




SUNGARD AMBIT

Commercial Banking



**Back-Office Transaction Processing,
Multi-Channel Delivery, Trade
Finance, Treasury, Card
Management and Payments**

As consumer spending on debit and credit cards increases across the globe, commercial banks are under enormous pressure to produce immediate and evident profits from card operations. For card issuers, the challenge is increasing profitability of current operations and differentiating corporate card solutions in a crowded market.

At SunGard, we're thinking forward to find new ways to solve these challenges. SunGard Ambit provides solutions that help our banking customers to deliver a broad range of products and services for commercial banking – including back-office transaction processing, multi-channel delivery, trade finance, treasury, card management and payments.

Our commercial banking solutions help banks to leverage distribution channels, increase their share of the customer's wallet, improve customer loyalty and retention and maximize customer lifetime value. We also help them to understand customer, product and channel profitability, enter new markets efficiently and launch products and services quickly to capitalize on new opportunities. In addition, we deliver flexible and innovative solutions for treasury and liquidity management.

Supporting international banking requirements, our solutions provide straight-through transaction processing, centralized common services, work-flow driven business processing and an enterprise-wide customer data repository.

“IMPLEMENTING A CORE BANKING SYSTEM IS ...
LIKE A HEART OPERATION...YOU HAVE TO BE REALLY
VERY, VERY CAREFUL AND BET ON YOUR PARTNER...
SUNGARD IS THE KIND OF PARTNER WE NEED.”

PETER WEISS, HEAD OF GROUP IT
ERSTE BANK

SunGard's Ambit helps more than 800 banks in 70 countries, including 41 of the world's top 50 banks, achieve their unique business strategies. Each customer varies in size and complexity, but all share a common expectation of excellence, innovation and proven delivery. SunGard is the technology partner that these successful and sophisticated institutions trust.

CORE BANKING

In today's competitive commercial banking industry, banks must ensure their core infrastructure provides the flexibility to readily respond to market changes and customer demands.

To compete, banks need the agility to quickly introduce new products, integrate disjointed enterprise data silos and consolidate departmental applications. As globalization, cross-border consolidations and acquisitions continue, the need for scalability, diversification and differentiation will only continue.

Core banking transformation is one of the most daunting challenges a bank can face. Whether your bank is contemplating a 'rip and replace', an implementation of a 'bank-in-a-box' or a more selective replacement of critical components, SunGard can help.

SunGard Ambit serves the commercial banking, treasury and trade requirements of banks worldwide. These banks rely on SunGard for straight-through transaction processing, across front-to-back-office operations, with on-line real-time processing capabilities. Supporting multi-currency, multilanguage international banking requirements, Ambit Core Banking is SWIFT and SEPA compliant.

Each module or application utilizes a common set of enterprise-wide customer definition and product parameters to ensure the seamless integration of your customer activities and processes. Each module also supports the entire life cycle of a product with comprehensive enterprise integration across customers, product, risk and accounting control.

CUSTOMER RELATIONSHIP MANAGEMENT

Rapidly changing customer demographics, sophisticated business needs and margin pressures in an industry characterized by increased regulation, globalization and continuous M&A



activity are forcing banks to improve their operations and rethink their customer acquisition and retention strategies. Selling increasingly commoditized products and outward-bound, document-based transaction processing at customer touch points is simply not enough to compete effectively.

To attract and retain profitable customers you must deepen your customer relationships and enrich the customer experience. This means offering a complete range of integrated banking services and channels, from branch networks and call centres to ATMs, internet and mobile banking. It also means providing the right products, services and channels to your customers. All of that requires the ability to analyze disparate customer data, identify opportunities and launch customer programs that are targeted to suit your customer's banking needs.

SunGard can help. SunGard Ambit helps banks to deploy the most appropriate business services across multiple channels for their customers. With a single view of the customer across the enterprise, SunGard Ambit facilitates integrated customer communications and marketing campaigns driven by user-configurable business process flows and rules. Developed on SOA and BPM principles, Ambit Customer Service Manager helps enable the smooth transition of customer service from sales to origination and fulfillment.

RELATIONSHIP MANAGEMENT

Today, your customers have more options of where to bank than ever before. To keep these customers, competitive pricing is the norm for many banks.

With shrinking margins and slowing loan growth, forward-thinking banks are focusing on expanding relationships with their highest value customers and renegotiating or minimizing relationships that erode profitability.

SunGard can help. SunGard Ambit Relationship Management helps loan officers price new or existing business profitably. With a clear view of the customer's complete banking business, loan and credit officers can gain a better understanding of the impact of that business on the entire customer relationship, facilitating better business decisions. Instead of simply pricing to market, you can use risk-based pricing to gain profitable market share and make strategic lending decisions that result in the highest long-term value for you and your customer.

CARD MANAGEMENT

As spending on debit and credit cards increases across the globe, commercial banks are under enormous pressure to produce immediate and evident profits from card operations. For new card issuers, the challenge is differentiating corporate card products in a crowded market.

SunGard can help. SunGard Ambit provides a card and payment solution that supports the major card payment networks. Ambit Card Management provides secure transaction authorizations, dispute and chargeback management, merchant account management and payments and collections management.

We can help you to increase revenues and reduce operating expenses through

"...THE OPPORTUNITY COST OF ANY PROJECT DELAY CAN EASILY ERODE THE BENEFITS OF AN OTHERWISE COMPETITIVE FINANCIAL PROPOSITION. THAT IS WHY IT IS IMPORTANT THAT WE HAVE A SOLUTION PARTNER WHO CAN DELIVER ON ITS PROMISES."

TRINH VAN TUAN, CHAIRMAN
VIETNAM INTERNATIONAL BANK

a customer-centric approach that provides you with a powerful marketing strategy and competitive edge.

TREASURY MANAGEMENT

The passing of each new regulation – Basel II, Sarbanes Oxley, MiFID – and the effects of increased competition have meant a greater focus on the accounting and management of investments in both the public and private sectors.

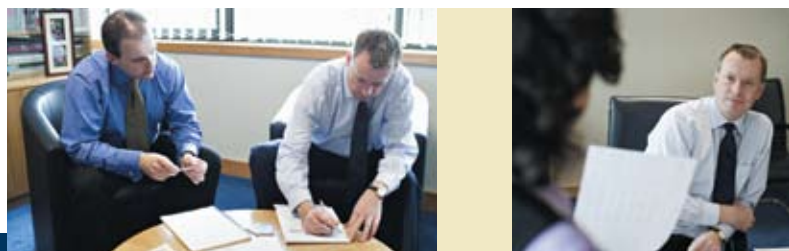
Forward-thinking commercial banks are offering their customers control and visibility over liquidity management, Nostro/Vostro, full accounting operations, investments, instrument coverage, portfolio management, collateral tracking, custodial reconciliation and standards and reporting.

SunGard can help. SunGard Ambit Treasury Management provides powerful treasury, risk and cash management functionality with fully integrated accounting capabilities and seamless STP from the front to the back-office.

This solution consolidates disparate data sources onto a single, customizable desktop for a real-time snapshot of global risk and cash positions. It offers automation and workflow with sophisticated analysis and best-practice methodologies for managing market risk. Instrument coverage is broad and includes derivatives and equities.

LIQUIDITY MANAGEMENT

Real time visibility to cash is becoming ever more important, from both a regulatory and bottom-line perspective. Borrowing funds in a costly intra-day liquidity market and the lost opportunity costs on uninvested surplus cash lead to inefficiencies and erode profits.





With new industry infrastructure such as Target2 and SEPA, as well as CLS and SWIFTNet, commercial banks must manage liquidity more effectively. Increased regulatory pressures from Basel II and Sarbanes Oxley demand a real-time, global view of your operations.

SunGard can help. SunGard Ambit brings the efficiency of the back-office to the front-office, offering up-to-the-minute positions on both cash and collateral. Via a unique process that reconciles data at each stage of a transaction's lifecycle, our Liquidity Manager provides real-time position information on balance and transaction reporting, as well as a full view of what's settled and what's not. We leverage the increasing availability of real-time information to benefit your business.

MESSAGING


Industry initiatives such as SEPA, Target2 and the evolution of SWIFTNet are causing banks to reevaluate the way they connect systems within their firewall to the ecosystem of trading partners, customers, and market infrastructures outside the firewall. As new message

standards and new networks and infrastructures continue to evolve, banks who can add additional formats and integrate new networks and systems will gain a "first mover" advantage.

SunGard can help. SunGard Ambit works with banks to take advantage of their existing infrastructures and comply with future industry developments such as SEPA. Ambit Messaging enables banks to connect to a range of market infrastructures, including SWIFTNet (FIN, FileAct, InterAct), Central Banks, ACH and local clearing networks. The solution combines traditional high performance infrastructure gateway capabilities such as queue management, STP, message routing, translation, and formatting with an unparalleled component-based architecture.

PAYMENTS

Initiatives such as SEPA, Target2, real-time liquidity management, SWIFTNet services and connectivity are creating a complex payments landscape that is becoming increasingly difficult to navigate. Banks are challenged with maintaining



a competitive advantage in a world of reduced payment margins, increased transaction complexity, changing standards and increased regulation.

SunGard can help. SunGard Ambit provides consolidated Payments Processing on a central platform, helping financial institutions achieve higher straight-through processing levels, real-time visibility and reduced costs. We provide the basic ingredients for SEPA compliance.

We also help to pave the way for the consolidation of payment streams into a single platform, as well as the delivery of value-added services including invoicing, remittance advice handling and reconciliation services. Consolidation into an adaptable central SEPA payments platform not only brings efficiency gains, but also high STP levels and end-to-end enterprise wide transparency.

RECONCILIATION

Industry initiatives are shortening settlement windows and heightening risk exposure and regulatory controls. For commercial banks the need to perform pre- and post-settlement reconciliation, text matching for confirmations and intra-day advices and



financial matching for cash and post-trade securities items is paramount.

SunGard can help. SunGard Ambit provides an enterprise-capable reconciliation system that consolidates the reconciliation and exception management process across multiple, disparate lines of business and products/instruments on a single platform. Enterprise-wide standard processes and metrics result in increased control and consistently high quality customer delivery.

Our solution implements control processes across the transaction management organization, helping you to comply with regulatory requirements.



REPORT & DOCUMENT ARCHIVING

Increased regulation is changing the way banks maintain and store report and document based information. Today, many banks maintain their reports and documents from transaction processing systems across the enterprise to help control, manage, and support key functions. While these reports and documents are difficult to manage and use, the information they hold is so powerful that significant resources are often devoted to their manual analysis.

Many banks also output and distribute this information on paper or on traditional COLD (Computer Output to Laser Disk) solutions which simply indexes and stores reports electronically. Neither approach allows information to be intelligently queried to obtain the real answer that management and/or the customers require.

SunGard can help. SunGard Ambit helps our customers improve their reporting capabilities and access, and reduce the operating and environmental costs associated with paper reports. Ambit Report and Document Archiving enables our banking customers to transform their paper reporting from an offline, static media into a dynamic, intelligent data source with archiving capabilities.

ENTERPRISE INFRASTRUCTURE

Forward-thinking banks need a solid technology infrastructure that can be modified at speed. Flexibility is key and the ability to build new applications from existing business components is a good way to maximize technology ROI. Integrating business processes can unlock residual business potential from existing technology investments, without taking a long time. All of this provides the business with faster tools and new ways to monitor business activities. SunGard can help you to make this happen.

SunGard's Infinity is our technology strategy. It has come about because over the past 25 years we have acquired a vast array of software offerings (just like many of our customers) and now we are discovering sustainable ways to get them to work together.

Infinity is made up of a Registry of software components, Service Oriented Architecture Governance through our Common Services Architecture, Business Process Management, support and quality assurance through our Center of Excellence and Software as a Service (SaaS) Delivery.

SunGard's Ambit uses Infinity to meet the rapid and ever-changing demands of the global banking industry.

About SunGard

With annual revenue of \$5 billion, SunGard is a global leader in software and processing solutions for financial services, higher education and the public sector. SunGard also helps information-dependent enterprises of all types to ensure the continuity of their business. SunGard serves more than 25,000 customers in more than 50 countries, including the world's 50 largest financial services companies.

SunGard's solutions for banking are used by more than 800 banks in 70 countries including 41 of the world's top 50 banks. SunGard provides a comprehensive core banking solution and best-of-breed point solutions for retail, commercial and private banking, straight-through enterprise processing, treasury management, finance, risk and compliance, including APSYS, BancWare, STeP and System Access.

www.sungard.com/ambit

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