

PRODUCT INFORMATION

iBank[®]

Know Your Business Better.

Cornerstone
information systems



Introduction

Successful companies leverage business intelligence from the datasets they gather and store from their operations. Cornerstone's cloud-based information management platform **iBank** gives travel agencies and corporations access to this mine of valuable information, helping them streamline their business processes in order to provide better customer service.

iBank captures travel data from all major GDS's and back-office systems. The data is standardized, consolidated and warehoused in our Safe Harbor certified and European Union compliant facilities. Secure internet access allows you to view travel spend, measure preferred supplier usage, track traveler behavior, monitor policy adherence and improve profitability.

IBANK IS COMPRISED OF THREE MAJOR COMPONENTS

- an efficient and accurate data consolidation tool
- a comprehensive management reporting system
- an interactive business intelligence interface

Cornerstone's 12,000+ customers create more than one million new reservations every day – **iBank** helps them use their information to shape policies, influence traveler behavior, identify cost savings and manage their businesses better



Data Consolidation

WHAT IS IBANK DATA CONSOLIDATION?

It is a proven process to load data from one or more sources, which ensures completeness, evaluates quality, and improves accuracy. This gives you intelligent information to make smarter decisions. Cornerstone will capture data from multiple GDS's and back office systems, evaluate the data and enable corrections via our Data Cleanser, then we'll apply your preferences to standardize data from every source before we give you access to it from our secure data center.

WHY USE IBANK DATA CONSOLIDATION?

Cornerstone gives you access to the best version of your data, all in one place, faster than a manual solution. You'll make smarter decisions with more intelligent information. **iBank's** Comprehensive data consolidation makes your travel data more meaningful by delivering that data in a way that is easy to understand.

IBANK DATA CONSOLIDATION DELIVERS

Travel managers need the ability to trust their data and have it available to them in one place. When you need to deliver an accurate report to company executives, you don't have time to take conflicting outputs from multiple sources and try to compile them in a meaningful way that the executives will understand. **iBank's** Data Consolidation gives you the best version of your data in one place in a format you can use.

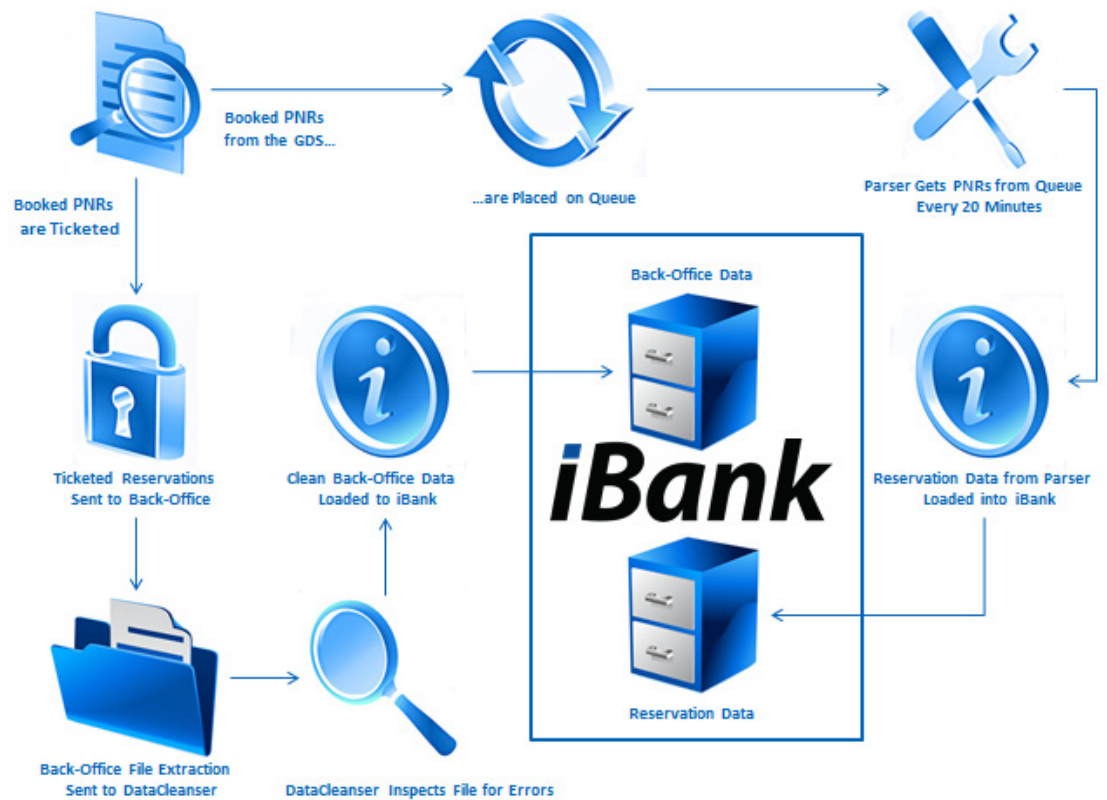
IBANK'S DATA CONSOLIDATION CAPABILITY GIVES YOU

- A single source for travel data.
- Cleansed and more complete data via our Data Cleanser.
- Standardized data points across all sources of data.
- All of your data stored in our secure data center.
- The ability to view all of your data in one place at your convenience.

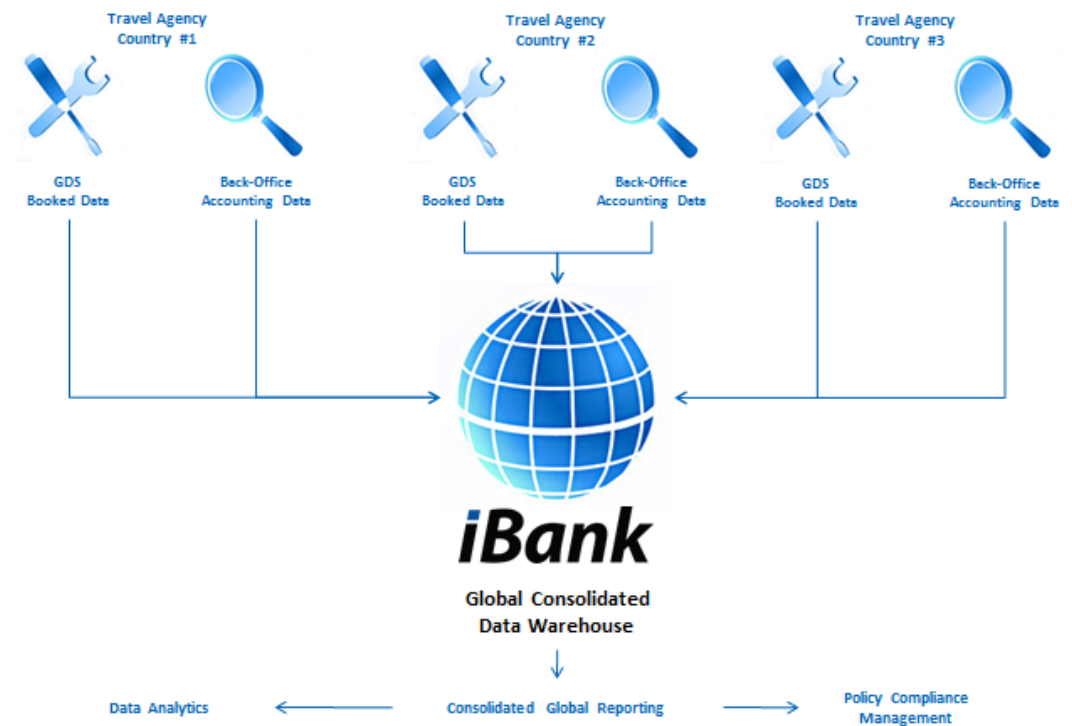
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304 W Kirkwood Ave, Ste 101
Bloomington, IN, 47404

Single Agency Data Flow



Multiple Agency Data Flow





iBank Reporting

WHAT IS IBANK REPORTING?

iBank's reporting feature delivers 95 standard reports, and unlimited custom reports. Reports can be produced ad hoc or scheduled to run at pre-defined intervals and delivered by email to anyone you select. *iBank* gives you control to focus on spend analysis, supplier performance, and policy compliance, and information to answer questions about risk management, reconciliation problems or calculate your carbon-footprint.

WHY USE IBANK REPORTING?

Corporate travel management offers a continuous challenge. Done well it requires trade-offs among service, time, costs, technology, traveler friction, vendor goals, company objectives and it's deeply personal. New regulations, taxes, visa requirements, TSA rules and steady pressure from suppliers are compounded when your endless data streams arrive on different days in different currencies from different countries in different formats. *iBank* will give you immediate access to your global travel data, whether a trip is in the future or a distant memory. *iBank* reporting will give you a global view of travel spend on-demand anywhere in the world. You can even export your data to other vendors or systems you depend on.

IBANK REPORTING DELIVERS

By capturing, consolidating and storing travel information in your own *iBank* data warehouse, you can help your customers manage their travel budgets and give visibility and control over travel policy, supplier contracts, and business results.

WITH IBANK REPORTING, YOU CAN

- Assist in vendor negotiations.
- Access 95 standard reports and an unlimited number of custom reports.
- Schedule report production and delivery.
- Produce reports in multiple languages and currencies.
- Create personal profiles and a custom branded interface.
- Enhance competitiveness.
- Improve profitability.
- Increase traveler satisfaction.

Reporting Screenshots

Executive Summary with Graphs

iBank

Back Office Data

Cornerstone Information Systems

Report Parameters: Currency = EUR; Including Void; Svc Fees Not Matched to Trips Included

Invoice dates from 01Jan2012 to 31Dec2012		
Air Charges Summary	Totals	Averages
Transactions-Invoices:	196,158	
Credits	5,548	
Total Transactions:	201,706	
Net # of Trips:	190,610	
Air Charges:	€100,098,460.78	€525.15
Savings:	€168,209,897.99	€882.48
Negotiated Savings:	€34,751.79	
# of Exceptions:	25,611	
Lost Savings:	€5,045,443.24	€26.47
Service Fees:	€3,493,552.02	

Top 5 City Pairs	# of Segs	Amount
NYC-Laguardia->Chicago-O'Hare	3,798	€582,902.21
Newark->Chicago-O'Hare	3,747	€710,495.16
Beijing->Shanghai Hong Qiao	3,646	€479,330.08
Washington-National->Chicago-O'Hare	3,627	€604,871.58
Kuala Lumpur->Singapore	2,965	€277,562.62

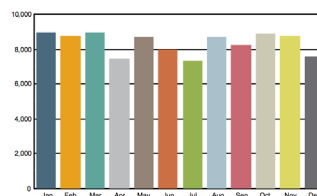
Car Rental Summary	Totals	Averages
# of Cars Rented:	27,967	
# of Days Rented:	78,066	2.79
Cost (Booked Rate):	€2,764,186.04	€37.50
Cost Per Day:	N/A	€35.41

Top 5 Car Rental Cities	# of Days:	Amount
NASHVILLE, TN	5,468	€164,534.66
NEWARK, NJ	4,934	€216,471.68
CHICAGO, IL	4,489	€183,508.85
KANSAS CITY, MO	2,441	€85,501.74
PHILADELPHIA, PA	1,861	€64,329.35

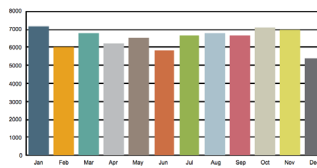
Hotel Booking Summary	Totals	Averages
# of Bookings:	54,840	
# of Room Nights:	121,095	2.21
Cost (Booked Rate):	€15,000,865.45	€125.27
Cost per Night:	N/A	€123.88

Top 5 Hotel Cities	# of Nights:	Amount
FRANKLIN, TN	4,264	€429,127.27
CHICAGO, IL	3,886	€648,983.52
STANHOPE, NJ	2,532	€270,937.88
MUNICH, DE	1,966	€196,405.32
SHANGHAI, CN	1,909	€241,772.51

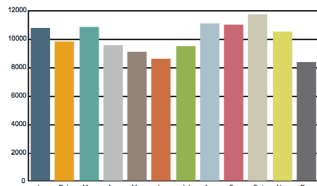
Invoice dates from 01Jan2012 to 31Dec2012
Air Charges (000s)



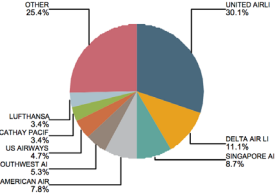
of Cars Rented



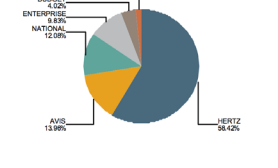
of Room Nights



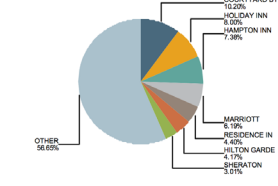
Invoice dates from 01Jan2012 to 31Dec2012
Air Volume Booked



of Cars Rented



of Room Nights



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Air Ticket Details

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Back Office Data

Cornerstone Information Systems

Invoice dates from 01Dec2012 to 05Dec2012

Report Parameters: Currency = EUR; Including Voids; Airline Class Code EXISTS

Account	Branch	Division	Travel Type	Passenger	Ticket #	Validating	Class	Air Charge	Savings	Reason	Lost	Reason
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		JACKALMATTW	9598337615	AR NEW ZEALAND	Economy Class	75.16	211.59		6.32	Low Fare Sold O
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		GAZELLERSCOTT	9598337616	AR NEW ZEALAND	Economy Class	75.16	211.59		6.32	Low Fare Sold O
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		JACKALMATTW	7697PT	JETSTAR AIRWAYS	Economy Class	112.42	495.39	Preferred Air	0.00	
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		LANGSHAWJAMES	9598337628	AR NEW ZEALAND	Economy Class	81.18	254.53		37.78	Low Fare Sold O
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		LANGSHAWJAMES	MELOP	JETSTAR AIRWAYS	Economy Class	37.13	246.84	Preferred Air	0.00	
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		IGARUSRICHARD	9598337610	AR NEW ZEALAND	Economy Class	68.84	398.49		25.25	Airport Defect
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		IGARUSRICHARD	C4TK91	JETSTAR AIRWAYS	Economy Class	26.53	295.22	Preferred Air	0.00	
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		HUFFALLAP1FRANCIS	9598344138	AR NEW ZEALAND	Economy Class	100.76	0.00		0.00	Time Delivered
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		IGARUSRICHARD	9598344073	AR NEW ZEALAND	Economy Class	387.34	0.00	Preferred Air	0.00	
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		JACKALMATTW	7697PT	JETSTAR AIRWAYS	Economy Class	25.19	0.00		0.00	Time Delivered
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		QUILLFISHSTUART	UH1QGR	JETSTAR AIRWAYS	Economy Class	12.80	0.00		0.00	Time Delivered
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		QUILLFISHSTUART	9598337596	AR NEW ZEALAND	Economy Class	100.42	6.36		12.83	Low Fare Sold O
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		QUILLFISHSTUART	UH1QGR	JETSTAR AIRWAYS	Economy Class	56.21	235.54	Preferred Air	0.00	
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		ELEPHANTTIGAYLENE	9598335968	AR NEW ZEALAND	Economy Class	109.27	0.00	Preferred Air	0.00	
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		ANDREWVWILLIAM	9598337613	AR NEW ZEALAND	Economy Class	31.58	0.00		0.00	Time Delivered
DEMO ACCOUNT # SPTYES	WLG	SOUTH PACIFIC TYRES - NEW ZEAL		IGARUSRICHARD	C4TK91	JETSTAR AIRWAYS	Economy Class	12.80	0.00		0.00	Time Delivered
DEMO ACCOUNT # S107	3106	JAPAN	275021501	KYLEMIMIKI	221828822	JAPAN AIRLINES	Economy Class	1,550.90	1,521.06	Preferred Air	0.00	
DEMO ACCOUNT # S107	3106	JAPAN	114821501	VICUNAMICHAEL AKIRA	2575460333	CATHAY PACIFIC	Economy Class	595.46	2,392.82	Preferred Air	0.00	
DEMO ACCOUNT # S106	3106	JP	IF5205123	CHISHIREHROSIE	2636330287	ALL NIPPON AIR	Economy Class	773.43	3,754.89	Preferred Air	0.00	
DEMO ACCOUNT # S110	3106	INFORMATICA JAPAN	2575430376	YETIKAZUMITSU	2575430376	JAPAN AIRLINES	Economy Class	1,199.71	8,766.19	Preferred Air	0.00	
DEMO ACCOUNT # S111	3106	APAC	JAPAN	IMAKIHIROTSUKI	2575430359	JAPAN AIRLINES	Economy Class	2,384.49	0.00	Preferred Air	0.00	
DEMO ACCOUNT # S127	3106	ANZBU Aus Bev	MARKETING	LANDSHARKCHAFANG	2575460320	CATHAY PACIFIC	Business Class	2,202.81	1,206.73	Preferred Air	0.00	
DEMO ACCOUNT # 18870	12	ASIA PACIFIC	CN	ELEPHANTTIGAYLENE	5087382327	ASIANA	Economy Class	-326.09	0.00		0.00	CARRIER PREFERENCE
DEMO ACCOUNT # 17845	12	GOOD YEAR TIRE MANAGEMENT		YETHOXIANWEN	5594146906	CHINA EASTERN	Economy Class	-100.81	23.13		0.00	CARRIER PREFERENCE
DEMO ACCOUNT # 11532	12	GOOD YEAR DALIAN TIRE CO. LTD		GAZELESHUYAN	5593724943	SHANDONG AIRLINE	Economy Class	-69.16	23.20		0.00	CARRIER PREFERENCE
DEMO ACCOUNT # 11532	12	GOOD YEAR DALIAN TIRE CO. LTD		GAZELESHUYAN	5593724942	SHANDONG AIRLINE	Economy Class	-69.16	23.20		0.00	CARRIER PREFERENCE
DEMO ACCOUNT # 17845	12	GOOD YEAR TIRE MANAGEMENT		NEANDERTHALAUCHONGLO	2596272948	CHINA EASTERN	Economy Class	-799.07	292.44		0.00	CARRIER PREFERENCE
DEMO ACCOUNT # 17845	1	GOOD YEAR TIRE MANAGEMENT		IMAKITOLMENGAS	2567460320	CHINA SOUTHERN	Economy Class	-80.37	-1.76		23.20	CARRIER PREFERENCE
DEMO ACCOUNT # 17845	1	GOOD YEAR TIRE MANAGEMENT		IMAKITOLMENGAS	2567460321	CHINA SOUTHERN	Economy Class	-80.37	-1.76		23.20	CARRIER PREFERENCE
DEMO ACCOUNT # 11532	12	GOOD YEAR DALIAN TIRE CO. LTD		GAZELESHUYAN	2596710598	SHANDONG AIRLINE	Business Class	-52.43	23.47		0.00	CARRIER PREFERENCE
DEMO ACCOUNT # 11532	12	GOOD YEAR DALIAN TIRE CO. LTD		GAZELESHUYAN	2596710599	CHINA SOUTHERN	Economy Class	-221.05	38.52		0.00	CARRIER PREFERENCE

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304 W Kirkwood Ave, Ste 101
Bloomington, IN, 47404



About Cornerstone

Cornerstone is a technology and professional services company helping more than 450 travel management companies, corporate travel departments, and online travel agencies work more efficiently and more profitably. Founded in 1992, Cornerstone has specialized in creating innovative applications that automate many of the most complex and time-intensive aspects of the reservation management process. Cornerstone is a privately held company based in Bloomington, Indiana with personnel in nine locations worldwide. More information is available at www.ciswired.com.



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