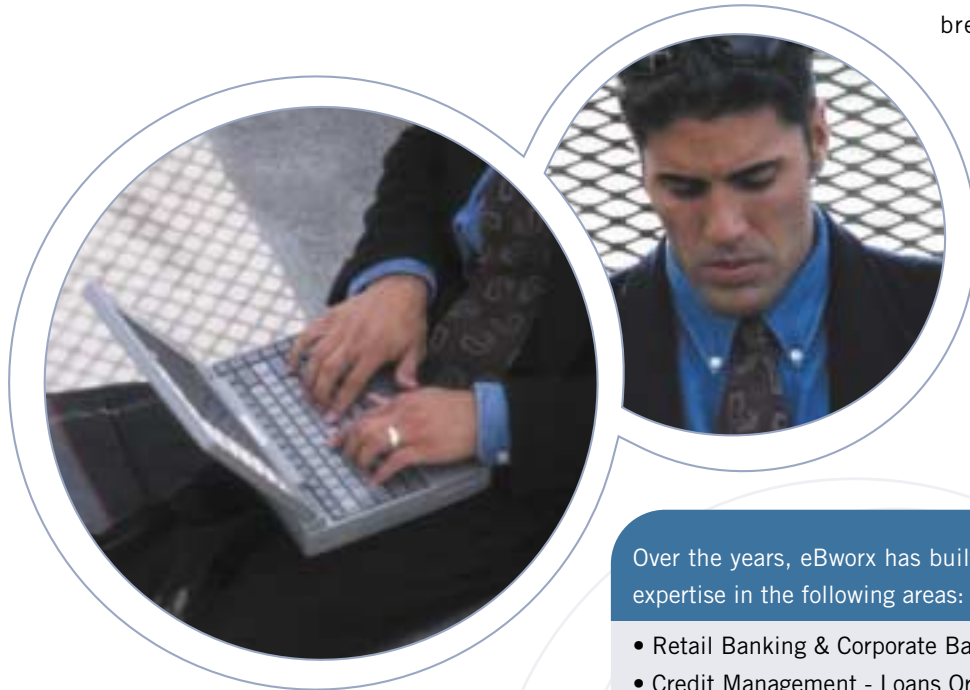




Introduction

Rapid globalization in the financial services sector is prompting banks to review their business strategies and cost structures with a view to remaining competitive through investments in information technology infrastructure aimed at enhancing the banking experience. The ITC consulting unit of CSE Systems & Engineering (CSE) is well positioned to meet the needs of the financial services industry through its subsidiary, eBworx.



More than a Solutions Provider

Backed by an impressive track record of implementing technology solutions for many leading banks in South-East Asia, eBworx understands the needs of the banking industry like nobody else. That's because eBworx not only develops and delivers solutions, but also plays a key role in transforming cutting edge information and communication technology into both tangible and intangible business competitive advantages for clients.

In-depth Domain Expertise

In 2001, eBworx was recognised by IDC as a 'software hero' in Asia specializing in the financial services industry. Credit was accorded to eBworx for providing solutions that demonstrate in-depth banking industry knowledge. Extensive research and development conducted by eBworx into the needs of the financial services industry translates into superior products

that provide clients with best-of-breed business solutions.

eBworx has implemented solutions for an impressive list of blue-chip clients including OCBC, UOB, BCA, Affin Bank and Aetna Universal Insurance amongst others.

Over the years, eBworx has built up substantial domain expertise in the following areas:

- Retail Banking & Corporate Banking
- Credit Management - Loans Origination System (Credit Cards, Hire Purchase, Housing Loans, Islamic Loans, Commercial and Corporate Loans etc.), Automated Decision Engine, Credit Scoring
- Cash Management Systems
- Customer Relationship Management
- Sales Force / Marketing Automation
- Call Center Solutions
- Web Based Branch Delivery Systems
- Mobile Banking
- Strategic IT Planning
- Business Process Re-engineering

eBworx has developed a comprehensive family of 'Digital' products, including:

Digital Business Centre (DBC)

DBC provides a unified view of a bank's customers in a single environment and is accessible across all web-enabled channels. It also enables bank's to immediately respond to sales opportunities, all enquiries, complaints, remarks and transaction requests from customers.

Digital Cash Management (DCM)

DCM is a web-based corporate solution designed to reduce a client's dependence on its branch network for routine banking transactions. This scalable system lowers service costs, increases banking efficiency and enhances the overall banking experience of a bank's corporate clients.

Digital Credit Management System (DCMS)

DCMS is a comprehensive, end-to-end, loans application system that streamlines the loans origination process. DCMS has built-in intelligent workflow, automated collaboration and tracking functions.

Digital Teller (DTL)

DTL incorporates a suite of user-friendly web-based system administration tools and offers an innovative alternative for a bank to perform its tellering functions.

Digital Mobile Banker (DMB)

DMB connects banking services to the wireless world and is built on open industry standards such as SMS, WAP, GPRS and 3G.

Digital Call Centre (DCC)

DCC seamlessly integrates with the bank's legacy systems to help manage call center operations and streamline customer services. DCC allows banks to optimize call center operation by addressing multiple delivery channels.





No. 2 Ubi View

Singapore 408556

Tel: (65) 6512 0333

Fax: (65) 6742 9179

Website: www.cse-global.com