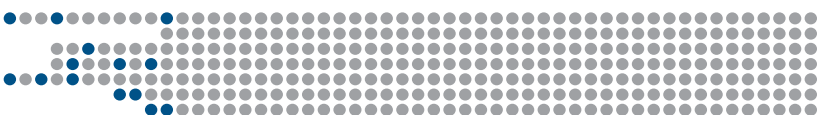




Card Management System

The "SAT" Card Management System is Tecnocom's software platform that provides global coverage for business functions and supports the specific operative cycle for card payment systems.





Card Management System

The "SAT" Card Management System is Tecnom's software platform that provides global coverage for business functions and supports the specific operative cycle for card payment systems.

Tecnom's experience in the card payment business has clearly demonstrated that no two companies are alike, and that their needs and business focus vary widely (different market niches, different target customers, different cultural customs, legal regulations, etc.)

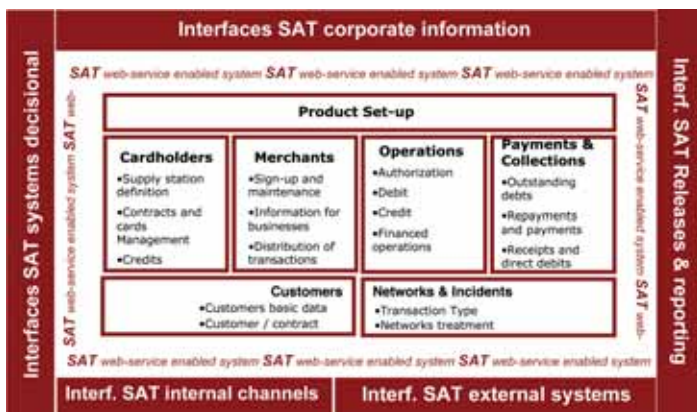
SAT has therefore been designed to evolve around an open, modular and highly parameterisable structure, allowing customised platforms to be installed for each particular need in a way that is easy to integrate with the corporate architecture and context.

Tecnom, with over 18 years experience in the card payment business area, is the market leader in Spain processing over 300 institutions and managing more than 75 million cards worldwide.

Tecnom has a business unit dedicated exclusively to the card payment area, with a staff of 400 specialists. The services Tecnom provides include business consulting, product implementation and customisation, bespoke development, integrated application maintenance, business process outsourcing (BPO) including outsourcing of both front and back-office services.

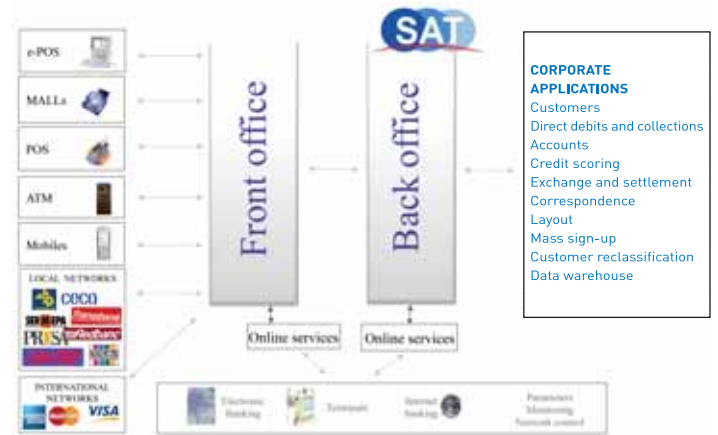
What is SAT?

SAT enables the construction of the business core for card payment back-office of any company dedicated to the issuance and acquiring business. It therefore provides a service to the corporate office network, central services, operations and business control, as well as to the remainder of channels that may be established (telephone banking, Internet, etc.)



SAT controls customer management, differentiating various profiles and conditions, and processing both individuals and legal entities. In the case of the latter, it is able to reproduce complex company structures faithfully representing customers' departmental reality (business structures and commercial structures), thus facilitating full

parameterisation of pricing and conditions applicable in each case, perfectly attuned to control and management needs, in line with the reality of the business, in accordance with customer demand.



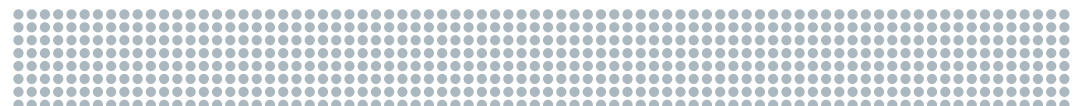
SAT enables maximum segmentation of the portfolio with payment products offered, and horizontal cross section of these products in relation to the profiling performed on the target customer portfolio. The result is a product that is more closely tuned to each customer profile.

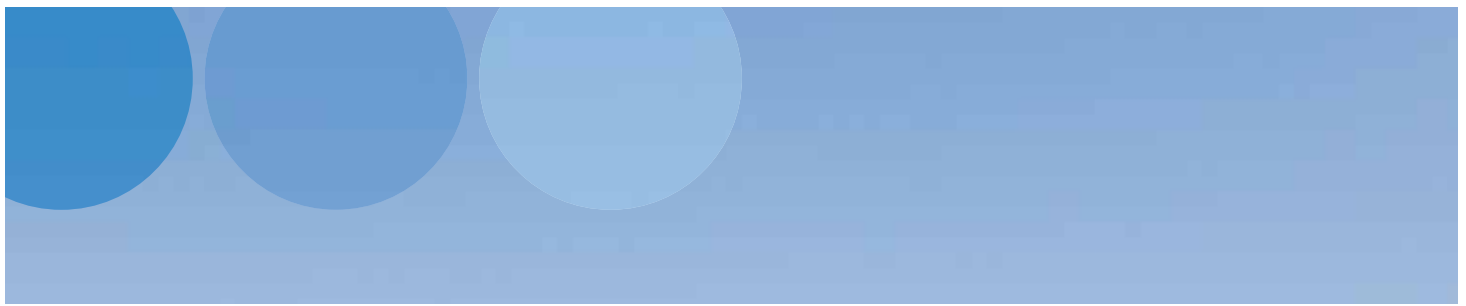
The current international implementation of SAT and the experience earned by Tecnom in this field, allow an unrivalled wealth of features to be offered regarding the different operating and business practices existing worldwide. This is the best guarantee of success for a means of payment institution wishing to take a leadership position in terms of market trends. SAT is ready to connect a wide variety of national and international means of payment networks. This, in conjunction with the ease and rapidity with which new networks can be added, guarantees that growth or international expansion will be as straightforward as possible.



List of available networks:

- MasterCard • AmericanExpress • VISA • SIBS/UNICRE • SERMEPA • 4B • CECA • UNIRED • ATH • Suiche • 7B • PROSA • Redeban • Multicolor • Servibanca • Transbank • Bancomat • Visanet • Redban • Techan • Credibanco • RVA • LINK • APACS • etc.





• **Service focus**

- ✓ Usage restrictions, revolving limits and independent or shared special finance, limits by currency and multicurrency contracts, limits assigned per contract, card, sector, retailer, transaction type, time limits for each of the foregoing.
- ✓ Special financial services, current account income and reimbursements, financing of instalment purchase transactions, postponement of monthly charges, transfers between current account and card, refinancing or debt purchase.

• **Emotional focus**

- ✓ The look of the plastic card (customer personalisation, image of associated institution, identification of level of service), product-independent embossing of brand/type, storage of image file reference attributes, insertion of parameterised text for each product or plastic card.
- ✓ Added value services (prestige, exclusivity, details). Management of services associated with the product.



Our customers

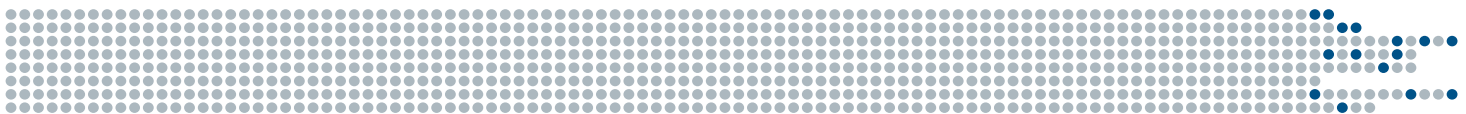
Without doubt, the main asset of the SAT platform lies in the numerous customers who have entrusted the management of their means of payment back-office functions to Tecnomcom. Some of the main names are:

Technological Environment

- The product architecture is designed based on a 3-layer model (presentation, business, data).
- The following technology architectures are available:
 - Transactional system: JAVA J2EE
 - Host system:

- ✓ Mainframe IBM OS/390, CICS-IMS, DB2
- ✓ Open systems UNIX-LINUX, ORACLE-DB2

- Santander Group (Spain, Chile, Brazil, Venezuela, Mexico, Puerto Rico, Colombia, UK)
- Santander Consumer Finance - Banco Bilbao Vizcaya Argentaria
- Banco Popular
- RSI (Cajas de Ahorro Rurales)
- Banco Sabadell
- Bankinter
- Citibank
- Deutsche Bank
- CECA
- SERMEPA
- Iberia Card
- Fracciona
- Falabella (Chile, Perú, Colombia, Argentina)
- Ripley (Chile, Perú)
- Caja Castilla la Mancha
- Banco Espirito Santo
- Caja de Ahorros de la Inmaculada
- La Caja de Canarias
- Caja Rioja
- Caixa Sabadell
- Caixa Tarragona
- El Corte Inglés
- Bancolombia (Colombia)
- Interbank (Perú)
- Bansefi (México)



Tecnomcom is an ICT Multinational Company listed on Madrid stock market since 1987, with a strong presence in the Iberian market. It is one of the top five ICT companies in Spain, and the second Spanish. Tecnomcom regional presence includes Spain, Portugal and Latin America.

Its broad experience in these areas puts Tecnomcom in an exceptional position to offer its customers advanced solutions and services across the entire spectrum of ICT. In 2006, the Company initiated a business project with a clear vocation to be a market leader in Spain and a reference in its remaining markets.

One of our key differentiation points is to be more efficient, more flexible and more accessible than most global competitors, with more power, capacity, a more complete solutions portfolio and financial strength than small niche players.

Among Tecnomcom's customers rank the main financial companies including the top ten banks, the top ten savings banks in the country and 70% of all saving banks. Tecnomcom is present in 100% of the Spanish Public Administration, and in 50% of the autonomous regions and major local authorities. 23 of the 35 IBEX companies are also customers. 60 of the country's top 100 companies are clients of Tecnomcom.

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