

Matching Experience with Distribution Technology

Global Banking & Securities Transactions - GBST is a leading provider of transaction technology to the financial services industry. The company is not a stockbroker or bank, but a supplier of choice to many leading financial service providers.

GBST is responsible for clearing around 50% of all equities trades on the ASX. GBST is also responsible for the clearing of over 70% of all exchange traded derivatives. GBST partners with over fifty full and execution only brokers, fund managers trustees, banks and other financial institutions. GBST is a leading supplier and distributor of financial support and applications and has done so for over 20 years.

GBST, a listed ASX company (ASX:GBT) is based in Brisbane with offices in Sydney, Melbourne, Adelaide, Wollongong, London, and New York. GBST provides solutions for financial institutions, stock brokers, derivative dealers and financial advisors/planners. GBST via its varied range of products operates in Australia, New Zealand, Hong Kong, Singapore, the United Kingdom and the United States. Within these jurisdictions, GBST provides the following financial solutions: equities and derivative settlements, wrap and platform development and administration, market intelligence and web based applications.

Deposit Based Solutions

In 1993 GBST, then called Star Systems, introduced Shares™ - the first fully

integrated front and back office trading system for Australian stockbrokers. Shares™, automates the trading and settlement cycle, and provides seamless real time interaction between stockbrokers and other financial service providers.

The current financial climate, the Federal Government Deposit Guarantee, and an aging population with differing investment needs are converging, thus increasing the demand for both call and term deposits. Currently, people feel safer with cash. This demand is being felt in all segments of financial services, and the mutual sector is no exception. GBST can assist your organisation in accessing sources of deposit funds which generally were not available to the mutual sector.

Today, GBST offers a fully functional and real time Cash Management interface and a real time Margin Lending interface to Shares™. These interfaces facilitate the transfer of account information to and from both Shares™, and external providers, facilitating automatic settlement. In its latest initiative GBST is now including term deposit products in its suite and offers an interface to term deposit providers that creates significant funding opportunities via its stockbroker and financial advisor distribution.

Electronic distribution brings new opportunities for banks and financial institutions. Once connected with Shares™ interfaces, your system has access to a combined client base exceeding 1.5 million investors. Resale of your products on such a large scale enables you to optimise deposits without significant costs or effort.

Combined or singularly these options will provide you access to a deposit base which up until now had limited access.

Tools and Web Solutions

Research from Google and DNS has shown that over 80% of all people looking to buy financial service products research them on the internet in the six months prior to purchase. Keeping site users within your own environment and engaging them is crucial to maintaining and expanding share of wallet from your existing client base and importantly, enticing new customers to join.

GBST understands this. As a result, it is an emerging force in the provision of customisable, web 2.0 style calculators and other web enabled solutions for clients in Australia, New Zealand and the UK. Calculators are a fantastic way of demonstrating your product over others. Calculators allow your clients to engage

Did you know that online crime is bigger than the illicit drug trade?

"Nearly 60% of Australians are very concerned about unauthorised access to and/or misuse of their personal information while transacting online." (Unisys Security Index - May 2008)

Can your financial institution afford not to add the TrustDefender layer?

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with your institution on their terms. With the GBST calculator range they can visualise paying off a personal loan or mortgage, determine whether they can afford to buy that house. The longer your customer uses the calculators the longer they stay on your site. Our range of calculators are not like others in that your clients stay with you, on your site. GBST's range of calculators become your calculators – they are entirely customisable to your brand.

Our team has extensive experience in design and developing solutions for clients in Australia. We use the latest in software technology including the Adobe Air™ and Flex™ software platforms. All our web based solutions are hosted at CITEC, a Tier III secure data centre. CITEC is used by many Government departments and is certified by ASIO. All

of GBST's core range of calculators are actuarially reviewed by Deloitte. What does this mean for you? The knowledge that the tools you are providing your customers are not only correct but also hosted securely in an environment that means they are working when your clients want to use them.

Have a look at our website
www.financialservices.gbst.com

The Future of Financial Advice

GBST's history in the financial services support sector means that it is constantly developing new solutions to meet expected changes in markets, investor trends and legislation. It is no secret that the days of your financial planner only understanding one part of your financial

situation and making recommendations are history. Apart from a finite client base, the opportunities to vertically improve product penetration for every one of your existing clients makes it far better for your client to have their financial needs services in one spot (and its more profitable too!). A new GBST Front Office interface will be launched in 2010 that will assist distributing market intelligence to financial advisors and planners.

For further information:

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BEST PRACTICE OPERATIONAL RISK MANAGEMENT FOR:

- Financial Institutions - BASEL II COMPLIANT
- Utilities - Energy, Telecommunication
- Construction • Manufacturing • Government • Insurance

Total Solution for Operational Risk Management and Compliance



Integrated: Set Up · Risk Control and Self Assessment · Control Compliance · Key Risk Indicators · Loss Event Recording · Action Point Tracking · Reporting

Risk and Control Self Assessment Report

Name	(High) Residual Risk	Gross Risk	Importance Of Control
Missed or unsubmitted settlement	4	10	10
Employment tax	4	10	10
Data entry error	4	10	10
OH&S	4	10	10
Staff injury	4	10	10
Head office network down	4	10	10
Sexual Harassment	4	10	10
Unfair dismissal	4	10	10
Other telecommunications down	4	10	10
Payments system down	4	10	10
Strike	4	10	10
Work halted	4	10	10
Power down	4	10	10
Discrimination	4	10	10

Available as in-house installation or remote via the web

Its key features are:

- System access via a secure internet/intranet connection making company wide deployment easy
- Flexibility in set-up to allow tailoring to your own organisational structures and policies
- Comprehensive self assessment functionality to allow self assessment of your business units and processes
- Key risk indicator monitoring and reporting to provide an 'early warning system' for potential hotspots
- Comprehensive recording of loss events covering direct losses, indirect losses and near misses
- Compliance monitoring of all key controls by assigned staff together with a central control library
- Recording and follow up of risk mitigation action plans.
- Online standard and tailored dashboard reports.

For a brochure and online demonstration of WORMS®, please contact PROTECHT at:

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