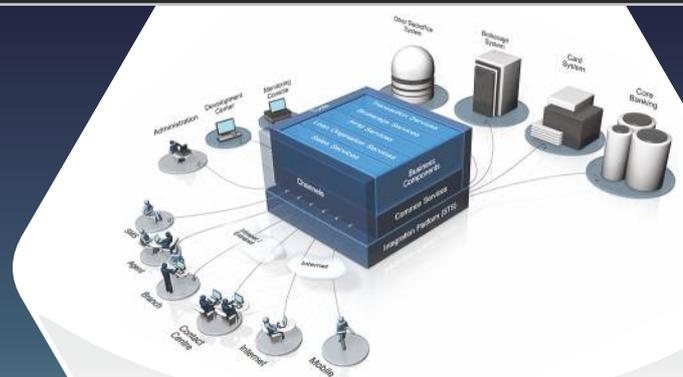


IND Internet Brokerage



The financial industry has been forced to adapt to rapidly changing customer expectations as users are becoming more technology oriented and demand real time comprehensive services from an internet brokerage application. Due to recent market turbulences and increased volatility online investment services received wide attention from all type of investors. Alerts on changing prices, up-to-date market information and real-time order execution are essential for them to stay in touch with the market.

IND Banking Front-Office (BFO) provides banking services that enable banks to build a comprehensive front-office system. These services, based on industry standards, are available in standard product packages.

IND Internet Brokerage is a browser-based rich application designed for retail banking customers. It provides all the above features and enables customers to make immediate investment decisions. Functionality of IND Internet Brokerage covers normal investment management, such as shares – prompt, futures and options –, bonds and securities (no heavy-trader functionality). The application is designed to integrate well with any environment, either as a stand-alone solution or as an add-on to the existing internet banking system of the bank.

- current value of the customer's portfolio
- 24x7 service, even if the back-end or stock exchange are unavailable
- paperless, automated transactions without any human interaction

Stock and Index information

- *Shares*: real-time stock exchange prices in table or chart form. The application provides different types of diagrams as well as comparative charts;
- *Investment Funds*: prices of the chosen type of certificates belonging to investment funds are displayed. It also shows the last month's gain and loss;
- *Corporate Bonds*: current price of the chosen bond;
- *Government Securities*: determining benchmarks and price of the chosen security.

Alerts

Alerts on share price movements can flexibly be set via different channels, such as phone, e-mail or SMS.

Orders

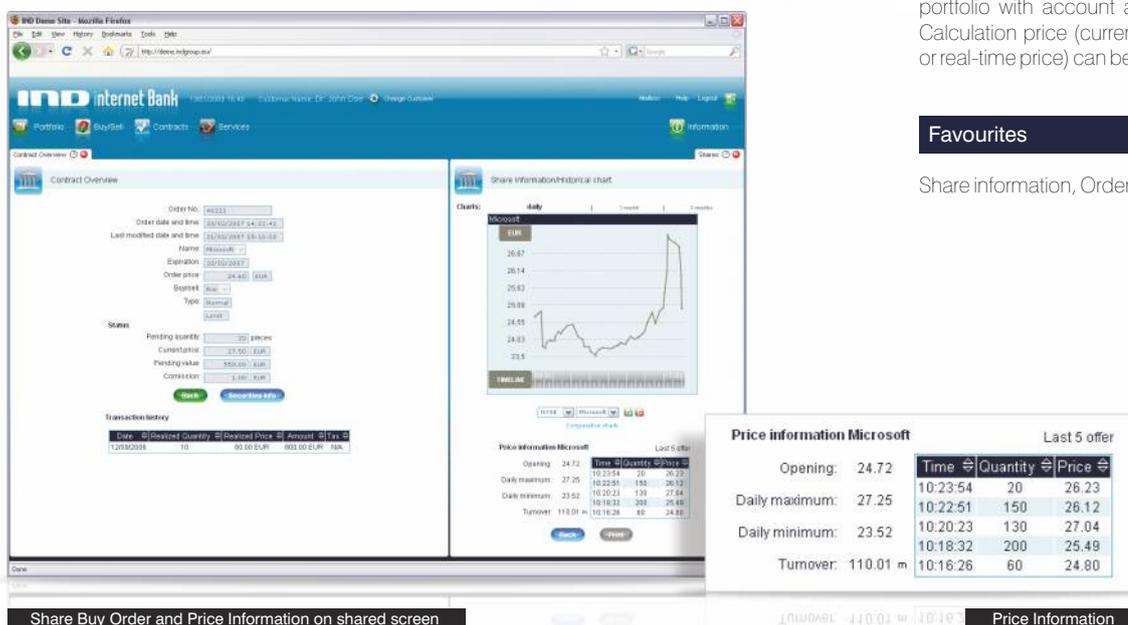
IND Internet Brokerage supports online trading of shares (prompt, futures, options) shorting and daytrade transactions on all related markets. Customers can choose between markets, and limit or stop orders.

Portfolio

This functionality provides an overview of the client's portfolio with account and instrument type breakdown. Calculation price (current market price, last closing price or real-time price) can be flexibly selected.

Favourites

Share information, Order and Alert screens are prefilled.



Features

- ➔ Real time market price data
- ➔ Detailed Portfolio screen with fast access to trade
- ➔ Select currency to evaluate the portfolio value
- ➔ Buy/Sell
 - Shares
 - Investment Funds
 - Government Securities
 - Corporate Bonds
 - Share Futures
 - Share Options
 - Security Transfer
- ➔ Contract History
- ➔ Open Contracts
- ➔ Fast operation icons on price information and portfolio screens to trade
- ➔ Advanced diagrams
 - Historical charts
 - Comparative charts
- ➔ Shared screen, 4/3 open tab in the same time
- ➔ Favourites
- ➔ Alerts

IND Internet Brokerage

IND Internet Brokerage uses the IND Banking Front-Office framework which enables easy integration with back-office systems and quick customization.



About IND Group

| | | | |
|------------------|------------------|-------------------------|---|
| OUR KEY CLIENTS: | INTESA SANPAOLO | ERSTE BANK | Raiffeisen BANK |
| | UniCredit Bank | بانک تجارت Tejarat Bank | بنك الوطني العماني National Bank of Oman |
| | | | ZUNO <small>البنك الإلكتروني في عمان</small> |

IND Group is one of the leading developers and providers of banking front-office products in the European e-finance market.

Our flagship product, the IND Banking Front-Office, is a set of comprehensive range of services that empowers front-office operations. BFO delivers a complete sales and banking suite of channels including branch, internet, mobile, contact centre on the same centralized platform, improving service quality and performance.

Your IND partner:

Meet your business needs

Working with Business Partners, IND delivers a comprehensive and customizable solution including BFO business components, services and infrastructure. With more than ten years of experience we continuously strive to build a best-in-class internet brokerage solution to meet your and your clients' needs.

For more information please contact us at: www.indgroup.eu
or send e-mail to sales@indgroup.eu

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IND
The Banking Front-Office Technology