

What you can expect from Paragon:

Exceptional value!

We have a simple, straight-forward approach to consulting; deliver outstanding results that provide exceptional value to our customers. *How do we deliver exceptional value?* We listen, we collaborate, we apply the skills and methodologies we have developed over the last 20 years and we help you succeed.

Services:

We offer a broad range of consulting services including:

Payment Systems Consulting

- ATM & POS System Selection and Implementation
- Network Selection and Implementation
- Processor Selection and Implementation
- Third Party Vendor Selection
- In-Sourcing and Out-Sourcing Migration
- Stored Value Programs
- Contact-less Payments
- Acceptance Strategies
- Rewards Programs
- Product Development and Management
- Settlement and Reconciliation Process Improvement



Information Technology Consulting

- McAfee® Data and Information Security
- Software Development (including development center in Bangalore, India)
- Software Implementation, Testing, Certification
- Business Process Analysis and Improvement
- Quality Management
- Software, Hardware, and Vendor RFP & RFI Development and Management
- Business Continuity and Disaster Planning
- Professional Services
- Aligning Information Technology and Business Strategies

Management Consulting

- Strategic Planning
- Competitive Strategy Development
- Merger and Acquisition
- Post Merger Integration
- Leadership Transition Planning

Project Management

- Project Planning
- Mission Critical Project Specialists

Project Management

Paragon has successfully managed a wide range of projects, from software development and implementation projects to managing the post merger integration of large organizations.

Paragon's approach to project management, born out of an almost fanatical commitment to the success of our clients. Paragon's forte is designing and managing projects to quickly deliver results and value. Delivering results and value takes skill, experience, and an appreciation of the strategic, financial and market impacts of each project. Getting a new product to market ahead of the competition or capturing the economic advantage of a successful post merger integration drives value, not simply knowing that it will take 750 tasks to complete a project.

Representative Projects

- Migration of financial institutions from in-house processing to third party processing
- Migrating financial institutions from third party processing to in-house processing
- Software development and implementation
- Vendor selection – products and services
- ATMs – deposit automation
- Post Merger Integration
- Post Acquisition Integration
- Divesting business lines and products
- Business Process Re-engineering
- Business Continuity and Disaster Planning
- ATM Network In-House Processing Migration

EFT Transaction Settlement and Balancing Consulting

Overview

Paragon settlement and balancing consulting provides assistance with the EFT Transaction reconciliation process during the initial start-up and operation of new ATM driving systems or third party processors. Paragon consultants are experienced in reconciliation functions; including understanding and working with new reports, developing procedures to balance internal “back-end” systems, national and regional networks, third party providers, and other products and service lines.

Our staff is “hands on,” and work directly with your team, assisting them with reconciliation and developing procedures for on-going balancing efficiency. This service is not limited to new systems, and has been used to train new staff, help resolve settlement and balancing issues, and re-engineer business processes.

A typical settlement and balancing assignment includes the following activities:

- 1) Interface with vendors regarding technical problems discovered in settlement and balancing.
- 2) Assist back office personnel with:
 - a. Understanding new reports
 - b. Documenting which reports to use for what purposes
 - c. Resolving out of balancing conditions
 - d. Use of the system for queries and running reports
 - e. Accessing production reports
 - f. Reviewing the new system configuration and validating that the new system is correctly processing and settling transactions
 - g. Meeting with each user and department and training new system processes
 - h. Helping with procedure updates and creating ‘how to’ instructions

The primary focus is to quickly integrating the new systems and reporting into existing processes and procedures. Additionally, the new technology or processing relationships frequently offer the possibility of business process improvement. Process improvement opportunities will be presented for consideration

Business Continuity Consulting

When people think of disasters they usually think of catastrophic events like Hurricane Katrina. Other disruptive events however can be as devastating to a business as a widespread disaster. For example; according to industry statistics hardware failures and human errors account for 80% of all downtime. The impact to the business can be catastrophic regardless of the cause.

Experience

Paragon has assisted many organizations with plans to mitigate their risk of production downtime. Business continuity and disaster recovery planning are serious and complicated concerns for every organization, regardless of size. Paragon's successful track record in implementing business continuity solutions and our in depth understanding of the financial services industry gives us the experience to tackle even the most demanding requirements.

Methodology

Paragon's methodology focuses on ensuring that the plan is designed to meet your specific business requirements.

The steps in developing a cohesive plan include the following:

- 1) Requirements Definition – Paragon will help define your requirements, including; recovery objectives, current recovery procedures, roles and responsibilities, and the environment(s) to be included in the plan.
- 2) Gap Analysis – Paragon will compare your defined business requirements with current and planned Business Continuity capabilities.
- 3) Evaluate – Paragon will present all available options to mitigate your risk and develop strategies, capabilities and objectives, around which the DR plan would be developed.
- 4) Document – Paragon will develop documentation for the execution of your Business Continuity plan; including; roles and responsibilities, data back up, and retrieval, systems start-up procedures, internal and external contact information, and documentation regarding DR plan activation.
- 5) Implementation – Paragon will provide highly skilled Professional Services resources to execute your Business Continuity Plan.
- 6) Testing – Paragon will work with your staff to properly test all aspects of your Business Continuity Plan, including hardware, software, and telecommunications

Business Process Improvement

With the consolidation of financial services and EFT networks over the last decade, new opportunities for operational improvements, cost reductions, and bottom line improvements have emerged. Historically, the back office has been one of the last integration priorities when it comes to applying technology, automation, and process improvements. As long as the back office functions it is the last area to receive serious attention or scrutiny. Typically the back office is very labor intensive, utilizes manual processes, workflows are adapted from the multiple financial institutions and most policies and processes are not documented or fully understood. The result is an inefficient, costly, unproductive environment.

Back Office Improvement Opportunities:

The following list of opportunity areas are back office functions generally performed in support of EFT business

- ATM Balancing and Reconciliation
- ATM Cash Loads and Replenishment
- ATM Cash Management
- ATM Journals Archival and Retrieval
- ATM Exceptions and Adjustment Processing
- ATM Transaction Research
- Card Issuance and Management
- Debit and Stored Value Program Settlement
- Card Exception and Adjustment Processing
- Card Research and Investigations
- Fraud Tracking and Case Management
- Network and Industry Compliance
- ATM and Card Management Analysis and Reporting
- Project Management and Product Development
- Management of Servicing Vendors

Example

Paragon optimized the cash management for a bank's network of 500 ATMs, resulting in annual savings of \$200,000 and fewer ATM "out of cash" conditions.

McAfee Device and Information Encryption

The Only Encryption Solution Truly Designed for the Corporate Environment

McAfee is the only encryption technology on the market that features fundamental architecture conceived and designed for corporate use. All other device encryption products were first designed for the consumer and were later hurried through development to catch up with the demands of the corporate enterprise. For more than 14 years, McAfee's central administration (McAfee® Management Center™) has served as the nucleus of the technology and has continually evolved for the betterment of corporate deployment. McAfee is scalable (from 1 – 10 million users) and connects to more devices, databases, files, and folders, and seamlessly encrypts these elements with the most powerful encryption technology available — encryption that has never been broken.

Dedication to Excellence

Sometimes, having the best product on the market is not enough to sustain long-term visibility in the marketplace. That is why McAfee invests in its people. McAfee has one of the lowest attrition rates in the software industry. The original designers of McAfee are employed with McAfee. Those designers play leading roles in guiding the McAfee technology roadmap and managing the development staff — who make up nearly one-third of McAfee's personnel. This balance of fine people and excellent technology provide McAfee with the foundation for steadily increased revenue and a growing client base. McAfee will be here to ensure the quality, usability and future data encryption your organization deserves.

Implementation and Support of McAfee® Solutions

Company-wide implementation of McAfee solutions is simple and requires very little support. A single file is all that is needed to install McAfee on any Windows® platform. Deployment solutions such as SMS and ZEN can also be used, eliminating the need for administrators to configure every PC within an organization. Installation is transparent to the user, and no special training is required. The installation process is failsafe, even in the event of power failures or machine reboots. Should a user forget a password or lose their token, recovery is only a phone call or a Web page away. The standard McAfee administration console allows password resets using encrypted verbal one-time challenge/response codes. PCs, users, and PDAs can all be recovered easily by nontechnical helpdesk staff. The interface can also be accessed from a Web browser, eliminating the need for helpdesks to install the administration console. Helpdesk costs are kept low by allowing users to reset their own passwords, and Web recovery permits registered users to reset their own forgotten passwords from any Internet- or Intranet-attached browser. Any user resetting a password must pass several challenges to prove his identity before the password can be reset. Administrators can set and enforce policies that prevent users from loading and running unauthorized software or code on a McAfee protected machine. The Trusted Application tool can also restrict access to limit the use of applications. The potential cost savings to the organization by preventing unauthorized distribution of software is significant.

PDS Technology Center

PDS Software Development services help organizations reduce development costs maintain high quality, and speed time to market. Candidates for offshore development services typically have a lack of internal resources, budget constraints and/or a long list of high profile projects that need to be done yesterday. Many U.S. based financial institutions, processors, software companies, and vendors have offshore development capabilities that are integral part of their information technology strategies. PDS offshore development services enable customers of all sizes to respond quickly to internal development needs and external market and competitive pressures.

PDS engagement models are flexible, scalable, and designed for the specific needs of each customer. With this we ensure that we follow the right strategy to ensure business transformation, lower operational costs and quick time to market. Listed below are major categories of services. For a complete list of capabilities please visit www.paragondataservices.com.

Services

Software Development

- ATM and POS Issuer and Acquirer Applications
- Mobile Applications
- Card Management
- Data Analysis
- Financial Applications

Software Enhancements

- Base24 Classic and EPS
- Vision
- Oracle and Oracle Financials
- Microsoft-Windows - .NET
- HP Non-Stop Based Systems

Customer Benefits

- Lower Costs
- Reduced Development Time
- Access to highly skilled software engineers
- Customers can focus internal resources on core competencies and increasing profits
- U.S. Based Project Management and Customer Interface
- Managing Director has over 20 years of experience in U.S. Payments Systems
- High Quality

Facility Information

The PDS Development Center is located in Electronic City, Bangalore, India. The center meets international standards, including round the clock security, uninterrupted high-speed internet complete UPS power with battery backups, state of art video conferencing facility and highly secure server and computer rooms.