



IT Agility = Competitive Advantage

As financial institutions evolve and grow to meet today's demands and tomorrow's challenges, so too must their core processing solutions, in order to operate efficiently and take full advantage of the latest technology. Financial services organizations must have the agility to balance the need to retain existing customers and attract new ones with the need to reduce cost and improve efficiency. With the right solution in place, a financial institution can continually adjust its strategic business activities to reflect the constant shifts in market focus.

How does your current core processing system measure up to the challenges ahead?

Corebank is one of FIS' next generation, customer-centric, real-time, relational database, 24x7 continuous core processing solutions for global retail banks. Corebank is a strategic banking application that supports a wide range of customer, product build, deposit, lending and payment functionality designed to meet the challenges of a new banking age.

Enabling Core System Transformation

Corebank can assist with the transformation of an organization by providing a customer-centric view and the ability to effectively manage customer relationships. This allows rapid introduction of personalized products, packages and services; supports streamlined functions and processes to increase customer satisfaction; reduces costs and minimizes operational risk with automated processes; and enables volume growth through scalability.

Corebank components can be implemented in a phased approach to minimize risk and deliver business value quickly. Corebank's service-oriented architecture facilitates integration of Corebank business components and third-party applications. This approach promotes a best-of-breed approach in IT design and implementation.

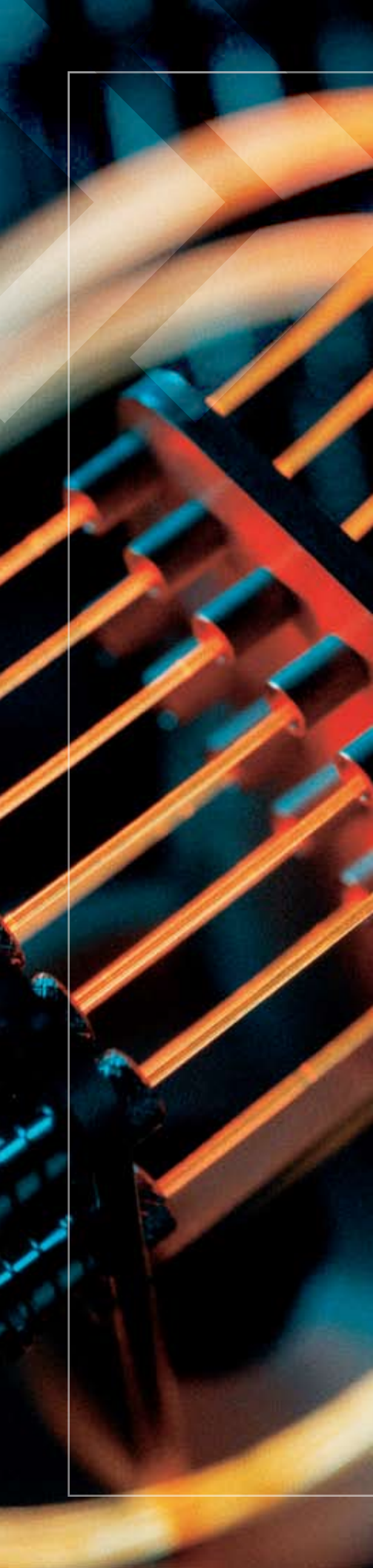
The Corebank Solution

Corebank is an integrated set of core banking components for the retail banking environment. Corebank components include:

- **Corebank Financial Institution Infrastructure** – defines the bank's organizational structure for flexibility in addressing business operations in a single or multibank environment.
- **Corebank Product Build** – facilitates innovative product designs and complex product packages with a real-time product factory, allowing the user to change product components easily, such as interest rates, fees or business rules, without the need for IT programming support.



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- **Corebank Customer Management and Customer Overview** – provides a comprehensive customer overview, maintains detailed customer information and supports customer administration and relationships.
 - **Corebank Account Administration** – supports Corebank accounts throughout their life cycle.
 - **Corebank Payments** – supports all Corebank financial transactions and payments in real time, including multicurrency transactions.
 - **Corebank Management Information, Monitoring and Reporting** – provides the data for management information, financial reporting and regulatory compliance.

Corebank and a Customer Focus

Corebank's customer component is a critical technology enabler for a financial services organization's customer-focused strategy. Corebank has the ability to maintain information about individuals, organizations, target segments and sales prospects as well as their relationships with the organization. This creates a valuable database of key customer indicators, a fundamental requirement for customer relationship management and decision making. All customer data is collected and stored only once in a single, robust operational repository. Corebank's enterprise view of the customer enables a financial institution to provide a better level of service by targeting a customer's individual product needs. Corebank ensures a consistent customer experience by delivering real-time, up-to-date customer and account information to all delivery channels.

Corebank and Product Speed to Market

Traditional customer loyalties to their banks have been eroded by intensified competition between banks and increased customer awareness of products and services. Corebank's product build component supports portfolio growth with a real-time product factory to create competitive products and product packages in line with market conditions. All products are maintained in a single database, with configurable processing rules to deliver 'market of one' flexibility, and variable fee and pricing structures for revenue generation. Corebank's horizontal alignment of product features means that these features can be designed once and re-used across multiple banking products. Product changes can be implemented across an entire range of products from a single source.

Corebank and Real-time Processing

Corebank supports true 24x7 banking operations. Corebank processes are shared across a common operational database, which provides the ability to run batch processes concurrently with the online system for improved business and operational efficiency. Corebank's time-independent process structure enables different end-of-day cutoff times to support a global multi-bank environment. Corebank's automated, event-driven processes help to reduce errors and increase productivity. Transactions are posted only once and in real time, and each business event has its own effective date, including dates in the future. A comprehensive audit trail of all monetary movements and non-financial events provides operational security and integrity and an effective method for compliance management

Corebank's State-of-the-Art Architecture

Since core systems are the most transaction-oriented area within the financial organization, any solution must be robust enough to handle millions of transactions per day across a multitude of channels.

Corebank is built using proven, industry-standard infrastructure components, including CICS, DB2, COBOL, Java and WebSphere. Corebank's robust business functionality can be delivered in COBOL on the mainframe zSeries platform as well as in a J2EE environment on either UNIX pSeries or mainframe zSeries. This provides financial services organizations complete flexibility in the choice of platforms on which to run Corebank. Corebank's ability to exploit the underlying systems software allows it to take full advantage of performance enhancements, providing a highly scalable and reliable processing environment.

Corebank's application architecture is based on IBM's Information Framework Financial Services Data Model (FSDM) and supports a component-based business model that is extremely efficient in the re-use of software components, reducing application complexity, maintenance effort and development risk.

Corebank's structured, documented data model allows a financial institution to take advantage of the latest advances in enterprisewide information technology. Data is stored in IBM's DB2, an open, reliable and powerful data

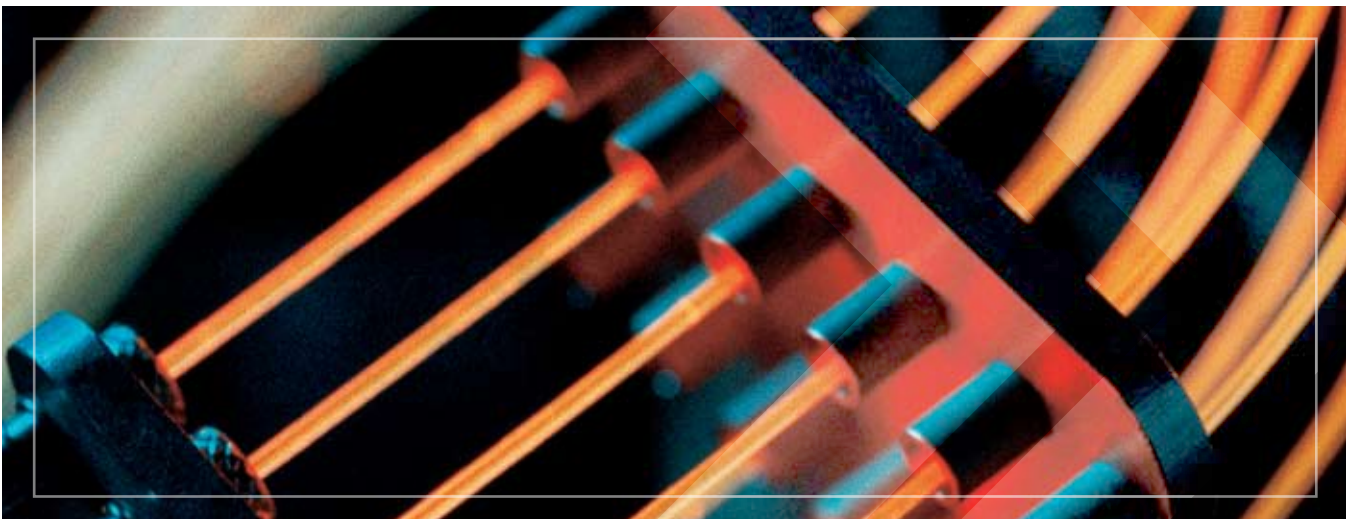
management system – considered a leading relational database technology.

Corebank's service-oriented architecture includes an extensive set of application program interfaces (APIs), which allow access to Corebank business services, enabling consistent processing across various delivery channels such as branch, Internet, call center, self-service and others. Grouping APIs facilitates the development of business process flows in accordance with industry best practices. Corebank services can be exposed through Xpress Enterprise Services (Xpress), the FIS enterprise SOA solution. Xpress is an integration hub comprised of content-rich services which can seamlessly integrate Corebank with older systems, to exploit new functionality while leveraging existing technology investments. Xpress provides system agility and the ability to deliver business content at a lower cost using open standards.



Designed with the global marketplace in mind, Corebank enables financial organizations to reduce costs, remain competitive, and improve customer service and profitability.

Corebank is a proven customer-focused, component-based, robust solution to meet not only today's business needs but tomorrow's strategic objectives.





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