



President's Message

I am very pleased to introduce the Access Gazette to you. Access Group has been around for over 15 years. In this decade and a half, we have progressed from a single line of business to a diversified IT services company. In our sector we maintain a market leadership position.

Access has established itself as the leading provider of Managed Services in Pakistan. In 2001, we setup Pakistan's first outsourced transaction services provider with Orix Leasing Pakistan Limited. Orix Network as it is popularly known, has revolutionized the payment industry in Pakistan. Our shared Mobile Banking and Payment Platform, based on FUNDAMO, has been welcomed by Banking and Telecom Industry with open arms and today is amongst the market leaders in Pakistan. Access also runs one of the largest satellite services network in Pakistan.

Our Consulting and System Integration Services have delivered on some very complex assignments, in

extremely challenging environments. Access has deployed Siebel CRM and Contact Centers for a number of customers, including the single largest Siebel CRM deal in Pakistan's banking services industry.

I am very happy to share that Access Group has taken the next step in its growth and started establishing a regional presence across South Asia, where a very strong potential for Pakistani talent and services is indicated.

We at Access Group share a very strong commitment towards customer satisfaction and consider it the key to our success. I would like to give a special thanks to all our customers that have believed in us and given us the confidence to progress.

Our Values

Values are an integral part for any organization. Therefore at Access Group we greatly treasure the values that we care to emphasize for our customers and employees alike. These values are:

- We conduct our business with integrity, honesty and respect for people
- We are strongly committed to our customers—without them nothing else matters
- We pledge to attain excellence in all we do
- We live up to what we say by following through on commitments and by demonstrating leadership
- We promote teamwork
- We remove barriers and bureaucracy with continuous improvement of our processes and practices
- We take ownership of problems and accept personal responsibility
- We respect diversity in our organization

Partners In Focus



Technology has entered a new era. The new and improved framework has made day to day work simple and more convenient. Technology has managed to become mobile and can be carried to any place at anytime.

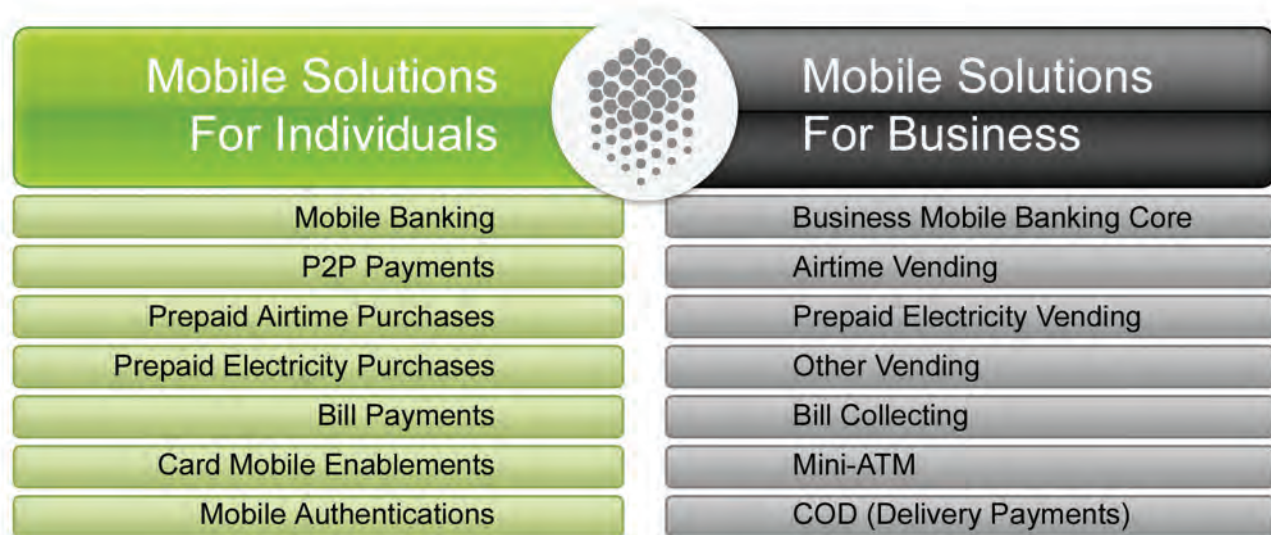
Information Technology has become a powerful force for transforming social, economic, and political life around the globe. In the economic and financial sector IT has played a very prominent role for the last two decades. From simple banking to advance services, such as online banking and mobile banking, it has created a totally new market for the financial and banking sector. Initially the banking process carried out was simple with the customer's presence being mandatory within the bank premises for any transaction. Gradually this evolved to online banking where customers could carry out their numerous transactions online with convenience from any location with internet availability.

To make this process even simpler, the unique concept of Mobile banking came about since the mobile can be carried anywhere at any time, making it most portable. With this application, financial sectors developed a totally new market segment that possessed a very high potential for profitability and growth.

subscriber base. These emerging markets, along with a few key developed markets that are still showing signs of sustained growth, are expected to fuel the growth of the mobile subscriber base worldwide over the coming years. The channel will be especially important in emerging markets where its ubiquity offers potential the bank that understands how to harness it.

In the Pakistani market arena, Access Group has focused on providing diversified IT services and solutions to numerous business in Pakistan. It has worked in partnership with Fundamo to provide mobile banking solutions for the financial sector particularly the banking sector.

Fundamo has the most comprehensive suite of proven mobile applications on offer today. It is leveraging technology solutions, which allow transacting that is affordable for everyone. Since its first deployment in 2000, the solution set is continuously evolving to provide customers with a compelling array of applications. The solution's strong interoperability across mobile operators, banks, switches and other Fundamo deployments translates a wider targeted market. It provides a better tool, which allows quicker implementation, reducing outgoing maintenance cost.



With the number of mobile phone subscribers skyrocketing, mobile banking is fast becoming a channel that no banker can ignore. The worldwide mobile subscriber base crossed the 3 billion mark in late 2007 and is now expected to cross 5.5 billion by the end of 2013. Emerging markets worldwide, such as China, India, Africa and Latin America, account for the fastest growth in the overall mobile

A key contributor to Fundamo's success is eight years of experience in delivering successful mobile banking and payment projects in many diverse markets. The success of these projects is not just technology, but a business-driven approach. Sustainable and long term relationships are required for eventual deployment and establishment of effective operations management.

News In Focus

Faysal Bank selected Access Group to provide state of the art industry leading ORACLE SIEBEL CRM solution

Faysal Bank, one of Pakistan's leading commercial bank, started its operations in Pakistan in 1987. First as a branch set-up of Faysal Islamic Bank of Bahrain and then in 1995 as a locally incorporated Pakistani bank under the present name of Faysal Bank Limited. It has the highest share capital amongst private banks in Pakistan. It's also amongst the largest in terms of equity. Having such repute in the market, the management of Faysal Bank not only understands the value of customer satisfaction, but strives to provide the wow experience. Keeping customer services at its core, the bank decided to implement the best customer management solution in the market place today.

Access Group being the most reliable Information technology consultant all over Pakistan, provided Faysal Bank, with the state of the art industry leading ORACLE SIEBEL CRM solution. Access Group, with its team of highly qualified consultants, has completed the project by customizing the solution as per the business requirements. The Solution gives a 360 degree view of the organization, by integrating all departments and provides necessary tools to perform activities faster.

SIEBEL CRM Solution comprises of different modules such as Sales force automation, Loan Origination, Collection & Contact Center Solution. However Only the Contact Center Solution has been implemented and made live on the Faysal Bank's ongoing systems.



Siebel Contact Center and Service applications help Faysal bank to deliver intelligent customer service that stands out in a crowded marketplace. The application module braces the service agents to prove "one-and-done" services request handling, resolve issues faster, seamlessly transfer services request to field engineers and deliver an exceptional customer experience. Siebel Contact Center manages all inbound customer interactions, routes calls to agents with the right skills and availability, and drives end-to-end service request management. It allows agents to deliver fast, consistent support with dynamic call scripting that intelligently guides interactions.

The Solution offered to Faysal Bank will not only help the bank keep an enhanced feedback mechanism of its customer, but will also augment the customer base of the bank. They have the capacity to entertain greater number of customers in the same time and same place using the new CRM solution.

Access Group works with United Bank Limited to offer the best Satellite Solution



Access Group's valued client, United Bank Limited (UBL) is amongst three of the leading commercial banks in Pakistan. Having a countrywide and international branch network, UBL has full service license covering commercial, retail banking, consumer and investment banking activities in Pakistan and most of the other countries where it is present. UBL has an extensive domestic network, consisting of 1,370 branches, with coverage in almost every remote location in the country.

With such a vast branch network and rich customer base, UBL required a network solution capable of providing connectivity 24/7, in all remote locations.

Access Group offered UBL the most exclusive and latest technology in the global market called the "iDirect VSAT" broadband satellite connectivity solution. This satellite solution has

the capability of integrating and connecting remotely located branches to the central station directly via satellite. This procedure is known to be secure, reliable, efficient and effective, while allowing a rapid data transfer.

Initially, the contract of 115 branches was given to Access Group, which later on was increased to more than 200 branches, particularly in remote areas where WAN medium was unavailable. Access Group has completed the project of more than a 100 branches successfully on time, fulfilling all commitments of quality service and is working its way for a timely completion for the remaining branches.

Events In Focus

Access Group sponsors 2nd international Conference on Mobile Banking

Access Group, a leading IT Solutions Firm, appeared as the main sponsor at the 2nd International Conference on Mobile Banking under the name of Mobile Commerce 2009. The conference was held on 11th March 2009 at Marriott, Karachi. The event highlighted the importance of Mobile Solutions with regards to banking and ease of mobile usage in association to it.

During the conference Mr. Hannes van Rensburg, CEO of Fundamo a partner concern for Access Group, gave a keynote presentation on "Branchless Banking: M-Empowerment approach that benefits all stakeholders". During the presentation he spoke of the safest way to save, have electronic records to access loans, have effective mechanisms to transfer money over distances and offer the best way to learn financial skills.

Adnan Ahmed Ansari, the Head of Business Development, commented, "This Conference is a platform for setting a base for growth within the Information Technology arena that can be sustained from the application of Mobiles in relation to banking. The use of proper technology will support and enhance the infrastructure leading to phenomenal boosts that could be felt in the development and support for this sector".

The event was supported by Access Group in collaboration with Nokia Siemens Network, Oracle, Amaana, Avaya, MCB Bank and Techlogix.



Mr. Hannes van Rensburg addressing the audience about benefits of Fundamo



Mr. Owais Zaidi receiving an award

Access Group invites its customers to meet with the Senior Vice President for Global Sales

Access Group hosted a formal lunch session inviting its clients to meet the Senior Vice President for Global Sales, Mr. Dean Griffler. This session was held to introduce Mr. Griffler, to the various clients that are being served within the business sector.

Mr. Dean Griffler previously held the position of a senior sales leader at CopperCom, providing switching, portal and application solutions for communications carriers. He has also had various management roles in enterprise and channel sales at FORE Systems (now a part of Ericsson). He has great experience in providing business solutions to large global organizations as well as major service providers. Working for iDirect Technologies since 2001, has led the company to new heights of business development and value generation amongst clients.

Areas discussed were new and improved services and solutions that Access Group and iDirect Technologies would be able to offer their clients. Mr. Griffler spoke of the high growth potential that is prevailing in Pakistan and the tremendous amount of opportunities that can be availed with the relationship that they have with Access Group. He emphasized on the future requirements that could arise within the banking sector and highlighted how these requirements could be fulfilled by proactively working with state of the art technology.

