



Quality solutions for banks

Your success is our testimonial





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## Foreword

At a time when structural changes in the banking market demand flexible and innovative strategies from credit institutions, excellent bank IT is a prerequisite for success. Mergers and the industrialization of internal bank processes are new challenges facing banks. A modern IT system that fulfils all statutory regulations at all times is indispensable. Banks need software that enables them to quickly turn their product and process innovations into a reality.

KORDOBA has been a major market player with its complete bank system for over 25 years. Leading banks in Germany and abroad employ KORDOBA software and use its customizing and outsourcing services. KORDOBA's customers take an active part in shaping the functionality and architecture of the software by collaborating closely with the KORDOBA specialists in steering committees and technical workshops. This strong relationship is a valuable commodity

for both customer and software maker. It means that the products KORDOBA develops are exactly what we, its customers, need, and it makes flexible pricing models possible.

This process has brought forth a large number of high-performance products and services. The KORDOBA range encompasses top-quality standard software products in the fields of core banking, securities, bank controlling, sales banking, authorization and versatile self-service network operation and a large selection of services, from qualified consulting to reliable operator models.

### **Peter Cordes**

Spokesman of the KORDOBA Speakers' Group on behalf of the user community



Top quality solutions for banks:

KORDOBA® – your full-service provider when it comes to modern banking software

For over 25 years, KORDOBA has stood for professionalism, innovation and customer orientation. This leading software company on the European banking market is a 100% subsidiary of Fidelity National Information Services, Inc. Our list of customers includes universal, private and regional banks, savings banks, Germany's largest cooperative primary bank and major direct banks.

KORDOBA is a single source supplier for everything from the highest quality standard software to customizing and implementation services and various outsourcing models.

### Holistic product range for new business opportunities

- Core banking system – The complete bank solution for the 21st century
- Securities system – The newly developed securities system with years of experience behind it
- Multi-channel front end with integrated CRM system

- Bank controlling – The complete solution for controlling and reporting
- Authorization and customer-terminal network operation – versatile and universal

The platform-independent solutions are state-of-the-art with regard to their multi-level architecture and modern development methods. They are designed in close collaboration with our customers, comply with all statutory requirements and can be run on all the leading platforms.

### Expertise, service and quality as your key to success

As an established solution-provider, we not only offer our KORDOBA products, but also a wealth of consulting services tailored to suit your needs. We consult on IT strategy and analysis, bank process optimization, the design and realization of customized solutions, right through to migration projects. Our know-how reaches to all corners of a bank's application landscape.



## Handling and maintenance Your applications are our expertise

We meet our customers' need for professional project management and exceptional industry know-how with our project-related consulting services and inexpensive operator models.

KORDOBA offers you a comprehensive operating and support concept as an outsourcing option. Depending on what the customer requires, KORDOBA puts together customized solutions for IT hosting, production control, application management and consulting structured within a multi-stage model. KORDOBA has computing centers that ensure high availability, 7x24 operation and the greatest possible security, based on a high available technology.

## Together with our partners for your success

The service range and quality of the KORDOBA portfolio is the sum of all of the services provided by KORDOBA and its partners. Reliable, well-established partners, whose products complement our portfolio, are a major success factor for us.

## Active cooperation with our customers

The focus of our entire approach is our customers' satisfaction. Which is why we work so closely together with them in various committees such as the special work groups, steering committees and the Speakers' Group, in which representatives of the KORDOBA user community meet with us regularly to monitor developments.

### Our offer

- Standard software for banks
- Best-in-class products
- Reliable operator models
- Modular product ranges on open systems
- Continuous accommodation of changes to regulatory requirements
- A comprehensive service range
- A good understanding of customer processes
- Strong shareholder

### Your advantages

- Modern software-architecture for individual demands
- The greatest possible security and availability through a high available technology
- Individual customization to fulfil varying bank requirements
- First-class service by way of target-oriented consulting services
- Comfortable migration through professional project work and many years of experience
- Precise calculation of costs through use-dependent pricing
- Faster ROI
- High investment security
- Optimized synergy effects thanks to the active dialogue with our customers
- A broad customer base



Bankhaus Lampe



## Extensive outsourcing agreement with KORDOBA: BHL continues our successful partnership.

Founded in 1852, Bankhaus Lampe is one of a small and select group of independent, owner-managed private banks in Germany. It has offices in Berlin, Bielefeld, Düsseldorf, Frankfurt/M., Hamburg, Munich and Munster, and is represented in Zurich by Atlantic Vermögensverwaltungsbank. This bank's concept is that of an entrepreneurial thinking and acting partner for small and mid-sized companies, wealthy private clients and institutional investors. It realizes this concept with a relationship-based and holistic consulting concept. In 2005, BHL employed 468 people and had Euro 2.613 billion total assets.

### Satisfy the most rigorous demands: "Exceptional services for a select few"

Because they are usually not as large as other credit institutions, private banks are faced with even greater challenges due to the growing complexity of the market and competition. Bankhaus Lampe reacts to

these challenges by concentrating on its core competencies and investing for the future in technical equipment and highly qualified employees. So it is particularly important for BHL to be able to concentrate its energies on the individual expectations of its demanding clientele, without concerns about having stable and high-performance systems and applications at its disposal. In addition, keeping abreast of the ever changing and increasing statutory and regulatory requirements is of special importance to Bankhaus Lampe.

### A time-proven partnership

Bankhaus Lampe has been using KORDOBA standard software products for more than a decade. The core banking system is a market-leading integrated total bank solution that answers to the toughest demands on standard banking software with its modular structure, flexible parameterization options and upgradability. The decision to renew the agreement with KORDOBA for the use,



operation and maintenance of the application was for the bank a logical consequence of its satisfaction with the KORDOBA products and services.

### Top-quality solutions

Another important component of the outsourcing agreement is the operation of the modular securities system KORDOBA Global Securities. This system supports all securities-related processes in real time, with a process orientation and in time-proven 24-hour operation. KORDOBA provides services to Bankhaus Lampe with hardware, software, infrastructure and services here, as well as monitoring the decentralized LAN/WAN systems, and thus the branch network. The application management staff ensure the support and maintenance of the standard KORDOBA components and the installation of new Releases, as well as supporting the bank-specific extensions.

### Answering to all needs

For Bankhaus Lampe the advantages of the comprehensive KORDOBA operating model lie in the lower costs and the increased efficiency in the bank. KORDOBA takes care of all technical matters relating to the daily operation of the system. All administration, maintenance, security or code recovery tasks are covered in the agreements with KORDOBA. This is the best and cheapest solution for Bankhaus Lampe, because it means only paying for the services it actually uses. And this enables the bank to concentrate its expertise where its business lies – in the personal and individual support of its upmarket clientele.

#### Solution

Use, operation and maintenance of the KORDOBA applications, including the decentralized systems

#### Decision to go with KORDOBA

- Proven partner of many years
- KORDOBA as prime contractor
- Fully developed technological basis

#### Customer benefit

- Considerable improvement of service quality
- Trouble-free transaction processing
- High motivation and industry know-how of the staff
- Improved, more personal support of customers
- Cost transparency through a fixed fee per workstation

#### Technical basis

UNIX-Server Fujitsu Siemens  
PRIMEPOWER

#### Internet

[www.bankhaus-lampe.de](http://www.bankhaus-lampe.de)



Cortal Consors entrusts KORDOBA with the entire operation of its core banking and securities applications in Germany.

Cortal Consors arose out of the merger of the French direct bank Cortal and the German online broker Consors. Cortal Consors belongs to BNP Paribas and is the leading investment bank for private investment and online trading in Europe.

Alongside its classical stock exchange business, for which it has large range of investment products, Cortal Consors now also offers all services relating to private investment and has representations in Germany, France, Spain, Belgium, Luxembourg and Italy.

With more than 1 million customers, Cortal Consors manages around Euro 28 billion in investment and securities accounts and processed more than 10 million trades in 2005.

### Strong performances through successful migration

Cortal Consors' continuing growth in new customer acquisition, investment and securities volumes under management and

numbers of processed trades means it needs modern and high-performance back-office systems. It has used the KORDOBA standard software since 1991, and since 2005 this online broker has also used the software company's outsourcing services. At Cortal Consors, KORDOBA is responsible for the operation of all core banking and securities applications. The change of the provider went very smoothly. KORDOBA managed one of the largest IT migration projects in a bank in recent years.

### Outsourcing partnership consolidates leadership position

The new outsourcing agreement marks yet another important milestone in the lasting and thriving partnership between Cortal Consors and KORDOBA. Major factors that spoke for the new outsourcing agreement at Cortal Consors were cost reductions, improved functionality and improved stability and performance. For example, the securities solution used at Cortal Consors has to be able to handle up to 120,000



orders a day, in order to be sure it can deal with even the most exceptional market circumstances.

### Stable foundation for growth and flexibility

Cortal Consors executes all its central banking processes with the core banking system from KORDOBA, including the administration of giro and investment accounts. Cortal Consors' entire securities activities are managed using KORDOBA Global Securities (K-GS). And during the migration project, not only the total operation of the application management, the core banking system and the securities solution was transferred to KORDOBA, a change of platform was also effected. K-GS was ported from BS2000 to Unix; a transfer of around 500,000 securities accounts and just as many bank accounts as well, with KORDOBA as overall project manager.

### Concentration on core competency strengthens position

Among the functional improvements are the higher degree of automation of the new securities and core banking system, as well as new commercial functionalities for securities. The modern system architecture with K-GS on Unix means shorter order runtimes. Using the KORDOBA standard software and outsourcing its IT operations give the bank more freedom in its cost structure and enable Cortal Consors to react quickly to changing market conditions, ensuring it stays well ahead of the competition.

#### **Solution**

Outsourcing the core banking system and securities solution

#### **Decision to go with KORDOBA**

- Proven partner of many years
- Fully developed technological basis

#### **Customer benefit**

- Flexible adaptation options
- Cost structure options through a trade-price billing model
- Highly automatic, especially when processing fund business
- Round-the-clock securities trading
- Fast processing of all securities transactions
- Real time processing
- Lower unit costs

#### **Technical basis**

Unix-Server Fujitsu Siemens Computers PRIMEPOWER, BS2000, Unix

#### **Internet**

[www.cortalconsors.de](http://www.cortalconsors.de)



## Deutsche Apotheker- und Ärztebank:

apoBank relies on the KORDOBA core banking system and IT services.

Deutsche Apotheker- und Ärztebank – Germany’s largest cooperative primary bank – is a universal bank whose product range is oriented toward the needs of people in medical professions.

“apobank” sees itself not merely as a financial services provider, but also as a committed patron and financial helper for its members, their organizations and facilities. Its seven subsidiaries also complement its service package for the academic medical professions.

On June 30, 2006, Deutsche Apotheker- und Ärztebank employed 2,007 people at 54 locations and reported balance sheet assets of Euro 31.4 billion.

### Decision to concentrate on core processes

In 2005, apoBank reworked its strategy for the further development of its “informatics and organization”, in order to be ready for future challenges. The objective was to en-

sure the long-term future effectiveness of its booking and settlement system and reduce IT costs, including those for its commercial banking applications. apoBank decided to extend the partnership with the software company KORDOBA based on the successful relationship that the two companies have had for so many years.

### Experience, software and service – all from a single source

apoBank is converting the KORDOBA software to the modernized, Unix-based core banking system. The standard software takes care of all the classical banking functions, and processes all deposit and lending transactions from all sales channels. And secondly, the bank also decided to pass the operation of its core banking system on to an experienced service provider.

KORDOBA offers custom-made solutions for the operation of its software within the framework of agreed service levels. This includes IT hosting, production control and



consulting. Separate computing centers with mirrored storage disks ensure high system stability. The catastrophe back-up is realized at a venue outside Bavaria.

### Improved IT infrastructure and extra service

Cost transparency and free resources for strategic bank projects have become a reality for apoBank. Outsourcing the operation of its core banking system means the bank profits from a failsafe and high-performance system environment in the KORDOBA computing center.

apoBank can now concentrate on its core competencies in customer service, and thus continue to improve its competitiveness.

### Successful cooperation through dialogue with the customer

The decision to continue the partnership with KORDOBA is, not least, the active involvement of the user banks in the deve-

lopment process. Selected “speakers” represent the customers’ interests, working together with KORDOBA to determine the direction that the development of the standard software and services will take in the future. The dialogue with the customers is a key focus at KORDOBA, and that pays off.

#### **Solution**

- Use of the modernized core banking system
- Outsourcing the operation of the core banking system to KORDOBA

#### **Decision to go with KORDOBA**

- Proven partner of many years
- Fully developed technological basis
- Proven full service
- Active and lasting dialogue with the customers

#### **Customer benefit**

- Improved cost transparency
- Minimized risk
- Free resources for strategic bank projects
- Effective utilization of core competencies
- Collaboration in the software development process

#### **Technical basis**

UNIX, BS2000

#### **Internet**

[www.apobank.de](http://www.apobank.de)



Ready for more growth:

ING-DiBa puts its faith in the modernized KORDOBA core banking system.

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ING-DiBa is the largest direct bank in Europe and one of the fastest growing banks in Germany. ING stands for International Netherland Group – one of the world’s leading finance groups. ING has held a share in DiBa since 1998, and has been its 100 % owner since 2003. This bank’s concept is based on fast and direct customer contact, via Internet, telephone and letter. It supports its customers in all banking transactions, with fast service, transparent products and inexpensive terms, while providing them with a broad range of securities. In 2005, ING-DiBa employed 2,304 people and reported balance sheet assets of Euro 64.9 billion.

#### Smart solution for “big growth”

The bank has considerably grown its business volume over the last five years – from around 500,000 customers in 2001 to over five million today. The greatest challenge for ING-DiBa has been to master this rapid growth – especially in IT – for the market acceptance of the ING-DiBa products has

exceeded the most optimistic expectations. The decision to use KORDOBA’s modernized core banking system means a standard software is in use that can easily handle a growth rate of a million accounts per year. The securities system KORDOBA Global Securities is also perfect for the needs of the direct bank: from its high degree of automation to its range of functions and outstanding performance values, right through to the reduction of unit costs as business grows.

#### New impulses from the cutting-edge core banking system

ING-DiBa has put its faith in KORDOBA for 15 years now, using its standard software, its support and benefiting from the customization and operation of the various applications. Because KORDOBA offers all this – top quality standard software products, customizing and implementation, operations, maintenance and support. Its 25 years of experience in the field of bank software and its excellent image on the



market recommend KORDOBA as a reliable IT partner that adapts its services to the needs of each individual customer – providing functionality and growth opportunities.

### High degree of flexibility despite standard solution

KORDOBA rapidly adapted its core banking software to suit the processes at ING-DiBa. Even the expansion caused by the additional data stemming from the takeover of the direct broker Entrium AG has not had a negative effect on the excellent performance and batch runtimes. The different parts of the systems were replaced or removed one after the other, without affecting normal business operations. Clearly defined interfaces based on market standards enable trouble-free data transfer of the daily information and transactions from the Internet and telephone banking channels to the KORDOBA core banking system.

### Customer orientation through efficient implementation

ING-DiBa has a standard software that quickly processes its daily close and shortens batch runtimes. It not only manages accounts and new account openings quickly and easily, it also has ample capacity for further growth.

#### **Solution**

ING-DiBa puts its faith in the modernized KORDOBA core banking system.

#### **Decision to go with KORDOBA**

- Excellent long-standing collaboration
- Fully developed technological basis
- Easily extendable modular standard software
- Highest system availability

#### **Customer benefits**

- Rapid adaptation through strong customer orientation
- Interfaces for the simple integration of third-party systems
- Investment protection and reduced operating costs
- Individualized structuring of products
- Comprehensive services

#### **Technical basis**

Solaris, z/OS, BS2000

#### **Internet**

[www.ing-diba.de](http://www.ing-diba.de)



## Bank controlling:

OLB profits from the versatility of the KORDOBA software.

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OLB is the leading regional bank in the north-west of Germany. With strong roots set deep in the region, it offers private and commercial customers tailored solutions that cover the entire range of services of a modern universal bank. OLB has been a member of Allianz AG since 2001 and is included in the group's consolidated accounts via the partially consolidated financial statement of its majority owner, Dresdner Bank AG. On December 31, 2005 the bank employed 2,496 people in 30 branches and 145 offices. Its balance sheet capital was Euro 8.5 billion.

### Modern data and information management

Against the background of growing statutory requirements, it was of key importance for OLB to have an up-to-date, rapidly available and comprehensive information and data management system. With its Bank controlling product, KORDOBA provides OLB with a flexible tool for accounting, controlling

and reporting that fulfils all its needs. OLB profits from the holistic management of its information flows, the opportunity for comprehensive reporting and the high quality and consistency of the data. Because of its versatile structure, the solution was able to be adjusted to OLB's needs quickly and easily, minimizing costs and adaptation expenses.

### Reliable partnership builds relationship of confidence

OLB has been using KORDOBA software since 1987. Alongside the Bank controlling product, it also relies on KORDOBA for its securities business and the control and monitoring of self-service transactions. So it made sense to deal with the IAS requirements with an OLB-specific solution based on KORDOBA Bank controlling, and even to pilot this KORDOBA solution for the new International Accounting Standard (IAS).



## One of the main pillars of Bank controlling

OLB, KORDOBA and their accounting firms participated in the pilot phase. KORDOBA's IAS solution evaluates accounts and transactions in accordance with IAS/IFRS, allocates them to their balance sheet items and makes the results available in the balance sheet data base.

In doing so, the data from Accounting, Controlling and Reporting and those from external and third-party systems are considered via a standard interface. A booking model completes the solution with a connection to the Financial Accounting department, and in addition, the system also has its own application for maturity classification in accordance with IAS/IFRS.

## Quality accounting solutions

In January 2006, OLB compiled its annual accounts for 2005 in accordance with both HGB and IAS/IFRS. The IAS solution

is based on a commercially clearly defined interface that already today accounts for future extensions, an Oracle database and a highly flexible derivation of, for example, balance sheet items and evaluation categories. The modular IAS solution ensures that future changes to the IAS/IFRS requirements will be dealt with quickly and exactly for OLB.

### **Solution**

KORDOBA IAS solution with OLB-specific extras

### **Decision to go with KORDOBA**

- Proven partner of many years
- Fully developed technological basis
- Efficient extendability, proven applications
- Consulting and training by motivated and qualified staff members

### **Customer benefits**

- Fulfilment of EC Ordinance 1606/2002 and the Dresdner Bank group requirements
- Fulfilment of the IAS/IFRS standards
- Simple data integration via a proprietary ETL tool for comfortable and efficient data integration and derivation
- Utilization of synergies through the modular structure
- A commercially clearly defined interface for the simple integration of third-party systems

### **Technical basis**

Sun Solaris, Windows XP, BS2000

### **Internet**

[www.olb.de](http://www.olb.de)

## Our customers – our strength



**Bankhaus Lampe KG**

**Dr. Lars Rüsberg**

General manager



**Bankhaus Max Flessa KG**

**Richard Wolf**

Head of DP/Org.



**Cortal Consors S.A.**

**Micha Stuiber**

Head of IT/Core Banking



**Deutsche Apotheker- und  
Ärztebank eG**

**Martin Pietsch**

Leiter IT/Org.



Fürstlich Castell'sche Bank,  
Credit-Casse AG  
**Wolf-Christian Maßner**  
Member of the Management Board



Hanseatic Bank GmbH & Co.  
**Rüdiger Mause**  
Head of EDP/Organisation



ING-DiBa AG  
**Kees van Rossem**  
C.I.O., Head of IT/Org.



P&T Luxembourg  
**François Sauber**  
Director of CCP



L-Bank Staatsbank für  
Baden-Württemberg

**Dieter Weick**

Head of IT



Reuschel & Co. Kommandit-  
gesellschaft

**Jutta Wolfien**

Head of IT/Org.



Oldenburgische Landesbank AG

**Peter Cordes**

Head of IT and Spokesman of  
the KORDOBA Speakers' Group



Sächsische Aufbaubank

**Frank Stammer**

Director IT



## Our customerlist

- Bank Companie Nord AG
- Bankhaus Lampe KG
- Bankhaus Max Flessa KG
- Cortal Consors S.A.
- Degussa Bank GmbH
- Deutsche Apotheker- und Ärztebank eG
- Die Sparkasse Bremen AG
- Dresdner Bank AG
- Finanz IT GmbH
- Fürstlich Castell'sche Bank, Crédit-Casse AG
- GE Money Bank GmbH
- Hamburger Sparkasse AG
- Hanseatic Bank GmbH & Co. KG
- ING-DiBa AG
- Kasseler Sparkasse
- L-Bank Staatsbank für Baden-Württemberg
- Münsterländische Bank Thie & Co.
- Oldenburgische Landesbank AG
- P&T Luxembourg
- Reuschel & Co.
- Sächsische Aufbaubank
- SEB AG
- TeamBank AG
- W. Fortmann & Söhne KG
- Wüstenrot & Württembergische AG

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