



VERIPARK

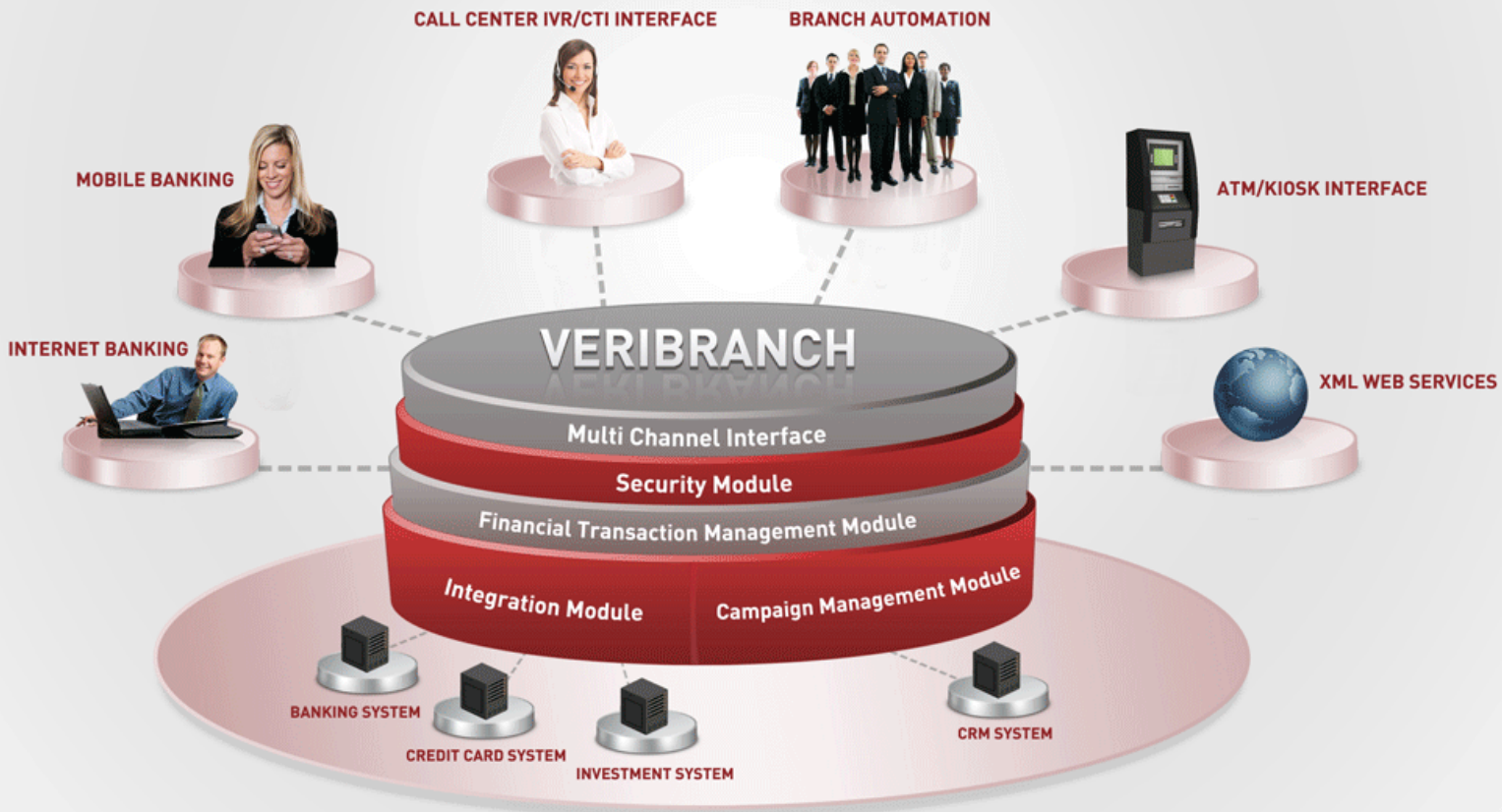
VeriBranch

Multi Channel Delivery Solution



Customers demand new products and services delivered via multiple channels, like Internet Banking systems. They are looking for increased customer service through contact centers and the ability to access financial information on mobile devices. This need for unified service offering across channels makes financial institutions to utilize multi channel delivery solutions.

VeriBranch is a leading edge multi channel delivery application. It allows products and services to be offered across all delivery channels in one single application. One back office to manage many different channels. VeriBranch supports the following out of the box:



As a proven and scalable framework for multi channel online finance, VeriBranch sits on top of existing IT systems and enables zero footprint and secure integration to legacy applications. With its fully customizable architecture based on customer needs, VeriBranch provides functionality that reduces time-to-market of new features, decreases application development cost and provides cross-channel consistency of offered services. VeriBranch makes it possible for the financial institution to offer services, easily accessible, any place, any time.

Online Selling

VeriBranch is integrated with Microsoft Dynamics CRM and allows platforms for online selling and internet lead capture. Customers of VeriBranch have sold millions of products from call centers and Internet banking. This is possible through the advanced banner management, target list management, offer box functionality and embedded processes for fulfillment of product interest such as automatic lead assignment and eligibility checking.



• Retail Banking Module

- o Accounts
 - Account opening
 - Statement inquires, e-Statements
 - Account details
 - Supported account types
 - Deposit accounts (time deposit, demand deposit, savings)
 - Loan accounts
 - Chequebook inquiries
- o Transfers
 - Transfer between own accounts
 - Transfer to a third party
 - SWIFT/Domestic transfer
 - Scheduled transfers
 - Multiple transfers
 - Enhanced security for third party transfers
- o Credit cards
 - Payment
 - e-Statements
 - Card details
 - Application forms
- o Payments
 - Utility payments
 - Bill inquiries
 - Tax and Social Security payments
 - Scheduled and automatic payments
 - Other payments
- o Loans
 - Loan application
 - Payment schedule management
 - Loan payment
 - Calculators
- o Foreign exchange
 - Buying and selling F/X
- o SMS passwords, OTP
- o Budget tracking
- o Application forms
 - Credit
 - Mortgage
 - Automatic payments
- o Calendar Integration
- o Requests
 - Check Book request
 - Statement request
 - Address change request
 - Supplementary ATM/Credit Card Request
 - Stop Payment request
 - New PIN request
 - Block Card request
- o Personalization
 - Change password
 - Language preference
 - Contact preference [E-mail/Phone/Fax]
 - Personal budget planning

• Investments Module

- o Brokerage functionality
 - Real time data display
 - Place buy/sell orders for Equity
 - Order split
 - SMS notification on success
- o Mutual funds
 - Real time pricing
 - Buy and sell funds online
- o Order tracking
- o Portfolio management
 - T/T+1/T+2 balances
 - Profit from assets report
 - E-mail statements
- o Block management
 - Auto blocking on order placement
 - Releasing of block on cancellation
 - Block reconciliation

VeriBranch provides a highly advanced back office for monitoring transactions across channels and allows one location from which to manage advanced channel operations. Rich reporting allows to find out the transactions happening in channels, the fees generated from these channels and the results of banner campaigns are monitored real time.

“VeriBranch makes it possible for the financial institution to offer services, easily accessible, any place, any time.”

Internet Banking

The best customer experience occurs when customers are able to carry out transactions from the comfort of home. Customers need an online banking solution so they can securely analyze, manage, and control their finances from the convenience of any online access point. VeriBranch lets you interact with your customers by whichever channel they choose by providing a complete, real-time view of accounts for personal finance operations, including banking, financial planning, bill payments and provision of online statements.

VeriBranch can provide a more efficient way of managing your bank accounts. The solution provides high flexibility for customization and robust security features. VeriBranch allows customers to:

- Authorize, customize and define limits for all transaction types.
- Check your balances and view statements online.
- Obtain a Consolidated view of all accounts.
- Move money between accounts.
- Make payments to suppliers.
- Set up regular payments such as salaries.
- Define custom alerts according to transactions.
- Set up future dated and recurring transactions.
- Download account information to analyze on your computer.
- Customize interfaces according to user segment.



Online banking for corporations differs from personal (retail) banking by available products on offer and the ability to define authorization levels for any selected number of users.

With VeriBranch you are able to:

- Create a detailed authorization structure according to your own authority of signature structure.
- Define as many sub-users as you want.
- Authorize users for specific transaction limits on the basis of different transaction groups.
- Allow firms to view each other's accounts and perform transactions with them.

Mobile Banking

More and more, customers value convenience and expect “any time, anywhere access” to personal account information via a variety of channels, while rapidly losing patience with service providers that offer a disjointed customer experience.

VeriPark's Mobile Banking product assists banks and financial institutions with a rich set of features and user friendly access, which have been developed with VeriBranch. With VeriBranch Mobile, VeriPark offers:

- A web based thin client version (Wap/GPRS/3G)
- Thick client downloads for Apple iPhone and Blackberry
- Account Management
- Bill Payments
- Cards management
- Transfers
- SMS Banking Integration (Pull/Push Services)



Kiosk Banking

This service offers customers the flexibility to conduct banking transactions via the Kiosk. VeriBranch Kiosk Banking solution enables financial institutions to deliver around-the-clock personalized statements, bill payments services and notifications in locations such as branches, shopping malls and airports. Kiosks can also be used by not-on-us customers to conduct card transactions such as bill payments and card-to-card transfers.

- Customizable interfaces according to kiosk hardware (Touch Screen or Computer via printer, barcode reader and other options).
- VeriBranch Kiosk Banking supports all internet banking transactions.
- Easy monitoring via web based application. Centralized web-based management of marketing campaigns, banner management and reporting.
- Various security alternatives; login with Debit/Credit Cards, login with Internet banking user name and password, etc.

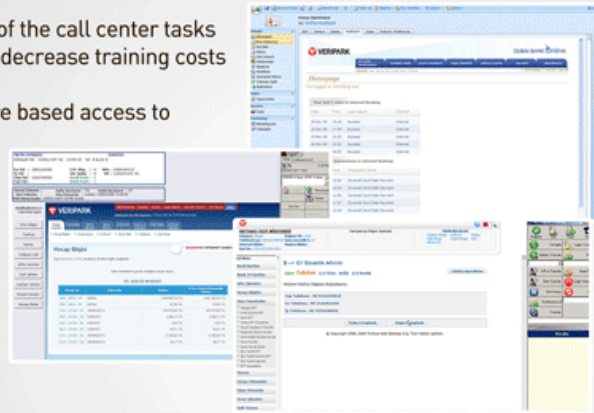


Call Center Banking

VeriBranch allows you to provide offer services and banking transactions in your existing call center application within the agent desktop. VeriBranch enables dynamic authorization levels for authenticated and partially authenticated customers and provides API for telephony applications for your company's IVR /CTI integration.

Organizations need to closely monitor and analyze call center performance to ensure benefits are achieved at a reasonable cost. By allowing to repeat transactions done earlier and having a unified beneficiary management system across channels, banks can service call center customers for a reduced cost. Key benefits of VeriBranch call center edition include:

- One application to consolidate many of the call center tasks
- Easy to use web based application to decrease training costs of call center agents
- Convenient customer centric software based access to required services
- Accurate and appropriate responses
- High level of customer satisfaction due to reduced service and waiting times
- Improved efficiency of agents



Branch Automation

The VeriBranch Branch Automation Edition consists of three modules: teller, manager and admin. This edition is feature-rich and easy to use, improving teller customer service while reducing transaction costs and training time. The Branch Automation Edition's manager module is an indispensable program for supervisors and managers, and provides full access to all teller and branch information available in the teller module. This edition provides capabilities for "real time" monitoring of teller status, including cash totals, transaction totals as well as detailed transaction lists. Data can be viewed from a current transaction journal or a historical transaction journal. A detailed transaction history can also be maintained indefinitely for all tellers.

Overall, VeriBranch Branch Automation Edition:

- Enhances branch productivity
- Increases product sales
- Cross sells products to existing customers
- Improves customer service
- Prints forms

VeriBranch References

VeriBranch can be used to offload or to increase branch traffic, depending on the services offered, and it currently operates in more than 25 banks across in a variety of countries, including Turkey, Russia, Austria, the Netherlands, UAE, Lebanon and Jordan.

Islamic Banking Support

Many Islamic banks also take advantage of VeriBranch for its Sharia-compliant fee structure and internal processes, with Dubai Islamic Bank, Dubai Bank, Kuwait Finance House-Turkey and Bank Asya among VeriPark's Islamic banking customers.

• SME/Corporate Banking Module

- o Transaction approvals
 - Group based approvals
 - Enable to form a hierarchy and tiers of users
 - Different flows based on transaction amount
 - Hierarchical signatories support
- o Trade finance
 - Application for LC/LG
 - Prevents re-keying
 - Limit and utilization inquiries
 - Mid-office workflows
- o Cash management features
 - File uploads
 - Payroll management
 - Direct debit features
 - Staff expenses module
- o Delegated administration
 - Corporations manage their own users
 - User/rights management
 - Access to usage reports

• Security Features

- o Protecting customers
 - Two factor authentication
 - Hardware token cards
 - SMS one time passwords
 - Smart cards (Digital Signature)/Mobile Signatures
 - Mobile soft token generators
 - Extra security measures for third party transfers
 - Photo display to prevent phishing
 - Country restriction
 - Virtual keyboard entry
 - Account locking after three failures
 - Customer notification by e-mail or SMS if an account is blocked
- o Protecting the bank
 - Layered application architecture
 - SSL
 - Back office, maker-checker processes
 - Encrypted database
 - Transaction limits
 - Anti-phishing counter measures
 - Extensive auditing facilities



Benefits of VeriBranch

- Very fast time to market: VeriBranch allows for fast deployment of a branch with no need for recoding since most functionality is already defined.
 - Low Total Cost of Ownership (TCO): Due to web based system administration and workflow enrolment, financial institutions experience low TCO compared to doing business with other vendors.
 - High Performance: As a result of VeriBranch's three tier architecture, your firm's customers will experience exceptional performance.
 - High Security: With VeriBranch's comprehensive security features, an institution and its customers can continue to interact and build upon longstanding relationships.
 - Easy and Flexible Customization: Due to VeriBranch's modular architecture, clients enjoy trouble-free implementation of customization requirements developed in a straightforward and effortless manner.
 - Scalability: As a financial institution's online business grows, VeriBranch offers the flexibility needed to easily add functional, targeted features. From 5,000 to 500,000 end users, VeriBranch performs in a reliable manner.
 - Rich, Detailed Reporting: VeriBranch offers a broad range of reporting features to meet the demands of our clients
- Enhance branch productivity
 - Increase product sales
 - Cross sell products to existing customers across all channels
 - Increased customer satisfaction
 - Increased cross sell ratio
 - Reduced servicing costs
 - Increased customer profitability
 - Improve customer service
 - Print forms and guarantee regulatory compliance
 - Reduce fraud potential
 - Modular infrastructure which allows further growth
 - Complimentary services that enables faster time to market
 - Effective visual design
 - Capacity planning and performance measurement services
 - Data security risk management services
 - Easy-to-use, extensive approval mechanism for businesses: Multi-level corporate approvals per transaction with detailed limits
 - Ability for customers to schedule future transaction processing
 - Multi-language support

Other Solution Offerings for Finance

VeriTouch | CRM for Finance on Dynamics CRM

VeriTouch is an operational CRM solution for financial institutions. It provides customer interaction history, single customer view, activity management, complaint management, campaign management and call center automation in one application. VeriTouch allows you to enjoy the following benefits:

- Strategic Customer Knowledge and Insight with "Single View of Customer" and "Interaction History"
- Optimum efficiency with Microsoft Customer Care Framework and Interactive Voice Response/Computer Telephony Integration Systems
- Reduced cost of customer care with optimized customer-care assets
- Consolidated and Standardized Care Processes and Infrastructure

VeriLoan | Loan Origination Solution on MOSS 2007,2010

VeriLoan is a web-based lending automation for financial institutions. The software allows faster turnaround times while strictly enforcing a related product's credit policy rules throughout the process. VeriLoan automates the complete loan origination process from application stage to scanning, from systems check to deviations, from underwriting to financial approvals and finally to operational steps.

VeriLoan integrates external parties such as brokers, dealers, law offices, official appraisers with the financial institution.

VeriLoan offers application and service automation for retail products:

- Personal Loans
- Auto Loans
- Credit Card Processing
- Mortgage – Home Financing

About VeriPark

VeriPark is a software house established in 1998, specializing in providing software solutions to financial institutions.

VeriPark's Istanbul headquarters are located in one of the most prestigious technology clusters on the Istanbul Technical University campus, and the company also has offices in Izmir, Turkey and Dubai, UAE, employing a team of over one hundred employees.

VeriPark is the leader in online financial services in Turkey, with more than 20 internet banking/alternative channel banking solutions, and more than 10 banking CRM projects with national and multinational customers.

