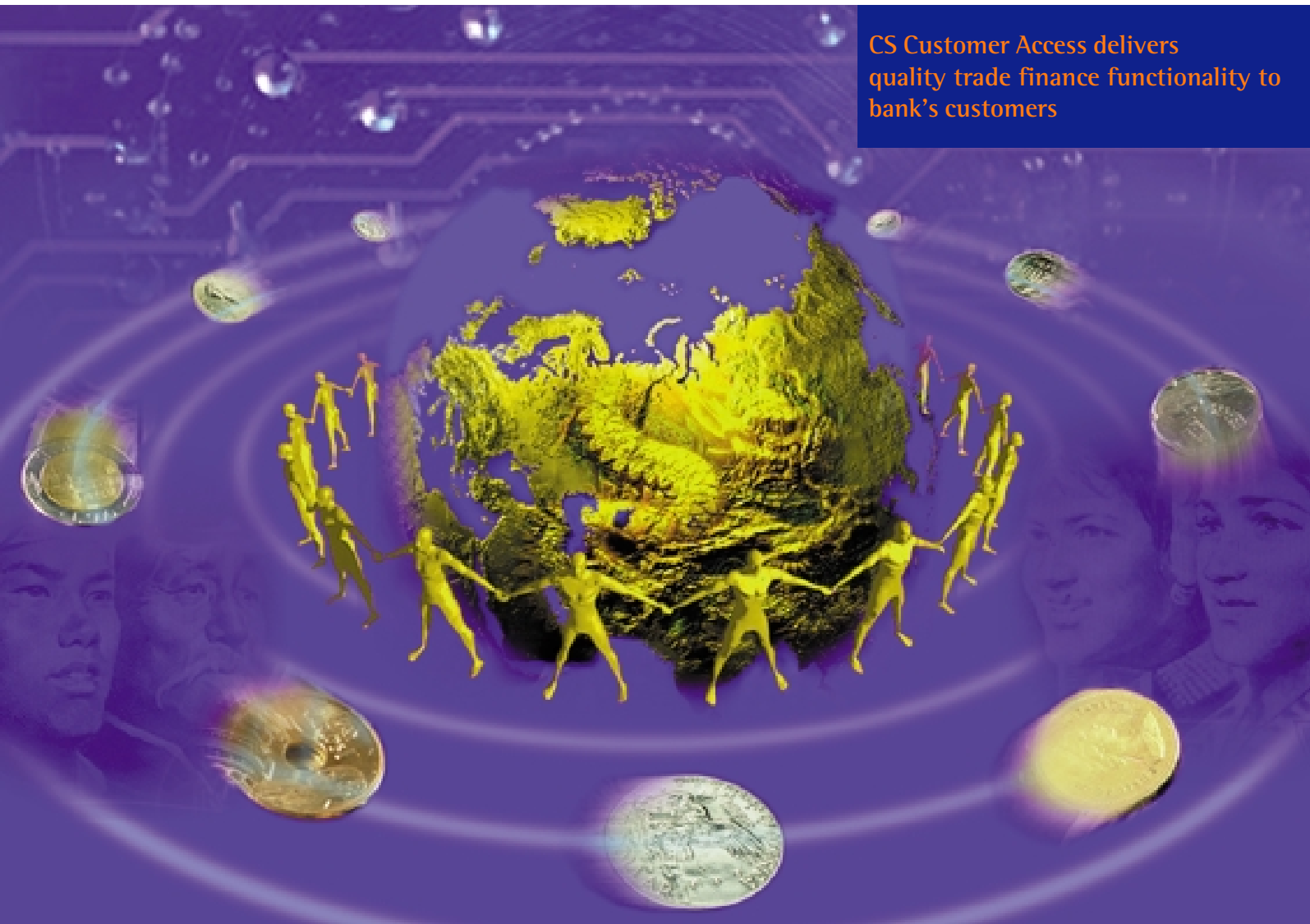


C S C U S T O M E R A C C E S S



china
systems

CS Customer Access delivers
quality trade finance functionality to
bank's customers



bringing your services

a c c e s s i b i l i t y



CS Customer Access System is a flexible and user-friendly solution that provides:

- Import and Export Letters of Credit;
- Collections;
- Payment Instructions;
- Letters of Guarantee;
- Standby Letters of Credit;
- Integration with the customer's office products including email facilities between the bank and its clients;
- High levels of security;
- Automatic creation of trade finance supporting documents and local government required documents for customers;
- Customer links to other trade finance partners such as freight forwarders and customer agents and;
- Real time enquiries.

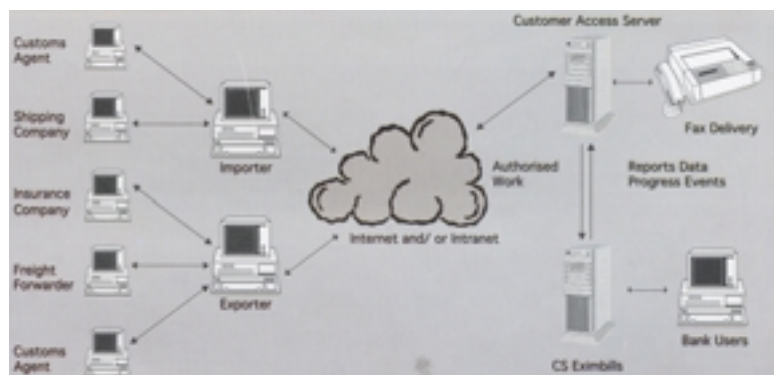
The speed of modern international trade presents banks with new challenges. High value goods can be shipped and delivered to another country in a matter of hours, leaving old banking technologies struggling to match the new demands. Bank customers are adopting new technologies and are demanding increased sophistication and reduced turnaround times to meet their business requirements. Email is replacing faxes as a method of correspondence, browsers are becoming the standard for a low-cost front end for data input and information retrieval. Modern Information Technology theory proposes one time input of data at source. Banks have to offer services that help their customers meet these new challenges or they risk losing their valuable customers.

China Systems, the world's leading supplier of trade finance systems, provides bank's customers with the means to access all their trade finance services with the speed and efficiency the modern commercial environment demands. The CS Customer Access system delivers trade finance functionality to bank's customers in real time. Customers enter trade

finance instructions into a browser application. Data is submitted to CS Eximills, or any other backoffice trade finance system, after the appropriate level of authorisation within the customer organisation.

Bank personnel may view the entries and authorise them before any update of the bank's operational database. Customers automatically receive updates, advices and Letters of Credit from the bank after back-office processing is complete. Letters of Credit applications, payment instructions and queries are received by a bank the instant the customer sends them. Incoming Letters of Credit are sent to the exporting customer the moment they are received by the bank, reducing turnaround times from days to minutes.

The CS Customer Access System provides a single consistent interface for bank customers. Responses generated by CS Eximills, such as Letters of Credit, reports and data extracts may be delivered to the bank customer through the same browser technology or by FTP, email or Fax. Browser technology means no software updates are needed by the



closer to your customers

customer, thereby removing the logistical problems suffered by banks using other Customer Access services based on older technologies. Furthermore, any upgrades of the services or system are available the next time the customer logs on to CS Customer Access.

Widest functional coverage

CS Customer Access System is an adaptable and easy to use solution that provides extensive trade finance functions for bank's customers including the ability to input, authorise, release, re-issue, update and amend Letters of Credit, Export Letters of Credit, Standby Letters of Credit, Letters of Guarantee, Payment Instructions, Purchase Orders and Collections.

Real-time processing

The input screens can be tailored to meet individual customer needs. Customers maintain their own data items including beneficiary names and address, and frequently used clauses for 'cut and paste' into documents. This eliminates the need to re-key frequently used data or text, minimising keystrokes and therefore data entry errors.

There is minimal manual intervention required by banks as customers input the data, thus avoiding errors in transcription and interpretation.

All of which helps to decrease the processing time from the initial request until the valid document is in the customer's hands.

Seamless integration with the customer's office products, including word processing, spreadsheets and databases, opens up the possibilities for extending functionality within the customer organisation and forwarding data to other key systems.

Customers can model new transactions from previously released transactions to shorten the data entry process and to quickly create new Letters of Credit, Collection Orders and Purchase Orders.

Guaranteed security

CS Customer Access provides the highest levels of security. All users are required to logon by entering a user ID and password.

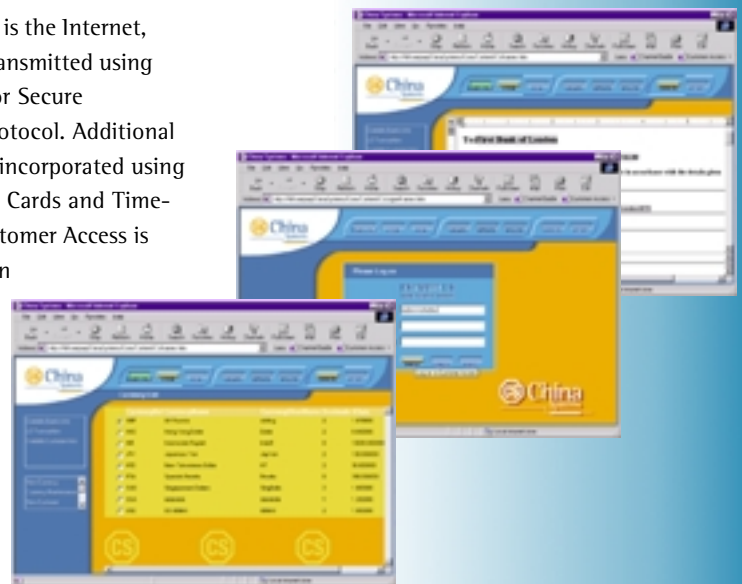
The bank's customer can grant or deny processing and approval functions to individual users. Transactions and daily approval limits may be imposed on each user to control how much credit exposure the user may authorise on behalf of the company.

If the chosen medium is the Internet, information is then transmitted using Secure Socket Layer or Secure Hypertext Transfer Protocol. Additional security can be easily incorporated using devices such as Smart Cards and Time-Based Tokens. CS Customer Access is also designed to run in environments where communication with the external user population is through a firewall.



CS Customer Access:

- Enhances customer service capabilities;
- Systematically processes customer enquiries;
- Requires no software or database maintenance on customer sites;
- Reduces errors;
- Seamlessly integrates with back-office systems and;
- Creates and manages supporting documents to third parties.



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i n t e g r a t i o n

Modern Technology

CS Customer Access uses client/server technology on a wide range of hardware platforms. The CS Customer Access architecture uses de facto and international standards, using mainly "off-the-shelf" components. The base architecture consists of a number of standard Microsoft components that include MS Transaction Server, MS Internet Information Server and MS SQL.

Bank customers access authorised data using browser based technology. No special software is needed by the customer.

About China Systems

Established in 1983, China Systems is the largest trade finance system vendor in the world and has extensive experience in international banking systems.

Thanks to its knowledge and understanding of systems design and implementation, financial institutions' architecture, communications and customer support, China Systems is continually developing its range of specialist products and services. It invests a significant proportion of annual revenues in a continual research and development program.

With more than 300 customers worldwide, this global company has a growing and loyal, international customer base including Barclays Bank, Rabo Bank, Sumitomo Bank, Bank of China and Union Bank of Switzerland.

For further information, please contact your local China Systems representative.

