



**Brad's
Beat**

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Department**

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Senior Consultant:
Anisha Patel**

**Innovation
driving EFT**

**Marketing welcomes
Business Writer
Gerian Miller**

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**BANKSERV STATISTICS Q2 2009
VS Q2 2008**

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ENJOYMENT FROM WORK**

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WINTER WARMER

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HIGHLIGHTS FROM THE PAST FINANCIAL YEAR



Brad Gillis

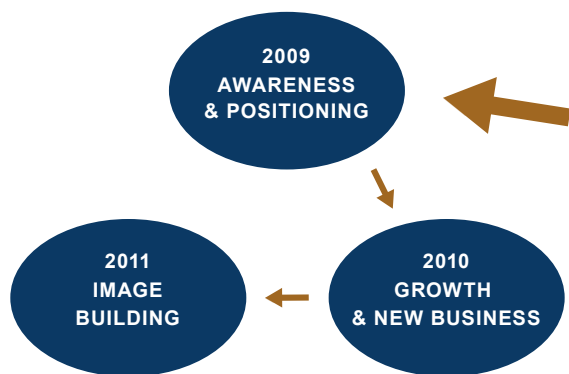
June 2009 signified the end of BANKSERV's financial year and the end of year two of our four-year strategy.

Innovation is continuing to drive BANKSERV and has ensured we remain at the forefront of the industry with our world class systems, infrastructure, tools and expertise.

Highlights from the year include:

The marketing strategy has been formulated and approved and will be rolled out during 2009/10 – with an important aspect of the strategy being the finalisation of our new vision, mission and values.

Marketing's focus for the next three years will be on strategic brand evolution:



Other strategic elements include the establishment of BANKSERV's market segmentation, to ensure the correct approach to key markets and opportunities, together with a brand strategy to correctly position BANKSERV.

The Business Division would like to welcome the Business Development team of Janine Lever and Chippy Wood, who joined the division in July and will continue to focus on their respective projects including the banking industry, Government, retail and African markets.



Chippy Wood



Janine Lever

Jennifer Chester's Product Support and Client Relations team has had a busy year, not only with the usual client support and liaison activities but also with a number of new client implementation projects. In addition FIN-X, our first acquisition, was integrated into the Business Division in January.



Jennifer Chester

Pricing has also been a key focus area in the department, with the pricing and fee book distributed in April for the 2009/10 year.

We also launched Net Connectors, a new concept catering for batch and online transaction connectors. Net Connector fees

will encompass net services, bulk file delivery fees and online connection fees.

In summary, I would like to thank not only the Business Division but also all teams across BANKSERV, for all their support and hard work in making 2008/09 the successful year it was.

We look forward to achieving and exceeding our goals in the next financial year.

Brad

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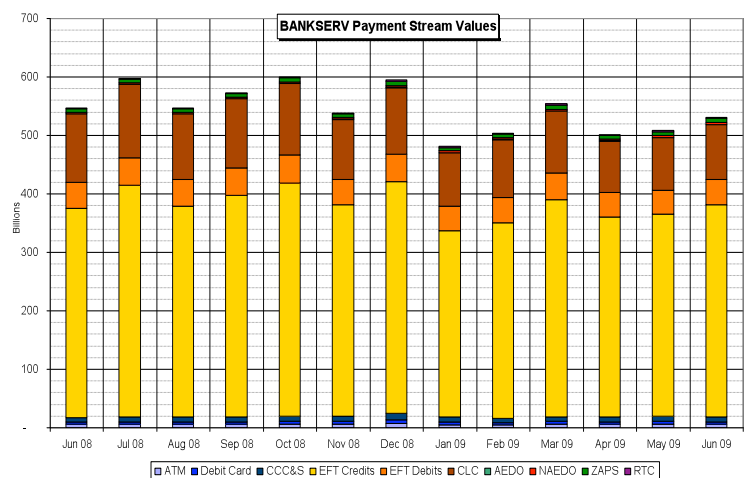
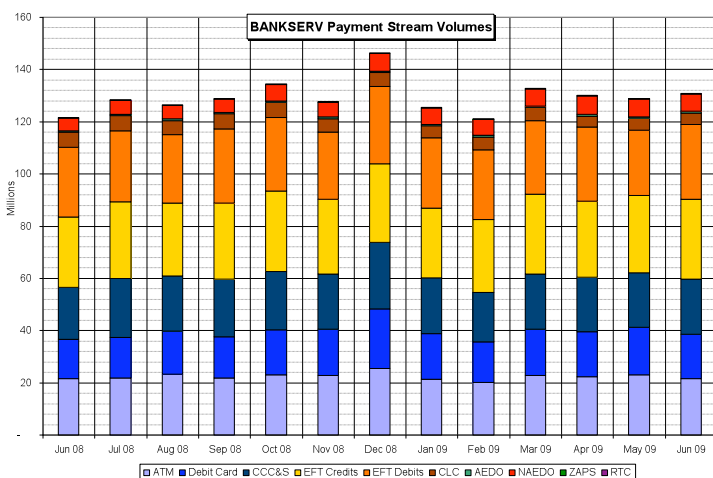
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BANKSERV STATISTICS Q2 2009 VS. Q2 2008

BANKSERV's year-on-year volume trend remained positive. We processed combined record volumes across our payment services offerings for this period: with a volume of over 389 million transactions to the value of R1.5 trillion having been switched, cleared and settled over April, May and June 2009.

SERVICE	Q2 2008 TRANSACTION VOLUME	Q2 2009 TRANSACTION VOLUME	% TRANSACTION VOLUME GROWTH	Q2 2008 TRANSACTION VALUE	Q2 2009 TRANSACTION VALUE	% TRANSACTION VALUE GROWTH
ATM (Saswitch)	66,637,727	67,005,609	0.6%	R 17,322,068,740	R 18,409,345,618	6.3%
Debit Card	45,591,702	52,561,910	15.3%	R 11,340,458,369	R 13,055,007,511	15.1%
Credit Card Clearing & Settlement	64,635,695	62,883,460	-2.7%	R 26,467,242,919	R 26,035,207,832	-1.6%
Electronic Funds Transfer (EFT)	163,624,776	171,112,819	4.6%	R 1,201,157,877,598	R 1,175,514,912,098	-2.1%
Cheque Code Line Clearing (CLC)	17,753,843	13,348,540	-24.8%	R 351,538,810,875	R 272,370,106,903	-22.5%
Authenticated Early Debit Order (AEDO)	1,498,426	1,766,505	17.9%	R 1,063,965,826	R 1,336,870,360	28.9%
Non-Authenticated Early Debit Order (NAEDO)	15,196,028	20,431,819	34.5%	R 6,171,904,850	R 9,025,587,687	46.2%
South African Payment System (ZAPS)	224,874	238,381	6.0%	R 19,032,223,667	R 19,154,159,724	0.6%
Real Time Clearing (RTC)	203,425	540,618	165.8%	R 2,711,919,500	R 5,893,972,268	117.3%
TOTAL	375,366,495	389,889,661	3.9%	R 1,636,779,472,344	R 1,540,795,170,001	-5.9%



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TAKING A RISK

Over the past year BANKSERV has taken an enterprise wide approach to risk management and as part of this initiative, the Enterprise Risk Management (ERM) task team was created.

Their mandate was to develop an integrated approach - with a particular focus on, information security, operational and compliance risks.

With effect from the 1 July, the fully fledged ERM department will be headed up by Manager Shergeran Naidoo, Aldo van Deventer will join him as Risk Manager and Andrew Viljoen completes the department focusing on IT security.



Congratulations to the new ERM team Aldo van Deventer, Shergeran Naidoo, Andrew Viljoen

ASSISTING EMPLOYEES TO GAIN ENJOYMENT FROM WORK



Anisha Patel

been the basis of many of her decisions. One such decision was her chosen career path:

“I decided to pursue my studies and become an Industrial Psychologist to assist people to better themselves and enjoy life in the area where most of their time is spent – work. My career to date has concentrated mainly on the financial sector, specifically insurance and banking. I was very eager to join the BANKSERV family as I believe it to be a dynamic, energetic, competitive company that is constantly looking for new ways to better themselves and make their mark within Africa.

My position as a Senior Organisational Development Consultant allows me the opportunity to exercise my innovative energy in coming up with new initiatives and changes, in line with the company’s vision and strategy, while formulating these with an action plan to enable the service element of HR to execute them. My contribution would be across all levels of the HR function: hire, inspire, admire and care, retire.

During my time here, I have already met some highly motivated and inspiring individuals who want to drive this company to the top... I am glad to be amongst them.”

“We make a living by what we receive, we make a life by what we give...” New Senior HR Consultant Anisha Patel joined BANKSERV in June and it is this very principle that has

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INNOVATION DRIVING EFT

BANKSERV has moved Electronic Funds Transfer (EFT) processing into a new dimension by introducing state-of-the-art messaging for EFT payments, enabling direct debit and credit transfers to be delivered in message formats aligned to international standards.

Roll-out of this innovation allows for proprietary EFT and new Extended Funds Transfer Message formats to co-exist simultaneously. BANKSERV translates between formats allowing banks to implement XML when ready.

The XML standard adopted is ISO 20022 compliant and the South African clearing rules for payments delivered in XML format remain unchanged.

This innovation has been driven by the need for integration to link multiple systems into a cohesive view of data that will enable our clients to power decision-making, customer interaction and the delivery of integrated products and services.

Through the new Extended Funds Transfer Message formats, BANKSERV can now offer clients enhanced informational representation and flow, to improve profitability.

```
<?xml version="1.0" encoding="UTF-8"?>
<Doc:Document
xmlns:Doc="urn:swift:xsd:$STPBlkCdtTrf"xmlns:xsi="http:
//www.w3.org/2001/XMLSchema-instance">
<Doc:STPBlkCdtTrf>
<Doc:GrpHdr>
<Doc:GrpId></Doc:GrpId>
<Doc:IndvltmTtlNb></Doc:IndvltmTtlNb>
```

BANKSERV's Extended Funds Transfer Message formats incorporate selected data elements for IBAN (international bank account numbers) and ensures FATF (financial action task force) compliance.

Extended remittance information is as per ISO recommendations. Extended information catered for by Extended Funds Transfer Messages benefits users by reducing queries and results in fewer disputes.

This implementation caters for all payment transaction types currently supported by the EFT service.

BANKSERV clients can upgrade to Extended Funds Transfer Messages at their discretion, please contact our EFT Product Team for details.

MARKETING WELCOMES BUSINESS WRITER



Gerian Miller

Marketing now has a full team in place, with Business Writer Gerian Miller joining the department in July. The enthusiastic, five-strong team is ready to deliver on core strategies and plans. Gerian reflects on her writing journey thus far.

"My earliest memories involve reading and this naturally led to studying journalism. Today I'm an avid reader of anything and everything and have realised

the ability to read is not only one of the most important skills we learn, but a true gift which opens up so many new worlds.

Media has evolved into a very exciting landscape, with dramatic changes taking place in the past decade. Consumers are now able to choose what they give their attention to – be it a quest for information, entertainment or to derive some form of benefit – all within an interactive environment.

This growth in information overload has led to consumers, including clients, becoming selective in what they read – hence the need for streamlined writing. Having worked within both the advertising and communication environments, I look forward to ensuring the BANKSERV brand resonates as the trusted partner, through carefully crafted writing.

In answer to the question I'm often asked – no book as yet, that is a project I'm saving for later in life."

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BRITISH & IRISH LIONS VS. SA

It might have been one of the coldest and windiest days of the year, yet that didn't deter clients from attending the British & Irish Lions vs. SA rugby game on the 4th of July. Clients were treated to a hearty lunch at BANKSERV prior to being

transported to Ellis Park, with a Springbok scarf in hand to ensure they stayed warm during the game. Sadly for South Africa, the game ended in defeat with a final score of 28 - 9.



Kevin Lomax and Dirk Bruynse



Left to Right: Derick Ferguson, Phillip Franken, Basil Coombes, Chris Newland



Left to Right: Mike Sheridan, Bharad Roopa, Johan van Schalkwyk



SA proudly singing the national anthem prior to the start of the game

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2009 CONFEDERATION CUP EGYPT VS. ITALY

BANKSERV clients were able to experience the thrill and hear the vuvuzelas field side during the Egypt/Italy game which took place on the 18th June at the Coca Cola Park Stadium.

Despite a chill in the air, the excitement of the game soon warmed everyone up with a close 1 - 0 score in Egypt's favour.



Left to Right: Gary le Kay, Lebeko Madikgetla, Pieter Theron, Brendon Tomlinson, Clive Lacy, Jennifer Chester



2009 Confederation Cup Egypt vs. Italy



Chris Christensen and Jennifer Chester



Left to Right: Brad Gillis, Richard Kellet, Anton De Winnaar, Pieter Theron



Left to Right: Lu Ndyamba, Lebeko Madikgetla, Tshepo



Clive Lacy and Brad Gillis

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WINTER WARMER 2009



Solly Bagus



Winter warmer 2009



Alex Thomas and Rodrique Volkwyn



The winter warmer volunteers

Johannesburg's inner city homeless people were pleasantly surprised and warmed during BANKSERV's 3rd annual Winter Warmer drive on 28 May when over 300 parcels containing a blanket, a pair of socks, a warm jacket, a pair of gloves and a beanie were distributed to the needy. This tops the 100 winter warmer parcels handed out in 2007 and the 200 parcels handed out in 2008.

The initiative is part of the BANKSERV corporate social investment (CSI) committee's business district drive to uplift the immediate and surrounding community in which BANKSERV operates.

BANKSERV staff enthusiastically volunteered their time to assist in packing and the task was accomplished within a speedy 40 minutes, enabling the team to leave BANKSERV at 18h00 and proceed to the city to complete the handout, which lasted 2 hours.

The CSI committee would like to thank BANKSERV for being able to sponsor the purchase of the winter warmers - it is a rewarding experience knowing that we were able to keep 300 people warmer this winter.



Handing out parcels

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FOSTERING ENJOYABLE CLIENT RELATIONSHIPS



Left to Right: Gail Clarke, Mark Peters and Gailynne Peters

Footloose and fancy free

Everybody cut footloose on the 25 July at the stage show of Footloose, currently on at the Johannesburg Theatre complex.

Clients enjoyed a chance to mingle with BANKSERV staff prior to the event while enjoying delicious snacks and hearing Head of Product and Client Management Jennifer Chester showcase BANKSERV's innovative products and offerings.

PRACTICE YOUR SWING FOR THE BANKSERV CHARITY PRO-AM

Golfers remember to diarise the 13th of October 2009 for the annual BANKSERV Charity Pro-am golf day at the Wanderers Golf Club, with all proceeds going to BANKSERV's two 'adopted' schools: the Hamlet School and The Coronation Training Centre.

While both these schools are in need of additional funds and support, through the ongoing efforts and participation of BANKSERV and our employees, we have been able to assist the schools in the following ways:

The Hamlet School, Turffontein, Johannesburg:

In 2008 we sponsored the building of a car wash structure at the school which has aided the learners in terms of their skills development progress, with a high pressure cleaner and a vacuum cleaner for the car wash project also being supplied to assist the project.

BANKSERV continues to sponsor the schools' feeding scheme by purchasing monthly groceries which provide the learner with a daily meal – for many the only full meal of the day.

The children also have a brand new jungle gym, made out of recycled materials, to enjoy.

The Coronation Training Centre, Newlands, Johannesburg:

BANKSERV has assisted by installing an irrigation system in their garden, as well as sponsoring a hair dressing salon and equipment to aid the girls in acquiring hair-dressing skills.

To ensure a stimulating environment for the students, BANKSERV sponsored audio visual equipment for the training school and classrooms now equipped with TVs, DVD players and educational laptop. Woodwork students will be able to extend their skills development programme through the use of a compressor, drill and toolset.

Heaters have ensured the children stay warm in the classrooms while a hamper of educational toys have provided for mental stimulation. Contact our new business executives today.