



CLEARING WITH TARGET2 AND EBA: THERE IS ANOTHER WAY...

CRISTAL Service Bureau by Diamis

CRISTAL Service Bureau allows small and medium-sized Banking Institutions to opt for a TARGET2 Direct Participant status, thus enabling savings on collateral requirement cost. Additional savings come from reducing the cost of ICM/IWS usage by querying CRISTAL database instead. By enabling focus on your core business, CSB provides a cost-effective solution that significantly impacts your bottom line.

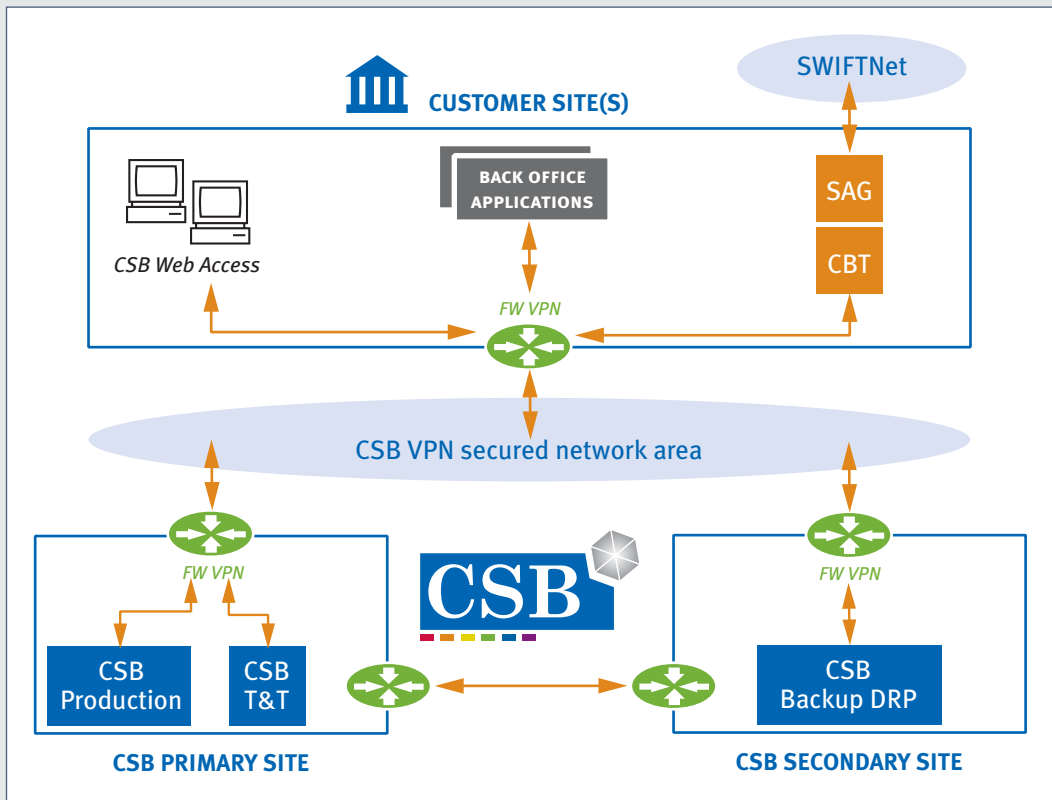
› A FIXED BUDGET SERVICE AND A GUARANTEED TARGET2 OPERATING COST

Delivered in a shorter timeline, CSB requires smaller up-front investment while offering all the power and security of CRISTAL software. Upgrades are managed

and delivered by Diamis, so you are always ensured of TARGET2 and EBA latest compliance. CSB is a shared gateway to high-value and cross-border low value payment systems, providing financial transfers monitoring, liquidity management and treasury forecasts, all in real-time. CSB responds to small and medium-sized banks or large international bank's branches requirement wishing to get direct participant status within TARGET2, without maintaining in-house software.

TARGET2 deployment will lead to a long transition period from end-2007 till over 2011, prior to full harmonisation.. CRISTAL's flexible organisational architecture is designed to cope with variety of Country profiles and NCB's options.

› A STATE-OF-THE-ART RESILIENT AND SECURE INFRASTRUCTURE ENABLING COST-EFFECTIVE ACCESS TO TARGET2 AND EBA CLEARING SYSTEMS (3 ENVIRONMENTS WITHIN 2 SEPARATE SITES)



→ Network configuration

- Minimum 256 Kb access
- Leased-lines, ISDN or BourseConnect POP connection

→ Desktop Configuration

- Minimum CPU Pentium IV
- 256MB memory
- Microsoft XP SP1 or SP2
- Internet Explorer 6.0 SP1 ou SP2

KEY BENEFITS

- A state-of-the-art resilient and secure platform
- Full business continuity & testing environment
- Fixed budgeting
- Guaranteed service by SLA
- Capability for volume growth
- TARGET2/EBA evolution compliance
- User friendly GUIs for manual capture or full Integration with back offices (SWIFT, XML format)
- Optional SWIFT network access via our SWIFT Service Bureau offering
- **Service Live since May 23rd 2006**

› REFERENCES

Euronext, OSEO Group

Banque de France monitors TARGET2 readiness of Diamis'CSB under the "Critical Player" reporting framework.

CSB Service is certified by French RTGNS C.R.I.