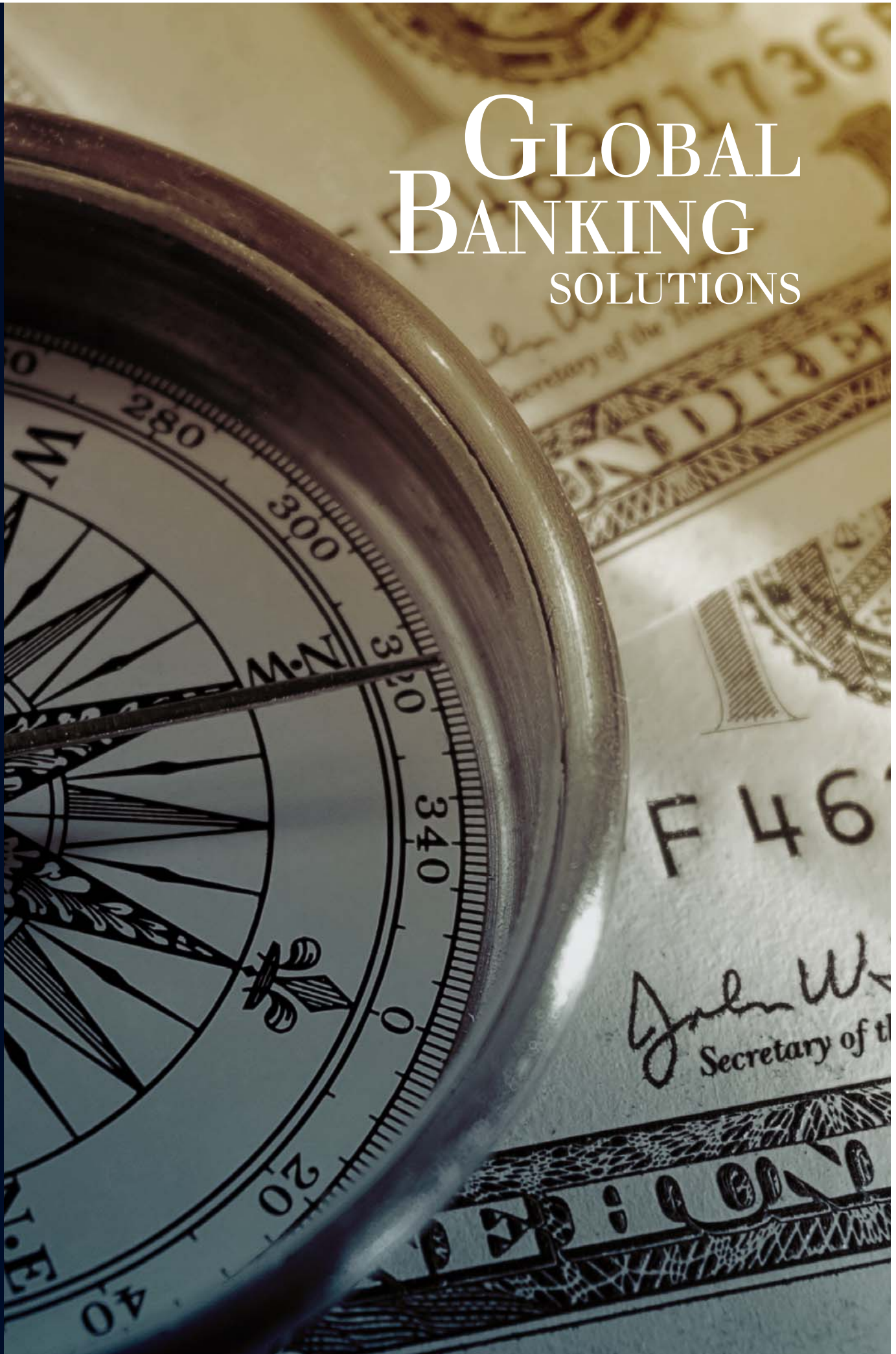


SGAIM

Business Process Outsourcing Services

GLOBAL BANKING SOLUTIONS



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The main focus of the sixth edition of iBanca was the search for CIT solutions to help the Banking Sector tackle the economic crisis. On this occasion, 29 financial institutions attended the conference, in which their attention was focussed on discovering solutions to increase operative and competitive efficiency, reduce risks and, above all, ensure customer loyalty at a particularly complex time for the sector. One of the conclusions that were drawn is that banks should outsource their systems and part of their back-office processes in order to survive.

The financial institutions' current situation can be gauged by the volume of financial products requested, such as: Credit cards, loans granted, deposits opened, etc. According to the consultancy firm DBK, in 2008 a growth of 2.2% was experienced in the total number of cards issued and in circulation, but it is predicted that throughout 2009 the number will drop as a result of the economic crisis that is currently affecting the Spanish market.

On the other hand, we have the situation of families and ISFLSH (Non-profit Institutions with a legal personality that serve families and which are other producers not from private markets: Trade unions and professional, scientific, religious, recreational, cultural associations, etc.) which have experienced a reduction in their financing capacity over the last 13 years. The Bank of Spain attributed the lower dynamism in the financing of families in the first few months of the year to the drop in year-on-year growth rates for mortgage loans and loans for consumer goods and other purposes, which were situated above 2% and around 1%, respectively.

In the light of this economic and social situation the financial institutions react by looking for solutions in order to optimise the business processes, focussed on obtaining a reduction in costs.

SGAIM's Global Banking Solutions.

The solutions that SGAIM proposes to help the financial institutions in this difficult situation have the objective of optimising the management of the business processes they perform.

Management of Daily Information from Bank Branches

Bank branches generate an enormous quantity of information on a daily basis. Handling this information appropriately is one of the great problems the branches face and is one of the most time-consuming tasks for banking staff.

SGAIM has created an automatic information management system for Bank Branches. The information is received, in a time period agreed with the client, any documents in physical format are scanned, and the information is organised intelligently via automatic data capture. The Advanced Document Classification solution automatically categorises the information and makes it available to the bank on the TTID Plus web portal. Via this portal, the members of the bank can consult, manage, verify and control the necessary documents involved in each operation.

Management of Banking Forms

Despite growing computerisation in data collection when opening current accounts, applying for credit cards or loans, etc., it is still necessary to use paper forms and human infrastructure to process the data they contain, which leads to errors and a slow process.

SGAIM offers a quick and effective solution to automatically extract the data from bank forms, guaranteeing the quality of the results. The most advanced tools for intelligent character recognition (ICR), linguistic analysis and specialised dictionaries, as well as years of experience in the design of forms is made available to the client in order to obtain the best performance.

The data extracted is integrated in a transparent way in the client's system enabling them to give a quick response at the same time as they reduce costs and human resources.

Management of Information associated with granting Rapid Loans

Processing banking information associated with the granting of loans is one of the critical points within banking operations. The agility and speed required in granting a loan is a differential asset for the bank which will enable more effective management and an increase in the volume of its loan portfolio. Each loan application contains certain information that must undergo strict checks on arrival in order to process the loan, with the resulting investment in time and resources involved.

SGAIM has developed an intelligent capture system for bank data associated with the granting of loans. Via this system, the information is processed automatically. It is scanned, categorised and processed for the extraction of the necessary data in the analysis of the risk associated with the loan. The solution is integrated within the bank's business applications, enabling swift and effective handling and processing of the information. The validations are made without human intervention and in short periods of time, with the maximum guarantees.

Management of the Information associated with Holdings

The many different holdings and types of information, the need for multiple operations for each of them, their classification, handling and verification, imply a high cost within banking operations.

SGAIM has developed an intelligent system that enables the management of the information associated to holdings in a swift and effective way. Via processes for the intelligent recognition of different types of documents and automated data capture, the system carries out an automatic validation. The information is made available to the bank branches on the TTID Plus web portal, to enable swift and effective processing by the employees.

Guarantee Management

The management of Guarantees from loans, bank credits or lease operations, requires swift processing to offer differential value over the competition.

The solution offered by SGAIM to optimise the management of bank guarantees involves scanning all the information received in relation to the loans, the intelligent capture of the data it contains and its integration in the bank's guarantee management application. The data extracted is made available to the bank via the TTID Plus web platform, where it can consult and control whether the guarantee has been accepted or cancelled.

Management of Bank Cheques and Current Account Promissory Notes

Financial Institutions receive a high number of bank cheques and current account promissory notes, and therefore, they aim to speed up the process to settle their amounts and reduce the costs associated with their management.

SGAIM provides the rapid scanning of bank cheques and current account promissory notes, which arrive in physical format, and makes them available to the financial institutions via the TTID Plus web portal in short periods of time. The capture of data from these documents enables their correct validation and the detection of possible discrepancies in the amounts processed which come from the deposit of cheques and promissory notes.

Bank File Management

Financial Institutions manage different types of files (risk, mortgage, leasing, consumer loans, credit cards, investment cards, SICAV files, etc.) which have similar initial processing.

The files must be composed of predetermined information. SGAIM uses intelligent capture and automatic classification systems to control the types of documents. The data extracted is integrated within the client's business applications where the information it should contain is compared with what it actually contains. SGAIM's Business Process Management module automates the actions to be carried out in each of the cases: Generation of documents, requests for new documents, processing, etc.



Benefits for companies in the Banking Sector with the implementation of the Global Banking Solution

Cost reduction as a result of the automation of the processes.

Total control of all the information managed by the financial institutions.

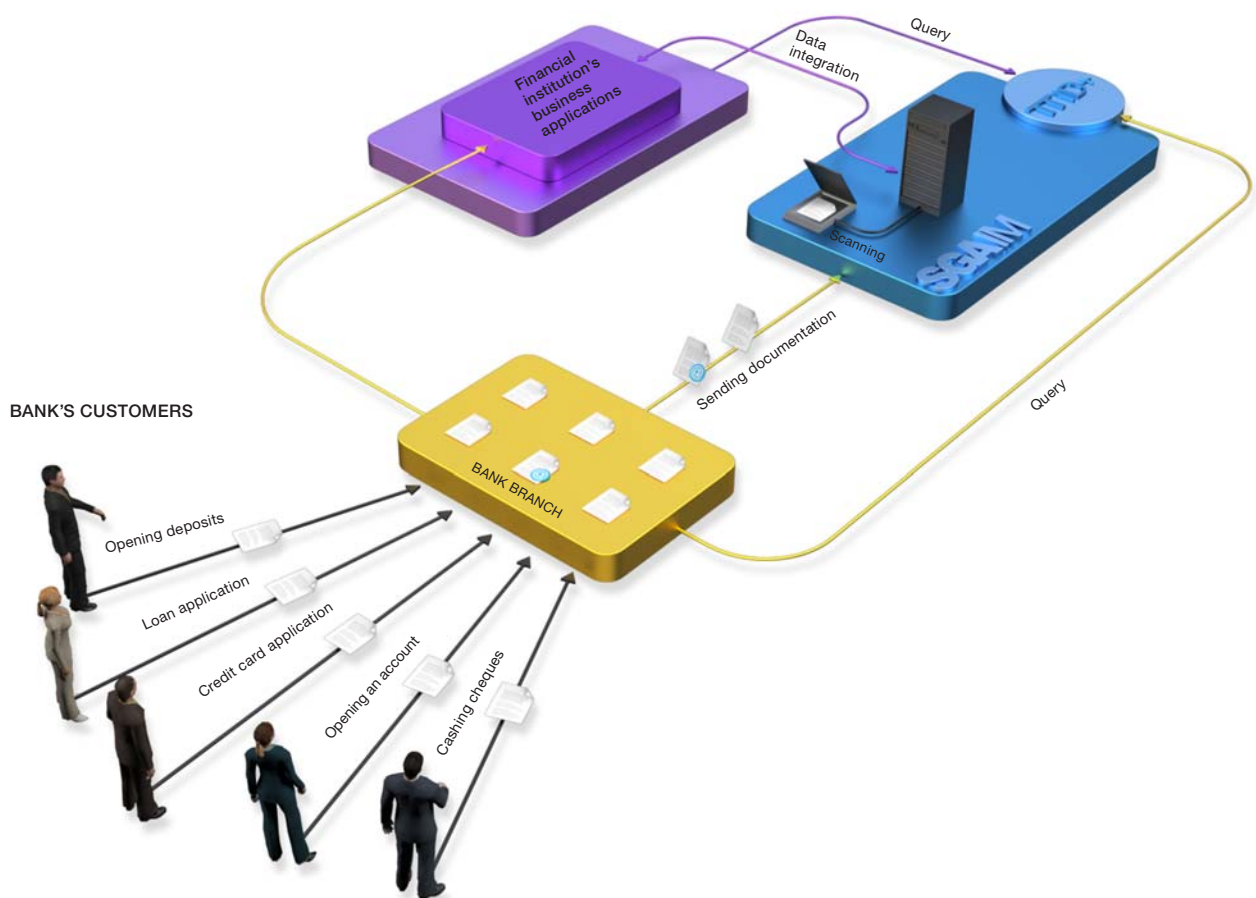
Improvement and monitoring of response times for banking operations.

Speed and security in the processing and quality of the data extracted from the documents by replacing manual processing with automated processes as well as enabling automatic error correction and a reduction in incidences.

Immediate availability and elimination of the risks of misplacing physical documents by scanning all the documentation.

Generation of tailor-made reports according to the needs of each Financial Institution.

Guarantee of compliance with legal requirements and specific business rules.



SGAIM

Converting information
into knowledge

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