

***Metasoft Ltd.***

**Advertising of release  
of the retail banking system  
of new generation  
MS-Retail.**

Kyiv -2007

The Company Metasoft Ltd and partners have the honor to present the advanced retail banking system “MS-Retail”, based on the state-of-the-art information standards and world leading trends of the bank technologies development.

The major premises for creation of system of new generation are as follows:

1. The banking market has no modern systems capable of serving millions clients and millions of financial transactions per day for acceptable price. As a rule, these are the systems being 15 – 20 years old, using out-of-date IT platforms. The high productivity of such systems is gained by long prices for expensive server complexes. The natural constraints of the out-of-date platforms make it impossible to modify them promptly, thus depriving their owners of the competitive advantage.
2. The trends of centralization of banking management. The demand for supervisory control of financial flows and financial transactions from the integrated decisive centre. The demand for creation of integrated profitability centre. (what good is it? – see below: the change of roles; operational parameters control of the whole system from the integrated centre; the staff reduction of skilled specialists at regional level; the clarity of management; the integrated technology of operation and accounting policy, capable of changing immediately by central services).
3. The appearance of industrial IT platforms (J2EE + IBM Blade Centres, IBM Clusters), providing centralized storage and processing of information at integrated centre (processing centre) for the price, being affordable for not only TOP banks, but also for medium banks.
4. The continuous development and up-tempo creation of communication infrastructure of the world (Fiber-Optic networks, Radio-Relay Transfer, Pre-WiMax, WiMax, WiFi networks, Wireline networks, GPRS), allowing the considerable part of the world population to get access to the information space (Internet). Thus enabling the banks, using our system, to bring the banking products and services to each office and in time – to each family, without construction of cost-based network of regional branches and departments.

The consolidation of experience and resources of Metasoft Ltd and the partners, the first having the long-term successful experience in creation of full-function banking systems, retail banking systems and card processing,

the partners are the market leaders for the cryptographic protection products and key certification centres, used for protection of information of national importance, will allow to create the protected systems of remote client self-service, having provided the appropriate level of clients' authentication and protection of financial information in the public networks.

The created system lays emphasis on the remote self-service of millions clients, using their PC, mobile devices, ATM, information kiosks and other service lines. This approach gives prompt competitive advantage to medium and small banks. So, the banks create the virtual front-office and obtain access to those clients, having been inaccessible earlier due to the absence of developed branch infrastructure.

MS-Retail system provides around-the-clock service mode for millions of clients, carrying out millions of financial transactions per day. Such powerful transaction

machine may seem excessive for small banks. The multi-institutional system usage mode is offered for small banks, when several banks simultaneously use one installation. At that, each bank has access only to its own data. In this case both small banks and the banks, having just begun the active development of retail business, could lease the server group and the system services in the outsourcing mode (third party processing). The above mentioned allows to save considerable nonrecurring expenses on purchase of system, creation of own server complexes and qualified staff costs.

The System refers to the class of OSS (Operational Support Systems) and computerizes the operational, accounting and management activity of the bank according to the established business processes and accounting policy.

The formalized description of business processes, being reflected in the programme code and the testing system, is used at the heart of the banking software product as obligatory component. This is simultaneously developing system ("Business-processes" – "executable code" - "testing complex"), enabling to follow strictly the correspondence between software and changeable business-processes, and also to develop continuously the self-testing environment. The above mentioned simplifies the procedures of products modification and minimizes the risks, connected with so called system upgrades.

This approach and the unique system instruments of MS-Retail for original creation of new and modification of the existing banking products make it possible to minimize the average time of products introduction to one week. This is the distinctive advantage for the discontinuous banking market of Ukraine.

The development of the MS-Retail system is based on the industrial methodology of management of large software projects IBM Rational Unified Process and the corresponding modelling instruments of IBM Rational Rose. The system is created in accordance with the standard Java 2 Platform Enterprise Edition in realization of the Oracle Corporation. The licence owners of IBM products (DB2/WEB SPHERE) would be also supported by developers.

The created system assumes the presence of interfaces with external front-office systems, such as networks of informational kiosks, ATM networks, Internet banking system, mobile banking. At that the system suggests the presence of interfaces with internal analytic centres on the basis of the centralized Data Warehouse and with CRM systems. If the bank has not yet created Data Warehouse or CRM, the developers would suggest the most appropriate variant of partner products or their own implementation of this function.

Company OOO «Metasoft» in alliance with partners will not only set up and install the turnkey system, but also provide the data migration, offer the verified and effective business processes, intrabank accounting policy, provide the system maintenance.

Company OOO «Metasoft» in alliance with partners takes upon itself the work on building of complex system of defence for the offered solution.

We are intended towards massive delivery of authentication devices, digital signature and data cryptographic protection at the Internet channel.

We provide the passing of all licensing procedures at National Bank of Ukraine and State Service for Special Communication and Protection of Ukraine.

Nowadays company OOO «Metasoft» in alliance with partners is developing a project for one of the TOP-15 banks of Ukraine.

The additional information about the Companies can be found at the site of Metasoft Ltd - <http://www.metasoft.com.ua>

The additional information about the retail banking system MS-Retail, as well as the technical documentation, can be found at the site: <http://www.metasoft.com.ua>

Head-notes to the banking system of new generation-eng.

Brief description of retail banking system MS-Retail-eng.

Business architecture of retail banking system MS-Retail-eng.

Retail banking system MS-Retail. Technical functional specifications-eng. – on request.