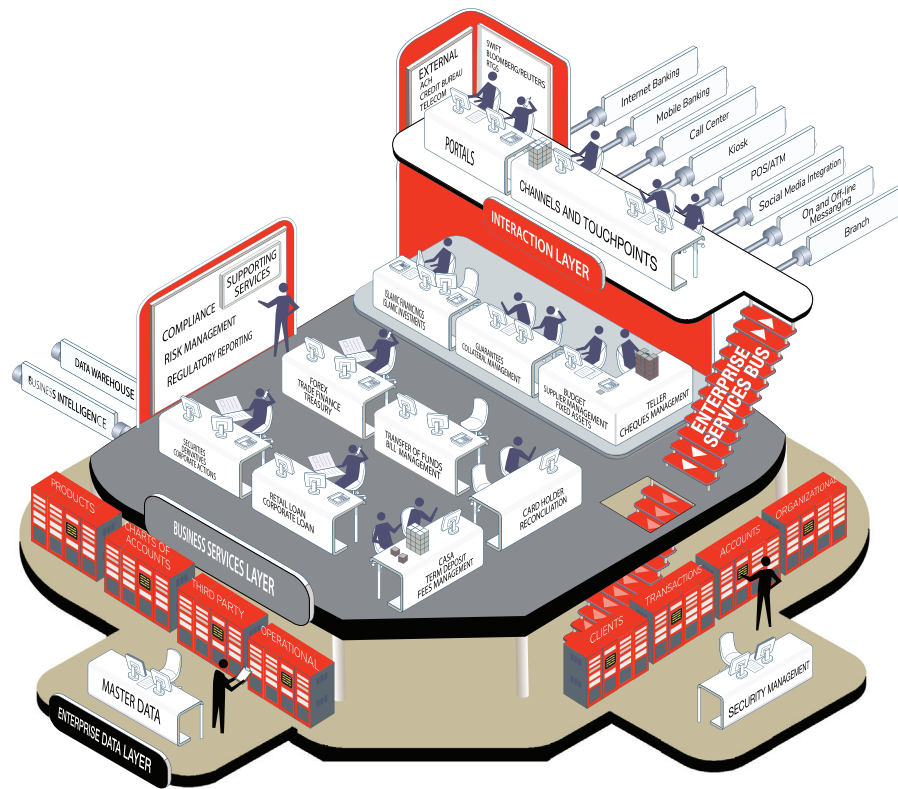


A Universal Banking Suite Built for Customer Engagement

Prevailing banks in today's market are the ones investing in customer digital experience and technology innovation. If your core banking infrastructure is a patchwork of disparate, outdated systems, your window of opportunity to create a seamless and full banking experience for your customers is closing fast.

Capital Banking Solutions can help you modernize your legacy environment quickly with its cloud-ready universal banking platform, CapitalBanker.



CAPITALBANKER ARCHITECTURE

Enterprise Data Layer – High value solutions begin with a solid foundation

- Consolidate disparate application data and eliminate data duplication through a centralized data repository
- Create a single channel for data consumption and continuous management
- Consolidate financial information, customers data and general ledger books and balances reporting
- Enhance data controls and integration by leveraging the core banking platform as your one source of truth for your enterprise data

Business Services Layer – Universal blueprint to expand quickly

- Leverage a single environment for all banking services and business functions
- Provides access to data and manage business logic in a unified way
- Eliminate integration challenges and reduce operational and financial risk
- Scale your infrastructure as your service offerings change with modular business service blocks
- Improve time- and cost-to-market with new services and products

Interaction Layer – Gateway from the back-end to the front-end and the outside world

- Achieve limitless combinations of interactive touchpoints
- Increase controls and ability to support various communication protocols and integrations
- Easily bridge the back-end and front-end channels and other touchpoints using strong SOA principles

Enterprise Services – The backbone of Core Banking communications

- Seamlessly, flexibly, and securely exchange data between all of your different banking layers
- Ensure robust and secure integration between the front and back-end of your bank

An integrated and modular core banking solution built by bankers to meet strategic objectives and technologically disrupt the business needs of the new era banks. CapitalBanker streamlines processes, workflows, services, and compliance across the enterprise for retail, private, corporate, wholesale and Islamic banking. With CapitalBanker, banks can:

- Gain a single; consolidated view of customer accounts and assets with drill around capability, using pre-defined powerful dashboards that can be customized by profiles and roles
- Manage the complete lifecycle of customer accounts – openings/closings; KYC and multi-lingual documentation; rates, commissions and fees
- Have one-click access to customer data and insights with business intelligence and advanced analytics, powered by a robust central data repository
- Grow with a scalable cloud-ready solution, adapting easily to market changes, while keeping total cost of ownership low

CAPITALBANKER SUPPORTS A BROAD SET OF CAPABILITIES. AMONG ITS FEATURES ARE:

- Supports both Conventional and Islamic Banking operations
- A strong Security framework based on profiles and roles
- Full Customer and Financial Data Management
- Strong Accounting Engine with predefined and easily customizable rules
- Customer Relationship Management
- Accounts Management
- Teller services
- Transfer of Funds and Payments
- Cheques Management
- Bills and Collections
- Lending services for Retail and Corporate functions
- Treasury services for the middle and back office operations
- Investment banking
- Trade Finance services
- Securities , Derivatives and Corporate Actions
- Ready integrated with 3rd Party Systems, like
 - o Local Clearing systems
 - o International Payment Gateways incl SWIFT, SEPA, etc
 - o Card Management Systems
 - o ATM/POS
 - o Enterprise GL Solutions
 - o Treasury Front-Office Solutions
 - o Data Warehouse and Analytics Solutions
- Risk management and compliance
- Support of Budget, Account Payables and Fixed Assets Management
- Business intelligence and analytics
- Accounting & financial reporting
- Back Office Automation
- Omni-channel Banking

CAPITALBANKER VALUE PROPOSITION

CapitalBanker is an integrated and robust cloud-ready solution that optimizes your core banking services boosting your operational efficiency and empowering you to grow in today's digital world.