



SMART-Banking – the ASP solution for private and regional banks

K-SMART

The pressure on banks to keep control of their costs is not showing any signs of letting up. Operating, maintaining and modernizing proprietary, often highly individualized IT applications is an expensive and high-risk undertaking for a credit institute. Based on the cutting-edge core-banking system K-CORE24, FIS KORDOBA has now developed a new product for small and medium-sized banks that enables them to implement and operate K-CORE24 quickly and inexpensively.

K-CORE24 is a modern, Unix-based standard software. Thanks to its modular structure and flexible parameterization options, it adapts perfectly to the individual organizational processes of banks. Its product management system enables banks to manage new products on screen and without programming. So banks can realize their product ideas quickly and easily, reacting effectively to the needs of the market.

Now, for the first time ever, FIS KORDOBA is also offering a standardized and multi-client core-banking solution as an Application Service Provider (ASP) alongside the completely customizable outsourced operation of the KORDOBA application. SMART-Banking reduces maintenance and operating costs with a standard application for several clients, exploiting important synergy and scale effects that the customer profits from. And this added performance is not all you gain with SMART-Banking; cost transparency and investment protection are also part of the package. By outsourcing tasks that are not among the core competencies of a bank, your banking processes become more flexible and economical. At the same time you free up capacity that can be used to improve your bank's competitiveness. SMART-Banking answers to the needs of banks. The far-reaching parameterization options mean that each customer's individuality is always guaranteed.

Functionality ●

Stability ●

Quality ●

Range of solutions

Standard processes are already integrated into SMART-Banking via the various configurations. This means a short migration phase from the legacy system to the new standard and the effective and inexpensive operation of the KORDOBA core-banking application. So banks can profit from the benefits of a standard software without sacrificing the individuality and flexibility of their products. Each bank can manage its products, conditions, fees and much, much more online.

K-CORE24 – the total bank solution for the 21st century

With its core-banking solution K-CORE24, FIS KORDOBA has created an ideal solution for the most demanding banking needs. K-CORE24 is an integrated total solution for the complete processing of both credit and debit transactions in all channels. It is modular, has flexibly adjustable parameters and can be added to at any time. Common source development means K-CORE24 can be used in the application layer of various platforms (BS2000, AIX and Solaris) without modification. FIS KORDOBA operates SMART-Banking with the target platform Solaris.

Customer-oriented implementation

The migration to SMART-Banking is as fast as it is inexpensive. In its first stage, SMART-Banking encompasses customer data, current accounts, loans, time deposits, fixed deposits, savings accounts, revenue data, balance sheet accounting and external reporting functions. The bank's own peripheral systems can also be easily integrated into SMART-Banking (e.g. e-banking, payment clearing, etc.) via user exits.

Benefits of SMART-Banking

- Modern, future-proof and inexpensive core-banking application in Application Service Provision
- All services such as software development, project, maintenance and operations are provided by one vendor
- Regulatory changes are accounted for in good time
- Calculable costs, as the pricing model is based on commercial variables (number of accounts and transactions)
- FIS KORDOBA bears all the responsibility for operation and maintenance

SMART-Banking also offers services such as the operation and monitoring of the network connection and outsourcing printing as an output management option, right through to prime contracting.

● Functionality

● **Stability**

● Quality

Summary

SMART-Banking is a state-of-the-art solution comprising modern, future-proof core-banking applications and cost-optimized operation of the solution in the FIS KORDOBA computing center. FIS KORDOBA offers modern technology and high availability, 7x24 operation and the greatest possible security.

One of the outstanding features of the scalable, flexible and platform-independent standard software from FIS KORDOBA is the flexibility in product design it allows. This enables financial institutes to react fast to changes in the market. With SMART-Banking, banks enjoy double the benefits. Because KORDOBA supports the individuality and specific business policies of your bank, while “pay per use” enables you to keep precise control over your pricing.

Functionality ●

Stability ●

Quality ●

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