



QualiTC

GlobalBanking® Delivery Channel

Branch Automation & Correspondent Banking System

QualiTC is a banking automation system that has the objective of automating all transactions carried out in a bank branch through Tellers, Backoffice and ATMs, encompassing Current Accounts, Investment Accounts, Savings Accounts, Collections, Payments and other bank products and services.

QualiTC was developed with the objective of serving from small institutions to large corporations. It can be run on a stand alone workstation (teller), in a local network environment or be integrated with central systems based on mainframes or corporate servers.

○ **QualiTC** can also be used in Correspondent Banking and Financial Institution Representatives allowing payment of documents such as water, electric and telephone bills, state, municipal and federal tax forms, and other payment books, as well as collection bills issued by another banks.

Continuity of Operations and Information Integrity

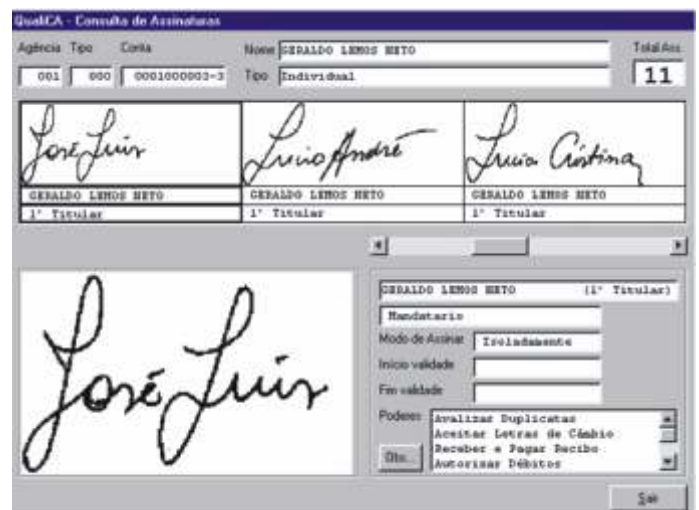
With **QualiTC**, the branch never stops. It was conceived to keep on running even in situations where there is an interruption in communication with the central computer or corporate servers, ensuring information integrity and consistency.

When operating off-line, transactions are processed based on local tables and operational limits. In this operation mode, the transactions are stored and then transmitted to the central system through a store & forward mechanism.

This transmission can be conducted through the local area network itself or through automatic transmission via SMTP (dial-up / Internet). Once the log file is received from the branch, **QualiTC** synchronizes the transactions with the legacy systems, which is the ideal solution for Correspondent Banking.

Checking Signatures and Powers

QualiTC incorporates all the functionality regarding Signature Check and Digitalization, thus speeding up the entire process for Capturing, Storing and Consulting Signature Powers and Basic Registration Information for Account Holders at a Bank (Signature Card).



QualiTC

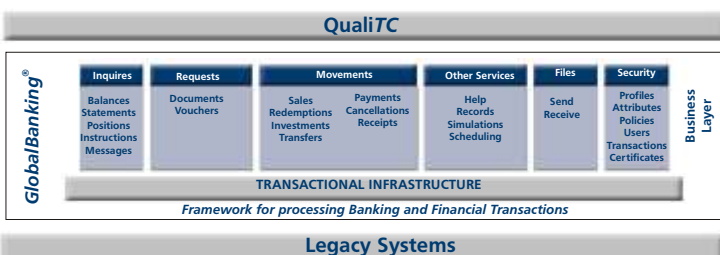
Transactional Infrastructure

QualiTC, as an electronic delivery channel, makes use of all resources and advantages offered by **GlobalBanking® QualiSoft**, the most modern, complete and safest, multilayered and multi-channel transactional infrastructure for processing financial and banking transactions.

GlobalBanking® QualiSoft processes Consulting, Activity, Request, Simulation and File Transfer transactions, encompassing the main bank products, keeping account balances updated in real time, and all within an absolutely safe and reliable environment.

GlobalBanking® QualiSoft offers a superior level of quality and functionality besides the ease of integration with corporate systems based on mainframes and corporate servers (client-server), making advanced controls and resources available, such as:

- ✓ Control of Daily Transaction Limits x User, by Delivery Channel;
- ✓ Control of Service Hours, by Transaction or Product;
- ✓ Control of Future Entries and Schedulings;
- ✓ The most complete set of financial objects;
- ✓ Complete log of transactions;
- ✓ Integration with SPB (Brazilian Payment System) for sending transactions to other Financial Institutions as well as for processing transactions originated from other Financial Institutions;
- ✓ Processing and managing requests for information, blocking and unblocking of accounts according to BACEN (Brazil Central Bank) rules.



Main Characteristics and Features

QualiTC offers a superior level of quality and features, which we highlight below:

- ✓ Issuance of Receipts and Vouchers, eliminating the need for pre-printed forms;
- ✓ Capture, Storage and Automatic Breakdown of Checks (Clearing);
- ✓ Capture, Identification and Automatic Processing of Consumer Bills and Collection Slips;
- ✓ Processing and Storage of Electronic Federal Taxes;
- ✓ Processing and Storage of Electronic Transfers through both clearing house and Brazilian Payment System (SPB);
- ✓ Withdrawal Transactions from Teller with Issuance of Receipt through the checking of Digitized Signatures and Documents, reducing the issuance of spare checks;
- ✓ Extra Teller and Slip Issuer Module for backoffice operations;
- ✓ Electronic Teller Tape eliminating the need to use rolls of paper with more than one copy;
- ✓ Several reports for operational and cash control at a Teller as well as a branch level;
- ✓ Possibility to integrate with the Signatures and Power of Attorneys system allowing the verification of signatures and sanctioning authorities at the moment of the transaction processing.

Financial Peripherals

QualiTC Teller Terminal Module supports the following peripheral:

- ✓ CMC-7 character and barcode reader;
- ✓ Authentication printer;
- ✓ Magnetic card reader;
- ✓ PIN PAD.

