



THE COMPANY

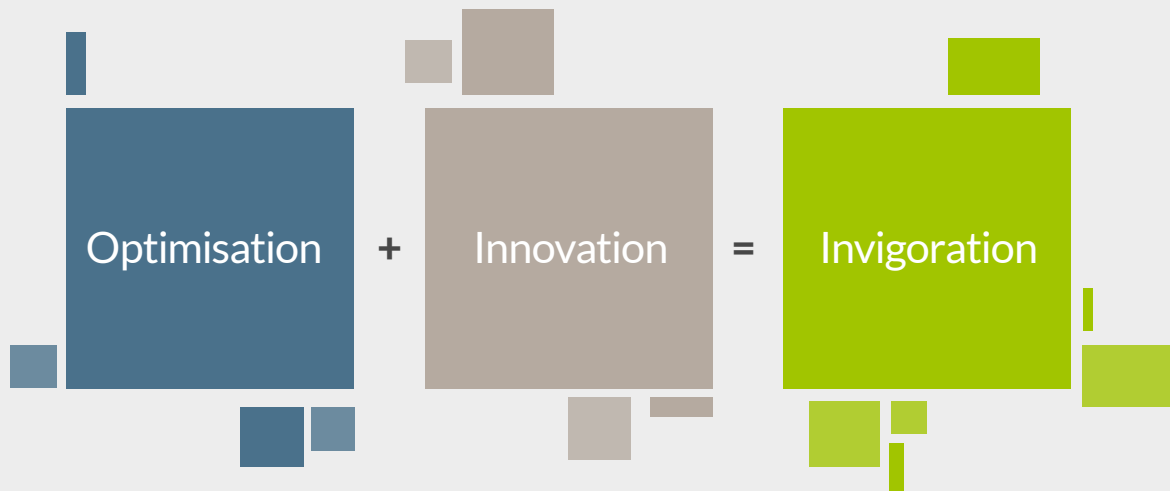
Providing core banking technology offering The Real Alternative to banks wishing to serve their customers better: faster, lower cost, increased transparently, from any device and with more insight.



Invigorating banking

INVIGORATING BANKING

Five Degrees is an innovative core banking technology provider offering a genuine alternative to banks looking to improve their services to customers. Five Degrees helps banks re-engage with their customers by providing key financial services in a flexible and transparent manner. Through the use of new technology, Five Degrees invigorates the provision of pure banking services and enhances the customer experience through excellence in process and data handling, coupled with unrivalled product and service control.



Many banks embark on modernisation programmes by expanding channel support and adding functionality to jazz-up the service wherever possible. The results are unpredictable and inconsistent. In order to optimise customer interaction it is better to utilise innovative technology that is designed specifically to offer a more authentic customer experience from the outset.

Under the new digitised reality, banks are judged on their relevance by clients that demand transparent and insightful tools and services across all interface channels. Only by engaging in a connected and meaningful dialogue with customers can banks truly invigorate their service.

ON A MISSION

New world banking is a mind-set as well as a strategy.

At Five Degrees we build new banks or new labels at existing banks with a modern front, mid and back office.

Equally, we assist established banks that struggle with a back end that cannot be replaced.

Five Degrees helps transform banks over time and assists with those first steps towards customer centricity; all we need to have in common is the urge to serve tomorrow's banking customers today.

At Five Degrees we work with many types of financial institutions; established banks with global presence looking to modernize as well as new start-ups aiming to fill a niche market.





ENERGISING EXISTING PLAYERS

Banks wishing to update their IT infrastructures to meet tomorrow's requirements need to embark on a journey that begins by fully engaging in a mutually beneficial customer dialogue. This is facilitated by a modern Mid-Office system that centrally orchestrates the flows of information between the various stakeholders

and the underlying back-office systems and services that support them. Investing in pure technology for the Mid-Office allows banks to meet tactical market goals quickly, while taking a more measured approach when replacing out-dated core systems to meet long-term strategic infrastructure goals.



ENABLING NEW INITIATIVES

With the assistance of regulation across the globe, an increasing number of non-banking corporations are seeking to exploit the potential rich pickings in financial services. Similarly, satellite spin-off banks from established players are also looking to create Greenfield operations.

New brands can be built quickly with the implementation of modern Mid-Office banking solutions connecting to clean back-office solutions or to established or partner legacy systems.

THE RATIONAL RESPONSE

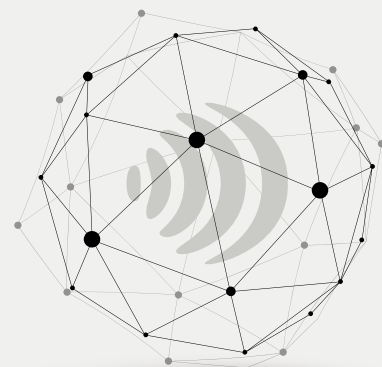
Matrix is an intelligent banking hub that controls the flow of knowledge between users, applications and services, as well as understanding the data that powers the offering.

Matrix is the beating heart of financial institutions' infrastructure: the centre of operations, the hub of the architecture, and the core of the customer machine. A clean and rapidly deployable bank architecture that is ready for tomorrow's reality.

All internal and external interface conduits are combined to provide a consistent and relevant suite of services to willing customers. A single intelligent platform links all front-end channels to the back-office systems and 3rd party provider solutions, automating the integrated delivery of cost-efficient financial products and services.

Matrix Mid-Office invigorates all banking service providers. Established banks can revitalise their customer offering while Greenfield operations, from both financial and non-financial institutions or satellite operations, invigorate client services across the sector. Matrix Mid-Office dramatically improves the customer experience, enhances internal bank staff capabilities and makes for leaner and meaner banking operations - all without disrupting the incumbent back-office infrastructure.

Extending beyond the Mid-Office hub, Matrix Accounts is a true alternative to today's monolithic back-office systems. A robust core-banking solution that operates faster, at lower cost and with more transparency, as well as ensuring device independence and more insight for all parties than incumbent legacy solutions. Matrix Accounts keeps it simple; the creation, processing and administration of bank accounts.



ALL-IN-ONE CORE BANKING

Whether an established player targeting sustained long-term growth or a new entrant looking to exploit the potential for adaptable and flexible banking services, partnering with Five Degrees is the solution.

The Five Degrees banking solutions combine service agility, channel independence and legacy connectivity for any segment or product stream in one cost effective package. Work in the modern world by insulating any investment in established legacy back-office systems with solutions that orchestrate a wealth of financial services.

In a service oriented world, new delivery models such as Saabs and cloud-based infrastructure become increasingly relevant. Banks with agile service-oriented core systems can adapt to multiple local service levels within a single application landscape without the need for more hardware investment or development costs. Services run independently and can be coupled or decoupled from process flows easily as conditions change.



THE WIDER ECOSYSTEM

Five Degrees believes in the 'crowd and the cloud'. No longer can banks afford to build and offer any solution on their own. Therefore we continually scan the world looking for best-of-breed, modern and agile partners that complement the Matrix Universal Banking platform.

By utilising the extended services available within the Matrix ecosystem the combined solution becomes a much richer experience. The Business Process Manager links the services within the ecosystem orchestrating identification checks, STP accelerators, credit monitoring, fraud and blacklist investigations, etc. The partner services that make up the Matrix ecosystem round out the final offering, exquisitely customised to meet specific market demands.

INVIGORATING BANKING

Five Degrees invigorates banking by ripping up the rulebook and putting the bank back in control of their offering through sophisticated workflow and business process management, bypassing the need for expensive and time-consuming software updates.

The aim is to help banks master their customers' journey by growing and entangling the relationship over time for long-term mutual benefit. Customer demands change quickly and banks need to respond. The timely evolution of banking services requires an agility that most incumbent IT infrastructures simply cannot deliver.

TEAM SPIRIT

Five Degrees are passionate about banking, but it is a rebellious and impatient passion that does not suffer fools gladly. At the core of Five Degrees is a group of people dissatisfied with maxims such as “good enough”, “if it ain’t broke don’t fix it”, “it may never happen”, etc. These truisms are blatantly false and must be exposed as such.

Maintaining strong positions in a rapidly growing market that is experiencing regular rule changes and unprecedented technological developments does not call for hesitation and caution. Dig deep in our history and our corporate DNA, here at Five Degrees we remember that we are not descended from fearful men.



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