water

Year	Water consumption
2014	31 867 m^3
2015	35 163 m^3

Interpretation: water consumption increased in 2015 by 10 percent with respect to 2014, the reason might be a rise of number of employees.

EMISSIONS

DESCRIPTION OF MANAGEMENT APPROACH

Comarch constantly aims at the minimization of the negative converters allow us to change the data to the equivalent impact of its company operations on the environment.of CO_2 (CO_2e). CO_2 e is a universal unit of measurement.

Therefore, since 2012, CO_2 equivalent emission to the which allows us to assess the impact of greenhouse environment has been assessed. During the assessment, a methodology is used which consists in multiplying data relating to energy, water and fuel consumption gas emissions on the global warming. Below, estimated direct values (resulting from the company's operations) and indirect values (from all other activities) by appropriate emission conversion factors. These of CO_2 emissions for a base year are presented.

G4-EN15 i G4-EN18

Year	CO2e emission	CO2e emission per person
2014	9 881,912 $MgCO_2e$	3,98 $MgCO_2e$
2015	9 082,382 $MgCO_2e$	3,27 $MgCO_2e$

The data was developed on the basis of DEFRA Greenhouse Gas Conversion Factor Repository.

G4-EN21

Year	CH_4 emission	N_2O emission
2014	6,42 $MgCH_4$	53,78 MgN_2O
2015	5,51 $MgCH_4$	52,62 MgN_2O

Interpretation: The emisson of CO_2 equivalent decreased with respect to the previous year as well as The equivalent of CO_2 per head. The emission of CH_4 oraz N_2O equivalent also decreased, comparing to 2014.

WASTE

DESCRIPTION OF MANAGEMENT APPROACH

Comarch implemented procedures for waste management. Wastes are stored selectively and in a way that prevents them from mixing or being damaged. With respect to the transport and disposal of the waste, Comarch cooperates with professional companies. The table below contains the quantities of generated and disposed waste in 2014 and 2015. In 2015, a part from the waste generated at headquarters in Krakow, we were monitoring waste from locations in Gdansk, Katowice, Lodz and Warsaw. Dangerous waste was marked with (*).

Waste	Code	Quantity of generated and disposed waste in 2014	Quantity of generated and disposed waste in 2015
Sorbents, filtration materials, wiping cloths (e.g. rags, towels) and protective clothing and other listed in 15 02 02	15 02 03	0,414 Mg	0,414 Mg
Used devices containing CFC, HCFC, HFC	16 02 11*	0,098 Mg	0,300 Mg
Used devices containing dangerous elements and other not listed in 16 02 09 to 16 02 12	16 02 13*	0,485 Mg	0,821 Mg
Used devices other than listed in 16 02 09 to 16 02 13 – electronic scrap	16 02 14	5,727 Mg	8,877 Mg
Elements removed from used devices, other than listed in 16 02 15 – printers toners from office devices	16 02 16	0,008 Mg	0,1702 Mg
Other batteries and accumulators	16 06 05	0,017 Mg	0,079 Mg
Mixture of waste from sand separators and from water removal from oils in separators	13 05 08*	5 m^3	5 m^3

Compliance level with regulations

Comarch implemented a procedure for identification and access of the legal requirements. At least once a year, a compliance assessment with legal requirements and other requirements accepted by Comarch is carried out. The assessment results are presented in the documentation prepared for an overview of the integrated management system and presented to the Management Board.

In Comarch, no incompatibility with legal provisions or other regulations was ever identified.

W Comarch nie zidentyfikowano żadnej niezgodności z przepisami prawa lub innymi regulacjami.

HEALTH AND SAFETY AT WORK

G4-LA6

SUPERVISION AND ACCIDENTS INVESTIGATION SYSTEM

Comarch implemented a system for health and safety at work which meets the requirements of PN-N 18001:2004 standard and involves supervision and accidents investigation system.

Accidents at work are investigated by the HSE Chief Specialist and by the representative of employees. Protocols for establishing the circumstances of accidents and their causes are approved by the employer. The accident register and accident documentation are archived. The process of conduct in the case of accidents is set out in the internal procedures developed based on applicable legal requirements and Comarch practices. In Comarch's all departments, there is a group of rescue workers in total of 100 people. Rescue workers are the workers trained how to provide first aid and act during an evacuation. Every year, training is provided for rescue workers with the aim to revise and systematise their knowledge, to inform them about possible changes in the first aid standards and organisational changes with respect to evacuation. The aim of providing the training is to fill the ranks of rescue workers. Rescue workers are provided with first aid kits and instructions. Also, instructions and checklists setting out the rules for evacuation are provided. Rescue workers are volunteers.

Comarch Office Building SSE7 - visualisation
(Construction works have started in the first quarter of 2016)

CORPORATE SOCIAL RESPONSIBILITY

CORPORATE SOCIAL RESPONSIBILITY (CSR)

Business is also a socially responsible activities for the local community.

SPORT

Comarch since the beginning is extensively involved in promotion of a sport among young people and habitants of Małopolska region, mainly by sponsoring a sports club Cracovia. The company also promotes an active lifestyle among the employees.

CRACOVIA

Comarch patronage of the club has been going on 15 years (since 2001). Cracovia is the oldest football club in Poland, which still is present in national league. With more than 100 years of history Cracovia is a legend of Polish football and thanks to Comarch became once again an ackknowledge brand in the Polish sport. According to the E&Y report, Cracovia is one of the best-managed Polish clubs in recent years. This is evidenced by the high and diversified income, good liquidity situation and the appropriate balance the budget. At the same time, the club is attaining higher financial performance and has an opinion of a reliable and solvent employer, which is not common in the Polish football. Comarch holds 66.11% of shares of MKS Cracovia SSA, which guarantees a stable situation of the club.

The football team is a five-time winner of the Polish Championships. The ice-hockey team is a ten-time winner of champion titles. Pope John Paul II was the most distinguished fan of the club. The Pope referred to the club as "My Cracovia".

"Cracovia is a specific club. Not because we invest in the club. But because it is the oldest Polish sports institution. It has been operating continuously since 1906. Kraków itself is a special city. I do not say so under the influence of emotions. It is one of the few cities in Poland where, during the two world wars, people were not displaced. There are people in Kraków whose grandfathers or great-grandfathers went to watch Cracovia matches, then their grandsons, sons did so, and now I and the children go to watch them. Irrespective of the club's position in the football or hockey table, this tradition is passed down from generation to generation. And this represents a value. Today, Comarch cannot abandon the club as Kraków would not forgive us. Cracovia is a value in itself. We appreciate it as Comarch's main office is located in Kraków. The city's inhabitants and our employees expect us to give something more to the region, not only workplaces" – professor Janusz Filipiak says.

OUTSIDE POLAND

Considering the sport as an important area of social life, Comarch covers patronage sports clubs next. In 2015 he signed a contract with the Swiss football club Zug 98.

ACTIVE COMARCH

Since the beginning Comarch promotes sports among employees. Every year during the corporate event, Comarch employees participate in sports competition, such as: volleyvall, football, athletics.

Comarch Team, Kraków Business Run 2015

Comarch also promotes cycling as an alternative way of transport to work, not only by organising bicycle parking. In many locations and offices, employees can use the free bike service or self-repair stations. In addition, in 2015 Comarch employees could compete during cross-country Comarch ON Run and Bike bicycle Comarch ON. And the autumn meeting "Breakfast Cycle", which was attended by the most engaged cyclists was a great opportunity to summarise the bike season, and to promote rules of safe cycling.

SUPPORT EDUCATION AND DEVELOPMENT OF SCIENCE

Comarch promotes the achievements of IT technology not only supporting conferences and trade meetings. For years, the company actively cooperates with schools, universities and other educational institutions, AGH University of Science and Technology, Wroclaw University of Technology in Wroclaw, Silesian University of Technology, University of Economics in

Katowice. Employees substantive support various projects, competitions, workshops and scientific conferences.

Last year, Comarch involved for the first time in the orgnisation of the Malopolska Researchers' Night. This event is an obligatory in the calendar of popular events in Malopolska.

Moreover, the company in 2015 launched the Technology Cup. It is a competition aimed primarily at students and graduates (up to two years after graduation) interested in building software and hardware solutions. Projects can be submitted in three categories: smart tool, health devices and open category.

Technology Cup 2015

TRAINING PROGRAM

Comarch's Internship Program is the largest program of this type in Europe. In 2015, we had the biggest interest from the students in the history of the program. More than 2 000 students filled the form. After the initial selection, over 2000 candidates were invited to participate in the qualification tests. The IT Internship Program is a proposition of professional career development in the IT industry for undergraduate students (from the second and third grades) and postgraduate students (from the fourth and fifth grades) of Information Technology.

More than 220 interns have stayed at Comarch for longer. Every year, Comarch spends more than 3 million PLN on the internship program. The students can choose from programming, systems engineering or embedded internships. The subjects of the internship are the high-end IT solutions which are currently used in business. The participants become part of the team and take an active part in the development of software for well-known, global brands, which are clients of Comarch

CULTURAL PATRONAGE

In 2015, Comarch for the 14th time sponsored the Last Night of the Proms in Krakow, a fest which is inspired on The Proms, the most important musical event in UK.

The company also supported an event which has appeared recently on the cultural map of Krakow. Between 21st of July and 15th of August 2015 was the first edition of the St. Mary's Organ Festival was held. Comarch has been the main partner of this event. The festival is a series of five concerts, in which participated great organ players. The aim of the event is popularization of organ music among professional musicians, as well as amateur music funs.

EMPLOYEES FOR THE LOCAL COMMUNITY

Comarch also encourages its employees to help those who are in need. Almost each branch office in Poland organises social activities and collection.

Every year, on the occasion of Children's Day, Comarch employees organise collections of goods for orphans. It is also a tradition that during the Christmas time Comarch is involved in preparing Christmas packages; Last year, many goods were handed to the charges of several foundations: Agape Foundation and Stowarzyszenie Wiosna, as part of "Szlachetna Paczka" collection. In 2015, eight branch offices in Poland carried out a collection of stuff for local shelters for homeless animals. This action was organised on the occasion of World Animal Day.

In addition, the company promotes among employees local sports events and encourages them in active participation. In 2015 Lublin Comarch team played in a charity football tournament "Cup of Lublin IT industry." Comarch also participated in several charity events, cross-country skiing. The most numerous representation of the Poland, more 150 employees from Krakow and Warsaw, ran it the "Business Run".

COMARCH CAPITAL GROUP CODE OF CONDUCT

I. THE HIGHEST ETHICAL STANDARDS

Comarch CG is aware of the importance of abiding by the regulations, legal provisions, working procedures and ethical standards set by the company. As a leader of the IT market in Europe, Comarch is committed to promoting ethics and is striving to be among the world leaders in fostering corporate responsibility, respect for human rights and environmental protection. The achievement of this goal is the joint responsibility of all Comarch employees.

The present Code of Conduct has been approved by Comarch CG Management Board, which is committed to regular assessment and observance of the code and amending it on the basis of submitted proposals.

The Code reflects the ethical values that Comarch upholds and intends to abide by. For the employees of Comarch CG, it constitutes the standard of behavior towards fellow employees as well as towards superiors, customers, partners, and local communities when doing business and also when involved in business related activities.

The present Code of Conduct shall be circulated and publicized by Comarch's PR department.

II. THE MISSION OF COMARCH CAPITAL GROUP
RESPONSIBILITY FOR THE SUCCESS OF OUR CUSTOMERS

Comarch is a global supplier of IT services, which comprehensively support customer relationships and optimise operational activity and business processes. The company's in-depth knowledge of the industry is its main advantage and we hand this on to our customers in the form of integrated IT solutions. Ever since its establishment, Comarch has placed great emphasis on the delivery of applications and professional services of the highest quality in such a way as to ensure that they can be optimally applied in customers' day-to-day activities. In this respect, Comarch has already acquired a strong position as a supplier of comprehensive IT solutions. Comarch CG aims at delivering innovative IT solutions to all sectors of the economy.

More than 5000 experienced specialists and consultants work for our customers in the US, Europe and the Middle East. We have conducted thousands of comprehensive implementations and these have benefitted from the use of the most modern technologies, the in-depth knowledge of market trends and a sense of responsibility. More than a thousand customers in Poland and abroad use Comarch software and we are proud of the fact that many of our international customers consider Comarch to be an excellent example of a thriving Central European IT company that is efficiently winning global markets. The company's domestic and international product development strategy is supported by extensive R&D investments. In 2015, expenditure on research and development exceeded 138,2 million PLN, 12% of total sales revenues of the Group. In concentrating its efforts on spreading knowledge, Comarch organises research and development programmes based on cooperation with consultants, analysts and customers. The main idea of these programmes is to distribute knowledge and to check, compare and revise our ideas for the development of new technologies while also taking into account market trends. Comarch's strategy is based on using the diverse experience and knowledge of its employees to deliver a full range of IT services from consulting, through the implementation of individual solutions, to outsourcing.

III. THE VALUES CHERISHED BY COMARCH CAPITAL GROUP

Both in the Group's internal as well as external relations with its shareholders, Comarch cherishes universal values by fostering honesty, diligence and conscientiousness in the delivery of the tasks the Group is entrusted with, quality and innovation as individual goals the employees set for themselves, building and maintaining trust among co-workers and business partners, as well as respect, understand-ing and willingness to help and assist others regardless of the position held in the company or diversity of opinion.

IV. MAINTENANCE OF THE HIGHEST STANDARDS OF WORK

Comarch Capital Group respects and maintains international standards regarding human rights as well as the international standards of work, perceiving them as fundamental and universal.

Comarch CG respects and executes labor law regulations as well as health and safety provisions and ensures that employees are always treated in accordance with the requirements in force.

Recognising the right of employees to free association, Comarch CG engages in dialog with an elected council of employee representatives.

The Group respects the prohibition of discrimination based on: race, social status, ethnicity, religion, impairment, disability, sex, sexual orientation, political affiliation and views, age and marital status.

The company guarantees freedom of conscience and religion as well as freedom of speech and opinion.

Comarch CG promotes teamwork that is free from any prejudice and consciously pulls strength from the values which are there to draw on and that stem from the diversity among the employees. In return, the Group makes every effort to ensure that their employees get fair and regular remuneration and have development possibilities, stimulating challenges as well as very good conditions of work.

Comarch CG protects its employees' copyright and, with regard to international standards, respects their intellectual property as personal goods that should be free from any abuse.

The Group respects the prohibition of the following: the work of children below the age of fifteen, the use of corporal punishment, mental and physical bullying, insults and sexual harassment, and considers the workplace free of such practices.

V. LACK OF TOLERANCE FOR CORRUPTION, FAIR COMPETITION

Comarch Capital Group observes the rules of fair competition and prevents bribery, illegal payments and corruption.

It is the duty of Comarch Capital Group's employees to avoid any activity leading to a conflict of interests, namely receiving and offering presents as a part of business and commercial activity. It is forbidden to pay or to propose bribes or illegal services to state officials or the representatives of political parties in order to make or to keep a transaction. Comarch employees shall not derive benefits or assist in deriving benefits from opportunities which may arise as a result of using company information or their position within the Group.

VI. PARTNERSHIP IN BUSINESS

Customer Relationships

Comarch CG's main principles are responsibility for its customers' success as well as respect and openness to their needs. Comarch delivers innovative IT services of the highest quality, which result from the employees' experience and exceptional skill, and from cooperation with the leading research and development centers in Poland and abroad. The Group spares no effort in ensuring that the IT solutions delivered correspond with the highest standards and customer requirements.

Contacts with Public Administration

As far as contact with the public sector customers (central and local government, community partnerships, treasury companies, public health centers) is concerned, the provisions of the Public Procurement Act of 29 January 2004 (Journal of Laws of 2004, no. 19, item 177 with amendments) are applied. These provisions regulate the method of communication with the ordering person durng the tender procedure, the scope of activities which can be undertaken by the parties to the procedure as well as the resources available for legal protection.

Security in International Business

In order to ensure control and security in the trading of products, technologies and services which are strategically important for your security, Comarch CG has implemented the Export Control System, which guarantees that international and domestic standards and requirements are applied.

VII. INTEGRATED MANAGEMENT SYSTEM

Comarch Capital Group sets particular standards by the quality of the products it offers and the services it provides. Quality raising initiatives are therefore undertaken to ensure that the ever increasing and more specific expectations of customers on both the Polish and international markets can be met.

The Integrated Management System guarantees the correct system administered realisation of all business processes which have a bearing upon the product and service quality. The effective operation of this system ensures that processes are continuously monitored and that they are improved and adapted according to the changing market conditions, technologies and customer requirements. The emphasis placed upon the quality of products and services runs parallel to the Group's active support of environmental protection and strict adherence to the security principles that apply to employees and suppliers.

Compliance with the rules and systems implemented at Comarch results in relations of trust being developed between the company and its customers and suppliers. In this way, Comarch's corporate image is reinforced in the eyes of all parties interested in the effects of the company's activities within such areas as product and service quality, impact upon the natural environment, occupational safety and health, information and data security, and the sale of dual-use products.

VIII. ECOLOGICAL AWARENESS

Comarch Capital Group follows the legal regulations regarding the protection of the natural environment. Comarch makes great efforts to limit the impact of its activities upon the natural environment by minimising the exploitation of natural resources and the amount of waste resulting from current activities. However, the company promotes an ecological lifestyle among its employees by supporting initiatives that encourage the active protection of the natural environment.

IX. CORPORATE SOCIAL RESPONSIBILITY

Comarch Capital Group has been deeply involved in social activities since its inception by propagating the idea of an extended social platform for promoting sport and advanced IT technologies.

As far as promoting and supporting sports is concerned, the principal object of Comarch's engagement is MKS Cracovia SSA, the oldest sports club in Kraków, which participates in professional leagues and competitions in several sports disciplines with a focus on football and ice hockey. Comarch Capital Group is also involved in promoting sports among young people.

Comarch provides its employees with permanent and free access to recreation facilities located in one the company buildings, and so encourages them and their families to lead an active lifestyle.

Another idea widely promoted by Comarch Capital Group is the organisation of knowledge regarding the most recent IT technologies. Every year, a group of approximately 200 students of IT participates in a three-month summer internship program at Comarch, which enables young people from all over the world to become familiar with cutting-edge IT solutions for business.

Furthermore, Comarch supports Polish science by taking part in and co-financing scientific conferences.

Finally, Comarch Capital Group is also a frequent sponsor of cultural events, including festivals, concerts and other socially significant events.

X. IMPLEMENTATION AND ENFORCEMENT

All obscurities, ambiguities and problems related to the interpretation of the Code of Conduct should be submitted to the Spokesperson on Ethics appointed by the Management Board. Comarch employees are encouraged to present any remarks or suggestions regarding the modification of the Code of Conduct.

The Spokesperson on Ethics is responsible for:

- Supporting employees with regard to complying with the Code of Conduct.
- Promoting the Code within the company.
- Updating the Code.
- Taking proper steps in response to current problems that employees may have as regards to the ethical dimensions of the business activities they undertake.
- Employees of Comarch Capital Group are entitled to expect assistance and support from the Spokesperson on Ethics regarding questions submitted by e-mail to: etyka@comarch.com.

XI. CORPORATE GOVERNANCE

Corporate Governance is a set of principles of operation addressed both to companies and members of these entities, as well as to the majority and minority shareholders. The principles of corporate governance refer to the broadly understood management over a company.

In 2016 the Company has implemented the rules adopted on 13th of October, 2015 by by the Council Stock Exchange in Resolution No. 26/1413/2015 regarding the new set of corporate governance principles "Code of Best Practice for WSE Listed Companies 2016"

On 4 July 2007, the WSE Supervisory Board, on the motion of the Stock Exchange Management, adopted new rules for corporate governance under the name of the Code of Best Practice for WSE Listed Companies. The following have been changed by following the WSE Supervisory Board resolutions: Resolution of 19 May 2010 (amended on 1 July 2010), Resolution of 31 August 2011 (amended on 1 January 2012), Resolution of 19 October 2011 (amended on 1 January 2012) and Resolution of 21 November 2012 (amended on 1 January 2013).

To supplement the annual report released on 30 April, 2015, the Management Board of Comarch SA enclosed, in accordance with the contents of Article 29 (5) of the stock exchange regulations, a report on the application of the principles of corporate governance by Comarch SA in 2014.

The Management Board and the Supervisory Board of Comarch SA do their best to observe most of the principles of the Good Practices of Companies Listed in SE in the scope covered by the principle "comply or explain," which consists of the Company providing the market with unanimous information about practice violation. The Code of Best Practice for WSE Listed Companies is the subject of annual reports on the proceedings in the scope of observing the corporate order principles, prepared by companies listed in the stock exchange. Comarch SA fully complies with all the principles contained in the Code of Best Practice for WSE Listed Companies excluding

The document is divided into four parts:

I. Recommendations related to good practices in stock exchange listed companies.

II. Best practices executed by the management of stock exchange listed companies.

III. Best practices used by the members of the supervisory boards.

IV. Best practices used by the shareholders.

the recommendation concerning the exercise of the right to vote during the general meeting in person or by proxy, outside of the general meeting by means of electronic communication. The Company does not observe some recommendations in the scope of the salary policy and sustained participation of men and women in the execution of the management and supervision functions in the companies. The detailed information on these issues may be found in the report on the observation of corporate governance principles by Comarch SA in 2014.

Comarch Capital Group pays special attention to the activities which improve the communication of the company with its external surroundings. The team responsible for investor relations along with the Department of Communication spare no effort to ensure credible, complete and transparent information about Comarch is readily available with the company's website, email communication, and with direct contact. The main source of information is the expanded website, as well as numerous meetings with company management organised during the year on the request of investors, analysts or public media.

Comarch SA management representatives also participate in conferences dedicated to the issues of capital markets, during which they characterise the activities conducted by Comarch, the current successes of Comarch Group, the achieved results, as well as business plans for the coming years.

The source of current information about Comarch also comes in the form of presentations of periodical results of Comarch Capital Group, organized most often in its head office in Kraków, in which investors, analysts and representatives of public media take part. For those who cannot come to the meetings in person, live broadcasts are organised, during which answers to questions related to Comarch SA and Comarch Capital Group are given.

The full content of the Report on Application of Corporate Governance Principles is available at: http://www.comarch.com/investors/corporate-governance

AWARDS AND RANKINGS

AWARDS AND RANKINGS

AWARDS FOR COMARCH

Each year Comarch strengthens its position in the **European Truffle 100 Ranking**, the list of hundred of the biggest European companies from the IT industry which provide services for business. In 2015 the company was listed at 43rd place and a year rose from the 48th to 45th position. In 2011, Comarch's position, when it for the first time appeared in the ranking, was 91st. The Truffle ranking is organised by IDC&CXP Group under the auspices of the European Commission.

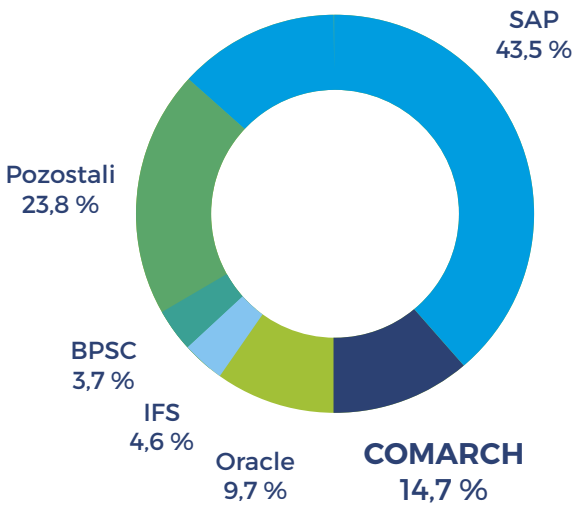
In 2015, Comarch got the **Polish – German Economic Prize**. The company was awarded for outstanding contribution to the development of Polish – German economic cooperation.

The journalists of Turkish edition of **„Bloomberg Business Week"** have analised a global expansion of Comarch. Journalists addressed several topics including reasons why Comarch has decided to enter the Turkish market as well as business plans for the future. The article explains also how Comarch has gained such an important customer as Turkish Airlines.

Another year in a row Comarch won trophies in the **ranking of the IT@BANK**, organised by "Financial Monthly BANK", the Council of Electronic Banking and Banking Technology Forum at the PBA. In 2015, Comarch won two awards: first place in the category of "development potential " and the second in the general ranking of the IT@BANK .

Comarch was among the most innovative companies according to the list of 2000 prepared by daily Rzeczpospolita, taking the third place. Each year Comarch stand at the podium in the ranking. In 2014, he received the title of the most innovative company.

Once again Comarch was stated as **a leader at Polish market in business applications, according to the latest IDC report "Poland Enterprise Application Software Market 2015-2019 Forecast and 2014 Vendor Shares"**. In the general classification Comarch maintained the second place. Among five largest suppliers present in the ranking, Comarch, was the last Polish company which managed to increase its market share. Additionally,



The Comarch ERP position on the Polish market in the IDC ranking, 2015

Comarch also took the first place in the category of Small Business. Its market share is over 50 percent.

In the latest report of **"Computerworld" TOP200**, Comarch is a leading cloud services provider and held high positions in most of the rankings: mobile application provider, a provider of IT solutions and services for the retail sector, a provider of proprietary software, vendor management systems, enterprise content management and IT companies with the highest expenditure on R&D.

Comarch Loyalty Management solutions won at the Loyalty Awards 2015, one of the most prestigious awards in the business of customer relations management and customer engagement. The winning projects were realised for the airlines: Jet Blue and airBaltic.

In the Malopolska Regional edition of the conference Regional Export Eagles and the contest "Export Eagles of Malopolska Region", organised by daily Rzeczpospolita, **Comarch has been awarded the title of Export Eagle in two categories : "best exporter" and "innovative export product"**.

Comarch was among the strongest B2B brands on the Polish market for new technologies and IT in the ranking of Superbrands. For over 20 years this title is awarded on a base of a consumer survey's results. The reports show the brand position within the indicators such as brand awareness, recommendation and brand equity.

Comarch was the winner of the ranking **Index of Polish Business Patriotism** in the category of company listed on the Warsaw Stock Exchange. The company was honored for consistently pursue a long-standing strategy of patriotism. The prize is awarded by daily Rzeczpospolita and the Foundation for Economic Patriotism.

Index of Polish Business Patriotism

Two Comarch's products received the **recommendation of Banking Newspapers**: Banking Comarch Loyalty for Banking and in the category "solution" and Comarch Exchange Trading in the category "product".

Trusted Shops, dealing with a certification of e-shops in terms of their quality, has certified Comarch ERP e-shop, e-commerce platform. This solution is being used by thousand of online stores in Poland, Germany and France.

In 2015, Comarch confirmed its vast knowledge of Cisco technologies and was granted the **Cisco Gold Certification**. In order to be granted this certification, Comarch had to meet a rigorous range of requirements, amongst others, in the field of network competences and data centers, providing services of technical support and service, and also with regard to the company's employees' qualifications.

Comarch was among **the group of twenty-five Polish brands that actively communicate in foreign social media**. Given the number of mentions of Krakow manufacturer of IT systems, Comarch was ranked at the 4 position

COMARCH IN RESEARCH AND ANALYTICS REPORTS

Comarch was positioned among the leading global BSS/OSS vendors in Gartner's reports. Comarch was noted in Gartner's Magic Quadrant for Integrated Revenue and Customer Management (IRCM) and Magic Quadrant for Operations Support Systems (OSS).

Comarch EDI Platform, the only Polish IT company has been noticef in the new report **"IT Market Clock for B2B Solutions"** and **"Market Guide for Integration Brokerage"**. Again Comarch was placed among the most trusted global companies. The analysts emphasised also geographical expansion of Comarch in Western Europe.

Comarch was named a market challengers in the M2M connectivity platform segment in a Berg Insight report **"IoT Platforms and Software – M2M Research Series 2015"**.

Comarch SFA solutions has been recognised by Gartner's analysts as one of the top trade promotion management software manufacturers in a report "Market Guide for Trade Promotion Management and Optimisation". According to Gartner, Comarch services deserve a special mention because of high quality of broadly interpreted user experience, servicing of processes related with the visit of a representative at a point of sale, order submission and dashboard functionality.

AWARDS FOR COMARCH EMPLOYEES

Professor Janusz Filipiak, the founder and CEO of Comarch SA was appointed, by Polish President Andrzej Duda, member of the National Development Council. Professor Filipiak has become an expert in the field of "Economy, work, entrepreneurship." The National Development Council is an expert and advisory body committed to developing strategic solutions and growth perspectives for the next 10, 20, 30 years.

Professor Janusz Filipiak was also a winner of the prestigious "Golden Cyborgs" awards. The jury granted statuettes to distinctive personalities from telecom and ICT business having successful achievements in the scientific or management fields. Golden Cyborgs are have been granted for 14 years at the National Symposium on Telecommunications and Computer Networks.

Wojciech Pawluś, Comarch Belgium Country Manager was chosen **Pole of the Year 2015 in Belgium**. The award is a reward for the successful business development of Comarch Group in the Benelux region where the company is rapidly expanding its operations and acquiring customers.

In the report **"CFO of the Year 2015"**, showing 10 personalities from the world of finance who have an undeniable impact on the proper functioning of the companies which they manage, published by "Gazeta Finansowa", Konrad Tarański, Vice President and CFO of Comarch was enumerated.

Wojciech Pawluś, Comarch Belgium Country Manager

COMARCH PRODUCTS

PUBLIC DIVISION

COMARCH WORKFLOW

It supports the electronic (and paper) flow of documents in companies and institutions (industry-specific versions have been developed for particular entities).

COMARCH PORTAL

This proprietary Content Management System (CMS) not only provides tools to create and publish website content, but also provides advanced management over content and communication. The system facilitates managing multimedia files and e-learning support. The thematic video chat and forum solutions, as well as the FAQ options, will ensure efficient interchange of information throughout a company.

COMARCH E-INVESTOR

This is a useful tool to provide support for investors (individuals, institutions and companies). The system is offered to local government bodies and investment agencies, and is used in many different fields of the investment industry (information, research, organisation, spatial management and transport).

COMARCH E-TOURIST

This platform provides support to promote locations and regions attractive to tourists. Interactive maps (connected to GPS maps) can include visualisations of tourist trails, descriptions of noteworthy restaurants, overnight accommodation, local attractions as well as weather forecasts. Apart from the informational function, users can book various activities (including group guides, special attractions, and support in selected languages) for individual tourists or groups.

COMARCH E-OFFICE

Comarch e-Office is a platform of online public services with a set of modules that allow local public administration bodies to execute tasks set by the legislator. Intuitive tools allow for independent management of the application, and ensure support for content creation and publication. Comarch e-Office includes the following modules, among others: Digital Office, Public Information Newsletter, Information Portal, and Internet.

COMARCH EGERIA

This ERP class Integrated IT System supports organisation management and decision-making processes. It features a high configuration capacity and flexibility, which allows it to be adjusted to the individual needs of each client. The system is offered to different types of companies and institutions (government and local level administration, utilities, health care, etc.).

COMARCH EGERIA E-HEALTH

Comarch Egeria e-Health is a system designed to handle the administrative part of health care facilities. Its modular construction makes it easy to be adapted to current needs and can be gradually expanded. The system is prepared to work with data from working time recorders, data collectors and fiscal printers. For your convenience, the system is divided into the following areas: Finance and Accounting, Logistics, Client Management, Personnel Management, Repairs and Investments, Decision Support, Industry Modules.

COMARCH EGERIA EDUCATION

This is an integrated tool to provide support for academic institutions. The system consists of two parts: Front Office, to support didactic processes, control over student and scientific issues, and Back Office, which is responsible for accounting, warehousing, HR and other processes related to administration over higher education institutions. The system is fitted with a wide range of reporting tools.

COMARCH EGERIA LEASING

This integrated IT system gives support to companies that provide financial services (including leasing). The system supports the sale of financial products with calculators, templates and tools which facilitate customising offers and adjusting them to changing market requirements.

8 MILLION
APPLICANTS HANDLED BY THE QUEUE MANAGEMENT SYSTEM OF THE SOCIAL INSURANCE COMPANY (ZUS)

475
REGISTERED TRIALS

125
FOREIGN AFFAIRS AGENCIES AROUND THE WORLD WITH THE DOCUMENT CIRCULATION SYSTEM

MORE THAN
600 000
OWN CRYPTOGRAPHIC CARDS SOLD ON THE POLISH MARKET

MORE THAN
12 000
OWN MICROSD CRYPTOGRAPHIC CARDS DELIVERED TO THE GENERAL POLICE HEADQUARTERS OF POLAND

6,6 MILLION
OBJECTS MANAGED WITHIN 1 PROJECT BY COMARCH FAULT MANAGEMENT

COMARCH EGERIA EBOK

Comarch Egeria EBOK is a portal with elements of CMS for the client. It provides direct online access to basic data about the client, in particular the statements of sales documents, settlement balances, list of contracts and equipment related to the client as well as relevant readout data. EBOK allows for direct transfer of information from the enterprise to the user and vice versa, and the CMS elements enable free publication of profiled articles. Additionally, the EBOK portal makes it possible to send queries, record any issues directly related to the client, or report a possible fault. This greatly simplifies and accelerates the process of communication between the client and the service provider. The direct access to sales documents eliminates the need to collect a large number of documents, including paper invoices.

COMARCH ERP EGERIA PUBLIC ADMINISTRATION

The ERP (Enterprise Resource Planning) system for public administration management, adapted to the specific requirements of the local government units and is often supplied with extra modules to correspond to the variety of needs of individual offices, e.g. budgeting and tax service.

COMARCH ERP EGERIA UTILITIES

Enterprise Resource Planning (ERP) systems software is dedicated to water-supply and heat generating companies. The system is provided with billing modules and specialised tools supporting maintenance, repair and technical support, and analytical modules.

COMARCH ERP VIRTUAL UNIVERSITY

The solution providing a comprehensive functionality package designed to manage current student affairs. The portal is fully integrated with the part of ERP Comarch Egeria Education, which is used by the dean's office. The access to individual sections of the portal depends on the level of privilege that a user holds (student, teacher, worker, and administrator).

COMARCH ERP MOBILE VIRTUAL UNIVERSITY

The solution allows students to gain academic knowledge with the use of mobile devices. Students have the access to: personalised messages, news, history, ratings, schedule offers, educational institutions and so on.

ERP COMARCH EGERIA LEASING PARTNER CARE

The main functionality of the Leasing Partner Care system is the possibility of entering offers and object data for customers of leasing companies. The system provides customer support (e.g. by providing the repayment schedule) and allows for adding a lease insurance option to the offer.

COMARCH ERP EGERIA SMART OFFICE

Integrated with ERP Egeria system, secure and ergonomic package of mobile applications that optimises realisation of selected business processes connected with warehouse operations services (Goods Received Note and Goods Issued Note), reservations, inventory management and equipment order processing. Comarch ERP Egeria Smart Office can operate online and offline, cooperate with data collectors, typical tablets and mobile phones running on Android 4.1 version or higher.

COMARCH MOBILE INVENTORY

Comarch Mobile Inventory is a solution enabling full support for the process of inventory of fixed assets recorded in the Comarch ERP Egeria system using mobile devices. The inventory process comprehensively supports various steps of the process: downloading data from Comarch ERP Egeria,

verification of fixed asset data (including photographs), their adaptation or adjustment, settlement within spreadsheets, submitting a request to change an asset. The application works both online and offline and after completion of the inventory, allows the user to organise your fixed assets in the system. Comarch Mobile Inventory works with Motorola MC40 terminal, a standard tablet, phone with Android version 4.1 or higher, and Motorola CS3000 Series reader, which enables comprehensive service of the inventory process.

COMARCH WORK EXPENDITURES RECORDING

This system is used for planning and recording time worked (as well as registering attendance). The system provides a way to plan employee tasks and records actual attendance, as well as the execution of assigned tasks.

Comarch CBO for media trading companies and distributed recipients

This is a solution dedicated for companies that trade electricity, heat, gas, water and sewage networks, as well as for recipients. It ensures fast access to data collected from various sources (such as distribution companies or independent reading operators), tracking the consumption of utilities and providing multiplane analysis of gathered data. Data in the system constitutes a credible basis for settlement of recipients, planning purchases and conducting proactive business activities. The system supports forecasting requirements, tariff analyses and client segmentation in terms of their consumption structure.

COMARCH CBO FOR MEDIA DISTRIBUTION COMPANIES

This system acts as a measurement operator for companies. It provides a number of automatic mechanisms for data acquisition taken from various sources and its verification, and makes it available for multidimensional analysis. It ensures easy integration with billing systems already in operation, network property management systems and other systems vital to a company's activities. This solution facilitates managing readings from electricity meters and other utilities, including water, heat, and gas.

COMARCH NETWORK ASSETS MANAGEMENT SYSTEM

This is a solution dedicated for network companies such as electricity distribution companies, gas distribution companies, or water and sewage network companies. The system ensures complete registration and management of data concerning a company's entire network infrastructure and improvements in executing core business processes such as connections, planning and execution of investment and repairs, operational use of networks, processing service calls, network complaints, emergency events and disconnections.

COMARCH IT COST & RISK ANALYSIS

Comarch ICRA is a tool for determining the total costs of providing IT support and comparing it to the alternative of having no IT support. The system calculates the costs and risks related to migrating support for business processes. It provides valuable information related to the profitability of providing IT support including: ROI, NPV, and IRR. It presents a simulation for processes, systems and entire models of providing IT support.

COMARCH BUSINESS INTELLIGENCE

The thematic data warehouses built by Comarch include various data ranges and carry out many different objectives. We have created data warehouses which are knowledge databases, the tools to analyse medical and financial data, and to support business activities. Our solutions are specifically valuable for the management of large volumes of data, collected from numerous systems and locations.

COMARCH DATABASE ARCHIVE

This is a tool used for optimising archived data and the planned management of it. The system facilitates creating new data partitions by selecting them from active partitions and correctly rebuilding database structures, partition disconnection and archiving, and authorisation of data deletion and restoration.

COMARCH SECURITY PLATFORM

Comarch Security Platform is solution merging elements of both physical security and cybersecurity. It's an innovative Physical Security Information Management system supporting security of objects and protected areas. Our solution integrates multiple security systems such as anti-theft alarms, CCTV, fire alarms and access control system, allowing users to manage all the security measures throughout one central security system. Additional components regarding image analysis, data correlation and predefined action procedures allows for automation of work, increasing security of protected area or building. Information analysis modules allows for detection and prevention of physical (terrorism, demonstrations) and cyber (hackers, botnets) threats.

COMARCH SMART CITY PLATFORM

Comarch Smart City Platform is a comprehensive solution dedicated to cities and urban matters. The platform centre – Comarch Smart City Engine combines all platform elements with the existing municipal systems and infrastructure (including Internet of Things). The Platform is composed of: Comarch Partners Market, mobile applications, dedicated Comarch City Portal, Comarch Developers Platform and Comarch Smart City Console.

COMARCH ERECORDING

Comarch eRecording is a comprehensive and coherent solution, which combines the convenience of classic audio/video recorders with sound systems and a dedicated application to control the process of audio / video registration. The system allows for recording meetings or public appearances together with related metadata and comments, which guarantees efficient search for a recording during the playback.

COMARCH VIDEO TERMINAL

Comarch Video Terminal is a client of video conference that supports popular connection standards and audio-visual transmission. It is also a suitable complement for Comarch eRecording, as it provides point-to-point connection, as well compilation of multi-party calls based on the standards and infrastructure of video conferencing bridges of leading suppliers.

OVER
50
TELECOM COMPANIES WORLDWIDE
ARE USING COMARCH BSS/OSS

OVER
300 MILLION
MOBILE SUBSCRIBERS IN EUROPE SERVED BY COMARCH
BSS/OSS

500GB
(2,5 MILLION FILES) STATISTICS PROCESSED DAILY
IN THE NG PERFORMANCE MANAGEMENT SYSTEM

ALMOST
2000 REPORTS
COUNTED DAILY BY NG PERFORMANCE MANAGEMENT,
IN LESS THAN 1 MINUTE (ON AVERAGE)

50 000 000 000
CDR RECORDS PROCESSED BY COMARCH BSS ANNUALY

TELECOMMUNICATIONS BUSINESS UNIT

Since 1993 Comarch has helped communication service providers from 4 continents optimise costs, increase business efficiency and transform BSS/OSS operations. Comarch solutions combine rich out-of-the-box functionalities with high configurability and are complemented with a wide range of services. The company's flexible approach to projects and a variety of deployment models help telecoms make networks smarter, improve customer experience and quickly launch digital services, such as cloud and M2M. This strategy has earned Comarch the trust and loyalty of its clients, including the world's leading CSPs: Vodafone, T-Mobile, Telefónica, E-Plus, KPN and MTS.

M2M & IOT ECOSYSTEM

Comarch M2M Platform enables mobile operators to provide Managed Connectivity in multi-national, multi-level and multi-operator environments. The system helps launch M2M offers for vertical industries: automotive, consumer electronics, FMCG, energy & utilities, finance & banking, healthcare, manufacturing, public services, security, as well as transport & logistics. Comarch M2M Platform is a solid foundation IT system that has been implemented by major European mobile operators including Telekom Austria Group. Comarch M2M is recommended in numerous reports by companies such as Berg Insight or Gartner and received the Pipeline Innovation Award for Innovation in Connectivity in 2013.

Comarch M2M Actionable Analytics focuses on delivering measurable business value, using intelligent big data processing and real-time actionable analytics. It provides thorough information about the way in which customers are using your M2M products. Additionally, it handles some issues related to quality of service (QoS) within M2M operations, by helping discover which device (or type of device) generates issues, revealing data patterns and trends, and providing reports and analyses of anomalies. Device / IMSI (International Mobile Subscriber Identity) or customer profile dashboards enable deep data drill down.

Comarch Digital Services Platform is designed to help CSP's execute digital strategies, especially expanding presence in Internet of Things. The solution allows switching from traditional, expensive and multi-layered systems which are often so complex they block innovative solutions to smooth integration of efficient cloud-based services. Comarch Digital Services Platform follows the collaboration life-cycle from establishing partnerships through managing available capabilities to service integration and assurance processes, enabling CSPs to enact efficient cooperation with their partners. Comarch DSP allows effortless asset monetization of existing BSS/OSS system functionalities in addition to basic connectivity services.

Comarch IoT Monetization Suite meets all the sophisticated needs of the modern IoT world. The suite is based on four main pillars: M2M Actionable Analytics, Billing of Applications (enables you to bill not only for connectivity, but also for devices, applications and services), SLA Management (helps you ensure the highest quality of service for all the elements in the value chain, including device quality, application SLA, connectivity SLA and more), Digital Services Platform

SALES & CUSTOMER MANAGEMENT

Comarch Customer Management helps communication service providers sell more services, get closer to their customers and significantly reduce customer churn. This flexible solution enables telecoms to benefit from a single customer view and gain a deeper understanding of their customer base, which translates to increased revenues and optimised customer service costs. By offering a seamless customer experience and providing a reliable 360-degree customer view, the solution also helps strengthen customer loyalty.

Comarch Self Care is a web self-service tool enabling communications service providers to provide their end customers with a convenient online self-management portal, where they can access and edit their profile data and service subscription information, without any help of a call center agent

Comarch Sales Channel Management optimises sales force efforts and helps service providers increase sales. The highly efficient Comarch Commission & Incentive module enables implementing innovative strategies and optimising your sales force compensation plans. Pre-integrated with the Comarch BSS suite, the tablet based Comarch External Sales Mobile App lets your sales representatives check the most up-to-date customer data from any location at any time, verify service availability and register new contracts. Comarch Logistics Management allows to verify, control and automate the replenishment of stock levels for selling points.

BILLING & CHARGING

Comarch Convergent Billing System is a key module within the Comarch BSS suite, pre-integrated with other modules (e.g. Comarch Product Catalog, Comarch BSS Mediation). Comarch CBS allows real-time charging for any service type and facilitates developing new business models in cooperation with partners – a key element in elevating business in the digital world. This high capacity, flexible and scalable service-agnostic management system can be used by service providers to monetize services ranging from traditional telecommunications, through MVNO and M2M, to modern digital services. Comarch BSS tools are also featured in Gartner Magic Quadrant for Integrated Revenue and Customer Management.

Comarch InterPartner Billing allows service and content providers to exchange billing data and invoices and share revenue or cost information with partners. The system also facilitates managing relations with domestic and international business partners and supports various business models which include revenue sharing, wholesale or roaming services. The Comarch platform is easily scalable, ready to support today newest services and open to business evolution. The system can process high volumes of any kind of services (voice, data, messaging, content and others) within any kind of agreement: Bilateral, Hubbing, Revenue Sharing, Roaming, MVNO and Content-based. The Partner Management functionality supports managing relationships with partners and suppliers and can automate most tasks required for cooperating with them.

BSS TAILORED TO YOUR NEEDS

Comarch Smart BSS is an all-in-one, compact BSS solution perfectly tailored to the needs of Tier-2 and Tier-3 telecoms, including Internet, cable TV providers, satellite TV providers, and MVNOs thanks to fast deployment and low costs. The highly customisable system allows managing all payment types, both pre-paid and post-paid, and smoothly creating new product offers and specifications through the product catalog engine, which directly reduces time-to-market. The system speeds up generating PIN codes and scratch cards and makes managing them more efficient. The integrated CRM module helps collect info on clients, enhances the customer experience with the additional benefit of preventing churn. Comarch Smart BSS comes with a user-friendly personalised self-care portal and a built-in messaging functionality to simplify communication between companies and customers.

Comarch B2B Solution focuses on critical problems related to B2B relationships such as providing distinct selling strategies to companies of varied size (small, mid-size and multi-national corporations – MNC's), delivering and supporting large numbers of customised products and services, managing service level agreements (SLA's) and handling of complex fulfillment processes. This solution also supports multiple billing scenarios like split billing or billing-on-behalf.

Comarch MVNO & MVNE Solutions are tailored to MVNO (Mobile Virtual Network Operators) and MVNE (Mobile Virtual Service Enablers) business models. Offering cost-effective services, often aimed at niche customer segments, can become an additional source of revenue for your company, and Comarch solutions can help you easily manage relations with customers, business partners, the portfolio of offered services, as well as revenues. An end-to-end Comarch Solution for MVNEs is aimed at companies delivering services to MVNO operators. The solution performs tasks related strictly to telecommunications (e.g. integration with an MNO (Mobile Network Operator) network, product catalog, CRM, SelfCare, managing a network of partners, and convergent billing), as well as those related to ERP.

FUTURE-PROOF OPERATIONS

Comarch Self-organising Network (SON) solution enables the automation of network failures management and optimisation of network processes, thus operators may not only diminish OPEX, but also shorten the time to market for new technologies and network services.

Comarch NFV/SDN Solution leads to network virtulisation, reduces OPEX / CAPEX and unleashes innovation in the service and application domain, resulting in better network monetization.

Comarch Customer-Centric OSS enables transformation of an OSS environment so that it reflects true customer needs. It thus enables switching the telecom operator's perspective from network resources to customer experience.

NETWORK & SERVICE ASSURANCE

Comarch Next Generation Service Assurance transforms traditional network-centric fault management into an assurance solution focused on customer service. The main purpose of the system is to enhance customer service pro-activeness capabilities. This is possible because the system allows early detection of network problems and the ability to predict and calculate customer service impact based on the service models from service catalog and inventory systems. The solution is capable of monitoring digital services based on complex value chains, and of aggregating information from partners' systems and converged networks, including IT infrastructure, and fixed, mobile and cable access domains.

Comarch OSS/BSS Data Analytics processes data gathered from the telecommunications network (which is the key customer touchpoint for CSPs) in real-time, combines it with information from external systems (Performance Management, Fault Management, Network Inventory, CRM, etc.) and aggregates it. By correlating data from all these sources, Comarch OSS/BSS Data Analytics can produce a comprehensive real-time analysis, providing an invaluable insight into the customers' perception of the provided services. Based on the aggregated data, the tool suggests specific actions, which can be also carried out automatically. Comarch OSS/BSS Data Analytics effectively helps telecoms improve the overall Net Promoter Score (NPS) or Customer Satisfaction (CSAT), as it takes into account the real customer experience when using a given service provided by the network.

Comarch Customer Experience Management provides information on service quality by providing an insight into customers' perception of services. This also brings an additional benefit of pro-activeness deriving from the ability to monitor the network and predict the impact of network faults on customer services.

Comarch Service Quality Management (SQM) transforms traditional network-centric performance management into customer-centric telco service quality management. The insight into customers' perceptions of service quality enables the prioritisation of network performance management based on the forecasted influence on customer experience. Comarch SQM enables you to become proactive in managing service quality by preventing customers from experiencing service problems, thanks to trend analyses and prediction capabilities.

Comarch Fault Management lets you monitor converged, multi-technology and multi-vendor networks easily, to detect and react to problems promptly, and as a result to eliminate or reduce the impact of network faults on customer services, which is a fundament for proactive customer experience management. The product is a part of the broader, pre-integrated Comarch NG Service Assurance platform. Jointly with the Service Monitoring and Service Quality Management modules, which use the same software platform, you will experience a real 'single pane of glass' approach with the same 'look and feel'. The platform boosts Network and Service Operation Center performance.

RESOURCE PLANNING & INVENTORY

Comarch Next Generation Network Planning enables the Operator to manage telecom network planning, design and optimisation processes, comprehensively and efficiently. Process-orchestrated planning is a future proof way of making network investments, where the business value of the investment becomes more and more important in response to developing telecom opportunities. The solution simplifies the full use of your resources and adapts to changing demand in near real time.

Comarch Network Inventory stores complete information about network resources management and presents live, historical and planning states of telecommunications/IT networks. Telecom Network Inventory facilitates network resource management for multi-vendor, multi-domain networks. It manages RAN, transmission, core, fixed network domains and IT infrastructure.

Comarch Configuration Management enables service providers to automate network provisioning for all network domains, such as RAN, transmission, core and access. It is fully integrated with Inventory Planning & Design, which allows the planning and configuration loop to be closed and automates the whole end to end fulfillment process. Thanks to the reconciliation capability, configuration of the network is performed on the most current and accurate data from the live network.

Comarch Network Consolidation for M&A helps telecoms efficiently organise and streamline network planning and consolidation processes in merger and acquisition (M&A) projects. The solution is built of various components from Comarch's next generation OSS portfolio. The core modules of the solution include Resource & Network Inventory, Planning Framework (with Radio, Transport and Core technology packs), Geographical Information System (GIS), Mediation, Reporting and Business Process Management. The Pairing and Rating engine, used for automatic benchmarking and site selection, has been developed specifically for that solution and extends the capabilities of network inventory planning.

SERVICE DESIGN & FULFILLMENT

Comarch Product Catalog is a single platform for managing telecom product catalogs and life cycles – in that way it simplifies the IT architecture and accelerates launching new products. As a central source of product and offer information, it ensures rapid new product and offer deployment additionally accelerating publishing content in sales channels without extra IT systems configuration. Based on increased service re-usability and automation, Comarch Product Catalog enables marketing and product managers to build new services quickly and speed up their market launch. The system also allows smoothly incorporating partners' products and services into the product catalog. The system allows to digitally process product offers and specifications and define product relationships for stand-alone and bundle offers. You can also create target customer profiles with location data and other parameters. The Comarch Product Catalog is pre-integrated with other Comarch products like Customer Management, SelfCare or the Convergent Billing System.

Comarch Order Management is a fully automated, end-to-end fulfillment solution operating from customer order capture through service, network provisioning and activation to customer billing. This fully catalog-driven and highly configurable tool allows introducing new offers or bundles in a matter of days instead of months, as is currently often the case for many telecom operators. This is achieved by system architecture built around a pre-integrated central product catalog and service catalog which serve as a single product definition database.

Comarch Next Generation Service Fulfillment (NGSF) supports the complete telecom service fulfillment process: inventing the customer service, modeling it and then orchestrating network operations. It helps CSPs automate telecom service fulfillment and delivery and reduce time-to-market thanks to employing the catalog-driven fulfillment concept.

The solution assumes building services from pre-defined components managed in the service catalog,

thus enabling CSPs to reduce time-to-market for new offers and maintain a high level of innovation of their product portfolio. Thanks to catalog-driven orchestration, NGSF enables quick introduction of traditional and digital services delivered in sophisticated value chains. The fulfillment process is realised on top of existing technological silos, which allows for step-by-step transformation programs without the need for huge up-front investments.

Comarch Field Service Management (FSM) is a comprehensive Workforce Management solution for scheduling, staffing, managing, and supporting the workforce in the field, which results in significantly increased efficiency of operations. Thanks to this tool, customer and network operations can utilize the available resources more efficiently and improve the team's coordination. The system selects the most suitable resources for each task, considering all aspects and bearing in mind KPIs according to the company's business model. Comarch FSM addresses the needs of field workforce managers, allowing them to manage resources, tasks, time and knowledge effortlessly. Full mobility support for all on-site activities allows the time needed for task execution to be shortened, work quality to be improved, and changes to be performed in real time.

Comarch Service Inventory enables managing the network from the service perspective. The system can be pre-integrated with Comarch Service Catalog to describe the services according to the TMF SID model (Customer Facing Services (CFS) and Resource Facing Services (RFS). When integrated with Product Inventory (through the north-bound interface) and with Network Inventory (through the south-bound interface), telecom Service Inventory provides an end-to-end view of the network, services and products.

PROFESSIONAL SERVICES

Business Consulting is a service that helps telecoms optimise and automate their business processes and increase their efficiency in OSS and BSS areas by eliminating multi-vendor and cross-organisation redundancy and by rethinking IT architectures and configurations

Managed Services offer telecom operators the opportunity to outsource system and/or process management, enabling them to optimise delivering services to customers and increase their availability, while decreasing the workload and business costs, without compromising process quality or business/technology independence.

BSS/OSS Transformations – as a software vendor and a business partner for global telecoms we understand the nature and complexity of telecom transformation projects. Based on our experience we have developed a complete offer of products and services to support local and multi-country transformation projects in OSS and BSS domains.

End-to-End Project Delivery adds extra value on top of delivering a system to a customer, and encompasses the following services: requirement analysis and solution design, training, implementation and integration, as well as maintenance and support.

OVER
5 MILLION
SWIFT MESSAGES PROCESSED ANNUALLY

OVER
2.5 MILLION
OPERATIONS ON SECURITIES ANNUALLY

OVER
15 THOUSAND
USERS OF COMARCH LOAN ORIGINATION/ COMARCH BUSINESS PROCESS MANAGEMENT SYSTEMS

OVER
2.7 MILLION
BALANCES ON SECURITIES ACCOUNTS

OVER
20 THOUSAND
EMPLOYEES USING THE COMARCH CRM FRONT OFFICE SYSTEM EVERY DAY

FINANCIAL SERVICES DIVISION

CAPITAL MARKETS

Comarch Asset Management is a multi-module platform designed for investment and pension funds, asset managers and insurance companies. The tool supports the processes of asset management, fund valuation and bookkeeping, measurement of portfolio risk and performance, and regulatory reporting. It is comprised of the following modules: Comarch Portfolio Management, Comarch Fund Valuation, Comarch Performance Attribution & Risk, Comarch Regulatory & Portfolio Reporting.

Comarch Wealth Management is a multi-module platform for private banking and wealth management. It supports high-net-worth, mass affluent and institutional clients in creating and managing their investment policies as part of personal services and a self-service channel, including the analysis of a client's financial situation, risk profile assessment, financial planning, strategic asset allocation, recommendations for financial products and investment performance reporting. It consists of the following modules: Comarch Investment Advisor, Comarch Client Front-End, Comarch Client Reporting, Comarch Portfolio Management, and Comarch Performance Attribution & Risk.

Comarch Loan Origination is a platform that provides comprehensive support for credit processes. It is well suited for credit products targeted at both individual customers and business clients, including micro-enterprises, small and medium enterprises and corporations. The solution has been based on the proprietary Comarch Business Process Management solution, thanks to which all the parameters of a loan product, the process itself and the associated screens and printouts can be tailored without involvement of IT to meet the lender's needs.

Comarch Custody is a comprehensive back-office system for post-trade processing of trades and operations on securities and derivatives settled by custodian banks. It covers stock-exchange and OTC trades settlement and clearing, corporate actions processing (dividend payments, interest payments, etc.) and accounting on client's custody accounts and bank proprietary portfolio. It ensures an automatic instruction processing, communication with clients as well as Polish and international CSDs with the use of common SWIFT and ISO 20022 standards and meeting the regulatory reporting requirements.

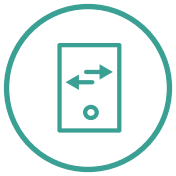
Comarch Exchange Trading is a system to support business processes in brokerage houses. It provides efficient processing of orders and transactions in line with the requirement of best execution, flexible register and configuration modules, client service support, multi-currency financial services for brokerage accounts, automated bookkeeping of securities, and accounting services. The system guarantees compliance with the reporting requirements of capital market regulatory institutions and security issuers, as well as full and transparent reporting of investment results for clients. It enables operational risk management and reporting for the entity's own needs. The solution consists of the core brokerage system, a web-based application and a mobile application for investors.

INSURANCE

Comarch Commission & Incentive is a solution providing end-to-end support for sales network management, incentive compensation calculations and settlements, sales network training register, document generation and reporting. It is designed for insurance companies, banks and other organisations whose operation requires efficient management of the advanced sales network and complex compensation plans.

Comarch Insurance Agent Essentials a comprehensive front-end solution to support business processes of an insurance company in terms of building and managing a client portfolio, policy sales and service, performance monitoring as well as distribution of knowledge and information management for the sales force.

Comarch Life Insurance is a management system for individual and group life insurance in insurance companies. The solution allows the efficient management of all areas of insurance business, including defining products, offer presentation, underwriting, policy operations, processing of claims, fund management, settlements, reserve calculation and reporting. Thanks to its modular structure and unique flexibility,



OVER
200
BUSINESS PROCESSES DEFINED IN THE COMARCH LOAN ORIGINATION SYSTEM

OVER
16 YEARS
OF EXPERIENCE IN IMPLEMENTING CREDIT SYSTEMS

OVER
5 THOUSAND
BANK BRANCHES USING THE COMARCH CRM FRONT OFFICE SYSTEM EVERYDAY COMARCH

2.5 MILLION
INVESTMENT REPORTS GENERATED ANNUALLY

OVER
50
ASSET AND WEALTH MANAGEMENT COMPANIES WORLDWIDE

the system can be tailored to individual customer's needs and requirements, including the individual life cycle of business processes and the specific nature of a particular insurance company.

Comarch NonLife is a multi-module system dedicated to insurance companies providing property insurance and other types of personal insurance. The solution enables consistent and flexible management of all areas of an insurance company's operations. It is designed for front-office employees who contact customers directly (during offer presentation, policy processing, claim handling and debt collection) and for back-office departments such as finance, accounting, actuarial and reinsurance. Thanks to its open system architecture, Comarch NonLife can also support claims handling and collection of claims.

BANKING

Comarch Corporate Banking is a multi-channel and multi-product platform used to support corporate clients and medium-sized enterprises. Thanks to applied solutions, modularity and wide customisation options, the platform meets the expectations of even the most demanding banks. Owing to its integration capability with the existing bank systems, the solution is a universal, comprehensive, efficient and safe tool which streamlines the management of transactions, automates business processes and reduces business costs. The system easily integrates with clients' ERP systems; as a result, companies performing tens of thousands of daily transactions gain an effective tool to automate processes and streamline operations.

Comarch CRM & Loyalty for Banking is a set of tools to comprehensively support all the processes associated with building and maintaining of customer relationships. The platform enables the measurement of advisors' performance and the effective management of product distribution channels. The tools designed for banks and other financial institutions put great emphasis on customer relationship reinforcement based on the strategy of professional communication. The solution includes the following modules: Comarch Virtual Marketplace (with the possibility to integrate with Comarch Beacon), Comarch Campaign Management, and Comarch Customer Relationship Management – Front Office.

Comarch Loan Origination is a platform that provides comprehensive support for credit processes. It works for products targeted both at individual customers and business clients, including micro-enterprises, small and medium enterprises and corporations. The system is designed based on the proprietary Comarch Business Process Management solution, thanks to which all the parameters of a loan product, the process itself and the associated screens and printouts can be tailored according to the bank's needs.

Comarch Smart Finance is a platform for retail banking that consolidates internet and mobile banking, personal finance management and enhanced communication channels. Moreover, it is a smart advisory tool that performs a detailed financial analysis and helps bank retail customers, individuals and small businesses, make right investment or savings decision. The solution contributes to increased bank customer loyalty as it provides the possibility to tailor the bank's product offering to customer's needs. After the analysis of customer's behavior, it recommends products that should be of their interest.

215 MILLION

MEMBERS OF LOYALTY PROGRAMMES IMPLEMENTED BY COMARCH

5.9 BILLION

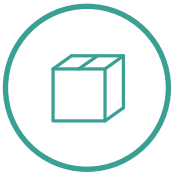
PROCESSED LOYALTY TRANSACTIONS

500 MILLION

DOCUMENTS PROCESSED BY COMARCH EDI SYSTEM IN 2014

15 BILLION

DOCUMENTS STORED IN THE IMPLEMENTED COMARCH ECM SOLUTIONS



4.5 THOUSAND

USERS OF THE COMARCH SFA MOBILE APP

13 DATA CENTERS

AROUND THE WORLD

SERVICES DIVISION

In the Services Division, Comarch designs, implements and integrates innovative IT solutions for loyalty programs, marketing campaign management, employee motivation management, electronic data interchange and business information, manages documents and their flow within the company and sales process management using support systems and mobile applications. The offer also includes a comprehensive range of IT infrastructure management for services companies.

The Services Division currently employs more than 1100 employees and implements projects on five continents in 42 countries, starting from Poland through all European countries, Arab countries, Malaysia and the Philippines up to the United States, Canada, the Dominican Republic, Brazil and Chile. Among our clients are BP Global, Carlsberg, Heathrow Airport, Heineken, JetBlue Airways, Metro Group, OMV, Diageo (producer of such brands as Johnnie Walker, Smirnoff and Baileys), Red Bull and Tesco.

Solutions to manage loyalty programs and marketing activities

COMARCH CRM & MARKETING

Comarch is a leading technological company which streamlines business processes in entire loyalty value chain. The important element of the offer made to the largest enterprises is a comprehensive suite of business and professional services that can help them build and manage gamified loyalty programs, create rich consumer experiences and personalised interactions across multiple touch points, automate marketing processes and finally boost profits.

The company has international multi-industry experience, gained through their work with over 80 clients including FMCG companies, telecoms, financial institutions, travel companies and many more, such as JetBlue, Heathrow and BP. The offer also includes tools such as Smart Analytics, Social Mining and innovative customer engagement systems based on gamification, which increase profits, and strengthen relationships between customers, partners and the brand

Comarch CRM&Marketing includes the following solutions and services:

Comarch Loyalty Management for Retail is a world-class system for managing loyalty programs of all sizes, both multi-partner and in a stand-alone model. The system supports operators of B2C and B2B loyalty programs and provides support for all areas, ranging from customer registration and profile management by creating promotions based on different currencies and communication with participants, to rewarding customers with gifts, discounts and special offers from partners. Customers are engaged with built-in geo-located marketing offers, gamification mechanisms and promotional actions, such as lotteries, auctions, coupons, or benefits for the best customers – all these in order to maintain a high level of satisfaction and to increase customer retention and sales.

Comarch Loyalty Management Travel Edition is a version of the product dedicated to companies in the transport and tourism sector, particularly airlines. The platform supports airline loyalty programs for all types of carriers, both for individual clients (Frequent Flyer Programs), as well as B2B. The system supports the creation of division-specific rules for points accrual and redemption, defining Elite Tiers and privileges, as well as a separate module that automates the process of adding new partners and exchanging data with them. The product also supports loyalty programs of tour operators, airports, car rentals, railways and hotel chains.

Comarch Campaign Management was created to help marketers to easily define and manage marketing campaigns (both single channel and complex multi-wave designs) and deliver the right message to the right audience over the right channel. The solution streamlines integration and automation of marketing activities in order to get campaigns faster to market and increase revenue and business performance.

Comarch Customer Engagement is an efficient solution for increasing engagement, motivation and loyalty of customers. This innovative tool offers a variety of fully customisable plugins to engage and reward users, especially by using virtual elements: badges, challenges, leaderboards, storytelling and other games rules. CCE is based on 3F rule: Fun, Friends and Feedback.

Comarch Business Intelligence is a Business Intelligence system that allows for the simultaneous acquisition and use of information about customers, their behavior or preferences. For the analysis to be maximally reliable and to most faithfully reflect the behavior of the market, the tool retrieves data from loyalty systems, CRM, marketing campaign management, as well as from other sources such as accounting systems, revenue registration or controlling systems.

Comarch Social Mining enables the analysis of loyalty program members' behavior in social media. The monitoring includes posts, tweets, comments and likes. The application also analyses the effectiveness of content published in social media along with the reactions of users and number of shares. Additionally, the application gathers data regarding social media users and enables creating their profiles and defining target groups for communication and other marketing activities associated with loyalty programs.

Within CRM & Marketing we also offer **Managed Services**:

Loyalty Consulting is a package of services, in which we help our customers to create complete, innovative programs or revamp existing ones, so as to attract customers, increase profits and build a stronger bond between the customer and the brand. Comarch offers to its customers the development of strategies and concepts of the program, helps them in reward strategy and fulfillment, marketing communication planning, program organisation and the development of detailed procedures and an IT requirements analysis

Creative Services are professional and comprehensive services, which, thanks to the focus on the visual and conceptual side of implementation, boost participants' engagement and motivation. Characteristic elements of creative services include: designing an engaging strategy scheme, setting out the basic principles and mechanisms of an engagement program, developing unique graphic design (mobile, web, TV spots, brochures, posters), managing a program that engages clients.

Program Management Services – the range of services provided by Comarch includes support in program organisation, setup and selection of marketing service providers and fulfillment partners, managing on-going relationships with strategic program partners and subcontractors, ongoing administration of software applications involved in program operations, reporting of program KPIs and service performance, fraud detection and prevention, overall communication management, as well as configuration and administration of the program web portal.

Customer Analytics is a service in which Comarch provides support and assistance in the gathering, analysis and interpretation of data for the construction of customer-focused business strategies. We specialise in building customer segmentation models, analysis of data from loyalty programs, analysis of customer migration and customer activation strategies, development of predictive models and scoring, database marketing and analysis of customer satisfaction.

Smart City solutions is a professional, multifunctional platform consisting of both administrative facility and mobile application that offers our customers comprehensive services in areas of transportation, mobility, administration, as well as full range of commercial services and selected best, personalised offers. Comarch Smart City allows to connect several and individual selected facilities in a visible, exposed,

Management Solutions for motivation of employees

Comarch Enterprise Engagement Platform is a tool for companies that comprehensively implements mechanisms of gamification in the work environment to improve the engagement, productivity and motivation of employees and business partners. The solution helps managers to drive sales and work effects by introduction of personalised challenges, team competition, element of novelty and surprise.

Electronic Data Interchange solutions

Comarch EDI is a platform for transaction services based on modern technology that provides electronic communication with every business partner in the world. It ensures process optimisation and automation of data processing throughout the supply chain from the exchange Master Data, ordering process, through the implementation of supply, to invoicing and processing of payments.

Comarch EDI was indicated in the 2014 Gartner MQ report. The platform has been selected by more than 50 000 users from 40 countries exchanging more than 500 million documents per year (e.g., Metro, Leroy Merlin, Unilever, BP). EDI ensures:

- Validation of data
- Mapping/translation from/to the appropriate formats
- Integration with IT systems (e.g., ERP, WMS)
- Data routing
- Reporting.

COMARCH EDI SOLUTIONS:

Comarch EDI e-Invoicing – solution for servicing electronic invoices in accordance with applicable regulations. As part of the solutions we provide:

- Support for sales and purchase invoices
- Legal and business data validation
- Adjusting the format of invoices for different receivers (e.g., XML, PDF)
- Signing invoices with an electronic signature (also on behalf of the Client)
- Distribution through various channels (e.g., integration, portal, Web – EDI, e-mail, mail)
- Archiving of electronic invoices in accordance with applicable regulations.
- Integration with Comarch ECM – a comprehensive approach to paper and electronic invoices.

Comarch EDI Financing – faster receipt of payment or extension of the due date thanks to integration with banks' invoicing financing services (from selection through financing to the execution of the payment).

Comarch EDI e-Market – Comarch EDI e-Market is an e-commerce solution that mainly allows companies to effectively cooperate with smaller business partners. It provides:

- Customisation of the application's layout
- Definition of individual product catalogs
- Determination and calculation of discounts
- Entering a variety of promotions
- Ordering of products/Shopping cart
- Reporting.

Comarch EDI Logistics – is a professional solution for process optimization in the supply chain. It provides effective communication with logistic operators, ensuring a fast and secure flow of information and access to the current status of logistics operations.

Comarch EDI Master Data Management – the central product catalog that streamlines the management of product data in one place. It allows the user to define various attributes of general areas, as well as those dedicated to the business partner.

Comarch EDI Mobile – Mobile application for quick and easy ordering of products by scanning barcodes. Another feature is the ability to optimise the reception of deliveries through a combination of EDI documents (DESADV) with a logistic label (SSCC).

Solutions for document and process management

COMARCH ENTERPRISE CONTENT MANAGEMENT

Comarch ECM allows for the comprehensive management of documents and business processes to provide faster performance, better control of the data and work, as well as a high level of safety in the company's critical information. Comarch offers a broad portfolio of solutions and services that enable the design, implementation, commissioning and management of the document aspect of business processes, such as the process of accounts payable, customer care, contract management or advanced document management.

Comarch ECM has a base of over 600 customers in 35 countries on 4 continents. In the implemented solutions there are stored more than 15 billion documents, and around 1 million of process instances are started each day. Financial documents per month. Comarch ECM solutions were chosen by such companies as ING, Carrefour, Eurocash Group, Rossmann, Valeant, SAS, T – Mobile and Technicolor .

As part of Comarch ECM the following modules are offered:

Comarch ECM Accounts Payable allows the user to redesign, streamline and automate the processing of cost documents. One unified service process is able to handle multiple business units and ERP systems in many countries and languages. Its implementation allows for:

- unification and standardisation of purchase invoices processing
- input channels of documents can be integrated (paper and scanning, pdf to email, EDI)
- reduction of time-consuming registration of documents from the outside of EDI channel by using a self-learning OCR engine
- a workflow engine to be used, which allows for the support of electronic circulation, attribution and confirmation from which data will automatically go to the ERP systems.

The solution is aimed at shared services centers of capital groups that support multiple entities in different languages, integrating with various accounting systems and to entities with significant volume and geographical dispersion of decision-makers who accept financial documents.

Comarch ECM Human Resources is a solution designed for companies employing several hundred or even several thousand employees, i.e., those in which the optimisation of Human Resources services becomes an important element. Replacement of paper personnel files with their electronic equivalent in everyday work provides easy search and a quick preview of documents, resulting in real time savings for employees in the human resources department. The notification and reporting system also allows for efficient management of contract terminations and periodic health examinations or training.

Comarch ECM Contract Management allows for the implementation of a secure unified register of commercial agreements, whereby employees in the purchasing or accounting departments will be able to quickly locate and verify the provisions of the agreement. The workflow engine enables the implementation of an electronic contract approval process, so that while accelerating the process it increases its safety and reduces the risk to members of the board authorised to sign contracts.

Allows to improve the quality of customer service through faster and more transparent case management. The module finds its place wherever there are multiple customers reporting complaints, seeking to include additional services or litigants to change the address data. The system allows service requests flowing from different channels – phone call, e-mail, chat with a consultant, fax, mail, traditional, interactive form of social media.

ADMS Central repository for documents available from dispersed locations. The module allows you to reduce the paper consumption. Designed for companies, which are using large volumes of documents, allows to eliminate duplication of work, control over document versioning, expanded authorisation system provides the highest level of security of the stored data.

Comarch ECM Manufacturing Management – this implementation provides support for technical and production documentation, whose main

advantage is fast and easy access for production department employees.

Comarch ECM Master Data Management (MDM) allows the user to organise the process of adding and modifying clients' or products' data, and also eliminates the chaotic email or paper communication that imposes double data entry.

Comarch ECM Quality Assurance allows the user to organise all quality documents in the enterprise as a central knowledge base, and thus make it easier to access and quickly retrieve key quality documentation, not only in the quality department, but also for staff in other departments.

Comarch ECM Facility Management allows the user to create a central archive, so that employees have quick access to investment or administrative records, regardless of their location.

Solutions to support sales and distribution

COMARCH SFA (SALES FORCE APPLICATIONS)

Comarch SFA are mobile and web solutions dedicated to running and optimizing business processes, including those related to sales, logistics and customer service. Our portfolio includes systems for sales support and sales representatives' work management, integration solutions and communication services with business partners, as well as web-based applications for managing sales and trade marketing, marketing, and promotions.

Comarch SFA consist of more than 4.5 thousand users of Mobile Sales Force Apps, 20 million generated delivery orders and more than 15 million transmitted documents. Comarch SFA solutions have been implemented in companies such as Carlsberg, Diageo (producer, e.g., of Johnnie Walker, Smirnoff and Baileys), Red Bull, Nivea, Energizer and BioMed.

The Comarch SFA platform includes:

Mobile Sales Force Applications is a professional Sales Force Automation-class system that provides full support for point of sale by mobile field workers. Within its offer, Comarch SFA provides users with applications that depend on the role and responsibility they have. Users can use mobile applications (smartphones and tablets) and applications available online via a web browser or installed locally on computers. Mobile applications are available on the Google Android platform and iOS.

Comarch SFA Online Manager, Comarch SFA Online Administrator and Comarch SFA Mobile Manager are applications for managers and business administrators who manage sales forces in the organisation. Applications provide the functionality associated with the reporting and control of sales and medical representatives who operate in the area and use Mobile Sales Force Applications.

Comarch SFA Online Sales Support Applications is a sophisticated B2B platform that integrates business partners – manufacturers, distributors and shops. It provides comprehensive communication, reporting and support for sales and marketing organizations. As part of the system, Comarch SFA also provides applications for managers and business administrators who manage sales forces in the organisation.

Comarch SFA e-commerce is the B2B platform used to handle complex commercial relationships between sellers and business customers as well as the execution of transactions between companies and business partners, e.g. suppliers, contractors or

distributors. It is a comprehensive system which automates business processes – supporting buying and selling decisions, controlling orders, searching and generating offers.

Comarch SFA Trade Promotion Management – a support module for planning and settlement of trade promotions and promotional budgets. It offers the ability to easily define long – and short-term promotional activities with selected customers, to take stock of the effectiveness of these activities and to use the historical data to analyse and find the best solutions to increase sales.

Comarch SFA Online Distribution – a communication and integration service for automatic, daily reporting to manufacturers of key information from traditional sales channels, such as inventory or resale. Online Distribution Service is provided on the basis of international standards for the electronic communication of EDI (Electronic Data Interchange), using the necessary integration of financial and accounting systems with manufacturers' and distributors' (wholesalers) sales departments. It also enables reporting of the producer's sales against the competition.

Comarch ICT – IT Infrastructure management

Comarch ICT was created to answer the growing client demand for consistent and comprehensive solutions for managing ICT infrastructure. It is a result of almost 20 years of development and experience on the ICT market, as well as cooperation with the largest private and business clients, no only in Poland, but all over the world. Comarch ICT services are based on global standards and technology partnerships with companies which are the world's leading suppliers of IT equipment, services and technology.

Comarch Data Center

Comarch has 15 years' experience in the provision of data center services. These are modern data processing and storage facilities used as an alternative for companies to expand their IT infrastructure resources. They allow clients to benefit from the use of specially designed space, without the need to build it and without creating expensive infrastructure. We accompany the client at all stages of the project, starting from the preparation of the initial concept, through design solutions, their implementation and migration, to maintenance and management.

Currently we have 13 data centers located on 3 continents, where we manage the hardware and system platforms from all leading vendors (including HP, IBM, Cisco, Juniper, Fujitsu) .

IaaS (Infrastructure as a Service) Infrastructure as a Service consists of renting infrastructure – a specified amount of servers, computing power and storage space. Choosing the IaaS model enables a flexible and scalable selection of IT infrastructure resources based on the current needs of the company. As part of IaaS Comarch provides:

- Co-location systems in secure data center premises, designed and secured in accordance with the highest industry standards
- Shared network infrastructure and a central backup system
- Redundant access links to the Internet.

PaaS (Platform as a Service) PaaS Comarch delivers a complete hardware platform system with a complete range of Managed Services that support the client application. As part of PaaS Comarch delivers:

- Equipment (arrays and servers) co-located in the center(s) of the Comarch Data Center
- All necessary third-party licenses
- Administration and management of the operational layer (e.g., operating system, database)
- Management of the network layer and the safety systems
- Provision of redundant telecommunications links
- Monitoring of the entire solution, 24x7
- One level SLA for the entire system.

SaaS (Software as a Service) SaaS is the most comprehensive service provided by Comarch Data Center. It includes the supply of Comarch applications together with the necessary server infrastructure delivered as a service model. As part of the SaaS services we provide:

- Platform as a Service (hosting)
- Comarch applications or, in certain cases, foreign applications
- Application administration services and IT infrastructure
- 24-hour monitoring and supervision of the system components and a very short response/repair time
- A single point of contact for the customer and one SLA for all solutions
- Optional help-desk for end users.

Disaster Recovery Center (DRC) Comarch DRC is an optional extra service for all the above-mentioned solutions offered by Comarch Data Center. It includes providing a backup data center for critical systems. The service is offered in various models within which Comarch provides:

- The primary data center facility – emergency facility is located at the customer's location
- Reserve data center facility – the center core is located at the customer's location
- Primary and backup data center facilities – both centers are located in one or two physical locations.

This service can be delivered using a PaaS or SaaS model with regard to ensuring the replication of data between the two centers, and booting the backup system after a failure of the primary location.

Comarch IT and Outsourcing

Comarch IT Outsourcing is a group of continuous services, whose task is to provide comprehensive IT support to the customer, ranging from full support to the end user (service desk and station care), through the administration of LAN/WAN, server infrastructure and security, to the management of IT processes in accordance with the best ITIL practices. In addition, we provide customers with continuous services performed remotely or directly at the customer's location, which are related to advanced server systems, database and matrix, and therefore the most critical systems for the client's business and the most demanding in terms of availability and reliability.

Comarch IT Integration – this is a group of services whose task is to adjust the customer's IT environment to new business requirements and technical specifications. We support clients from the stage of analysis and design of a new IT platform, through the delivery of appropriate hardware and software, to the implementation phase. Services relate to both the launch of new systems on new platforms, extension of functionality by updating the software version and migration between systems, systems consolidation or virtualisation of environments currently used by the client.

Comarch Business Continuity is a group of services designed to provide customers with high-availability systems, minimise the consequences of accidents and disasters, and the possibility to enable a quick return to the pre-failure state. Based on Comarch office space in Kraków and Warsaw, we offer customers a spare office for their key employees. The high-availability solution is a service for those customers for whom even a few minutes' critical system failure is a huge loss. In contrast, data backup and archiving is a service for all businesses that are aware of the validity of the data stored and processed in IT systems. In addition, within this group of services we also provide audit services for various IT areas.

Comarch IT Networks

Solutions offered by Comarch are designed to improve communications within the organization, and also with business partners and customers. Comarch IT Networks is a range of solutions for the integration of solutions to support the exchange of information and efficient communication within the company. This includes any communications technology, applications and data resources such as WAN or LAN, improving not only communications, but also the exchange and access to corporate information. Comarch IT Networks solutions include:

Comarch Network Managed Services (CNMS) is a concept of solutions designed to create and maintain data networks, including WAN/LAN/WLAN. CNMS is a comprehensive solution for the construction or modernisation of existing transmission networks, as well as the management and administration of these networks. In addition, we provide solutions for network security.

Comarch Contact Center (CCC) – This is a comprehensive package of solutions that supports customer relationship management, and internal communications of organisations, as well as many other areas of business. The solution proposed by Comarch facilitates efficient management of information in the enterprise and allows the user to optimize the customer service process using customer-owned systems. Within the proposed solution, we provide both the supply of the necessary hardware layer – such as servers, gateways, phones or headphones – as well as an integrated application layer, equipped with business logic modules. On request, Comarch Contact Center can also be provided in a service model, allowing for availability of Comarch Contact Center customer resources. The customer, under this solution, gains access to the Contact Center infrastructure and a required number of agent stations (IP phone with the CC, CC Agent application and headphones). The customer itself provides only CC agents and internet access.

Comarch Network Operations Center (Comarch NOC) Comarch NOC is a comprehensive solution that provides a single point of contact with the client, providing technical support for monitoring and Service Desk in the areas of IT infrastructure and business applications for all types of businesses and institutions. Thanks to the built-in functionality of an automated and reliable system in place to monitor the IT services offered by Comarch, the service can be helpful both for administrators and IT managers.

Comarch Network Operations Center

Comarch Network Operation Center

27
SUBMITTED AND REGISTERED WORLDWIDE TRADEMARKS

3 PATENT
APPLICATIONS

OVER
2 MILLION
SUBMITTED PKI CERTIFICATE REQUESTS PER HOUR

OVER
1 MILLION
AUTHORISED USERS IN COMARCH IDENTITY AND ACCESS MANAGER DRACO PER DAY

OVER
1 MILLION
COMARCH SMARTCARDS ON THE MARKET

OVER
10 THOUSAND
USERS OF FSM PER DAY

COMARCH TECHNOLOGIES DIVISION

Launched in 2014, Comarch's Technologies Division is the fast-growing technology wing of Comarch Capital Group. It provides comprehensive end-to-end hardware and software solutions for B2B clients focused on the Internet of Things (IoT) and cyber security. Comarch draws its know-how from successfully completed projects in the areas of consumer electronics, automotive, health care and the finance industry.

Full control over the hardware and software R&D cycle allows for a quicker response to market needs, as well as a guarantee of exceptional quality for the solutions provided.

PRODUCTS

INTERNET OF THINGS

Comarch IoT Platform is a cloud-based service for management of smart and mobile devices. It exploits the advantages of the Internet of Things concept, connecting people, devices, processes and data used, to enhance the user experience where smooth, uninterrupted communication is a key issue. The Platform offers standard-based tools and services for building any smart business in the connected world at low costs with endless possibilities.

Comarch beacon is a small transmitter that broadcasts a continuous signal via Bluetooth Smart, which is used by mobile devices to provide precise location services or contextual messaging both indoors and outdoors. Comarch beacon helps businesses to engage consumers at the right time and right place, giving them relevant data rather than expecting the consumer to search for it.

Comarch Field Service Management is a complete solution for scheduling, staffing, managing, and supporting workforces in the field. Efficiency is achieved by selecting the most suitable resources for each task as well as accounting for scheduling issues. The decision is made taking into consideration modifiable and adjustable ratings, according to a company's unique business model.

MOBILITY

Application development is the set of procedures and processes involved in writing software for wireless, small computing devices such as tablets or smartphones. Applications are often written specifically to take advantage of the unique features that a mobile device offers.

User Experience Consulting helps to identify issues in the app user interface or user experience which creates positive change thanks to observation, analysis and A/B testing.

Quality control and testing is a complex task which requires a professional, holistic approach. Comarch's wide expertise in application testing ensures defects are minimised and helps avoid expensive post-production bug-fixing.

CERTIFICATION TOOLS

Certification Tools enable effective management of device and application certification processes. Additionally, they allow for verification of compliance with folded standards and provide continuous support to organisations during the evolution of the standards.

CYBER SECURITY

CONSULTING

Comarch Cyber Security Professional Services provide the C2SOC (Comarch Cyber Security Operations Center) solution and security auditing services along with security policy development and implementation. The C2SOC is a centralised unit that monitors networks across the continent to detect, analyse and reduce cyber threats before they affect the client's business. The C2SOC is manned 24-hours a day, all year.

IDENTITY AND ACCESS MANAGEMENT

Comarch Identity and Access Manager DRACO provides world-class identification, authorisation, authentication and accounting methods and procedures in line with security standards and regulations. It offers numerous methods starting from passwords up to sophisticated mechanisms for the most demanding applications.

PUBLIC KEY INFRASTRUCTURE

Comarch Certificate Authority manages creation, storage and distribution of PKI certificates, which are used to securely share data over a network whilst verifying the identity of a certain entity.

Comarch Certificate Workshop along with Comarch Certificate Authority covers a complete PKI certificate lifecycle, starting from a request for certificate issuance up to its extension, termination or cancellation. It also reports the current status and personalisation of the requested PKI certificate.

Comarch SOPEL provides Public Key Infrastructure (PKI) libraries and services related to the electronic signature operations. The electronic signature is used to confirm the user's identity, software or hardware, and gives transaction authorisation.

AUTHENTICATION & AUTHORIZATION METHODS

Comarch Smart PKI Devices are cryptographic devices which verify the identity of their owners and provide secure access to any sensitive data through personal cryptographic keys and passwords. Comarch's Smart PKI Devices portfolio includes smart cards, smart tokens and smart card readers.

Comarch Smart Elliptic Devices are the unique protectors embedded with certificates and private keys based on the Elliptic Curves Cryptography (ECC) mechanism for future-proof secure systems. Unlike today's most commonly used algorithms, the ECC mechanism delivers a higher security level along with shorter cryptographic keys. Comarch Smart Elliptic Devices family comprises of Comarch tPro and Comarch Smart Token ECC devices.

Comarch OTP Solutions provides strong methods of user authentication and authorisation based on the one-time password generation and challenge-response mechanisms. The one-time password mechanism is the most popular and simple form of the two-factor authentication used to protect networks against unauthorised access. Comarch OTP Solutions offer comprises of Comarch Smart Token OTP and Comarch Mobile ID solutions.

SECURITY ASSURANCE

Comarch SecureAccess controls an internal and remote access to server resources through the secure shell (SSH) and remote desktop protocol (RDP). It also configures session timeout and reports unauthorised server access attempts. Comarch Secure Admin is easy to deploy within the company IT infrastructure.

Comarch Frozen Object monitors and reports changes in the selected elements of the company's systems and applications. The program monitors specified files, directories, MS Windows registry data, DB tables, LDAP catalogs and hardware configuration.

Comarch Central Log is a comprehensive solution for collecting, processing and storing logs extracted from the company's systems and applications. The system functionality enables administrators to specify events strictly associated with business operations.

OUTSOURCING

Outsourcing provided by Comarch ranges from analysis and architecture design, to SW and HW development; from testing and implementation, all the way to security auditing and system integration. The services are performed remotely or directly at the customer's premises when critical systems or sensitive data are considered.

DESIGN & PROTOTYPING

In our IoT Lab, we build functional prototypes which follow the highest industry standards in safety, security and user experience. Our rapid prototyping technology process includes design, manufacturing and final product assembly, along with thorough testing and validation.

QUALITY ASSURANCE

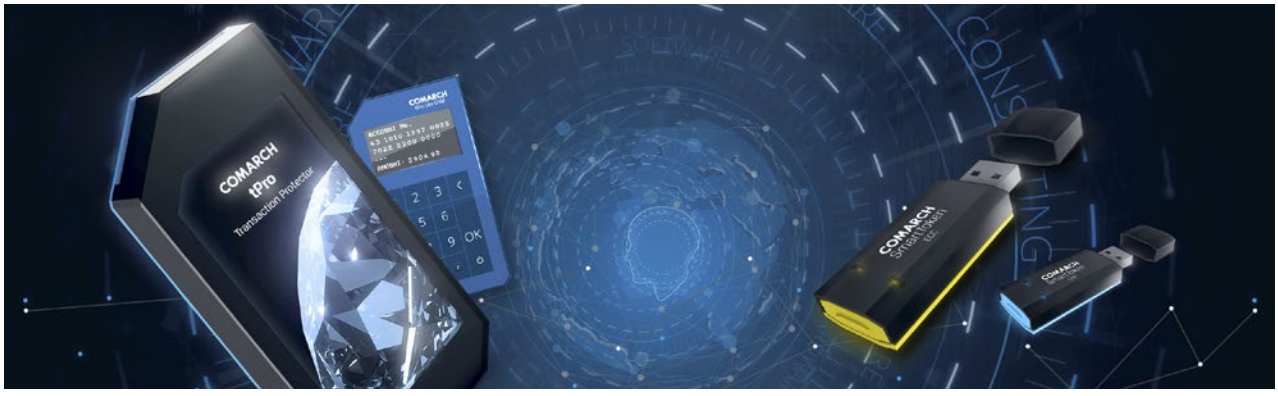
Comarch Technologies has the necessary competence, resources and experience to take responsibility for the entire quality assurance process for your IT systems: starting from the analysis to testing scenario design all the way to test automation across all major hardware and software platforms, including mobile and embedded software.

SHORT SERIES MANUFACTURING

Comarch IoT Lab offers an innovative and sophisticated product line that allows for rapid short series manufacturing. Aiming at supporting clients in a whole prototyping process, we provide services in the areas of industrial design, prototyping, software development and integration finalised in extensive quality assurance.

EMBEDDED SYSTEMS

Comarch Technologies aggregates all HW and embedded SW competences accumulated during our long – term cooperation with worldwide industrial partners. We have provided services for consumer electronics and automotive R&D, from electronics design and hardware prototyping to base-porting, microcon – troller programming and user experience studies.



MORE THAN
80 HOSPITALS
USE OUR SYSTEMS

ABOUT
30 TYSIĘCY
USERS A DAY BENEFIT
FROM OUR SYSTEMS

MORE THAN
200
OUTPATIENT CLINICS
USE OUR SOFTWAR

IN 2015, ALMOST
1500
PATIENTS WERE INCLUDED IN OUR
REMOTE MEDICAL CARE PROJECTS

WSPIERAMY
SEKTOR MEDYCZNY
24/7/365

COMARCH HEALTHCARE DIVISION

Founded in July 2015, the company is a member of Comarch Group. It provides a wide variety of healthcare solutions including, among other things, IT systems for hospitals, software products for radiology and medical record management in medical institutions, cities, and regions. Comarch Healthcare is a supplier of innovative Remote Medical Care solutions that use its own software, equipment, and medical infrastructure.

HEALTHCARE CENTER MANAGEMENT SOFTWARE

OPTIMED NXT – a modern IT system for health facility management that supports the organisation of patient healthcare in individual wards and clinics from registration to discharge. The system can be used on mobile devices such as tablets, which allows doctors to access data at the patient's bedside.

OPTIMED24 – user-friendly outpatient clinic and doctor's office management software. Dedicated to all outpatient clinics regardless of their structure and service portfolio. The solution provides support in the fields of electronic medical records, visit management, prescriptions, orders, and referrals. It is a functional management tool for facility managers.

COMARCH ERP – a hospital administration management system. It helps with the supervision and management of extensive processes related to supply and hospital property management, such as maintenance and growth, employment, and on-going management and development of a large number of specialists.

COMARCH BUSINESS INTELLIGENCE – a large set of tools to analyse data generated by a healthcare center. The solution facilitates the construction of multidimensional analyses for all processes in the facility. The system features a number of information desktops dedicated to specific groups of employees and levels of management.

MEDICAL RECORDS MANAGEMENT SOFTWARE

COMARCH EDM – an IT management system for e-documentation in all types of medical facilities and at regional level. Central access to documents from various systems facilitates with efficient collection and processing of medical data. The solution enables users to exchange information between facilities, which streamlines diagnosis and prevents unnecessary tests.

COMARCH CONCIERGE – a multi-channel communication platform for patients that provides continuity of healthcare. This solution facilitates communication between a health facility, doctor, and patient. Patients can use it to book an appointment with specialist, order prescriptions, access medical test results, and even consult a doctor from home.

COMARCH MEDNOTE – a modern application for managing any doctor's office. Presents medical records in accessible manner, provides necessary information about patients, and reduces time spent on formalities to the minimum. The system enables user to issue prescriptions orders, referrals, and other medical documents easily.

RADIOLOGY SOFTWARE

COMARCH RIS – a radiology information system for imaging departments. It optimises the imaging process, and improves communication and allocation of personnel in the facility. It can be integrated with HIS or used independently to manage image diagnostics.

COMARCH TELERADIOLOGY – a comprehensive environment for secure image data transfer and remote reporting. It enables radiologists to use their time more efficiently. The solution interconnects any number of healthcare facilities, and allows the exchange of information between units that order tests and units that provide reports.

COMARCH DICOM VIEWER – a web based viewer for medical images saved as DICOM files. The web technologies enable the viewer to be used anywhere, as no installation is necessary. It can be used as a separate tool for viewing images from CDs/DVDs and other media or can be integrated with other hospital systems (HIS, RIS) in order to provide a quick access to radiological images stored in local or remote PACS.

THE CITY OF HEALTH

A service and IT platform that includes a set of interdependent applications and IT systems. The service dedicated to regions and cities is an efficient tool for implementing regional healthcare policies. The concept of 'The City of Health' focuses on residents as the beneficiaries and customers of healthcare services. It was developed from hands-on experience gained by Comarch with regional platforms throughout the country:

- e-Zdrowie in Wielkopolska.
- Regional Medical Information System.
- e-Zdrowie Information System in Podlasie.
- e-Zdrowie in Mazowsze.
- Medical Information System for Małopolska.

Remote Medical Care

Is a form of telemedicine service that facilitates on-going monitoring of a patient's health status and preventive and control tests outside of the hospital setting. This type of healthcare is possible by using mobile medical equipment that registers specific health parameters. Results are automatically transmitted to a Remote Medical Care Center and analyses. In the event of problems, medical personnel remotely contact the patient with their doctor or specialist, or call an ambulance in emergencies.

REMOTE CARDIAC CARE

It facilitates detection of cardiological problems, including tachycardia and bradycardia, ventricular tachycardia, ventricular fibrillation, ventricular flagellation, atrial fibrillation, atrial flagellation, and ineffective stimulation by a pacemaker. It is used both for in-patients, and to monitor the health status of patients rehabilitated at home.

REMOTE OBSTETRIC CARE

Facilitates non-invasive CTG at a patient's home. After the test, results is sent to a Remote Medical Care Center and assessed by a gynaecologist or midwife. CTG provides a comprehensive monitoring of fetal heartbeat and uterine contractions from home in the third trimester.

REMOTE ELDERLY CARE

It can be used for consultation with an attending physician, physiotherapist, dietician, psychologist, or specialist, about a senior's health status and mental state. Tests may be performed by the patient or their carer, or healthcare personnel. Depending on the results, the patient's doctor may contact them remotely, initiate a home visit, or call an ambulance. Tests can be performed at home (for a single patient) and in residential care units or facilities for many patients (services for patient groups).

COMARCH E-CARE PLATFORM

Remote Medical Care is provided through the Comarch e-Care platform, which facilitates on-going and remote monitoring of patient health status. The platform enables its users to receive and process medical data and data from measuring devices that monitor specific health parameters. It also supports healthcare personnel in following predefined procedures.

COMPONENTS OF THE E-CARE PLATFORM

TELEMEDICINE EQUIPMENT

- Patient's personal devices that transmit data directly to a Remote Medical Care Center. These devices include mobile cardiac monitors (for example, Comarch PMA, SXT Cardiodial) or alarm devices (for example, Przycisk Życia – Life Button).
- Medical Hub devices and software that can be integrated with third party sensors and medical equipment and transmit data to a Remote Medical Care Center. Such devices include advanced logic stationary devices (for example, HMA), simple transmission hubs (for example, NoMed docking station) and mobile applications (for example, Comarch mHMA). Examples of integrated devices are pulse oximeters, glucose meters, spirometers, blood pressure monitors, scales and thermometers. Other diagnostic devices include, for example, CTG and Breas Vivo ventilators.

E-CARE APPLICATION WITH WEB INTERFACE

It can be used to connect telemedicine equipment, receive and manage data, visualise data in accordance with medical standards, as well as providing integration with HIS, patient geolocation, work and procedure management for intervention personnel, audio and video patient contact, and workflow doctor consultation.

REMOTE MEDICAL CARE CENTER

A Remote Medical Care Center with healthcare personnel monitoring patient health status is the key component of the remote medical care system.

- It gathers qualified healthcare personnel, such as paramedics, midwives, various specialist doctors, dieticians, and physiotherapists.
- It monitors a patient's health status all day, including holidays.
- It intervenes if anomalies in terms of individually specified parameters are detected (for example, norm exceeded or alert value reached) and at the patient's request (for example, when the Life Button is used).
- Uses medical procedures that facilitate faster and more adequate intervention.

Comarch Helathcare S.A. has implemented a certified ISO 13485 system for the quality management of medical devices. The Comarch e-Care platform is a class IIa medical device certified for Directive 93/42/EEC.

IMED24 HEALTHCARE CENTER

As Comarch Healthcare S.A.'s healthcare center this is naturally an environment for the development of solutions dedicated to this sector. iMed24 was the first healthcare center in Małopolska to offer Remote Medical Care (more than 1500 patients). The facility has about 100 doctors who work in more than 30 specialist out-patient clinics.

MORE THAN
120 THOUSANDS
CLIENTS USE THE BACKUP IBARD24 SERVICE

MORE THAN
43 THOUSANDS
CLIENTS USE COMARCH ERP XT

MORE THAN
1000
CLIENTS BUILT ONLINE STORES BASED ON
COMARCH E-SHOP

MORE THAN
1900
ACCOUNTANCY OFFICES IN THE IKSIEGOWOSC 24 SOCIETY

MORE THAN
167 THOUSANDS
CLIENTS USE COMARCH CLOUD

30
DIFFERENT SYSTEMS
INTEGRATED IN ONE PROJECT BI

100 000 000
LINES LOADED DURING ONE ETL PROCESS IN BI

ERP DIVISION

Comarch ERP Altum – the first intelligent ERP platform which comprehensively supports all key business processes in medium and large trading and service companies and in store chains. It combines the latest information technology (all developed in .Net) with the knowledge and experience of consultants and partners of Comarch. An advanced engine Business Process Management (BPM), for entering into the system ERP processes used in the company and their automation distinguishes the platform among the competition. Another special feature is the built-in reporting tool Business Intelligence. Comarch Altum ERP allows to manage the structure of the holding company (multi company service) starting fromthe definition by automating the process of documents exchange between companies, and budgeting and analysis of the consolidated data ending. Flexible interface of the platform allows to adjust the system to the needs of each job position in the company. The system is also available in the service model (SaaS).

Comarch ERP Enterprise – modern and flexible solution for companies operating in international markets. It is offered in both the traditional model (installation at the customer devices), as well as cloud computing model with their own Data Center. It has an ergonomic and efficient user interface, built-in module WorkFlow and is optimised to best reflect the business processes and organisational structures. With the integrated financial and accounting systems, it provides a full control over the finances of the modern enterprise. The flexible and open architecture of the system makes a certain investment in the future, what is proved by the high rankings in customer satisfaction and numerous awards for projects for Zalando, KiK, and Falke, among others.

Comarch ERP XL – for years it has been the most desired system of the ERP class in Poland and is used by more than 5000 medium and large enterprises from different industries. The solution fulfills specific requirements of manufacture, trading and service enterprises. The system is also available in a service model (SaaS).

Comarch ERP Optima – an application for micro, small and medium enterprises which offers sales management, management, accounting services and personnel and payroll management. Along with an additional Accountant Office module and iKsięgowość24 Accountant Office Social portal, Comarch ERP Optima is a tool for managing and advertising the accountant offices and tax counseling offices. The application is also available in a service model (SaaS).

Comarch ERP XT – an innovative application for on-line invoicing, managing a warehouse and simplified accountancy, it is available through an internet browser or an application installed on computers with Windows 8, 8.1 i 10 systems. A solution dedicated to micro and small enterprises. Its main advantages are the ease of use, a complete process automation, a possibility to integrate it with an accountant office, Wszystko.pl portal and Comarch ERP e-Shop. The application is only available in a service model (SaaS).

Comarch Retail – an independent system for managing a retail sale, enables a company to manage a retail store chain efficiently and comprehensively, starting from its main office through back-up facilities to the point of sale (POS).

Comarch ERP Mobile – a package of mobile applications which supports the ERP system: Comarch ERP Optima, Comarch ERP XL and Comarch ERP Altum. The package includes: Comarch ERP Mobile Sales Manager and Comarch ERP Mobile Sales. Comarch ERP Mobile Sales Manager is a web application which enables companies to manage mobile personnel and their sales results via one application, run on any type of device: smartphone, tablet, laptop or PC. It enables companies to monitor work results and the current locations of the personnel and routes registered by them. Comarch ERP Mobile Sales is an application of SFA type, enabling users to work on a smartphone or tablet with Android platform, support the field personnel, amongst others, sales representatives and sales assistants in e-shops.

Comarch WMS – a solution which enables companies do manage a High Bay Warehouse. The package includes: Comarch WMS Management and Comarch WMS Warehouse. Comarch WMS Management is a tool dedicated to management of a company warehouse logistic, among others, by defining warehouse structure, handling carriers, giving warehouse orders, monitoring the warehouse's work. It is a web application which can be run on any type of device: smartphone, tablet, laptop or PC. Comarch WMS Warehouse supports the operation of warehouses on data collectors with an option to work on-line. The application allows users to receive, issue, move and take inventory of goods.

Comarch Business Intelligence – it is a system based on a technology of data warehouse which is dedicated to small and medium enterprises and international corporations. The solution supports decision-making processes and handling tasks relating to reporting.

It offers support to the following industries: financial and insurance, FMCG, service and production.

iBard24 – an easy to use, multifunctional tool for, amongst others, automatic backup, file synchronization between devices and team work on documents. IBard24 Service allows users to have constant access to company data from any device and place 24/7. A huge advantage of the application is the high level of security of the stored data: double encoding and their storage in a certified Comarch Data Center in Poland. iBard24 is available in four languages (Polish, English, German and French).

iKsięgowość 24 – accountancy and bookkeeping services for enterprises, provided by more than 1900 accountant offices which use Comarch ERP Optima.

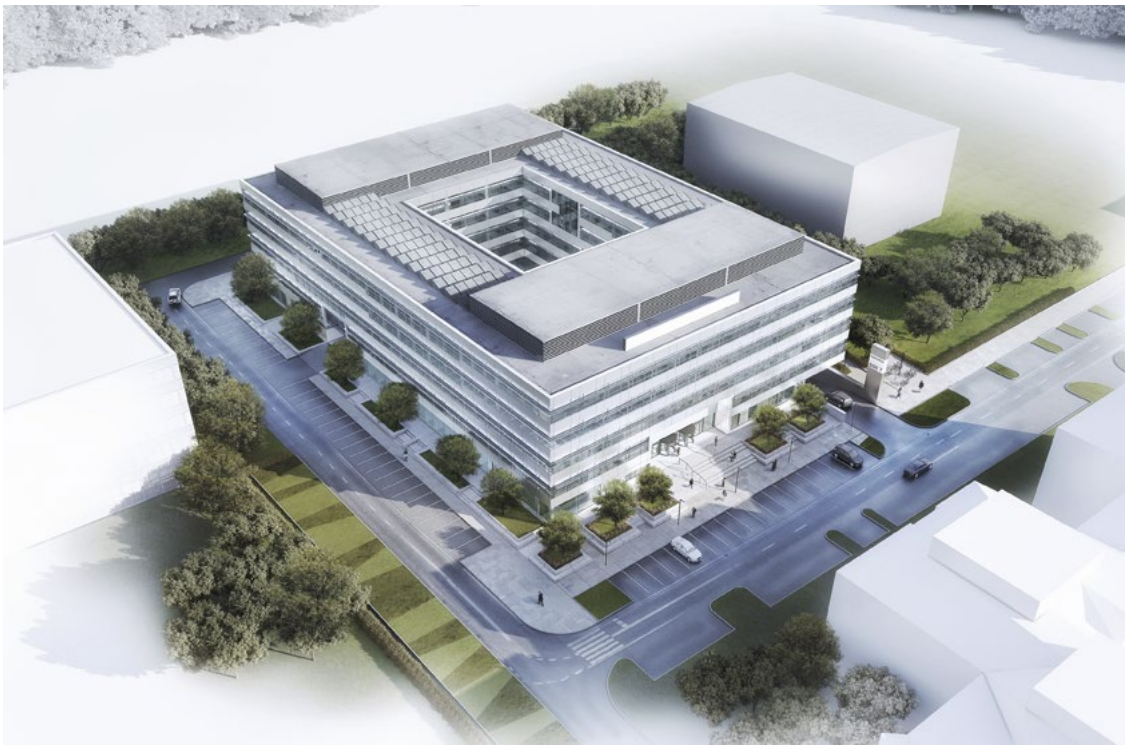
Comarch B2B – B2B platform allowing users to, amongst others, order goods on the Internet. A logged on contractor has access to the history of their orders, payments, claims, can view a realisation status of service and production orders. The application works with Comarch ERP XL and Comarch ERP Altum.

Comarch ERP e-Shop – a software for an internet shop for small and medium companies fully integrated with the Comarch ERP management systems, price comparison applications, Allegro and Wszystko.pl auction websites, and also with online payment services.

Wszystko.pl – a trading platform (operating so far in www.iMall24.pl domain), it enables a company to sale directly on the Internet from the invoicing and warehouse system used by enterprises. Every company that has purchased the Comarch ERP management software can sell its products via this application.

Comarch ERP e-Pracownik – management application, among others, working time and leave for cooperating with the HR and payroll module in Comarch ERP Optima, Comarch ERP XL and Comarch Altum ERP. The application is available on computer, laptop, tablet and smartphone. The program dynamically adapts to the screen size of the device where it is displayed. It can be installed on the local computer user or a service model in the Comarch cloud (SaaS).

Comarch ERP Inventory – it is used to make inventory records with a smartphone. Using the camera built into the smartphone it allows you to scan barcodes of goods and enter their number or count them automatically for.



Comarch Office Building SSE7 (visualisation)

20 YEARS
OF EXPERIENCE

MORE
10 THOUSANDS
CLIENTS EACH YEAR

MORE THAN
300
TRAINING PROGRAMS

80
CERTIFIED INSTRUCTORS

COURSES IN 8
BIGGEST TRAINING CENTERS

TRAINING CENTER

ABOUT TRAINING CENTER

The Comarch Training Center organises specialised training events and IT consultations at various levels of advancement, covering a broad area of IT knowledge.

The instructors of Training Centre of Comarch are experts at their areas. Our instructors have expert-level knowledge and are active in their respective fields. Not only have they a substantial professional background but they are dedicated to sharing their knowledge by teaching as well.

Our dedicated team is the proud owner of professional certificates in the following areas:

- OCP – Oracle Certified Professional
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* The report does not include any adjustments to the information contained in other reports.
** The report hasn't been verified by any third part.

LEGEND

General Standard Disclosures

● Required General Standard Disclosures for both 'in accordance' criteria options

UNGC Linkage to OECD Guidelines for Multinational Enterprises

OECD Linkage to UN Global Compact 'Ten Principles'

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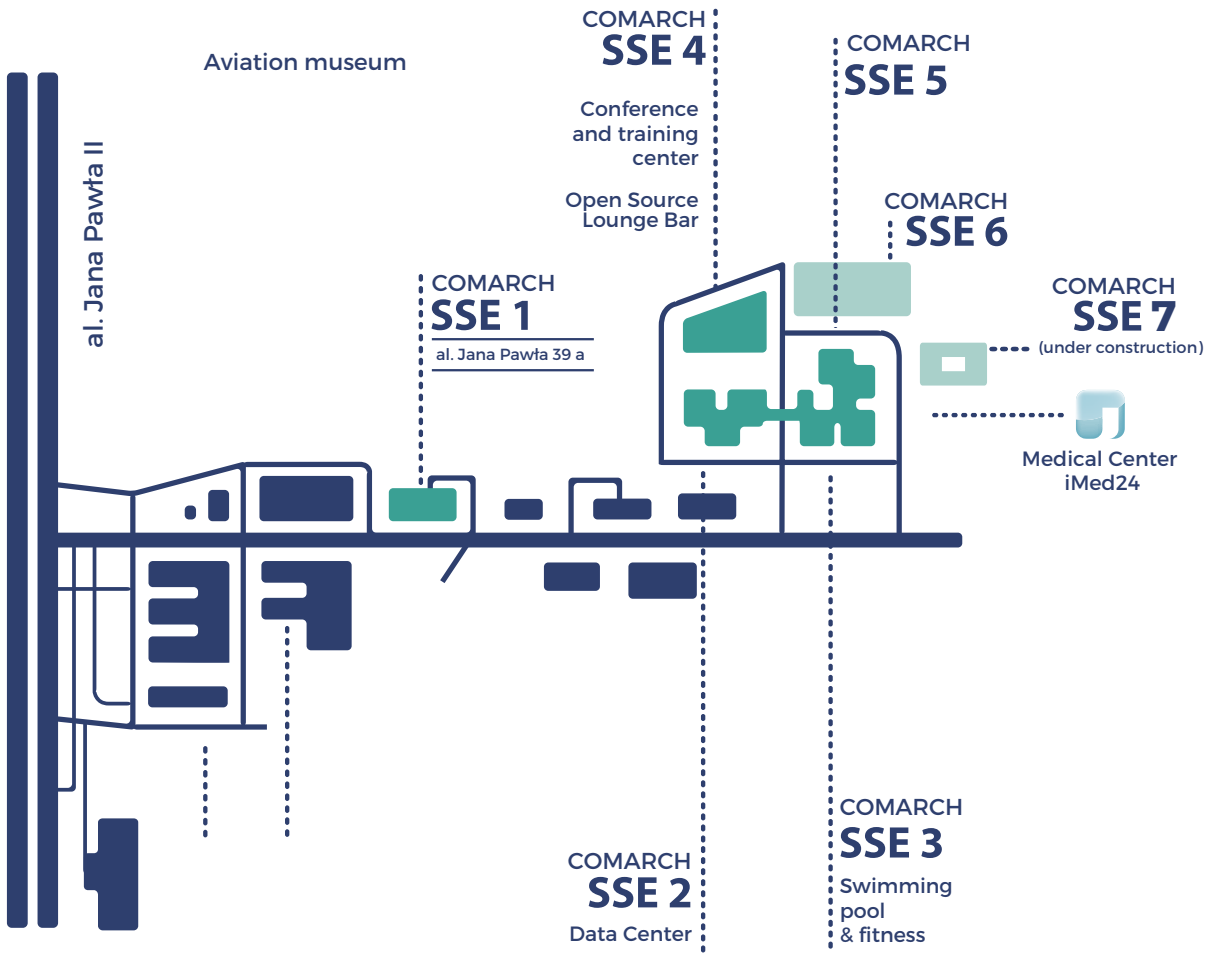

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