General

Pedigree!

Synergy is in its version 6.0 incarnation which indicates a long history of commitment from our part, and success. On the market for more than ten years, it regularly undergoes major revisions and redesign to comply with new technologies and market requirements.

Using professional development tools and techniques, open architecture, and a vast experience in software development and banking (our company dates back to 1986), are the guarantee to successful deployments and reliable service. We can successfully claim that in all our deployments, we never had a database corruption due to software or operating system failure. And as a testimony to this, we are prepared to give a written guarantee that, unless your hardware fails (mainly your hard disk), your critical data is safe. Find somebody else in the industry who gives such a guarantee and we are prepared to give you Synergy for free!

We have spent an enormous amount of time designing our user interface to make it intuitive, practical and fast to work with. Things like automatic drop down lists with search capabilities at the touch of a button, or click of the mouse, will make your daily routine tasks a pleasure to use. They will also enhance the data integrity of the system to unprecedented levels.

Unmatched audit trail

The traditional audit trails for transaction and other records modifications is extended to a new dimension. Not only you have a record of who inserted a record, but also a full track of all modifications to a record. This includes the user, workstation name/IP, date, exact time and the operation that was performed (insert, update, delete). All this happens seamlessly in the background, using true client/server technology.
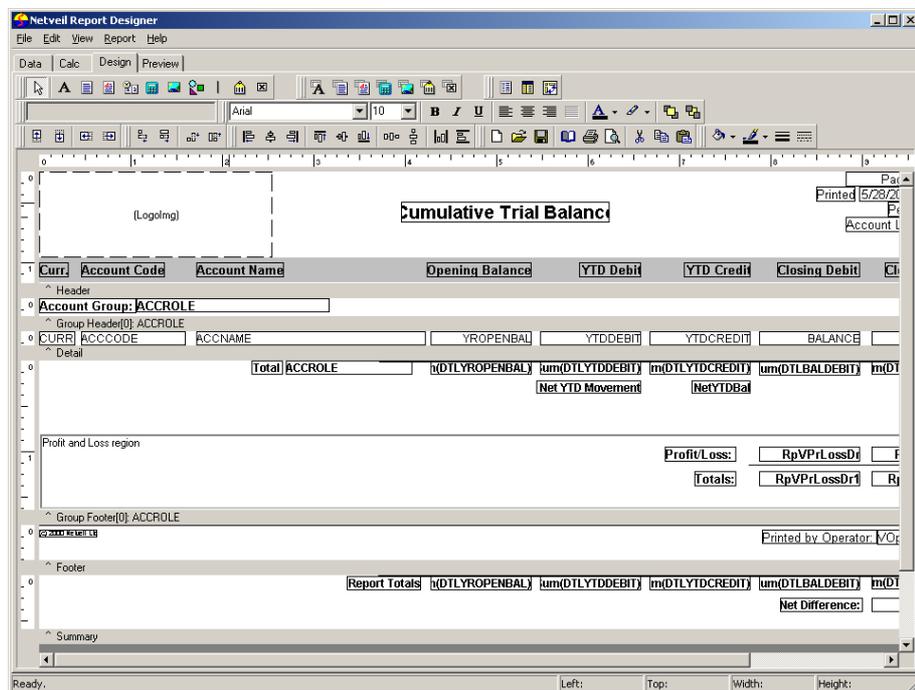
Custom Security Levels

During our long involvement and experience with banking and accounting systems, it turned out that the traditional practice of predefined security levels is simply not enough for most applications. We have therefore developed our own unique customisable security manager which offers unparalleled granularity when it comes to designing security schemes. User categories or groups can be defined which specify all access properties

down to the field level.

Custom Report Integration

Any system is only as good as its ability to present the information it stores and processes. Synergy's fully integrated report generator is in a class by itself and allows virtually unlimited customisation of all the built in system reports as well as the definition of new reports. A centralised report definition repository is maintained in the system database for accessibility by all users. On top of this, all reports can be printed to multiple destinations, such as hardcopy, saved as PDF files to be sent by e-mail, sent by fax, to html for web presentation or email dispatch, and even to Excel for further processing and manipula-

tion. And all this at no extra cost or runtime royalties as in most other ERP applications (for example Crystal reports, though we can also interface to Crystal reports if necessary, again at no extra cost).

Central Bank Reporting

Central Bank Reporting is no longer a long and error prone process. Using the built-in, fully integrated Spreadsheet, all the reports can be defined once, using the Central Bank supplied spreadsheet templates. All that needs to be done is to place the appropriate custom functions that collect data from Synergy Accounting. There is no need to even have Microsoft Excel installed. The Synergy Spreadsheet is all that is needed since it is Excel Compatible. The monthly reports can be prepared in a matter of minutes since the only thing necessary is to input the

correct date at the top of the spreadsheet/report.

Total Integration

When our competitors speak of Integration, they usually tend to be vague and general. We have redefined the term, and in the process we have evolved it into an art form. Integration with third party or custom applications is a snap using our own automation objects. No more export and import of text or other files. Should there be a need, we help you interface with your existing or other custom applications. All this in a secure and reliable way. A good example of this, is the seamless integration of our own Web Banking System, the very first online banking to operate out of Cyprus, and one of the first around the world, dating back to 1997.

Reliability and Integrity

The most valuable asset of any operation is its data. We have gone to great lengths to ensure that your data is safe and readily available. As we have mentioned before, we are probably the only ones in the industry to offer a no nonsense guarantee on the integrity of your database. Short of a dead hard disk, nothing should worry you.

When dealing with data integrity one must also mention the amount of time necessary to bring up the database online after say a severe hardware failure. We are proud to claim that, given that a new server has to be configured from scratch and

the database loaded, we can do it in no more than half an hour. What this means to you, is that first, you have your data online in almost no time, and –also important- it doesn't cost you much in support charges.

We also offer schemes whereby 24x7x365 availability is almost 100% guaranteed without the use of expensive hardware and licensing fees. Actually we can do it on any server, and it all you have to provide is the hardware and the operating system. No other royalty fees or expenses required.

Ask anybody for such a solution. Then, ask them how much it costs.

You can even Backup the database without bringing it offline. Actually, the system can be configured to take "intelligent" backups at predetermined intervals and file them by date/week/ month so they can be readily accessible should the need ever arise.

Platform Flexibility

Most systems are virtually locked to specific platforms when it comes to hardware and operating system choice. Synergy is not constrained because we foresaw the need to provide the flexibility to our customers to choose. To choose and to save money, because, at the end of the day, this is what it boils down to. The key in today's fiercely competitive market place, is Total Cost of Ownership (TCO). By providing a rich choice of server platforms, we allow you to capitalise on any existing investment on hardware or operating systems you already made, plus to fully take advantage of any in-house expertise you may have available.

We fully support Windows Server (NT, 2000, 2003), Linux, Solaris, HP-UX, FreeBSD, Darwin, AIX, and even MacOS.

Synergy features at a glance

- Synergy is a very sophisticated bank accounting system that we are sure you are going to grow to love once you understand its full capabilities and functionality. A lot of work went into it and we hope that you will appreciate its features.

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Synergy offers advanced features found only in systems costing many times more. We outline some of these features below:

- 25 digit account codes (alphanumeric).
- Up to 99 levels of General and detail accounts.

- Data is kept on-line for as many years as disk storage allows. Immediate access to previous year data.

- True Client/Server and 3-tier architecture. The real database backend makes it possible to grow from a few users to hundreds of users and millions of transactions with excellent performance.

- User-definable transaction journals for fast, error-free transaction entry.

- Report designer for true customised reporting.

- Real time processing of transaction entry. All files are updated in real time but changes are only made permanent after transactions are checked and posted.

- All changes in account balances are automatically propagated through to the following open years.

- Multi-user with an unlimited maximum number of users.

- Truly Open Architecture. Fully compatible with all Windows based platforms on the client side. Server side back ends available for Windows Servers, Linux, Solaris, HP-UX, FreeBSD, Darwin, AIX.

- Can be easily customised to cater to specific needs.

- Can print advice slips. A different slip can be configured for each transaction type. Customisation of transaction slips is easily defined using the built-in report writer.

- Reports and slips can be printed on separate printers. The user does not have to select the printer each time. The system stores the appropriate printer.

- Generation of Telex documents for Bank Payments.

- Customer Fixed Deposits

Acceptances (Deposits from other banks)

- Automatic Accrued interest calculation and closing entries

- Automatic interest calculation and posting to customer current accounts

- Loans

- Opening of new accounts

- The best Internet banking module on the market, compatible with all browsers, very low requirements on resources for speed and reliability.

- Automatic printing of statements. Automatic sending of

statements by fax, email.

- Unique Fax-on-Demand module. Customers can get their statements on demand by just calling from their fax machine and entering their PIN code.

- Automatic year closing of accounts to P/L.

- Automatic closing of Foreign Exchange positions

Synergy

Working with you, for you.

Customer Account Management

The concept of the *'Customer Information File'* is elegantly implemented to conveniently place all the customer information at your fingertips.

A customer can have as many accounts as necessary and all can be consolidated in order to see the bank exposure at a glance.

Statements can be customised, even defined in different languages, and sent automatically, by Fax, email, or just printed for mailing. Integration with our Fax-On-Demand module means that the customer can have their statements whenever they like, without any telephone or labour costs to the bank. Of course, there is also the Internet Banking module, which brings your bank to a new dimension of customer service, functionality and prestige.

Like all transactions in the system, all customer transactions can be customised, down to the printing of the advice slip.

The Integrated document management functions can be a real productivity booster when it comes to storing signatures, photos, and any customer document such as contracts, agreements, etc. There is no limit on the storage, and the direct scanner interface makes it a snap to maintain these documents.

All reports (statements, etc) are of course available at any time and for any period, even for closed periods, or for previous years.

There is a rich set of Financial Statements and of course more can be defined using our built in report designer. And for once off analyses, there is also the convenient integration with Excel.
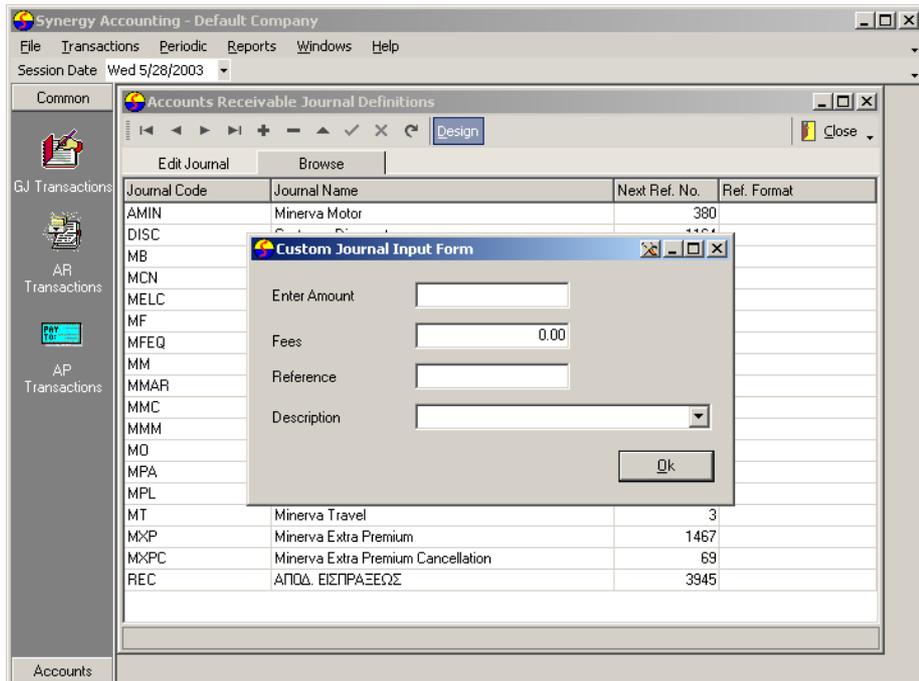
Current account interest, Fixed deposits and loans, are all handled automatically and the transactions generated, either automatically at specified intervals, or at the touch of a button.

General Ledger

The heart of any accounting system is undoubtedly the General Ledger. Our proven and tested design guarantees you the ultimate in flexibility and management information extraction. Fully configurable and multi-level (up to 99 levels), it can easily accommodate any model you wish to use, from flat, to extremely layered.

Account coding is in no way limited or implied by the system,

you can set up your chart of accounts structure in the way that suits you best.

Fixed Deposits

Fixed deposits are easily defined and the operations for their closing and posting of the appropriated transactions are fully automatic. You can also specify a separate interest account if the deposit is to be renewed.

Acceptances

As with fixed deposits above, all operations are again automatic for closing and posting all entries.

Accrued Interest

All accrued interest entries are automatically generated and reversed at the end of the period/month.

Current Account Interest Calculation

Flexible and accurate current account interest calculation for the specified current accounts. All interest entries are posted automatically and the system keeps track of all the transactions for which the interest has been calculated. This means that even if you have an entry posted to a past period, for which the interest has been calculated and posted already, the system will automatically adjust for this by itself and the interest calculation will always be accurate.

Loans

Loans support. Again all postings are made automatically and Fixed-Rate, Variable-Rate, Installment Based or Line-of-Credit loans are fully supported. A flexible payment schedule definition system allows control over different loans. Full support for printing loan statements and notification letters to customers are fully customisable.
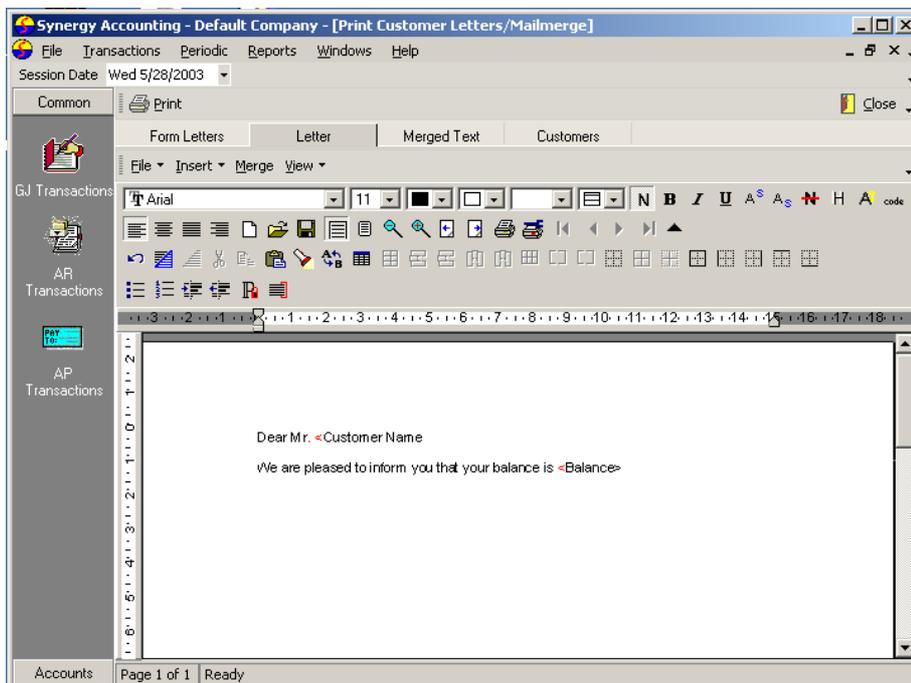
Flexible FX-Positions closing

The system automatically closes all the foreign exchange position accounts on demand or at the end of the period/month.
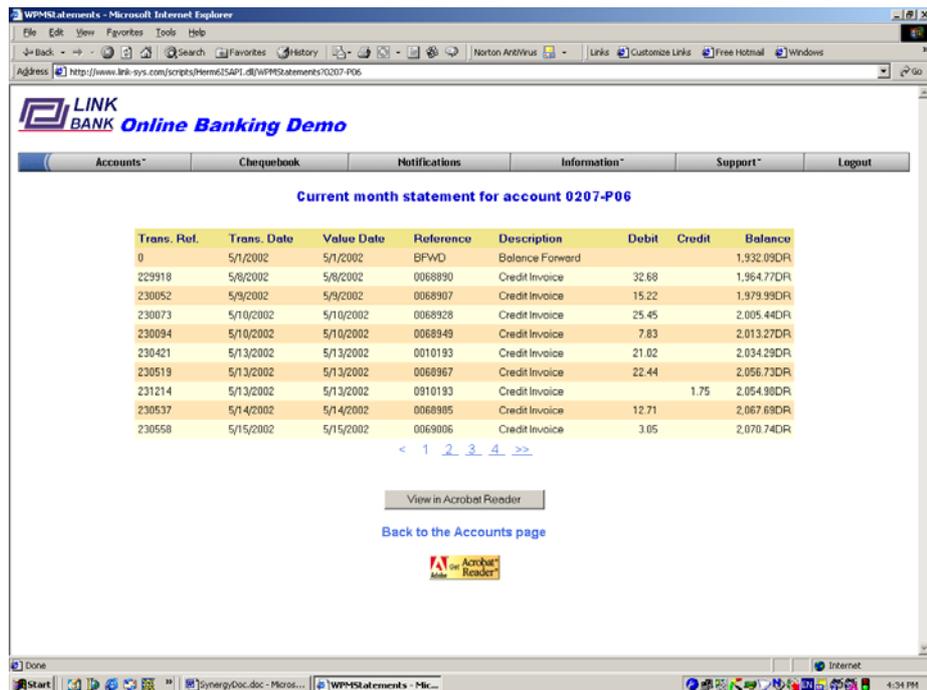
User Defined Transaction Types

The most underrated function of most banking and accounting systems is transaction entry. Yet, it is the most commonly exercised activity. We have understood this from the early days of our banking and accounting software back in the late eighties. We have developed a unique functionality that allows the users to define their own custom transaction entry screens. The logic behind the transaction can also be defined in a very flexible way. The user has a choice of vbscript, javascript or pascal to define any transaction logic or calculations. You can also define and custom design the slip that is printed, using our built-in report designer.

Data Filters

On all data viewing and report screens, be they Accounts, Transactions, etc., data can be filtered in a very intuitive way,

specifying an unlimited number of parameters and criteria, to extract the exact data that are needed for the specific task. This unique flexibility is unprecedented, and saves the users a lot of time in looking for information. For example, you are looking for a transaction you misposted, but you don't remember the exact date or account or currency, just the amount. You can, with a few mouse clicks, find and list all the transactions that involve that amount. If you don't remember the exact amount either, but you vaguely recall that it was 33 something dollars, you can locate all the transactions with amounts between 33.00 and 33.99 dollars. And all this a ultra fast speeds. Our unique data-

base interface is faster than anything on the market.

Report Designer

The system features a built-in report designer. All the built-in reports can be modified and saved in a repository in the data-base for easy access by all users. New reports can be defined freely.

The Synergy reporting system is so flexible, that all reports can be saved in multiple forms, such as PDF, RTF (Microsoft Word), Excel, Html for easy internet deployment, etc.

When combined with our own Fax Server software, reports and statements can be automatically faxed to their predetermined recipients automatically at regular intervals, or on demand.

Integrated Mail merge

A Report Designer lacks in functionality for certain notification purposes. That is exactly why, we have integrated a whole

word processor in Synergy (which is Microsoft word compatible but you don't need Word to run it). You can write form letters, notices and use the integrated mail merge facility with the advanced filtering options to send any kind of personalised letters to your customers.

No Royalties

Yes, that's correct. While others will charge you royalties for their questionable data back-ends, we give you a full-fledged client server system without any extra cost. Of course if you already have an investment in Oracle, MS-SQL Server or IBM DB2, we work with these back ends too. Otherwise we recommend the Interbase Database Server which is available in 4 editions, 3 of which are free (open source). You can even combine it with a free Linux on your server and minimise your deployment costs.

As if this is not enough, we are not charging anything for our Report Designer either. We believe that you should have no hidden costs.

Online Banking

The Hermes online banking module is the first such system to be developed in Cyprus. It dates as far back as 1997, just a few months after the first internet connections were available in the country. Thus it integrates an enormous experience and expertise gained through six years of continuous development and refinement.

The system itself is extremely secure and it uses internet standard SSL encryption. A security certificate must be purchased from Verisign or any other authority to deploy the system (currently at around USD 300). But our secure design specifications do not stop here. Through our great experience, we have provided a system that is virtually impossible to hack. Using extensive defensive web programming techniques (such as expiring sessions, etc.), we have developed an easily deployable, fully secure online banking system.

The prudent use of HTML technologies ensure that the system is accessible from most web browsers, thus making its use available to the widest possible range of customers. It is also very fast and responsive and does not place any heavy requirements on the hardware since it is very efficient.

Developed with wide deployment requirements in mind, it is very easy to deploy, even by non IT personnel. As usual, we pay special attention to deployment issues as we believe that the customer should be spared as many costs as possible. Of course there is no royalty fees for internet server extensions, report engines, scripting runtimes, etc.

It works on a variety of Windows based web servers, Including Microsoft's own IIS, Netscape, Apache, and in general any web server that supports ISAPI modules.

The bank customer has a clear view of his/her accounts, immediate view of statements (transactions), historical information (past transactions) and account balances. The statements and account history are also available in PDF which is generated on the fly, for the customers' own convenience.

There are also features for automatic statement generation which is sent by email or fax (provided the Synergy Fax Server module is installed). The bank customer can configure the frequency and the time of the generation of the statements.

Other facilities include transfers from account to account, payment orders (through a special module and with test-key generation), ordering of chequebooks where applicable, list of exchange rates and a host of other custom features.

The bank may also integrate other features, such as information on stock prices, news, etc.

The look and feel of the site can be easily customised by any web designer to give the bank the look and feel they require. This is possible because we went to great lengths to separate the actual code from the site html.

All in all, Hermes is possibly the best value for money online banking system available today for any size bank. Combined with its highly competitive price, we feel it's the most cost effective way to promote your services to existing and new customers, and at the same time reduce administration and customer support costs. Combined with its efficiency where bandwidth is concerned, competitive internet access prices, you can have an online banking system with as low as €200 per month.

Unlike other vendors who are advertising their online banking before they even start developing it, we provide a system with dozens of installations, proven by time itself.

For a demo, please go to http://www.link-sys.com and click the link "Online Banking Demo".

Fax On Demand

Despite the popularity and wide availability of the internet, the common fax machine is by far the most popular and widely available piece of office equipment today.

Just consider the following facts:

- Today (1998) there are about 40 million fax machines worldwide. The fax transmission business is predicted to increase by more than 20% per year over the next four years. (Source BIS)

- What is so terrific about fax communication? Simplicity. Fax communication is considered the easiest of the technologies available for multiple-users without the hassle of scanners, special software and computer equipment.

- 1.5 billion people are thought to have access to fax machines in today's world. The ultimate utility of fax is fast communication to initiate immediate response. Faxing is viewed by people as the quickest most reliable medium for sending messages and instigating prompt response.

- Additionally, faxing is the communication method of choice for hard copies, original and documents in development or revision stages.

- Fax transmission costs worldwide are approximately US $45 billion a year.

- Approximately 50% of all international telecommunication traffic are from fax.

- Revenue generated from international fax communication is over 10 times greater than any other form of electronic messaging.

Considering that by nature the Private Banking business has to deal with many customers offshore, fax costs are usually quite high. Our Fax On Demand server, allows you to eliminate your fax costs for sending statements to customers by letting them bear the cost since they are the ones who initiate the call, provide instant service on a 24-hour basis, and keep the bank personnel free for other tasks rather than sending faxes.

The system itself requires no special hardware, not even a fax machine! All that is necessary is one or more modems with fax/voice capabilities. For larger deployments, multiple fax/voice compliant cards are recommended. Basically, what happens is that the customer calls in the is greeted by a pre-recorded message with instructions to punch their PIN code on the fax machine keypad. Once they are authenticated, the system guides them through informative voice messages to different options

(for example, press "1" to get a statement). Once they arrive at the desired option, they are asked to press the "start" button on their fax machines and, automatically, the system will generate their statement and send it to them. It is that simple. And remember, the customer pays for the cost of the call.

You can actually pay for the Fax On Demand Server in less than a year just by saving on telephone charges. And this does not include the time of your personnel!