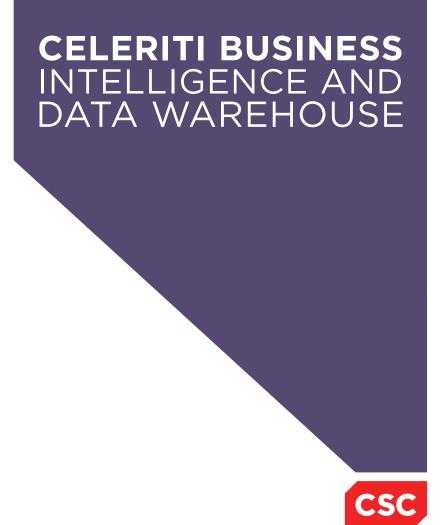


GAIN A BETTER VIEW OF ENTERPRISE DATA

The next wave of intelligence and analytics represents a major paradigm shift wherein data is used to proactively drive the business. Banks must consolidate data at the enterprise level, a challenge for those running siloed legacy systems. A centralized data warehouse lets a bank access a large store of transaction information for improved risk management, strategic planning and better understanding of the customer.

Celeriti's Business Intelligence and Data Warehouse components centralize data extracted from all five core Celeriti products — Customer, Loans, Deposits, Cards and Merchant — and across the enterprise. Built on an IFX-standard object model, these components create a large store of transaction information that banks can use to better understand their customer needs, relationships and behavior, and for multiple purposes, including marketing, sales, risk management and fraud prevention.





AT A GLANCE

- View consolidated enterprise data for better decision making
- Enhance customer insights and cross-selling potential
- Improve risk management and strategic planning
- Enable end-user reporting

GAIN PERSPECTIVE AND RESPOND FASTER

With Celeriti Business Intelligence and Data Warehouse, you can aggregate customer, deposits and loans transactions in an enterprise warehouse for improved analysis. Analytics, dashboards and key performance indicators help you identify business trends and risks and act on them in a timely manner.

Make Better Decisions with Centralized Data. A

multipurpose data warehouse supports one version of the truth across all applications, channels, and even third-party solutions for more informed, accurate decision making. This consolidated view sharpens your customer insights while allowing greater visibility into the bank's product portfolio. Multidimensional customer views and information are available from all data and transactions spanning all lines of business, in real time.

Manage Risk and Ease Compliance. Business intelligence and analytics enable real-time risk and liquidity management while improving fraud

identification and prevention. Higher quality, more consistent data also eases the burden of complying with quickly changing regulations.

Create More Sales Opportunities. Better information on customer needs, relationships and behavior helps to increase cross-selling potential and product penetration per customer, and supports selling through 24x7 channels with immediate creation of tailored bundled offerings. Banks also can assess customer profitability more accurately and provide targeted offerings for high-value customers.

Improve Efficiency. Celeriti Business Intelligence provides timely, consistent data to help track key performance indicators and improve operational efficiency. The system uses service-oriented architecture (SOA) to manage appropriate access so end users can conduct their own queries without burdening IT staff.

PROGRESSIVE MODERNIZATION: QUICK RETURNS WITH LOWER RISKS

Existing customers of Hogan® Systems and CAMS® may implement the Celeriti Business Intelligence and Data Warehouse and other new Celeriti capabilities as separate components under CSC's innovative progressive modernization approach. With progressive modernization, banks can take incremental steps toward core transformation based on their own time frames and business priorities to create immediate value while reducing risks.

CSC's progressive modernization provides an agile, sustainable IT environment through simplification and standardization. It supports:

- Localized change
- Plug-and-play addition of new capabilities
- Leverage of existing assets
- Standardized processes
- · Separation of data and processes
- Improved data quality
- · Reduced testing time
- Freeing of resources and funds for strategic IT programs
- Improved agility and responsiveness in an increasingly complex environment.

Depending on your business requirements, you may need one or all of these other Celeriti components:

- SOA Business Processes and Web Services
- Business Process Management and Business Rules Management Systems
- Web Portal
- Distributed Platform Architecture
- And more.

For more information on CSC's Celeriti applications, components and progressive modernization, visit csc.com/celeriti, call 1.800.345.7672 (1.469.499.9981 outside the U.S.) or email inforequests@csc.com.

