



Clareti³ Banking

Twenty years of delivering an award winning core banking system and banking components in real time

Clareti Banking is an integrated, flexible, multi-currency core banking system with optional components that add significant additional banking functionality to meet customer needs

Our core banking technology delivers affordable and flexible real-time banking on a robust platform. Clareti Banking is a rapidly deployed “bank-in-a-box” with modular components adding wider banking functionality around the core system

Clareti Banking has been in operation for over 20 years around the world. The technology is a client-centric real-time integrated core banking solution. Financial institutions in many countries know that it delivers the functionality and service that a bank needs to be competitive.

The award winning technology can be used as a complete banking solution or can be used to enable the rapid delivery of solutions to large banks. It is a flexible, cost-effective system to complement the main systems and support specific business activities.

New solutions can be rapidly deployed given the architecture of Clareti Banking. Our flexible modular solution can meet the needs of Tier 1 banks in the following ways:-

- Offshore banking services for overseas branches
- In-bound agency banking solution for third parties
- Agency services for credit unions to

- enable deposit aggregation, payment and loans insourcing
- Deposit aggregation services for client monies
- Card services
- Real-time credit application processing solution delivered over the internet to customers
- Providing bank-in-a-box technologies to bank-owned organisations who operate at arms-length from the bank

Clareti Banking has been designed using an open architecture and industry-standard technology. Fully multi-currency with integrated foreign exchange management, it can be implemented in a wide variety of configurations to support your business requirements.

It is built using proven IBM technology and the power of the iSeries family of servers. This delivers a powerful, scalable platform that can meet the needs of financial institutions of any

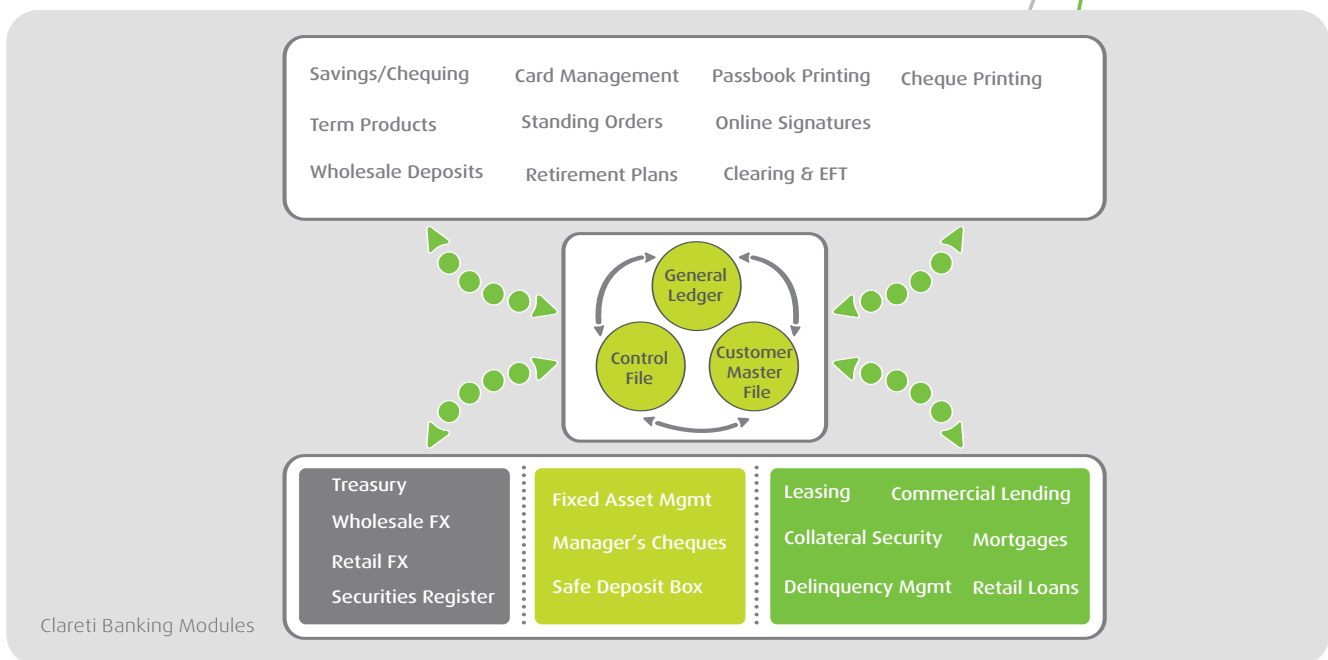
size. Its intuitive, Windows-based user interface keeps costs low and transaction throughput high.

Clareti Banking delivers a true 'single customer view' that enables you to effectively manage relationships. Every entity appears only once in the database and all products and activities are connected to that single entity.

In addition to customer-related activities, Clareti Banking supports the internal processes required to manage an institution day-to-day. With its fully-integrated General Ledger, its table driven product functionality and its comprehensive internal audit features, managing the organisation is easy.

Clareti Banking provides functionality - all in real time - to support the following:

- Full deposit-taking functionality, supporting savings and chequing accounts



Clareti Banking Modules

- Wholesale and Retail Term Deposits
- Retail Loans
- Mortgages
- Commercial Loans
- Easy, table-driven creation of new deposit and loan products
- A complete, configurable, multi-currency General Ledger
- Collateral security management
- Delinquency Management
- Internet Banking
- Telephone Banking
- ATM and POS transaction processing
- Card issuing and management, including cardholder management
- Money Market & Treasury Activities
- Wholesale and Retail Foreign Exchange

- Standing Orders
- Online customer signature management
- Cheques, drafts and money order issuing and management
- Fixed asset management
- Passbook printing
- Safe Deposit Box Management
- Reporting and Archiving
- Anti Money Laundering

Channel Management with Clareti Banking

A successful financial institution knows that competitive advantage comes from meeting customer, user and partner expectations - every time, on time. This means delivering information to users in ways that

maximise the value of their relationship with you.

Clareti Banking can deliver information to customers using standard delivery channels like Internet Banking and Telephone Banking. Of course, there is full ATM/POS functionality available as well supported by international debit cards and multi-currency ATMs.

Internet Banking and Telephone Banking may be configured to meet local needs, and the functionality delivered as well as the look and feel



of the applications may be modified as required. Telephone Banking includes Gresham's PhoneMessage application so all telephone banking dialogue can be recorded using local languages, accents and terminology.

About Gresham

Gresham Computing plc (LSE:GHT) specialises in the provision of real-time financial solutions to banks and corporates, and has a well-deserved reputation for technical excellence, reliability and a strong service culture. Our storage division helps the largest data users to better manage the unrelenting growth of data.

Further information

For more information on how Clareti Banking can help your company visit www.gresham-computing.com or you can email us at info@gresham-computing.com

Alternatively you can contact our offices directly.

Europe, Middle East and Africa

David Bailey

T +44 (0)20 7653 0200

Americas

Alex Stirling

T +1 416 620 6683

Asia Pacific

Tom Olsson

T +61 2 9955 7660

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real-time financial solutions