



ESP-Link *Suite* ABS

Alpha Banking Solutions



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ABS OVERVIEW

Bevertec's advanced Alpha Banking Solutions, ESP-Link *Suite* ABS, is built to deliver the sophisticated functional capability that is required by financial institutions today.

ESP-Link *Suite* ABS is directed at the intermediate to large financial institutions, including national and community banks, trust companies, savings & loans and financial institutions. The product has been designed to compete with full function banking products around the world and is intended to meet the needs of innovative and competitive financial institutions. It has an underlying technical architecture that allows great flexibility in choice of hardware and operating system software platforms and the ability to interface to a range of other financial and data base products.



Relationship Banking



Extensive Customer Search Capability



User Controlled Product Definition



Consolidated Customer Reporting



Flexible Product Pricing



Financial Institution Organization Definition



Automatic Transaction

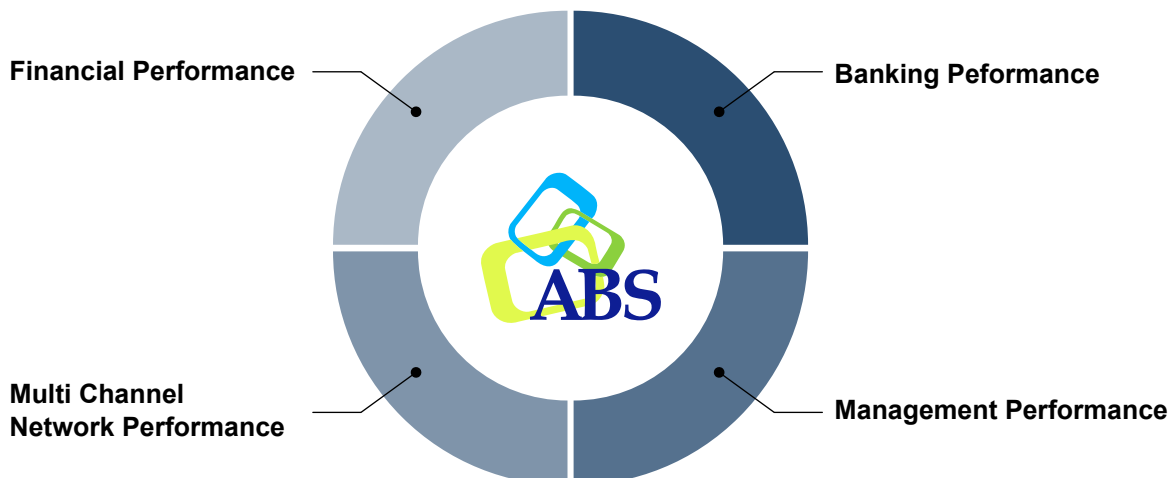


Security

ABS Component

ESP-Link *Suite* ABS consists of four major components and several complimentary modules. The major components are the banking transaction processing, financial accounting, network interfaces management and management reporting and analysis.

The system provides a full function capability to handle all of the customer record keeping and transaction processing, financial accounting and reporting required by a financial institution to conduct its business. The financial processing is integrated with the banking capability in a way that every transaction that occurs in the banking system results in an entry being captured for subsequent posting to the general ledger.



Banking Performance

Banking Performance provides unique relationship banking, advanced product definition, and flexible product pricing features.

- Customer Relationship Management
- Advanced Product Definition
- Custom Pricing
- Loan Origination
- Loans and Mortgages Management
- Registered Products and Annuity Products
- Teller Support Facilities
- Customer Correspondence
- Management and Ad Hoc Reporting
- Online Help

Financial Performance

The Financial Performance system provides the full financial information needed to effectively manage your financial institution.

- General Ledger Interface
- Accounts Payable Interface
- User Defined Account Numbering
- Standard Regulatory Reporting
- Option to Interface to other Accounting Systems

Management Performance

With the Management Performance system's query and reporting capabilities, managers can access data and build reports to help make strategic planning, budgeting and marketing decisions.

- Identify and rank revenue contribution by products and by customers
- Display potential revenue impact of new products
- Analyze customers by activity, product usage and revenue
- Assess product penetration by market group
- Track employee and unit productivity
- Assess opportunities and effectiveness of cross selling

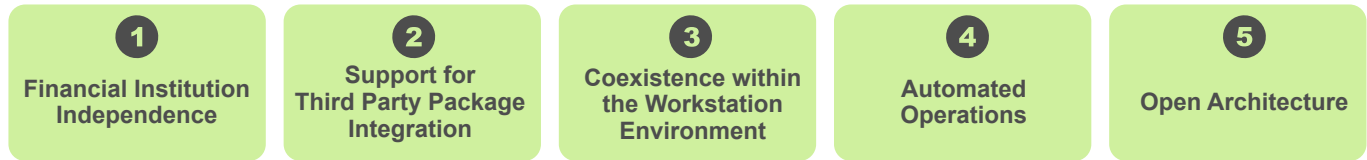
Multi Channel Network Performance

The Network Performance feature of ABS allows the same business code to be accessed from all delivery channels.

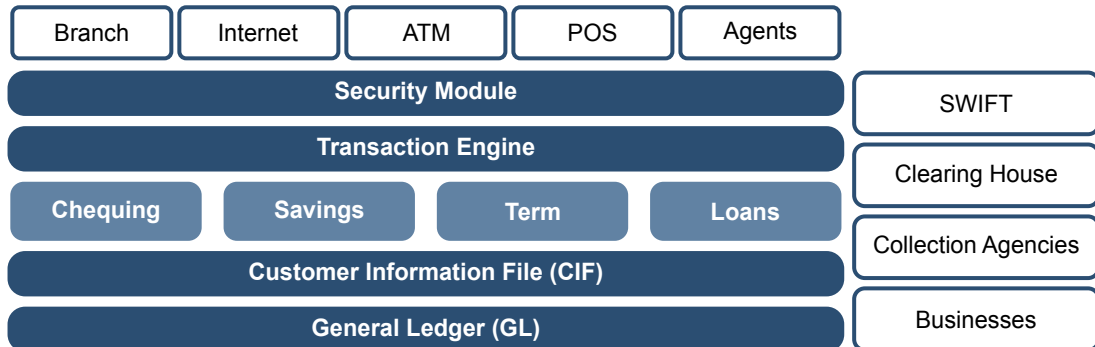
- Interfaces to Shared Cash and Point of Sale networks
- Interfaces to Financial/Banking networks
- Provides telephone "Access from Anywhere" banking services to customers - from the office, the airport, the hotel, the home, the supermarket - 24 hours per day, seven days per week
- Enables financial institutions to reach new customers by extending service hours and expanding their geographical coverage
- Supports account inquiries, fund transfers, loan mortgage and line of credit payments, bill payments, fax statements and confirmations, check ordering, etc.
- Provides comprehensive analysis of remote service usage for further service planning and pricing
- Allows financial institutions to customize telephone messages and promotions
- Inherent and optional security and confidentiality controls

Design Methodology

ESP-Link *Suite* ABS architect based on the following major principals:



ABS System Structure



System Structure

