



The Comprehensive Solution for Controlling Bank Processes

K-CONTROL

Up to the minute, rapidly accessible and comprehensive data and information management is vital for modern bank processes. In particular the international harmonization of regulations and laws in the fields of accounting and reporting, and the ongoing alignment of reporting and controlling methods for risk limitation and overall bank process management mean that an end-to-end solution is required. The solution portfolio K-CONTROL offers an optimal instrument for bank controlling and a fully integrated range of functions with its different applications for Accounting, Controlling and Reporting, independent of the implemented Core-Banking-System.

The portfolio is a holistic standard software solution that encompasses both the gathering of information from heterogeneous system landscapes as well as the preparation and forwarding of this information to proprietary and best in-class partner products for accounting, controlling and reporting. Thanks to the modular product structure, banks can put together their own individualized solution for their accounting, controlling and reporting needs. All functions of the K-CONTROL solution are based on one common data supply (data interface 'RIO'). Thus, an important prerequisite for data consistency of the complete solution is indicated.

Flexibility ●

Functionality ●

Stability ●

Functionalities

Accounting

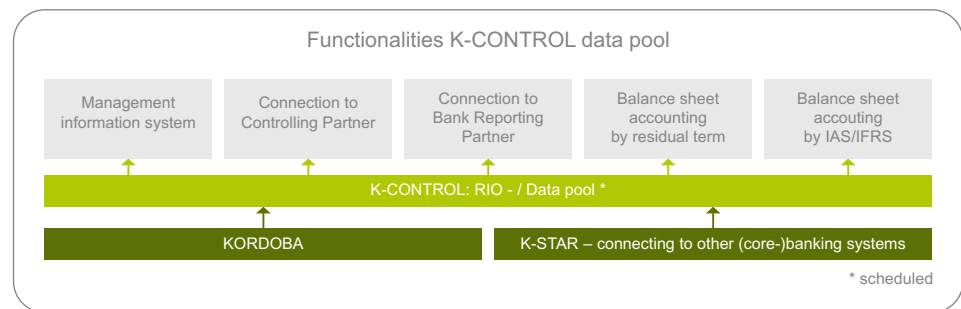
Balance sheet accounting in accordance with IAS/IFRS

In the field of external accounting, FIS KORDOBA's IAS/IFRS solution covers valuation and balance sheet accounting in accordance with IAS/IFRS. The system values accounts and transactions from any bank applications in line with IAS/IFRS, allocates them to their respective balance sheet items and makes the results available in a balance sheet database. The balance sheet database contains values for the preliminary balance sheet as provided for in the German Commercial Code and the IAS/IFRS accounting values. As a standard, reports such as the balance sheet, income statement, risk provisions and segment informa-

tion ('Notes') can be compiled on the basis of the held data, and any other of the user's own analyses and evaluations can be carried out.

Accounting by residual term

The system covers all the requirements of the balance sheet annex "accounting by residual term" for the German Commercial Code and IAS/IFRS. The cash flows of all fixed rate transactions are allocated to the legally prescribed term ranges. At the same time, the specifications from compensations, syndicate agreements and allowances for losses on individual bank loan accounts are taken into account, just as are special events (unscheduled principal repayments, etc.). Assignment to the individual run times can be steered using an integrated holiday calendar for each user.



● Flexibility

● **Functionality**

● Stability

Controlling

The controlling functions of K-CONTROL provide bank directors, controllers, marketing departments and customer consultants with extensive information on key aspects of bank controlling and bank marketing. This means important decisions can be made more quickly and more reliably. There are complementary solution components available.

With the Management Information system (KMI) of K-CONTROL the bank can measure the success and profitability of its individual divisions. Performances are compared with market prices using state-of-the-art bank controlling methods, the heart of which is the individual transaction calculation with the "ongoing withdrawal at face value". Individual transactions right through to the overall bank activities can be analyzed and controlled using the market interest rate method. The system offers comprehensive support, with clearly structured results for account, customer, customer group, product, branch and profit center as well as analysis possibilities that can be created individually. The existing pre-customizing means an efficient, fast and inexpensive product installation.

Furthermore, with the supply of each standard interface, the solution portfolios 'THINC' and 'OKULAR' of our partners msgGillardon AG and parcIT GmbH are included. Thus, all solution elements of these partner systems are open to all K-CONTROL users: e.g. transaction calculation using the cash value method, risk controlling and asset and liability management. All transactions and accounts delivered to RIO are passed on to THINC via the standard interface.

Bank Reporting

K-CONTROL includes the pre-processing of accounts and transactions supplied by RIO as well as the connection to and data supply of the KORDOBA partner reporting products SAMBAplus from the company Logica AG. With its modular product structure, processing is optimally oriented towards the constant development of regulatory reporting requirements. In this way, the Basel II reports from SAMBAplus were able to be quickly and effectively implemented within the scope of the existing portfolio components. The reports in accordance with the external rating models (standard) as well as the internal rating procedures (IRB: Internal Rating Based) are both supported in this manner.

Data supply/integration

Data Supply

Data is supplied to all the connected functions via a standard interface (K-RIO), to which all relevant information on accounts and transactions can be delivered via so-called “input areas”. Further information is generated on the basis of this data, such as the cash flows of fixed rate transactions, their allocation into term ranges, the calculation of effective interest rates, etc. The system then allocates the delivered, justified data via “output areas” to all the connected functionalities that require them for their own further processing. Input and output areas of the intelligent interface RIO can be extended as required.

Data Integration

The integrated software solution with ETL functionality (Extract, Transform, Load) of STAR enables the fast and simple transfer of data from the most varied of data sources into K-CONTROL. STAR is a software solution, which serves as a link between the heterogeneous systems of the bank and the portfolio data import interface RIO. STAR extracts data from all different data sources, transforms them into meaningful information and makes them available to RIO. Furthermore, with STAR any other product components and proprietary developments can be integrated into the K-CONTROL solution, quickly and easily. A central and cost-reducing characteristic of STAR is the “Modelling not Programming” approach.

Flexibility ●

Functionality ●

Stability ●

Technology

The product portfolio for the control of banking processes is platform-independent and can thus be used on any relevant target platform. The following standard combinations are offered: SUN Solaris, MS-Windows, Oracle, MS-Internet Explorer and possibly Netscape Navigator. Other platforms (BS2000, z/OS), Unix derivatives and other combinations of data management system and business logic platform can also be used for project-specific solutions.

Outlook

Data Pool

A data pool rounds off K-CONTROL. It contains the consistent, justified and historically recorded data, as well as the result data from the individual components of K-CONTROL on selected dates. The goal is to enable the customer to carry out extensive individualized analyses and detailed reporting. The data pool will also serve as a KORDOBA data interface, e.g. for the connection of a data warehouse.

Summary

The solution platform K-CONTROL makes the end-to-end control of the bank's information flows possible. It significantly increases the possibilities for extensive reporting, data quality and consistency. It can be connected to various posting systems efficiently and comfortably. K-CONTROL is a modular solution using best-in-class products from the fields of reporting and controlling. Costs and adjustments can be kept to a minimum with the demand-matching and customized composition of the overall solution. Individual modifications can be made and third-party solutions integrated easily.

- Flexibility
- Functionality
- Stability