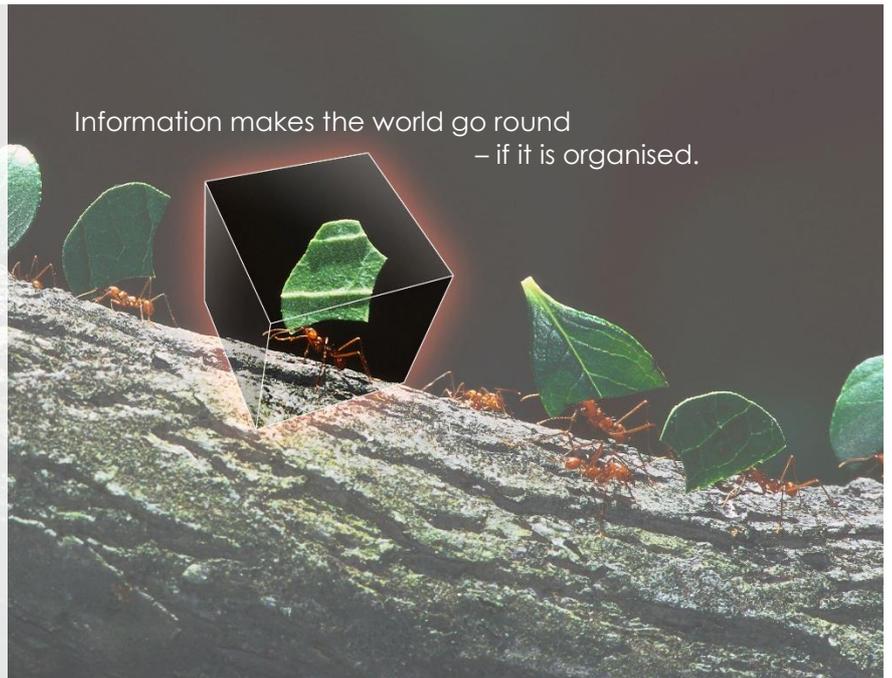


## ISB INCENTAGE SERVICE BUS

Incentage prevents service disruptions, message by message.

Even the biggest human workforce cannot possibly read, understand, reformulate, and systematically target hundreds of thousand messages a day. But ISB can. The result is perfectly orchestrated and streamlined data flows, discipline, and efficiency. We make sure that senders and recipients are on the same channel.

The Incentage Service Bus orchestrates message flows with strict logic and structures large data volumes. It avoids failures, jams, detours and delays.



### ISB Incentage Service Bus

### Business process and information flow management

#### INFORMATION FLOW MANAGEMENT

Information flow management has become a key capability for financial institutions. The messaging infrastructure should provide the basis for efficient business processes. But more often than not this core piece is outdated and not ready to comply with today's requirements.

Competitiveness and cost effectiveness are threatened by inflexible, complex and hardcoded messaging hubs. Not knowing where a specific message is, or if a message is taking too much time to process is very risky when reliability and robustness are insufficient.

The prevention of financial and reputational damage and the need to implement and integrate new business processes, information flows, messaging standards and new networks increase the need to focus on the messaging infrastructure.

#### MESSAGING HUB FOR MESSAGE MANAGEMENT

ISB Incentage Service Bus is the state-of-the-art messaging infrastructure. It is built with the highly flexible and robust IMS Incentage Middleware Suite that is used in various integration installations to transform and route messages. Additionally, it contains the technology of IPC Incentage Process Cockpit which provides all capabilities to monitor the messages and control the operational risk.

The ISB architecture reduces complexity by isolating various aspects of a messaging infrastructure into autonomous services that are combined to process specific messages.

Essential functionality such as routing, transformation, formatting, duplicate checks, manual workflows or business and technical matching - all rather basic functionalities but increasingly complex with high volumes and a wide range of standards and networks - are available off the shelf.

ISB plays an important role in matching the new IT and market challenges. Pre-built service packages can easily be enhanced with self-configured service elements.

Bulking and de-bulking are easy to use and control. It is easy to customise services and make them part of the overall messaging infrastructure.

Enhanced monitoring with different views of the same information (technical view, business view, escalation view, etc.) adds value and transforms ISB into a business cockpit.

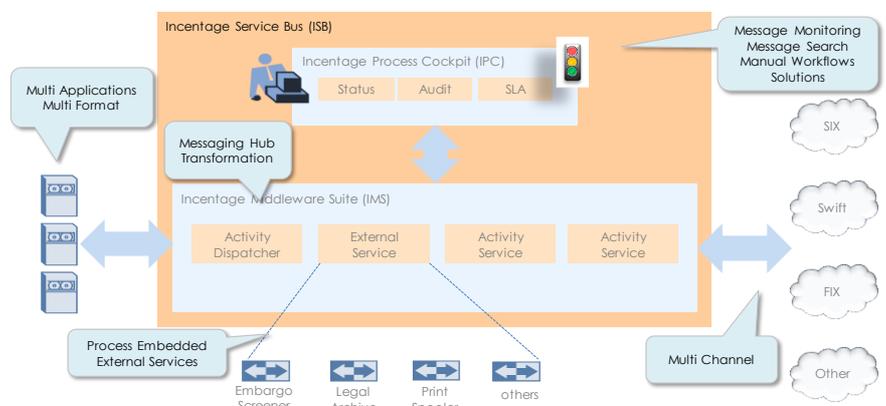


Illustration 1: Architectural overview over ISB Incentage Service Bus

ISB provides manual workflows for message creation, repair and authorisation as well as message checklists and other useful functionality to support the user. The visualisation of the messages is based on a highly flexible engine that is capable of displaying messages independently of their original format. The user therefore can work the same way with FIN, XML, FIX or proprietary messages and can reuse know-how. Message display and layout can be designed interactively. Fields can be moved outside the message, be rearranged and put into tables. Drop-down lists can be context sensitive. Clients appreciate this very powerful capability to help them build light business solutions for message handling

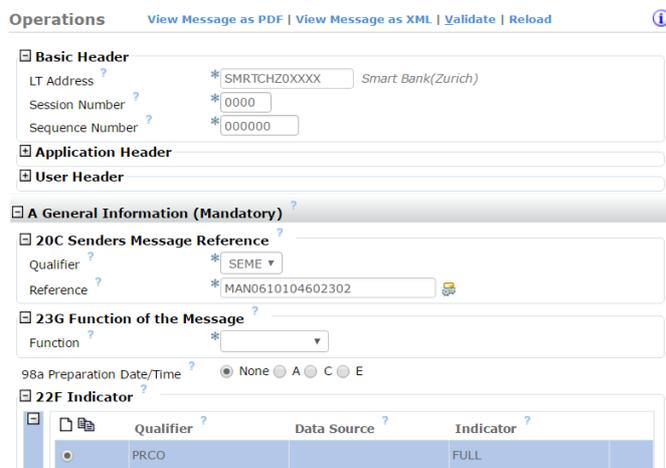


Illustration 2: Highly configurable appearance

ISB is designed to be used both in a single institution and in a shared computing centre. All the required security mechanisms and administration roles for secure and robust operation in a multi-entity, multi-channel and multi-format configuration are present by design.

**Welcome to the world of financial messaging!**

Incentage is a worldwide leader in messaging solutions for the financial services industry.

The hottest Incentage solutions:

- IMS Incentage Middleware Suite - The message STP guarantor
- ISB Incentage Service Bus - The message orchestrator
- IPC Incentage Process Cockpit - The message controller
- ITA Incentage Test Automation - The messaging regression testing
- Address Book for BIC, LEI, DN, SSI etc.
- Corporate Actions
- CSD Suite
- Intraday Liquidity Monitoring
- Managed Transformation Services
- STP Screener and STP Box
- T2S
- and more

**The benefits**

- Message flows and business processes become a perfectly well organized mass, even when counting in the millions. Achieve cost reduction and increase resiliency by supporting multi-channel environments.
- The modular structuring of the messaging application allows to make any change at the single and appropriate place, without touching anything in the rest of the application.
- ISB reduces costs, financial and reputation risks and increases speed of operations, flexibility and data quality. It avoids problems pro-actively and helps to establish risk management procedures for messaging and business process flows.
- It's the perfect instrument to handle and coordinate the co-existence of messaging standards like ISO20022, XML, ISO 15022, FIX, FpML and all other local and domestic business standards.