

Let us discover what's on your financial horizon.



We leverage ground-breaking **Epicor True SOA™** technologies and **Epicor 9** robust functionality and develop industry-specific solutions for Banking Organisations globally. Our **Financial Oriented Solutions (FOS)** guarantees quick return of investment and secures lot more benefits.



FOS (Financial Oriented Solutions) at a Glance

“Business without barriers”; that’s the promise of the new-generation enterprise applications. Eliminate the technology, integration, and accessibility barriers that stifle productivity. In their place is a newfound level of collaboration, visibility, and results. Featuring Epicor 9 True SOA™ and robust functionality for businesses globally and across industries, Epicor is redefining enterprise application software.

Epicor 9 - the basic FOS platform - is a broad, End-to-End, Award-Winning and mature application that has been developed to meet the real-world business needs of a wide range of companies in multiple industries within a single solution.

While the detailed functionality provided is available through extensive product overviews, at a glance, ATC’s “Financial Oriented Solutions” combined with Epicor 9 “Financial Management Suite” offerings are:

1. The **“FOS-FRP for Banking”** a complete BackOffice product for Banks Accounting Department able to be integrated with any Core Banking system and cover booking and reporting needs, based on statutory obligations or international standards or both.
2. The **“FOS-OpEX/CapEX Management”** system enabling Banks to track and control Operational and Capital expenses targeting to reduce costs and manage obligations to vendors and government organisations.
3. The **“FOS-Budget Management & Control”** system which allows any Financial Institution to prepare, review and conclude any annual budgeting scenarios, planned and ad hoc revisions and at the same time to control any expenses intended to be realized.



How FOS Improve Efficiency and Reduce Costs

When “Financial Oriented Solutions” are based on an agile technology platform, they allow financial services organizations to automate their business-specific transactions and workflows, eliminating manual processes while alerting users to exceptions that require human intervention and ensuring that these interventions occur in a timely manner.

Additionally, FOS solutions are allowing multiple locations and subsidiaries within an organization to manage their own books using their own chart of accounts, reporting currency, closing calendar and calendar adjustment periods, taxing rules, and so on.

At the same time, the organizations can consolidate financial information necessary for financial reporting and management decision making. Included business intelligence (BI)/enterprise performance management (EPM) functions provide the visibility into business operations necessary to improve efficiency.

Finally, the same automated workflows, financial structure, consolidation, and analytic capabilities that improve operational efficiency also make it simple and cost effective for financial services organizations to better manage risk and enhance regulatory compliance.

In doing so, ATC’s “Financial Oriented Solutions” provide a degree of control, flexibility, integration and operational coherence that we believe is unrivalled by any other solution. ATC’s “Financial Oriented Solutions” enable a bank to achieve high standards of efficiency, functional and technical scalability, customer-centricity and commercial productivity.

FOS-FRP for Banking

A complete solution for Bank's Financial Department which provides Banks with an integrated, reliable, robust and truly powerful solution especially designed to facilitate their internal operations & procedures thereby delivering true added value to the whole business.

The system includes BackOffice Financial modules (General Ledger, Legal Books in Multiple Home Currencies, GL Transactions with negative Credit or negative Debit entries, Year-end automation process, Advance Allocations, Multi Currency, Import Manager and Reporting) specifically adapted to the Banking processes and work-flows along with complimentary modules like Accounts Payable and Fixed Assets Management.

Specialized functionality has been provided for the Budget Management module which its tight integration allows easy retrieval of historic information, as well as direct uploading of budget information back to the ledger environment for forecasting in a per product, branch and financial centre basis.



Financial Management

- Global Engines
- General Ledger
- Accounts Payable
- Accounts Receivable
- Rebates
- Tax Connect
- Cash Management
- Credit Card Processing
- Multicurrency Management
- Multicompany Management
- Fixed Asset Management

The “FOS-FRP for Banking” System offers a long list of Business Benefits among which are:

- Automate month and year-end procedures trouble-free
- Automate time-consuming tasks like complex depreciation calculations
- Improve management of relations with suppliers and manage them according to their individual preferences, maximize collections and increase supplier satisfaction
- Increase productivity, improve efficiency of your daily business operations and reduce costs
- Provide timely and reliable information that allow you to make proactive business decisions to manage your operations more effectively
- Eliminate redundant effort in spreadsheets, providing more meaningful information
- Powerful, yet easy-to-use financial reporting application that provides access to the critical information you need to make effective business decisions

FOS-OpEX/CapEX Management

ATC's proposal for OpEx/CapEx Management could be implemented together with FOS-FRP for Banking or be integrated with a third-party solution already operating successfully and manage:

Operating and Capital expenses including:

Requisitions, Budget Control, Purchase Orders, Receipts, Supplier Invoices (matched with Receipts and Orders), Supplier Invoices Approval Workflow (Business Units and Accounting process), Contracts (Rentals, Service Contracts, etc.)

Fixed Assets (Financial and Inventory) including:

Fixed Assets integration with Accounts Payable, Multiple Depreciation Methods, Multiple Registers (Local, IFRS, MIS, etc.), Fixed Assets Transfers and Splits with Location History, Fixed Assets Disposals, Fixed Assets reporting.

Employee expenses including:

Easy Expense Registration with Daily Limits by Expense Type and Employee rank, Direct Link to Accounts Payable in case of invoiced expenses, Employee Cash Advances, Expenses Settlement, Payment through the Core Banking System and Expense Analysis.

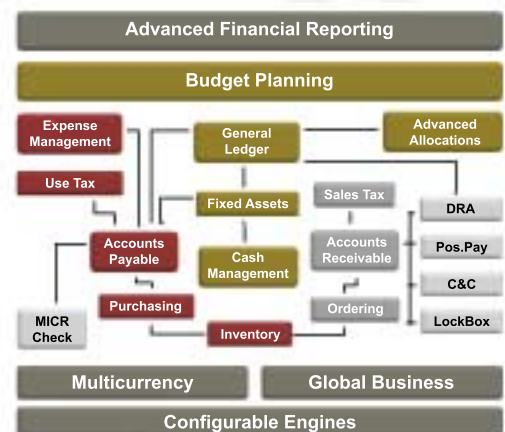
Payments and cash advances including:

Pre-payments and matching with invoices, Payments Schedule, Accounts Payables Balance Aging, Bank Account Reconciliation, Transfer payments orders to the Core Banking System for execution.

Cost amortization (Inter-period transactions) including:

Spreading of costs over multiple periods (insurance payments, maintenance contracts, etc.), booking of provisions with auto-reversal and Seamless integration with General Ledger System.

Cost Allocation per cost centre



The “FOS-OpEX/CapEX Management” System expands the list of Business Benefits with:

- Cost control and assessment
- Computerized Approval Processes (workflows)
- Supplier Relationship improvement
- Budget preparation and control
- Streamlined OpEx/CapEx management processes



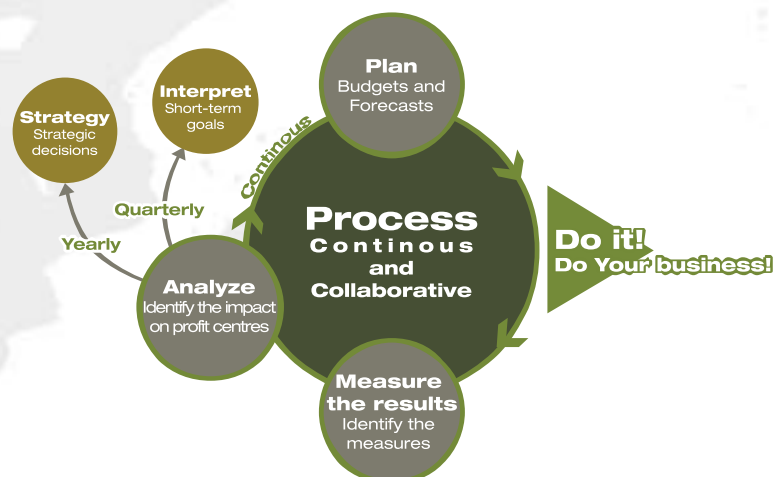
FOS-Budget Management & Control

Most companies and Banks today use MS Excel for budgeting. Simplicity has its virtues, but for organizations with complex budgeting processes that is usually not enough. The “FOS-Budget Management & Control” System is a tool for Budgeting, Forecasting and Reporting featuring:

- Changing the timeline of the budget/forecast cannot be easier - all the dates are relative and the actual base data changes automatically.
- Different parts and levels of the budget can be structured so all organizations are able to do vertical consolidation upwards and downwards providing detailed data and consolidated reports at the same time
- Any organization is able to use custom measures in different parts of its budget - workforce, product groups, machinery etc.
- Create templates that connect hundreds of plan sheets sharing the same structure to facilitate changes distribution
- Executives are able to obtain all the necessary information through reporting and data analyses

The “FOS-OpEX/CapEX Management” System expands the list of Business Benefits with:

- Integrates Directly to Financial Data
- Shortens Planning Cycles
- Increases Control for Budget Managers
- Incorporates Participation throughout the Organization
- Integrates with Enterprise Systems
- Incorporates Data Analysis





ATC' Financial Oriented Solutions (FOS)

Compliance

The combination of a competitive, global environment and mandatory regulatory compliance (more than 40 software adaptations to local regulations, fitting to more than 150 countries worldwide) makes successfully managing your finances one of the biggest challenges you face. It also represents a significant opportunity. ATC's "Financial Oriented Solutions" along with the Epicor "Financial Management suite" offers a refreshing new approach to business, a suite of accounting applications built for the highly regulated post-Sarbanes-Oxley Act world, built around a series of "global engines" that support effective financial management and control anywhere.

Technology

Technology is important not in its own right, but for what it enables. Epicor leverages ground-breaking technologies like Web services in developing industry-specific solutions, including enterprise service automation, that enable organizations to immediately drive efficiency throughout business operations and build competitive advantage.

Epicor technology delivers unprecedented business management and control, supporting continuous performance through real-time, in-context business insight. At the core of Epicor is an adaptable and collaborative business architecture that satisfies your organization's needs regardless of country. Experience a new kind of ERP. With Epicor, discover business without barriers.

Services & Support

Epicor solutions are complemented worldwide by a full range of services, providing a single point of accountability to promote rapid return on investment and low total cost of ownership. The combination of the quality, experience and capability of our professional services team (ATC & Epicor), the real world Banking consulting experience of ATC team, that goes back over seven years and the young enthusiastic technical people, from Epicor are an unmatched advantage for any Bank and the foundation on which each FOS implementation is based and provides our clients with the comfort of success.

Epicor's "Signature" implementation methodology has been fine-tuned over several global implementations resulting in far reduced implementation risk. Methodology facilitates faster time to market. Risk containment measures (based on ATC's successful track record in executing projects of comparable size and complexity) built into the project execution model.

TCO & Roi

Our solutions are designed to be deployed rapidly and at a Total Cost of Ownership and rapid Return of Investment that reflects the requirements of the global market. This is supported by a recent study by the Aberdeen Group. Epicor came out as the lowest total cost of ownership of all the vendors' surveyed.





Epicor Software Corporation (Epicor) is a global leader delivering business software solutions to the manufacturing, distribution, retail, hospitality and services industries. With 20,000 customers in over 150 countries, Epicor provides integrated enterprise resource planning (ERP), customer relationship management (CRM), supply chain management (SCM) and enterprise retail software solutions that enable companies to drive increased efficiency and improve profitability.

Founded in 1984, Epicor celebrates 25 years of technology innovation delivering business solutions that provide the scalability and flexibility businesses need to build competitive advantage. Epicor provides a comprehensive range of services with a single point of accountability that promotes rapid return on investment and low total cost of ownership, whether operating business on a local, regional or global scale.

The Company's worldwide headquarters are located in Irvine, California with offices and affiliates around the world. For more information, visit www.epicor.com.

Founded in 1987, Athens Technology Centre (ATC) www.atc.gr is an Information Technology Company offering solutions and services for Business, Media, Banking and Retail, Utilities and Public Sector Organizations, Content Management, Web Applications, Human Capital Resource Management and eLearning, and Mobile Applications. Strategic sectors include: The Banking and Financial Services Industry; the retail sector; the Media, Publishing and Leisure Sectors and the Public Administration. The activities of the Company span among several countries in EU, Eastern Europe and CIS countries, as well as the Balkans.

Since 2001 ATC is the Authorized Distributor for Epicor ERP/MRP/CRM products for Greece and neighbouring countries responsible for the products' localizations as well. Having the experience of quite a big number of installations of the above products, ATC strategically decided - back in 2002 - to use the Epicor platform and build the (F)inancial (O)riented (S)olutions suite, addressing the needs of Financial Institutions and Banks, using the latest service-oriented architecture (SOA) standards to deliver totally new flexible applications suite designed for use across the Internet.

Both Epicor and ATC are delighted to present Epicor 9 F.O.S. - fully translated and localized for several markets - as the Financial solution for the Banking industry.

Confidentiality:

Many from the products, services and names of companies that are reported in this document are commercial signals or registered commercial signals. All are recognized via the present.

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