



Natech

CSB2

New generation Total Banking Solution Integrated, modular
yet analytic



CSB2

Core Banking System

CSB2 is the new generation Total Banking Solution, capable of supporting vastly diverse Banks with minimum effort and total cost of ownership.

An online, real-time, customer centric, multilingual and multicurrency system with full scale adaptation capabilities.

Natech.CSB2, characterized by its flexibility, encloses new technology and banking modernization. Is the pioneer in the implementation of new requirements and trends as well as regulatory requirements.

CSB2 encapsulates multiple modules, is cloud enabled and runs either on premise or on the cloud!

CSB2 is the backbone of your business operations!

Basic Services Modules

Implement YOUR Banking Strategy!

	General Ledger Accounting
	Clients, customers and Suppliers management
	Deposits / TDR
	Payments
	Contracts and legal agreements
	Collaterals, warranties
	Checks & cards
	Loans and Mortgages
	Shares & Capital Market management
	Currency trading and management
	Bonds, Securities
	Letters of Guarantee and Trust
	Teller
	Exchange
	Treasury

The ever increasing complexity of banking needs, suggests that banks can no longer rest on legacy and disruptive systems. Financial Organizations rely on **agility** and **security** so their development and their expansion should be build upon **four cornerstones**:

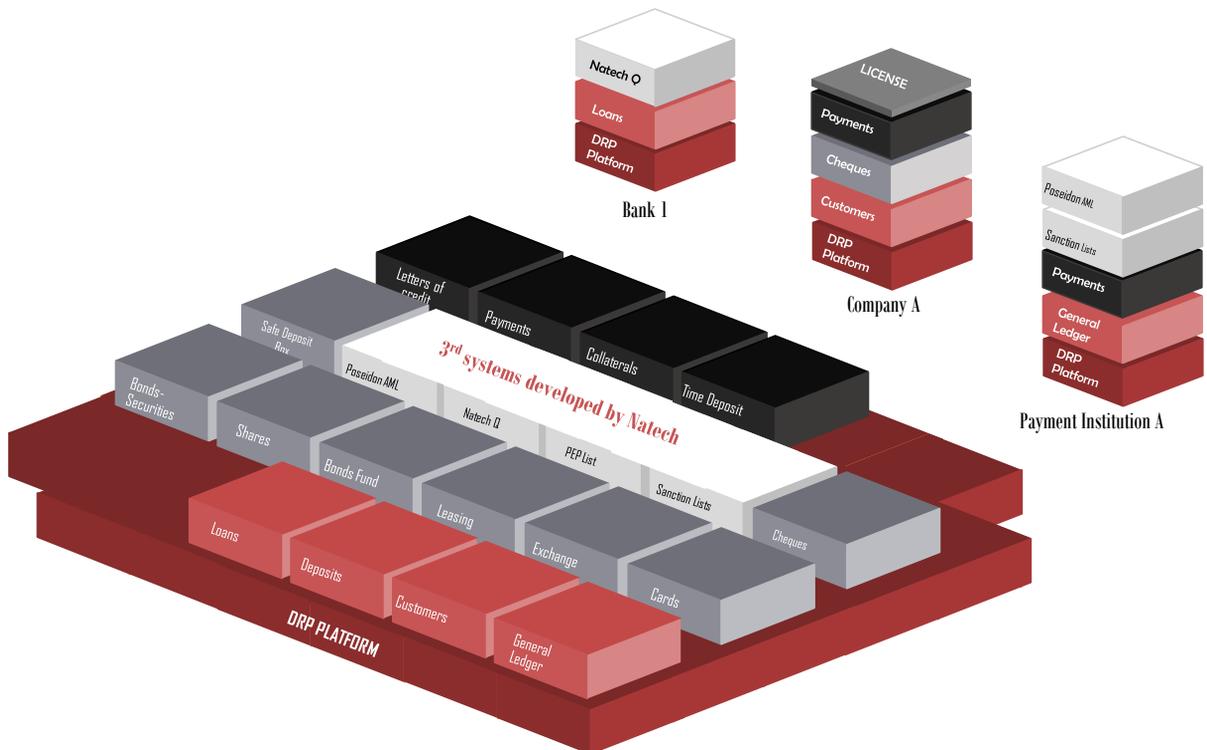
- | Their ability to effectively utilize their assets
- | The easiness of communicating the know-how throughout the organization
- | The time to market of new and adaptable products
- | The agile management and differentiation of their IT systems

Models

...how supported services are offered

Natech.CSB2 has a number of banking products and services to cover all banking operations of any organization - **small or large in size, local or national range**. CSB2 supported services/products are developed under the same platform (DRP) & can be offered as a total solution or fragmented through multiple models (APIs).

Minimize cost & complexity, utilize CSB2 particles separate or as bundle services!



Succeed your goals through management and administration!

- | Budget & Costing
- | Parameters Administration & M.I.S
- | Management Credit Products
- | Management of Electronic Authorizations
- | Accounting
- | Management of Members and customers
- | Management of branches
- | Management of Banking Products

Flexibility

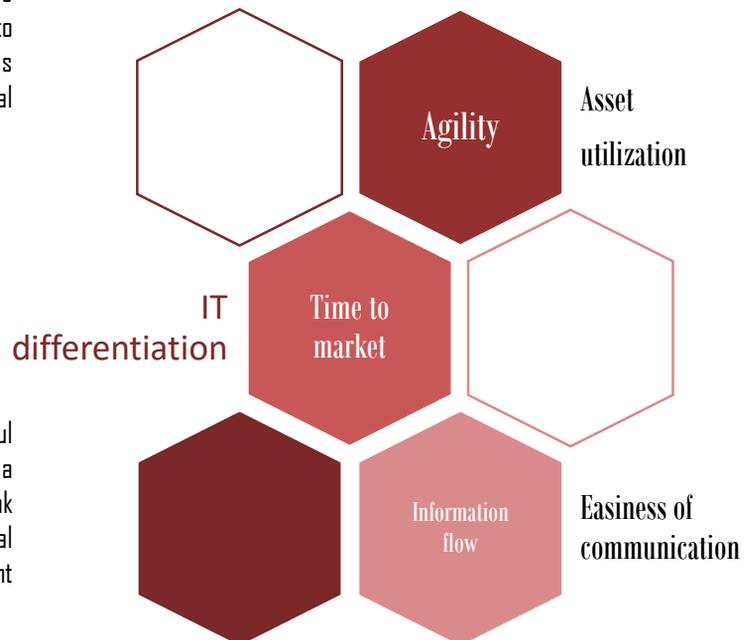
Key feature

CSB2 implements your business strategy ... which is not forced to align to your IT needs!

We believe that business strategy is unique per institution and that the implemented banking solution must cater to the institution's needs. As such we have designed CSB2 to allow managers convert their business strategies into reality without real compromises.

Natech.CSB2 is a flexible and powerful integrated solution that will provide you a long-term toolset that assisting your bank improve on every aspect with minimal disruption, enhancing its current functionality.

The appropriate regulatory platform will reduce the cost and improve the reuse of funds, will accelerate the closing times and increase the accuracy of data.



"At Natech we are constantly planning for the future; but not only about the future of our company but about the future requirements of our clients[...] This means that our systems are constantly evolving and improving and our products are growing richer in functionality and flexibility. The fruits of all this effort combined with the additional knowledge acquired every single day in the course of our projects, are incorporated in the accomplishment of Natech's CSB2."

Athanasios Navrozoglou,
Head of Business Development
Natech S.A

CSB2

Benefits - Added Value

CSB is designed to offer additional value to the financial institutions it supports by utilizing:

CUSTOMER CENTRIC APPROACH

Customer centric approach, allows the financial institution to manage the complete picture of the relationship between the bank and the customer on the fly, during any given transaction. As such, the teller gets the appropriate information at the right time and offers the appropriate control to the user in order to handle each situation and scenario accordingly. Therefore, the bank can communicate information across its business units instantly and coherently increasing customer satisfaction while minimizing the required effort and centralizing core functionalities of the business model. This competitive advantage leads to greater agility and adaptability across all sections that relate to customer transactions.

DEVELOPMENT OF NEW PRODUCTS AND SERVICES

Modern financial institutions rely on their ability to adapt to changing needs and develop new products and services as per their customer needs. CSB2 ensures the direct, agile and straight forward process of developing new products from within the bank without the need of any intervention from third parties. This leads to reduced time to market and enhances the possibilities of higher market penetration through specialized products to the Bank's customers.

SECURITY AND ELECTRONIC AUTHORIZATION

CSB2 is a highly reliable and secure system allowing for complete monitoring of the transactions users do. In addition, the system supports multiple electronic authorizations from authorized people within the organization. Rules and limits are adjustable by the IT department as well as the complete flow of the electronic authorization so that no misbehavior occurs and the users adhere to the Bank's strategy.

CONTINUOUS OPERATIONS WITHOUT THE NEED FOR END-OF-DAY OPERATIONS

CSB2 is the first system to abolish the need for end of day batch closures with automatic real time accounting information, a practice later followed by other major Core Banking Vendors. This means that information is flown continuously across all channels and that there is no downtime since everything clears on the fly at the time of the occurrence (accounting, banking, branches, transactions etc.)

BUSINESS REPORTING (MIS)

CSB encapsulates its own Management Information System offering the ability to design and produce custom based reports according to the user needs. The system has a built in functionality that allows the exporting of content rich reports to be created instantly using the current and running data.

DETAILED COMPLETE FINANCIAL ACCOUNTING

CSB has built in most of the ERP functionality to accommodate the financial and multicurrency needs such as general ledger accounting, asset management, depreciation and amortization, sundries, bonds, customer etc. together will all financial transactions and journals in a detailed or aggregated manner. The accounting part of CSB is updated on the fly on a real time basis from the core banking system.

“ The appropriate regulatory platform will reduce the cost and improve the reuse of funds, will accelerate the closing times and increase the accuracy of data. ”

Enhance its competitiveness:

The right banking solution helps the bank to offer new products and services, reducing costs, in order to improve its competitiveness.

Enhanced Compliance:

Compliance with international safety standards and control used to be complex and expensive. Not anymore!

Create a customer reference center:

A flexible IT architecture centered reference service is not an option. The banks need to integrate this architecture for their survival.

Enhancing the value of the customer:

Through a well-designed system of Total Banking Solution, banks are able to offer the appropriate group of customers, services, at the right time through the proper channel, to enhance their profits.

Improvement of handling information:

To increase speed and accuracy of decisions takings, banks must be equipped with proper systems that enhance the integration and consolidate their business information to create a comprehensive and unified structure.



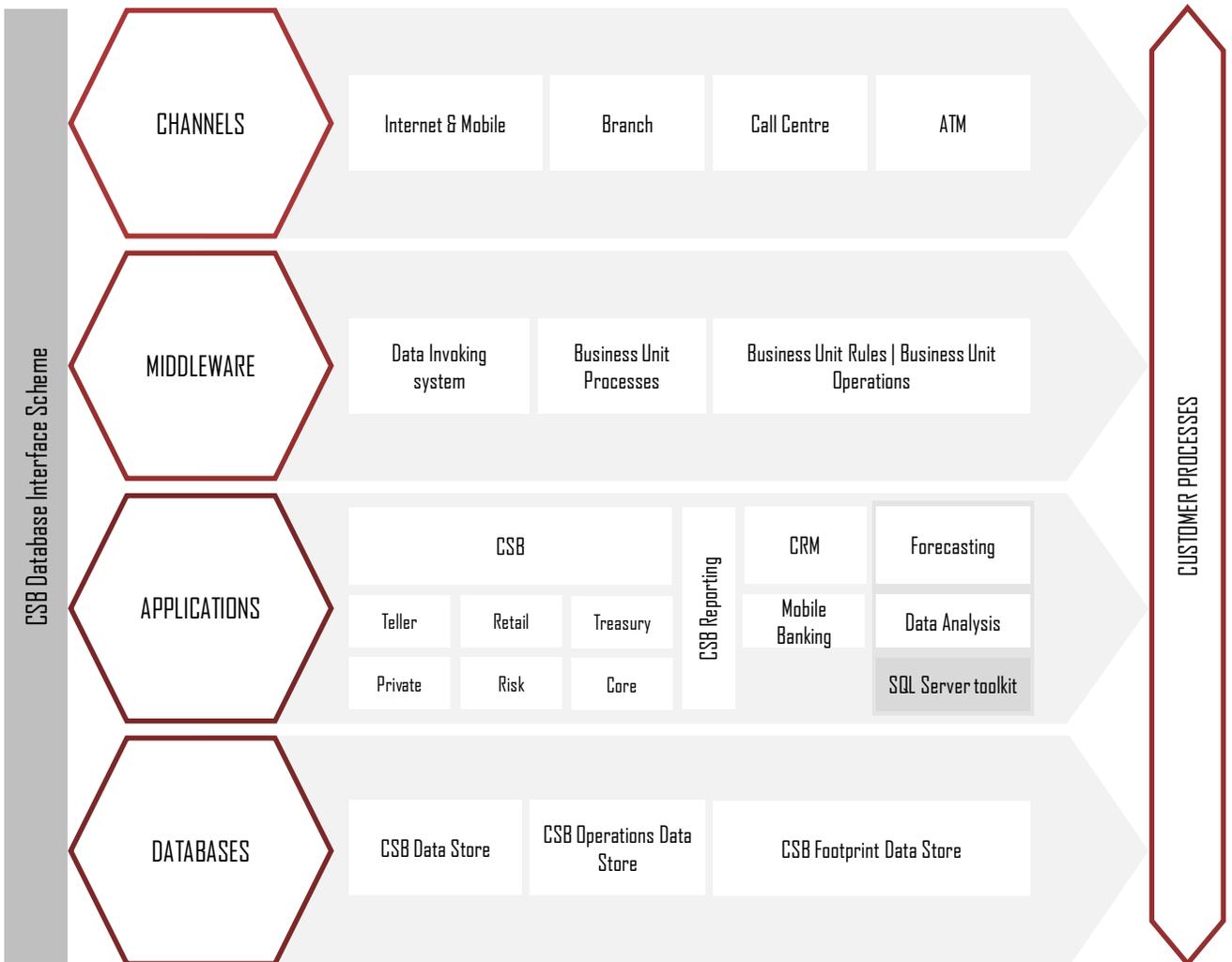
CSB2

System Architecture

CSB offers a broad range of functionality to accommodate the need for continuous operations, availability, adaptability and limitless modular expansion. It has been built on an object oriented platform on client/server architecture. The database is Microsoft SQL Server 2012 (or later) while it can connect to Oracle 11g (or later) through its multiple external connection module.

BASIC TECHNICAL CHARACTERISTICS

- ✓ 24x7x365 real time big data management
- ✓ Support multiple channels including branches
- ✓ ATMs, mobile banking and internet banking all at the same BUS
- ✓ An XML Web-based environment to process the existence of aid
- ✓ Security and manage the application with controlled access
- ✓ Ability to connect to other interfaces with existing applications
- ✓ Control Risk Management including limits, caps and nonperforming funds



CSB2 summary

- ✓ Incorporates every banking need, front-end-back-end operation.
 - ✓ Covers wide range of banking services.
- ✓ Directly implements new technological/regulatory requirements.
- ✓ Operates in a range of small scale to large scale organizations.
 - ✓ Reduces time to market for new products and services.
- ✓ Builds a complete picture of the bank-customer relationship.
 - ✓ Focuses on relationship banking.
 - ✓ Maintains low total cost of ownership.
- ✓ Is characterized for having 100% customer retention rate.

2
Financial
Institutions

5 Cooperative
Banks

2 International
Banks

CSB2 Clientele

CSB2

Why choose

Our banking solution has proven to reduce operating costs, increase information flow, enhance business relationships and allow the Bank to expand its operations to greater depths.

Designed upon over **30 years of experience**, it adheres to international standards, yielding high levels of security, and minimizing the need for additional IT Staff.

Its efficiency relies on its design framework:

All transactions are being committed across multiple systems on the fly without the need of end-of-batch operations on systems' data migrations.

Extended Total Banking Solution functionality designed to nurture your development



We have designed it to run smoothly, continuously and effortlessly to increase our efficiency and minimize your costs.



System has an advanced technology to serve the management, customers and branches with distinct attributes.



Natech CSB2 helps banking organizations be competitive and aggressively agile.



Target specific customers and craft products that increase the customer expectations, creating a competitive advantage based on the cost-effectiveness and ease of use.



The company

Natech

Natech S.A. a leading IT services provider firm with a 30 years strong presence in the areas of financial businesses and large scale enterprises.

Designs, develops, delivers and supports customizable IT solutions helping organizations meet their business objectives and achieve high performance. Based on team's extensive business expertise, Natech develops innovative software solutions, in order to drive long term growth & operational excellence of customers (retains almost all of its original clientele/retention rate ~98%).

Natech partners with top notch international IT companies in an effort to cover virtually any banking need and proud themselves for being awarded with top international certifications.



Microsoft Partner
ISO 27001:2013
ISO 9001:2008
ISO 22301:2012



90%
Customer satisfaction
2017



"Integrated Innovation"
award
(Start up/Scale up awards
2017)



Credible · Simple · Agile

Contact Us

IOANNINA

85 Stavrou Niarhou Ave Ioannina 45500
Greece
+30 26510 77300
+30 26510 28188 (Fax)
info@natech.gr

ATTICA

7 Granikou Ave
Maroussi, Attica 15125
Greece
+30 2155302510
athens@natech.gr



www.natech.gr
Facebook: Natech S.A.
Twitter: @natechsa
LinkedIn: NATECH S.A