

SILVERLAKE SYMMETRI CARD MANAGEMENT SOLUTION SUITE

The Current Landscape

With card payments continuing to grow globally at a rapid pace, payments and transactions have become second nature to consumers. As a result, the global cards market is now growing faster than ever, presenting financial institutions with a range of opportunities and challenges.

4 Key Market Drivers:

- 1 Attract and Retain
- 2 Increase Market Share
- 3 Improve Profitability
- 4 Reduce Fraud

Silverlake Symmetri Card Management Solution Suite

Silverlake Symmetri Card Management Solution Suite includes universal card, ATM management and 3D secure systems, designed to help both card-acquiring and card-issuing banks run efficient, flexible, secure operations. With our Solution Suite, banks can meet customer demands for new services and increase market share more rapidly, while improving cross-selling and up-selling to drive loyalty and profitability.

ATTRACT AND RETAIN

Silverlake Symmetri Card Management Solution Suite also enables banks to ensure regulatory compliance with ease and reduce fraud and risk. There are three components to the Solution Suite, including:

- Silverlake Symmetri OmniCard
- Silverlake Symmetri ATM Manager
- Silverlake Symmetri 3D Protect

We Understand Your Needs

1 Attract and retain today's demanding customer

For today's bank customers, the increased popularity of cards for everyday transactions coincides with more routine use of multiple banking channels. As a matter of course, consumers expect easy access to online, mobile, telephone, ATM and branch services. And as they move from channel to channel, they also expect a highly consistent banking experience.

To attract and retain customers, it is therefore critical for banks to tighten their approach when launching new channels – not only for consistency but also security. In a fast-changing market, contactless and mobile payments are the latest innovation the banking industry is tapping into, with even card associations investing in the required technology. But having a common security standard, such as the global EMV Standard and 'chip and pin' technology, is slowing down the growth of mobile payments.



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2 Increase market share and reduce time to market

In this dynamic and competitive cards market, banks have many opportunities to reach new card customers rapidly and even create additional sales channels through, for example, co-branding partnerships. But the very proliferation of cards on the market can also make it more difficult for banks to retain customers and make their card the sole payment option that is used for every purchase. To compete in this aggressive market, banks must offer better promotions, services and reward programs through card products.

INCREASE MARKET SHARE

Money transfer services represent another means for banks to increase revenue through cards, and a chance to target consumers that have never owned a card or even held a bank account. For these prospective customers, card-based money transfers via the payment networks of card associations like Visa and MasterCard may be faster, more affordable, secure and convenient than a traditional remittance. With revolving credit still in limited supply, banks can also maintain volume growth by offering prepaid cards. This, again, allows them to target unbanked consumers – but without increasing credit risk.

To take full advantage of these opportunities, banks need the operational capabilities to launch new card products with ease. But the mainframe and proprietary card platforms they typically use are costly to maintain and adapt, with an inflexibility that can delay time to market.



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3 Improve profitability

Cards are an important source of revenue for banks. To tap into the profit-making potential of card products, financial institutions need to understand precisely which customers to target and specifically with what product. For better campaign management, greater insight into their needs and higher retention levels, it is critical to gain a holistic view of all the products that customers hold and cross-sell to them more effectively. Banks also need ways to analyse which customers are the most profitable, helping them increase their revenue with highly targeted promotions.

In launching new products for customers, banks must also be careful to achieve compliance with industry regulations. With each payment association changing its rules at least twice a year, compliance requirements can be complex. To remain competitive, banks need to not only understand new regulations and their operational impact but also comply with them within strict timeframes. Non-compliance can result in customer service issues, reputation costs, fines and penalties.

IMPROVE PROFITABILITY



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REDUCE FRAUD

4 Prevent fraud

As the number of card owners and transaction volumes continues to increase, so do criminal opportunities and inventive ways of defrauding consumers and banks. Fraud is no longer just conducted by individual criminals but today's fraudsters are Internet-savvy, organised groups of professional criminals who use sophisticated methods of deception to pose as legitimate customers.

Banks need to understand the nature of these organised crimes and develop a targeted approach to combat the threat of fraud imposed on their customers.



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Solution components

Silverlake Symmetri OmniCard is 24/7 multi-card management system that is also a highly automated, parameter-driven card and merchant management system. Providing high levels of flexibility in terms of application structure, product definition and pricing, the solution's scalable technical architecture supports card business strategies and offers a superior customer-centric design.

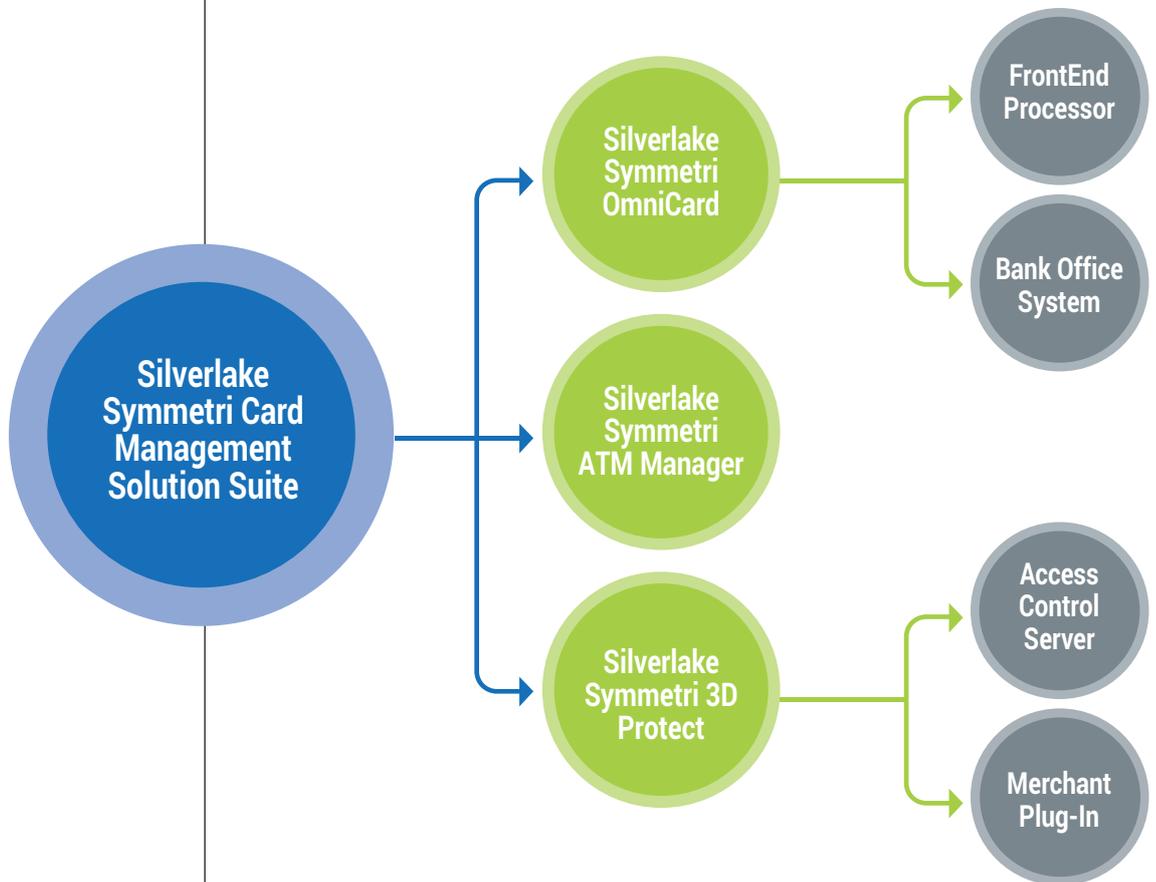
It is workflow-enabled and with its case management tool provides easy access for smooth, efficient and fast resolution of operations management.

Silverlake Symmetri ATM Manager is a comprehensive ATM network management solution that enables banks to provide 24/7 ATM network services as well as launching new products and services rapidly to support marketing campaigns. The solution also allows bank customers to perform a vast range of transactions through the ATM going beyond simply the fundamental requirements.

Silverlake Symmetri 3D Protect facilitates a bank to leverage on the growing volume of online transactions on the Internet by providing an extra level of protection for both cardholders and merchants.

The merchant will benefit from a payment guarantee, regardless of the status of the issuer and the issuing bank can protect their cardholders from fraud and chargeback rights.

A cost-effective and best of breed payment authentication solution for the e-commerce issuer and acquirer payment processing business.



SOLUTION COMPONENTS

Silverlake Symmetri OmniCard

Silverlake Symmetri OmniCard is a 24/7 comprehensive and modular card management system that supports multiple card types and can grow with a business, allowing a bank to quickly set up the thousands of parameters that drive a card system, and quickly launch new products with innovative features. Helping manage multiple relationships with cardholders, the solution enables banks to track customers with multiple accounts and cards of different types. It also supports the running of loyalty programs to promote card usage and drive retention. This solution is workflow-enabled and with its case management tool provides easy access for smooth, efficient and fast resolution of operations management.

Silverlake Symmetri OmniCard

- o Can be easily expanded to include a wide range of card types such as credit, debit, prepaid, Islamic, corporate, contactless, chip, RFID, EMV, stored value and private label cards
- o Manages the entire lifecycle of a card account – from determining the best prospects for your products and initiating campaigns to acquire them, to customer service, collections, recovery and beyond
- o Includes pull down lists with pre-loaded values and valid values selection lists for flexible card management
- o Makes it easy to manage new cardholder accounts, supporting online maintenance of customer details, generation of approval letters, application scoring schemes and automatic card number generation
- o Supports loyalty programs with special features such as points merging at customer level and multiple redemption options
- o Helps manage business relationships with merchants, facilitating complex processes such as credit/debit adjustments to merchant accounts, chargebacks and payment advice
- o Eases dispute and collection management, automatically tracking the retrieval and chargeback cycle and generating reports on critical outstanding items
- o Real-time or batch SMS and email alerts or reminders to customers based on online/batch rule settings
- o Enables highly secure connectivity to reconciliation, payment association and core banking systems, for real time and scalable validation of transactions and round the clock authorisation processes
- o Built in fraud and risk management to improve profitability by preventing attrition and encouraging increased card usage

SOLUTION COMPONENTS

Silverlake Symmetri ATM Manager

Silverlake Symmetri ATM Manager supports all aspects of ATM driving and ATM network management, allowing bank customers to perform multiple kinds of transactions at an ATM in addition to basic cash withdrawals and balance enquiries. For banks, the solution offers a low-maintenance way to deliver services through ATMs such as transaction routing and authorisation, host and interchange interfacing, settlement, management reporting and advanced network management.

Silverlake Symmetri ATM Manager

- o Ensures all ATM transactions are received and delivered securely, consistently, completely and correctly
- o Is built on an open platform and easily integrated into existing payment processes
- o Can be implemented independently from a bank's existing card management system
- o Uses data encryption to ensure secure transmission and data integrity
- o Provides real time, remote monitoring of individual ATM connectivity, cash positions, and transactions and devices such as the card reader, receipt printer and dispenser with user notification
- o Allows the remote loading of commands such as out of service and transaction state flow, set up of a transaction acquiring fee and configuration of receipts
- o Support of smart cards data i.e. EMV
- o Offers reconciliation processing and tracking capabilities, along with settlement processing requirements for compliance
- o Multi-currency support, multi-language support, multiple hosts maintenance

Supports the following transaction types at the ATM:

- o Cash withdrawal
- o Cash advance
- o Deposit
- o Balance enquiry
- o Mini statement production
- o Fund transfer
- o Card payment
- o PIN change and verification
- o Cheque book request
- o Statement request
- o Loan payment
- o P2P transfer
- o Cardless withdrawal
- o Card activation
- o Internet, mobile banking and prepaid card registration
- o OAR enquiry
- o Account information enquiry
- o Bill payment and registration
- o Prepaid card top up
- o Mobile re change
- o Internet banking registration
- o Mobile banking registration
- o And a wide range of other services...

SOLUTION COMPONENTS

Silverlake Symmetri 3D Protect

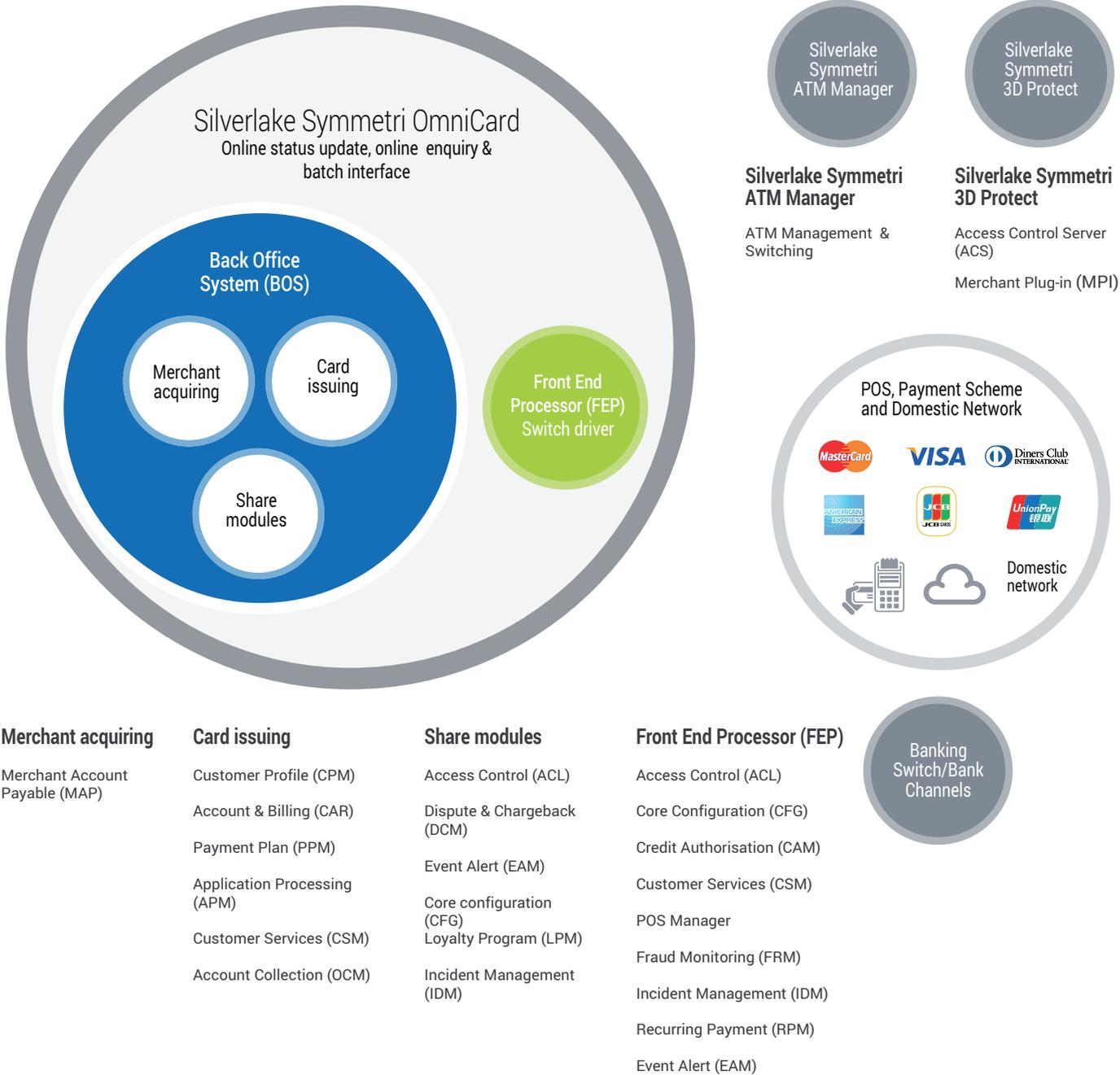
Silverlake Symmetri 3D Protect helps prevent fraud and improves the security of Internet payments. It is designed to allow authentication of cardholders by their issuers at participating merchants. The objective is to benefit all participants by providing issuers the ability to fully authenticate cardholders during an online purchase, reducing the likelihood of fraudulent usage of cards and improving overall transaction performance.

In real-time, cardholders can feel comfortable using their card and merchants can feel confident that the customer cannot dispute the charge by refusing ownership.

Silverlake Symmetri 3D Protect

- o An XML based protocol that improves the security of online card payments, based on the three domain model of authentication (both static and dynamic)
- o Automates redirection to the card issuing bank's website from the merchant's website, for secure authorisation of card transactions
- o Complies with payment association security programs such as Verified by Visa, MasterCard SecureCode, JCB J/Secure, AMEX SafeKey and Diners ProtectBuy
- o Uses digital certificates to ensure the authenticity of the merchant, the server and the customer

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About Silverlake Symmetri

Silverlake Symmetri's solutions provide banks with a range of banking software that enables them to address their core banking, customer management, online banking, mobile banking and card management requirements.

Banks around the world are using the suite's componentised business solutions to help drive their customer service, retention and core operational strategies through improved visibility of customer relationships and increased front to back office efficiencies. The flexibility and functional breadth of these solutions helps banks to optimise the customer experience, improve operational efficiencies and excel through innovation, ensuring banks drive profitability and maintain compliance.

About Silverlake Axis

Silverlake Axis creates technologies and build sustainable and dynamic environments to enable the Digital Economy. What sets Silverlake Axis apart is the foundation for its computing principles, which are grounded on mathematical theories.

Silverlake Axis has more than 25 year track record of experience and a breadth of expertise as a leading provider of Digital Economy solutions and services for major organizations in Banking, Insurance, Payments, Retail and Logistics industries. Over 40% of the top 20 largest banks in South-East Asia run the Silverlake Axis core banking solution, and we are the core system platform partner of choice for 3 of the 5 largest ASEAN super regional financial institutions.

Today, the Group's solutions are delivering operational excellence and enabling business transformations at over 200 organisations in ASEAN, Australia, China, Europe, Japan, Middle East, New Zealand and South Asia. Silverlake Axis is listed in the Mainboard of the Singapore Stock Exchange (SGX).

For more information, please visit www.silverlakesymmetri.com

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