

Transforming Banking Core Business to Achieve High Performance

Alnova Financial Solutions™



High performance. Delivered.



A suite of
Banking
products that
enables us
to offer the
best solutions
anywhere,
anytime to
execute
business
strategy

What is Alnova Financial Solutions™?

Alnova Financial Solutions™ is regarded by clients and industry analysts to be the most complete offering for Universal Banking with a special focus on retail banking needs.

Alnova Financial Solutions™ is a full banking solution that stretches from back end through multichannel architecture integration and covers all different aspects of Universal Banking, including Deposits (savings, current account and fixed-term), Lending (mortgage, commercial, consumer, mediated, subsidized and bank guarantees) and Card Management (debit and credit). There's a Customer relationship management offering that supports operational and analytical CRM across different channels, as well as a branch automation channel capability.

Alnova Financial Solutions™ also provides product distribution for insurance, securities, mutual funds and pension plans. Extended support for treasury, as well as trade finance, is available.

Alnova Financial Solutions™ offers end-to-end, pre-defined, pre-packaged reusable universal banking solutions which provides a bank with:

- Real-time processing with integrated channel delivery
- Customer centricity
- 24x7 support capabilities
- Any type of business needs whether it be local or global

Who uses Alnova Financial Solutions™?

Alnova Financial Solutions™ is a proven solution with a worldwide satisfied customer base, more than 110 clients in 23 countries and a unique combination of business and technical expertise.

Alnova Financial Solutions™ is the best software solution for:

- Any Size of Bank (from a few customers/accounts to 10 millions)
- Any Technical Environment (z/OS, Windows, .NET, J2EE, UNIX)
- Any Type of Business Need (Full Core Banking replacement or Specific Areas)
- Any Business Strategy (Expansion, BPO, Start up)

Alnova Financial Solutions™ enables you to transform your business by...

- Improving cost management through dramatically reduced IT and personnel costs and increasing cost efficiency,
- Attaining profitable growth allowing top line revenue growth and responding to shareholder and customer demands,
- Supporting international expansion by standardizing your IT systems and sharing Alnova Financial Solutions™ proven experience.

Alnova Financial Solutions™ provides rapid transformation, either partial or total, of a bank's existing application environment, enabling interaction with several customers, using all kinds of communication channels.

Transforming Banking Core Business to Achieve High Performance

Alnova Financial Solutions™



High performance. Delivered.

Offering Evolution

- Accenture business unit focusing on core banking since 1988, with the creation of Altamira banking system.
- More than a decade of evolution resulting in Alnova Financial Solutions™ with more than 110 references in 23 countries.
- + 2,500 professionals skilled in Alnova Financial Solutions™ implementation projects around the world.

Select Customers

- Caixa de Catalunya
- Barclays
- BBVA
- BAWAG PSK
- Bank of Ireland
- BNL
- Bank of Eastern Asia
- Caixa Geral de Depositos
- Santander
- PKO BP
- Discount Bank

About Alnova Financial Solutions™

Alnova Financial Solutions™, formerly Altamira and part of Accenture Financial Services, caters primarily to midtier and large banks that prefer customized solutions.

Central Support is based in Madrid, Spain. Alnova Financial Solutions™ traditionally has been a successful product in continental Europe and Latin America. Through its long-term work in Spain, Alnova Financial Solutions™ has moved many important players in the banking industry ahead of the curve in terms of core processing capability in comparison to the rest of Europe.

Some partners integrated with Alnova Financial Solutions™ are: SAP (for Bank Analyzer and BW), BMC Software (for batch scheduling and enterprise management), FIRE (for regulatory reporting), Business Objects (for reporting), Dynasty Technology Group (connectivity tool for branch automation) and Quest Software (for its graphical user interface), among others.

About Accenture

Accenture is a global management consulting, technology services and outsourcing company. Committed to delivering innovation, Accenture collaborates with its clients to help them become high-performance businesses and governments. With deep industry and business process expertise, broad global resources and a proven track record, Accenture can mobilize the right people, skills and technologies to help clients improve their performance. With more than 126,000 people in 48 countries, the company generated net revenues of US\$15.55 billion for the fiscal year ended August 31, 2005. Its home page is www.accenture.com.

The combination of Accenture and the fully owned Alnova Financial Solutions™ has created the right chemistry for a very strong proposition.

Customers benefit from Accenture's bank business knowledge that can effectively analyze business requirements and integrate Alnova Financial Solutions™. Because of this synergy, the team is able to consistently prescribe best practices regarding product deployment methods.

There is significant Alnova Financial Solution™ knowledge at the development and consulting skill levels to provide customers with highly leveraged consulting.

For more information on Alnova Financial Solutions, please go to www.accenture.com/alnova or contact us at alnova.info@accenture.com.

Copyright © 2006 Accenture All rights reserved. Accenture, its logo, and High Performance Delivered are trademarks of Accenture. Alnova Financial Solutions is a trademark registered and a product owned by Alnova Technology Corporation, an Accenture subsidiary.