

fintellect
A QUARTERLY MAGAZINE FROM POLARIS SOFTWARE LAB

POLARIS
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LEADER IN GLOBAL FINANCIAL TECHNOLOGIES

MORE TECHNOLOGY. MORE FUNCTIONALITY. MORE EXPERIENCE

INSIDE

Launch Of
Intellect™ GUB CBX

AXIS Bank Implements
Intellect™ BPS

Expert Speak
THE FINANCIAL
TECHNOLOGY EDGE

AL HILAL BANK goes live with
Intellect™ Collect



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FOREWORD



Arun Jain
Chairman and CEO
Polaris Software Lab Limited

While the recession has been officially deemed over, there is still a long way to go before we return to normalcy, and in this environment the banking community all over the world is looking at innovative and collaborative ways to create new models of growth. Bankers and financial services providers are looking at several levers of growth, namely: a more focused approach to markets, the ability to create customized solutions rapidly, expanding the capacity of Relationship Managers, greater efficiency in execution and balancing risk management & regulatory pressures.

Recently, we attended Sibos in Hong Kong, where our team of experts unveiled Intellect™ Global Universal Banking (GUB) 10.0, to the eminent set of banking customers and technologists. Intellect™ GUB is a revolutionary technology platform that allows a mix and match of functionality to create top notch Customer Business eXchanges (CBX). What clearly separates Intellect™ CBX from the rest of the pack is its unique proposition of constructing tailor-made solutions in the areas of Payments, Treasury, Liquidity, Custody and Trade. Analysts have evinced strong interest in the CBX architecture that we believe is a definitive tool for the 21st-century banker to grapple with evolving business models while harmoniously leveraging the best in technology. To not just compete, but to win in today's marketplace.

Learning with and from customers around the world, who are leaders in the financial industry, we have gathered valuable insight and expertise in connecting technology to business. Intellect™ CBX is many steps forward in that direction.

This issue of Fintellect covers CBX and updates from Sibos 2009, select Intellect™ wins across the globe, analyst view of Intellect™ and our newly formed partnerships.

And lastly, I take the pleasure in sharing with you that Polaris has acquired Laser Soft, a leading banking solutions company with a strong foothold in India and the emerging markets. We believe our philosophy of investing into Financial Technology augurs very well for the future.

Warm regards
Arun Jain

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EXPERT SPEAK



THE FINANCIAL TECHNOLOGY EDGE

LIKE MILITARY SYSTEMS, FINANCIAL SYSTEMS INVOLVE WITH STRATEGY & TACTICS, LOGISTICS, INFORMATION PROCESSING, SECRECY AND RESOURCE ALLOCATION.



Dr. Guru Raghavan
Principal Consultant
Investment Banking & Capital Markets

Financial products are represented by the dimensions of price, **time, and credit**. Thus, Financial Technology (FT) is concerned with building systems that model, value and process financial products. It facilitates reduction in transaction costs and increase in the price sensitivity of financial markets across borders, for a wide range of economies of scale. Investment in FT therefore requires a careful consideration of the key concerns viz. feasibility, value, strategy and implementation.

FT vendor selection is therefore very critical and crucial for business success. The **FT vendor should be a quality technology vendor and certified by reputed organizations**. The vendor should have time tested best quality practices & standards; enterprise wide.

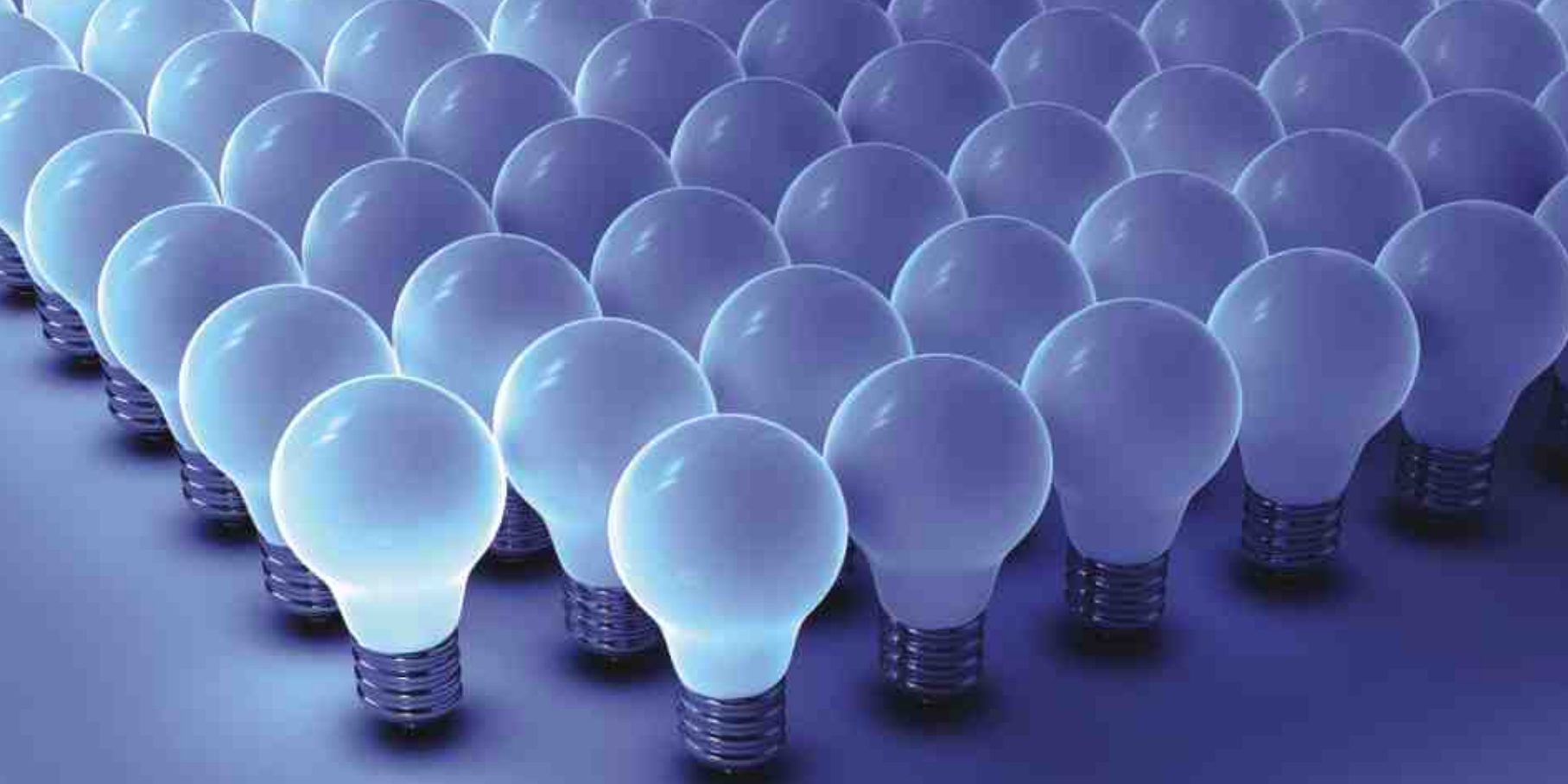
The FT vendor should be a well known name in the Banking, Financial Services and Insurance (BFSI) vertical with proven capability. It would be ideal if the vendor specializes in the BFSI vertical and micro verticals within, so that his time and efforts are not diluted to the other unconnected verticals.

The FT vendor should have strong domain knowledge, must focus on the best market practices and constantly upgrade skills in this vertical. An ideal vendor should have done basic research in the BFSI vertical and created in-house resources for the domain practice. Another hygiene factor to consider in FT vendor selection is the number of specialists with banking, financial services and insurance background and who have proved themselves practically in the market place.

An ideal FT vendor should be able to offer both Intellectual Property (IP) based in-house developed products and customized service offerings. Only then he would be in a position to understand, appreciate and offer the best solutions. He would be in a position to analyze the requirements and recommend the best fit either in the form of product or service and leave the decision making to the customer rather than thrusting the product or services. Leveraging and strategically replacing outdated and incompatible legal systems, FT vendors can bring to the table the best practices around the world. There are very few ideal FT vendors in the market place with an integrated products, services and consulting capability on offer.

“Show me your list of customers and I will tell you the level of your competence” applies very well to FT vendors. A deep entrenched FT vendor will have diversified client base with wide geographic coverage. A strong FT vendor will be able focus on clients’ needs; present solutions to business problems proactively, sustain long term relationships, analyze payback and ROI and thereby impact customers’ business meaningfully with integrated value added offerings.

Quite simply, the FT vendors who succeed are the ones who can persuade their clients by thinking their thoughts, feeling their feelings and speaking their words. They can contribute by their ability to meet the crying needs of the financial market place viz. efficiency, risk reduction and support the growth.



BUSINESS PROCESS STUDIO



LARGE AFRICAN BANK ACHIEVES DRASTIC REDUCTION IN TRANSACTION CYCLE TIME

The customer is one of the largest commercial banks operating in Sub Saharan Africa. The bank established in 1996 provides quality financial services and insurance products to its retail and corporate customers through a country wide network of branches connected via satellite network. Locally, it is regarded as a leader in pioneering new technologies and practices within the banking sector.

The client required end to end automation of critical business processes in order to achieve centralized operations. The solution they were looking for required a) rapid implementation time across verticals, b) facility to curb physical movement of paper between remote branches, c) reduce transaction cycle time and d) negligible development & change management cycles.

Polaris solution is based on the Intellect™ Business Process Studio (BPS), a process automation solution for end-to-end process automation, in a phased manner. BPS offers an open architecture and is compatible with any contemporary or legacy, backend, third party host system. BPS facilitates business process definition, execution and monitoring through a set of comprehensive, collaborative modules, workflow & rules engine, application management framework, scanning & imaging solution coupled with repository of digitized documents. It also offers comprehensive MIS reporting and business activity monitoring module. BPS can process high volumes and can store up to a million documents on a normal business day.

With Polaris BPS solution, the client achieves drastic reduction in transaction cycle time through straight-through-processing (STP) and automation of a) account opening & account services, b) checks processing, c) fund transfer, d) SWIFT messages, e) value added services including bulk transaction processing, ACH file generation, signature management, FD receipt issuance, check issuance, treasury bill processing, and so on.



UNIVERSAL BANKING



INTELLECT™ UNIVERSAL BANKING 10.0 POWERS VIETNAM'S FAST GROWING COMMERCIAL BANK TO ACHIEVE GROWTH THROUGH COMPETITIVE EDGE

Established on 18th September 1997 as a State-owned Commercial Bank, the client is the youngest and yet a fast growing bank in Vietnam. The client is among top ten banks in Vietnam in terms of total assets over VND 162 billion and among the top ten banks in Vietnam in terms of network of 162 branches and sub-branches in 32 provinces nationwide. The client has maintained and expanded its correspondent relationships with approximately 300 foreign banks in 50 nations worldwide.

The client was looking for a state-of-the-art banking solution that would empower them to enhance the growth journey, improve managerial capacity, improve the quality of products to their customers and their by enhance competitiveness of the client against other banks in the Vietnam market. They were also looking at a future-proof system by technology, which could help them centralize and manage the requirements of an increasingly vibrant domestic banking market. Their business also required interbank & international payments, back-bone to support managerial decision making, State Bank of Vietnam compliance and option to co-exist with the current applications.

Polaris offered the modern Intellect™ 10.0 Universal Banking solution, an integrated, scalable, flexible, secure and customer-centric core banking platform, build on advanced Service Oriented Architecture. The platform is 24/7, web-enabled, with multi-currency and multi-lingual capabilities that allows banks to serve markets all over the world through multiple channels. It integrates effortlessly with existing legacy applications, their by efficiently co-exist with current applications in the client IT environment. It involved multiple platforms such as Intellect™ Treasury, Intellect™ Core Banking, Intellect™ Lending and Intellect™ Trade Finance. The solution enables the client to:

- Offer products tailored to various customer segments
- Careful credit risk management practices
- Increase business through decentralized decision making while maintaining centralized control
- Lower "Time to say yes to Customer"
- Adaptive business workflow
- Global best practices in-built to meet future business requirements of the bank

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CONSUMER FINANCE



HDFC BANK IMPLEMENTS POWERFUL INTELLECT™ GUB FOR CREDIT DECISIONING SYSTEM

“We evaluated multiple international and domestic solutions for introducing scoring and rules based Loan approval process and chose Polaris’s Intellect™ BRE solution on account of its relatively lower start-up cost, easier integration capability with Bank’s disparate Loan origination & application processing systems as well as availability of local systems integration & maintenance support.”

Mr. Munish Mittal,
EVP and Head
Technology Solutions Group,
HDFC Bank.

HDFC Bank has implemented Polaris’s Enterprise Business Rule Engine for its Retail Asset Lending Business comprising auto and personal loans. This deployment will enable HDFC Bank to target customers better and manage credit risks effectively. Polaris’s Intellect™ Business Rule Engine is a powerful credit decision engine that enables Polaris’s customers to profile and segment customers for loan products and aids cross-selling and up-selling of related asset products. Intellect™ Business Rule Engine is the credit decision backbone that powers Global Universal Banking (GUB) Intellect™ 10.0, the most comprehensive banking platform built using the next generation Service Oriented Architecture (SOA) technology.

The system when coupled with Polaris’s Intellect™ Origination and application processing solution, completely automates the process of filtering bad applications based on configurable and flexible pre-qualification checks. This results in processing of more applications and credit offers only to genuine customers.

As implemented at HDFC Bank at this stage, the system performs online application scoring & policy evaluation. The next phase of solution implementation is focused on computing behavioral scoring of retail loan applications in conjunction with the Bank’s Data Warehousing system.



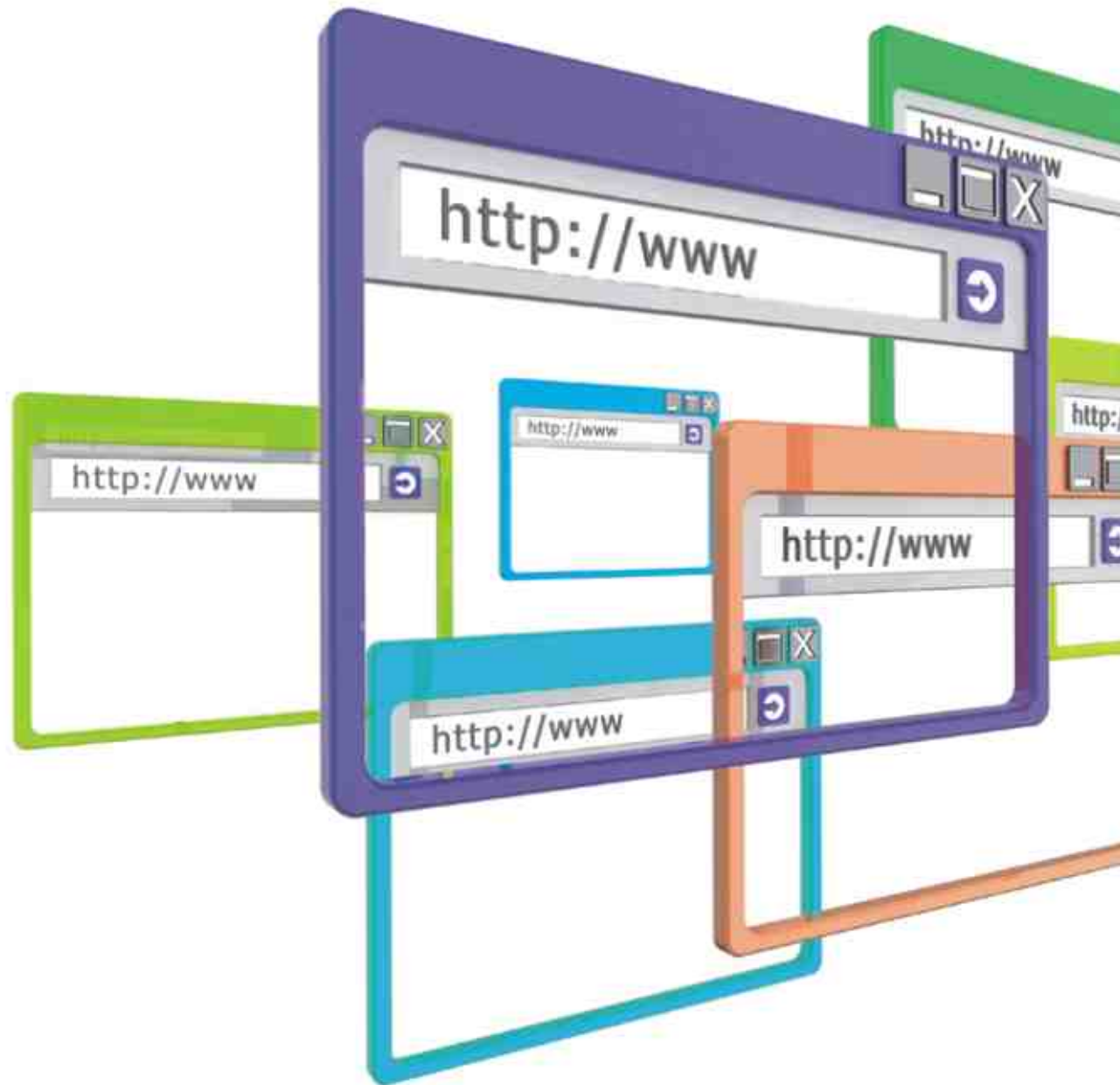


LARGE EUROPEAN BANK ACHIEVES IMPROVED ROI THROUGH ADDITIONAL REVENUE GENERATION

The client is one of the large European Banks having operation across Europe and Latin America. The bank provides quality financial services to its retail and corporate customers through a country wide network of branches. Locally, it is regarded as a leader in pioneering new technology and practices within banking. The client operates principally in Spain, the United Kingdom, Portugal, other European countries, Latin America and the United States, offering a range of financial products. The client is organized in three principal segments: Continental Europe, United Kingdom and Latin America. Continental Europe covers all retail banking business, wholesale banking and asset management and insurance conducted in Europe, with the exception of the United Kingdom.

The client required a solution which would increase their Global Wholesale Banking segment's contribution towards the total group profits by offering its corporate customers seamless integration to their existing ERP systems, a single window to initiate all their payments, enhanced levels of STP and consistent and improved services. The solution also required handling different input and output formats such as EDIFACT, SAP iDOC, ISO20022 XML, SWIFTNet FIN and reacting to regulatory and legal changes. The client has long suffered with low degree of straight-through-processing (STP) and high operational costs due to manual payment processes. SEPA compliance is a must sought after functionality in the solution.

Polaris's solution is an Intellect™ Payment Services HUB; an intelligent application that seamlessly integrates with the client's ERP systems for file processing and status reporting, orchestrates payment messages across multiple applications and enables STP of individual/bulk payments through rule based processing. The solution is a feature rich product which enables STP, lowers cost of operations, reduces operational risks, improves margin and with its flexible architecture, it fits well into the overall IT landscape of the client. The solution is introduced in the current payment eco-system without requiring any change to the existing Payment Infrastructure. The client achieves improved ROI, additional revenue generation, single-window payments processing facility to its customers & a peak throughput in excess of 1 million transactions per day.



PORTALS



UAE BASED INVESTMENT SERVICE CONGLOMERATE IMPLEMENTS INTELLECT™ 10.0 CORPORATE INVESTMENT BANKING SOLUTION

The Client is a United Arab Emirates-based provider of banking and investment services through a network of local and international branches. The Bank offers its services through five primary divisions: Personal Banking, Corporate Banking, Investment Banking, Financial Markets and International Banking. Its Personal Banking services target individuals, and include deposit accounts, lending products, personal cards, remittance services and housing loans. Its Corporate Banking segment targets corporations, governmental and semi-governmental organizations, and offers project finance, trade finance and corporate account services. Its Investment Banking division offers advisory, equity capital markets, debt capital markets, product development and institutional sales products and services. Its Financial Markets segment offers money and capital markets, and structured products. The International Banking division manages the overseas branch network.

With an in-house Internet banking solution catering to its retail segment of customers, the bank was looking for an innovative technological product based solution that can cater to the current and future needs of its demanding corporate customers. The need was for a solution that can a) enhance the overall customer experience, further strengthening their brand over the Internet channel, b) a multi vertical internet offering to help its customers to access rich cash management, trade finance and investment offerings online, c) offer innovative financial offerings thus taking advantage of the potential business opportunities in the corporate banking market with a parallel reduction in overheads through operational efficiencies, d) a highly secured environment for their customers, using multi factor authentication and e) easy to integrate with their Core Banking Solution.

Polaris deployed its Intellect™ Portal, a corporate internet banking solution module from the powerful Intellect™ 10.0 Global Universal Banking platform. A fully SOA based solution that allowed bank to rapidly implement and integrate with existing applications in a non disruptive manner. Rich self service capabilities and high usability of the solution ensured overcoming the key challenge of the way “a Customer banks”. Extending the service capabilities to customer’s desktop encouraged the corporate banking users to make a shift from manual based banking to a more sophisticated online banking system which also have empowered the client’s customers to manage their own security profiles and access privileges. The client immensely benefited by this unified portal offering rich services across business verticals of Cash Management, Trade Finance & Investments, in a multi-currency, multi-lingual, multi-market environment.



DATA WAREHOUSE SOLUTION



GLOBAL BANK IMPLEMENTS ENTERPRISE DATA WAREHOUSE TO SCALE UP BUSINESS NEEDS

The client is one of the world's largest banks, for whom Polaris has been a strategic solution partner for more than 20 years.

The client had problems of Isolation, Manual Consolidation, Redundancy, No global view & No analysis of Data along with Lack of SCV, High margin of error, Non existence of dimensional model & KPI's.

The solution went live with diversified data from different systems being transformed into a single source system which forms the base for dimensional modeling and reporting purpose, the data from different legacy systems were loaded automatically. Data model was created with 1200 dimensions and 30162 measures. Business definitions were made consistent across all reports. Consolidated customer information was made available which helped in trend analysis. The delivered solution was BASEL compliant.

Polaris leveraged its Enterprise Data warehouse expertise for this engagement. The client benefited as huge repositories of KPI's were created along with robust EDW which could scale most of the business needs. The solution gave the client data size 60TB support with a total card size over 12 million and transaction bandwidth of 10MM/month.



BENEFIT ILLUSTRATION SYSTEM



LARGE EURO-INDIAN FINANCIAL SERVICES GROUP DEPLOYS NEW PRODUCT IN TWO DAYS

The client is a joint venture between one of the main European financial services companies and India's largest lender, with an initial investment of \$20 million. The client is based in Mumbai, India and offers custody, depository, fund administration, registration and transfer agent services to institutional investors, both foreign and domestic. The client competes against major foreign banks including top global and domestic financial services players in the industry. The client offers services through a vast nationwide network across the branches in addition to a sizeable network of advisors and partners.

The client wanted to deploy a systematic approach to generate benefit illustrations for various product lines across all channels. The solution should also be;

- a) Easy to configure products, charges and generate illustrations
- b) Easy to use and synchronize agents desktop with product versions
- c) Have facility to generate illustration as PDF's, web services

Polaris has implemented a Java based Benefit Illustration System (BIS) for the client and customized to the requirement of the client. The application has multi-mode deployment including intranet, internet, desktop, and could also be configured as stand-alone version with a facility to synchronize with the server on-the-fly, a much used facility by field service agents. The solution is highly scalable and cost-effective. It possess a quick response time of less than 5 seconds. The ease-of-use attribute of the solution enabled the business users of the client organization to configure, build and deployed new products in no time. The solution also possesses pre-defined product data dictionary for longer life products. The solution has garnered around 30% of improved agent productivity and 20% of increased new business.



WEALTH MANAGEMENT



INDIA'S LEADING FINANCIAL PRODUCTS AND SERVICES DISTRIBUTOR LEVERAGES SaaS MODEL

The client is one of India's leading regional financial products distributor. They offer financial products and services to the Mass Affluent and High Net Worth segments through multiple booking centers in India.

The client was looking for a world class wealth management automation solution for its growing business, which would have

- a) Breath-of-functionalities tailor made to their business processes,
- b) Rapid implementation,
- c) Better return-on-investment and
- d) Minimal capital investment.

Polaris deployed a tailor-made solution from its highly modular Intellect™ 10.0 Global Universal Banking platform on SaaS model with data center hosting, service desk management, business continuity and disaster management framework, there by catering to the client's unique requirement. The client would have the flexibility to add additional modules (components) as and when the business requires. Polaris's tailor-made solution includes the following components:

- Intellect™ OSRO (One Stop Relationship Opening)
- Intellect™ RCFE (Relationship Common Front End)
- Intellect™ MF (Mutual Funds)
- Intellect™ Commission
- Intellect™ Alternative Investments (Commercial Real Estate & Insurance)
- Intellect™ PA (Portfolio Analytics)
- Intellect™ FNA (Financial Need Analysis)

The solution enabled the client to increase productivity and customer service as a result of migration from an Excel based system to a GUI based Open Platform. Their operational time went down drastically by more than 30% through high degree of Straight-Through-Processing (STP). The solution deployed on the SaaS model enabled the client to concentrate on their core business - wealth management and financial services.



BUSINESS INTELLIGENCE



WORLD LEADER IN HEALTH CARE IMPLEMENTS ANALYSIS FRAME WORKS INTEGRATING INFORMATION ACROSS TECHNOLOGIES

Our client is a world leader in offering medicines to protect health, cure disease and improve well being. Their goal is to discover, develop and successfully market innovative products to treat patients, ease suffering and to enhance the quality of life.

The customer was facing the challenge of unavailability of an integrated platform showing a composite and dashboard view of clinical data for the exploratory view, with data integration from multiple sources both internal & external.

Polaris implementation enabled the client to design and develop ETL, Clinical trial frameworks for facilitating ad-hoc reporting, Alert management system and dashboards for exploratory clinical development studies. With the solution going live the customer optimized availability of the required information in data warehouse for exploratory Clinical development providing feasibility of integrating the information managed with different technologies using composite server. This allowed alert mails to users as configured and equipping them with dashboards and framework for analysis and ad-hoc reporting.

A close-up photograph of a wooden chessboard. In the center foreground, a white king piece stands prominently, its crown clearly visible. To its left, a dark brown king piece is also visible. In the background, several other chess pieces, including a dark pawn and a dark knight, are scattered across the board. The lighting is warm and directional, coming from the side, which creates soft shadows and highlights the textures of the wood. The background is a bright, out-of-focus white, suggesting a window or a bright light source.

**DATA WAREHOUSING &
BUSINESS INTELLIGENCE**



INSURANCE MAJOR IN UK DEPLOYS DECISION SUPPORT SOLUTION

The client is a leading Wealth Management and Life Insurance provider in UK having more than 400,000 customers. The primary focus is on Wealth Management Services (such as Investments, Retirement Planning) and provides Life Insurance and Pension Services. Their business revolves around customers and the study of their preferences that would help the company in taking business related decisions.

The client was finding it difficult managing and grouping data storage in different sources and manually extracting data. Deep dive into client data to drill down details and report generation was a concern area for the client.

Polaris designed the solution by using of MS SQL Server Integration Services (SSIS) to extract, cleanse, transform and load data across different data source systems into one location for ease of reporting. Innovative use of SOA helped to solve the business problem resulting in a platform that could be leveraged for other initiatives as well.

After going live with the Polaris solution, client was able to reduce Total Cost of Ownership (TCO) due to the reduction in the current system maintenance costs and ensured longer shelf-life of the proposed system. Data integrity and productivity increased with the reduction in manual processes and complexity in processes. Availability of timely reports helped client to make strategic business decisions in addition to a multi dimensional approach to client analysis that deciphers the client's propensity to specific product/service could be done.



RISK MANAGEMENT



LARGE US BANK AUTOMATES IMPACT ANALYSIS

The client is one of the world's largest banks. They wanted to analyze and document the current process flows between its risk applications namely-Credit Engine (CE), Data Consolidator (DC) and Pre-Settlement Exposure (PSE) applications and to automate the Impact analysis required for the Matrix update. The solution was required to capture information regarding the workflow status as well as reports that needed to be made available on a web front-end system with processes, report generation and validations being automated to have a well-defined workflow around the end-to-end procedure.

Polaris offered the client current-state analysis study of the process flow between all the applications, performing a mini automation project for automating the impact analysis for PSE as a pilot to begin with and building a high-level of automation for the testing and validation of impact analysis of matrix updating process.

The engagement resulted in automating the entire Impact Analysis Process with greater accuracy in results. This facilitated the client with high turnaround time for impact analysis targeting to reduce the cycle time by 75%.

DEPOSIT

TRANSFER

INVEST

CHEQUE TRANSACTION SOLUTION



AXIS BANK, INDIA ELIMINATES MICR CLEARING WITH INTELLECT™ GUB CHECK TRUNCATION SYSTEM FROM POLARIS SOFTWARE

...ACHIEVES CENTRALIZATION USING PREBUILT SOLUTIONS FOR TRADE, CARDS AND CHECK TRUNCATION

“When our bankers saw the high ROI of Intellect BPS platform, they decided to extend it to trade finance and cards processes. Polaris’ Intellect BPS gave us a better perspective of business and technology in terms of the reusable framework”

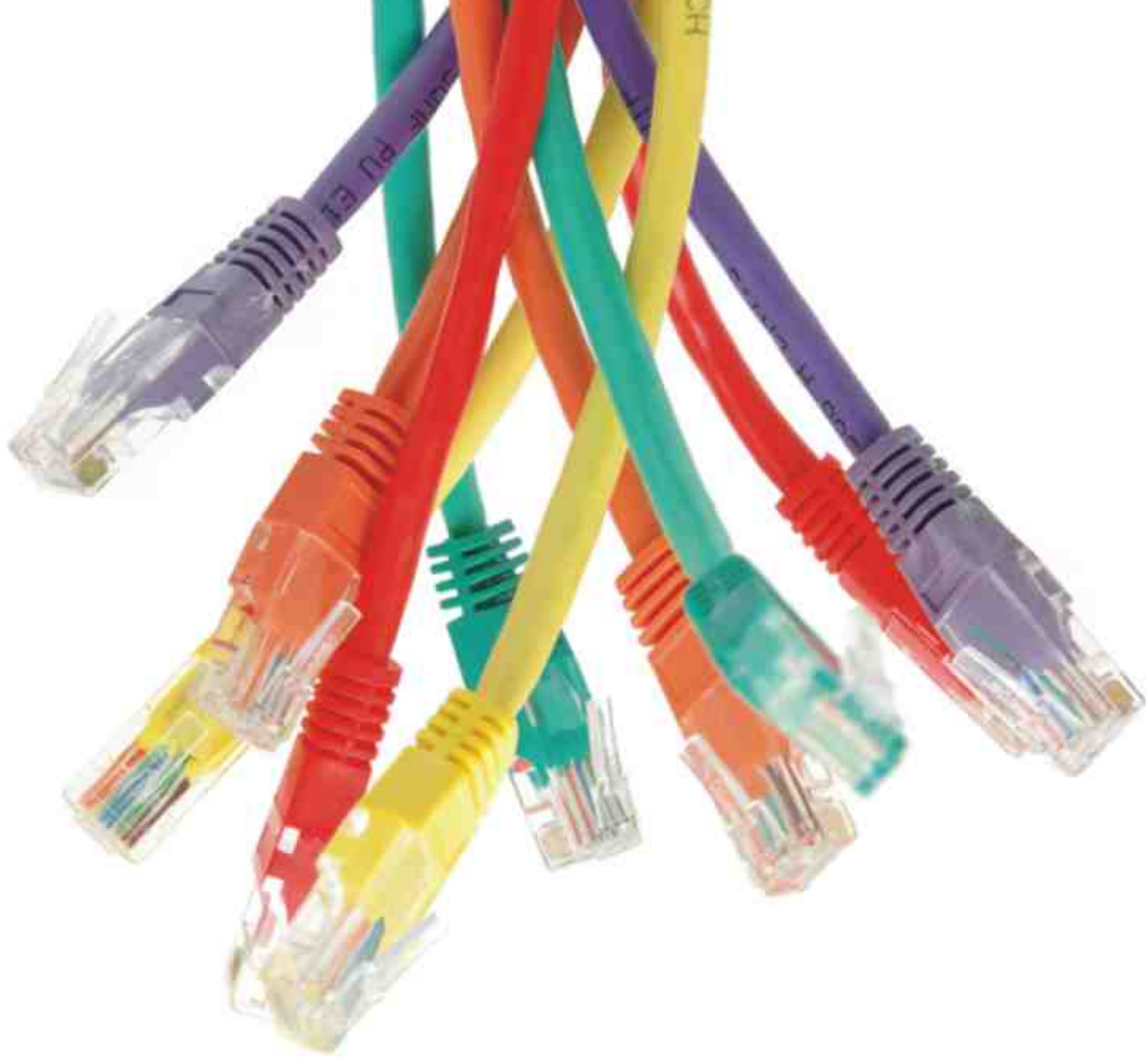
Mr. Charanjeev Singh,
Vice President – Information Technology,
Axis Bank

Axis Bank has implemented Check Truncation Solution (CTS) that is powered by Intellect™ Business Process Studio (BPS). Polaris’ Intellect™ Business Process Studio (BPS) has been evaluated and accepted by the Axis bankers as their common strategic platform to cater to their diverse processes of Check Truncation, Trade and Card business.

Intellect™ BPS is the business process automation layer that powers Global Universal Banking (GUB) - Intellect™ 10.0. Intellect™ BPS offers prebuilt Business-Ready solutions to deliver straight through processing of transactions and high throughput. The business processes that are available as part of BPS are account opening and account services, payments, check processing, trade services, credit cards services and deposits.

Intellect™ BPS comes with a revolutionary agile application development framework bundled with a workflow and an imaging engine that enables rapid customized solution delivery with ‘no software change’. A business user can create or customize applications at her end, merely by making changes in the configuration, rather than the traditional approach of changing the software application or the product. The business benefit is drastically reduced change management cycle time.

As an efficiency enhancement initiative in the Payments area, Check Truncation System (CTS) is RBI mandate that is driven by the regulative and the specifications provided by the regulators with a defined framework to Indian Banks. Polaris’ Check Truncation Solution (CTS) is built on Intellect™ Business Process Studio (BPS), a Business Process Automation Solution that is completely web based application on J2EE architecture. CTS was evaluated and accepted by Axis Bank’s New Delhi service branch where clearing takes place and by the Zonal operations head who are the internal business users for this solution.



DOT NET



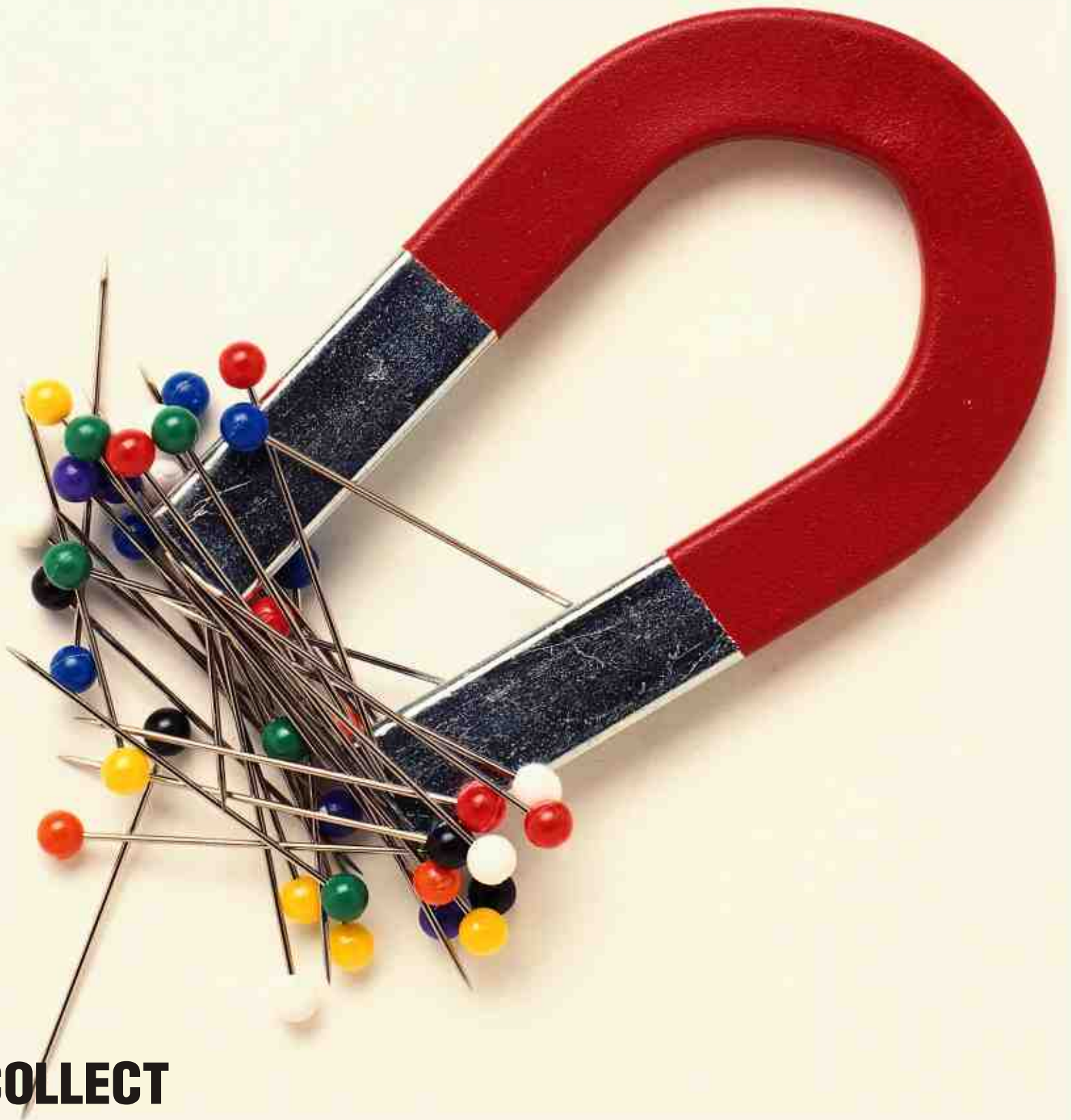
POLARIS ENABLES BENEFIT ENTITLEMENT SOLUTION

The client is a leading non-profit organization based in Northern Ireland working to improve benefits uptake for people of retirement age being funded by The Atlantic Philanthropies and grants from the department of finance and personnel. The client develops technology and training resources aimed at the voluntary, community and state sectors, and older people themselves.

The client required a free and simple benefit calculator on the internet which will allow people to check their benefit entitlement anonymously alongside with existing telephone and face-to-face service delivery by government and voluntary organizations. The organization also required the solution to be cost effective by using open source software wherever possible also having the ability to rollout new benefits and update existing benefits at ease.

Polaris proposed a web-based application accessible over the internet developed using the DotNetNuke framework with open source content management system using .Net technology and provision to maintain organizations, benefits, rules & questions interfacing it with other external systems. Using its experience in developing similar banking, financial and insurance applications, Polaris also proposed a rule engine to maintain the benefit eligibility rules including the calculations for determining the benefit amount. We also proposed a flow charting mechanism that will display the benefit rules as a flow chart.

The client could enable public users to calculate the benefit entitlement for older people, advice public users on other benefits and simultaneously help reach isolated people by creating awareness among the people. They could implement location sensitive benefits calculator (interface with 3rd party post code verification service) and this laid the foundation stone for future rollouts in other location / geographies.



COLLECT



AL HILAL BANK GOES LIVE IN 10 WEEKS USING ACCELERATED METHODOLOGY

“At Al Hilal, our vision is to make banking simple, secure and fast – a financial supermarket offers the ultimate customer experience. We strongly believe that the post sales experience is as critical as the pre-sales one to ensure client delight and retention. Intellect™ Collect is perfectly designed to meet the growing demands of an enriched post-sales experience to our customers.”

Mr. Mohamed Zaqout,
EVP and Head of Personal Banking,
Al Hilal.

Al Hilal, a leading bank in UAE, went live on Polaris' Intellect™™ Collect system. Through this solution, Polaris will help Al Hilal realize its vision of creating financial supermarkets for its customers to experience the entire range of banking services under one roof. Polaris' Intellect™ Collect is a debt collections system that enables businesses design strategies to collect outstanding(s) from the customers. The product is parameterized and enables creation of focused campaigns that give higher throughput in collections process. In addition, the system has performance monitoring statistics to aid analysis of applied strategies for efficacy and re-calibration as well as measuring collection agents' performance.

Intellect™ Collect system has seen a very high level of acceptance in the Middle East market due to its strategic and ROI value. Today's banking customers demand more attention and personalization and Intellect™ Collect enables banks to cater to this need.

Polaris has earlier implemented this system for three leading banks in the region, and this successful implementation strengthens its presence in the region. At Al Hilal, the solution was implemented using Polaris' Accelerated methodology and delivered in 10 weeks.



PARTNERSHIP



PCCW AND POLARIS SOFTWARE COLLABORATE TO TAKE INTELLECT™ TO CHINA

“By enhancing our solutions portfolio with the Intellect™ GUB 10.0 from Polaris, we demonstrate our commitment to delivering best-in-class solutions that empower banking and insurance customers in China to achieve greater efficiency, accelerate growth and mitigate risks. Our competitive edge is a combination of rich expertise in the financial services industries, in-depth market understanding, excellent project management and a strong track record of successful mission critical projects.”

Mr. George Fok,
Managing Director,
PCCW Solution.

“We are pleased to collaborate with PCCW Solutions to distribute Intellect™ in mainland China, Hong Kong and Macau. We are spending significant time developing strategic partnerships to take Intellect™ to global banks.

Intellect™ GUB 10.0 is an ‘industrial strength’ banking platform and has established strong reference sites in mature markets.”

Mr. Arun Jain,
Chairman and CEO,
Polaris Software Lab Ltd.

Polaris Software Lab Limited has signed the Memorandum of Understanding with PCCW Solutions, a subsidiary of Hong Kong’s premier telecommunications provider, PCCW Limited, to jointly market and deliver Intellect™ Global Universal Banking (GUB) 10.0 and a range of other banking and insurance solutions including software, system integration and support services for customers in Hong Kong, Macau and mainland China.

PCCW Solutions and Polaris will target banking, financial services and insurance companies in the region. Polaris will benefit from the strong local presence of PCCW Solutions, a trusted partner of leading financial institutions in mainland China and Hong Kong. Polaris also entrusts PCCW Solutions to adapt the Intellect™ products to comply with the local practices, as PCCW Solutions has extensive knowledge of local regulations and reporting needs of banks. This partnership will bring sales, presales and solution architects from both companies together to rapidly deliver solutions for the China market.

The alliance’s initial focus will be on selling the solutions in retail banking area comprising Intellect™ GUB 10.0, Intellect™ Cards and Intellect™ Consumer Finance. It will also explore to leverage the legacy analyzer tool “Intellect™ Application Manager” for the cost-effective maintenance, enhancement and modernization of legacy systems running in the large banks in the region.

Polaris has identified China, Russia, Latin America, Africa and Eastern Europe as the growth markets for the Intellect™ suite of products. The company last year successfully made its entry into Vietnam, Chile and Egypt as part of its strategy to proliferate Intellect™ in emerging markets.

CBX



EVENTS



INTELLECT™ GUB 10.0 LAUNCHED AT Sibos 2009, HONG KONG



“Corporate Banking community is looking at innovative and collaborative ways to create new growth models. The comprehensive and agile technology architecture of Intellect™ GUB 10.0 enables banks to create CBX that offers the ability to transact across departmental solutions thereby improving sales & operational productivity and customer retention. With its unique proposition of constructing tailor made solutions, I am delighted to find CBX getting phenomenal acceptance at Sibos.”

Mr. Arun Jain,
Chairman and CEO,
Polaris Software Lab Ltd.

“Intellect™ GUB offers unmatched interoperability and the ease of bringing together comprehensive and functionally rich components in the form of CBX. We have been able to deliver customized and innovative corporate banking solutions with fastest time to market using our approach of CBX. At Sibos, three of the worlds largest global transaction banks are showcasing solutions powered by Intellect™ CBX”

Mr. Kartik Kaushik,
President - Global Sales
and Account Management,
Polaris Software Lab Ltd.

Polaris Software Lab Limited launched Intellect™ GUB 10.0, the most comprehensive corporate banking solution at Sibos 2009. Intellect™ GUB 10.0 offers functionality and technology architecture to create Customer Business eXchange (CBX) that can significantly enhance banking experience of corporate customers. Intellect™ Global Universal Banking (GUB) 10.0 is a unique banking platform that offers most comprehensive products across the wholesale banking spectrum from trade finance, cash management, treasury, commercial lending, commercial cards, securities services and payments with built-in shared business services such as collateral management, limit monitoring, payment governance, analytics layer and a powerful unified portal. The solution harnesses the power of SOA to modernize bank's technology platform and enables bank to rapidly launch new products for its emerging lines of business.

Customer Business eXchange enables transaction services and information exchange for all or a “mix and match” combination of Intellect™ GUB 10.0 functionality that is uniquely required by corporate banks. Banks can utilize CBX for corporate customers and provide them with a single entry into the complete suite or mix of corporate products and services such as Liquidity management, Treasury, Trade, Custody and Payments. Intellect™ GUB 10.0 and CBX are being showcased to the leading corporate bankers from around the world participating in Sibos 2009, the world's premier financial services event being hosted in Hong Kong.



TESTING



DOMAIN LED TESTING EXPERTISE AT STANZ 2009, SYDNEY



Polaris made a mark at STANZ 09, Australia's premier software testing conference. It was Polaris' 4th consecutive participation. This year the event was held in Wellington on 24th-25th August and in Sydney on 27th-28th August 2009. STANZ offers a platform to network with other testing experts and interact with the best brains in this field. Polaris unveiled its Testing capabilities like Legacy and Automation Testing along with HP ELA (Enterprise Level Agreement). Anil Verma, Head Polaris Software Lab Australia & New Zealand, made an insightful presentation on our capabilities successfully showcasing HP ELA(Enterprise Level Agreement), Legacy Testing and Automation.

Polaris Australia serves many customers in ANZ that include 3 of the Top 4 banks and 2 of the Top 5 Insurance companies. The fully owned Australian subsidiary is operating since 2000 with offices in Sydney and Melbourne. Polaris has a global dedicated 24*7 Test lab in Sydney and is looking forward to enhance its capabilities to provide world class facilities to its ANZ market, with this vision Polaris has taken some major steps: Last year we entered into a unique partnership with the University of Western Sydney that will contribute to local capability building and help address the issue of IT skill shortages in Australia. This partnership was facilitated by the NSW government's Department of State and Regional Development which helped us launch our global Test lab in Sydney last year. Polaris has a significant presence in Australia and the signing of this MOU only reaffirms its long-standing relationship and commitment to the country.



CUSTOMER EXPERIENCE

5
OUT OF
5



CUSTOMER SATISFACTION SURVEY

" Team Size of 47 experts engaging in testing, process compliance & customer support deployed under tailored mix onsite/offsite model is working closely on customer objectives to be met and have successfully completed major enhancements on time"

"I am quite happy with the level of service that my area gets from our Polaris testers. They are technical and knowledgeable and provide good communication with me and my team"

Dovid J. Friedman,
Depository Trust & Clearing Corporation.

"40 man months of close co-ordinate project by 9 member team comprising of credit rating experts & technical architects, to make sure the web based credit rating tool for real estate transactions has passed UAT and is ready for Implementation shortly"

"Excellent relationship and support given. Good quality product and flexibility with requirements are appreciated. On-site relationship is excellent and on-site developers have been very good and helpful. I deal with many different suppliers and Polaris are amongst the best"

David Clarke,
Lloyds TSB UK.



Suresh Kamath

Arun Jain

NEWS



POLARIS SOFTWARE ACQUIRES LASER SOFT INFOSYSTEMS

ADDS 40 NEW FINANCIAL INSTITUTIONS TO ITS CUSTOMER PORTFOLIO

“This acquisition is in line with our stated Polaris 3.0 vision of achieving market leadership in Financial Technology through focus on account expansion and Intellect expansion. Together we will bring a robust and complementary solution-set that is uniquely suitable for emerging markets and will support our market proliferation plan. With this merger we are also expanding our strategic capacity by 600 banking and technology experts”

Mr. Arun Jain,
Chairman and CEO,
Polaris Software Lab Ltd.

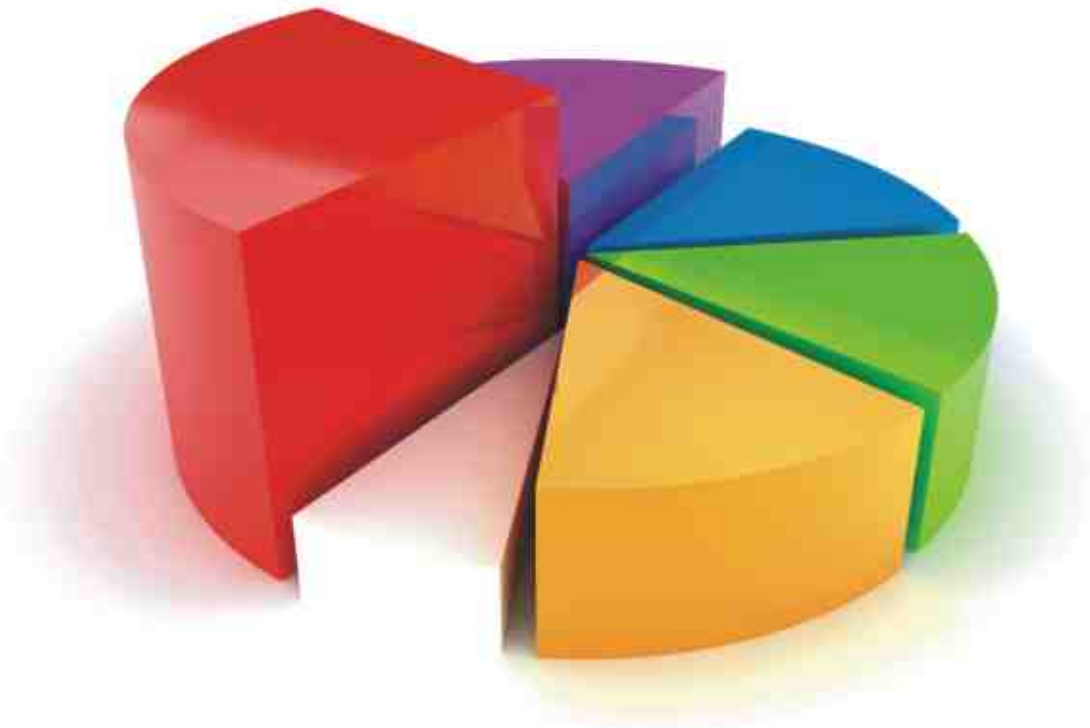
“Over the last 23 years, we have successfully evangelized robust products for banking and financial services space and deployed them at more than 50 leading banks in emerging countries. At this inflection point in our growth journey, we were looking for a partner who is large and deeply entrenched in Banking and Financial services and can help us with investments and strong market connects. We believe our merger with Polaris is highly synergistic in its focus of domain, strength of complementing solutions and organization ethos. Together with Polaris we will present a compelling and long standing technology proposition for our customers and prospects.”

Suresh Kamath,
Founder & Managing Director
Laser Soft Infosystems

Polaris Software Lab Limited (POLS.BO), a leading Financial Technology company today signed a definitive agreement to acquire 100% of Laser Soft Infosystems Ltd in an all cash deal for about Rs. 52 crores (\$11 million). The acquisition will be completed subject to the regulatory approvals.

As per the terms of the agreement, Rs. 35 crores will be paid in cash on closing and the balance amount will be paid out in 2 years contingent to performance, and will be funded entirely through internal accruals. The acquisition will be EPS accretive for Polaris.

Established in 1986, Laser Soft is a leading banking software products company, specializing in serving the unique needs of India & emerging markets. The company has proven solutions in Core Banking, Trade Finance, Treasury, Cash Management, Mutual Funds and Loans serving over 50 customers including leading banks such as Corporation Bank, State Bank of India, ICICI Bank, Mashreq bank, Catholic Syrian Bank, Andhra Bank, EXIM Bank of Tanzania and KEP Trust, Kosovo. The solutions are benchmarked and recognized for sites having more than 20 million accounts, winning Best Technology Awards consistently for its ability to deliver high-performance banking at the lowest total cost of ownership.

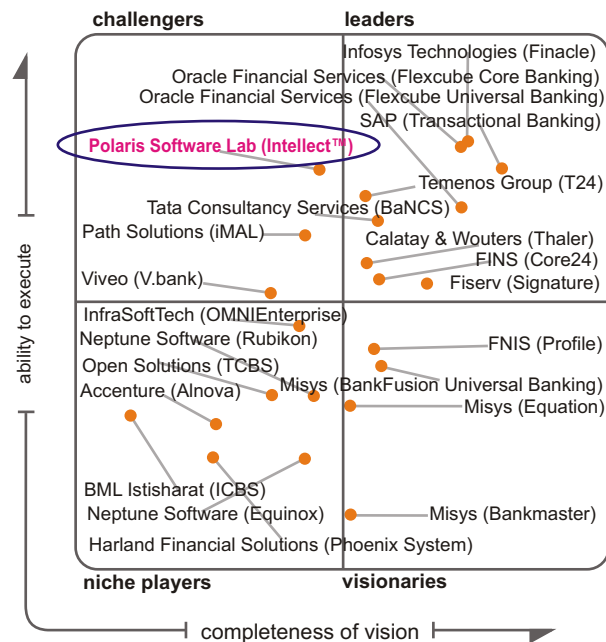


ANALYST SPEAK

INTELLECT™ FEATURED IN GARTNER'S MAGIC QUADRANT

Intellect™ Global Universal Banking is a strong candidate for Legacy Core Banking Transformational deals with strong reference customers and component development approach.

Featured as 'Challenger' in Gartner's Magic Quadrant for International Retail Core Banking



Source: Gartner (July 2009)

As of July 2009

SOURCE : "Magic Quadrant for International Retail Core Banking 2009" - Don Free

POLARIS IS PIONEER IN SOA

"Polaris' Service-Oriented Architecture (SOA) instrumental in transforming IT Infrastructure of Banks" **Tower Group**

Polaris with its SOA components helps banks to refocus from overarching, massive multichannel integration projects to smaller, concrete projects that will transform them into customer-focused, flexible, responsive organizations. # "Building For A Better Tomorrow: Account-Opening Technology For Future Growth" - Nicole Sturgill, **Tower Group**

SOURCE : "Building For A Better Tomorrow: Account-Opening Technology For Future Growth" - Nicole Sturgill, Tower Group

POWERING THE FINANCIAL SUPPLY CHAIN

Intellect™ Trade Finance positioned as strong player in the Trade Finance and Treasury Products Vendor Listing report by **Gartner**.

SOURCE : "Trade Finance Vendor Scan", Douglas McKibben, GARTNER



PHOTO GALLERY

12TH CII INSURANCE SUMMIT 2009

INSURANCE CAPABILITY SHOWCASE TO WHO'S WHO ON INSURANCE IN INDIA



Sibos 2009, HONG KONG

INTELLECT™ GUB 10.0 LAUNCHED AT Sibos 2009, HONG KONG





POLARIS SOFTWARE ACQUIRES LASER SOFT INFOSYSTEMS ADDS 40 NEW FINANCIAL INSTITUTIONS TO ITS CUSTOMER PORTFOLIO



FIT 2009, JAPAN

POLARIS RECEIVES OVERWHELMING RESPONSE ON INTELLECT™ GUB ON INTELLECT™ GUB



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THE WORLD'S BEST BANKS AND INSURANCE COMPANIES RELY ON POLARIS

POLARIS
live your dream

Founded in 1993 and publicly-listed, Polaris Software is the world's most sophisticated banking and insurance software company. Polaris is the chosen outsourcing partner for 10 of the top 15 global banks and 6 of the 10 top global insurance companies. Polaris offers state-of-the-art, comprehensive solutions for core banking, corporate banking, wealth & asset management and insurance.

Over the last two decades, Polaris has implemented its solutions and services among 200 of the world's largest financial institutions. Polaris Software is also recognized by the world's top analysts (Forrester and Gartner) as global leaders in banking and insurance software.

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