

**> We make your
business move.**

**Market-leading
e-business solutions
for banks and
corporates.**

> The CoCoNet Group makes your business move.

> Foundation 1984

> 175 employees

> Turnover

- € 11m in 2009

- € 13,1m in 2010

- € 17m in 2011 (estimated)

CoCoNet is a market-leading provider of e-banking solutions for banks and corporates. The following mission statement reflects our values:

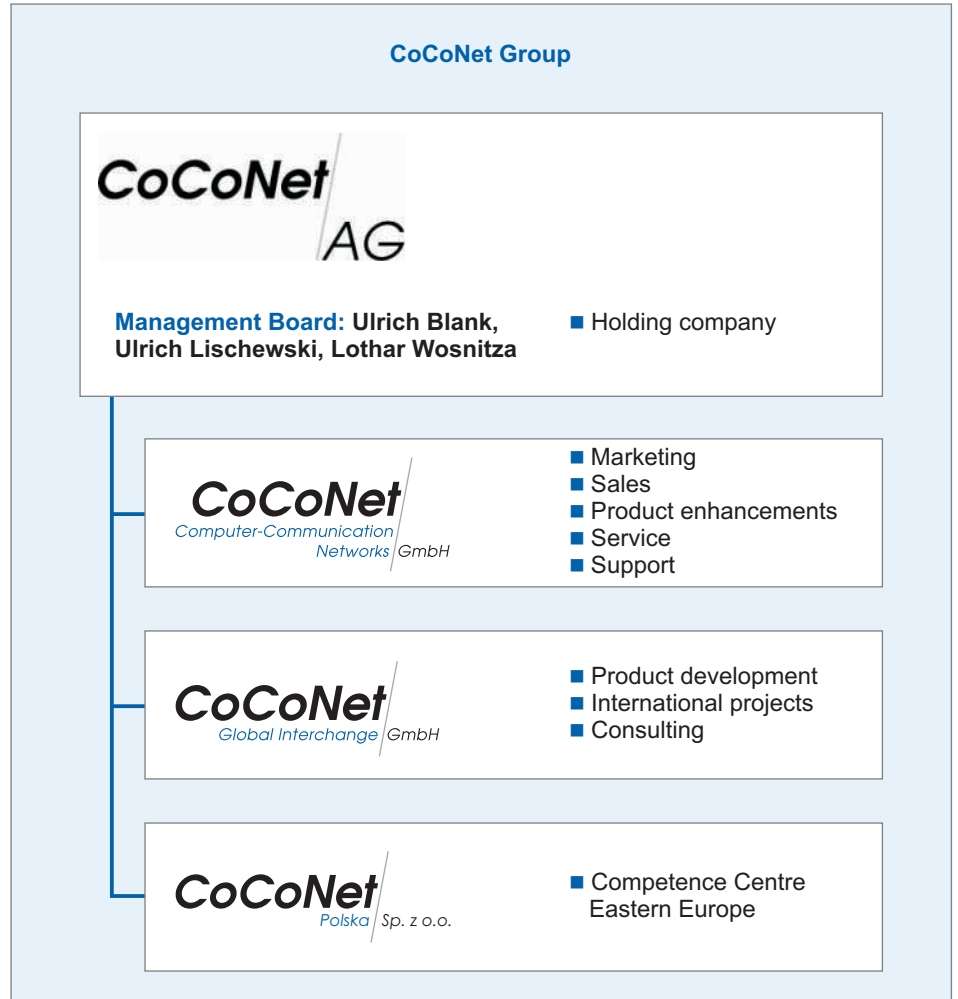
We are going to be the **market-leader** in Europe and worldwide for **Electronic Banking** solutions for **corporate customers**. We provide outstanding software **products** and **customising** for international finance portals, mobile banking applications, banking servers and offline-clients as well as **consulting and services**.

Our customers are **banks** with an international approach and large **multi-national companies** and

service providers. We are concentrating on a close, **long-term co-operation** with our customers.

Our team is **international**. We are driven by high **motivation** and striving for **innovation**. We have excellent technical, functional and management **skills**.

Quality is our highest priority. We develop **user-friendly** applications and deliver **on schedule**.



The companies of the CoCoNet Group at a glance



> With innovative e-banking solutions.

Both banks and corporates operate and maintain various, historically grown e-banking systems.

Due to fast **growing numbers of users** and rising **transaction volumes** the requirements towards software solutions are soaring - especially in terms of performance, security and response times.

Moreover, there is an increasing trend toward **centralisation** because of cost reduction programmes or mergers.

CoCoNet provides innovative solutions meeting these new market

requirements - e-banking products of high quality for different fields of application: **High-end servers**, **secure access channels** and **advanced portal solutions** of international design for complex usage scenarios.

On demand, we adapt our products in the course of **customising** projects to the specific needs of our customers.

We make your business move - with tailorable standard solutions.

Global competition and cost pressure have changed market conditions for banks and corporates. IT infrastructures are being consolidated by centralisation or outsourcing. New business models are arising and demanding flexible technological solutions of high performance.

> Our core competencies

- **International e-banking solutions** for banks, corporates and service providers
 - Bank servers
 - Online and offline customer systems
 - High-end portal solutions
 - Mobile Banking
 - Trade Finance
- **Payment factory** for universal format processing
- **Cash management**
 - Balance and Transaction Reporting
 - Liquidity planning
 - Cash pooling
 - Forecast
- Domestic and international **payment transactions**
- Many other applications, such as trade finance, e-invoicing, etc.

> Today, you decide on your future.

With CoCoNet's modular high-end products for international use you decide on future-oriented solutions.

CoCoNet develops **high-end server and client systems** for complex communication scenarios and sensitive application areas - based on modern, **web-based technology** and security standards.

Quality is one of our main values, because, in software development, there is a trade-off between cost, time and quality which is often solved at the expense of quality. But it is quality that guarantees the competitiveness of a company. And finally, quality is one of the decisive aspects for

customer satisfaction besides meeting milestones and budgets.

CoCoNet has established consistent **measures for quality assurance** in order to develop user-friendly, secure systems of highest quality through professional software-engineering - despite constant time and cost pressure.

In continuous **performance tests** we evaluate the capability and scalability of our products.

> The principles of our product development

- **Tailored functionality** according to the individual needs of our customers.
- **International approach** by concurrent support of domestic and international formats and standards and multi-lingual design.
- **Multi-channel communication** with customers, back-end systems and third parties.
- **"Best in class" usability** by providing ergonomic user interfaces.
- **High-level security** based on state of the art security mechanisms.
- **Future-oriented design** through scalability, modularity and platform-independency.
- **High availability and reliability** by using advanced technology.
- **Seamless integration** with enterprise applications and existing IT architectures.
- **Service-Oriented Architecture (SOA)** ensuring high flexibility regarding integration and business process modelling.
- Multi-client capability for **ASP**-environments (Application Service Providing).

> We develop it for you.

MULTIVERSA

CoCoNet's **MULTIVERSA** product suite provides high-end solutions for e-banking and cash management.

The MULTIVERSA product suite is unique by providing **high-level standard products** for **international** use.

All MULTIVERSA products are based on advanced, web-based **Java EE** technology.

MULTIVERSA IFP
International Finance Portal

MULTIVERSA EBICS App

MULTIVERSA PBS
Professional Banking System

MULTIVERSA IBS
International Banking Server

MULTIVERSA GPF
Generic Payment Factory

MULTICOM

Our **MULTICOM products** are proven e-banking server and client solutions of the first generation providing country-specific solutions.

The MULTICOM products run on Unix and Windows platforms.

MULTICOM -
multi-protocol communication
control system

MULTIWEB Banking

CoCoNet's **MULTIWEB Banking** is a user-friendly Internet-banking system for corporate customers - **market-leading** in Germany and available in multiple country versions.

MULTIWEB Banking runs on Windows and Linux platforms.

The **MULTIVERSA** suite is CoCoNet's strategic product line - besides our proven **MULTIWEB** and **MULTICOM** products.

> Rely on CoCoNet.

Stay competitive with CoCoNet's future-oriented solutions - high-end banking servers, secure customer systems and international e-banking portals.

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 worked out 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 telephone or e-mail.

> Overview of our services

- **Consulting and business analysis** in the planning phase including elaboration of technical and operational concepts
- **Support** for installation and initial operation
- **Trainings** for efficient use of our products
- **Hotline**

> Many others already did.



Leading banks and corporates build their e-banking strategy on CoCoNet solutions. We are proud of that.

Here you find selected references.

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> It's time for a change. Start talking to us!

CoCoNet AG

Steinhof 5
40699 Erkrath
Germany

Phone +49 (0) 211/249 02 - 0
Fax +49 (0) 211/249 02 - 200
E-mail info@coconet.de

www.coconet.de

MULTIVERSA

MULTIVERSA IFP International Finance Portal

Advanced e-banking portal solution for banks and corporates.

MULTIVERSA EBICS App

Mobile banking app for multi-bank connectivity with EBICS banking servers running on smartphones and tablet PCs.

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

Multi-protocol communication control system.

MULTICOM Banking Server

The proven electronic banking server.