

Sybase® Financial Fusion® Corporate Banking Solution

An easy to use, robust solution that provides direct access to a comprehensive suite of financial services developed for your corporate clients.





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TODAY'S CHALLENGE

One of the top priorities of leading financial institutions is to determine where and how to assess fee-based revenues. In the area of corporate banking, this along with enhancing services to retain often-transient corporate clients, and improving automation and risk management are key considerations for banks evaluating new technology solutions. In many instances, corporate clients are driving product evolution at banks. To meet this challenge, banks must determine where they can add products to make it easier for their corporate clients to effectively manage their cash positions, while at the same time increasing the bank's fee-based revenues.

Banks realize that their clients are much more adept at Web-based technology and consequently have higher expectations of their financial solutions. Integrating imaging and a more sophisticated entitlements framework are just a couple of the new features that are quickly becoming essential to corporate clients. Additionally, bankers feel the added pressure of satisfying their IT department's effort to make use of existing technology and reduce the total number of systems managed by the bank.

THE SOLUTION: FINANCIAL FUSION CORPORATE BANKING SOLUTION

Financial Fusion, with its Corporate Banking Solution, encompasses a full range of services that enable banks to offer their corporate clients the most robust, technically advanced, and efficient cash management solutions available. Built on a proven J2EE platform, Corporate Banking Solution is designed for transaction intensive deployments that require scalability and high availability. Through its industry-leading design for separating business logic from the presentation layer, the solution can be readily customized for different segments and brands. For example, the solution can be tailored to meet the unique needs of each client and, importantly, implemented to support a range of value propositions and fee structures.

From day-to-day financial positioning to long-term strategic financial planning, Corporate Banking Solution provides your customers with the ability to administer cash management functions through one comprehensive, easy-to-use, solution.

A SINGLE PLATFORM FOR ONLINE BANKING

Financial Fusion's Corporate Banking Solution is driven by its award-winning platform that is 100% Java-based and J2EE compliant. By implementing a single platform to support consumer, small business, and corporate clients, financial services providers are able to leverage their IT investments across customer segments and share ongoing infrastructure costs. Through technologies like web services, features can be deployed through the web, as well as through other strategic customer servicing channels including IVR, branch and call centers. Financial Fusion's Banking solutions are implemented for transaction intensive environments and are designed to ensure ease-of-use to promote long-term customer retention and usage.

KEY BENEFITS

Account Management—includes core features such as check imaging, statement services, balance and transaction alerts, account reconciliation, and transaction information that enable corporate clients to actively monitor their company's day-to-day financial position across banking relationships.

Customer Service—Enables relationship managers and customer service representatives to provide comprehensive support for inquiry resolution, product sales, and general notice delivery through broadcast messaging. Transactions can also be initiated by a bank employee on behalf of a business customer.

Core Cash Management—allows the corporate finance professional to manage their cash position with fully-featured functions including image enabled positive pay, cash flow reporting and trending, cash concentration reporting, controlled disbursements, lockbox reporting, foreign exchange, money market and fixed deposit dealing.

Corporate Payment and Transfers—offers a real-time comprehensive payment and transfer solution for corporate cash management clients including: ACH and wire payments (domestic and international), foreign exchange, tax payments (Federal, State, and Child Support), bill payment, multiple account transfers, sweeps, stop payments, and business-to-business transactions.

Client Segmentation—capability to create customized packaging and pricing including private label banking. Each package can include a unique set of features and transaction limits that are defined and managed by the financial institution.

Easy-to-Use Format—Designed for intuitive interaction, requires significantly less training than other solutions in the marketplace.

Multi-User Access—Comprehensive permissions, and limits controlled through an entitlements system. Dynamic approvals to control business and credit risk through a simplified workflow tool that allows the bank to distribute workflow without compromising the procedures required to ensure proper audit controls.

Online Statements—provides corporate clients with analysis of multi-bank account data, including average balance and float positions. Statements can also be stored for future use by business customers.

Reporting—provides extensive reporting capabilities for a variety of history and detail including: balance and history for all account types (deposit, asset, loan, credit card, money market), consolidated multi-bank balance reporting including ad hoc reporting tools, graphing, data manipulation and forecasting.

Routing Validation—bank routing information for all payment and reporting services are validated against ABA and SWIFT information to ensure proper payment routing and lower item return processing.

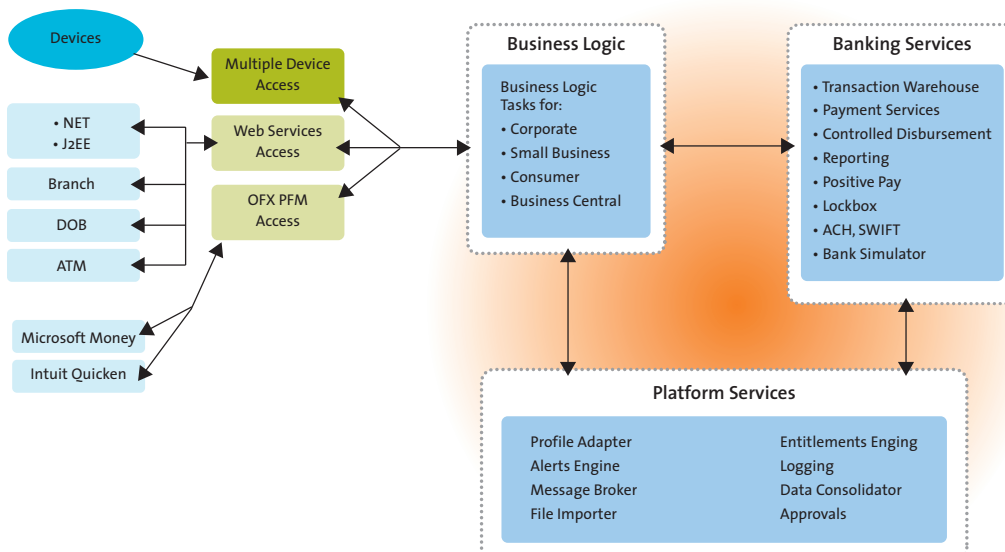
KEY FEATURES

Core features of Corporate Banking Solution include the following key functions:

- Consolidated Balance Reporting
- Cash Flow Reporting and Trending
- User entitlements with dynamic approvals
- Cash concentration reporting
- Controlled disbursement reporting
- Lockbox summary and detail reporting
- ACH payments and transfers
- State and Federal tax payments
- Multiple account transfers
- Positive pay
- Stop Payments
- Wire Transfers
- Book Transfers
- Imaging services
- Statement services
- International currency support
- Localization support

Powered by Financial Fusion's world-class transaction processing engine, Financial Fusion Corporate Banking Solution enables corporate clients to execute transaction requests in real-time. Through a web-based interface, relationship managers can check the status of each transaction and, if requested, execute transactions on the customer's behalf. From simple automated funds transfers to more complex business-to-business payments, transactions are processed against real time balance information with controls in place to manage business and credit risk.

Banking Suite Architecture



TECHNICAL SPECIFICATIONS

Designed for highly availability and scalability, Financial Fusion Banking Solutions are designed to integrate with a bank's existing operating environment. Financial Fusion Corporate Banking Solution configuration options include:

- Operating systems
 - AIX
 - Solaris™
 - Windows® 2000
- Application servers
 - BEA WebLogic
 - IBM® WebSphere®
 - Sybase EAServer
- Databases
 - IBM DB2
 - Microsoft SQL® 2000
 - Oracle®
 - Sybase

**subject to change*

SERVICES AND SUPPORT OVERVIEW

Financial Fusion professionals will work with you to determine the most efficient and effective configuration for your installation.

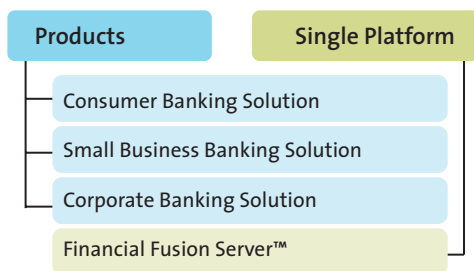
AROUND THE CLOCK, AROUND THE GLOBE

Financial Fusion's service and support network spans four continents and 60 countries. We offer all of the professional services and support services you need to ensure a successful deployment of retail and corporate online banking solutions.

THE FINANCIAL FUSION DIFFERENCE

Banks around the world have realized the benefits of successful Financial Fusion implementations. Our solutions produce quantifiable return-on-investment (ROI) including increases in concurrent user capacity and system uptime, as well as reductions in overall system maintenance. Furthermore, Financial Fusion solutions support a broad range of technical platforms, allowing each financial institution the flexibility to deploy on its preferred infrastructure without sacrificing features or robustness.

Financial Fusion Banking Suite



Financial Fusion Banking Suite is designed to meet the online delivery requirements of the financial services industry. The Suite provides an integrated platform for consumer, small business, and large corporate cash management customers and can be delivered across multiple channels. It supports account and payment management, bill payment and presentment, alerts, and entitlements.

ABOUT FINANCIAL FUSION

Financial Fusion provides integrated financial solutions to more than 200 of the world's leading financial institutions. Financial Fusion maintains strategic technology relationships with IBM, Microsoft, Sun Microsystems, and SWIFT. The company supplies service and support in 60 countries and is a wholly owned subsidiary of Sybase, Inc. (NYSE: SY).

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