

Colvir Software Solutions

Presenting the Company
and its Products



We are Creating Banking Technologies that Transform the World



Changing the Life of our Customers for the Better



Offering the best to our customers

Colvir Core Banking System is business process-oriented, and thanks to that the Bank's clients using new services immediately experience improved service convenience and faster service delivery



Integrating solutions

Ecosystem development is a true trend of the new decade. Solutions developed by Colvir readily lend themselves to inter-solution integration, as well as to integration with third party software thus producing a synergistic effect.



Keeping up with the times

We leverage in our products state-of-the-art and reliable solutions, we implement time-proven developments and technologies.



To keep growing and developing

Large-sale banking process automation helps to improve the Bank's staff performance, grow its client numbers and achieve better profitability.



Making complex things simpler

Thanks to their high degree of customizability, user friendliness and modern product interface Colvir solutions make life for the Bank's personnel more comfortable and simple.



Getting faster and better

Prior to being released, each Colvir product undergoes a comprehensive analysis, development and testing process. This makes it possible for us to offer to Banks solutions that are thoroughly tested, convenient, fast and high quality.

INCREASED PROFITABILITY

REDUCED COSTS

MORE HAPPY CUSTOMERS

Colvir Software Solutions Achievements

7

Countries of Presence

600+

Successful Projects

14

Development
Laboratories

500+

Headcount

23 years

in the Automation Market

Since year 2000 Colvir Software Solutions have been doing business in the highly competitive banking IT market. The Company's products have been implemented and are being successfully used with circa 40 customers in CIS countries. The foundation of the Colvir Software Solutions technology of success is laid by the Company's continuous development keeping up with the trends and spawning advanced software solutions for the banking, postal and corporate business, as well as the Company's total responsibility vis-à-vis its Customers for project outcomes.

Our Customers



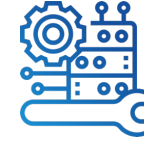
Large, Medium and Smaller-Sized Banks

We know how to work with banks of different sizes and specializations, from large universal banks serving millions of customers and processing millions of transactions on a daily basis to niche banks offering a personalized treatment to each customer.



Cross-Cutting Themes and Simple Services

95% of our Customers have implemented on top of Colvir Core Banking System our other software solutions in order to facilitate offering to their clients the broadest possible range of services.



Standard and Personalized Services

Besides their implementation as part of a standard solution set, Colvir solutions may be implemented in a personalized format with regard for specific aspects of the national banking paradigm, as well as taking into account other products that are already installed with the Customer.



Recognized Industry Leaders and Market Newcomers

Many Colvir customers are among the leading banks in their respective countries, and are inter alia implementing Government programs. Our advanced solutions help smaller and recently established banks to quickly become operational and grow their business fast.



Shared Results and Unique Achievements

Following go-live of their respective systems, the majority of Colvir Customers achieve an increase in the speed at which their employees process operations as well as a cost reduction, and become more attractive for their existing and prospective clients.



Diversity and Consistency

Each bank comes to Colvir with its own unique set of objectives, capabilities and conditions. One thing is however invariable: everybody benefits from the collaboration.

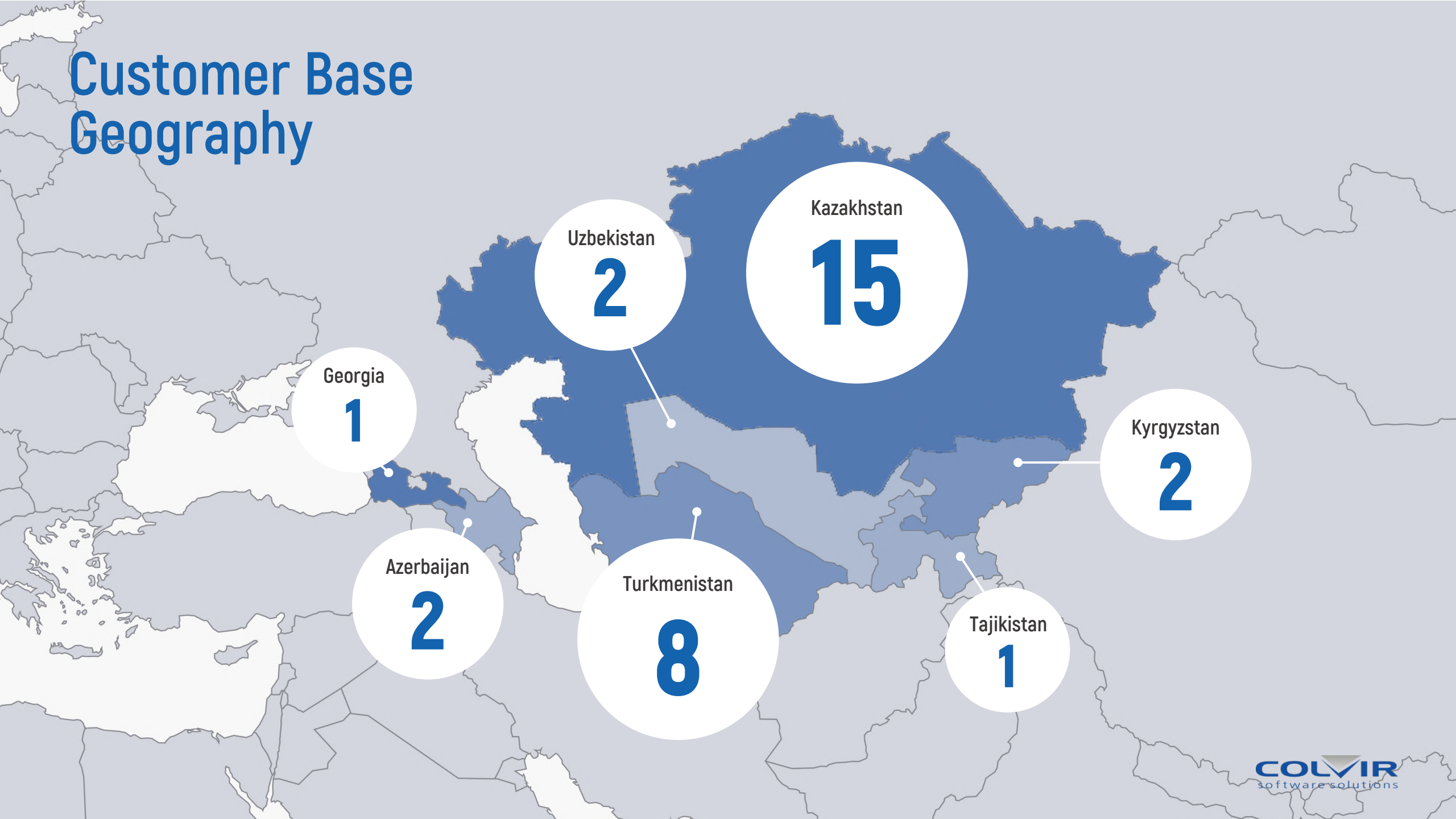
Achievements of Colvir Customers

- ✓ Having implemented a state-of-the art core banking system, they have freed up resources for further development
- ✓ [They have raised their employee KPI's](#): speed and volume of their operations, as well as the quality of their services
- ✓ [They have improved their dynamic performance indicators](#), grown their company size, opened new branches and brought modern products to market
- ✓ They have strengthened their positions in [international bank soundness ratings](#)
- ✓ They have adapted to the new business environment by developing multi-channel banking service delivery
- ✓ They regularly win [national and international industry awards](#)

* please follow the link for details



Customer Base Geography



Colvir Products



Core Banking System



Bank Treasury



Corporate Treasury



Analytical Platform



Data Warehouse



Financial Status Analysis



Service Bus



AI&ML



ERP (Enterprise Resource Planning)



Multi-Channel Banking Service Delivery

Colvir Platform

Distinctive features of the financial platform



Colvir CBS characteristics

- A Security Server of its own

- Integration with Active Directory

- Data Bases (Oracle, Postgres)

- A multi-tier service-oriented system

- Support of a vast line of banking products

- Colvir Data Warehouse (CDW)

Designer kits to facilitate quick customization in line with the Bank's business processes (including such customization without vendor involvement)

- Modular system architecture

- Advanced integration service layer

High level functional architecture

Colvir Data Warehouse:

Regulatory reporting, reserves calculation

KERNEL Colvir Banking System

Colvir ERP:

- Contract management
- Personnel, Payroll
- Asset management, Inventory
- Accounts payable/receivable

Colvir Banking System:

- Clients and counterparties
- Cash and settlement services
- Loans
- Deposits
- Payments and transfers
- Treasury
- Card management
- Compliance
- Accounts processing 24/7
- Documentary transactions

Additional services and features:

- Smart Data Hub
- Online-archiving
- Auto-tests platform
- Multilanguage support.

Third Party Solutions:

- CRM
- Call-center
- Chat-bots
- Devices (POS, deposit machines)

COLVIR SERVICE BUS

Colvir Bank

Internet-bank for business

Colvir Mobile Application

for legal entities and individuals

Core Colvir Platform Principles



Customizability without Coding

- ✓ The Platform incorporates a set of pre-installed components that simplify the process of business module creation and setup
- ✓ This enables employees of the Bank to independently develop an unlimited number of new products, promptly modify functionality setups and adapt requisite functions to changing business requirements without any need to code or involve the software vendor.



Flexible and Scalable Environment

- ✓ Colvir CBS is built on a flexible and scalable technology platform that can adapt itself to growing volumes of data to be processed.
- ✓ A broad selection of financial instruments that can be configured to match any unique business process facilitates for banks responding to continuously changing market requirements for products.



New Generation Open Architecture

- ✓ The Service-Oriented Architecture (SOA) is a perfect solution for achieving effective adaptation of a company's IT infrastructure to its business goals.
- ✓ It helps banks to achieve a high level of competitive ability thanks to its simplicity of banking process integration, its flexibility and its minimum risk of idle time or data loss.

Colvir Products

Key module suites in the system





Core Banking System

The art of finance management

Colvir Core Banking System

https://en.colvir.com/products/colvir_banking_system



Functionality

The Core Banking System facilitates efficient processing of all of the Bank's operations.



Advantages

Comprehensive functionality complying with international standards, state-of -the-art GL accounting, an advanced reporting system, a unified interface, multi-lingual capabilities, an innovational platform.



Product mission

We transform the way the Bank's business processes work and automate each activity.

Colvir CBS gets selected:

- ✓ When process automation is of vital importance
- ✓ When there is a pressing need to assemble a number of modules on a single platform
- ✓ When there is a wish to make using the Bank's services convenient for clients, as well as for the Bank's staff

Colvir CBS.

A modern and open technology platform

Business logic is supported leveraging a **workflow** mechanism

The multi-lingual features of the system make it possible for different concurrent users to access the system in different languages

The designer kits that come with the system facilitate **independent system setup** by business users

The platform ensures a **high level of system customizability**

An advanced omni-channel service delivery system

Support of 24x7 service delivery to clients without the need for maintenance breaks



Colvir CBS.

A long list of business modules



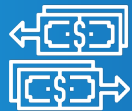
Core Banking
Business



Trade Finance –
Documentary
Operations



Regulatory
Compliance and Risk
Management



Retail Banking Products and
Transactions by Individuals



Multi-Channel Service
Delivery, and 24x7
Account Engine



Card Business and Loyalty
Programs



AML



Loans



Deposits



Current Account
Services



1 A single unified system interface that complies with ergonomics requirements

2 The foundation of the GL accounting system is provided by banking transactions rather than accounting entries

3 Extendable analytical features

4 A Compliance with international standards including such standards with regard to security, audit, GL accounting, and the range of supported operations

5 Support of multi-tier branch network management



Bank Treasury

Consolidating the requirements of the Front, Middle and Back Office

Bank Treasury

<https://en.colvir.com/products/treasury>



Functionality

The product delivers automation of the Bank's operations in the international and domestic financial markets. Colvir Treasury facilitates an improvement in the Bank's economic performance and a significant reduction of financial loss risks.



Advantages

Support of SWIFT formats, matching of anticipated incoming payments, acting in withholding agent capacity, transaction report generation, loading of forex and security deals, derivatives market and trading information.



Product mission

A powerful tool to facilitate integrated financial flow controls.

Colvir Treasury gets selected by those:

- ✓ Who are looking for a proven solution on a solid foundation of many years of experience in the area of automating Treasury functions
- ✓ Who are investing and want to keep the process under a tight control
- ✓ Who find it convenient to leverage automatic report and accounting record formats



Multi-Channel Banking Service Delivery

Business online

Multi-Channel Banking Service Delivery

https://colvir.com/produkty/colvir_internet_bank



Functionality

Modern services for multi-channel delivery to the Bank's clients.



Advantages

Seamless integration with the Core Banking System, convenient.



Product mission

We keep a high quality of service while maintaining the distance.

Colvir Multi-Channel Banking Service Delivery gets Selected:

- ✓ By banks and their customers, both individual and legal entities
- ✓ By those who conduct their business with their smart phone in their hand
- ✓ By those who value their time and spend it effectively



Colvir ERP

A robust rear area to support intensive company development

Colvir ERP

https://colvir.com/produkty/colvir_erp



Functionality

Automation of administrative functions such as human resource management, payroll, invoice payment and issuance, inventory stock taking, and a lot more.



Advantages

Integration with the Core Banking System, a high processing speed, business process optimization, high efficiency.

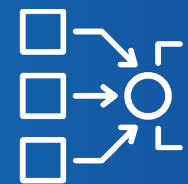


Product mission

We maintain order in working with people, as well as with things.

Colvir ERP gets selected:

- ✓ As a state-of-the-art and user-friendly business process automation solution
- ✓ When there is a need to consolidate data siloes
- ✓ When it is important to achieve high speed while maintaining high quality



Service Bus

Creating a single ecosystem

Service Bus



Functionality

A convenient tool for integrating Colvir CBS to third-party systems from any vendors.



Advantages

Broad and extendable functionality, scalability, fault tolerance, customizability, support of state-of-the-art protocols, compliance with ISO requirements.



Product mission

We help IT landscape components coming from different vendors to leverage data from Colvir CBS and interact with the same.

Colvir Service Bus gets selected:

- ✓ By banks that make use of multiple systems from different vendors
- ✓ To exchange messages and ensure effective service delivery
- ✓ By those who need to support the development of flexible service-oriented applications



Data Warehouse

We keep things that are
important

Data Warehouse



Functionality

Holding and accumulating analytical data, its processing, classification, generation of management, regulatory and statistical reports.



Advantages

Creation and maintenance of a controllable and manageable structured data storage system. Automation of the data collection and loading procedures, as well as those for data mart generation. Consolidation of data derived from different sources in the Customer's IT landscape with conversion to a single unified format.



Product mission

We consolidate and analyze data to free up space for what is really of vital importance.

Colvir Data Warehouse gets selected:

- ✓ The single security subsystem, part of the Colvir platform, is leveraged to ensure secure storage of and access to data
- ✓ To reduce the OLTP system loading and maintain its high processing speed for core banking operations
- ✓ To obtain extensive and reliable statistics and reports

Specimen Cases

The people best qualified to tell you about the outcomes of collaborating with Colvir are our Customers



2021 Go-Live Implementation



Aloqabank

“As our employees get familiar with Colvir CBS, they are developing a fairly positive attitude to the system. The most significant implementation outcomes include business process automation, improved risk-oriented approach, reduced time of new product development and introduction, increased volume of processed operation and online transactions. We intend to continue our collaboration with Colvir development team in order develop the system further and implement other products widely used by Colvir customers in other countries.”

**Farrukh Muradovich Mahkamov,
Deputy Chairman of the Management
Board, Aloqabank JSC**



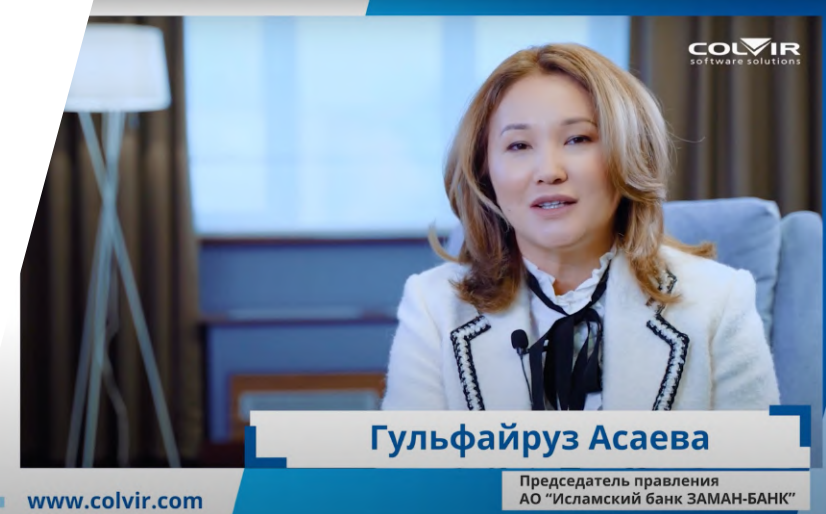
Colvir Software Solutions

“Colvir CBS implementation at Aloqabank has been a significant large-scale project for us. We had to face global tasks of providing consulting services, implementing our core banking system and deliver activities designed to transform the Bank. This rather difficult and very interesting project has been a kind of challenge for our team – the first implementation in a new country. Thanks to close collaboration with the Bank’s team, the implementation went quite well.”

**Ms. Veronika Sazonova,
Project Manager, Colvir Software Solutions**

A success Story: Colvir Software Solutions and Zaman Bank

Please follow this link to view the Customer's comment video:
<https://www.youtube.com/watch?v=LW0UMgOw90M>



Why do Customers choose Colvir?

- ✓ Our company is a reliable partner and ally for its Customers. We maintain with our Customers relationships of trust and respect during the implementation process, as well as following Go-Live.
- ✓ Colvir keeps making investments in further development, and our system keeps changing in line with changing Customer demands and market requirements .
- ✓ We are totally result-oriented: even when confronted a most difficult and unusual task, we will always find a solution.



- ✓ Having made the first step on the road to Customer digital transformation, we follow the road to its end, and always achieve the desired result.
- ✓ We achieve the Customer's project goals and create within the Bank a state-of-the-art technology landscape in line with relevant world standards
- ✓ We know quite well specific aspects of the banking industry in CIS countries, and we leverage international experience and forward-looking world technologies to achieve our Customers' objectives.

Colvir CEO's Address

"We are into our third decade of working in the banking IT solution market. This is a domain distinguished by fierce competition and high quality standards. It is not an easy market either for us, software vendors, or for banks that are our Customers. We work together, develop together and achieve a shared success. This is why we at Colvir Software Solutions are not just in the business of developing new products - we help banks to win against stiff competition, to expand their business, and to gain high positions among the best".

Alexander Bogdanov
Chief Executive Officer
Colvir Software Solutions

Collaboration Options

FOR FUTURE CUSTOMERS

Requesting a demonstration of product features

The relevant Colvir manager will arrange a demonstration of any Colvir product, will provide you with a detailed presentation, and will help you to get in touch with existing Colvir Customers so that you can obtain from them first-hand information.

FOR OUR REGULAR CUSTOMERS

Be the first to learn about our new products

If your Bank is already using Colvir CBS, you will save a lot of time when implementing new products.

Your account manager will at any point in time provide you with full information with regard to products and services that are of interest to you. You can also be the first to learn through him of the most recent product updates and new product developments.

FOR OUR PARTNERS

An invitation to participate in our events and publications

Our marketing department staff will be happy to tell you more about the company, its products and its projects, provide you with expert comments with regard to banking IT, deliver presentations at your events, as well as discuss with you alternative informational collaboration options.

London / Astana / Almaty / Tashkent

Welcome
to Colvir Services!

www.colvir.com

COLVIR
software solutions

Annexes



Annex 1. Faster handling of Golden Crown remittances following implementation of Colvir products with Halyk Bank. Kyrgyzstan

The time it takes to process a remittance has been reduce by












more than **twice**

Teller actions	Old Golden Crown, time in minutes		New Golden Crown, time in minutes
Entering data to GC system for an outgoing remittance	2	→	2
Printing out a client application for an outgoing GC remittance	1	→	1
Entering data to Colvir CBS system for an outgoing remittance	5	↘	0
Printing out a pay-in voucher (remittance amount plus fee)	2	↘	0
Printing out a pay-in voucher (sales tax)	1	↘	0
Printing out a pay-in voucher (remittance amount, fee, sales tax)	2	↘	0
Entering data to GC system for an incoming remittance	2	→	2
Printing out a client application for an incoming GC remittance	1	→	1
Entering data to Colvir CBS system for an incoming remittance	3	↘	0
Printing out a pay-out voucher (remittance amount)	1	↘	0

The table presents data in the format of feedback from the bank-side end users, i.e. tellers.

[< Please follow the link to go back to achievements of Colvir clients](#)

Annex 2. Bank Soundness Rating

Bank Name		Forbes Rating *	People's Rating **
People's Bank of Kazakhstan		1	3
Otbasy Bank		4	12
Forte Bank		5	4
Eco Center Bank		6	19
Altyn Bank		7	11
Jusan Bank		8	8
CenterCredit Bank		10	6
KZI Bank		17	18
Freedom Bank		18	13
NurBank		20	10
ZamanBank		23	20

Halyk Bank has been awarded BBB rating by Fitch – the first private bank in Kazakhstan without Government participation.

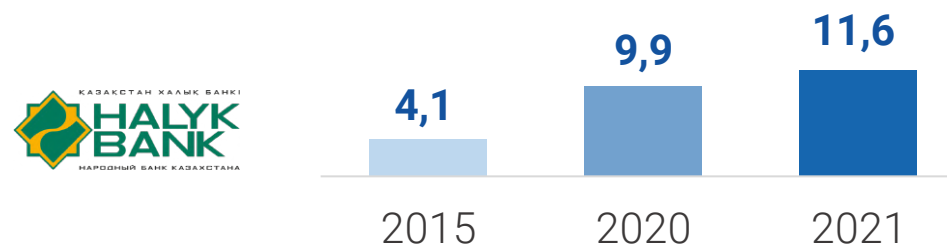
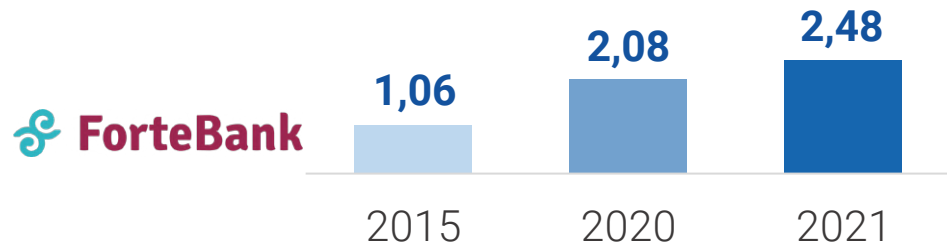
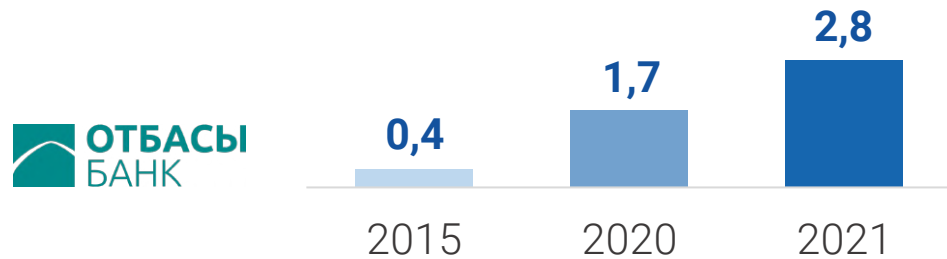
* https://forbes.kz/leader/rejting_bankov_kazahstana_-_2021_1625671586/

** <https://prodengi.kz/services/reiting-bankov>

[< Please follow the link to go back to achievements of Colvir clients](#)

Annex 3. Dynamic Performance Indicators of Kazakhstan Banks

Assets (KZT billion)



Net profit (KZT billion)



[< Please follow the link to go back to achievements of Colvir clients](#)

Annex 4. National and International Industry Awards

2022

Bai-Tushum Bank

(Kyrgyzstan)

The highest award from the "Interbank Processing Center" in the nomination "Replenishment of cards ELCART".

2022

Forte Bank

(Kazakhstan)

Title "The Best Bank of Kazakhstan" received from Global Finance for the fifth year in a row.

2021

AzerPost

(Azerbaijan)

Winner of international EMS award in the area of technical support delivery to clients.

2022

Jusan Bank

(Kazakhstan)

Cyber Defense Leader in accordance with KPMG's "Protection Assessment of Commercial Banks' Websites and Mobile Applications".

2022

Halyk Bank Kyrgyzstan

(Kyrgyzstan)

Award "Most Innovative Retail Banking App in Kyrgyzstan - 2022" from the recognized international magazine Global Banking and Finance Review (UK) for mobile application "Halyk".

2022

Halyk Bank

(Kazakhstan)

One of the best ecosystem banks for business in Eastern Europe and Central Asia according to SME Banking Agency rating.



[< Please follow the link to go back to achievements of Colvir clients](#)