

C Smart International Graduate Recruitment Information



Who we are

C Smart International provides financial institutions with software and expertise in Cards and Payments, Core Banking, Online Banking, and Transaction Switching.

Our clients include most of the banks in Australia and we support clients in many other countries around the world. Our clients trust us because we build relationships for the long term, we maintain exceptional ethical standards, and we do not fail.

C Smart International serves the global financial services industry offering products and services related to core banking, switching, cards and payments, and online banking

C Smart provides consultants with in-depth financial services experience and has been instrumental in implementing projects and systems for major financial institutions worldwide, including: Australia, Brazil, China, Denmark, Japan, The Netherlands, New Zealand, Portugal, Spain, Thailand, and the United Kingdom.

C Smart has a number of products on offer including:

- IVT, an interest simulator and verification tool
- Fraud Smart, a product for identifying points of compromise
- Finalstep, the next generation of online banking

C Smart International began as Card Smart Consulting in 1997 and we quickly achieved the vision of becoming the premier card payment consulting firm in Australia; and expanded our services. C Smart International best reflects our services and global reach.

Our Values

We have defined our set of core values and pride ourselves in the way these values are embedded in our culture and day to day behaviour. Our values include:

- Integrity
- Honesty
- Loyalty
- Fairness
- Conscientiousness
- Compassion

Our Culture

At C Smart International we pride ourselves on being a professional yet approachable and enjoyable organisation. Our values truly drive our behaviours. The organisation has a very flat structure and every member of staff is valued for their contribution. Historically, we recruited mostly through staff and industry referrals and as such have achieved a team of deeply talented and respectful people. We have been described as having a “family” culture with experts who deliver high quality results. We host an Annual General Meeting at an offsite location with staff. Their families are also invited to join them. This has proven to be a very popular event that staff and their families look forward to. We also seriously regard the wellbeing of our staff and as such have developed a Body Smart programme aimed at encouraging staff to be aware of their health and commit to regular exercise.

Diversity

The provision of equal opportunities in employment is one of C Smart International's objectives. We conduct our business in a way that will not disadvantage any employee or applicant on any of the following grounds:

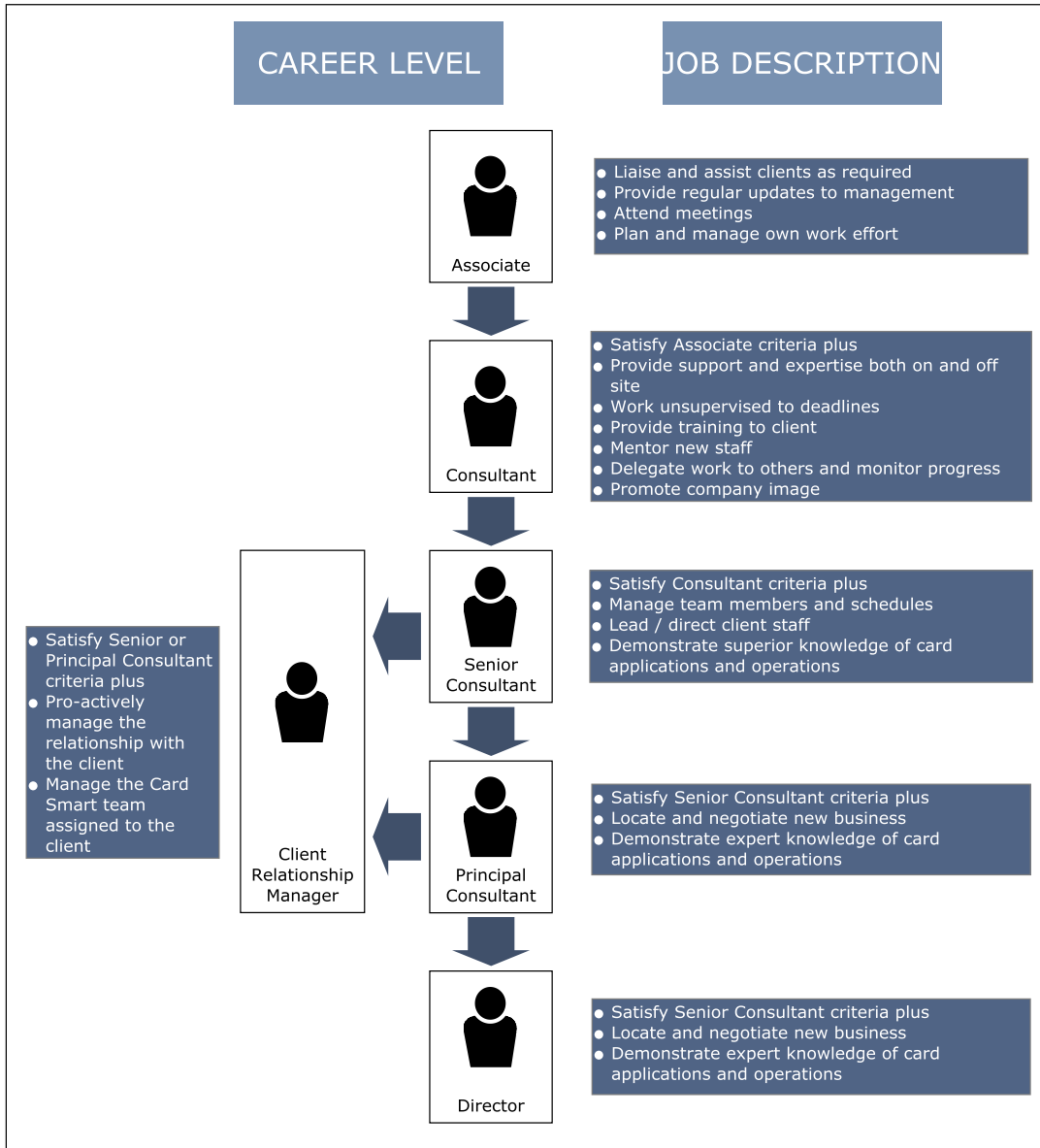
- Race
- Marital Status
- Sex
- Nationality
- Religion
- Political Preference
- Age
- Colour
- Disability
- Ethnic Origin
- Sexual Preference
- Family Responsibilities

C Smart International aims to ensure that all employee appointments and promotions are based on factors such as skills, qualifications, and ability only.

Careers

As a consulting firm, a career with C Smart International offers variety. Our diverse client base and breadth of client offerings facilitates variety in the work offered to our staff. In addition to the variety of work is the accelerated pace of learning and progression.

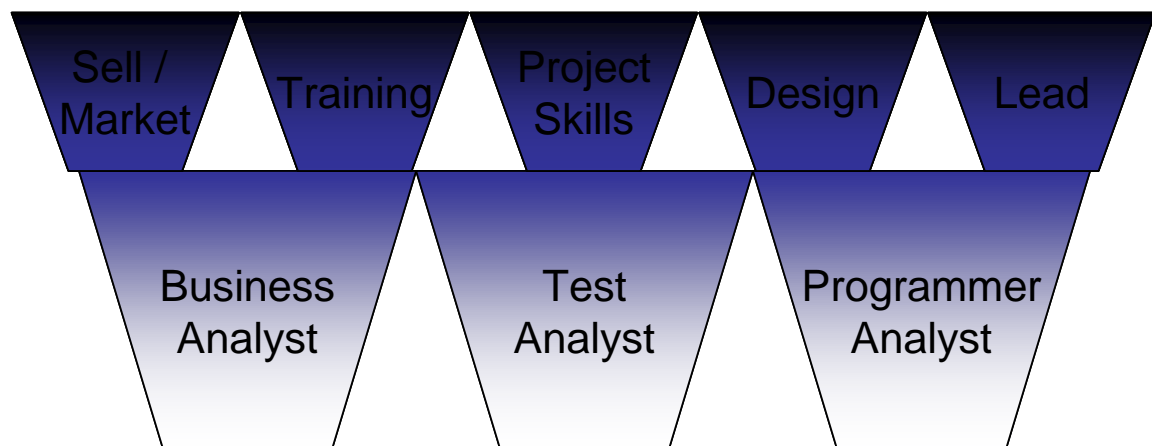
The career levels defined by C Smart International are detailed in diagram below. A salary package range is associated with each career level, with the exception of directors who in addition to their salary receive dividends or bonuses tied to the company performance. C Smart International Directors will often fulfil roles as Principal Consultants and take on billable roles with clients.



Career progression at C Smart International is not dependent on progressing into the next career level. In some companies this is referred to as an “Up or Out” policy. Therefore it is quite possible to have Consultants earning comparable salaries to Senior Consultants, Senior Consultants earning comparable salaries to Principal Consultants, and Principal Consultants earning comparable salaries to Directors.

The purpose of the title is most directly associated with the functions the individual is expected to perform, which are detailed in diagram above. A Senior Consultant may not wish to progress into a management functions or have to solicit new business functions which would be expected at a Principal Consultant level.

This diagram below maps out our key competency areas. More specifically the bottom tier represents three core competencies in our business: Business Analysis, Testing, and Coding. The top tier represents more specialised competencies also found in our business.



These competencies can be related to career progression as outlined below.

- An Associate will begin their career with C Smart International focusing on one of the three core competencies in the lower tier.
- A Consultant will have demonstrated a skill in at least one of these core competencies.
- A Senior Consultant will demonstrate a skill across one or more core competencies, and one or more specific competencies in the top tier. For example:
 - A technical resource might be deemed a Senior Consultant if they have demonstrated a core competency in programming, and have also developed advanced abilities in Design and Lead.
 - A business resource might be deemed a Senior Consultant if they have developed core competencies in Business Analysis and Testing, and also a more specialized competency as a Trainer.
- A Principal Consultant will demonstrate a skill across one or more core competencies, as well as several specific competencies, as well as taking on leadership roles, and participating in sales and marketing efforts.

Training and development

C Smart International recognises that business performance is dependent on the contributions of individual employees. Company objectives can only be met through the continuing efforts of employees who are both highly qualified and motivated to achieve company goals. We believe that, given the opportunity, people will strive to utilise their full potential. C Smart International is committed to providing training and development opportunities for individuals in line with the needs of the business.

It is the company's intention to provide development opportunities for employees to improve and extend their capabilities, increasing their personal fulfilment in serving the interests of the company and our clients. The ways we achieve this include:

- Ensuring all newcomers are given proper orientation training;
- Ensuring that the performance and development of all employees is assessed regularly and that any training and development needs identified in this way are met; and
- Recognising that training courses are only a small part of the process of development and that employees must be given the opportunity, help, encouragement and time to put into practice what they learn.

Whilst, employees are expected to show initiative in the area of training and development by identifying and pursuing the appropriate training opportunities, C Smart International is supportive of industry recognised accreditation programmes aligned to competencies such as IIBA Certification for business analysts and AIPM Certification for project management.

As a guide, staff development depends on the following types of training:

- On the job experience: We encourage staff to look for opportunities within their current role and for future roles that will allow them to develop and apply new skills.
- Contributing to and participating in the exchange of knowledge capital: We encourage staff to look for ways to contribute to and use C Smart International's knowledge capital.
- Formal training: We encourage staff to identify and pursue the appropriate training courses for their current needs or future needs. Where training is a requirement of their current role, it will be fully funded by the company. All other training is subject to approval from the directors and may need to be funded by way of personal expense.
- Self development: C Smart International expects staff to take the initiative to read any relevant journals and publications and keep abreast of changes in the credit card industry. This may also include involvement in interest groups or professional societies.

Rewards

C Smart International offers several rewards and benefits as a way of further demonstrating that we value our team. It also allows us to distinguish ourselves from other employers as well as be an employer of choice, thus attracting and retaining highly talented staff. Firstly, we are committed to paying market competitive salaries. We also offer a number of other rewards including:

- Maternity and Paternity leave
- Tennis tickets, Rugby tickets and social functions
- Training – Credit Card, University, Technical Training, Personal Development
- Body Smart fitness plan

At C Smart International we are serious about taking a vested interest in the health of our staff. And to prove it, we reward staff who choose to participate. Body Smart has 3 main objectives:

- Create an awareness of the condition of your body
- Encourage regular exercise regularly
- Encourage you to meet the recommended standards of health for your age

Body Smart aims to reward you to be healthy

- Laptop
- Annual General Meeting at an offsite location with family
- Competitive superannuation

C Smart is also committed to continually reviewing our rewards programme. For example we are currently assessing various employee discount schemes.

Travel opportunities

With a diverse client base, C Smart International can provide opportunities to travel both domestically and internationally, in particular Asia/Pacific.

Our key differentiators

C Smart International is an exciting and dynamic place to work with a number of factors that set us apart.

Expertise - Our strong reputation in the industry is testament to our deep expertise.

Career Progression – Our diverse client base and client offerings provides expansive opportunities for fast pace learning and career progression.

Flexibility – We are happy to accommodate working arrangements to suit individual needs.

Rewards – We offer an extensive and holistic suite of rewards aimed at suiting those with ambitious career and lifestyle needs.

Personal and Professional Development – We are committed to the ongoing development of all staff through structure training as well as on the job experience in a supportive environment.

Travel Opportunities – Our client base can take us afar to other destinations.

Our core competencies explained further

Cards & payments

Our consultants' expertise encompasses all aspects of payments processing. We have experience with many payments and interfacing systems including:

- account origination
- behavioral scoring
- collections
- switching
- fraud monitoring

Our consultants have experience in a range of hardware platforms and operating systems.

C Smart consultants have a range of experience across a number of credit card applications including:

- First Data's Vision Plus
- ATOS Cardlink
- FIS BASE2000
- FIS Multixpac
- ACI PRM
- Fair Isaac's Triad and Falcon products
- Experian

Consulting

C Smart International provides consultants with in-depth financial services experience. Our consultants have been instrumental in implementing financial systems for major financial institutions worldwide. We assist in all aspects of client projects, from requirement definition through to post production support. We provide best business practice analysis, day to day support and management of our client's IT and business operations.

Our experience with numerous interfacing systems makes us an ideal systems integrator for account management systems. These interfacing systems include:

- account origination
- behavioral scoring
- collections
- switching
- online banking
- fraud monitoring
- anti-money laundering

Our business consultants can assist in establishing best business processes for your organisation. Our IT consultants have experience in a range of products, hardware platforms and operating systems.

C Smart consulting capabilities include:

- Software Installations
- RFP/RFI Development and Responses
- Requirement Discovery
- Portfolio Conversions
- System Enhancements
- Software Development
- Training and Documentation
- Regulatory requirements
- Certification testing for industry standards
- Production Support
- Best practices in business analysis
- Best practices in testing
- Product Evaluation
- Compliance audit
- Operations

Core banking

C Smart International is working with our clients to bring an “All Channel” approach to banking. Banking systems where ATM, teller, card, CRM, online, and core banking platforms work harmoniously to deliver a superior and seamless banking experience.

C Smart understands how to achieve the best experience for your customers by linking and synchronising these systems. We can assist you in developing processes to take advantage of the next generation of core banking platform.

C Smart International provides experienced core banking systems personnel to help our clients deliver better projects and better products. Our unique industry experience and specialist focus makes us a valuable addition to our client's project teams.

C Smart consultants have a range of experience across a number of core banking applications including:

- Oracle FLEXCUBE
- Hogan
- TCS BaNCS
- Profile
- Touchpoint Suite of Products
- Systematics

Online banking

C Smart International is the systems integrator for **Finalstep**, the next generation of online banking software. Finalstep Online Banking enables a superior customer experience, along with unrivalled flexibility by:

- Using the latest technology to deliver a consistently superior customer experience
- Working across all desktop browsers, with a mobile version supporting all modern mobile devices, including iPhone, iPad, Android, Nokia and Blackberry
- Providing pre-built components for everyday banking and personal financial management, and a robust library of banking widgets
- Integrating your customers' online banking experience within an *All Channels* strategy.

Transaction switching

C Smart International is a leading provider of transaction switch expertise. We are fully conversant across message formats (ISO8583, AS2805, IFX) and understand how to establish rules based logic for routing transactions point to point.

C Smart has experience on the following switch and message routers:

- Connex on IBM
- Connex on HP
- Distra
- IST
- Tandem
- Xpress (Enterprise Service Bus)

Amongst other things our switching expertise includes:

- Terminal Management Systems (TMS)
- IP/GPRS connectivity
- Single and dual message links
- Settlement and reconciliation (Issuing and Acquiring)
- Device testing and certification
- Switch network design
- Scheme and bi-lateral links

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