

Etude Main Features

 **Etude-Virtuoso**
a beat ahead

Single Product
Multiple
Capabilities



Driven by the Business of Banking:

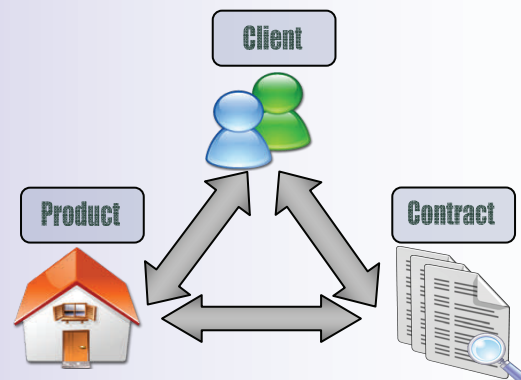
Delivering a Commodity-based Banking System that Lasts

Etude™ is a fully integrated universal banking application suite. It has been conceived, analysed, designed and built in order to avoid the pitfalls that have arisen over the years from the disperse development methodologies used by traditional banking systems, which have lead to uncontrolled growth of application source code commonplace in the industry.

This in turn has given rise to multiple data structures managing similar business processes and overall inefficiencies in the application software itself. In many instances, these inefficiencies in design and development have rendered the application software outdated even before the investment is amortized.

Skyrocketing application maintenance and development costs, as well as a dependence on individual skills, typically place undue pressures on the client organisation, literally crippling growth and operational profitability.

In a concerted effort to avoid these and other pitfalls, allowing for a flexible information management infrastructure that meets the needs of today's dynamic business environment, the following criteria were determined to form the base requirements for system design and development:



- Tri-Centric Business Architecture (Client, Product, Contract)
- A high level of application functional and programme parameterisation
- A layered approach to technical design, allowing for a clear separation between each of the architectural layers that eliminates interdependencies
- Homogenous and consistent development tools and processes throughout the system
- A modular and granular approach to application programme development
- A high level of reusability in terms of data structures and programme modules
- An independence of platforms and related technologies
- An application environment designed to be easily understood, learned and used by the client organisation.

Etude™ is the world's **first** end-to-end universal banking system built entirely using the Microsoft Windows® platform and the Microsoft .NET Framework and to be certified under the Microsoft Mission Critical Program.

The main highlights of the solution are:

- Business Process Driven, Covering the full cycle, starting from the Business view and ending with the Data
- Full exploitation of Microsoft .NET – Visual Studio® .NET, Biz-Talk® Server, Windows Server™ and SQL Server™ and other key Microsoft products and technologies
- Service Oriented Architecture (SOA) – allowing organisations to selectively retain their most valuable existing applications
- Product-Build Engine. Through extensive parameter files and a sophisticated element matrix structure, banking products and services can be successfully created and commercially launched without the need for programming (for more information see Product-Build Engine document)
- 24 x 7. On-line, real time transaction processing environments and information access – in complete contrast to batch driven processes common among banking organisations today (for more information see Unattended Planned Processes document)
- Multi-Currency. Etude™ facilitates the creation of banking products in all currencies, including a general ledger function that allows for multiple views of the business in any number of currencies
- Multi-Language. A single version of the system can automatically switch between various languages as desired. The Database is based on the Unicode specification for software Internationalization.
- Multi-Entity. A single image of the application is capable of running multiple banks and separate brands within a consolidated financial services organisation. Etude's data model supports separate sets of data for each financial entity within a single database allowing ease of control and access. This design makes consolidated financial reporting easy and flexible.
- Multi-Country. A single common platform capable of adapting to country specific reporting and accounting regulations, as well as unique market characteristics
- Multi-Zone. Etude™ will support banking operations in multiple time zones to ensure end-of-day consistency and time-stamping of transactions independently of where they occur. Time-related data is a common requirement for many Financial Entities.



About SlaterLabs

SlaterLabs focuses on the design, development and deployment of mission critical application software to financial services organisations worldwide. The SlaterLabs team combines over 500 man years of core banking business and technical experience. The company is 100% dedicated to developing and delivering the first end-to-end core banking system, The Etude Programme, built entirely using the Microsoft Windows platform and Microsoft's .Net. For more information about SlaterLabs, visit www.slaterlabs.com.

About The Etude Programme from SlaterLabs

The Etude Programme is a collaborative programme which aims to deliver a significantly different offering to the financial services sector which is currently faced with the build versus buy dilemma. The Etude Programme will let customers in-house staff lead the integration and implementation phases, with SlaterLabs development team effectively becoming the customer's own support system, providing consultancy, installation support and expertise to provide customers with the best of both the buy and build worlds. For further information about The Etude Programme from SlaterLabs, visit www.slaterlabs.com/etude.html