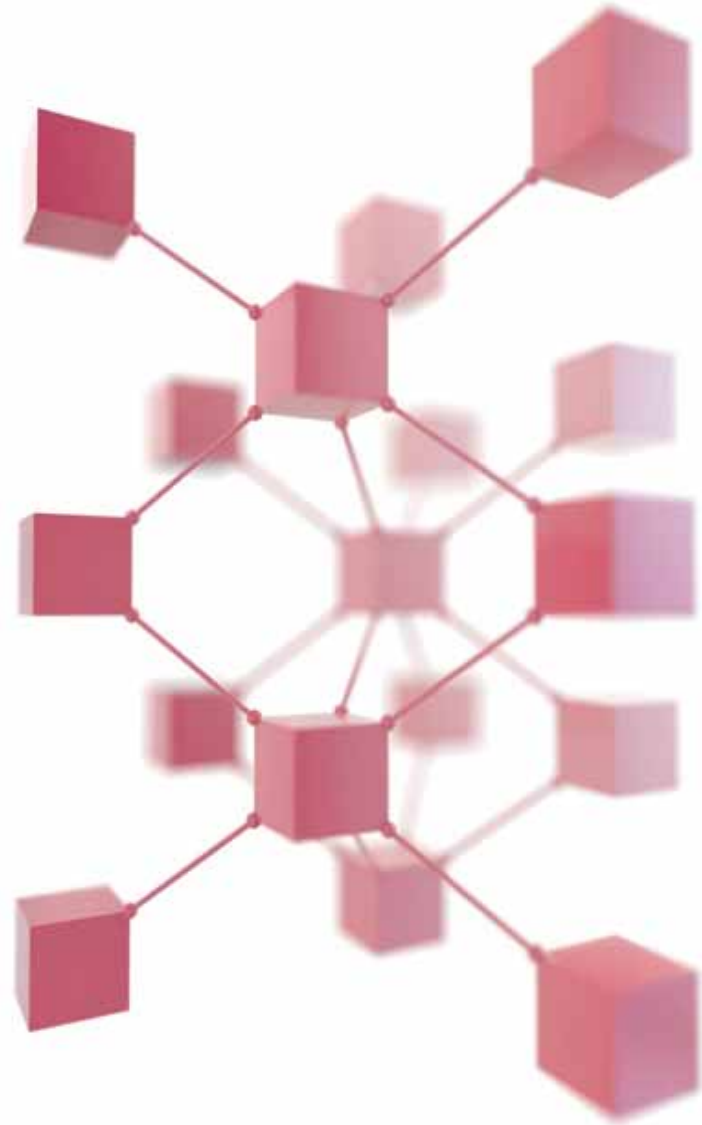


Bank Advantage System[®]



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SERVIS  Py. Ltd.
"One size doesn't fit all!"



Bank Advantage™ - **Rapidly create strategies to maximise customer value and improve retention**

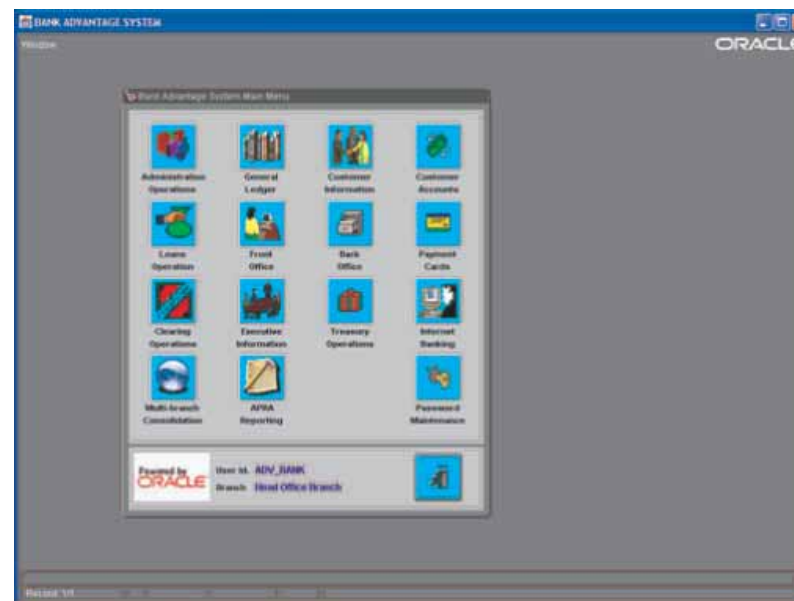
Bank Advantage System[®]

Bank Advantage System[®] is a multi-currency and multi-profit centre core banking system built for the retail banking market. Bank Advantage[™] was designed from ground up with Computer Aided Software Engineering (CASE) tools and developed using 4th Generation Language (4GL).

Bank Advantage[™] enables the rapid deployment of financial service offerings and is based on the right technology which will evolve to meet your future needs.

Bank Advantage[™] offers **a comprehensive suite of modules** that covers all aspects of retail banking across multiple delivery channels including branch networks, ATMs, telephone and Internet banking.

The modules can be deployed in **stand-alone mode or as a fully integrated** solution without the need for programming or integration efforts. It can also be integrated with part or all of your current system.



Bank Advantage™

Quicker time-to-market for new products and services

Easy Legacy System Replacement

Bank Advantage™ comes with a standard set of pre-configured financial products and business processes that can be **tailored to your needs** and enable you to go-live quickly. A step-by-step implementation plan ensures that replacing your legacy system is painless and cost effective.

Low Cost of Ownership

Bank Advantage™ was developed using the most current technology and design methods which allows for low-cost linear-scaling capabilities to match your customer base and transaction growth. CASE and 4GL tools guarantee **the cost of system customisation is dramatically less** (when compared to software developed with COBOL, C Language and less robust database platforms).



Benefits

Quicker Product Development

Bank Advantage™ allows your non-IT staff to define the rules and conditions using simple parameters **without the need for programming**. Products and services can be defined at branch, regional, or head office level, allowing flexibility in selecting which services and products to offer at each location or channel. This means you can quickly develop, pilot, evaluate, and change new products in response to the market or your strategies - significantly reducing development costs and lead times.

Single Source of the Truth

Bank Advantage™ offers consistent processing and data reusability. **Information is just stored once** and any of the system's modules may access the information based on utilisation rules. This ensures that a single version of the truth is maintained and there is only a single point of maintenance for a particular data item.

“Get closer.”

Single Customer View

Bank Advantage™ provides a complete view of your customer as well as intelligent tools for you to monitor customer activity and relationships. Bank Advantage™ quickly puts **detailed customer activities and related information at your fingertips**. This enables better risk management, more efficient cross-selling and up-selling marketing campaigns as well as increasing customer retention.



Benefits

Bank Advantage™

Address present needs with a platform that allows you to seize future opportunities

Industry-Standard Language

Structures Query Language (SQL) allows for faster system development and deployment when compared to traditional 3rd generation software systems. That means **the cost of customisation is dramatically less** - an important issue if your bank wants the application tailored to your specific needs.

User Friendly GUI Screens

All Bank Advantage™ screens have a consistent look and feel across the entire system to eliminate the need for user retraining across the various modules. In addition, Bank Advantage™ GUI screens use **distinctive visual cues, text prompts and intuitive online help** to increase user productivity.



Features

Real-time Processing

Bank Advantage™ operates in real time. It manages access to the data, applies all modifications to the database records immediately and **ensures that optimal use is made of the bank's information assets.**

Dynamic Inquiry Screens

Bank Advantage™ allows the retrieval of information by **simple point-and-click techniques.** More importantly, the user can dynamically change search conditions, the columns the search conditions are to be applied to, as well as the sort order of the records.

Security and Access Control

In addition to any Operating System security checks, with Bank Advantage's™ **four levels of security and access control**, you can ensure that the data stored in the system is secure and available to authorised users only. Access rights are rigorously managed and every transaction request checked. Bank Advantage™ can also be set to keep an audit trail.

Choice of Configuration

Bank Advantage™ can be deployed in the **centralised, decentralised or 'tightly coupled de-centralised'** configuration. The 'tightly coupled de-centralised' configuration affords the advantages of both the centralised and decentralised modes of operation. The branches operate as independent accounting centres and maintain their own General Ledger accounts from which they can produce Profit and Loss, Balance Sheet and Budget Position reports.

Multi-user Concurrent Access

One danger in the age of information technology to avoid is the possibility of developing islands of information. Every piece of information not simultaneously available to all users on the system is information that is not being optimally utilised. Bank Advantage™ let's you avoid keeping numerous copies of information or not having **access to all the information when you really need it.**

Multi-branch Consolidation

Using the Multi-branch Consolidation feature of Bank Advantage™, **information from the branches can be consolidated to a single location** to produce a bank-wide position of the General Ledger accounts.

"Pay as you grow."

Scalable and Portable

Bank Advantage™ helps you tackle present needs while providing a platform for seizing future opportunities. Bank Advantage™ can scale linearly, which ensures that the addition of storage and processing capacity produces a corresponding **boost in your performance benefits.**

Bank Advantage™

**Advanced yet proven technology
built on innovation and designed to last**

Parameter Based Flexibility

Bank Advantage™ is based on a vast number of parameters that can easily be redefined and modified to **adapt to current and future strategies** without having to re-write any of the programs.

Platform Independence

Bank Advantage™ is Open Systems compliant. It **can be deployed on over 100 hardware platforms** as well operating systems without the need to make any changes to the programs.



Three-tier Web Architecture

Bank Advantage™ runs in a three-tier environment consisting of client, application and database tiers. The system is accessed through any Java-enabled browser. This allows **a single location for software upgrade** as well as having a zero foot print on the desktop.

Distributed Data Processing

Bank Advantage™ is able to **transparently share the load of data manipulation** amongst several machines in the database tier. This is wholly managed by the underlying Oracle Relational Database Management System (RDBMS).

Referential Integrity Assurance

At the core of the Bank Advantage™ design, referential integrity ensures that any crucial data item referenced in the system **cannot be accidentally deleted**.

Data Integrity and Consistency

The extensive use of data codification as well as other techniques by Bank Advantage™ allow the system to validate all data items **before** they enter into the database as well as ensure their continued integrity after they are in the database.

Connectivity

Bank Advantage™ runs on any standard network linking the Database Server, the Application Server and the web-enabled front-end. Standardised interfaces between the system's front and back ends ensure that **all orders are processed identically**, whatever their point of origination.

Future-proof Technology

The use of CASE tools and 4GL ensures that Bank Advantage™ is ready to take advantage of advances in technology and **painlessly grows** with your organisation.

"Available 24/7."

Transparent Application Failover

Transparent Application Failover

Bank Advantage™ leverages Oracle Real Application Clusters, which is a powerful and complex solution to **achieve fast failover and offer continuous system availability**.

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Strategic Suite Summary



Bank Advantage™ - **What to have BEFORE your next move**

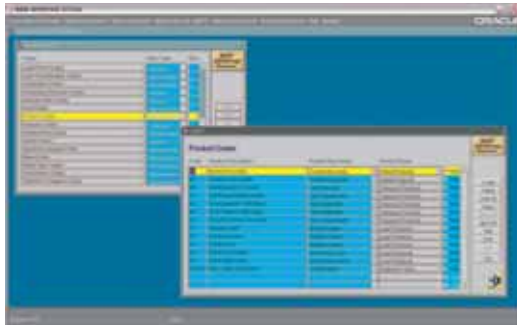
The Strategic Suite is designed to provide **decision-making and compliance support** for your business, as well as serving as a reference for the modules of the Operational Suite.

It consists of six modules:

- System Administration
- Customer Information
- Executive Information Summary
- General Ledger
- Statutory and Compliance Reporting
- Multi-branch Consolidation

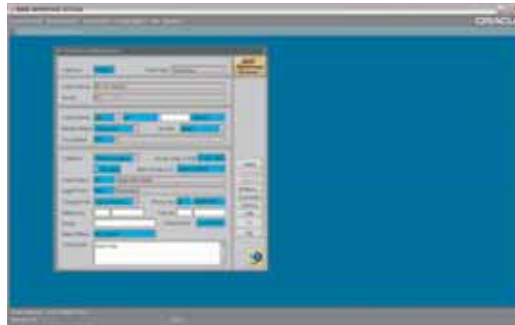
System Administration

- System Parameters Maintenance
- System Codes Maintenance
- System Security and Access Control
- Usage Logging and Audit Trail
- Batch Data Processing Operations
- System Backup / Restore
- Interest Rates Set-up
- Fees and Charges Set-up
- Exchange Rates Set-up
- Accounts Statement Setup



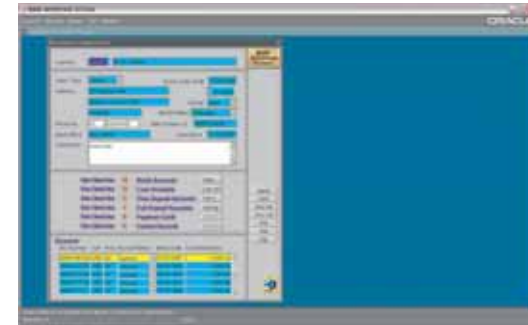
Customer Information

- Customer Information Maintenance
- Single View of Customer
- Statutory Representative
- Relationships Group Maintenance
- Contact Management
- Customer Credit Limits Management
- Group Credit Limit Management



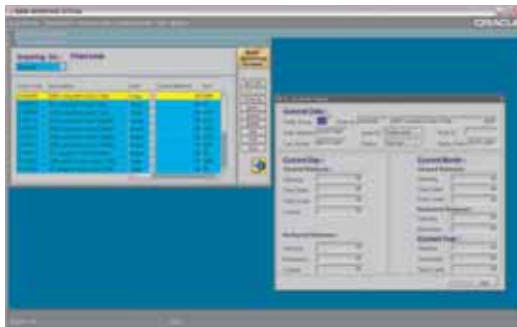
Executive Information Summary

- Client Global Picture Inquiry
- Final Accounts Inquiry - Balance Sheet, P & L, Budget
- Customer Information Inquiry
- Interest Rates Inquiry
- Fees and Charges Rates Inquiry
- Exchange Rates Inquiry
- Loan / Card Applications Inquiry
- All Accounts Inquiry
- Credit Limits Monitor
- Consolidated Liquidity / Cash Flow Analysis



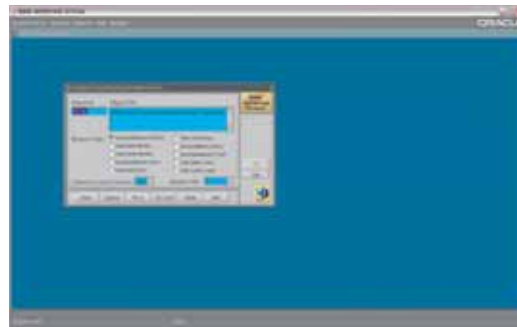
General Ledger

- Chart of Account Maintenance
- G/L Accounts Maintenance
- G/L Transactions Posting
- Balance Sheet Operations
- Profit and Loss Operations
- Budget Maintenance



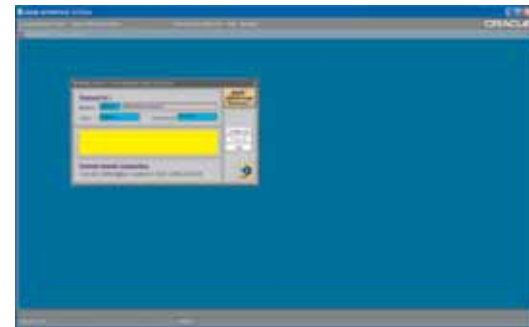
Statutory & Compliance Reporting

- Statutory Reports Definition and Set-up
- G/L Account Linkage
- Statutory Reports Preparation and Printing



Multi-branch Consolidation

- Consolidation Codes Set-Up – G/L, Balance Sheet, P & L, Budget
- Branch Accounts Information Retrieval
- Consolidated Final Accounts Preparation



Operational Suite Summary



Bank Advantage™ - **Support like you've NEVER had**

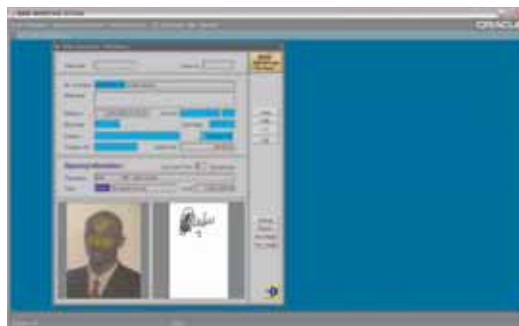
The Operational Suite provides **day-to-day operational support for your business** and delivery of your services across multiple channels.

It consists of eight modules:

- Front Office
- Back Office
- Retail Accounts
- Payment Cards
- Loans Operation
- Clearing Centre Operations
- Internet Banking
- Treasury Operations

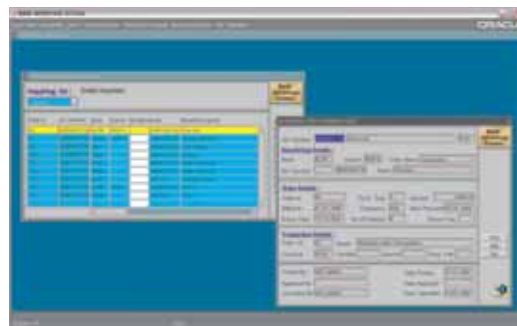
Front Office

- Teller Operations – Cash and Non-cash
- Supervisor Operations
- Statements / Advice Printing
- Online Signature and Photograph Verification
- Foreign Currency Exchange Operations
- OTC Travelers' Cheque Operations
- Teller – Vault Management



Back Office

- Cash Vault Management
- Overdraft Administration
- Liens Administration
- Standing Orders Processing
- Travelers' Cheque Vault Management
- Bank Guarantees Management



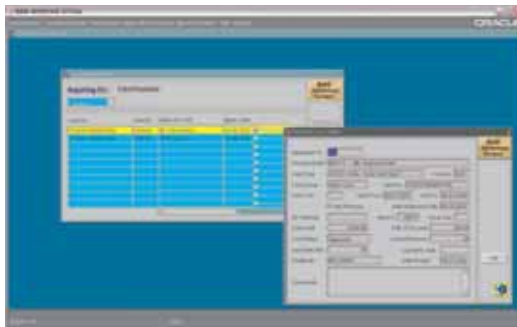
Retail Accounts

- Product Set-up
- Account Maintenance
- Account Signatory Maintenance
- Chequebook Administration
- Passbook Administration
- Transactions Maintenance
- Interest Rates Maintenance
- Fees and Charges Maintenance
- Signature and Photograph Capture
- Returned / Stopped / Cancelled Cheque



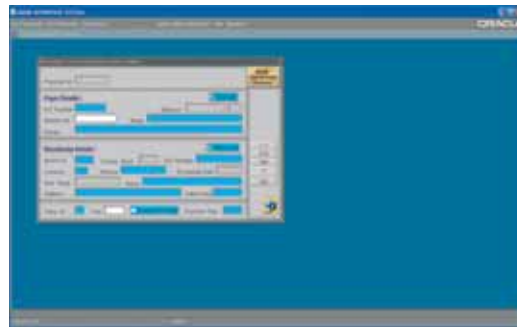
Payment Cards

- Card Products Set-Up
- Card Applications Processing
- Card Accounts Maintenance
- Fees And Charges Maintenance
- Card Holder Maintenance
- Card Transactions Administration



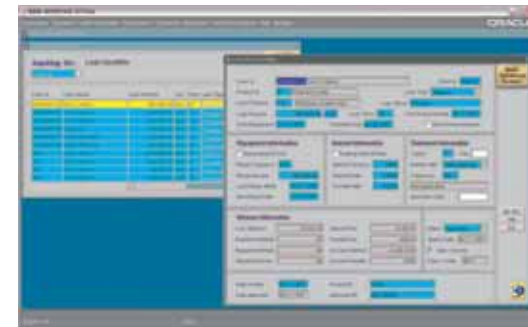
Clearing Centre Operations

- Outbound Payment
- Inbound Payment
- Inter-Bank Operations
- Inter-Branch Operations



Loan Operations

- Loan Products Set-up
- Loan Applications Processing
- Loan Projection / Calculator
- Loan Accounts Maintenance
- Fees and Charges Maintenance
- Loan Transactions Maintenance
- Loan Schedules Maintenance
- Loan Classification
- Collateral Management
- Liquidity / Cash Flow Analysis

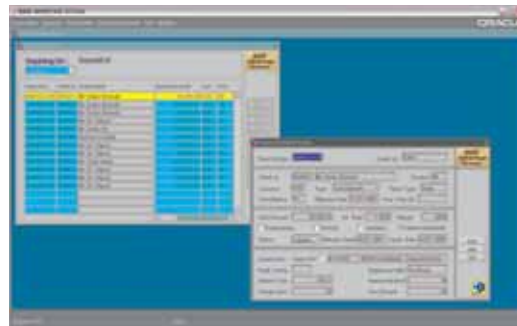


Internet Banking

- User Registration
- Customer Information Preparation
- Inbound Transactions Processing
- Balance Processing
- Secure Message Processing

Treasury Operations

- Treasury Products Set-up
- Interest Rates Maintenance
- Term Deposits Operations
- Call Deposits Operations
- Term Placements Operations
- Liquidity / Cash Flow Analysis



Professional Services

ServisCo is committed to your **total satisfaction**. Our experts start with listening to your needs, understanding your business, and identifying how best to leverage our technology to achieve your goals.

Customisation, Implementation, and Migration

In order for you to achieve maximum efficiency and productivity, ServisCo will tailor Bank Advantage™ to meet your business needs. After thorough consultation, ServisCo will develop a detailed project plan as the basis for the implementation of Bank Advantage™.

Ongoing Support

ServisCo and our partners provide **prompt support to you**. While our software is reliable (even under adverse condition), human error and hardware failure can cause problems. That's why we offer long-term maintenance and support for your bank's advantage.



Support

“Bank Advantage™ for your bank’s advantage”

For more information

Web: www.servisco.com.au
Email: info@servisco.com.au
Telephone: +61 411 040 548



IT Solutions and Consulting



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