

CELERITI DEPOSITS STAY AHEAD OF THE PACK WITH AGILE BANKING TECHNOLOGY

CSC



STAY AHEAD OF THE PACK

ESTABLISH A CLEAR ADVANTAGE



- Support a Complete Range of Deposit Products
- Rapidly Create New Products Tailored to Customer Needs
- Rely on Robust Online, Real-Time Transaction Processing
- Define Pricing by Market Segment, Region or Relationship
- Standardize Business Processes and Simplify Data Integration



WILL YOU EMERGE AS A LEADER OR BE LEFT TRAILING THE PACK?

The business terrain for banking remains challenging. New sources of revenue are highly elusive, putting banks under unprecedented pressure to introduce innovative programs to grow deposits. In this competitive landscape, your organization must be agile enough to get to market quickly with products and services that anticipate your customers' evolving needs.

You need the flexibility to tailor product offerings and pricing to your targeted segments of the marketplace, with pricing tied specifically to a market, region, relationship or currency. At the same time, it's imperative to react swiftly to changing regulatory requirements, minimize operational costs, and rapidly accommodate growth through new market entry, mergers and acquisitions or international expansion.

COVER MORE GROUND WITH ONE INTEGRATED SYSTEM

CSC's Celeriti™ Deposits is an online, real-time transaction accounting engine designed to keep you ahead of the pack. Celeriti Deposits handles all types of consumer and commercial deposits including:

- Savings accounts
- Money market accounts
- Certificate of deposit accounts
- Retirement accounts
- Interest- and non-interest-bearing checking accounts
- Health savings accounts
- Club accounts.

Celeriti Deposits also allows cross-company, multinational and multicurrency processing, with enhanced support for requirements such as in-country processing. With one globally applicable code base, you can efficiently process all your deposit products on a single system — eliminating redundancy, reducing overhead and enabling seamless, efficient customer service.

With its advanced service-oriented architecture (SOA), Celeriti Deposits also allows you to quickly integrate multiple channels and launch new products and services that cross the traditional boundaries of your organization.

RAPIDLY CREATE A WIDER ARRAY OF PRODUCTS

Traditional product development strategies and broad customer segmentation are no longer sufficient for financial institutions wanting to increase market share. You need to expand your services and product portfolios to provide more sophisticated offerings tailored to specific customers, market segments or geographical regions. Timing is also critical, as both traditional competitors and new market entrants are waiting to seize any opportunity that you miss.

Celeriti Deposits accelerates new product introduction and improves flexibility. Its SOA design and business rules engine let you deliver and configure new products, features and pricing in real time. With the ability to express business logic as rules instead of application code, business users can revise rule sets, test products and get them to market much faster and at less cost.

PROVIDE A RICHER SET OF FEATURES

Multiple funds management options in Celeriti Deposits allow for more complex and varied products. Choices include sweeps to off-balance sheet investment products, dynamic funds transfer

between deposits and loan accounts, and complex commercial vehicles such as zero-balance and target-balance accounts.

Celeriti Deposits also provides:

- Flexible overdraft protection alternatives, allowing your customers to choose from line of credit, pre-established overdraft limits, transfers from savings, effective-dated overdraft limits and other services
- Product pricing based on an array of options, including transaction fees and by market segments, regions and relationships
- Sophisticated transaction processing capabilities to support customer and bank float processing on deposits as well as tax assessments and fees on transactions
- Parameter-driven, global available-balance calculation that allows a customer's balance to reflect all or selected account balances, including investments and cash management accounts
- Support for commercial customers with features such as controlled disbursement, perfect presentment processing and renewable stop-payments with parameters to control renewal period, number of times to renew and the generation of fees and notices
- Daily escheat tracking and remittance processing, which support differing state-level requirements
- Multicurrency capability at the customer and bank level.

GAIN A ROCK-SOLID POSITION

THE CELERITI FAMILY

Enterprise Applications

- Celeriti Customer
- Celeriti Deposits
- Celeriti Loans
- Celeriti Cards
- Celeriti Merchant

Built on Advanced Technology Components

- Web Portal User Interface
- SOA Business Processes and Web Services
- Business Intelligence and Data Warehouse
- Business Rules and Parameters
- Distributed Platform Architecture

AUTOMATE OPERATIONS AND REDUCE COSTS

Celeriti Deposits lets you operate more efficiently and cost-effectively with features such as browser-based exception viewing, decision support, correction, balancing and reporting of exception items. It also automates the charge-off of overdrawn accounts and pay/no-pay decisions during account posting, based on user-controlled criteria.

INCREASE PROCESSING EFFICIENCY

Celeriti Deposits is based on powerful, proven technology that helps financial institutions meet processing deadlines, manage large volumes of transactions and data, and provide instantaneous access to customer account information.

Celeriti Deposits enables online and batch processing for accounts residing in different companies. The software's regional processing features enable independence across processing groups, which can be designated by:

- Geography
- Market segment
- Time zone
- Line of business
- Any other specific needs.

Processing performance, whether online or batch, is optimized through technological advances such as real-time processing of transactions that would otherwise wait for batch. Celeriti Deposits can also increase efficiency by integrating with the other components of the Celeriti family including Celeriti Customer, Celeriti Loans, Celeriti Cards and Celeriti Merchant. This integration avoids redundancy in the information, functions and processes that are common throughout the enterprise banking suite.

RESPOND QUICKLY TO REGULATORY CHANGE

Maintaining compliance with changing regulatory requirements consumes a significant portion of business and IT resources, and increasing regulatory requirements and scrutiny are impacting profitability worldwide. In the United States, the Dodd-Frank Act alone will create roughly 5,000 pages of new regulations for traditional

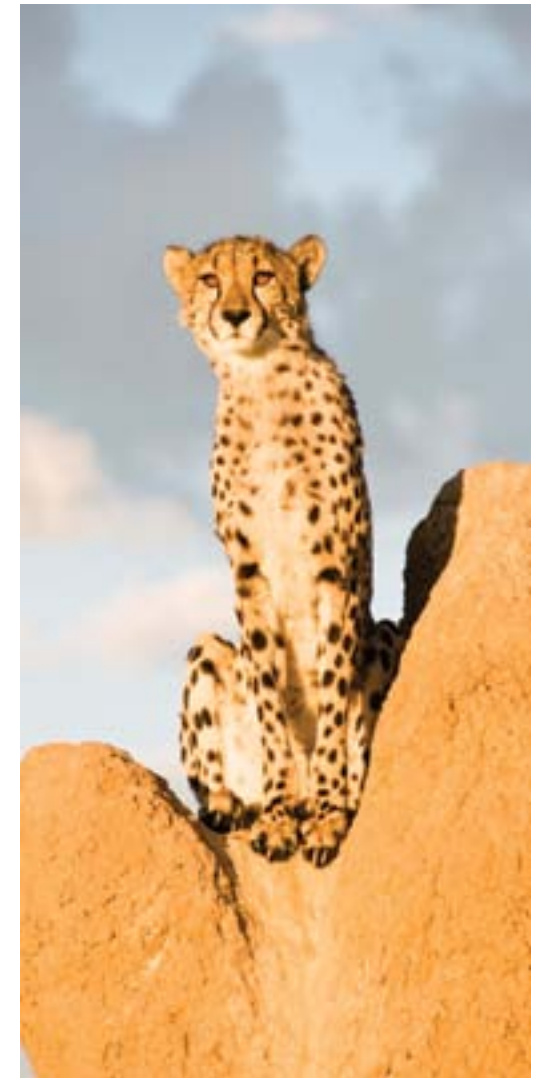
banks. Celeriti Deposits provides an agile and configurable architecture that accelerates response to new regulations and helps control costs.

OFFER PREMIUM SERVICES TO CUSTOMERS

Providing excellent customer service means aggregating checking, savings, loan, debit and credit card information and reliably delivering it through the customer's preferred touch points. To ensure a seamless experience for customers, Celeriti Deposits is preintegrated with other Celeriti components that support loans, card products and customer information. Further, its SOA framework eases integration with your existing applications and third-party data sources to deliver a comprehensive picture of your customers' accounts and relationships with your organization.

Celeriti Deposits provides a robust set of capabilities for servicing your customers' deposit accounts:

- Online, real-time access to detailed transaction history includes a powerful search facility and online reversal capability.
- Automated renewal processing for time deposits allows customers to personalize renewal instructions in advance and helps to ensure they are performed automatically.
- Customers may be given the option of charging an alternate account for service charges. Celeriti Deposits provides multiple service-charge waive alternatives, including "waive until" options for data and cycles.
- Combined statements and relationship pricing accommodate relationship banking.
- Portfolio management capability enables time deposit accounts to be linked for reporting, monitoring, retirement distributions and statements.
- Personalized customer correspondence and statements messages can be generated in the preferred language of the customer.
- Bonus interest, variable rates, tiered rates or split rates combined with multiple interest payment options are all supported.



ABOUT CSC IN BANKING

- More than 35 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 Check Processors
- Processes 6 Million Loans, Contracts and Policies
- Delivers Credit and Identity Services to 20,000 Clients





PURSUE NEW OPPORTUNITIES

GAIN FLEXIBILITY WITH SOA BUSINESS PROCESSES AND WEB SERVICES

Celeriti Deposits is part of CSC's Celeriti end-to-end suite of SOA-based enterprise software for banking, cards, payments and lending. Celeriti is designed for financial institutions of all sizes that want to realize the benefits of modern enterprise systems.

Celeriti Deposits can be implemented along with some or all of the other Celeriti applications or with your existing enterprise banking applications. With its open SOA framework and reusable Web services, Celeriti Deposits easily interfaces with virtually all applications to ensure compatibility with your current environment and ease integration with third-party data sources. It also helps banks share data across the enterprise and standardize business processes across delivery channels to improve the customer experience.

Web services simplify integration with internal and third-party systems and reduce the costs of maintenance and support. Celeriti SOA business processes and Web services are developed according to the industry-leading IFX 2.x standard, which allows banks to communicate more easily with other vendors' systems and third parties that use those standards.

In addition to improving customer support, this technology promotes the reuse of code, accelerates the introduction of new and enhanced functionality, and leads to greater alignment of business and IT.

OPEN YOUR DOORS TO CUSTOMERS WITH WEB PORTAL TECHNOLOGY

Available as part of the Celeriti suite, the Celeriti Web Portal user interface extends Web 2.0 technologies to the front and back office to speed processing, improve service and enhance productivity. The use of Web 2.0 technologies provides a richer experience through dynamic content and personalization.

Most inquiries, updates and transactions now require far smaller amounts of information to be relayed between the user and the server, saving bandwidth and time, improving security and setting the stage for rich Internet applications.

SELECT THE PLATFORM THAT MEETS YOUR NEEDS

Celeriti Deposits provides a range of platform choices including z/OS, z Linux, Linux, Unix, Windows or a hybrid of those operating systems. This platform flexibility allows you to select the operating environment that best meets your needs for high availability, scalability, security and other characteristics.

CSC also gives you flexible options for deploying the system, from in-house implementation to Software as a Service (SaaS), cloud-based models, and IT and business process services.

TRANSFORM YOUR BUSINESS

To meet consumer demands for flexible, personalized banking products and services, many banks are looking to transform their banking systems and processes with modern systems and architectures. CSC helps banking clients successfully map and execute modernization strategies with a lower risk, evolutionary approach to banking transformation that enables them to deliver innovative services and new channel solutions, improve time to market, increase agility and decrease operations costs.

With CSC's progressive modernization approach, you can take incremental steps toward core transformation that create immediate value for your business — and your customers — while avoiding the high risks and costs of a traditional rip-and-replace approach.

COUNT ON PROVEN TECHNOLOGY AND INDUSTRY EXPERIENCE

In addition to providing proven, industry-leading application software for financial institutions, CSC also offers a full range of consulting, systems integration and managed services. Based on our decades of experience in the industry, we can help you develop a comprehensive technology roadmap that will keep you ahead of the pack.

For more information about Celeriti Deposits, visit online at csc.com/celeriti, call 800.345.7672 (+1.469.499.9981 outside the U.S.) or send an email to inforequests@csc.com.

CSC'S END-TO-END SOLUTIONS

- Expert consulting services based on decades of industry experience
- Industry-leading software applications incorporating financial services best practices
- Application services such as systems integration, upgrades, development and testing
- Infrastructure services such as managed hosting, cloud computing, virtualization and security
- Business process services including third-party servicing



BUSINESS SOLUTIONS
TECHNOLOGY
OUTSOURCING

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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 more than 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."

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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