



Banking Solutions

COST REDUCTION AND PROFITABILITY INCREASE WITH SOFTWARE AG

One of the main challenges faced by banks is to cut costs and boost profitability in all areas of their business. There are also the shared goals that financial institutions around the globe seek to achieve: boosting efficiency, realizing compliance guidelines, establishing effective cross and up-selling mechanisms, and implementing fast and reliable transaction processing. Software AG's Business Process Management Suite allows financial institutions to use and modernize their existing IT infrastructure and focus their efforts on meeting the new demands of the marketplace as well as requirements in the area of compliance.

New Compliance and Market Requirements

This is based in part on the findings of the de Larosière Report, which investigated the root causes of the financial market crisis and measures to restore and monitor economic stability. To meet the resulting demands, Software AG offers:

- Future-proof optimization and monitoring of processes
- Integration of institutions and partners for multinational cooperation and communication
- IT flexibility with SOA – open to all types of supervision

Financial institutions are subject to further conditions stemming from the recommendations of the Basel Committee on Supervision, which identifies IT modernization as one of the measures banks need to implement in its "Principles for sound stress testing practices and supervision". As a company specializing in the modernization of IT systems, Software AG can assist banking institutions through this process. Key features of our solutions include:

- Rapid implementation, short time-to-market and prompt response to urgent compliance and market demands/ implementation of necessary adjustments
- Reusability of most existing applications and systems
- Excellent value for money

New Standards and Technologies

Software AG is also there to assist the financial industry in meeting and implementing new communication standards such as ISO 20022, thereby ensuring customers are able to quickly enjoy the full benefits of new technologies and standards.

Payment transactions are becoming an increasingly important part of the strategy of many banks and continue to rise in prominence in the value-added chain.

Software AG offers technologies for payment hubs that make it possible to reduce costs and boost the reliability of payment processing. Its systems manage:

- Payment flows from a range of different channels
- Checks for fraud and compliance
- Routing, based on payment instructions
- Payment validation
- Exceptions
- Tracking and messaging of payment transactions

Software AG – Supplying Technology for the European Central Bank System

Software AG delivers technology and expertise to major market infrastructure projects, particularly those performed at European Central Bank and Eurosystem level. These efforts include the provision of core technologies for implementing SEPA (Single European Payments Area) at the European Central Bank, as well as supplying technical expertise together with Target 2 Securities (T2S), its partner in the development of the Real Time Gross Settlement System. Software AG is also involved in the development of the CCMB2 platform for Eurosystem collateral management.

In addition, our specialists are actively involved in EXDI (ESCB XML data integration), another innovative project of the ECB. This central IT platform is designed to simplify and streamline the exchange of information between central

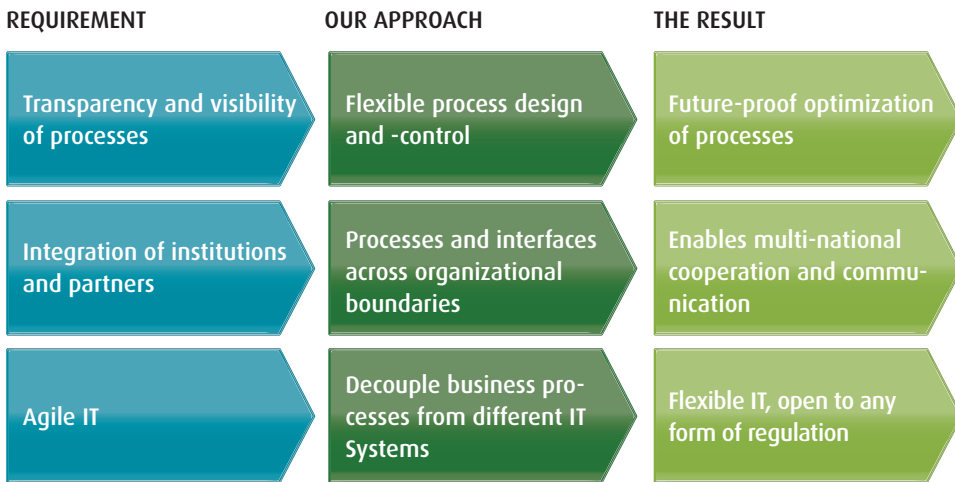
banks in Europe. By using the systems hosted centrally by the ECB, central banks are able to achieve maximum synergy, as the Austrian central bank (OeNB) was to discover in its invitation to tender. The OeNB is both a user of central webMethods-based EXDI systems of the ECB and a supplier of central systems. In using the ECB's central systems, the OeNB stands to benefit in two ways: 1) by using the same IT platforms for internal and external systems; and 2) by enhancing its position as a software solution provider in the ESCB with its in-house experience with systems employed at its client, the ECB.

For 40 years, Software AG has maintained a well-established reputation as a reliable partner for the banking industry and central banks alike. High-performance software applications and reliable infrastructure solutions for transaction processing are just a few examples of the technical expertise you

can expect from Software AG. Over 300 leading banks throughout the world are already successfully working with our solutions.

Software AG is headquartered in Darmstadt, near Germany's financial capital, Frankfurt. Take advantage of having a partner where you need it and the benefits this provides: easy to reach, close personal contacts and short distances—all this mean faster business and approval processes. And make the most of the professional know-how our highly-specialized consultants have to offer.

When completing any contract, we see ourselves as a qualified, reliable and, above all, fair partner. Compare the services we offer with the ones available from your current IT service provider and see how you can reduce the costs of your IT projects. We are confident we can offer you excellent value for money.



Requirements of the de Larosière Report

Software AG's 4,000 global customers use our software to improve business processes and drive an agile IT infrastructure. Our customers' goals are to reduce costs and increase flexibility and efficiency. We help them do this by optimizing and governing their operations and aligning IT with the business goals.

Our leading Business Infrastructure Software portfolio is used for data and system integration and modernization. It fosters new levels of IT agility through SOA and allows the rapid creation of new business processes with BPM.

Our 40-year history of success ensures our customers have a reliable platform for driving future business results – faster.

Software AG – Get There Faster.

To find the Software AG office nearest you, please visit www.softwareag.com

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