

Customer-oriented Outsourcing Services for Banks

The convergence of the European banking market means competition is tough for banks and financial service providers. As a reaction to this growing pressure, they are focusing more and more on their core competencies. IT is indispensable in banking, but as it requires an enormous commitment in financial and human resources outside the core business, many banks are looking to outsource.

Another argument in favor of outsourcing IT is that the hardware, software and personnel costs are difficult to foresee if financial services providers take on their IT themselves. An outsourcer gives them calculable costs over a measurable period of time. It takes care of all the procurements, investments and services that are needed, which means an enormous easing of the pressure on the bank's own IT department in maintenance and support, the opportunity to benefit from a broader, more up-to-date source of IT Know-how and the freedom to concentrate on what a bank does best.

What the bank as a customer needs to know is that its outsourcer guarantees real service quality, detailed service levels, modern equipment in data centers in geographically separated locations and best-practice processes such as ITIL. FIS KORDOBA Outsourcing does. Our solutions range from the selective outsourcing of individual IT functions, right through to full-service business process outsourcing. FIS KORDOBA also has a 4-stage model that provides individual solutions for IT hosting, production management, application management and, depending on the customer's needs.

FIS KORDOBA has many years of experience in outsourcing for banks. About 100 employees in Germany take care of production control, application development and maintenance, customer network supervision and customer consulting. Around 200 additional employees in the Consulting and Development divisions support Outsourcing and customers. Subcontractors provide additional infrastructure components that accord with the regulatory requirements, state-of-the-art technologies and best practice recommendations such as ITIL.

Individuality



Stability



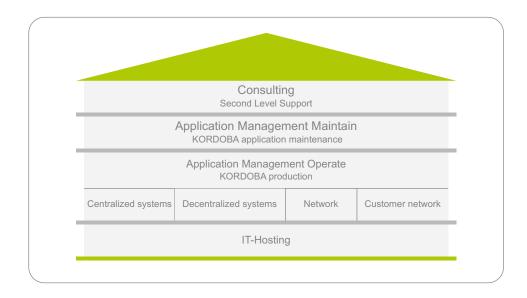
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Range of solutions

FIS KORDOBA offers a wide range of full-service solutions based around the KORDOBA standard software that encompass the platform-independent core-banking system and module independent central booking solutions for securities, bank controlling, authorization and automatic terminal network operation. The FIS KORDOBA outsourcing offering also covers partner products and the customer's third-party systems. The KORDOBA standard software is a modular, integrated total system with standardized interface technology. So it can be adapted to the bank's strategic orientation, and to the way it differentiates itself from the competition. A wide range of user program interfaces and the online parameterization ensures individualized expansion options without having to modify the standard solution.

Outsourcing stage model

The range of KORDOBA outsourcing services is based on a 4-stage model:



IT Hosting

In the field of pure IT hosting, the FIS KORDOBA offering ranges from providing the hardware, software, infrastructure and services, right through to managed server solutions. The data center ensures high system availability, and if required the system can be switched to the backup data center. A Disaster Recovery solution can be employed to safeguard against catastrophes.

Application Management Operate

KORDOBA Production encompasses the provision of the systems architecture, the administration of the application and the preparation and technical control of the processing (end of day/month/quarter/year).

- Individuality
- Stability
- Safety

Application Management Maintain

Application Management maintains the standard KORDOBA components and takes care of the implementation of new releases. Individual customer programs, extensions or deltas can also be maintained by Application Management.

Consulting (2nd level support)

FIS KORDOBA advises the customer on technical and business issues after the due diligence and before the transition/ migration phase, as well as during normal operations.

Structure of the Service Organization

Service Level Agreement (SLA)

KORDOBA Outsourcing offers customer-oriented Service Level Agreements. Our Service Level Management then implements the targets laid down in the Service Level Agreements and ensures they are adhered to.

Examples of SLA Services: Online/dialog time, Maintenance times, Runtime, Batch time, Version change, Service desk, Availability, Monitoring, Reporting, Reaction times.

Quality management/Certification -

All service management processes are based on ITIL. They include:

- · Service support with service desk
- Incident management
- Problem management
- · Configuration management
- · Change management
- · Release management
- Finance management
- Capacity management

The control systems we employ accord with the computer-based procedures applicable in Germany. All processes are tested by a testing institute on a yearly basis. The test report is then made available to all customers. FIS KORDOBA uses state-of-the-art tools to manage the applications, with detailed monitoring and reporting.

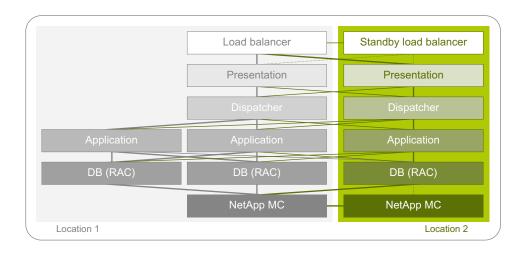
Individuality

Stability



Technology

The hardware and software structures are modular.



Security

Separate data centers with mirrored drives provide a high degree of system stability. All customers receive an Emergency Manual that we review regularly. Disaster recovery can also be put in place according to customer requirements. FIS KORDOBA has an extensive security concept for data protection and continuity management, which is constantly being added to and updated.

- Summary

Flexibility is one of the cornerstones of our range of outsourcing services: Customers can choose from five service levels with individualized outsourcing services and precisely defined SLAs to suite their needs. In addition to the standard price model, FIS KORDOBA can also offer price models tailored to suit the customer's business model. So customers can calculate their costs exactly.

FIS KORDOBA has data centers that ensure availability, 24x7 operation and the highest security levels with modern technology.

Customers profit from both FIS KORDOBA's outstanding business know-how and long-time outsourcing experience.

KORDOBA

Individuality

Stability

Safety

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