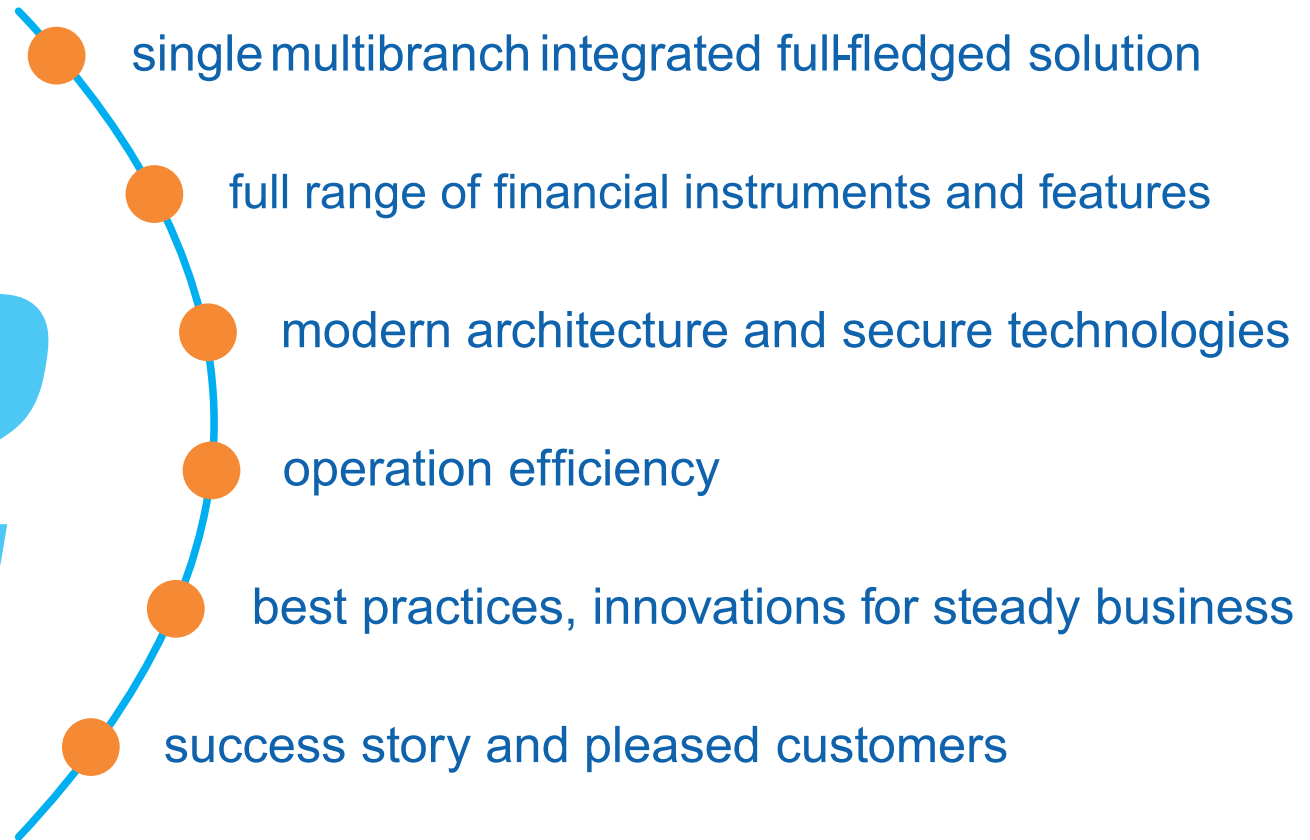


B2

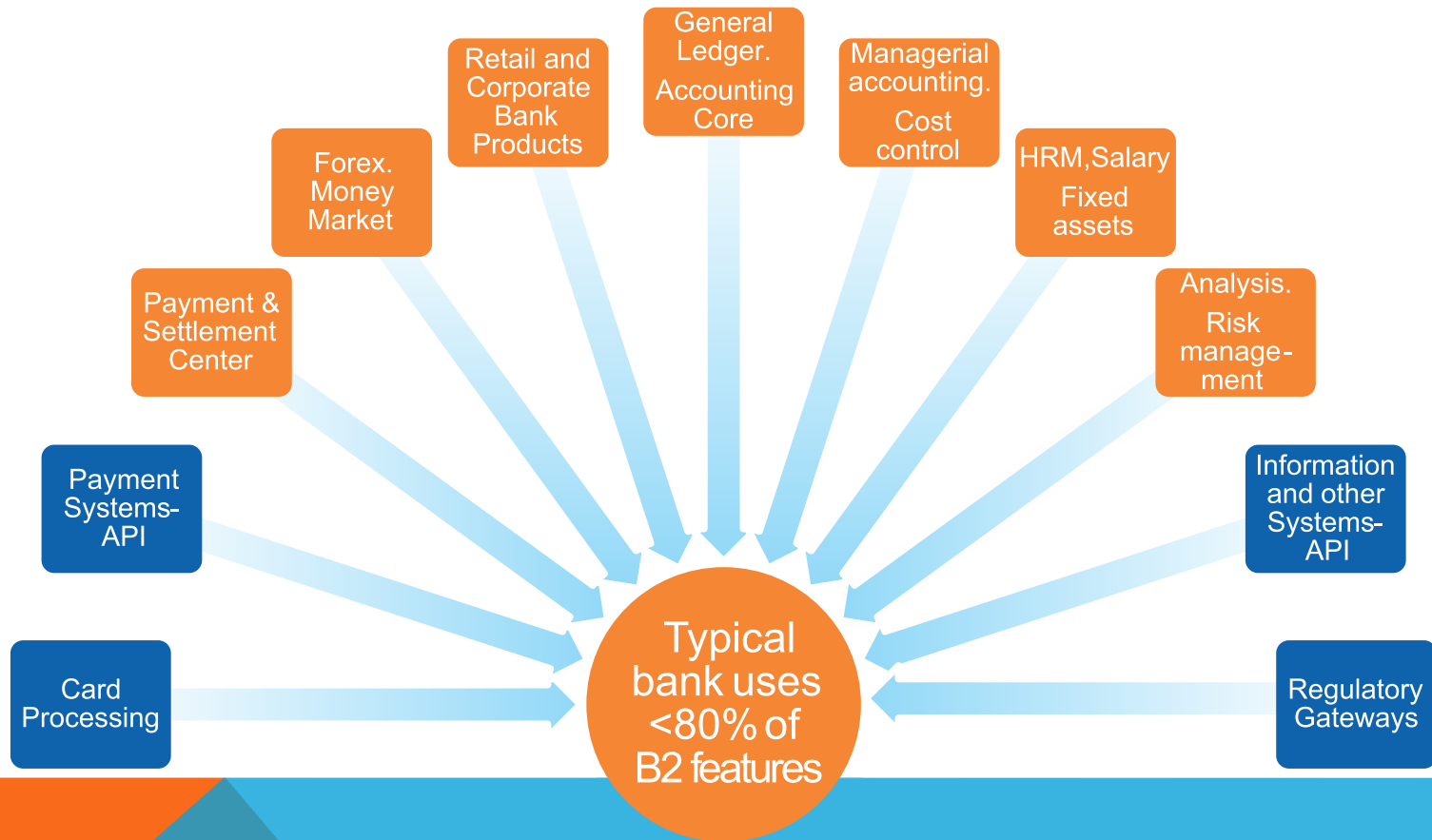
CORE BANKING SYSTEM



B2 to drive your market challenges



B2 to provide you with more than you need



B2 to meet common and unique needs of banking business

– from Front to Back both for Retail and Commercial

Front-office

- Consulting Services
- Sales. Customer Programs
- Settlements, Payments, Transfers
- Exchange transactions
- Cards and accounts Servicing
- Cash-desk Servicing. Teller
- Safes Leasing. Custodial Fees
- Claims and Requests
- Client Management

Middle-office

- Contracts and Products Management. Marketing
- Cash Management
- Claims and Orders Processing
- Decision-making Support
- Risk Management. Reserves
- Lending Management. Debt Collection
- Forex. Securities
- Operational Monitoring and Verification
- Financial Monitoring. AML

Back-office

- Transactions Processing and Accounting
- Settlement Center
- Card Processing
- Analysis. Reporting
- Managerial Accounting
- Budgeting. Cost Control
- Accounting. Taxation
- HRM. Salary. Fixed assets
- Warehouse and Days Cut-off Procedures
- Administrating. Data Security. Access Control

System Platform

Reporting Engine

Regulatory Compliance

Administration Toolkit

Integration Services

General Ledger

System Core

Accounting Engine

Card of Accounts

Business Processes Toolkit

B2 to cover a full range of financial instruments and features



Financial Instruments & Services

Lending & Financing

- Consumer Loans
- Overdrafts
- Collaterals – Lombards, Mortgages
- Cross-collaterals
- Collateral assurance
- Commercial Lending. Factoring
- Letters of Credit/ Guarantee
- Foreign economic activity Servicing
- Debt Collection. Recovery Cases

Settlements & Depositing

- Cash transactions
- Account Servicing. Interests Accrual
- Cash Management
- Card Products and Servicing
- Money Transfers
- Utility Payments
- Insurance Payments
- Deposits
- Safes Leasing
- Precious Metals

Foreign Exchange & Money Market

- Dealing. Trade sessions
- Forex
- Swaps. Netting.
- Forwards and Spots
- Interbank Lending
- Derivatives. Deposit Swaps
- Treasury operations

Investment & Securities

- Development Fund Investment
- Trust Management
- Portfolio of Securities
- Bank Securities
- Collateral Securities
- Banknotes
- Avalization of Trade Bills

B2 to analyze your business efficiency and meet regulatory requirements

- best risk managing tools, improving returns in a difficult regulatory climate
- comprehensive analysis of current and future highlights of banking efficiency
- cost efficient management, fast decision-making due to wide range of analytical and management features

- Express-analysis Tools
- Analytical Reports (in any forms, slice-and-dices)
- Liquidity Analysis, Currency Position, Gap Analysis
- Managerial Analysis and Reporting
- KPI Analysis and Audit
- IFRS
- Statistical, Prudential, Regulatory Authorities Reporting



B2 to ensure with modern architecture and secure technologies



- **Customer-centered** and **Product-oriented** IT-solution
- Two-tier and three-tier architecture - **thick** and **thin** clients, **win** and **web**-applications
- **Multibranch** centralized system
- Modern secure technologies of market leaders - **Oracle, Java**
- Robust system due to **Oracle DBMS**
- Customer own development tools (**User Exits**) without vendor's involving
- Individual **Module Suite** to cover bank business challenges
- Safe investments in the **Unified Solution** dynamically enhanced by CS for all the customers simultaneously



B2 to run with the best operating efficiency

Scalability

- B2 runs in big banks regardless the number of performed operations and manages any dynamic business increase without changing the system
- High scalability and robustness of the system across the dynamic business growth proved in regular stress-testing
- Guaranteed readiness to any business extension and extra hardware

Performance

- Streamlining of business processes and tuning provides highest level of software-hardware complex performance
- Regular stress-testing events on IBM, HP, Oracle hardware

Users: 10 000+
Transactions: up to 1 mln



Robustness

- Oracle Enterprise DBMS is #1 among databases for corporate systems with the best robust features
- Seamless data transfer while the deployment procedure provides the bank non-stop operating
- 24/7 B2 running without interrupting caused with servicing and technological procedures
- Active Standby Server
- Support Services. DBMS Extended Support



B2 to struggle for quality



- Best business practices, improved within our long-standing experience
- Optimized process of development and support management, perfected with a multitude of projects implemented
- CS team of certified experts, IT-innovators, experienced analysts
- SLA, consultations on the most full usage of all the system features and capabilities for optimization of any hardware-software complex
- Quality control events and procedures: code review and optimization, regression and auto-testing, stress-testing
- Regular updates and new releases according to the release agreed policy
- Complex security system, financial transactions control and audit due to edge and the most secure technologies

B2 to increase product and service time to market

- Putting the customer at the heart of the business model
- Ready business processes, flexible tuning features, enabling business innovation to meet market changes and challenges in the corporate agility
- Multiproduct sets, improving cross-selling effectiveness and products-per-customer results, unlimited increase and modification of any products
- Quick replication of tuned business-rules to all the branches due to centralized setting management
- New distribution models within the multibranch centralized system, enabling multiple brands to be supported within a single instance of the platform
- Fee-based revenue optimization with fee-free flexible settings, making a variety of bank products more attractive
- Straight-through processing (STP) enables the entire trade process for payment transactions to be conducted without the need for re-keying or manual intervention
- Simplifying of the organizational structure to avoid duplicating of operational duties

B2. Success Story

Our clients: Ukraine, Russia, Moldova and Vietnam



Our partners



Summary B2 to drive your business perfectly

IT-landscape Enhancement



New tools for income and new ways of cost containment

- Full-fledged, fully integrated, multichannel, multibrand, and multicurrency platform
- Both product-oriented and client-centered architecture
- Optimization of bank branches structure, interaction and hardware-software complex performance
- Turnkey solution saves your charges for the system development and support due to full coverage of the maximal variations of bank services and financial instruments
- System openness and integrity both with CS solutions and payment, informational, reporting and other systems
- Multitude of features to drive growth and top-line revenue from the existing cost base

CS Products

Banking

B2	Core banking system
iFOBS	Internet banking system
iFOBS.Mobile	Mobile banking system
HRM&Payroll::eCSpert	Human resources management&Payroll system
TRUST	Treasury operations system
TRUST	Securities management system
Credit::eCSpert	Automated lending system
CS::BI	Warehouse and Business intelligence system
CS::Custody	Custodial operations system
CS::CashDesk	Cash desk management system



Insurance

LISA	Life insurance system
MLM::eCSpert	Insurance intermediaries system
LISA::Web	Customer and agent information system
IBA::eCSpert	Off-the-shelf insurance automation
FOLIS	Universal insurance front-office
MobiCS	Mobile insurance application



IMPLEMENTATION **CB::Connector** ANALYSIS **iFOBS.Mobile** SOFTWARE ENHANCEMENT
HRM&Payroll::eCSpert **LISA** **CS::CashDesk**
 DEVELOPMENT STRESS-TESTING CUSTOMIZATION
SFinCS OPTIMIZATION **B2** **IBA::eCSpert** TUNING
CS::BI DEPLOYMENT **iFOBS** INTEGRATION
 ORACLE PRODUCTS LICENCING ADAPTATION
EMOS **JET B2** **CS::Trust** **eFOUR**
 AUDIT **iB2** **CS Ltd** SUPPORT SERVICES
 HARDWARE-SOFTWARE COMPLEXES SUPPLY INFRASTRUCTURE SOLUTIONS DELIVERY
iFOBS.CustomerService TRAINING **Credit::eCSpert** **Sapfire**
 ORACLE DBMS EXTENDED SUPPORT **CS::Custody** MAINTENANCE **MobiCS**
MLM::eCSpert CONSULTING

Implement Your Financial Idea

