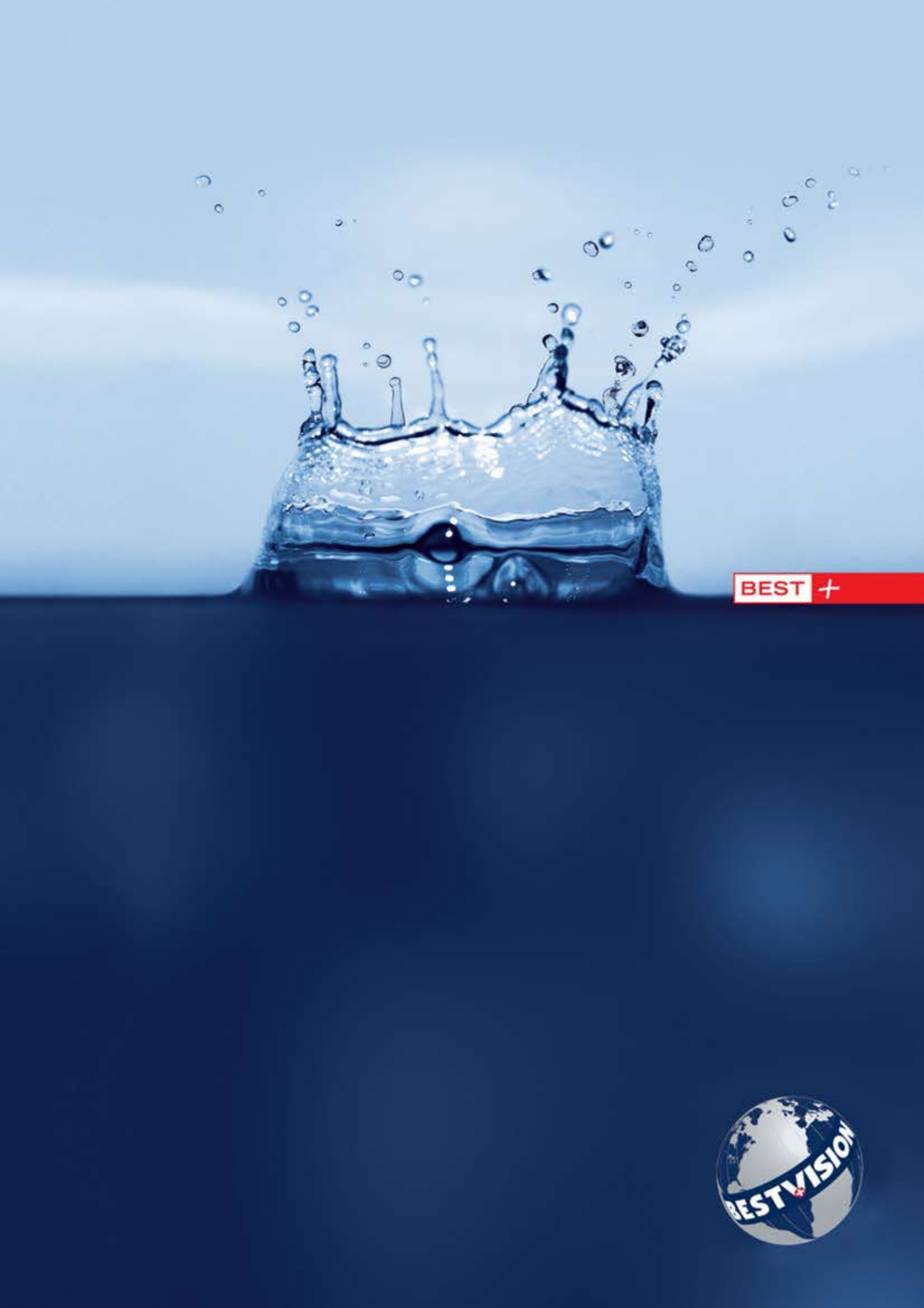

BEST +
BESTVISION

A thousand-mile travel must start by a single step.
(Lao Tzu)

More than thirty years ago we started our long journey with you step by step.

To be your development partner

Best Vision Solutions is internationally known for the suite BEST, our mature and proven core application system for private, commercial and universal banks. Being fl exible, modular, secure and robust, BEST is a highly customisable product, easily adaptable to the continuous evolution of the regulatory environment as well as to the new and increasing demands of the fi nancial market.

Best Vision Solutions is a specialized producer of last-generation software solutions, based on Web and Java technologies, particularly concerning Internet banking and front offi ce applications.

The homonymous Best Vision houses are focused on reliability, high level of skills, clearness and care-ful analysis of clients' needs. Their mission is ***To be your development partner!***

The Best Vision houses also closely work in cooperation with the strategic implementation partner, and supplier of outsourcing services, Best Vision Services, another company of the BEST VISION HOLDING international group.

All flows and nothing stands still.
(Heraclitus)

BEST is the result of our evolution.

COMPANY PROFILE

OVERVIEW

With their offices located in Geneva, Zurich and Lugano, the homonymous Best Vision houses are the providers of high quality software to banks and fi nancial institutions in Switzer-land and abroad.

BEST is the result of all the expertise by Best Vision Solutions. Thanks to its modularity, fl exibility, security and robustness, BEST is a very innovative fi nancial suite on the market.

HISTORY

Best Vision Solutions was established in 1977 in Geneva. Having achieved a worldwide reputation supported by an international network of branch-es, representative offi ces and business partners, Best Vision Solutions has gathered enough skills to be credited as a valuable software development and consulting company.

Best Vision Solutions was established in 1997 in Ticino. With its last-generation IT solutions based on Web and Java technologies, Best Vision Solutions promotes processes and business banking in-novation.

In 2000 and 2008 Best Vision Solutions and Best Vision, respectively, became members of BEST VISION HOLDING, a synergistic group gathering some of the most dynamic companies operating in the fi elds of technology, fi nance and services.

PHILOSOPHY

Traditionally committed to the principle of «Swiss Quality» and following a holistic approach, the Best Vision Solutionsteam acts in real genu-ine cooperation with its custom-ers to build true partnerships.

Intensive dialogue with its clients, through the continuous development and special care of their relationship, is of pri-mary importance for Best Vision Solutions as it allows responding quickly to the new requirements coming from the market with suited and performing solutions.

Investment in training and methodology is a must for Best Vision Solutions which has made a point of being highly competitive with respect to the latest evolution of the fi - nancial environment.

Team spirit is another keyword for Best Vision Solutions which is formed by het-erogeneous teams of consoli-dated experience, profession-alism and skills who are highly motivated at achieving success-ful goals.

MISSION

To be your development partner, providing efficient, quality, innovative, secure, flexible software.

BEST (acronym of Banking Efficiency Software Tool) is an innovative solution for asset managers and private, commercial and universal banks who decide to improve their business responsiveness, through comprehensive and efficient functionalities and long-term profitability.

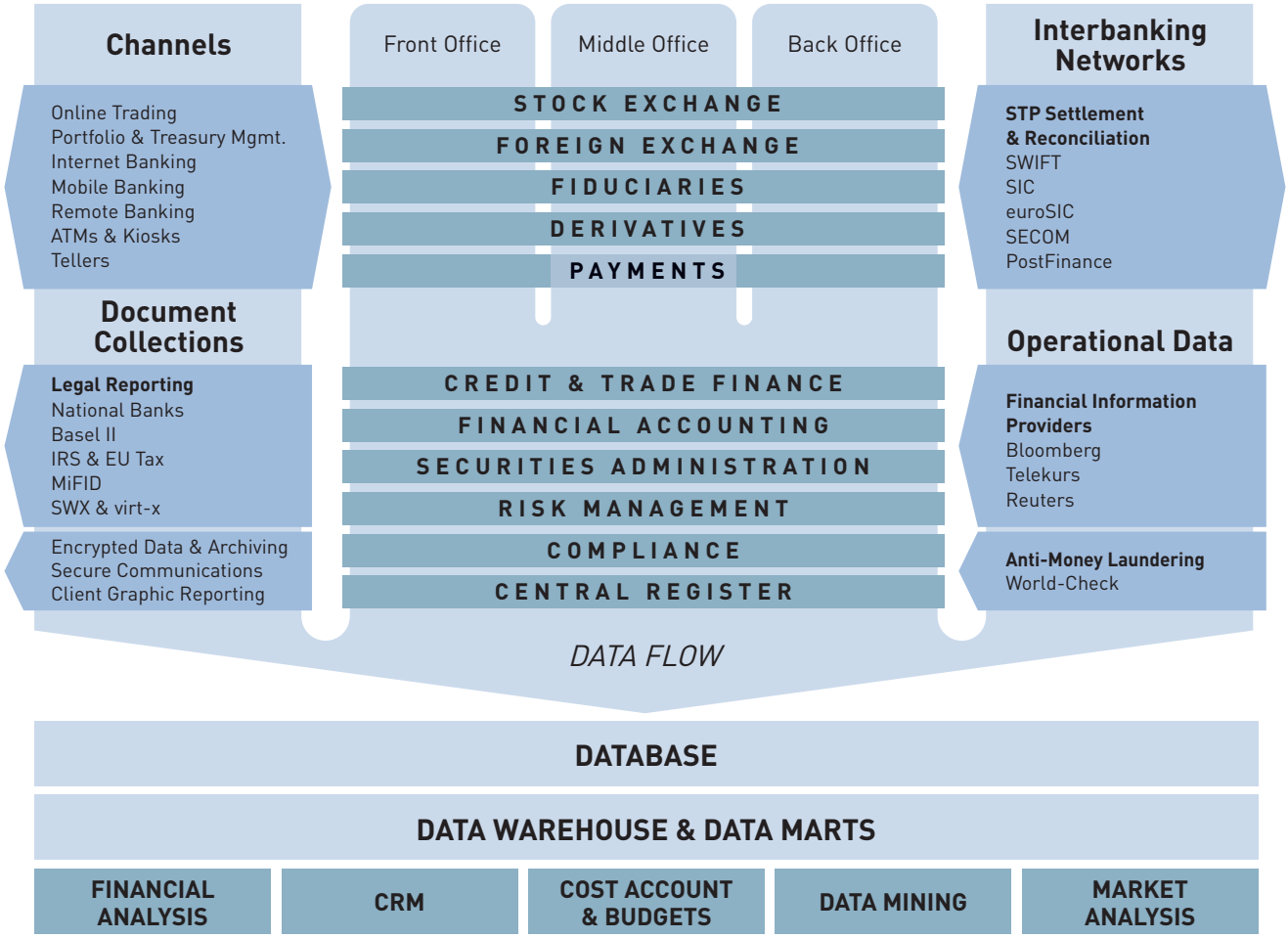
Thanks to its flexibility and modularity, **BEST** is a highly customisable product, easily adaptable to the continuous evolution of the regulatory environment as well as to the new and increasing demands of the financial market.

Through the combination of cutting edge technology and innovative business concepts, **BEST** is able to guarantee the maximum security of data on the Internet, thus enabling banks to implement Web-based services and products. This architectural design also allows users to operate in international contexts through a centralised data processing centre, saving investments in additional hardware infrastructures and fully satisfying the needs of the new age of globalisation.

The evolution of **BEST** follows a holistic approach in close cooperation with clients and high-level research centres worldwide.

BANKING EFFICIENCY SOFTWARE TOOL

FUNCTIONAL ARCHITECTURE



There are no problems, only solutions.
(André Gide)

BEST is the solution to your problems.

Comprehensiveness
BEST is a complete banking suite covering all functionalities from back to middle and front office, data warehouse included, guaranteeing long-term profitability.

Multi-company & multi-branch
BEST allows managing simultaneously and automatically operativity and consolidated balance sheets of more companies and subsidiaries regardless of their structures and relationships.

Multi-currency
BEST allows full multiple currency accounting and reporting.

Flexibility
BEST full parameterisation enables setting customised processes without source code modifications and creating new functionalities with minimum effort.

Modularity
The wide choice of available integrated modules and interfaced third party systems allows the clients to implement the tailor-made solution they need, containing the overall licence and implementation costs.

Security
Through a fine tuning of security parameters, BEST allows managing very effective security policies. Thus users must be authenticated and authorised to access certain programs and data, also on the basis of the four-eyes principle. Special data encrypting functionalities, combining solid cryptography algorithms with smart card technology, allow increasing the overall security of the stored confidential information.
BEST also implements some automated rules of transaction control processes, reducing operational risks notably.

BEST KEY FEATURES

Real-time and time zone independent
BEST performs in real time the settlement and delivery of transactions. It also allows running periodical procedures while other users differently located are operating their daily business.

Straight Through Processing
BEST permits the full automation to all business transaction flows to improve efficiency by reducing time, costs and risks.

Integration
The high level of processes and data integration with the real-time transaction processing of BEST allow a correct and quick decision making at any time.

Multilingual
BEST is a fully multilingual system. Multilingual functions are available for each user (user interfaces) and for the final client (client reporting).

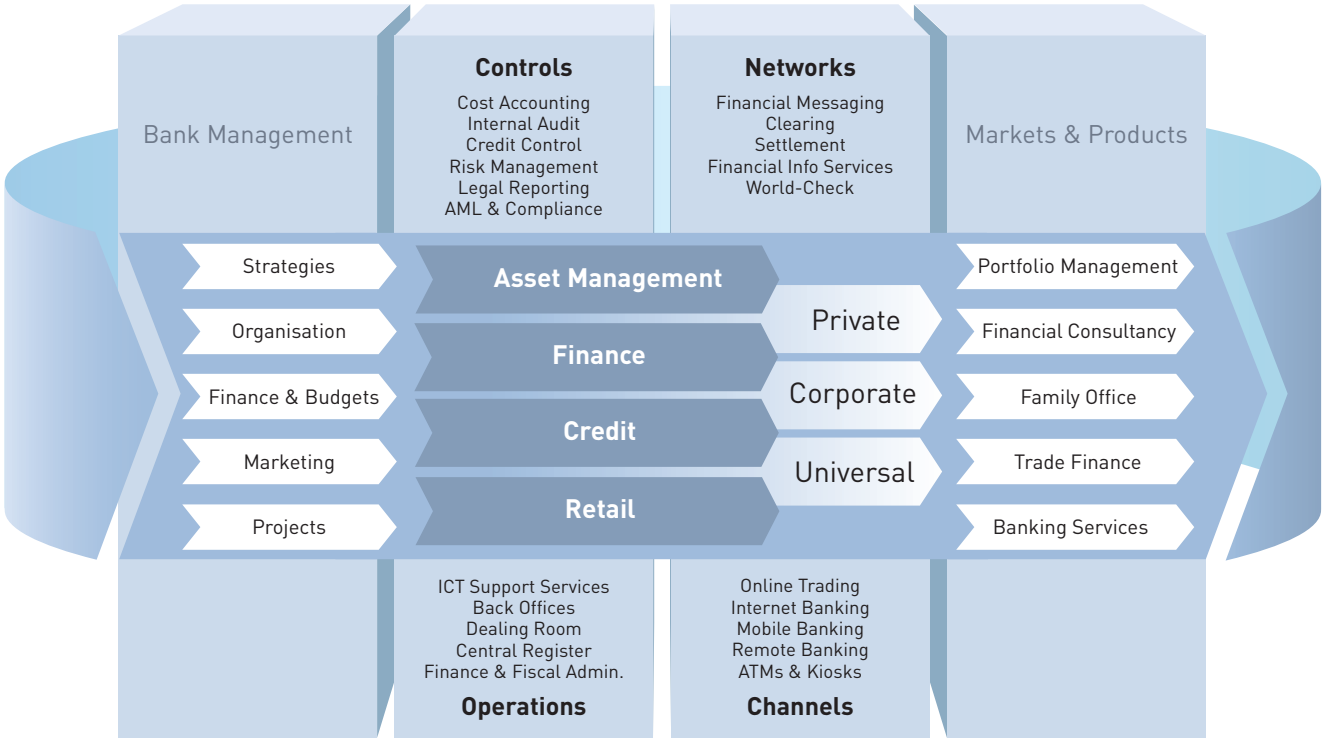
User-friendliness
BEST is a full graphical Web-based suite whose functionalities can be easily learned by the final users, provided with online documentation and help facilities.

Internal controls and audit
BEST allows defining several internal control indexes to monitor the counterpart and transaction risks.
BEST records all the information relevant to each transaction for full audit activity.

Evolution
Best Vision Solutions constantly improves and updates its solutions to satisfy all new requirements and to meet the continuous evolution of the technological environment.

Architecture
BEST is a modular banking suite based on a strong middleware concept, which allows integrating and interfacing third party solutions easily. Applications development and evolution are managed by standard framework tools, which implement BEST main structures: operations and data flows definition, functional services, user interfaces, metadata definition, data dictionaries.

Technology
All new BEST modules are developed in Java™ language, according to the N-tiers J2EE Sun Microsystems Web architectures and multi-DBMS concepts. Thus BEST applications are platform independent running on any hardware (IBM iSeries, SUN Microsystems, etc.), any operating system (OS/400, i5/OS, UNIX, LINUX, Microsoft Windows), any database (IBM DB400, IBM DB2UDB, Oracle, PostgreSQL, MS SQL Server, etc.), any application server (IBM WebSphere, JBoss, Apache Geronimo, etc.), any browser (MS Internet Explorer, Mozilla, Firefox, Opera, etc.).



BEST BUSINESS MODEL VIEW

Asset Management

- Asset Allocation & Portfolio Modelling
- Portfolio Strategy Definition & Benchmarking
- Performance Analysis
- Decision Support & Simulations
- Consolidated Asset & Portfolio Management
- Customer Relationship Management
- Graphic Client Reporting
- Automated Rebalancing & Order Management
- Stock Exchange
- Foreign Exchange
- Fiduciaries
- Derivatives
- Liquidity

Finance

- Trading Platforms
- Nostro Accounts
- Trading/Dealing Books
- Fund Management
- Global Custody Services
- Money Market
- Integrated Treasury Mgmt.
- Deposits/Time Deposits
- Fiduciary Operations
- Fixed-term Advances
- Forex
- Commodities/OTC Derivatives
- Forfaiting/Factoring/Leasing

Credit

- Loans & Credit Limits Management
- Lombard Credits
- Personal Loans
- Mortgage Loans
- Guarantees/Guarantee Credits
- Secured Credits
- Roll-over Credits
- Fixed-rate Loans
- Export/Syndicated Credits
- Documentary Credits

Retail

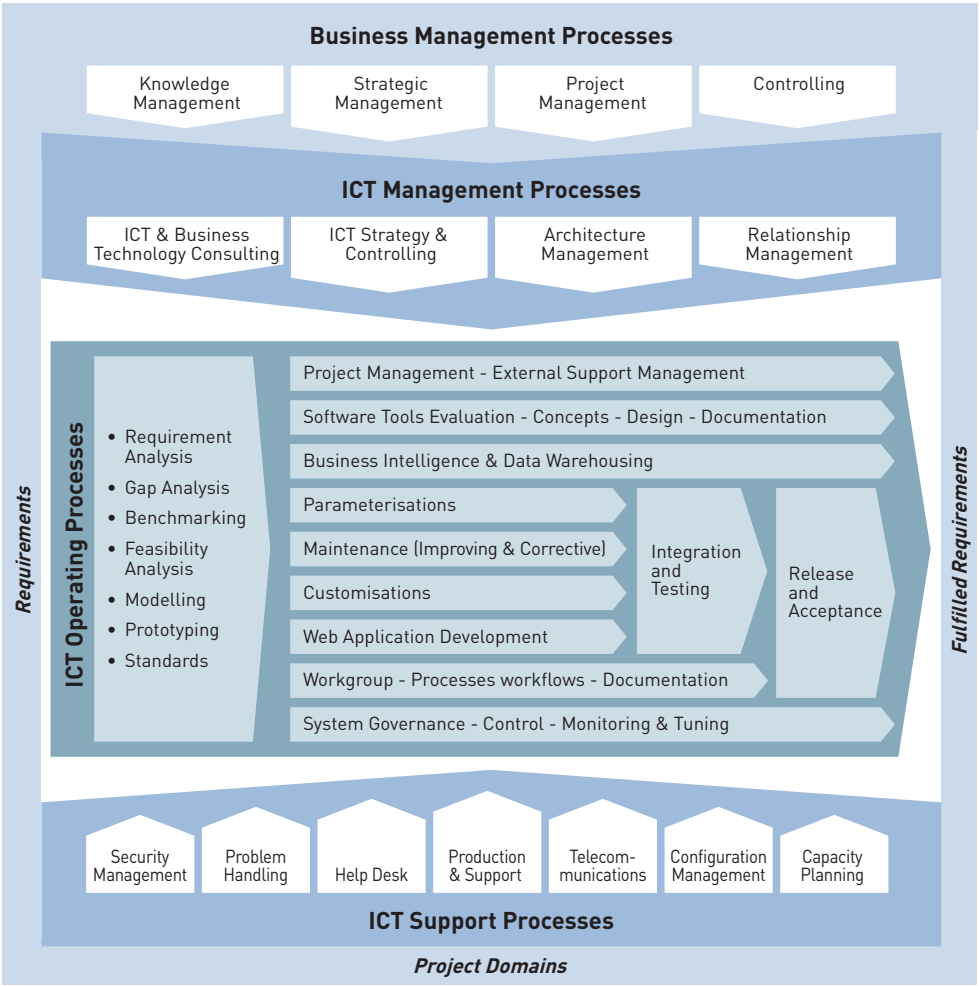
- Safe-deposit Boxes
- Cheques/Travellers' Cheques
- Teller/Cash Operations
- Funds Transfers
- Payments
- Payment Slips
- Credit & Debit Cards
- Rechargeable Services
- Internet & Mobile Banking

If you have an apple and I have an apple and we exchange these apples then you and I will still each have one apple. But if you have an idea and I have an idea and we exchange these ideas, then each of us will have two ideas.
(George Bernard Shaw)

BEST is also the result of many ideas inspired by our clients.

PROJECT METHODOLOGY

ICT PROCESS MANAGEMENT FRAMEWORK



Project management

Thanks to the considerable investments in technology, training and methodology in the course of several years, Best Vision Solutionshas developed a high level capability in implementation project processes, by defi ning a new approach based on the following adopted international standards:

- ITIL (IT Infrastructure Library)
- PMI (Project Mgmt. Institute)
- COBIT
- ISO 17799 and BS 7799

Migration project

In migration project contexts Best Vision Solutions usually delivers a "model bank", the result of a BEST parameterisation based on the "best practice". The model can be adjusted according to the clients' specifi c requirements, reducing time and costs.

The top-level project capabilities combined with a process modelling approach allow Best Vision Solutions to perform complex projects in record time with the greatest satisfaction of clients.

Besides the development of software applications Best Vision Solutions of-fers its clients the following integrated services:

Assistance services:
- 24/7 Help Desk support

Maintenance services:
- Software evolution
- On-site monitoring and installation support
- Tele-maintenance

Personalisation services:
- Ad hoc development and testing

INTEGRATED SERVICES

Thanks to their synergistic co-operation, the companies of the BEST VISION HOLDING group also provide their clients with various services, such as:

IT OUTSOURCING SERVICES

ASP & operational services
- Hosting operating room services
- Application release and test services
- Operating system maintenance and release services
- Hardware assistance

Backup & disaster recovery services

Networking & PC support services
- Servers, workstations, printers, laptops, firewalls, switches and network devices

BP OUTSOURCING SERVICES

IRS - Financial reporting

CONSULTING SERVICES

Functional and technological processes optimisation

Education and training courses

ICT advisory services in the following domains:
- Software Development
- Testing
- Project Management
- Governance & Organisation

Business coaching & mentoring in the following areas:
- E-banking
- Customer Relationship Management
- Data Warehousing & Business Intelligence
- Implementation processes for compliance with banking regulations
- Family Office & Wealth Management

FINANCIAL FACILITIES

Leasing & easy financing

Pleasure and work, though they seem very different, are joined by a natural link.
(Livy)

Our work is the pleasure of satisfying your requirements.

bestvision.solutions

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