

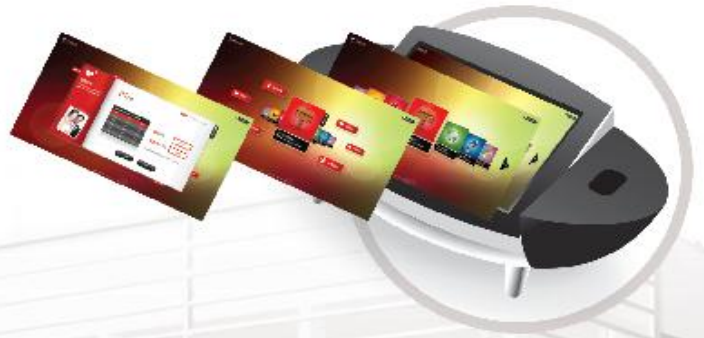
LG CNS U-Branch Service

Automation of Business Processes
Intelligent Customer Service
Paperless Transactions
Converged Consulting Support
Brand/Product Promotion

The U-Branch front office creates a customer-oriented environment which improves sales and services that maximizes efficiency than a conventional bank. Transitioning from the existing front office to LG CNS' U-Branch will improve productivity and profitability while customers enjoy personalized services.

"Services in a Box"

A set of integrated solutions to implement the next-generation financial branch to enhance the customer experience and improve sales effectiveness.

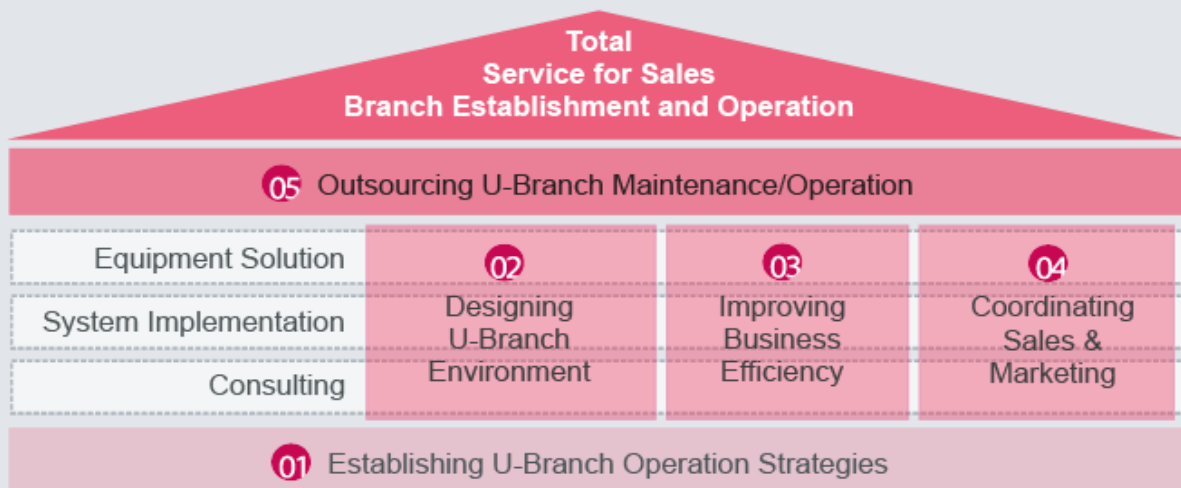


The U-Branch front office provides efficient business processes and satisfactory customer services to create sales and retain customers.

LG CNS' U-Branch provides a complete set of integrated front office solutions to implement a customer-oriented business model for the branch front office.

Overview of
U-Branch
Service

LG CNS U-Branch Service



01 Establishing U-Branch Operation Strategies

- Define operation plans based on the bank-wide vision and business objectives, including channel strategies, branch types, functions, and human resources.

02 Designing U-Branch Environment

- From branch design consultation to branch layout design and construction reflecting the customer sales/marketing strategy.

03 Improving Business Efficiency

- Develop process improvement plans for streamlined and more efficient front office business processes, implement BPR and other systems, and introduce equipment solutions.

04 Coordinating Sales & Marketing

- Develop sales/marketing plans for the customer service area within the branch front office, implement customer-related systems and integrate equipment solutions for relevant sales and marketing.

05 Outsourcing U-Branch Maintenance/Operation

- Outsourcing IT equipment operation, HR operation, and front office tasks.

U-Branch Process Library

LG CNS offers the U-Branch Process Library which has developed innovative business processes for branch tellers reflecting the customer experience cycle.

The U-Branch Process Library is a template to customize your bank's environment to create the optimal process for business efficiency and improved marketing effects.

Customer Experience Scenario

Automation of Business Processes

Enables branch customers to use the ATM to handle simple tasks, such as filing reports and paying bills, without the teller's assistance.

Intelligent Customer Service

Utilizing RFID technology, U-Branch automatically recognizes the customer, confirms the purpose of visit, and completes the slip in electronic format in preparation for the right services for each customer at the teller's window.

Brand/Product Promotion

Allows the customer to use the multimedia device to display information on financial products while waiting for service from the teller.

Paperless Transactions

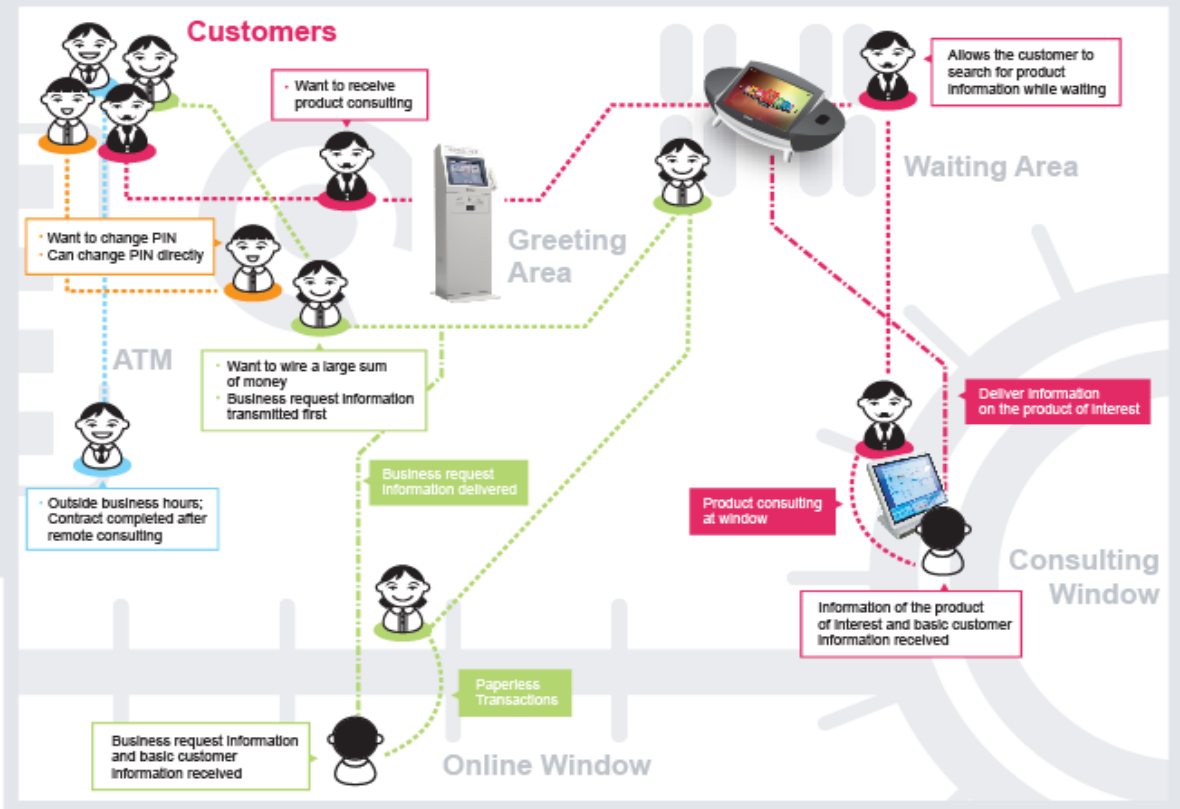
Image scanners and table devices are used at the teller's window to create a paperless banking environment.



Converged Consulting Support

At the teller's window, the customer can receive consultation on products using the customer screen and its contents for improved communication and productivity.

To successfully understand your customers, LG CNS' U-Branch Process Library offers an end-to-end solution, which recognizes the customer upon entry to optimize sales and marketing efforts by seamless delivery of personalized marketing messages. Branch front offices must implement the finest business processes to enhance marketing effects, customer satisfaction, and capture proactive sales opportunities.



Mr. A has lost PIN for his ATM card. But, he didn't have to wait in line before the bank teller's counter to get a new PIN. Instead, Mr. A **used ATM in the information desk to change his PIN** and left.



Satisfied with the fast and convenient business process



Mr. B wants to receive investment tips on his reserved funds. While waiting for consulting service, Mr. B learned about an overseas fund product at the multimedia table in the waiting area. The teller at the window later showed him detailed information on that product **using multimedia content**.



Smart consulting capturing hidden interests and retaining clients



Mr. C visited the bank to wire a large sum of money. But, he **didn't have to fill out a paper slip** to do so. The teller's window no longer needs to handle paper slips.



No more hassles of completing paper slips

FIS (Financial Information System)



When issued a waiting ticket, the customer enters his or her request, which is transmitted to the teller beforehand for business efficiency.

Personalized Marketing

Recognition of the Customer for Personalized Service

Fast Business Process

The hassle of completing slips is eliminated, allowing the customer to do simple tasks, such as filing reports

Intelligent Information Service

The customer is guided to the right window meeting his or her needs for personalized service

• Location within the Sales Branch

- Greeting Area/Information Desk

• Functions

- Recognizes the customer's personal information
- Recognizes the purpose of the customer's visit
- Pre-processes the customer's request (slip completion)
- Issues waiting tickets and guides to the right window
- Handles simple tasks (filing reports)

Information Panel



A sales & marketing solution installed in the customer waiting area within the sales branch to promote financial products to the customers waiting for service.

Eye-catching UI

User interface suitable for touch-sensor-based hardware

Marketing that recognizes the customer's hidden interests

Information about the products that the customer has looked up or showed interest is transmitted to the teller to use it as a marketing opportunity in consulting sessions.

• Location within the Sales Branch

- Customer Waiting Area

• Functions

- Recognizes the customer's personal information
- Displays customized information and PR content
- Transmits information of the customer's product of interest to the teller



Window Consulting Support Solution

A sales & marketing solution installed in the teller's window to assist sales communication between the teller and the customer.



IT Solution for Customer

Introduced aside from the teller's terminal is an IT solution dedicated to the customer who wants consulting service

Efficient Product Consulting Communication

Product features and terms and conditions are explained using multi-media content, helping the customer gain a better understanding and increasing the quality of consultation

• Location within the Sales Branch

- Consulting Window

• Functions

- Allows the teller and the customer to view the same screen
- Provides a list of recommended products and product information
- Provides consulting scripts
- Contents management and linkage to non-core banking



LG CNS provides IT solutions that enable the introduction of innovative business processes for the U-Branch. They not only enable the introduction of hardware solutions but incorporate existing core systems, thereby maximizing sales & marketing effects.

Window Image Solution

This business efficiency solution uses an image scanner to convert paper slips/books and banking transaction applications into electronic format to be managed at the teller's window.

Efficient Business Processes for Tellers

An image-based approval system reduces time off the window, allowing the teller to concentrate on customer service

Extra Document Management Work Eliminated

Eliminates extra work required to copy and file paper slips/books and banking transaction applications

Location within the Sales Branch

- Transaction Window

Functions

- Converts paper documents into electronic format
- Image recognition automatically loads the transaction screen
- Image-based approval system
- Manages certification of ID card and registered seal image DB



Window Digital Solution

This business efficiency solution uses tablet device and stylus in processing window business without completing paper slips/books to replace paper documents.

Implement Paperless Banking Environment

Paper slips/books will not be generated, eliminating extra work required for document management and increasing business productivity

Saved efforts for customer slip/document completion

Linkage to CRM enables entry of basic customer information into electronic slip by default

Location within the Sales Branch

- Transaction Window

Functions

- Completes slips/books in electronic format
- Saves duplicate effort to complete basic customer information by linking to CRM and core-banking
- Allows the teller and the customer to view the same screen
- Manages electronic forms



Teller ATM

This one-stop solution is installed at the quick window and the consulting window to handle customer service, enhance marketing, and manage cash on hand.

Customer Convenience

Customer satisfaction is maximized as tellers speed up business process

Improved Business Efficiency

Linked to the business program solution to improve the efficiency of on-hand management and cashier work

Enhanced Security

Prevents theft and loss of cash and reduces concerns about carrying high denomination notes

Location within the Sales Branch

- The teller's space within the premises

Functions

- Stores and settles cash
- Identifies forged bills
- Counts bills
- Manages cash on hand



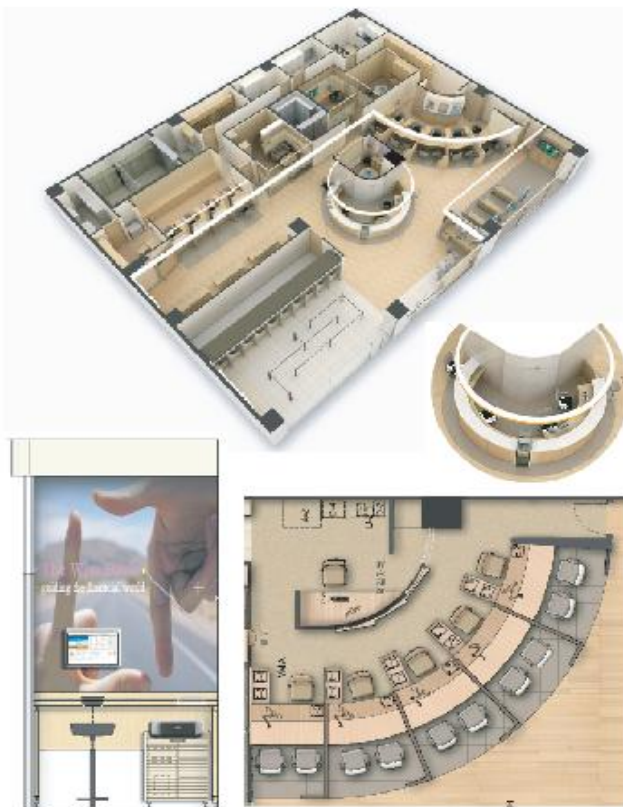
LG CNS' U-Branch designs and implements an effective branch environment reflecting the customer's traffic line, the flow of experience, and the framework of IT solutions within the branch.

U-Branch
Space Design Kit

U-Branch Space Design Kit

To design and build a branch front office environment reflecting the bank's unique CI and branch type, LG CNS uses the Space Design Kit which provides design samples incorporating spatial components into modules for representative use.

Space Design That Reflects the Customer's
Traffic Line and Experience Cycle



Space Layout Module

This module includes standard layout design samples for sales branch space areas, including Greeting Area, Client Consulting Room, High Counter, Low Counter, ATM corner, VIP room, and branch chief office.

Sales Branch Furniture and Fixture Module

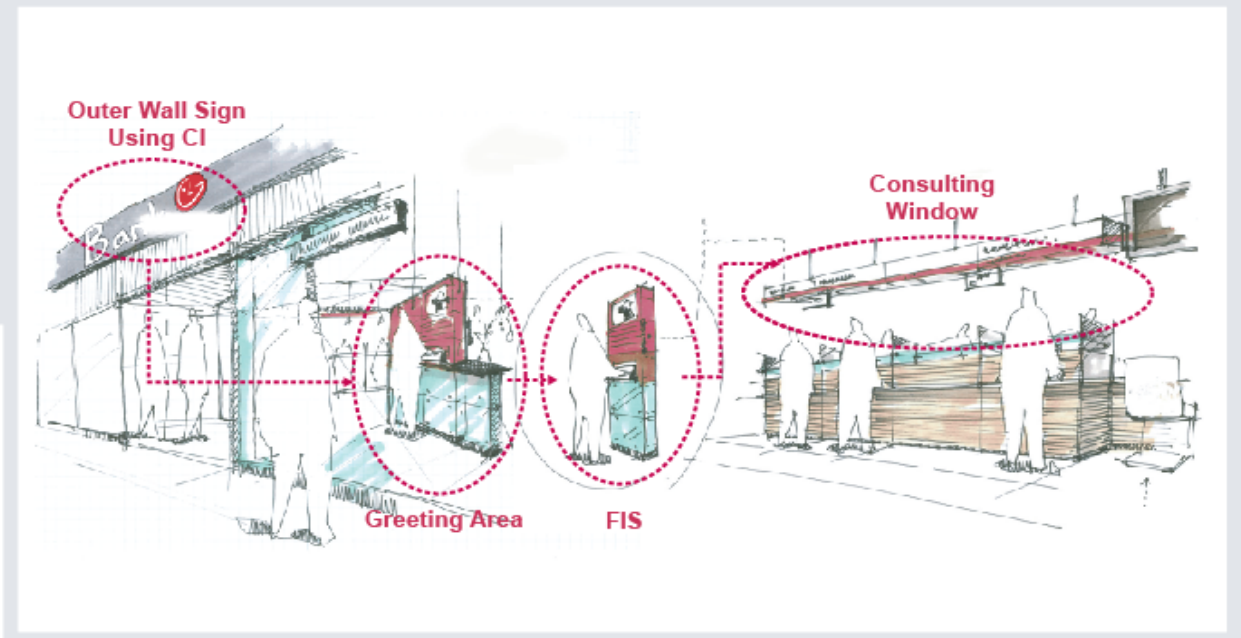
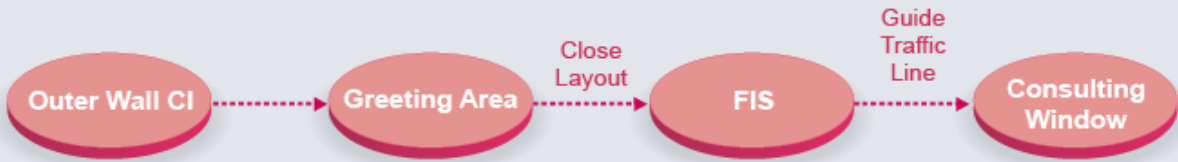
This module includes standard specifications and design samples for furniture and fixtures required within the sales branch, including counter desks, client consulting room tables, waiting area chairs, branch chief office, staff lounge furniture, writing table, PR material rack, and partitions.

IT Solution Module

This module allows you to arrange front office space layout standards for merchandising solutions, such as FIS and Information Panel, to enhance the design of the customer's traffic line and improve the experience cycle.

Implementing a front office space with integrated solutions maximizes customer interactions as well as its experience value. The U-Branch Space Design Kit delivers strategic layout of IT solutions that will increase customer satisfaction and effective sales & marketing.

**U-Branch
Space Design Kit**



➤ Space Design Process

- Strategic Consulting for U-Branch Space Design
- Develop Standard Model for Defining U-Branch Types
- Build Pilot U-Branch and Prepare Manual
- Bank-wide Application/Design Consulting
- Maintain Standard Model and Manual

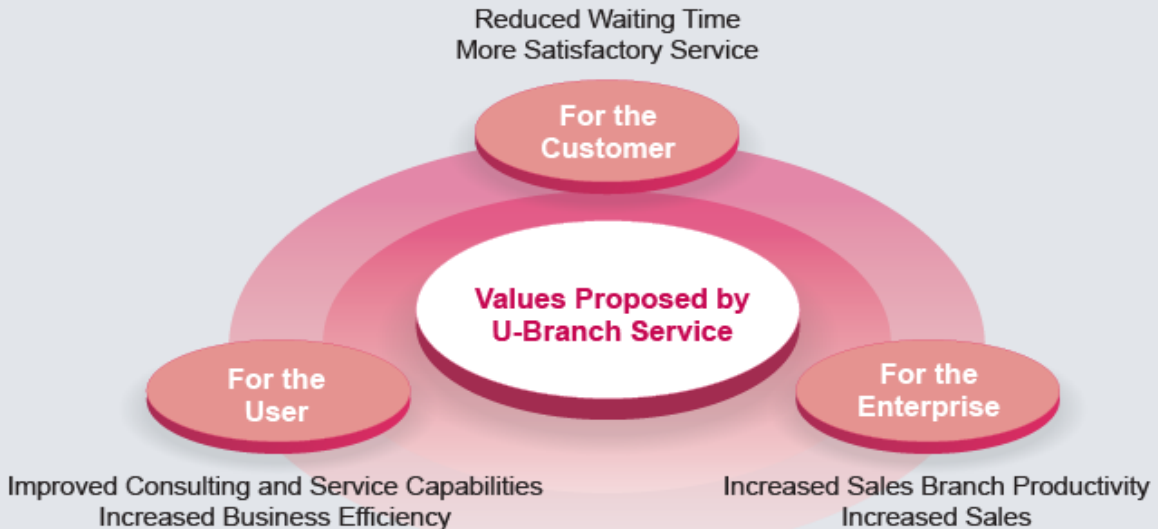
➤ Space Design-related Collaboration

- Best Practices** Partnership for Obtaining Best Practices Overseas
- Advice** Advice from Design Experts and Professors
- Construction** Collaboration with Professional Architect and Interior Constructors
- Materials** Collaboration with Material (e.g. Finish Materials) Specialists

Values Proposed by U-Branch Service

LG CNS' U-Branch Service implements a win-win sales branch environment for retail customers, tellers, and the bank, providing satisfactory service and improved sales.

Values Proposed
by U-Branch Service



Benefits for the **Customer**

- The customer can enjoy more satisfactory service as personalized marketing messages are delivered seamlessly from entering the branch to receiving window service. The Information Panel and other product promotion solutions are utilized to provide product information, allowing the customer to make the most out of their waiting time.

Benefits for the **User**

- The customer waiting for service is recognized beforehand so that preparations for the appropriate service and marketing strategy can be made. The provision of product consulting script will increase customer service capabilities and the chances of sales success. Time-consuming management work for paper documents including slips/books and transaction application forms is reduced, enhancing efficiency.

Benefits for the **Enterprise**

- Increased teller's efficiency and front office's productivity allows the bank to focus on marketing activities to increase sales. By introducing innovative processes and state-of-the-art IT solutions, customer and employee satisfaction will improve significantly through efficient processes.

Basic Information

About **LG CNS**

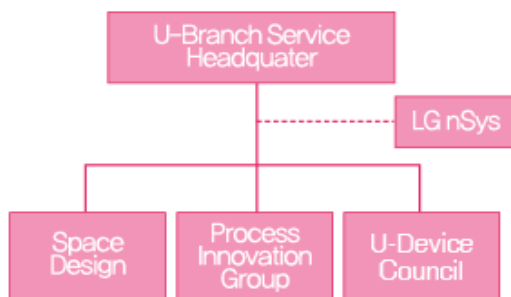
LG CNS is an IT specialist making our life more convenient and valuable by using the Internet and digital technologies anywhere anytime. LG CNS is a total IT service company that provides a total solution to address all of the customer's IT issues, ranging from consulting to system deployment and operation. LG CNS is leading IT of the country and the corporation by using its experts with a full understanding of the industry and proven advanced IT techniques as well as its service qualities recognized as the best in the industry.

Business Scope

Consulting <ul style="list-style-type: none"> • Strategy Consulting • Process Innovation Consulting • Solution Consulting & Implementation <ul style="list-style-type: none"> : BPM, CRM, CPM, SCM, Logistics • Industry Coverage <ul style="list-style-type: none"> : Public, Finance, Device/Medical, Electronics, Manufacturing/Service, Communication/Media 	SI/SM <ul style="list-style-type: none"> • Customized System Development • Package S/W-based System Development • System Management Operation and Maintenance • Equipment (Software /Hardware) Purchase Outsourcing and Installation 	Overview <table border="1"> <tr> <td>Date of Foundation</td> <td>January 1987</td> </tr> <tr> <td>Head Office</td> <td>Prime Tower 10-1 Heohyeondong 2-ga, Jung-gu, Seoul</td> </tr> <tr> <td>Sangam IT Center</td> <td>B5-3 Digital Media City Sangam-dong, Mapo-gu, Seoul</td> </tr> <tr> <td>Overseas Corporations</td> <td>7 corporations sole</td> </tr> <tr> <td>Employees</td> <td>Approx. 7,000 (including staff of overseas corporations for 2008)</td> </tr> <tr> <td>Organization</td> <td>5 Divisions, 3 of which are operating directly under CEO</td> </tr> <tr> <td>Capital Stock</td> <td>KRW 47.2 billion</td> </tr> <tr> <td>Sales Turnover</td> <td>KRW 1,738.8 billion (excluding overseas corporations for 2007)</td> </tr> <tr> <td>Operating Income</td> <td>KRW 141 billion (2007)</td> </tr> </table>	Date of Foundation	January 1987	Head Office	Prime Tower 10-1 Heohyeondong 2-ga, Jung-gu, Seoul	Sangam IT Center	B5-3 Digital Media City Sangam-dong, Mapo-gu, Seoul	Overseas Corporations	7 corporations sole	Employees	Approx. 7,000 (including staff of overseas corporations for 2008)	Organization	5 Divisions, 3 of which are operating directly under CEO	Capital Stock	KRW 47.2 billion	Sales Turnover	KRW 1,738.8 billion (excluding overseas corporations for 2007)	Operating Income	KRW 141 billion (2007)
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ITO <p>ITO Solution & Service</p> <ul style="list-style-type: none"> • Infrastructure Outsourcing • Application Maintenance Outsourcing (AMO) • Network Outsourcing • Desktop Outsourcing • Hosting Service <p>Infra Solution</p> <ul style="list-style-type: none"> • Datacenter Deployment • BCR/DR Service • ITSM Service • Integrated Maintenance • Outtasking Management 	NI <ul style="list-style-type: none"> • Network Diagnosis /Consulting • Network Solution Supply • Network Deployment • Network Maintenance 	Major Technology Certifications <ul style="list-style-type: none"> • Overseas development center (China/India) CMMI Level 5 certification (2006) • China corporation ISO 20000 certification (2006) • Korea's first simultaneous certification of eSCM L4 and BS 15000 (2005) • Network Service Center and Data Center BS 15000 certification (2005) • The world's first IT outsourcing industry eSCM L4 certification (2005) • The financial industry's first LG Fire CMMI Level 5 certification (2005) • The world's first network service center eSCM Level 3 certification (2003) • The first CMMI Level 5 certification in the public sector (IT project for Supreme Court Registration) 																		
BPO <ul style="list-style-type: none"> • Document Management Outsourcing (DMO) • Customer Interaction Center (CIC) • Business Process & Transaction Management (BPTM) 																				

U-Branch Service Implementing Organization

LG CNS' service implementing capabilities are rooted in the specialized U-Branch organization established within its Financial Business Division.



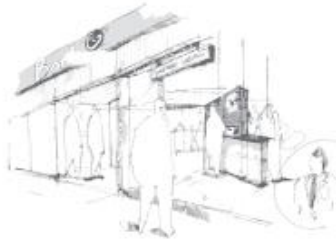
Past U-Branch Projects

Since 2003, LG CNS, the branch innovator, has been maximizing values for sales branch channels by pioneering the performance of sales branch design and business reengineering areas.

- 2004 Developed and launched U-Branch service
- 2005 Designed standard sales branch model for K Bank
- 2006 Implemented pilot branch for K Bank
- 2007 Implemented Front-office BPR System for K Bank
- 2007 Designed flagship branch for K Bank
- 2007 Implemented FIS System for S Bank
- 2008 Plans to implement Front-office BPR System for S Bank

⋮

U-Branch





Timeless New Concept Financial Consulting Solution

Information Panel

This multi-information display system is installed in resting areas or lounges to allow the customer to proactively view product information. Unlike text-based pamphlets, this new concept marketing tool makes production introduction easier and fun, enticing the customer to seek product consultation.



InformationPanel

The Information Panel is multi-information display system installed in resting areas or lounges to allow the customer to proactively view product information. Highly sensitive touch-screen-based user interface and content improve user convenience and maximize marketing effects. Unlike text-based pamphlets, this new concept marketing tool makes production introduction easier and fun, enticing the customer to seek product consultation.

Utility & Value



01 Recognition

02 Understanding

03 Consent

04 Contract

The phase of customer experience provided by the Information Panel

Wow, it looks like I can find some interesting information here.



The customer recognizes and approaches the Information Panel installed in the waiting area.

This product looks good for setting up my marriage fund.



The customer experiences the content, gaining a better understanding of the product of interest.

Let me explain in more detail about the product you mentioned...



The customer presents his or her requests and obtains further information about the product of interest through consultation.

Let me subscribe to the fund with the best ROR in the past year.



The customer contracts product.

- > Installed in resting areas, the Information Panel naturally promotes products to customers waiting or resting there.
- > The Information Panel makes production introduction easier and fun, unlike text-based pamphlets, enticing the customer to seek product consultation.
- > Personalized, not one-directional, information is provided, creating experience marketing effects.

Product PreView



1 Main Menu Screen



2 Select Product Menu



3 Select Recommended Product



6 Select PR Menu



5 Detailed Product Information



4 Product PR Video



7 Company PR Video



8 Select Money-Making Menu



9 Marriage Preparation Simulation



Specification



Product Size	· 1050 x 580 x 400mm (W x H x D)
LCD Screen	· 24" LCD Touch Screen (Wide)
Other	· Tilttable screen, RFID Reader

Feature



Tabletop Display Interface

- Tabletop display interface where the screen faces toward the ceiling
- New concept display interface reflecting futuristic user environment

Interactive Multi Touch Screen

- Multi-touch screen designed with user convenience taken into consideration
- Brings new joy, nothing like manipulating keyboard or mouse can

RFID Enabled

- The automatic pamphlet recognition feature enabled by RFID technology automatically displays product information
- Linkage to customer card makes it possible to provide personalized information. RFID-enabled features have unlimited applications.

Marketing Support Content

- Consists of dynamic promotional images and interactive content unlike text-based, passive printed materials
- Naturally draws attention to the product

User Interface

- Eye-catching, dynamic and cubic GUI design
- Delivers fresh impact of new technology with an attractive atmosphere

Futuristic Design Style

- Emotional, intelligent furniture going well with futuristic lifestyles
- Incorporates elegant and modern touch to become a beautiful artistic object

U-Branch



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TEL: (02)6363-6000 FAX: (02)6363-6118 <http://www.lgcns.com>

Timeless New Concept Financial Consulting Solution

Window Consulting Support Solution

This latest sales & marketing tool configures a client-only PC environment to provide personalized product consulting and promotional content, supporting efficient marketing activities and complementing the teller's marketing and sales capabilities.



Window Consulting SupportSolution

This solution supports effective communication during consulting sessions by configuring a client-only PC environment to transmit product marketing/consulting content. This latest sales & marketing tool supports efficient marketing activities by providing personalized product consulting and promotional content for the customer while complementing the teller's marketing and sales capabilities by providing financial product information and consultation guidelines.

Utility & Value

01 Arrival of Customer Seeking Consultation



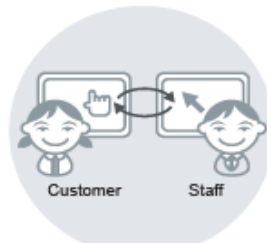
After arriving at the branch, the customer asks the consultant for recommendation of a fund product that meets her current needs.

02 Find Out Customer Information and Ask Further Questions



Find out the customer's information and then specific requirements by asking further questions by using the consulting algorithm.

03 Present Product Matching Conditions



Searches for the consulting algorithm in line with the customer information and requirements and presents products matching the conditions to the customer.

04 Customer Feedback and Consulting Documentation



Properly responds to the customer's response to the published product, and records details of the consultation.

- › Increases operating income by improving the chances of leading to contract.
- › Improves the bank's brand value by applying new technology.
- › Manages customer's comments after product consultation for product development and continued customer management.
- › Standardizes consulting skills by establishing consulting process.
- › Exposes valuable financial product/event information to promote a variety of products.

Solution Preview

Customer Screen



Best Product PR

Common Screen Area

Event PR

Delivers internal news and other information

Teller Screen



Consulting Script

Customer Behavior Analysis

Display Recommended Products

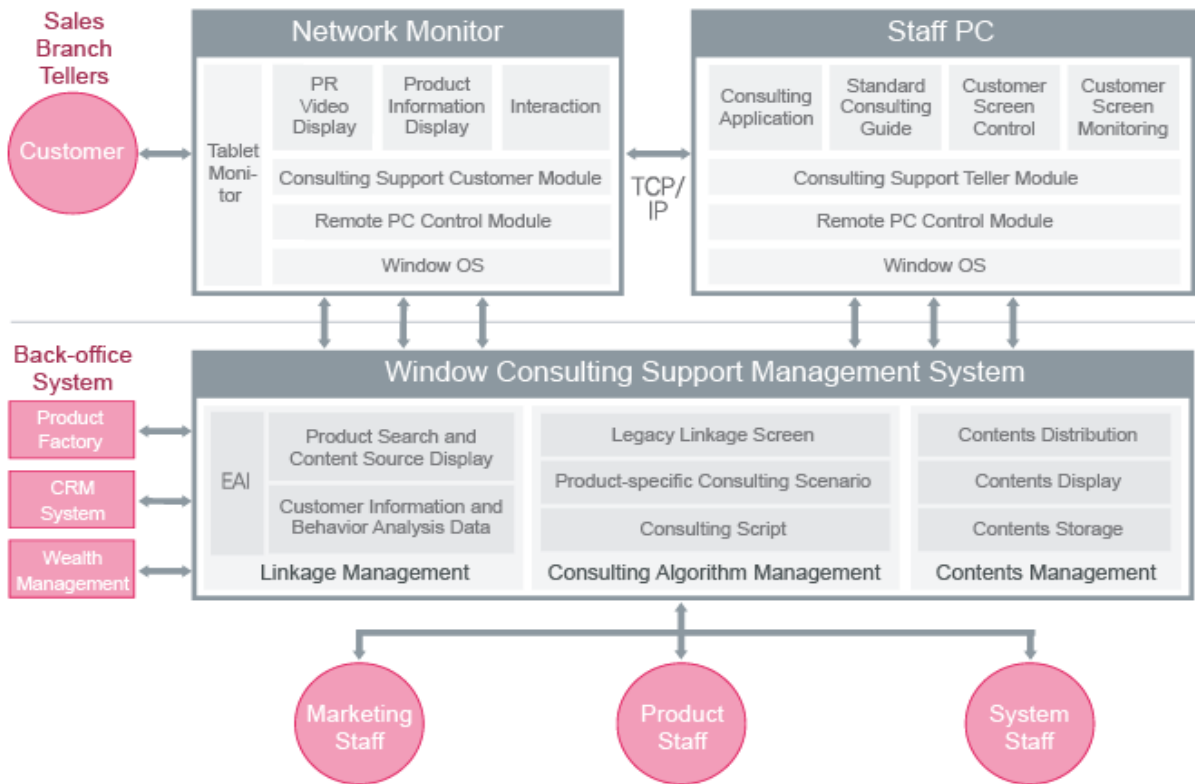
Linkage to Related System

Customer Monitor Monitoring



Working Area, including product presentation

System Configuration



Module Configuration

Network Monitor	<ul style="list-style-type: none"> All-in-One PC featuring tablet monitor supports smooth communication with the customer. This product combines PC monitor with tablet performance. The monitor displays consulting content and enables handwriting with stylus pen.
Remote PC Control Module	<ul style="list-style-type: none"> Using the source solution providing control of another PC screen, the Network Monitor provides a fast screen sharing feature and drawing-based information as well as screen recording for maximized business productivity.
Screen Control Module	<ul style="list-style-type: none"> This module controls the display content and type for the remote PC monitor from different PCs based on each screen's event.
Consulting Algorithm Management Module	<ul style="list-style-type: none"> This module manages standard guidelines necessary for the staff to conduct consulting, including consulting scenario by case and consulting script.
Contents Management Module	<ul style="list-style-type: none"> Stores, displays, and distributes contents.
Linkage Management Module	<ul style="list-style-type: none"> The linkage module is designed to interface the legacy system.

Specification

<p>Customer Customized Consulting</p> <ul style="list-style-type: none"> Contents configured based on predefined consulting scenarios designed to provide the best consulting effects for the customer are utilized to provide specialized consultation. Consulting guides (e.g. recommended products in line with the customer's characteristics, consulting scripts) are provided for consulting that reflects the customer's characteristics. 	<p>Proven Remote Control Solution</p> <ul style="list-style-type: none"> This reliable solution has been proven in the financial community and in use by FSS (Financial Supervisory Service), and KFTC (Korea Financial Telecommunications & Clearings Institute) and other primary financial institutions. It has been also delivered to the United States Department of Defense. Supports a variety of network environments and Microsoft's all Windows operating systems (Client PC) 	<p>User Convenience</p> <ul style="list-style-type: none"> The network monitor composed of a tablet screen is used in support of easy preparation of electronic forms. Enables the teller and the customer to take minimal action, improving business efficiency and customer satisfaction (e.g. simple mouse-click, picture in picture, automatic execution)
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U-Branch



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