

Solutions

Supplies and integration of complete technological solutions above all in the sphere of telecommunications and banking represent Cleverlance's primary offer. Regardless of whether you choose from the range of existing products or you decide to utilise the potential of our development team, we are prepared to prepare and fully integrate a solution to your existing infrastructure to satisfy your needs for functionality, reliability and security.

• Implementation of existing products

In addition to a wide range of service for customers, Cleverlance also offers the implementation of existing products from both worldwide suppliers as well as from its own development.

○ IT management solutions

§ *Mercury ITG*

One of the key trends in managing company processes regarding IT is currently Business Technology Optimization. Its goal is to provide a better return on investment to IT and the observance of priorities stipulated at the start of the project. The main attempt is thus to achieve a state in which IT is really used with the primary objective to support the business plans themselves and is not afflicted by chaotic management and ongoing changes in unfinished projects according to the whims of investment opportunities.

Mercury Interactive represents a progressive supplier of software and services in the area of IT Governance. These tools are designed to efficiently manage all processes in the corporate IT sphere and serve as a basic mechanism for carrying out initial phases of implementation of the extensive BTO methodology. Their primary task is to ensure consistency in IT management, thorough documentation of all processes and their repeatability for conditions clearly defined in advance. The thorough management of IT processes is one basic step in eliminating unnecessary investments and Mercury ITG products currently represent the highest quality in this area.

Thanks to their experience, Cleverlance specialists are prepared to implement Mercury ITG solutions to your company as well, so that IT projects actually following the objectives determined by your business plan. Mercury Interactive and our specialists will enable your IT to serve you where you really need it. This will result in lowered costs, more effective use of investments, increased use-value of processes in IT and lowered share of unfinished projects as well as a better adherence to your company's business plans.

§ *Cleverlance CIS*

The product Cleverlance Information System represents a flexible and modular solution for the management of various groups of company processes, with a special focus on IT infrastructure and its use. It's conceived like a modular system that's able to satisfy customer needs for both a completely new implementation of this type of solution as well as for integration to existing structures in which numerous processes are already handled by other technology management. CIS includes modules for the advance administration of requirements, personnel agenda, knowledge management and especially project management and resource management, as well as related document administration of cost management. CIS provides markedly improved interdepartmental communication, the unification of communication requirements, ways for lowering costs or obtaining the latest information in real time.

- **Solutions for the administration and publication of documents and contents**

§ **Microsoft**

Not only does Microsoft develop an operation system for over 90% of client computers of the PC class and a significant share of mobile devices, it also offers in its portfolio a rapidly developing and flexible solution for the administration of documents. The system is mainly suitable for full integration with existing network infrastructure, with Windows Server 2003 and Windows 2000 and the Active Directory service, which allows for the utmost use of available options. It is also integrated with other products of this supplier, such as the portal framework MS SharePoint. Optimal performance and the highest degree of flexibility can be obtained in co-operating with other products of this supplier, especially the robust groupware solution Microsoft Exchange.

§ **FatWire**

Solutions by the company FatWire represent leading technology in the administration of various documents and contents. The main features of these products include the organization of material from text to graphics for rich multi-media (such as sound recordings for IVR), but above all searching for, distributing and sharing all sources. A large emphasis placed here on minimising the need to train end users and on providing the easiest management of client interfaces on various platforms.

§ **Portals (BEA, IBM, Microsoft, Oracle, SUN)**

Modern network technologies, which are currently attested to by a decade of commercial development of web operation and the construction of extensive interdepartmental solutions, now finally offer sufficient possibilities for real integration of the work environment. The functional portal can represent not only the universal opportunity for access of all types of users - from customers to partner organizations to employees, but also a gateway to various systems and necessary resources. Last but not least, the portal is a means to access the application interface from practically anywhere.

Cleverlance's development team offers you both a custom-made portal solution as well as a thorough securing of all procedures including user verification and authorisation. We implement solutions from the largest suppliers around the world, and thanks to our broad portfolio of products, we are capable of preparing variants on various platforms and mutually access their benefits and limitations in accordance with your specific needs.

- **Bank frameworks**

§ **SIEBEL - Eontec**

SIEBEL ranks among the leading world suppliers in solutions for customer relations management (CRM). With the acquisition of Eontec, Siebel obtained a comprehensive solution for multi-channel architecture designed for customers geared toward the provision of financial services. This software producer's extremely vast experience in banking is transformed to the form of a technical framework for the development of its own, specially adapted systems for customers in the banking sphere.

Cleverlance's hitherto completed projects and experience with this technology allows us to offer you the implementation of a system for top-notch customer care.

- **FrontEnd frameworks**

- § **Cleverlance FES**

Our company's developers' hitherto experience in carrying out extensive software projects was utilised in the form of a technological framework for the creation of custom-made variable user interfaces. To a certain extent, this product offers unified solutions, allowing you to make considerable savings in time and money during the implementation phase, while leaving you with enough space for adaptations according to your specific needs. Time-tested technology was used in developing it, allowing for implementation in the most varied network environments.

Cleverlance FrontEnd Server is constructed on open multi-tier architecture and its task is to make data from centralised data sources accessible in the most effective way for various end equipment, often of a mobile character or with limited connectivity. The primary advantage lies in a considerable adapting of functionality in real time conducted on the side of the remote user and thus reacts to network options and data availability. The client interface can work both in the form of a typical fat client and thus withstand weak or unreliable connectivity as well as in the form of a lean client that is able to connect well but does not have at its disposal strong hardware or memory capacity. What's more, the best possible distribution of the parts of the full-value graphic interface highly reduces demands for network transmission, which is practically used for useful data, for the output's form is made independent of content. The communication's security is ensured by the strongest current means, including the option of connecting to PKI infrastructure.

- **Custom-made solutions**

In the event that none of the ready products satisfy your requirements for the supplied solution, Cleverlance's developers are prepared to adapt an existing solution or develop a completely new one in full accordance with your specific demands. To facilitate the entire development, existing application frameworks can be employed successfully – even the original Cleverlance FES.

- **Multi-channels systems for banks and other financial companies**

The shift of communication between the client and the bank as far as possible to the customer's side is not just a modern trend by far, but essentially a necessity given by the lowered costs for customer service. Faultlessly operating communication channels are a given. They provide customers with the opportunity to manage their accounts at any time, to choose the best way of handling their assets and obtain necessary information 24 hours a day. Modern banking service can no longer do without a direct approach to the user.

- § **Internet and PC banking**

The Internet communication channel is already among the generally available forms by which customer regularly access their bank services. Even though this consists of a relatively well-established technological solution, faulty design or implementation can, due to the nature of the Internet network or a user's inconsistent approach, mean serious threats to data security.

Cleverlance's specialists offer experience with the implementation of a functional and secure solution for Internet banking with the use of client options on a PC platform. We are prepared to design for you a service with the highest reliability and security that will not, despite its quality, restrict or discourage customers from using it and will thus offer them expected options and high trustworthiness.

§ **Mobile banking**

In addition to the numerous communication channels between the client and its bank, communication via mobile networks, representing a highly desired, flexible form of service management, has already achieved a stable position. Implementation of these systems places high demands both in the area of integration with internal infrastructure as well as on the side of clients with numerous kinds of equipment at their disposal.

Cleverlance not only successfully implemented a solution for mobile banking, but also developed for the needs of other customers the technological framework Cleverlance FrontEndServer (FES), which enables the development, implementation and testing period for new projects to be markedly shortened and thus certain basic obstacles in mobile communication to be overcome. The FES solution is, thanks to its universal design, capable of excellently meeting the specific conditions of mobile telephones, such as relatively small hardware dispositions, low transmission speed or high security demands, while preserving the high comfort of the user interface. We are prepared to launch this service into operation, regardless of how wide a range of mobile devices your customers use.

§ **Branch systems**

One of the key criteria by which the customer judges the quality of a provided service not only in financial, telecommunication or consultancy areas, is the readiness and response speed in interactive dealings or personal dealings with service personnel. The necessary background for your employees in day-to-day contact with clients and who require access to the most complete information for dealing with them is a reliably and rapidly working branch information system. The employee's options must not be limited by the type of used hardware, the mobility of the client's equipment or the speed of the lines of communication.

Thanks to numerous projects including the development and implementation of applications for communication of branches with information systems in main offices of large companies, our specialists have gained experience in creating universal user interfaces that provide workers with a fast and easily used tool for their daily work. Acquired knowledge is now at our customers' disposal in the form of its own solution.

Cleverlance FES is a universal platform that provides fast display of important knowledge and relationships at users' end equipment of companies with an extensive network infrastructure. The possibilities of this solution are appreciated by companies with a network of branches, numerous field workers with mobile devices or communication call centre. Thanks to its adaptability, the client part of Cleverlance FES runs just as well on an older, slower PC, a newer mobile telephone, a pocket computer or other mobile devices. The dynamic co-operation of modules of the Cleverlance FES solution, distributed among branches and in the main office, allows for the optimal use of client hardware in accordance with the individual possibilities, for demands for transmission along communication lines to be minimised and for a consistent and quality user interface.

If you implement Cleverlance FES, you utilise fully and relatively little performance hardware, you won't be forced to invest into unifying end equipment platforms and you will facilitate communication even on slower lines. In maintaining lower costs for IT operation, you'll achieve a greater work efficiency from your staff.

§ **IVR systems**

One of the most important forms of communication with customer in the form of telephone support currently represents an integral part of the IT infrastructure. On the one hand, automated systems must faultlessly ensure the routing of your clients to the administration service, on the other hand your employees need an immediate summary of the calling customer to be capable of providing necessary information. Even though suitable application packages can be bought in prefabricated form, the key process is joining them to the existing environment, for mistakes in this phase can devalue the investment.

Cleverlance's developers are prepared on the basis of their experience to implement a ready solution so that it best works with your existing infrastructure. We will provide you with the best possible use of existing data sources, adaptation to changing requirements and, in the case of special requirements, we'll completely develop the necessary customer software to your specific needs (custom-made software). Our solution will enable your system to serve tens of thousands of customers. We also offer your a solution for the creation, administration and publication of voice recordings to IVT technology.

Are you considering expanding your company? Do you operate your own IVR telephone centre and need available resources? Take advantage of the highest level of co-operation and trust us with the outsourcing operation of your IVR.

§ **Intelligent ATM**

The use of rich and well established infrastructure of ATM equipment to access bank services is currently conducted predominantly by way of passive communication in withdrawing cash or drawing similar credit for some supplementary services. This is the very reason which the existing, relatively limited use of the ATM network represents the main potential for further development of the forms of access of your clients to offered operations, within the realm of the utmost security and controllability.

Our specialists are prepared to implement a solution of the intelligent ATM type, which provides your customers with a valued tool for active, universal communication with their accounts. Framework FES from Cleverlance enables the preparation of application software so that communication is conducted at an adequate speed, the user can intuitively control the full-value graphic interface and so an updated offer of available operation is submitted to the user in any situation. A confidentially known network of automatic tellers with a new functionality can thus mean for customers a major step in improving the quality of your communication channels.

○ **Solutions for mobile telephones and PDA**

Mobile telephones and transmission devices equipped with different operation systems already represent the most promising platform for user access to information systems. Both on the side of the customer as well as in the employee's possession this consists of a flexible form of access for which the privacy of transmitted data, registration security, access speed and satisfactory user comfort can be sufficiently ensured.

On the basis of their experience in implementing advanced solutions for mobile communication, Cleverlance's developers created for the needs of other customers a universal application framework Cleverlance FrontEnd Server, which allows the use of a wide base of mobile clients such as a full-value communication interface in access business logic and real data. An important advantage of this technology is the universal support of mobile devices, optimisation of client hardware options and the lowest demand factor for the frequently slow transmission lines, which yields better results than setting traditional lean clients such as in the form of an Internet browser. With its application we are prepared to quickly implement a solution in accordance with your specific needs that will be incorporated to the existing communication infrastructure and will transfer the necessary data from central databases on the client's side, as well as to the form of a full-value user interface and always with an updated application logic.

§ **System for on-line collection of data in the field**

If your business requires the communication of field workers, mobile devices represent an ideal platform for the direct bilateral flow of data. The application that Cleverlance will develop for you ensures access to an internal database or controlling systems and provides users with necessary resources for work. In the opposing direction, information can flow from field collection and thus immediately serve further processing purposes.

§ **Systems for on-line betting**

Communication in real time represents the necessary background for operating modern gambling games. Even though customers currently utilise the offer through the hundreds of branches where they obtain immediate access to updated information, and reliable communication without unnecessary delay is a given for ensuring the correctness of operated games, our solution offers your new forms and possibilities. Our specialists are prepared to develop and integrate systems for your company built on our own FrontEnd server products that are able to communicate in real time and in markedly different environments and, above all, transfer a quality user interface and betting operation to the user's side. We also make the utmost use of your database sources and ensure that neither a wide range of mobile devices or slow line will act as an obstacle for an authentic game in real time with high user comfort. Our technology allows your customers to bet at times when other branches are closed.

○ **Systems for sending messages to mobile telephones**

The wide availability of mobile network and telephones is transforming this communication platform into an ideal means for receiving various messages. Your customers can in this way obtain information on made payments, sent packages with goods or new offers; field workers will then be regularly informed through control systems. Any important transaction in your infrastructure can be confirmed by the reception of a message to a mobile phone. Our specialists will develop for you a custom-made system for generating and sending messages through existing mobile networks. We will transform practically any event specified by you into the required format and deliver to the relevant users based on control of the criteria specified in advance. We can help you communicate in a way that users will quickly and happily become accustomed to.

○ **Internal information systems and intranets**

The management of the flow of information within a company currently represents a major opportunity for implementing application software. Even though the market offers numerous prefabricated products, it can easily happen that none of these are the right solution for you. Specialised, key requirements can represent a basic problem in implementing universal solutions, for these can never perfectly satisfy your unique situation and the paths of information corresponding to it.

Cleverlance offers its customers both the development of specialised information systems as well as a broad integration with existing application environments or existing systems, such as search engines, knowledge management, co-operation applications (bulletin board, calendar, contacts, email) or a system for the administration and publication of documents and content. Our experts can assess your needs, evaluate the current state or functionality of existing software and design or implement as the case may be the prepared custom-made solution. Our co-operation will result in a reliable and sufficiently robust system that will really do exactly what you wanted. We are capable of providing end-user access and their appropriate work environments, among other ways, through a universal portal solution that we have vast experience in implementing. There are considerable advantages in this, such as good user experience in controlling this type of client interface and flexibility on the side of the client applications and equipment.

○ **Extranets**

Reliable and fast communication between partners represents a key prerequisite for undertaking any large business plan. A serious information service enables you to offer your partners immediate access to necessary data – through normal technology available on numerous client platforms. Creating this in the form of a portal represents one of the

most available options, which obviously provides good availability and performance and, thanks to the technology used, also good integration with the existing network environment. Cleverlance's specialists offer you the development potential of an experienced team that will prepare a communication interface between you and a partner company or organization through the latest open technology. Thanks to its used public standards, the environment will overcome possible mutual incompatibilities and ensure the best possible mediation of necessary information while ensuring secure transmission and authentication. One of the highest quality forms that we offer comes in the form of a portal solution, which in itself, among other things, combines the use of time-tested network technology and the optimisation of the demand level on the side of client access interfaces.

o **Self Care**

The development of information technology currently provides enough background for carrying out direct communication between you and your customers. The possibility of direct service to customer accounts through remote access via network technology no longer represents an elite and unorthodox solution, but is a given, without which you would lose your compatibility and claims to first-class service.

Regardless of whether your customers number in the tens or tens of thousands, Cleverlance's specialists will offer you a designed optimal solution for direct communication of clients with your information systems (administration of orders, electronic invoice, complaints management and trouble ticket systems, supply management, requests managements). Users will have at their disposal immediate information on their orders or purchased services without wasting time and in the well-arranged user interface. This information will be provided through normal technology available on most client systems from a PC to mobile devices without the necessity for complicated installations. Cleverlance's developers will not only ensure sufficient infrastructure performance, but also unconditional security in verifying users and transmitting sensitive data.

o **Systems for scoring**

A correct assessment of potential clients that show an interest in a specific financial service undoubtedly is one of the corner stones of the very essence of financial business. The prompt, fast and reliable specification of a potential risk of a contract with a customer and an ensuing well formulated offer represents on one hand a principal competitive advantage, but on the other hand considerable demands for data flow and a high-quality designed application architecture.

Our specialists are prepared to offer you experience in the area of the design and development of application for assessing clients on the basis of a broad range of parameters that will be obtained in your data sources thanks to the tightest integration with the existing infrastructure. Your employees will have the necessary information at their disposal quickly and with a high predicative value, which enables them to offer the best possible services to various clients without delay.

o **B2B, B2C & B2W**

The universal implementation of Internet technology for the sake of improving business communication is currently among IT's most important uses. Communication channels toward customers, suppliers, consumers or other partner entities in the form of web applications and services are becoming a given and represent potential growth in areas which you have already perhaps completely exhausted traditional means.

In completing several major projects, Cleverlance's specialists gained experience in designing and implementing a solution for communication with customers or partners through web services. Our application architecture provides you with not only the required functionality, but also, thanks to open standards, wide possibilities for integration with

related systems and the highest level of security. We will prepare a custom-made solution for you regardless of whether you communicate with end customers or a supplier company with a worldwide scope of activity, and we will handle the effective administration of related database systems.

Give us an idea of how you'd like to communicate and Cleverlance's will turn the idea into reality.

o **Billing Systems**

Quality and faultless billing of ongoing transactions in real time is one aspect of the technological background necessary for the provision of telecommunication services which places high demands on faultless integration with all related systems within the company's infrastructure. With the amassing of large amounts of raw data and the invoicing of customers, these systems must be designed properly and optimised for maximum performance in handling enormous loads.

Cleverlance's specialist can also offer you company experience from implementing robust billing systems whose quality architecture enables them to satisfy the highest requirements and which will not represent a bottleneck for future development as your customer base grows. We are prepared to ensure communication of these applications with state-of-the-art database technology and to prepare a wide range of client interfaces for monitoring select parameters while maintaining the best possible transparency.