

ENTERPRISE SOLUTIONS

FOR BANKING, CARDS, PAYMENTS AND LENDING
SURVEY THE RANGE OF POSSIBILITIES



CSC



SURVEY THE RANGE OF POSSIBILITIES

CHANGE IS ON THE HORIZON. BUT HOW WELL CAN YOU SEE THE PROMISES AND PITFALLS OF THE BUSINESS AND TECHNOLOGY LANDSCAPE? IS YOUR COMPANY TOO FOCUSED ON SHORT-TERM TACTICAL ADVANTAGE TO SEE THE EXPANSE OF CHALLENGES AND OPPORTUNITIES AHEAD?

Your customers are demanding more. They expect immediate service and they want financial products priced, bundled and personalised to their needs. At the same time, your organisation must focus on managing risk, reducing costs and doing business in a highly volatile regulatory environment.

Even your competitive landscape is changing. To grow revenues in this market, you must be able to quickly and effectively seize opportunities. And you need the flexibility to scale your enterprise up or down with the needs of your business.

CSC has a clear future vision for each segment of the industry, and we can develop a roadmap to modernise your company's IT environment and build a more agile enterprise. Drawing upon a network of leading alliance partners, we offer you a wide range of the most trusted business solutions in the industry, ranging from customer-centric delivery channel capabilities to back-end data analytics. Our robust service-oriented architecture simplifies assembly of solutions to meet your needs in a low-cost, on-demand IT environment.

Let CSC show you how to realise the possibilities.

ABOUT CSC

- Fortune 200 Company
- Thirty Five Years of Industry Experience
- Provides Business Solutions to:
 - More Than 25 of the Top Global Banks and Card Issuers
 - Three of the Top 10 U.S. Debit Card Issuers
 - Ten of the Top 25 Cheque Processors
- Processes 6 Million Loans, Contracts and Policies
- Delivers Credit and Identity Services to 20,000 Clients
- Provides Consulting Support to the World's Leading Financial Services Firms.

TAKE AN ENTERPRISE APPROACH TO YOUR BUSINESS

In this dynamic environment, you need relationships with people who understand your business and can deliver mission-critical solutions at any scale. Backed by a 35-year heritage in banking, cards, payments and lending, CSC can be your trusted advisor. We combine our deep industry experience with the perspectives of top industry experts and analysts to offer a full range of industry-focused business solutions, consulting and managed services.

Whether you're supporting growth initiatives, managing costs and risks, or trying to do all three, CSC's Enterprise Solutions for Banking, Cards, Payments and Lending enable you to survey the full range of possibilities.

Differentiate Your Company in the Marketplace

Enhance Your Customers' Experiences Anywhere, Anytime

Grow Revenues with Personalised Products and Service Bundles

Modernise and Rationalise Systems

Reduce Total Cost of Ownership

Improve Enterprise Intelligence and Decision-Making

A man in a dark suit, white shirt, and tie is standing in a field of tall, golden-brown grass. He is holding a newspaper and looking at it. The background is a clear blue sky. The image is partially obscured by a large, light blue geometric shape that frames the main headline.

GIVE YOUR CUSTOMERS CHOICES AND A DISTINCTIVE EXPERIENCE

DELIVER PRODUCTS, SERVICES AND INFORMATION ACROSS ANY CHANNEL

You can strengthen customer relationships by delivering innovative and distinctive products and services that cross the traditional boundaries of your organisation and give your customers anywhere, anytime access.

CSC provides end-to-end software that ensures you and your customers have a complete picture of their financial portfolio, accounts and history – at any given moment.

Our complete channel integration solution connects your sales and service, branch, teller, call center and customer self-service applications with your back-end systems for deposits, loans, cards and customer information. You can increase sales and services by understanding your customers' needs and delivering the right personalised and bundled products at the right time.

GAIN INSIGHT INTO CUSTOMER AND BUSINESS TRENDS

CSC can help expand your view of each customer and access the information you need for better decision making around products and services. Our solutions and consulting services can give you an expanded view of your customers across all channels and help you improve service and capitalise on opportunities for up-selling and cross-selling.



TRANSFORM YOUR BACK OFFICE

INCREASE FLEXIBILITY IN BANKING

CSC can help you create a more flexible back-office environment that lets you easily launch new bundled products and services across all delivery channels. Our banking software and services help you to integrate branch, call centre, ATM and Internet banking operations across a common platform. You can transform back-office efficiency and lower your total cost of ownership for technology and support.

INTEGRATE DEPOSIT, CARDS AND LENDING OPERATIONS

Customers expect seamless, real-time access to account information. With CSC's leading core systems for customer information, deposits, loans and cards, you can take a fully integrated approach to managing all types of accounts. Further, you can rely on CSC's proven systems to meet your processing deadlines and manage large volumes of transactions and data.

And using CSC's managed services, you can extend your operations with a full range of on-demand services including loan processing, asset-backed securitisation, debt protection and other banking and specialty insurance programs, collection and default management, credit services, and identity management.

BE INNOVATIVE IN CARDS & PAYMENTS

INTRODUCE NEW CARD PRODUCTS

CSC's industry-leading software manages all forms of credit, debit and prepaid cards, and helps you introduce products that truly differentiate your company in the market. We support global operations with multiple currencies, countries, languages and company hierarchies.

We give issuers and acquirers the power to bring debit, prepaid and credit card processing in-house to offer innovative products, gain agility and manage costs. And we help banks and cards processors create a robust, fully integrated processing environment across all deposit, loan and card accounts.

REVOLUTIONISE PAYMENT PROCESSING

CSC can help your organisation revolutionise your payment operations whether through establishing an automated clearinghouse processing environment, enabling mobile payments, or managing high-volume cheque image and remittance processing. CSC can help you tap into new sources of payment revenues with cost-effective solutions that scale based on your business needs.

To provide a secure, easy-to-use method for managing confidential account data, CSC offers just-in-time encryption/decryption and e-delivery. Your treasury department can securely deliver check images, lockbox data and associated reports over the Internet or on DVD or CD-ROM.

CENTRALISE RISK, FRAUD AND COMPLIANCE MANAGEMENT

By taking an enterprise approach, you can manage risks with a complete picture of all customer accounts, and you can detect fraud in real time across all payment instruments. CSC can help you create more effective risk, fraud and compliance management programs.

CSC offers a full range of credit services, from pre-screening and risk-assessment scoring to dynamic analysis of your entire portfolio. In addition to providing credit reports, employment reports and related products, CSC can also help you identify fraud and verify identities with a more effective, centralised approach. Through biometric signature verification, you can ensure a more secure signature environment while creating a straight-through process for origination and approval.

CSC can also help you comply with regulatory requirements such as FACTA Red Flag and OFAC. We actively define and review industry standards through organisations such as the PCI Security Standards Council, IFX Forum and EMVCo. We also work with Visa and MasterCard to keep your cards operations in compliance with new requirements.



UNLEASH AGILE TECHNOLOGY

SUPPORT AN OPEN, SERVICE-ORIENTED ARCHITECTURE

CSC not only provides business solutions, we also provide a technology blueprint for the future. CSC's open, service-oriented architecture assets make it easier for you to introduce new functionality, products and services, and allow you to support business process management at the enterprise level.

CSC uses IFX industry standards to help you seamlessly connect customers, prospects, businesses, providers and suppliers in a more flexible and low-cost IT environment.

GET PLATFORM FLEXIBILITY

CSC provides you with an increasing range of platform options including z/OS, z Linux, Linux, Unix, Windows or a hybrid of platforms. You'll be able to create a more agile systems environment, allowing you to choose new applications based on business needs such as speed to market, global expansion and cost of entry. In addition, CSC can help you match your platform selection to your unique needs for high availability, scalability, security and other factors.

LOWER COSTS WITH VIRTUALISATION

CSC can help you achieve significant savings through a virtual approach for mainframes, servers, desktops and storage. Not only can we help you consolidate your infrastructure, we can transform your desktop environment with thin-client devices that store information and applications securely on a centralised server.

Available for in-house deployment or as a managed service, CSC's virtualisation services help you lower support costs, meet Green IT objectives and enhance data security. You'll be able to apply the same level of operational controls used in your data center throughout your IT infrastructure.

ENSURE SECURITY AND BUSINESS CONTINUITY

We can help safeguard your company's and your customers' data with bundled security, identity and access management solutions, and we can support your operations with a full suite of business continuity services. We deliver seamless global service that's tailored to your needs and complies with industry standards. We help you better manage costs and risk mitigation by developing individual recovery strategies tied to specific risk profiles.



WORK WITH PEOPLE YOU CAN TRUST

LET US SUPPORT YOUR VISION

CSC understands your business needs and we have a well-defined vision for this industry. We can help you look beyond your immediate needs and develop a roadmap for your enterprise. Unlike other companies that offer consulting services, we can help you realise your vision by delivering a full range of application software, consulting and managed services. Our advice comes from real-world experiences with integrating systems, processing transactions and providing superior customer service.

FIND OUT WHAT'S POSSIBLE

You can count on CSC to support your business now and in the future. No business and technology solutions provider is more focused on banking, cards, payments and lending – or on ways to deliver innovative solutions to your customers and throughout your operations. Find out what's possible with CSC.

END-TO-END SOLUTIONS FOR YOUR ENTERPRISE SOFTWARE

- Retail and Commercial Banking
- Cards and Merchant Acquiring
- Payments
- Lending and Default Management
- Cheque Imaging and Delivery
- Remittance Processing.

CONSULTING

- Service-Oriented Architecture (SOA) Strategy
- Enterprise Resource Planning
- Enterprise Intelligence
- Business Transformation
- IT Modernisation
- Master Data Management
- Program Management and Governance.

APPLICATION SERVICES

- Enterprise Integration and Web Services
- Managed Network Services
- Accelerated Upgrades
- Maintenance and Development
- Independent Validation and Testing
- Performance Testing.

INFRASTRUCTURE SERVICES

- Managed Hosting
- Cloud Computing
- Desktop and Server Virtualisation
- Business Continuity Planning, Testing, Auditing and Certification
- Security.

MANAGED SERVICES

- Loan Servicing
- Backup Servicing
- Asset-Backed Securitisation
- Insurance Compliance Tracking
- Default Management
- Collections/Loss Mitigation
- Debt Protection
- Consumer Credit Data
- Identity Management and Theft Prevention
- Biometric Signature Verification.





Worldwide CSC Headquarters

Australia

26 Talavera Road
Macquarie Park, NSW 2113
Australia
+61 (02) 9034 3000

Europe, Middle East, Africa

Royal Pavilion
Wellesley Road
Aldershot, Hampshire GU11 1PZ
United Kingdom
+44 (0) 1252 534000

The Americas

3170 Fairview Park Drive
Falls Church, Virginia 22042
United States
+0 703 876 1000

Asia

139 Cecil Street
#06-00 Cecil House
Singapore 069539
Republic of Singapore
+65 6221 9095

About CSC

The mission of CSC is to be a global leader in providing technology-enabled business solutions and services.

With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations.

CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements.

For 50 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs.

The company trades on the New York Stock Exchange under the symbol "CSC."

For more information, visit the company's website at www.csc.com.au or email talk_to_us@csc.com.au

About CSC in Financial Services

CSC provides mission-critical business solutions, consulting and outsourcing services to leading financial services firms around the world.

We bring more choices to the industry. We help clients plan for business and technology change. We create software, tools and processes to address specific business needs, and we continually enhance those solutions by collaborating with an extensive network of client communities and technology partners.

Our global outsourcing operations give us real-world insight into business and IT processes that deliver the best results for our clients. More than 1,200 major banks, insurers, and investment management and securities firms rely on the experience, ingenuity and leadership of more than 10,000 CSC employees focused on financial services.

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