



> The MULTIVERSA product suite

Innovative solutions
for bank-to-
corporate
communication.

CoCoNet

We make your business move.



> Full channel coverage.

Changed market constraints require new solutions.

Banks offer a broad portfolio of e-banking solutions to their customers. These systems are often historically grown which leads to high **operating and maintenance costs** and a long **time to market** for new software. To stay competitive in a globalised **competition**, a growing number of banks decide on **integrated standard systems** and thus on centralised solutions for all countries and target groups.

To successfully implement a centralised strategy, **flexible technical solutions of high performance** are required. But flexibility does not only mean modular extensibility. Competitive solutions have to be capable of supporting different **communication and security procedures, formats and languages**.

The majority of existing e-banking systems cannot fulfill these requirements. CoCoNet recognised the demand of flexible solutions at an early stage and has created innovati

ve, modular standard products for bank-to-corporate communication on both domestic and international level: the **MULTIVERSA product suite**.

With the MULTIVERSA products, banks can **replace heterogeneous systems** for single target groups and countries.

■ The MULTIVERSA product suite

- > MULTIVERSA IFP
International Finance Portal
- > MULTIVERSA PBS
Professional Banking System
- > MULTIVERSA IBS
International Banking Server
- > MULTIVERSA GPF
Generic Payment Factory

> Why you should decide on MULTIVERSA

■ Designed for domestic and international business

- Support of all relevant communication and security procedures
- Universal format processing
- Generic Language Engine facilitating generation of language versions

■ “One Face to the Customer”

- Tailored customer systems for different target groups
- Consistent user interface design brandable in the provider's corporate design

■ Cost reduction

- Lower operation and maintenance costs for heterogeneous legacy systems
- Less support efforts thanks to modern, web-based technology

■ Proven quality

- Proven track record among domestic and international banks, corporates and service providers
- Excellent results in performance tests and software audit



> With the MULTIVERSA product suite.

With CoCoNet's MULTIVERSA products banks achieve **full channel coverage**.

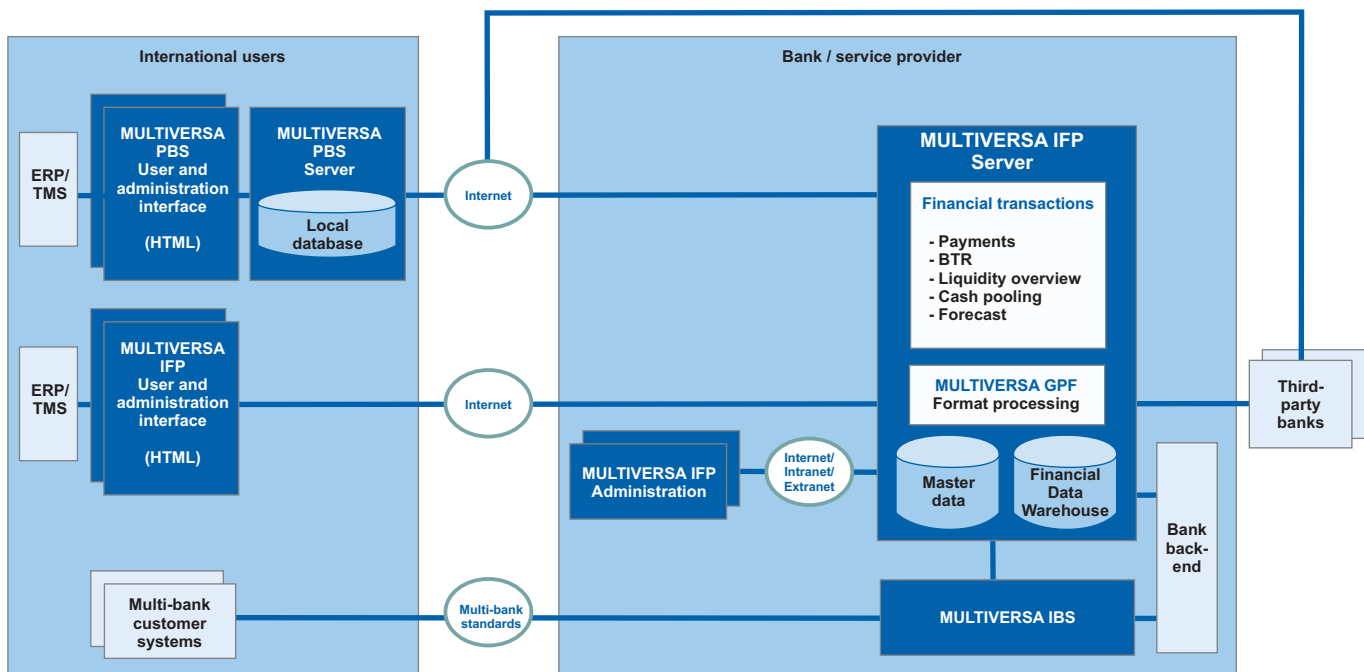
The powerful **portal** solution MULTIVERSA IFP International Finance Portal and the **multi-user offline-system** MULTIVERSA PBS Professional Banking System are **complementary customer access channels** and can be combined to a central/local portal solution.

MULTIVERSA IBS International Banking Server is the **central server platform** connecting front and back end channels.

MULTIVERSA GPF Generic Payment Factory complements the MULTIVERSA product suite by an **innovative solution for universal format processing**. The payment factory supports basically any input format submitted by customer systems and converts them to suitable formats for further processing in the bank's back-end systems.

All MULTIVERSA products support BIC, IBAN and the new **SEPA** formats. Therefore all products are ready for the Single Euro Payments Area which started at the beginning of 2008.

The new generation for bank-to-corporate communication.



Full channel coverage with CoCoNet's MULTIVERSA products

The MULTIVERSA products are of **modular design** and **closely integrated with external systems** on both sides - bank back-office systems, ERP and treasury management systems.

With CoCoNet's MULTIVERSA products banks stay **competitive** and can flexibly adapt to new customer requirements and changed market conditions.



> Web-based, modular and designed for international business.

The MULTIVERSA products are especially designed for integration with complex IT environments at banks and service providers.

MULTIVERSA IBS International Banking Server connects front and back-end channels such as customer access systems, back-ends, third-party banks and clearing systems.

A core feature of MULTIVERSA IBS is the **connectivity to third-party customer systems** via **national standards** like BCS, EBICS, HBCI/FinTS and MULTIWEB (Germany) and ETEBAC (France).

Moreover, MULTIVERSA IBS provides added value by supporting **host-to-host communication** with large corporates via SWIFT, (S)FTP, OFTP, Connect:Direct, RVS, etc.

MULTIVERSA GPF Generic Payment Factory is an innovative solution for universal processing of the formats used in electronic banking:

- International formats like SWIFT FIN, SEPA and EDIFACT
- Domestic formats
- Formats of ERP and treasury management systems
- Bank and customer-specific formats

MULTIVERSA GPF is available as **stand-alone** solution, as **integrated module** of MULTIVERSA IFP and MULTIVERSA PBS and as optional module for MULTIVERSA IBS.

Company name / Account name	Accounts	Currency	24-Mar-2009	25-Mar-2009	26-Mar-2009	27-Mar-2009	30-Mar-2009	Later
Trade_Group	10							
Trade Holding	9							
Insurance Trade	1	EUR	-500.00	-500.00	-500.00	-500.00	8,268.98	8,268.98
Invest Trade	2	EUR	-3,056.00	72,709.00	72,807.00	72,807.00	72,807.00	72,807.00
Transit Trade Group	4							
Transit Trade Germany	4							
Transit Trade DB USD		USD	76.00	304.00	380.00	456.00	532.00	608.00
Transit Trade DreBa		EUR	-624,829.51	375,170.49	376,049.49	463,706.49	463,706.49	463,706.49
Transit Trade HVB		EUR	40,445.00	41,880.00	42,325.00	42,770.00	43,215.00	43,660.00
Transit Trade Postbank		EUR	-1,500.00	-1,500.00	-1,500.00	-1,500.00	-1,500.00	-1,500.00
Trade AG DB EUR		EUR	69,859.00	69,859.00	69,859.00	69,859.00	69,859.00	69,859.00
Trade AG Postbank		EUR	90,000.00	90,000.00	90,000.00	967,654.00	967,654.00	967,654.00
1234567801.50080000.EUR		EUR	0.00	0.00	0.00	0.00	0.00	0.00

Currency	24-Mar-2009	25-Mar-2009	26-Mar-2009	27-Mar-2009	30-Mar-2009	Later
Sum in currency EUR	-429,581.51	647,618.49	649,040.49	1,614,796.49	1,624,010.47	1,624,455.47
Sum in currency USD	76.00	304.00	380.00	456.00	532.00	608.00
Total in reference currency EUR	-429,505.51	647,922.49	649,420.49	1,615,252.49	1,624,542.47	1,625,063.47

MULTIVERSA IFP - screenshot liquidity overview by companies (EN)



> The solutions of the MULTIVERSA product suite.

MULTIVERSA IFP International Finance Portal is an advanced portal solution covering professional and secure e-banking applications for corporate customers - from payment transactions up to BTR data (Balance and Transaction Reporting), cash pooling and forecast. The portal facilitates **multi-bank communication** and supports various transfer and security procedures, formats and standards. The user-friendly, browser-based user interfaces can be realised in any required language. With MULTIVERSA IFP, the international portal solution, banks present - **“One Face to the Customer”**.

MULTIVERSA PBS Professional Banking System is an innovative, multi-user offline customer system for demanding corporate customers. The system provides a local database for comprehensive requests at the customer's side. In contrast to other offline clients, MULTIVERSA PBS enables banks to tailor **customised packages** with specific functionality for different target groups. The system is particularly **support-friendly** thanks to helpful usability tools such as an installation wizard, a web-based update manager and a Workflow Pilot guiding users through standard workflows of the administration.

User-friendly, modularly extendable and customisable in terms of design, languages, functionality, formats and standards - the innovative MULTIVERSA customer channels.

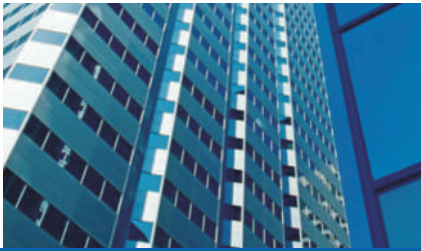
The screenshot shows a web browser window with the title 'MULTIVERSA PBS Professional Banking System - Nouveau virement - Exécution du paiement - Versement national - Mozilla Firefox'. The address bar shows the URL 'http://mwifp-ci-06.coconet.de:6080/MULTIVERSA-IFP/actions/payments/creditTransfer/details'. The page content includes a navigation menu with 'Palements', 'Ordres', 'Personnalisation', and 'Information'. Below the menu, there are tabs for 'Palement individuel' and 'Palements périodiques'. The main section is titled 'NOUVEAU VIREMENT - EXÉCUTION DU PAIEMENT' and contains a form for entering payment details. The form fields are as follows:

SAISIE D'UN PAIEMENT	
Expéditeur	Trade FR
Compte de l'expéditeur	Account Trade FR
Bénéficiaire	Elais S.A.S. (FR)
Compte du bénéficiaire	FR76 3000 4000 5600 0100 1197 518 /
Mode de paiement	Virement normal
Date d'exécution	23 avr. 2009
Montant	60,00 EUR (Euro)
Utiliser un modèle	

Below the main form, there is a section for 'PAYMENT ATTRIBUTES' with the following details:

CLASSIFICATION D'UN PAIEMENT	
Pays d'exécution	France (FR)
Type de paiement	Versement national
Instrument de paiement national	Ordinaire
Mode de paiement par la banque réceptionnant l'ordre	Virement
Priorité	Normal
Processing	Single
Format cible	FR-CFONB160/FRC

At the bottom, there is a 'RÉFÉRENCES' section with two empty input fields for 'Référence du paiement' and 'Référence du destinataire'.



> Stay competitive with modern technology.

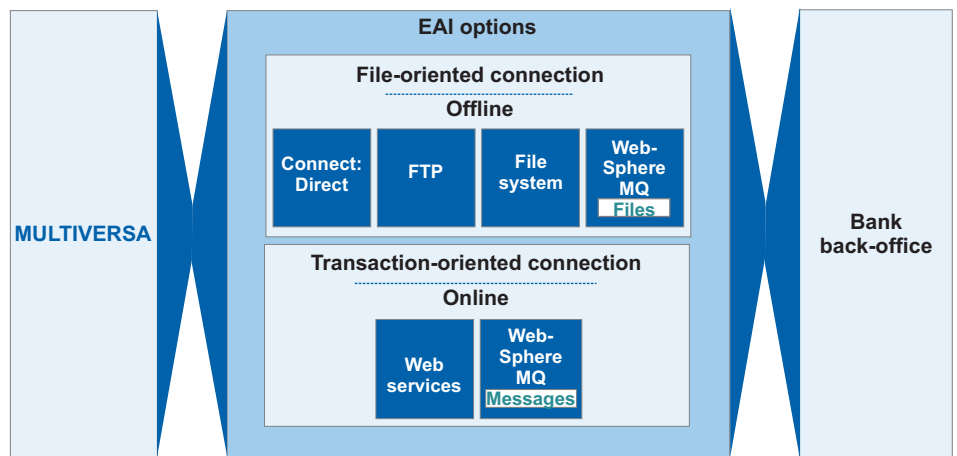
MULTIVERSA is a future-oriented product suite for bank-to-corporate communication based on state of the art technology.

Advanced technology

The MULTIVERSA product suite is based on modern, web-based technology - **Java 2, Enterprise Edition (J2EE)**. J2EE is a high-end technology which has established as a common platform for mission-critical and high reliable applications. Main benefits of a J2EE platform are its modular design, the general **platform-independency, scalability** and flexibility regarding integration with other front- and back-end systems.

Back-end integration

For the **integration** of the MULTIVERSA products in bank environments CoCoNet's **EAI concept** provides various options ranging from transaction-oriented connections via WebSphere MQ and web services to file-oriented connections via file systems, FTP, Connect:Direct, etc. Based on this EAI framework CoCoNet elaborates, if required, individual solutions for specific demands.



EAI with MULTIVERSA

MULTIVERSA IFP - portal integration via single sign-on

Banks can flexibly integrate the portal solution MULTIVERSA IFP with existing systems. MULTIVERSA IFP is connected with the **central authentication server** of the bank providing the users' credentials (customer and user ID). For the login, the data is transferred to MULTIVERSA IFP. Bank customers profit from easy access to the bank's applications with a single log-in.

Master data download from bank servers

MULTIVERSA IFP provides an interface to master data systems facilitating an **optimal system interlinking** with the bank's master data systems and CoCoNet's MULTIVERSA IBS and MULTICOM Banking Server. Subject to synchronisation are **data objects** such as customers, users, accounts, permission etc. The data structure is defined in XML. MULTIVERSA IFP facilitates an enrichment of the master data by pre-defined, also XML-structured profiles.

> We make your business move.

CoCoNet - your reliable partner

Since its foundation in 1984 CoCoNet has become a **market-leading** provider of **innovative** e-business solutions with renowned **references from various industry sectors**. We value long-term relationships to our customers and partners.

Our claim: high-level quality

We deliver **high-quality products**. To fulfill this claim we have elaborated a comprehensive bundle of quality assurance standards as a basis for all stages of the development process: description of software specifications, software development, tests, delivery and service.

Consulting & service

We accompany your projects from the idea to the start, and beyond. CoCoNet is your partner, as early as in the planning phase of your projects. You benefit from our **know-how** and long-term experience in domestic and international e-business projects. Together we develop **tailored e-business strategies**.

Our IT experts provide support for the **installation** and operation of our products as well as - if required - **training and full service on-site**. But even after production start we take care of your e-business architecture and advise you on suitable enhancements as well as supplements of other CoCoNet products.

In addition, our **hotline staff** is at your disposal for all questions concerning CoCoNet solutions via

It's time for a change. When do you talk with us?

> MULTIVERSA - system requirements

- **Server (MULTIVERSA IBS / GPF / IFP)**
 - J2EE application server: BEA WebLogic, IBM WebSphere, JBoss
 - Database: Oracle, MySQL, MS SQL Server
 - Operating systems: Windows, AIX, SUN Solaris, SUSE Linux Enterprise/Pro
- **MULTIVERSA PBS**
 - Windows 2000/2003, XP
 - Embedded: Open Source J2EE application server with integrated web server and database
- **User and administration interfaces for all systems**
 - Standard web browser

Current versions and other platforms upon request.



> Tailored solutions for your business.

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MULTIVERSA

MULTIVERSA IFP International Finance Portal

Advanced e-banking portal solution for banks and corporates

MULTIVERSA PBS Professional Banking System

Multi-user, offline e-banking and cash management system for demanding corporate customers

MULTIVERSA IBS International Banking Server

Universal high-end middleware connecting to all kinds of customer front-end systems and host solutions of large corporates

MULTIVERSA GPF Generic Payment Factory

Innovative solution for universal processing of payment formats

MULTIWEB

MULTIWEB Banking

Secure internet-banking solution for corporate customers

MULTICOM

MULTICOM Banking Server

The proven electronic banking server