



Channel Banking Innovation

The growth of Internet banking

The number of people using Internet banking is growing rapidly throughout the world. European Internet banking usage, currently at 32%, is expected to be at 50% by 2007. In South Africa, 32% of the population is already using Internet banking and in North Africa, the growth of GPRS, which allows the exchange of information across mobile phone networks, is expected to drive growth in Internet banking.

This significant increase is due to the cost effective means of promoting customer loyalty and profitability that Internet banking provides. It reduces bank's processing costs, grows the customer base and increases product sales. At the same time Internet banking provides bank customers (both corporate and retail) with the freedom to organise their finances at a time that suits them.

BankWorld Internet solutions

- BankWorld Internet Retail
- BankWorld Internet Retail plus
- BankWorld Internet Business
- BankWorld Internet Corporate
- BankWorld Internet Trade Finance
- BankWorld Internet Investment
- BankWorld Support Centre

BankWorld Internet

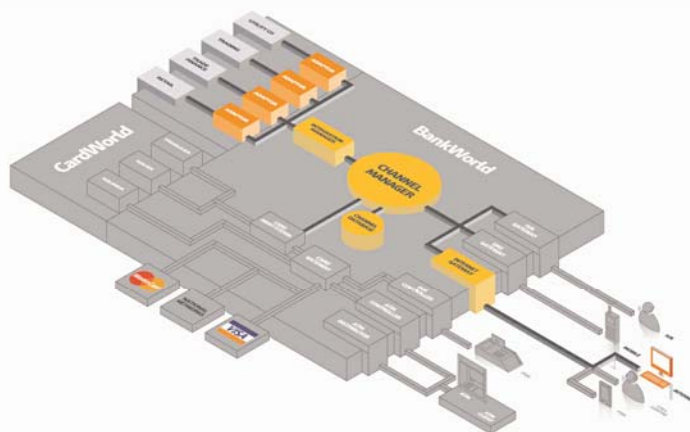
BankWorld Internet has been developed in conjunction with CR2's many customers around the world. It is extremely secure and is a proven and reliable solution having been in use by customers since 2000.

BankWorld Internet presents your bank staff and your customers with a single view across all an individual's or company's accounts. This is ideal for both the customer, who can view all his account information on one screen, as well as your staff. Your employees can see the same information as the customer, without having to log into different systems. Queries can therefore be answered rapidly, giving the customer a quick response and allowing your staff to assist other customers.

Using standard web tools, BankWorld Internet's web pages can be customised to match the bank's own brand and to suit as many different customer group profiles as needed - for example, retail, corporate or high net worth. Branding can be created and updated easily (without the need for CR2 involvement), enabling banks to maintain total control of their solution and minimise cost of ownership.

BankWorld Internet offers banks applications that are:

- **Cost-effective**
BankWorld Internet uses open systems that reduce integration and maintenance expenses.
- **Low risk**
BankWorld Internet has live deployments in many countries in Europe, the Middle East and Asia. It is currently implemented together with many of the leading back office systems such as Misys Equation and BankMaster, and i-flex.
- **Multi-institution**
BankWorld Internet can be shared for example between partner banks thus enabling banks to earn additional revenue. Banks can also run multiple systems, for example Retail and Corporate banking from the one system.
- **Secure**
BankWorld Internet incorporates industry strong encryption to ensure highly sensitive information is kept private and that customers have total confidence when banking online. Eg tokens, digital certificates
- **Scalable**
By simply adding to or upgrading the existing hardware, BankWorld Internet can accommodate expected increased demand for the bank's online services. BankWorld has been thoroughly tested and can support in excess of 1 million users carrying out a combination of simultaneous, but varied, transaction activities.
- **Easy to use**
Customers bank online via the web link provided by the bank. There is no software to download, and no training is necessary.
- **Customer centric**
It is extremely easy to customise your Internet banking websites by customer type (eg. investment, corporate or trade finance). The colours, branding and services are all easily modified by the bank to address specific customer requirements.
- **Multi-lingual**
Customers can interact with the bank in their own language.
- **Flexible**
BankWorld Internet is highly customisable to meet current and future bank requirements, as well as the ever changing customer demands. A number of different modules are available to meet your specific bank needs.



Security

Up to 44% of online consumers don't use Internet banking because of security concerns. BankWorld Internet is built on a foundation of industry strong security framework ensuring that all communications over the Internet are kept private between the bank and the customer. Some of CR2's customers have transactions of over \$1 million carried out through their BankWorld Internet solution by using additional security options eg digital certs.

Authentication

A number of authentication mechanisms are supported by BankWorld Internet giving the bank the opportunity to choose the option that best suits its clients. Options include

- Biometric
- User name and pass phrase
- Posting pass phrases
- Digital certificates
- External authentication

BankWorld Internet can be integrated as part of a complete Channel Management solution including:

- BankWorld POS
- BankWorld ATM
- BankWorld SMS
- BankWorld IVR
- BankWorld Kiosk

Solutions

BankWorld Internet consists of a number of products that work together to deliver a comprehensive integrated online solution, or independently to suit specific bank business requirements.

• Retail banking

BankWorld Internet Retail is the low-risk entry to offering customers banking services online while delivering greatest control, return and cost savings.

BankWorld Internet Retail Plus extends retail banking services offered online to satisfy the demands of the Internet savvy customers.

• Business banking

BankWorld Internet Business provides bank's SME clients with a secure means to manage all their business finances with the speed, efficiency and convenience modern business managers demand. It empowers them to stay connected, and communicate with the bank in real time to reduce processing time and improve efficiency and accuracy for both bank and clients.

• Corporate banking

BankWorld Internet Corporate provides the platform for banks to deliver fully functional services to their corporate customer base. Its rich functionality allows companies to manage their cash with extreme flexibility and efficiency.

• Trade finance

BankWorld Internet Trade Finance provides customers with efficient management and tracking of trade finance instruments online and with maximum convenience. The online trade finance portfolio management significantly reduces the long paper trail, enhances the usage of credit lines and improves customer management of funds.

• Investment banking

BankWorld Internet Investment offers modern investors the right tools to react to market swings and be in a position to materialise on opportunities and avoid market pitfalls. BankWorld Internet Investment comes with a comprehensive set of investment tools and portfolio management. It can be used by both investors and brokers, and allows internal brokers to respond to their urgent enquiries.

• Customer Support Centre

BankWorld Support Centre allows customer support representatives track, pinpoint and resolve customer enquiries online, and conduct a number of services on customers' behalf. It provides them with complete customer details on just one screen. Whether a customer telephones, emails, or requests assistance from within an active Internet banking session, BankWorld Support Centre provides representatives with the customer information required to optimally resolving customer enquiries.