



**The low cost vision
coming true!**



What is B-SaaS™?

B-SaaS (Banking Software as a Service) is an offering with pre-packaged business processes and ready made local interfaces supported by IT-services.

Advantages of B-SaaS™

Software and IT-solutions for the financial sector is developing fast. By subscribing to a B-SaaS service you will have the advantage of focusing on customer relations while outsourcing logistics and software to the experts.

Benefits from B-SaaS:

- Cutting costs – B-SaaS delivers the financial industry vision of annual cost at €10 per customer
- Peace of mind – predictable and low Total Cost of Ownership (TCO)
- Time to market! Rapid development and implementation
- Easy to manage – no hardware or software to purchase and maintain
- Reliable and secure – Extensive service level agreements (SLAs) ensure availability and performance.

Time To Market with B-SaaS™

Time to market is of the essence! To be able to efficiently launch a new bank service or set up a completely new bank in a new market, banks cannot afford time-consuming and unpredictable IT projects.

B-SaaS ensures that banks can quickly get started to capitalize on their competitive edge. Together with a well proven implementation model B-SaaS will ensure setting up of a Greenfield Bank in 4 calendar weeks.

Read more at: www.b-saas.com

We deliver the financial industry's vision of an IT cost lower than €10 per customer per year already today!

We provide pre-packaged business processes and ready made local interfaces supported by IT-services!

B-SaaS™/Start Box

B-SaaS™/Consumer Loan

B-SaaS™/Deposit

B-SaaS™/Card

See www.b-saas.com for more information on these and our other banking software packages!

“With B-SaaS you can choose just the level of services you need, forget much of the logistics hassle and focus on your customer relations.”

Prem Bhagwatsaran
CEO, IDEAL INVENT Technologies

B-SaaS™

Why B-SaaS™?

Retail banks, large or small, and players in the financial industry are constantly striving to lower their costs in order to stay competitive in a market with eroding margins. At the same time they need to be flexible to adjust their services to meet customer demands and sustain competition from existing retail banks and new entrants.

The key is to identify efficient businesses of the bank and pool resources and capital from non-efficient areas to maximise the leverage of the competitive edge of the bank.

The vision can come true today!

The operation cost of IT support to provide financial services has typically been measured per customer and year. IT support includes operation components like Core system, Front end support, Payment- and reporting infrastructure. Currently it is widely known that this annual cost is typically ranging €20 to €30 per customer. A long term vision of the industry is to slash this cost to under €10 per customer. B-SaaS can provide this vision today! Our B-SaaS offering will provide a new benchmark in the financial industry and is worth comparing with your current IT cost.

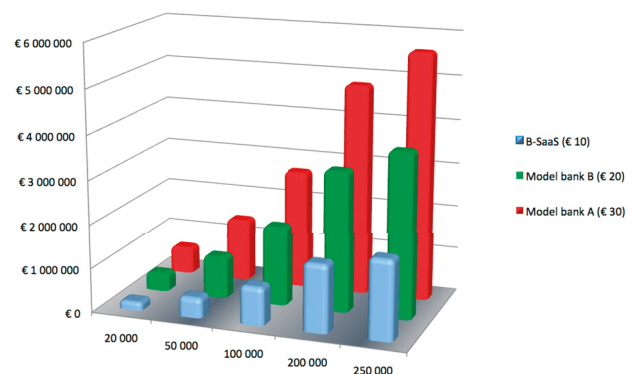
In the provided example we have compared B-SaaS with two Model banks that provide typical retail bank services. We call them Model bank A, Model bank B. For simplicity we assume that Model bank A has an annual IT cost of €30 per customer (typical industry cost), Model bank B has €20 (which is a very efficient figure). B-SaaS has €10 per customer. Then we have compared these banks in different sizes ranging from a customer base of 20,000 to 250,000 customers. In this area we have assumed that all three banks benefit equally from economies of scale when the customer base increases.

Cost-efficiency with B-SaaS

The comparison shows that Model bank A with 20,000 customers would be able to free up more than €400,000 by opting for B-SaaS and when the customer base grows so does the benefit of the B-SaaS offering.

An efficient bank, Model bank B, with a 100,000 customers would still command an annual IT cost of around €1,800,000 where as the B-SaaS investment for the same category is below €900,000.

It becomes even more staggering when comparing the numbers for a customer base of 250,000 customers. Both Model banks would have to generate an annual income in the region of €5,625,000 and €3,750,000 respectively to break even. The investment for B-SaaS to



B-SaaS provides already today the financial industry's vision of an IT cost lower than €10 per customer per year for banks and financial institutions.

manage 250,000 customers comes to €1,800,000. This works out to approximately €7 per customer and year meaning that B-SaaS can deliver the vision of the financial industry NOW!

Read more on our B-SaaS™ offers at www.b-saas.com