



Capital Markets
and Banking Solutions

CAPSYS

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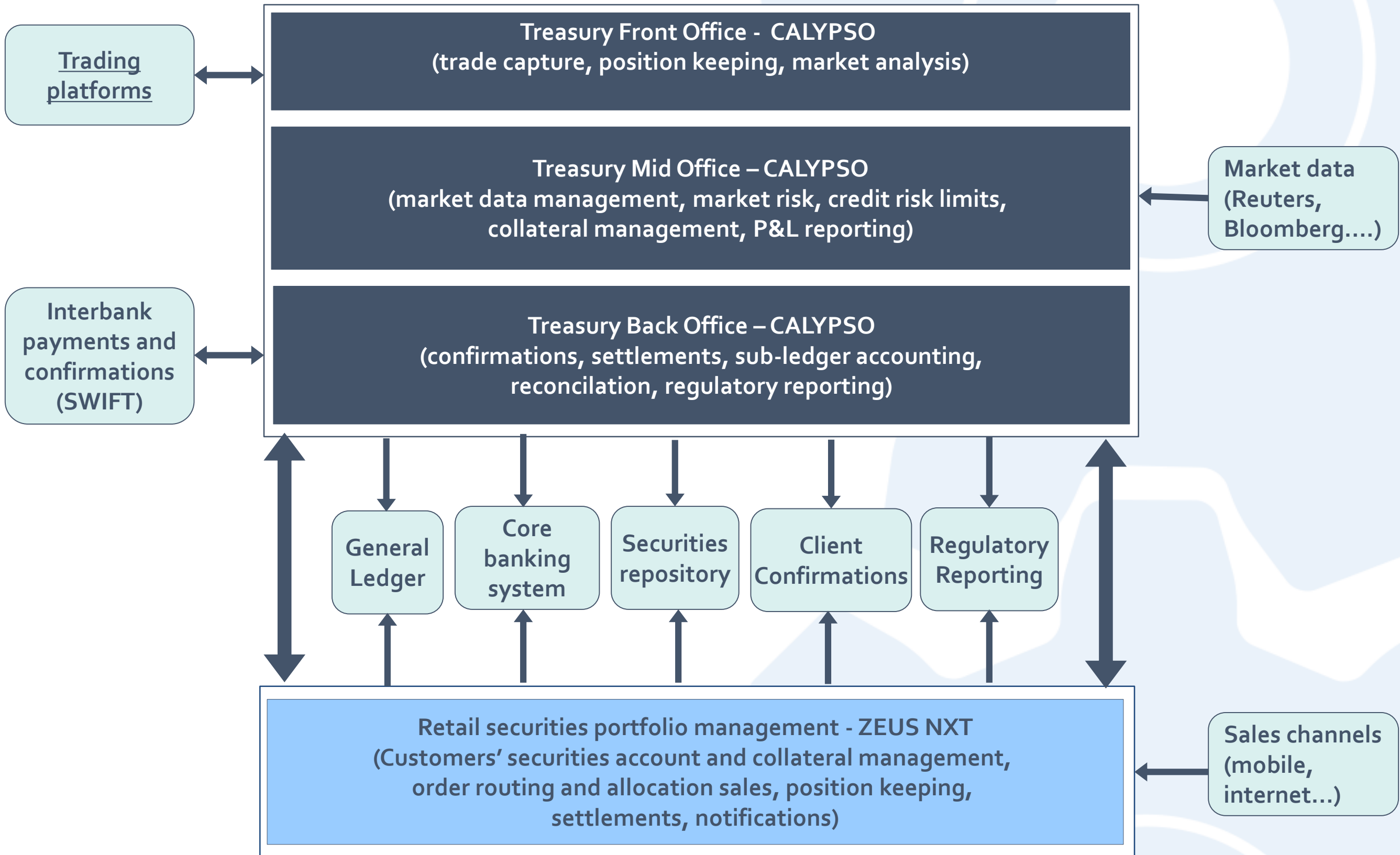
**RETAIL DISTRIBUTION
AND INVESTMENT CARD**

**VERY GOOD BUSINESS UNDERSTANDING WITH
EXPERIENCED BANKING SPECIALISTS**

BUSINESS AREAS
CAPITAL MARKETS

- **SECURITIES DISTRIBUTION**
- **PENSION**
- **TREASURY**
- **ASSET MANAGEMENT**
- **PRIVATE BANKING**
- **CUSTODY**

- High volume
- Retail, Affluent and SME savings
- Portfolio approach
- Complete customer view
- Customer account administration and related back office processes
- Risk



INSTRUMENTS AND CLIENT SEGMENTS

WEALTH PORTFOLIO ELEMENTS

POTENTIAL PRODUCT OFFERING

MASS RETAIL					AFFLUENT					PRIVATE BANKING												
Cash and cash equivalents					Individual securities				Collective portfolios		Precious metals		Derivative type			Investment purpose						
													Properties		Goods							
Cash (safe)	Sight deposit	Saving account	Term / struct. deposits	Money market funds	Government securities	Corporate & other bonds	Structured bonds / notes	Equities	Investment funds	Pension assets	Insurance reserves	Physical gold	Physical silver	Futures	Options	Certificates	Residential real estates	Grounds	Lands	Jewelleries	Art objects	Antiquities

- Complementing cash savings
- Risk cost free fee based business

Creating a balanced customer portfolio

Bringing new and innovative savings solutions for all client segments

Supported by an integrated and fully automated front to back IT solution

SERVICES

CUSTOMER SERVICING (FRONT- OFFICE)

- Complete customer administration
- 360° customer view, KYC features
- Profile, Risk (MIFID)
- Complete transaction services
- Distribution (MF transfer agent, own stock, SE or OTC order, auction, subscription)
- Standing orders
- Complete Portfolio view
- Asset-Liability-P/L
- Accounts and Balances
- Cash
- Securities (both dematerialized and physical/printed)
- Customer reports, statements
- Teller

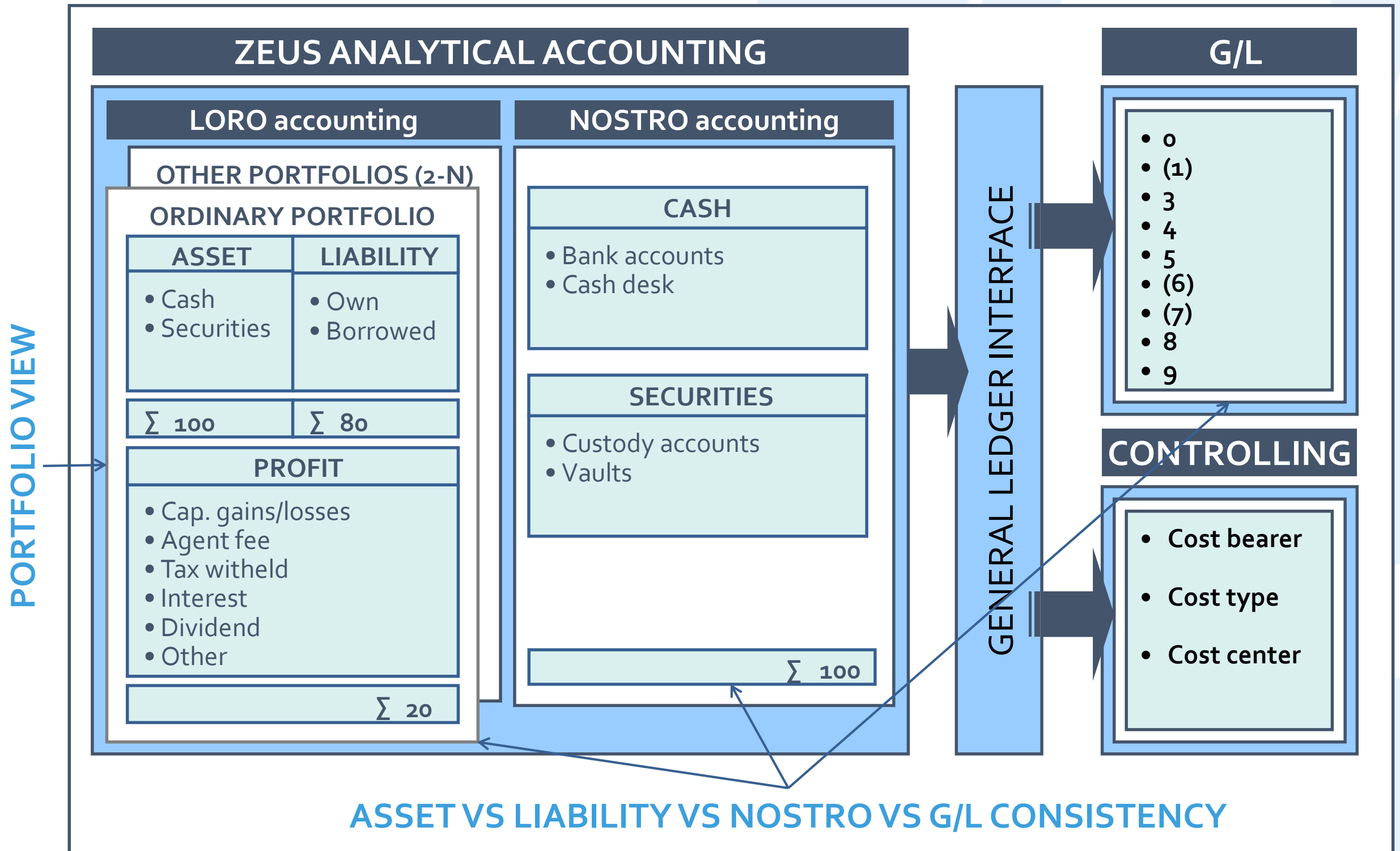
MIDDLE- OFFICE

- Trading
- Allocation
- Risk management

BACK- OFFICE

- Valuation (Market pricing, Exchange rates)
- Transaction settlement (Cash and Securities account posting)
- Complete vault for physical (printed) securities
- Corporate actions (events, income, etc.)
- Statements
- Reporting (intercompany, regulatory)
- Sub-ledger processes and General ledger posting
- IT operations (parameters, user administration, system admini

INSTRUMENTS AND CLIENT SEGMENTS



FRONT-OFFICE

- client data administration
- client account mgmt
- order collection
- portfolio management
- client reporting
- direct transactions

MID-OFFICE

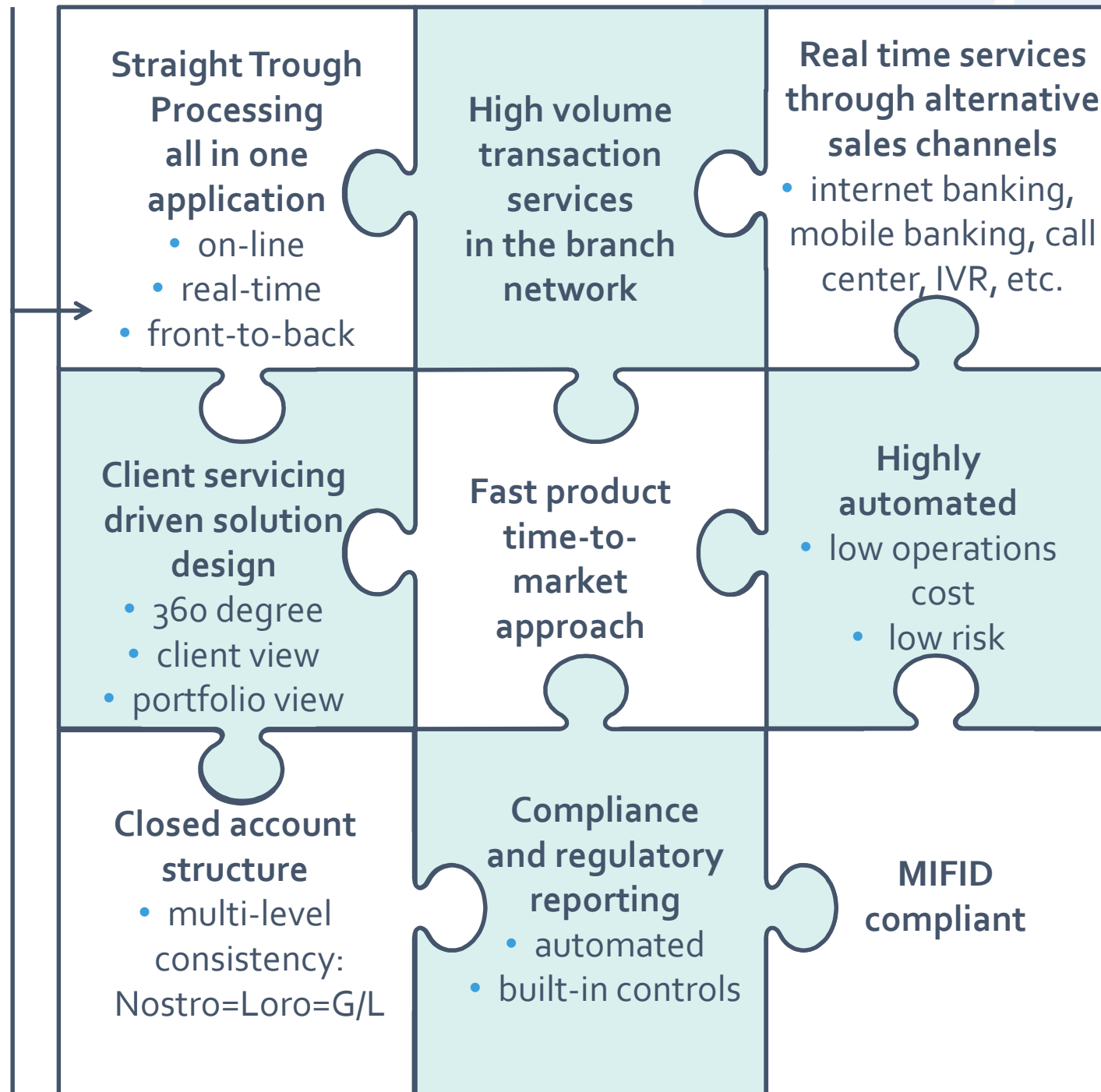
- distribution
- trading
- allocation
- risk management

BACK-OFFICE SETTLEMENT

- statements
- reporting
- general ledger posting

CORPORATE ACTIONS

- dividend
- interest
- event

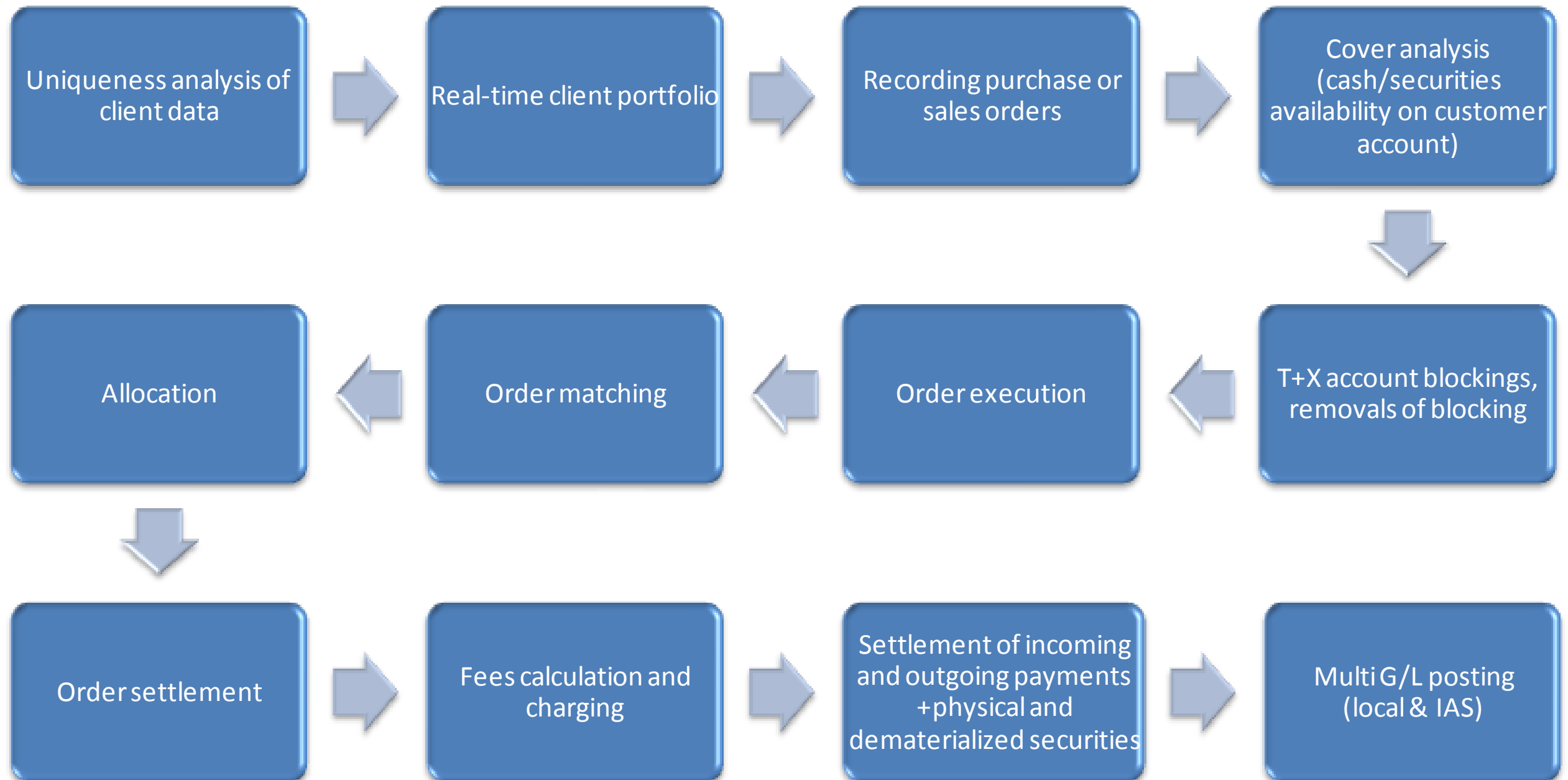


OTHER IMPORTANT FUNCTIONAL CHARACTERISTICS

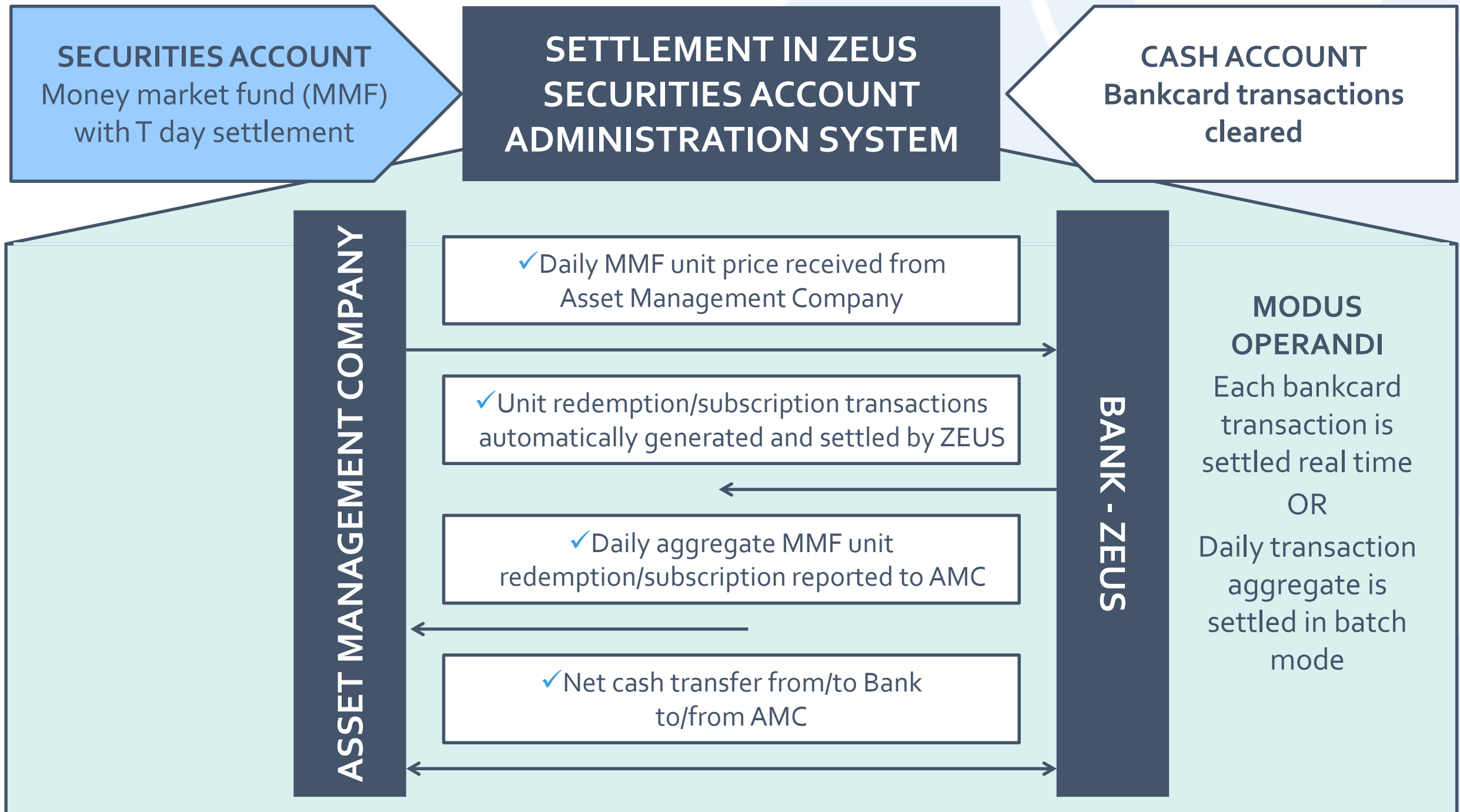
- ✓ Parameter driven set-up
- ✓ Multiple currencies supported
- ✓ Multi-language communication
 - HU, EN, RU
- ✓ Multi-level security
- ✓ Sophisticated user administration (access rights)
- ✓ Multiple models for system integration

FUNCTIONALITY \ BUSINESS AREA	SALES /FRONT OFFICE	MARKETING	IT	OPERATIONS	AUDIT	ACCOUNTING	RISK MANAGEMENT	ALM	TREASURY	PRODUCT	AMC
Strategic system in liability accumulation in addition to traditional deposits	✓							✓			✓
Serves a large distribution network in an automated, STP, real-time fashion	✓		✓	✓	✓	✓	✓				
Specific business processes	✓			✓						✓	
Handles securities transactions while minimizing risk				✓	✓		✓				
Performance optimized (fast and efficient customer service)	✓		✓	✓						✓	
Fast product time-to-market	✓	✓						✓		✓	✓
Bank liquidity management								✓	✓		
Closed securities distribution and administration application (transparent processing of internal accounting and financial transactions)	✓			✓		✓	✓				











FOR HIGH VOLUME REAL-TIME TRANSACTIONS IN RETAIL BANKING



CARD TRANSACTIONS CLEARED AGAINST AN INVESTMENT PORTFOLIO

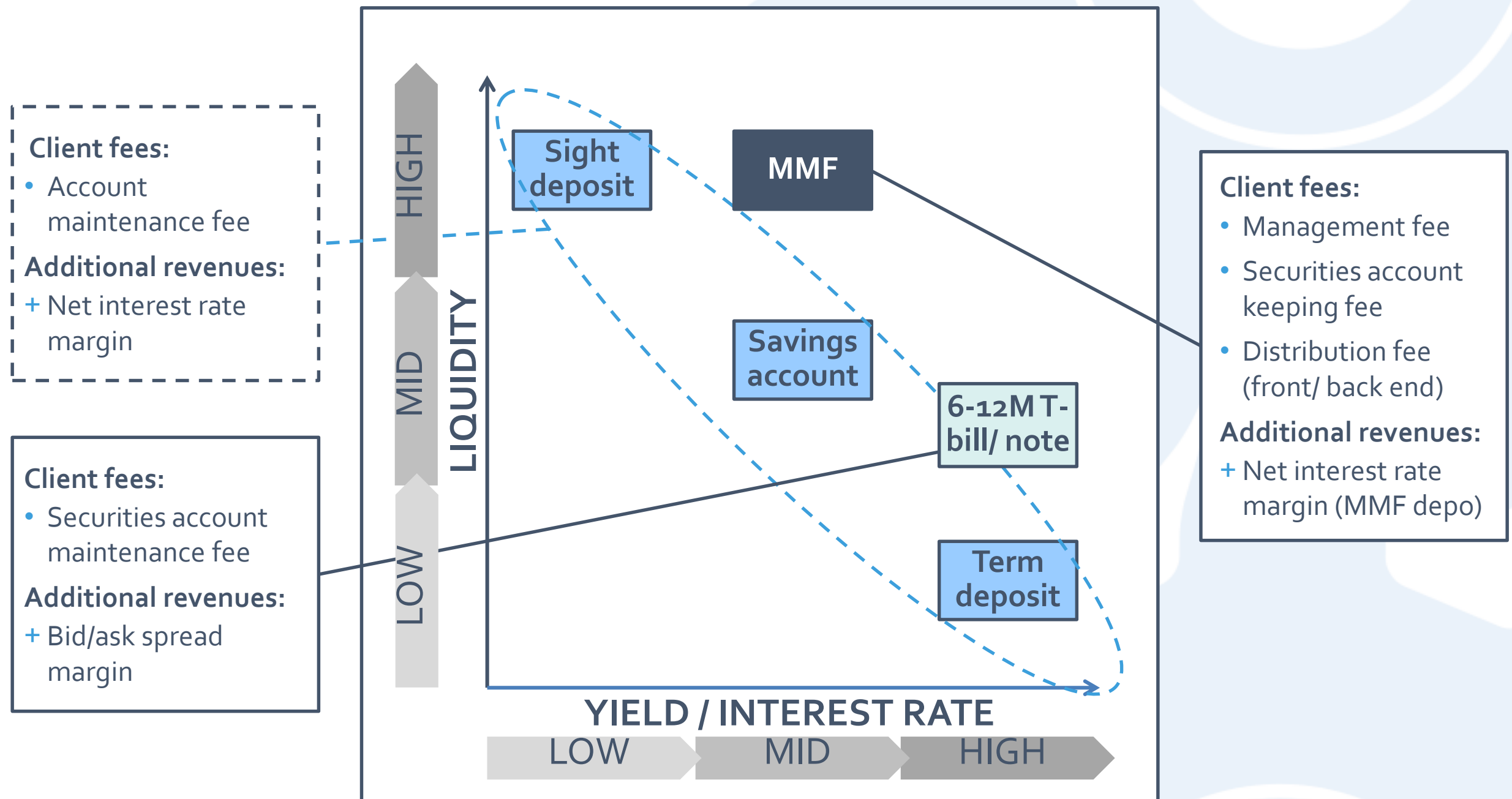


REGULAR CARD OPERATIONS CAN SUPPORT THE HYBRID PRODUCT

DEBIT CARD NO UNIQUE CARD REQUIREMENTS	ALL CARD COMPANIES SUPPORTED	ALL CARD TRANSACTIONS SUPPORTED
<ul style="list-style-type: none"> ✓ Magnetic stripe  ✓ Chip  ✓ PayPass  ✓ etc. 	<ul style="list-style-type: none"> ✓  ✓  ✓  ✓  ✓ etc. 	<ul style="list-style-type: none"> ✓ ATM transactions  ✓ POS purchases  ✓ On-line transactions 

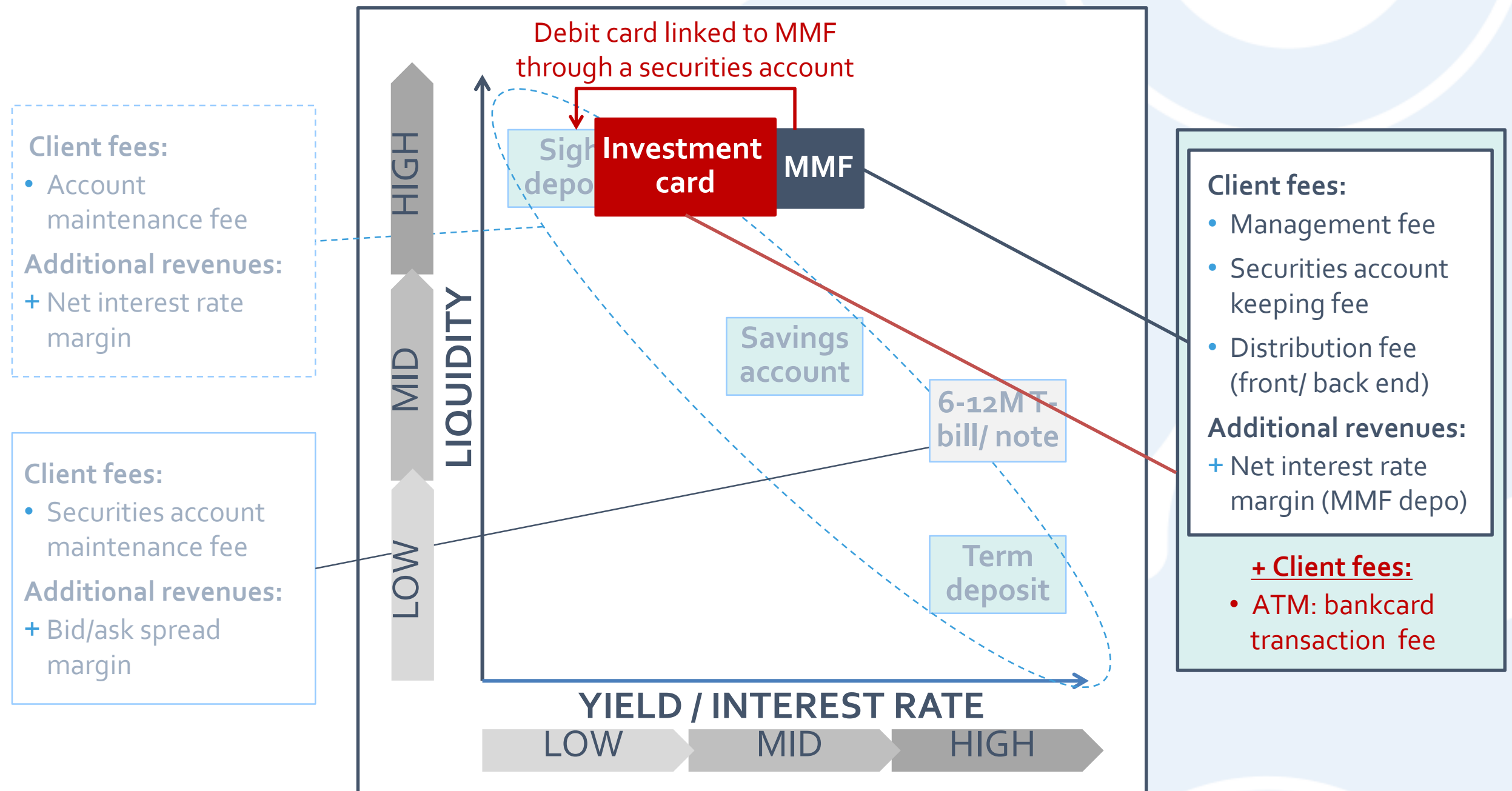
COMPARISON WITH SIMILAR LOW RISK SAVINGS PRODUCTS

LOW RISK SAVING OFFERS IN RETAIL VALUE PROPOSITION



COMPARISON WITH SIMILAR LOW RISK SAVINGS PRODUCTS

LOW RISK RETAIL SAVING OFFERS



BUY AND SELL SIDE BENEFITS

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SIMPLE AND SAFE LIQUIDITY MANAGEMENT TOOL

- ✓ Through simple bank card transactions and
- ✓ With fully automated background processes
- ✓ Liquidity management outsourced to investment professionals

PRODUCT WITH COMPETITIVE YIELD

- ✓ Yield between current account & term depo

FLEXIBLE INVESTMENT SOLUTION

- ✓ No limits on amount invested and withdrawn
- ✓ No limits on number of transactions

BENEFITIAL FOR DIFFERENT CLIENT TYPES

- ✓ Proper solution both for retail and SMEs

FEE REVENUES

- ✓ Bankcard fees
- ✓ Asset management fees
- ✓ MMF distribution fees
- ✓ Securities account maintenance fees

NET INTEREST RATE INCOME

- ✓ On MMF deposits placed in in-house treasury

MORE COMPETITIVE PRODUCT RANGE

- ✓ More efficient customer acquisition / retention / cross-selling
- ✓ Attractive product for many of the client segments (mass affluent, PB, SME, corporate)
- ✓ PR advantages (benchmark against competition)

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