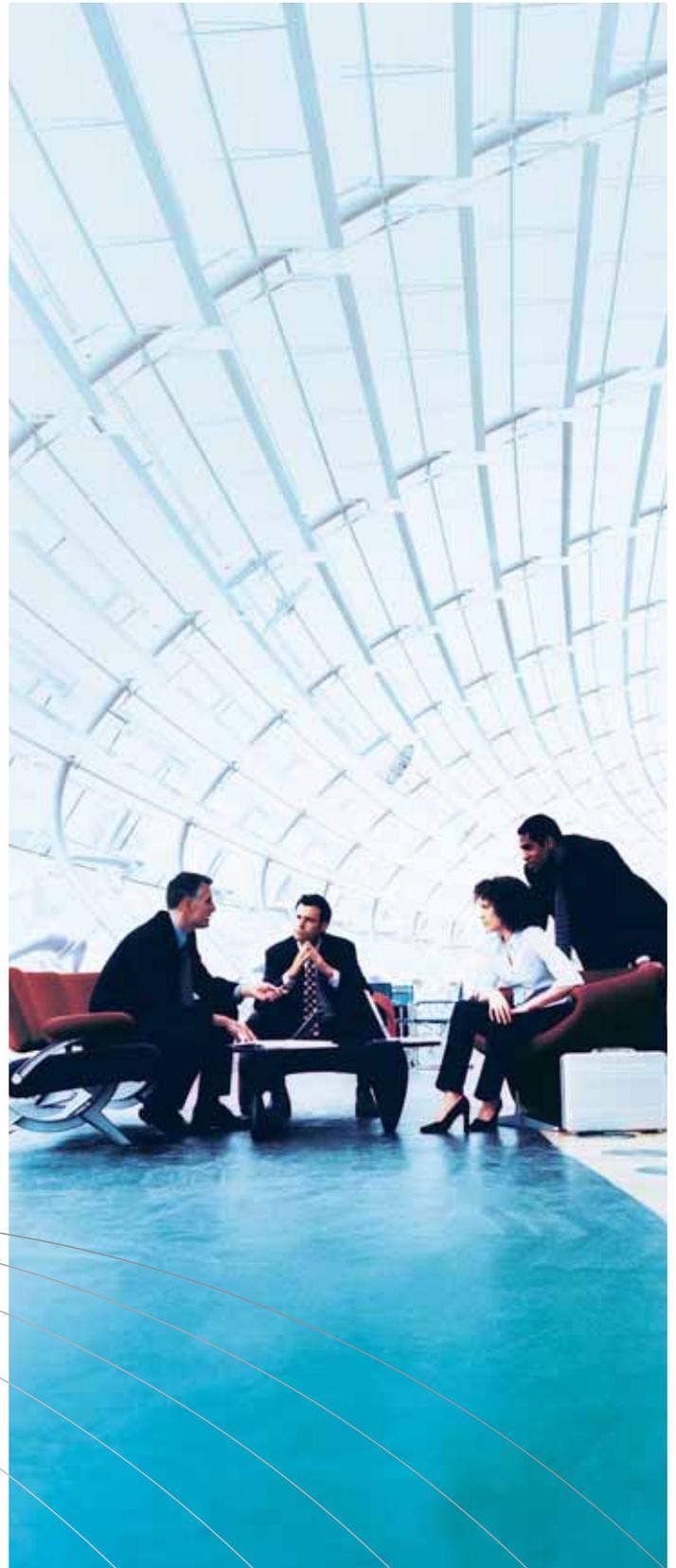
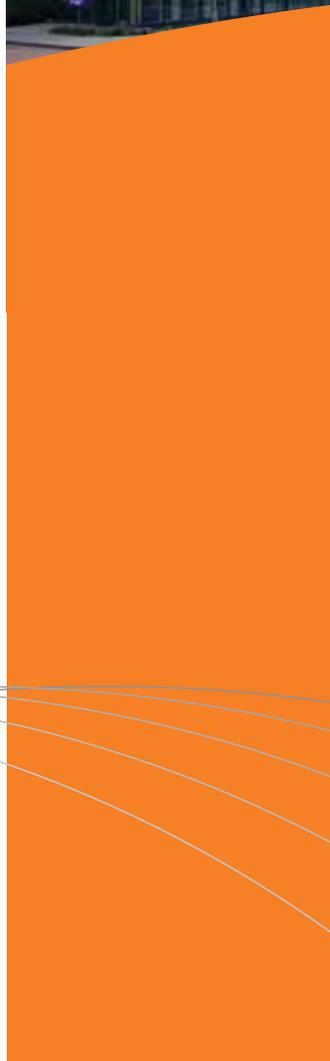




Partnering financial institutions  
worldwide through providing  
innovative, channel banking solutions



CR2 has been providing innovative channel banking solutions to financial institutions worldwide since 1985. Working in over 70 countries, our BankWorld product suite empowers large global financial institutions as well as small to medium sized retail banks and building societies.

With a dedicated team of banking professionals, we work with over 100 financial organisations, developing and implementing channel banking solutions that enhance the services the financial community can offer customers.

We deliver an integrated innovative channel management platform, with delivery channels, that facilitates a single view of the client relationship. This enables clients to transact securely, seamlessly and conveniently across multiple back office hosts.

Our clients benefit by offering consistently high quality technology-enabled services to their customers through all channels while reducing their operating costs. By developing a single consolidated view of each customer relationship, our clients rapidly deploy new services and products across all channels to meet the changing needs of customers.

# Optimise the competitive advantage technology delivers

## FACTS

- » Global Internet banking growth trebled from 1997 to 2001 and continues to grow.
- » 1.52 billion global mobile users growing to 1.8 billion by 2007.<sup>1</sup>
- » 63% of customer interaction is carried out on the ATM.<sup>2</sup>



As technology becomes more accessible it is changing how financial institutions, large and small, meet the service needs of their customers. New and emerging technologies means that customers expect more direct and instant access to their finances.

Technology enhanced services provide a key competitive advantage to financial institutions as they enable the institution to maintain a multi-layered relationship with their customers. The challenge for financial institutions is to deliver consistent service standards across all points of contact, from the branch to remote access via banking kiosks, mobile phones, cards or the Internet.

The management of new technology is critical to the long term development of modern financial organisations. Effective solutions offer many benefits for the organisation as well as the customer. The risk of escalating costs are reduced as technology driven operational efficiencies result in improved self service, increased integration and the centralisation of operations.

CR2 develops innovative software solutions which harness new and emerging technologies to optimise the service financial institutions can offer their customers. Our years of experience in designing, delivering and implementing global banking solutions gives us the in-depth understanding of the challenges facing the financial community.

CR2's solutions are designed to operate effectively with legacy systems. This enables our clients to build on their existing platforms and minimise the costs and risks associated with upgrading.

We have a proven track record in providing the specialist services that deliver long term competitive advantages.

<sup>1</sup> Source: Global Mobile Statistics & Yankee Group.

<sup>2</sup> Source: Celent Communications.

# Channel management puts you in control



## FACTS

- » 80% of major banks worldwide are currently engaged in or planning channel integration projects.
- » Multi-channel integration delivers 10 – 25% IT and operational cost savings per annum.<sup>3</sup>

<sup>3</sup> Source: Celent Communications.

Channel management enables financial organisations to deliver seamless, consistent, personalised banking services to customers. It is the single most effective means of reducing costs, increasing customer loyalty, driving product sales and developing a single view of customer accounts available to modern banking organisations.

As the points of contact between financial institutions and customers continue to evolve, customers demand increasingly sophisticated responses from their banks. With an increasingly diverse range of channels and financial instruments to work with, greater opportunities now exist for financial institutions to use technology to develop stronger relationships with their customers.

### Optimise CRM

Channel management enables the development of targeted marketing programmes by using information effectively to identify current and emerging customer needs.

Increasingly, long term relationships with banking customers are built on a multi-faceted approach. Financial institutions that anticipate and offer customers multiple points of access and a range of services that respond immediately to their unique requirements gain real competitive advantages.

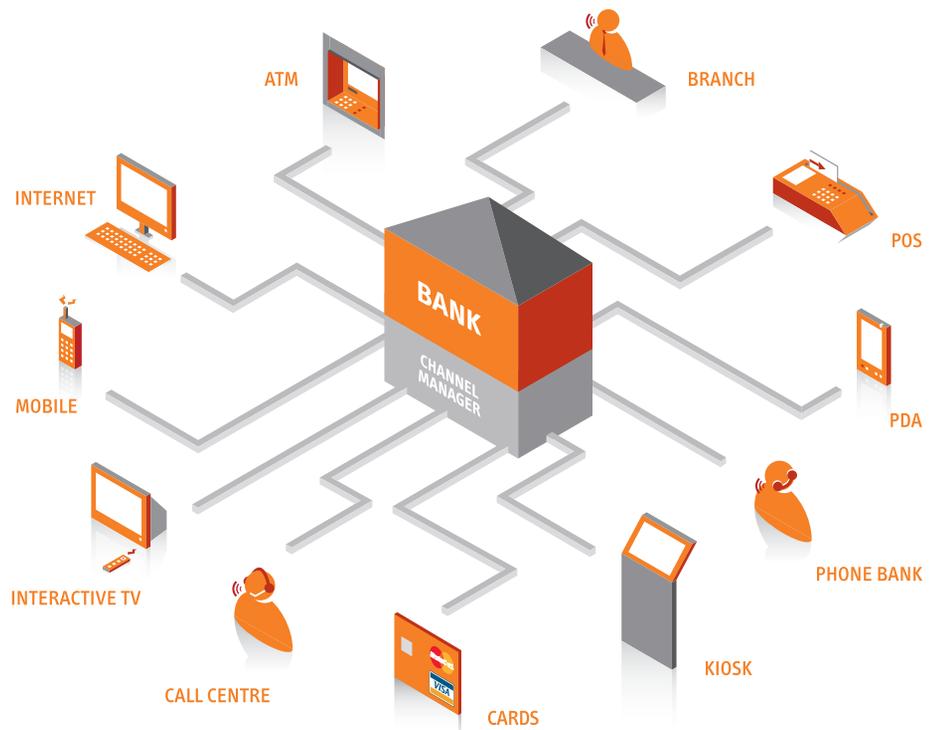
An integrated, cross channel management system means financial organisations can develop a 'whole view' of each customer, meeting and anticipating their financial needs.

In addition, our solutions deliver true CRM to the customer as they bank, with tailored language, branding, services and marketing, based on their profile.

At CR2, our channel management solution delivers a modern services-based platform based on highly scalable middleware with pre-built intelligent banking logic and open multi-channel and multi-host integration points.

### A proven track record

CR2 is a proven developer of innovative and robust solutions for retail, private and corporate banking. The range and speed-to-market of our products enables our clients to proactively manage their channel marketing mix. We have invested heavily in our product, developing modular and integrated solutions that optimise the results for our clients. Through its products, BankWorld and CardWorld, CR2 offers modular and integrated solutions with maximum adaptability across a range of platforms and banking environments. We have the skills and expertise to deliver industry leading solutions that put you and your customers in control.



#### Insight and innovation

CR2 has scalable, flexible and innovative solutions. Working with clients worldwide, we have developed an in-depth knowledge of local and international banking practices. We respond by providing multi-currency and multi-lingual enabled products which offer the flexibility and portability that global and local banking demands.

Our customer focused approach guarantees the smooth and timely integration of CR2 products. We work closely with our clients, identifying the most effective solution for their immediate and future requirements. We develop future proof solutions that can be adapted as financial institutions' requirements evolve.

CR2's modular approach offers clients the opportunity to upgrade their systems using our tailored packages to respond quickly and effectively to changing customer demands.

CR2 has fully integrated the card channels with modern, innovative technology enabled channels. As a result we are the only company that delivers a fully integrated service to clients in a shared platform that includes debit cards, ATM facilities, Internet and mobile access in addition to traditional branch based services.

CR2's packaged solutions seamlessly integrate with the world's leading back-office systems and eliminate the need for lengthy, costly development, testing and commissioning processes. With our applications, our clients develop critical competitive advantages as they are faster to market, offering their customers new banking products and services as part of an integrated, secure service delivered across multiple channels.

With in-built flexibility, CR2's solutions provide our clients with the ability to change and adapt quickly, reacting faster than the competition to ever changing market demands.

# Meeting the needs of your customers

CR2 operations continue to lead the development of integrated financial services. We currently power 25% of all ATMs in the Middle East and Africa and have pioneered and implemented the first ATMs in a number of countries. We have also provided the software infrastructure for several national switches and have worked with financial institutions of all sizes to identify and implement the optimum solution to meet their needs.

The CR2 approach provides the infrastructure and flexibility that drive services standards forward. We enable financial institutions to implement modular and scalable solutions for the customer for today and the future. Our range of innovative channel banking products allow financial institutions offer customers the most appropriate solutions now, with the ability to develop more complex service offerings at a later stage. This integrated approach enables financial institutions to develop a comprehensive solution that can be implemented on a phased basis.

## **Innovative secure solutions**

Our commitment to delivering innovative secure solutions means we invest in research and development programmes that optimise current services while anticipating new requirements.

Across our solution range, we provide:

- » Leading edge technology
- » Proven technological infrastructures
- » Portability across a variety of platforms
- » Fully tested products
- » EMV and 3DES compliance
- » Multi-lingual and multi-currency solutions
- » Personalised services.

## **Customer focused solutions**

Our range of solutions enables your organisation to offer consistent, quality service to your customers. We achieve this by ensuring all solutions provide:

- » Consolidated view – consistent, real-time view of customer transaction information across all channels
- » 24 x 7 – round the clock support for all banking channels
- » Flexible – our flexible solutions integrate with multiple back office systems and processes
- » Scalable – robust and fully-scalable to handle high transaction volumes and growth in operations
- » Secure – layered security systems to enforce limits, ensure security, confidentiality and no-repudiation
- » Modular – component design enabled tailored solutions that are open, portable and modular
- » Highly configurable – new transaction types and associated business rules can be configured to bring new products and services to market quickly.



## **FACT**

» 78% of leading banks state that multi-channel management is one of their top priorities over the next 12 months.<sup>4</sup>

<sup>4</sup> Source: CR2 survey.





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