



# The Complete Banking Solution for the 21<sup>st</sup> Century

## KORDOBA CORE24

The core banking system KORDOBA Core24 has been a successful product on the banking market for 30 years. Thanks to its modular structure and flexible parametrization and extension possibilities, KORDOBA Core24 is a standard banking software which meets the highest requirements set for core banking systems, at the same time incorporating the various strategic orientations within the financial service sector.

KORDOBA Core24 is an integrated complete solution for the processing of financial transactions for loan and deposit banking using all channels of distribution. The core banking system allows for a simple integration of external products via open interfaces, as well as a standardized connection with partner products.

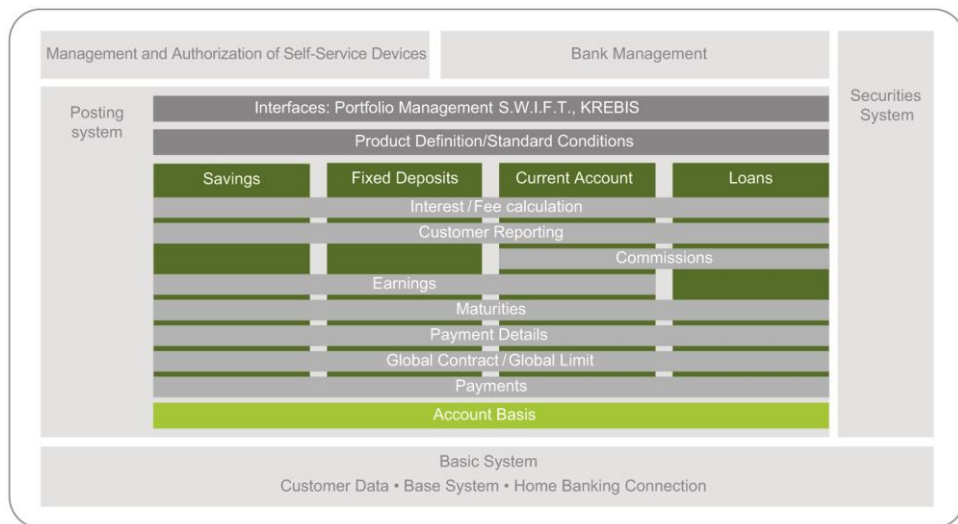
We are continuously developing our core banking system in close collaboration with our customers. Architectural stability is guaranteed through the up-to-date technological basis. It is a common source development, which means that KORDOBA Core24 runs on the application level of various platforms without any modifications required. Its comprehensive special functions include the flexible product configuration, multi-currency capability and multi-client capability, meaning that it is possible to manage and process several banks/clients in one application. The browser-based user interface ensures a user-friendly and easy operation.

KORDOBA Core24 is the FIS KORDOBA solution for private banks, regional banks, universal banks, direct banks and direct brokers. The application comprises the KORDOBA basic and posting system. The KORDOBA basic system contains the basic technical and management functions and services. The KORDOBA posting system guarantees the processing of banking operations for loan and deposit banking, including account processing and comprehensive management functions such as product management, interest/fee calculation and earnings data.

Individuality 

Functionality 

Stability 



*KORDOBA – Overall System Architecture*

The core banking independent KORDOBA products for securities business, bank management and the control and authorization of self-service terminals can easily be connected to KORDOBA Core24 and all existing core banking systems using standard interfaces. They are highly flexible, scalable and platform independent.

## Main Functionalities

### KORDOBA CORE24 Basic System

● Individuality

● **Functionality**

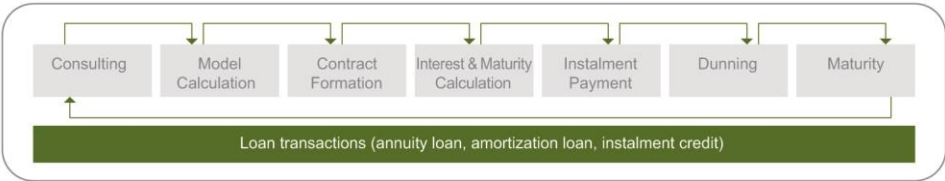
● Stability

The basic system supports the correct operation of the individual KORDOBA products. It makes the connection between the products and the components of the operating system platform. The key service functions include the databank access, handling of reports, procedure protocol and the data communication. Key business functions of the basic system are amongst others flexible authorization check, realization of regulations from the money laundering act, management of bank identification codes and total exposure. It also logs all business transactions / data so that you have access to an end-to-end, audit-proof business documentation.

The personal data module contains all personal and address data. This includes the customer's master data, all address data for each customer, S.W.I.F.T. data, rating information and the customer's legitimization. The customer data are managed centrally and are a prerequisite for opening an account. In this process, natural and legal persons can be allocated predefined roles, such as:

- Account owner
- Joint account owner
- Authorized signee
- Guarantor
- Affiliated group

The bank is also free to define further roles in addition to these. The Home Banking application enables e-banking through the standards defined by the German Central Credit Committee or through conventional internet banking. It also supports the established security standards such as PIN/TAN.

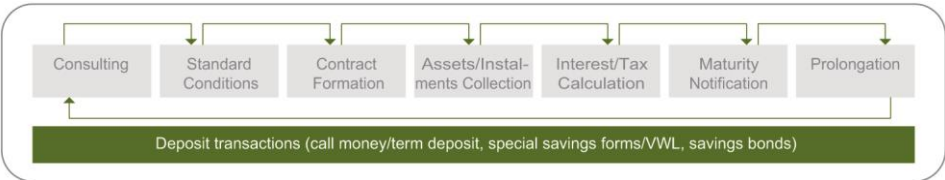


*Loan transactions KORDOBA*

**Loan Transactions**

KORDOBA’s loan banking includes all traditional loan transactions: instalment loans, amortization and annuity loans, term deposit loans and commission calculation for brokers. The KORDOBA product is completed by an integrated partner solution which covers a comprehensive loan processing – for both private and business customers – from the loan application, to collateral management, to decision preparation and to the print of the contract. Bank advisors and consultants are able to carry out all tasks required in the loan banking (small loans, consumer loans and other types of personal loans) within one standard system. The amortization and annuity loans functionality covers the following for private, business and mortgage loans: the investment and administration of loans, interest calculation considering special conditions, loan monitoring including the compilation of monitoring lists and reminder letters. Additionally, special business requirements concerning developmental loans and syndicated loans are supported.

- Individuality ●
- Functionality ●**
- Stability ●



*Deposit transactions KORDOBA*

**Deposit Transactions**

The deposit banking comprises call money, term deposits, savings bonds (normal, compounded or discounted) and savings and special savings forms. The functions range from the formation of the contract through to contract settlement. Prolongations can be carried out for whole or partial amounts, including or excluding interest. The posting is done automatically to internal or external accounts. The customer consultant can access numerous options stored in the system for contract term, mode of payment and conditions, ensuring the best possible customer support. Thanks to the flexibility of the system also changing capital market or competitive situations can be illustrated immediately. All individual terms of notice and blocking periods are taken into account; the solution is rounded off with a wealth of information and evaluation overviews.

## Comprehensive Business Functions

### Product Management System

With the product management system, financial service providers can design all kinds of new account products in a “time-to-market” fashion on-screen for the customers, in all currencies and without any required programming know-how. The various components for a product are stored centrally in the product construction kit. The hierarchically structured conditions (bank, standard, special conditions) are also contained here. They allow for flexibly defining conditions and reacting quickly and simply to changes in market interest rates.

### Interest and Fee Calculation

With this functionality banks can carry out the tasks relating to interest and fee calculation such as account settlement and interest and fee accrual. In doing so, the interest can be calculated independently from the fee calculation. Thanks to the schedule control function and the option of executing the calculations in advance, for instance the end date can be equalized or more favourable processing times can be used. It is possible to simulate the interest and/or fee accrual for any date in dialog.

### Earnings Data

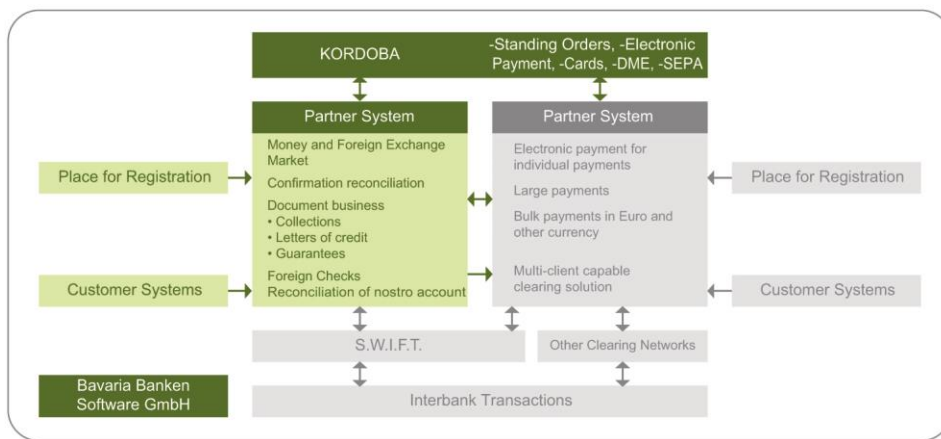
The cross-sectional earnings data function processes and manages all earnings such as interests, premiums, bonuses or dividends from KORDOBA business transactions or third-party systems. Where applicable, withholding tax, church tax and the solidarity surcharge are deducted from the credit entries on accounts and portfolios. The legal/regulatory requirements of the flat rate withholding tax, of FATCA and of the Interest Information Regulation are covered. The exemption applications as well as accrued interest which are managed in the earnings data are allowed for in the calculation.

### Payments

The payments application supports the automated processing of electronic payments, the processing of standing orders and terminated individual orders, the German data medium exchange (DME) and the administration of customer, credit and Maestro cards. Special partner solutions for domestic and international payments are connected via standardized interfaces.

Payments also provide the link to S.W.I.F.T. and other clearing networks for accepting and forwarding payments. With SEPA (Single Euro Payment Area) we support the new payment products and formats SCT (SEPA Credit Transfer) and SDD (SEPA Direct Debit). Furthermore, the common MT formats for the non-European and currency-based payment transactions are supported.

- Individuality
- **Functionality**
- Stability



### Payments

## Global Agreements

It is a flexible recording and administration functionality for global agreements, which have largely been managed manually by the banks.

The global agreement made between the customer and the bank may include:

- Accounts which are included in the global agreement
- Conditions that are to be applied to the global agreement, e.g. overdraft interest
- Credit limit which is to be applied to the global agreement
- Collaterals which are to be integrated into the global agreement

Individuality ●

Functionality ●●

Stability ●

The global agreement creates a customer-related limit system which is integrated into an existing KORDOBA management system. When an amount is debited – in any currency – from an account which is part of a global agreement, the management system determines the maximum amount available by adding up the balances of all accounts in the agreement. Overdraft interest is charged when the global overdraft limit is exceeded.

## Customer Reporting

The component for customer reporting (notifications) makes it possible to centrally collect information about customers and accounts, such as

- Customer letters
- Account statements/copies
- Separate transaction enclosures
- Account settlements
- Balance notifications
- Condition changes, etc.

The information can be collected for specific customers, i.e. all reports can be bundled for a customer, regardless of the account product. For research purposes, the customer consultant has access to a verification data base. An output management system can also be connected via the net data interface.

## System Characteristics

As a modular, integrated complete system with standardized interface technology for integrating external systems, KORDOBA Core24 enables banks to adjust the software to their own strategic orientation, thus helping them to set themselves apart from the competition. Thanks to its extensive range of user program interfaces as well as the online parameterization it can be extended to suit the needs of individual customers without modifying the standard solution. Through continuous web services it is easy to establish a connection to an existing middleware and thus an orchestration of business processes in the framework of a service-oriented architecture.

The multi-lingual capability additionally allows you to use KORDOBA Core24 abroad, for example with international subsidiaries. Furthermore, KORDOBA Core24 features a multi-currency capability. The high level of standardization coupled with the extensive range of functions generates savings in development, installation, configuration and maintenance expenditures. The real-time system enables an efficient transaction management, ensuring the immediate processing, handling and reporting of transactions in the system. The bank has access to up-to-date data, thus reducing the risk of errors.

This highly available and platform-independent core banking application makes it easy to redesign the system landscape using hardware and operating system software from any desired manufacturer. For the bank, this means a high degree of investment security and the capability to reduce operating costs. The 24-hour operation guarantees constant system availability and uninterrupted transactions across different channels.

● Functionality

● **Stability**

● Quality

Thanks to the high scalability, i.e. the ongoing adjustment of server capacity to fit the application load changes, the requirement of a flexible expandability of the hardware or system platform is fulfilled, thus enabling the bank to grow readily. Furthermore, the variable usage of hardware and software allows for tying up less capital.

The multi-client capability, i.e. the parallel operation of several clients in a physical posting system, reduces the costs of installation and configuration of the banking application and allows for the illustration of new accounting models. The browser-based, process-oriented user interface makes for cost reductions in software distribution and training and an improved user-friendliness. It can also be used in different locations, so that even field personnel has permanent access to the system.

## Technology

The platform-independent core banking system KORDOBA Core24 features a flexible application on both mainframes and Unix systems.

### Support Platforms

We offer the following standard combinations:

<b>Frontend</b>	
Client Internet Intranet	Internet Explorer Mozilla Firefox
<b>Services</b>	
Presentation Application Integration	Solaris Microsoft Windows Linux
<b>Business Logic</b>	
Business Application	Solaris Linux
<b>Data Management</b>	
Data Base	Oracle

*Standard Supported Platforms*

Unix derivatives and other combinations of data storage system and business logic platform can be realized as project-specific solutions. KORDOBA Core24 is based on a layer model, i.e. on a multi-tier architecture.

Functionality ●

Stability ●

Quality ●

## Services

With its Consulting, Sales, Development and Outsourcing divisions, FIS KORDOBA covers the entire value chain for the complete banking solution KORDOBA and presents itself in the market as a full-service solution provider.

### Consulting

FIS KORDOBA advises banks on holistic business systems. The service portfolio ranges from analysis and strategy development to solution and migration design up to customizing and implementation. Our focus is set on the optimized employment and harmonization of information and communication technologies in view of customer-specific needs and new challenges of the banking industry.

### Outsourcing

FIS KORDOBA offers extensive full-service operating and support concepts. Our solutions range from selective outsourcing of individual IT functions, through to business process outsourcing. Depending on the customer's needs, FIS KORDOBA provides customized solutions in the fields of consulting (second level support), application management (individual modifications and version management), production management and hosting.

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## Contractual Models

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FIS KORDOBA offers two models for the licensing of its products: a purchasing model with a separate maintenance agreement, and a leasing model including maintenance. The basis for the license prices are business parameters such as number of accounts or accounting items. As a full-service provider, FIS KORDOBA also offers the option of further, very flexible price models, such as a price per account, which includes both the license and the operating services.

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## References

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Some of our reference customers:

Augsburger Aktienbank AG, Bankhaus Lampe KG, Degussa Bank GmbH, DAB bank AG, Crédit-Casse AG, Hanseatic Bank GmbH & Co. KG, ING-DiBa AG, Oldenburgische Landesbank AG, TeamBank AG

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## Summary

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- Functionality
- Stability
- Quality

The core-banking system KORDOBA Core24 is an integrated complete solution for the European financial services market. The use of this scalable, flexible and platform-independent standard software makes a decisive contribution for the accomplishment of current and future banking tasks. Thanks to the versatility of the product design, KORDOBA Core24 enables banks to respond quickly to changes in the market. The KORDOBA solution is highly individualized. This means that it can be adapted easily to different bank strategies, ensuring competitive advantages.

FIS KORDOBA customers are offered everything from one source: from product development, to consulting and implementation, up to outsourcing, support and maintenance.

Thanks to the savings in development costs, the reduction of maintenance costs and the high scalability of the KORDOBA solution, the customer can expect a long-term reduction of the total costs of ownership.