

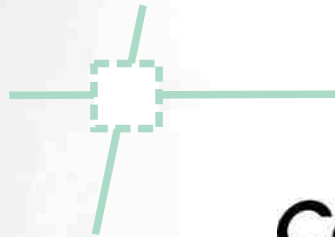


We Make Your Business Move.

**Applied
Communication.**

The CoCoNet Group
- programmed to continuous growth.

CoCoNet



CoCoNet / AG

CoCoNet /
Computer-Communication
Networks GmbH

CoCoNet /
Global Interchange GmbH

CoCoNet /
Services GmbH



We specialise in communication.

CoCoNet has been developing e-business solutions for sensitive markets since 1984: Banks, financial services sector, public administration and health care. Our customers include top banking institutes in Germany and Europe, reputed national and international groups, private and public insurances as well as numerous German state and federal authorities. CoCoNet is growing continuously in this highly dynamic market. Continuity, flexibility and a feeling for the future have made us into what we are today. Our strengths: Quality, permanent adaptation to changing market conditions and practice-oriented conversion of new trends.

CoCoNet
Your partner
for successful
e-business.

Flexible e-business solutions are our speciality

E-business today is of strategic importance for all economic sectors because information technology has altered the markets. Global competition, increasing pressure of response and growing demands of the customers are challenges which we have to face today. Many business processes can be mapped or supported electronically today and can therefore be designed with more efficiency. CoCoNet executes e-business environments which are open, safe, flexible and stable.

And we know what to do for you

Almost 20 years of experience in projects in the field of finance and services this knowledge is unique within the software market. We utilise this knowledge to adapt our innovative technologies to the requirements of your daily business. Banks, insurance companies, authorities and service providers profit from this synthesis of specialised know-how and market-leadership in software innovation. The reason for our being in the top position among e-business providers in Germany can be found in more than a thousand references in Germany and other countries.

A professional tailor is needed for the perfect solution

CoCoNet products are tailored solutions especially adapted to your needs. Our IT experts offer consulting services as from the upfront of project realisation. Further developments are treated in workshops in cooperation with our customers. Our customer consultants provide optimised support even after implementation.

Strategies for success in your e-business.



Field-specific knowledge and innovative technologies are our strengths.

We consider new technologies from an early stage ...

CoCoNet products always correspond to the latest standards. New trends in the e-business market are taken into account in time for them to be converted in concrete solutions.

... and integrate them into future-oriented applications

The number of applications is growing with the development of the information and communication technology (ICT). We keep pace with the growing complexity of infrastructures and increasing security requirements: Our solutions have a modular design and are portable to many platforms. Our solutions are based on a uniform multi-channel architecture and harmonise with the existing DP environment.

You can even consult us tomorrow

CoCoNet stands for reliability and continuity. Since our foundation in 1984, we have become a market-leader in offering innovative e-business solutions for banks, insurance companies and public authorities. Our relationships with our customers and partners are concluded on a long-term basis.

That's for sure

Our solutions meet the requirements of the latest domestic and international security standards and we participate in their further development. Every communication and transaction process is protected by related security mechanisms such as electronic signature, encryption or certificates.

CoCoNet products for business throughout Europe

We develop innovative server and client solutions for the European business. Our e-banking and m-banking solutions are language-independent or of multi-lingual design and support European payment standards.

**Our vision:
Integration of all
applications based
on a multi-channel
architecture.**

Welcome!



Future is limitless.

E-business or not e-business today is no longer in question. Banks and their customers, countries and their citizens, insurance companies and their customers all want to communicate with each other in a flexible way and use state-of-the-art technologies. Powerful multi-channel applications need modularly designed and scalable platforms in which new applications can be integrated with ease and which keep pace with the technological development.

CoCoNet

**Your partner
for successful
e-business.**

Into the multi-channel age with MULTIVERSA 21

MULTIVERSA 21 is a future-oriented platform for business applications in domestically and internationally operating banks and groups. The system has been realised for J2EE application server platforms and therefore is also modularly extendable and scalable. MULTIVERSA integrates traditional and modern channels such as file transfer systems, Internet applications, mobile solutions, and portals.

Powerful server solutions and customer systems

Many banks rely on traditional bank servers: MULTICOM Banking Server and MULTIVERSANT Banking Server. Both servers correspond to the guidelines of the ZKA agreement (ZKA = German financial sector's umbrella organisation) for electronic communication between banks and corporate customers (BCS) and support a connection to different traditional and modern channels for domestic and international e-banking and m-banking.

MULTIWEB Banking, our leading Internet banking solution on the market for corporate banking solutions, is available in a number of languages and supports the payment formats and standards of various European countries. Systems enabling customers to execute financial transactions with multiple banks via one single client are also of growing importance today. Here, CoCoNet has developed a tailored solution for banks and service providers: MULTIVERSA Finance Portal.

In the age of multi-channel business.

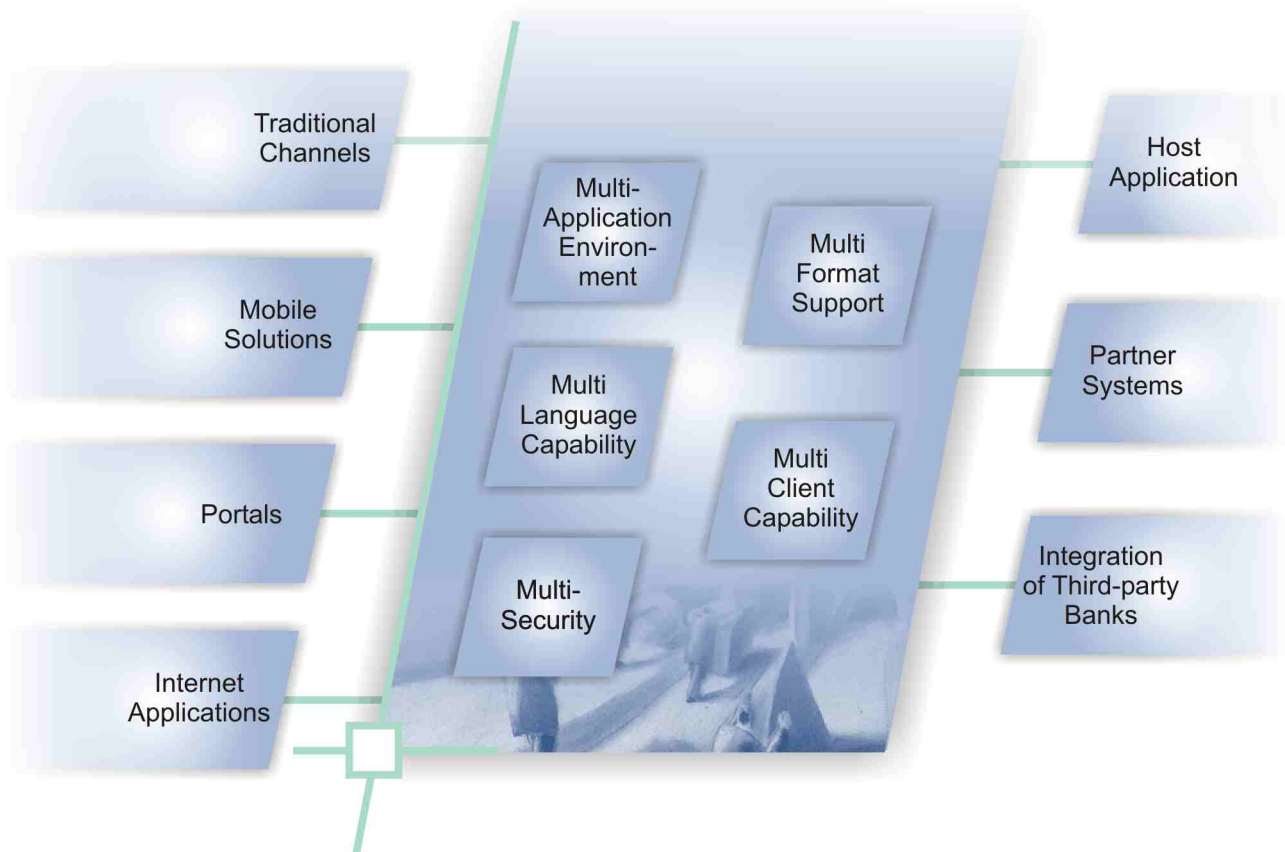


Modular, flexible solutions for international business.

Single- and multi-bank portal solutions for Internet and mobile applications

Heterogeneous e-business solutions for different groups of customers determine the IT architecture of many enterprises. To achieve improvements in efficiency and costs as well as in internal processes and CRM, integrated applications are an indispensable prerequisite. CoCoNet has developed single- and multi-bank portal solutions linking banks with their corporate and private customers. The systems can be operated as a stand-alone solution or integrated into existing portals. CoCoNet's portal solutions are also suitable for international business because they are language-independent and support various payment standards of European countries.

Integrated e-banking and m-banking solutions for international business.



Successful e-business ...



Efficient systems have to be individual and practice-oriented.

The efficiency of a technical solution is critical for success in e-business. In order to be efficient, the e-business solutions must be tailored to the specific needs of the related industry, enterprise and user. This is valid in particular in sensitive and complex sectors such as banking, insurance and public administration. CoCoNet develops tailored and intelligent client solutions which support and optimise business processes and contribute in this way to the success of e-business projects.

We create connections with intelligent applications for banks and customers.

Strong customer relations with comfortable e-banking systems

Corporate customers today have high demands where e-banking solutions are concerned. Multi-bank capability, support of international standards and the use of new technologies such as Internet or mobile applications are at the top of the list of requirements. In the context of the growing concentration and internationalisation of the markets, it is important for banks that e-banking solutions can be used internationally and are capable of serving multiple clients. CoCoNet has recognised this trend at an early stage and developed solutions which are capable of coping with the future.

Innovative CoCoNet solutions at a glance

- **MULTIWEB Banking** market-leading Internet banking solution for corporate customers available in different language versions
- **MULTIWEB Banking HTML** integrated Internet banking portal for corporate and private customers - language-independent, supporting international payment formats
- **MULTIWEB Mobile Banking** convenient m-banking solution for corporate and private customers
- **MULTIWEB ProCash** e-banking for corporate customers, combining traditional file transfer and Internet, communication with servers on the customer's site
- **MULTIVERSA Finance Portal** multi-bank portal solutions.

... with intelligent customer-oriented applications.



We develop tailored solutions.

WEBCARE - the basis for a successful customer relationship management (CRM)

One of the most important instruments for customer relationship management is good and immediate service. In particular today, regarding the increasing number of channels for communication between customers and bank, an up-to-date and decentralised access for bank consultants to relevant customer data is extremely important for success. WEBCARE enables bank consultants to access sales-relevant customer data, change master data, execute researches and view historical data via the intranet or Internet. They can also create and call up statistics on turnover or customer activities.

Field-specific solutions for public administration, health care and insurances

Another focus of CoCoNet is to provide tailored products for communication and data exchange in sensitive fields, such as public administration, health care and insurance. Above all, in the field of webbased processing of forms, CoCoNet products support and optimise administration-intensive processes.

**We make your
business more
with practice-
oriented solutions
based on new
technologies.**

Trust the right partner.



Critical for success is trust and the right partner.

Every successful cooperation starts with trust. The reason for this being that without trust, as far as the integrity and know-how of the technical partners are concerned, it is not feasible for a complex e-business solution cannot be realised. We prove that we are worthy of trust through our strategic competence, professionalism and ability to work in a partnership.

We create trust
by competence
and integrity.

Strategic competence

We have many years of experience in strategic planning and execution of e-business and e-banking projects on a local and international basis. Reputed banks, enterprises, and institutes rely on our technical knowledge, our feeling for trends and for what is feasible.

Professionalism

An e-business solution is only as efficient as its conception. We therefore focus on a systematic and uniform project management as of the very first discussion. Primarily, we want to understand you - your infrastructure, your business and your requirements.

Partnerships

We always accompany e-business projects in close dialogue with our customers. In the beginning, intensive discussions will be held on possible alternatives, which are then taken as the basis for developing a project plan. Comprehensive technical documents from the first description of the performance up to the final documentation of success make our activities transparent to you. Since our priority is to observe the requirements and targets of our customers, they will be considered in our quality management.



Renowned companies trust in CoCoNet. This makes us proud.

A selection.



Do things properly.



We will help you.

Decisions need facts and convincing arguments.

Let's talk about that.

CoCoNet /
AG

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