



Channel Banking Innovation

BankWorld:

Driving a complete suite of self service channels from one integrated platform



- ▶ ATM
- ▶ Internet
- ▶ Mobile
- ▶ Kiosk
- ▶ POS
- ▶ PDA

Channel Banking Innovation

www.cr2.com

In 2010 more than 70% of bank customer interaction happen at the electronic self service channels* ▼

At this level of interaction the self service platform is the bank to the customer.



2000



2005



2010

* Source: Capgemini interview with 40 banks

BankWorld enables banks to deliver a complete suite of integrated electronic channels: ATM, Internet, Kiosk and Mobile from a single powerful self service platform.

Finally a solution has arrived which gives banks complete control over the products and services they offer to customers via their channel network.

Self service transactions are significantly cheaper than branch transactions :

Channel	Cost
Traditional Branch	\$1.07
ATM	\$0.27
Internet Banking	\$0.10
Mobile	\$0.10
Kiosk	\$0.26

Source: BAI

BankWorld delivers significant return on channel investment by delivering segmented products and services to customer groups via the self service channels.

BankWorld - The Facts

- BankWorld allows banks to maximise revenue by delivering targeted products and services to segmented customer groups across all channels
- BankWorld is an integrated solution which enables banks to deliver timely anti-fraud alerts to customers across channels. As well as providing multi-factor authentication and one-time passwords
- BankWorld is a proven solution integrated to multiple back office hosts across multiple regions
- BankWorld enables banks to differentiate themselves from their competition by delivering a personalised self service banking experience for each customer with segmented branding based on each customer profile, no matter what channel they use: Internet, ATM, Mobile or Kiosk
- BankWorld empowers banks to extend their brand by delivering consistency across all channels, so that a customer views the same "look and feel" specific to their customer segment profile no matter what channel they are using

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Channel Banking Innovation

BankWorld: CR2's Self Service Banking Platform ▼

In an increasingly competitive environment banks are expanding rapidly in terms of service and presence. This expansion often causes great difficulties in integrating numerous back office systems and channels. Unique to CR2's innovative solution is the

BankWorld service oriented self service platform which presents a centralised platform with enhanced functionality that can be shared by all connected channels and integrated with multiple back office systems, enabling banks to grow quickly and with ease.



BankWorld Integrated Self Service Platform

Product Factory ▼

Distinguishing BankWorld from traditional protocol based solutions is its unique Product Factory which enables banks to parameterise and configure new product offerings without specialised assistance and gives them the freedom to deploy these new product offerings rapidly:

- Bank instruction designer
- Flexible banking data
- Call-out mechanism
- Transaction product type and definition
- Integration framework
- Visual branding tool
- System parameter maintenance

Key to CR2's Product Factory is the component known as the Flexible Banking Data module. It provides a sophisticated mechanism for securely capturing and structuring data, which can then be seamlessly associated with the bank's products and services.

Flexible Banking Data enables customers to self service more effectively and perform more of their banking requirements via electronic channels. It consolidates a customer's detailed financial



and accounting information from every back office system allowing customers for example to review standing orders, reconcile cheque history and monitor loan repayment schedules.

Deploying Product Factory, BankWorld can consolidate customer information through Flexible Banking Data and use this information to rapidly design and deliver tailored products and services targeted at individual customers or customer groups.

Customer Information File ▼

Every bank has unique access to customer insight gained through a relationship built up over the years. BankWorld enables banks to utilise this powerful information, reaping the rewards of increased revenue and customer retention.

Key to BankWorld is its Customer Information File (CIF) which provides banks with a single view of their entire relationship with their customers that may be held across multiple disparate back-office systems. BankWorld's CIF allows banks to link together customers and accounts from across all their core systems and to view and transact on them in one place.

Traditionally banks have focused on back-office CRM initiatives but have failed to deliver these opportunities to customers effectively. BankWorld enables banks, for the first time, to manage their existing customer data, consolidating customer information and using it to deliver effective

cross selling campaigns. Utilising customer information BankWorld's Product Factory empowers banks to design and rapidly deploy tailored products and services to targeted customer groups across their entire channel infrastructure.

Most importantly the CIF enables the bank to see their customer's total position and to make critical decisions based on a whole view of the customer including the opportunity to present them with a multitude of cross selling opportunities.

Unique to CR2's BankWorld is the solution's ability to empower campaign fulfilment. A product can be offered on a channel to a customer and the customer can accept the product there and then. For example in Union Bank for Savings and Investment, Jordan, BankWorld enables the bank to offer loans to pre-approved customers, the terms and conditions can be agreed there and then and the customer can automatically withdraw the cash.

"Following an extensive review of the market, we selected BankWorld because of its unique ability to deliver a powerful self service platform with a comprehensive suite of self service channels. In addition, BankWorld's clear leadership in the multichannel space makes CR2 the perfect partner to assist us in developing our self service strategy".

*Doug Munatsi,
Chief Executive,
ABC Group.*

Multi-factor Fraud Prevention ▼

The Federal Financial Institution Examination Council of America issued a guidance "Authentication in a banking environment" addressing the need for all retail and commercial banks in the USA to provide reliable authentication measures for customers accessing their banks remotely. In its recommendations the FFIEC highlighted the strength of multi-factor authentication as the most reliable source of fraud prevention.

BankWorld, CR2's service oriented self service banking platform ensures the integration of all banking channels within the CR2 product suite. BankWorld ATM's integration with BankWorld Mobile, BankWorld Kiosk and BankWorld Internet assists greatly in reducing fraud across all channels. BankWorld ATM can be particularly effective in adding an additional layer of security to online banking transactions.

Transactions can be queued pending confirmation on an additional channel.

The last transaction can be confirmed as well as changes made via other channels. For example, one of the most common identity theft initiatives is to change the customer's address via call centre or Internet. Here the ATM can be used to verify that the customer's address details have been changed using the extra security of card and pin.

Fraud alerts can also be sent to additional channels such as the customer's mobile phone. For example, in cases where the incorrect PIN is entered, the card owner can immediately be notified via SMS.



Fraud Prevention

BankWorld ATM ▼

BankWorld ATM creates new business and revenue growth opportunities. These are delivered cost-effectively via existing ATM networks and infrastructure



Targeting a student

BankWorld delivers targeted products and services based on each customer's profile segment

Personalised welcome

Lifestyle based alert

Existing ATM services

Third party selling opportunities

Bill payments

Targeted advertising

Client-based bank promotions

Immediate service sign-up

Since the 1970s, ATMs have provided customers with a useful but limited range of transactions and banks have been unable to personalise these for individual clients.

BankWorld ATM creates new opportunities for banks to optimise the services they offer to customers. BankWorld enables banks for the first time to differentiate themselves and to provide unique personalised functionalities via the ATM. In addition CR2's revolutionary ATM solution enables banks to increase revenue generating opportunities via their ATM networks by delivering tailored products and services based on a customer's segment profile.

Working with ATMs from the world's leading vendors, BankWorld deploys CR2's Product Factory which enables banks

to transform their ATMs into a flexible and responsive channel. BankWorld gives banks the freedom to define and segment transactions, extending the range and type of services available to individual customers at the ATM. BankWorld ATM delivers targeted cross selling opportunities directed at customer segments.

Recent research indicates that in excess of 50% of customers who request further information at the ATM regarding a banking product ultimately go on to buy it. CR2's BankWorld enables the bank to actually complete many transactions there and then via the ATM.

Effective use of customer information

In an increasingly competitive banking environment, service is a key differentiator. Every Bank has unique access to valuable customer insights gained through the relationship built up over the years.

BankWorld for the first time enables banks to use this valuable information to create targeted cross selling opportunities via the ATM. An extension of CR2's BankWorld product suite, BankWorld ATM enables banks to deliver segmented product offerings, specific services and targeted advertisements directly to that customer based on their customer segment profile.

► Branch deposit costs approximately, \$2.05 ;

► ATM deposit costs just \$0.51.

► For a bank with a network of 250 ATMs processing 1 deposit per hour per ATM.

► This equates to a saving of over \$3.37 million per year.



BankWorld ATM Benefits and Tools ▼

BankWorld ATM enables customers and even cardless clients to perform the following transactions:

- ▶ Bill
payment
- ▶ Loan
repayment
- ▶ Foreign
exchange
- ▶ Cash
lodgment

Consumers around the globe now make more than 50 billion ATM transactions each year. According to a Forbes magazine article, Google is processing approximately 2.3 billion searches per month, or 27 billion searches per year. ATM transactions outnumber Google searches by almost 100 percent!



BankWorld ATM

BankWorld provides new generation technology which has been driven by banks' need to grow through new products, services and channels, as well as attracting new customer segments. This has seen a dramatic growth in the number of ATMs as well as an increase in complexity of ATM networks involving many different manufacturers' hardware and multi-regions, presenting operational challenges in managing this hardware, multiple currencies, multiple points of contact and the different branding applicable to different regions.

BankWorld ATM presents the opportunity to centralise a multi-region operation to a single data centre. In addition multiple institutions can be operated through a single installation to support outsourced services or growth through acquisition. BankWorld is not only able to manage ATMs in multiple regions it can also be interfaced to multiple core banking applications.

BankWorld ATM Monitor

BankWorld ATM Monitor consists of two ATM monitoring and control applications. One acts as a powerful supervisor application providing the highest levels of control and drill down diagnostics to ATM centre staff. The other is a web client which enables remote branches and any other parts of the organisation to monitor the ATM network. This provides the ability for branches (or an external service agency) to immediately be notified of incidents such as paper jams and media shortages within their local area.

BankWorld ATM Client

BankWorld ATM Client is the unique Windows based application which resides on each ATM and treats each card holder as an individual customer rather than simply another cash transaction.

BankWorld ATM for the first time enables banks to bring a personalised service directly to the individual customer at the ATM. It is rich in functionality and very flexible with a modern graphical interface which offers multimedia facilities.

BankWorld, Multichannel Marketing Capabilities

- ▶ 360 degree view of the customer's activity
- ▶ Segmentation
- ▶ Product Factory
- ▶ Look & Feel Consistency across all channels
- ▶ Delivery of Segmented Offers across all or selected channels
- ▶ Monitor & Report



Standard Bank Group is the largest banking group in Africa and 108th largest in the world. It operates in 18 African countries and 20 throughout Europe, America and Asia. It has 1,000 branches including 713 in South Africa and 240 throughout Africa, and employs more than 44,000 people.

Case study: Stanbic is part of the Standard Bank Group which represents the African Region excluding South Africa ▼

Standard Bank is the largest bank in Africa. Technology is key to the success of leading global banks. In 2006 Stanbic was using a variety of systems across Africa each managing a single banking channel and integrated to a single back office host. In order to implement its aggressive self service strategy throughout Africa and extend its product and service offering to customers via their self service network, the bank's infrastructure needed to be migrated from a siloed channel approach to integrated channel management architecture.

After considerable review of leading vendors Stanbic selected CR2's BankWorld platform, a unique unified self service platform that

has been integrated with the bank's many back office systems including Equinox™, BankMaster™ and Globus™ across 14 countries in order to empower Stanbic to offer extended services via all channels including ATM, Internet and SMS.

A single solution managing all channels enables Stanbic to be quick to market in delivering products and services to customers across the bank's self service network. It also provides the competitive advantage needed to become the world's leading global bank across emerging markets. BankWorld's flexibility allows extra channels to be added as well as support additional back office systems inherited with acquisitions. The project

was completed in a rapid time frame of less than 12 months during which 14 countries went live with BankWorld.

BankWorld is now managing Stanbic's Internet, ATM and Mobile channels in 18 countries. Following the bank's initial agreement with CR2 in 2006 to adopt CR2's ATM, Internet and SMS channels, Stanbic has added BankWorld POS to its channel infrastructure. Since the adoption of BankWorld by Stanbic 2 years ago, CR2 has consistently remained in the banks list of top suppliers which is reviewed on a monthly basis by their specialist vendor relations committee.

BankWorld ATM Distributor

BankWorld ATM Distributor enables the remote management and updating of ATM software. It provides efficient central administration and distribution of software as well as application upgrades to the ATM network.

BankWorld ATM Distributor enables banks to distribute updates to each ATM from a central location and to determine the date and time the update is to be implemented. This means that distribution can be arranged at a time that causes the least inconvenience to customers. It also enables new applications, graphics, sound files and video to be distributed remotely to multiple or single ATMs such as new corporate logos or advertising images during promotional campaigns. As a result, what is usually a manual and extremely time consuming process is completely eliminated and banks with ATMs in multiple countries can significantly reduce their operational costs.

BankWorld Studio empowers banks for the first time to easily design branding and screen flows for the ATM as well as to deploy this new branding quickly across their ATM network.

Cash management

Effective cash management has a significant impact on the profitability of banks. BankWorld ATM Cash Management provides instantly available cash positions of remote ATMs that are required for planning and refining optimum replenishment strategies.

Working with BankWorld ATM Client and BankWorld Distributor, BankWorld Studio is a powerful yet easy to use content management tool which enables a financial institution's marketing team to easily create and deploy personalised branding for the ATM channel.

In addition BankWorld's Product Factory enables financial institutions to configure and parameterise new product offerings targeted at segmented customer groups. Using BankWorld Studio branding for these products can be easily created and rapidly deployed to its ATM network.





BankWorld Internet ▼

Delivering a unique personalised banking experience to each individual customer online

Personalised welcome
Lifestyle-based alert

Personal financial
tools

Preferred personal
bill payments

Effective cross selling,
targeted product
delivery

Consolidated view
of all accounts

Transaction flow with
personal banker through
individualised mailbox

BankWorld Internet delivers
relevant products and
services to each customer
online based on their
customer segment profile

Recent research indicates that online banking is rapidly becoming the most powerful retail banking channel ever, outpacing everything from ATM to call centre and increasing at a rate of 27% per year.

BankWorld Internet provides banks with the complete control to create, manage and deliver segmented products and services direct to individual customers via their Internet banking channel. BankWorld Internet revolutionises the way in which a bank interacts with its clients online,

increasing cross selling opportunities, generating revenue and improving customer loyalty for the bank through personalised channel delivery.

BankWorld Internet is a complete, very functionally rich, proven online banking channel. Using the highest level of security BankWorld delivers premier Internet banking services directly into the users own home, office or anywhere in the world.

CR2's BankWorld platform creates new opportunities for banks to optimise the service they offer to customers differentiating their bank by providing clients with unique tailored functionalities as well as delivering segmented products and services and increasing cross selling opportunities.

CR2's Product Factory, an integral and pivotal element of the BankWorld solution, enables banks to transform their online service into a flexible and responsive channel.

Using BankWorld's Product Factory enables banks to segment their online offering, designing, and rapidly delivering segmented products, tailored for targeted customer groups, for example, corporate, student or high net worth. BankWorld Internet's personalised services include:

- Pre-defined preferred transfers
- Personalised bill payments
- Consolidated account enquiry
- Personalised alerts and messages
- Segmented product and service delivery
- Account statements
- Standing orders
- Direct debits
- Dual authorisation

User Roles

User Roles are designed to allow banks to effectively manage all user access to products, services and functions across multiple channels.

They can contain a single permission such as "Enable online transfer to foreign account" or in advance usage contain multiple permissions and restrictions simultaneously. In this way a single user role can enable or exclude access to multiple products, services, or functions in a single administrative assignment process.

Permissions can be assigned to a user either directly or through inheritance.

Delegation

BankWorld delegation significantly enhances the customer's experience of the entire bank by extending the power of BankWorld Internet to the bank's own internal departments and external parties nominated by individual customers. Through the delegation mechanism call centre operators, VIP relationship managers and branch staff will access the same information and transaction sets as the customer receives when accessing the system at home. In this way, consistent information is available across the entire bank and customers can request any point of contact within the bank to action transactions on their behalf. When a transaction is actioned by a delegate on behalf of an account holder, BankWorld captures that the transaction has been actioned in this way.

BankWorld for retail banking

BankWorld Retail enables financial institutions to deliver products and services online to their customers, which traditionally were only available by visiting the branch. Therefore providing the necessary infrastructure that is required not only for customer retention but also for customer acquisition.

BankWorld's powerful ability to separate the branding layer from the business logic of BankWorld empowers financial institutions to control the exact content each user sees and the way in which customers interact with their bank accounts and other services.

Cost reduction through timely service provision can be achieved through the BankWorld bank instructions administration tool. This powerful tool can be used to generate both automated and manually processed bank instructions that are integrated into the BankWorld platform. New products and services can be generated utilising the Product Factory and branded specifically to the customer segment to which the product is targeted. BankWorld Retail offers value-added features that include:

- Funds transfers
- Bill payments
- Account enquiry
- Account statements
- Standing orders
- Direct debits
- Dual authorisation
- Loan applications
- Online mortgage applications

"There has been a significant uptake of our Internet banking channel since its launch just last month. BankWorld delivers a unique personalised banking experience to each customer retail or corporate accessing our online banking channel. We are very pleased with the high level of support provided by CR2's professional services team and look forward to further developing our self service strategy with CR2 in the future."

*Mario Thome,
Bank of Sharjah*

BankWorld for corporate banking

The globalisation of business has driven the demand for twenty-four hour, worldwide access to corporate finances and services. Increasingly financial transactions take place across international boundaries as businesses aim to build global presence, trading and partnering relationships.

Corporate banking customers execute numerous daily financial transactions. This requires banking services and products that will enable customers to seamlessly track and manage their global finances, across all channels and from all time zones.

BankWorld provides the platform for banks to deliver fully functional services to their corporate base. The internal financial procedures of the corporate can be mapped to provide workflow for transactions. The responsibility of managing their own user base and beneficiaries can be placed within the corporate themselves, which at the same time allows the bank to command control. Features provided by BankWorld include:

- Multiple users
- Multiple signatories
- Local and foreign remittances
- Beneficiary registration
- Administrator tool kit

Multiple signature authorisations allows the corporate client to control the authorisation of certain transactions to a number of specified users. A transaction may have to be authorised by a number of people within the corporate client before it is processed.

This is facilitated within BankWorld by associating every user within the corporate customer with a specific "user role" which defines various attributes such as available transactions and bank instructions, available accounts, transaction types, product types and transaction limits.

BankWorld Mobile ▼



BankWorld WAP

For banks that have been searching for ways to complement their Internet, Kiosk and ATM banking channels, or for institutions who are trying to reach the world's vast unbanked market. CR2's BankWorld Mobile puts the bank's services in customers' pockets.

BankWorld Mobile enables banks to deliver personalised products and services to customers through a range of mobile services using SMS or WAP or varying devices such as Mobile PDAs.

WAP Services

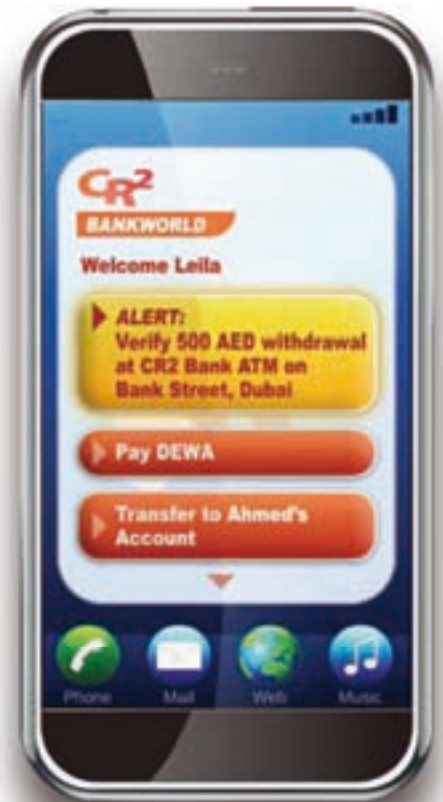
BankWorld Mobile WAP module enables a customer to conduct the following transactions using WAP:

- Account balance
- Foreign exchange rates
- Change pass phrase
- Money transfers
- Utility bill payments
- Authorisation of transactions

SMS Module

BankWorld SMS provides banks with a powerful platform and mechanism for interacting in real-time with their customers over the SMS channel. This interaction can be through customer notifications or events for example:

- Events occurring on customer accounts
- Servicing customer requests such as balance enquiry
- Delivering bank triggered messages such as targeted marketing
- BankWorld Mobile on a PDA



BankWorld Internet on a PDA

BankWorld Kiosk ▼



Kiosk transactions are 4 times cheaper for banks to process than branch transactions. BankWorld Kiosk is a customisable software solution which enables financial institutions to deliver personalised statements, bill payments and notifications to customers in locations such as branches, shopping malls and airports 24/7.

Services include:

- Bill presentment
- Bill payment by card
- View consolidated list of accounts
- Funds transfer
- Card to card transfer
- Mobile top up
- Statement printing

As with all other CR2 channels BankWorld's Product Factory enables banks to parameterise and configure segmented product offerings and deploy them quickly and easily across the Kiosk network. Kiosks are extremely easy and cost effective to implement and use features from both the Internet and ATM channels.

Innovation Driving Revenue ▼

By cross selling, advertising and providing new product offerings across all channels it is now possible to focus on generating revenue via the self service channels.

By deploying BankWorld, banks have the opportunity to cross sell effectively to customers and prospects each and every time they use any of their self service channels, ATM, Internet, Kiosk or Mobile.

Banks which use BankWorld innovatively have developed new business opportunities that now drive revenue growth.

"The service from CR2 has been excellent, the functionality is good and the current infrastructure has been very reliable so, when it came to deciding on our next-generation partner and platform it was an easy decision."

Dr Alewyn Burger, Standard Bank, COO

POS ▼

CR2's POS solution provides acquiring banks with a merchant-acquiring solution that is fully EMV and triple DES compliant. It enables banks to acquire transactions from merchant POS terminals and route these transactions to the appropriate card network such as VISA™ or MasterCard™ as well as perform settlement and reconciliation.



CR2's POS solution has extensive merchant management functionality and can provide a web-based portal for merchants to review and monitor transactions. CR2's POS solution's multicurrency support makes it the ideal acquiring solution for banks whose merchants serve an international customer base. Acquiring banks will find it easier to attract merchants that want to charge international customers in their local currency.

External Gateways ▼

In addition to the BankWorld channels, BankWorld also offers a number of gateways providing industry standard protocols such as ISO8583 and XML. These gateways can be used for the integration of existing or third party channels such as IVR systems and call centers.



Channel Banking Innovation

Frequently asked questions ▼

Why is CR2's solution so unique?

CR2's BankWorld is the world's only self service platform which delivers a complete suite of integrated channels. BankWorld enables banks to create, manage and deliver tailored products and services to customers pending that customer's specific segment across all channels. Unique to BankWorld is the solution's ability to deliver campaign fulfillment, enabling the bank to deliver a product to a customer and the customer to complete the transaction via the self service channel.

Which back office hosts does BankWorld integrate to?

CR2's BankWorld can be integrated to multiple back office hosts across multiple regions. BankWorld is currently integrated to numerous of the world's leading core back office systems including Equation™, BankMaster™, Symbols™, T24™, Flexcube™, and Globus™ as well as in-house developed systems.

What ATMs are supported by CR2?

BankWorld ATM has been deployed on a range of leading XFS compliant ATM vendor machines such as NCR, Wincor Nixdorf, Diebold, Fujitsu, Nautilus-Hyosung and GRG Banking.

How does BankWorld interact across bank channels?

BankWorld, CR2's service oriented self service banking platform, provides the backbone of shared financial intelligence and business logic and is an inherent part of this solution. The service oriented self service platform brings together all the existing customer information from each channel such as Internet, Mobile, ATM or Kiosk and enables it to be used at any channel. For example, customers can be sent SMS alerts to their mobile phone any time their ATM card is used. This can help reduce fraud and improve security.

Also, the ATM screens can be designed so that the look and feel and personalisation aspects are the same as the bank's Internet banking platform.

Does BankWorld enable banks to create their own transactions across all channels?

Yes. CR2's Product Factory gives banks complete control to parameterise and configure new product offerings without specialised assistance and to deploy them rapidly throughout their channel network. BankWorld delivers an unprecedented level of control and flexibility allowing the bank to design their own transactions and screen layouts and deploy them across all channels: ATM, Internet and Kiosk, removing the restriction traditionally imposed by supplier templates.

Is BankWorld a modular solution?

Yes BankWorld is a modular solution. Functionality described in this brochure requires the licensing of the related module(s).

Global banking solutions ▼

CR2 has more than 110 implementations across 60 countries and 4 continents.

BankWorld has live deployments integrated to numerous of the world's leading core back office systems including Equation™, BankMaster™, Symbols™, T24™, Flexcube™, and Globus™ as well as in-house developed systems.

CR2 has a network of offices globally across Europe, Asia, the Middle East and Australia.



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