

# CorePlus



*Next Generation*

# Banking Solution

Probanx Information Systems Ltd.

*Choose an affordable, integrated retail banking solution designed for the 21<sup>st</sup> century.  
One that will help you gain competitive advantage and increase revenues*

## Next Generation Retail Banking

### **The banking revolution**

The banking industry is witnessing a revolution in products, processes, markets and regulations. And it's a revolution that is not about to stop or even slow down. Since the only option is to adapt and evolve, it's essential that you have the flexibility to quickly adjust to new market opportunities as they arise.

### **The challenge**

It's a tough challenge. Because today's fast-moving marketplace is also extremely competitive. Moreover, the need to retain existing customers and attract new ones often conflicts with the need to reduce costs and improve efficiency. But whatever the challenges facing your retail banking operation, CorePlus can help you meet and overcome them.

### **Customer-centric focus**

CorePlus offers flexible, state-of-the-art browser based technology built on a scalable, open architecture, enabling you to grow and expand in the safe knowledge that you have made a sound IT investment. Its centralized, customer-centric design offers a complete set of integrated retail banking modules sharing a common, user-friendly interface.

### **Enterprise operations overview**

CorePlus offers simplicity of operation and maintenance, high-value performance and low cost of ownership. It enables management to take an enterprise-wide overview of their entire operation and thereby improve efficiency, reduce overheads and ensure enhanced service levels and security.

### **Real-time online operation**

CorePlus delivers real-time online operation in all the banking products and transactions it handles throughout your network. This is the highest standard of operational management and conforms to the new Basel II agreement.

### **Future-proof solution**

Developed by Probanx Information Systems; a specialist solution provider to the financial industry since 1988, CorePlus will enable you to meet the challenges of the new banking age. By choosing CorePlus, you get a future-proof banking system ably equipped to manage complex, high-volume banking operations and adjust your strategic business activities to meet new demands as they arise.

*Expand the value of your customer service with a flexible, customizable software solution that helps you maximize your competitive advantage*

## The CorePlus Advantage

### **An integrated approach**

CorePlus is a fully integrated, multi-currency retail banking system based on a comprehensive range of specialized, feature-rich modules that support a wide range of banking business functions. With a common look and feel, all application modules have the advantage of operating in a way that is familiar and easy to understand.

A fully integrated banking system, handling all business functions, offers many important benefits:

- savings derived from substantially lower IT maintenance costs
- ease of dealing with a single-source supplier
- flexibility to add-on new modules when you need them
- familiarity with a common look and feel across all modules
- simplicity of system upgrades
- single source for data warehousing and management reporting
- centralised risk management
- advantage of a fully integrated and automated General Ledger covering the entire banking solution

### **Powerful functionality and flexibility**

CorePlus combines retail banking, corporate banking and multi-channel delivery in an integrated system that is able to process high volumes of transactions in multi-branch environments. It supports all your bank's operations in a consolidated general ledger with comprehensive management information and reporting.

### **Unrivalled ease of use**

We believe CorePlus to be the banking industry's best user interface; it uses a common web browser interface to deliver its range of advanced functions in a clear and intuitive layout – helping to reduce training costs and increasing productivity.

### **Modern delivery channels**

CorePlus offers access to new electronic banking channels with full support for Internet and mobile phone banking as well as ATM networks. CorePlus also features integration with Microsoft Office applications and supports production of statements and reports in various formats.

### **Open high-performance architecture**

The CorePlus architecture is designed for high reliability and high performance, letting you configure your systems for the true, continuous 24/7 operation you need in order to offer the benefits of round-the-clock electronic banking.

*With CorePlus you can turn knowledge of your customers into business opportunities - enabling you to identify value, recognise risk, enhance service levels and increase profitability*

## Customer Relationship Management

### Comprehensive, user-friendly CRM

The customer is the heart of any financial institution and is the heart of CorePlus. The centralised customer management allows storing of detailed KYC information and overall views of customer activity, holdings, and exposures.

### Customer overviews

With CorePlus a complete customer view is at your fingertips and is coordinated across your institution enabling you to quickly understand a customer's profile, profitability potential, cross-selling opportunities, and overall value and risk to your institution.

### Managing customer value

All accounts, transactions and relationships revolve around the Customer Information Center (CIC). The CIC integrates customer data such as marketing information, photos and signatures, relationships with other customers, memos and action reminders.

### Better customer correspondence

CorePlus provides mail merge and address label printing and, in combination with Microsoft Word, users can easily create circular letters or promotions to customers. Financial statements are available any time for any given period, filtered by account or by customer and can be printed in any language or faxed directly to the customer through a fax/modem or sent as an PDF attachment by email.

### Financial Analysis

A customer's Financial Analysis integrates all deposit and loan account data, collateral values, charges and commissions paid, and interest paid and received. This allows you to analyse the customer's profitability and risk to the bank. This information is available for any period and can be exported to Excel for further analysis or graphing.

The screenshot displays the Probanx CorePlus CRM interface. At the top, there is a navigation bar with 'Home', 'Messages', 'Help', and 'Logout' buttons. Below this, the user is logged in as 'Maria Callas' on '14/09/2007'. The main content area shows a customer profile for 'Ms. Stella Belegric'. The profile includes fields for 'Cust-No: 000012 (60)', 'Signatory: Ms. Stella Belegric', 'Job Position: Man Account Holder', 'ID: 21231545', 'Limit: 0', and 'Details: President of Acme Corp.'. There is a photo of Ms. Belegric and a signature. A sidebar on the left contains navigation links: 'Transactions', 'Tills', and 'Rates'. A sidebar on the right contains a list of actions: 'Client View', 'Signatures', 'Memo', 'Dependents', 'Employment', 'Open Account', 'Profile', 'Credit History', 'Profitability', 'Arrears', and 'Other Client'. The bottom of the screen shows the version 'CorePlus 7.4.11.112'.

*Maximize your competitive advantage by configuring innovative new products without the need for programming and deploy them enterprise-wide in record time.*

## Flexible Product Creation

### **Rapid deployment of new products**

One of CorePlus's most innovative components which sets it apart from competing solutions, are its Account Product Designer and Loan Product Designer. Now even non-IT staff can create new account types or loan products within minutes that are immediately available for use, allowing you to directly implement full-featured new products without external help.

### **Respond to market trends**

This built-in flexibility gives you complete freedom to introduce and maintain a wide range of multi-currency retail and loan products. It lets you respond quickly to market changes, so you can pilot and introduce new products, eliminating the lead times and expense of product development.

### **Fully-featured account options**

Use the Account Product Designer to setup various account types with flexible parameters and conditions, which you can easily tailor to attract different types of customers, from students to seniors, from small start-up businesses to large corporations.

### **Create you own loan products**

Differentiate your bank from the competition and create additional income by introducing new loan products with preset limits, tenors, rates, fees, loan-to-value ratios and other conditions.

### **Flexible financial parameters**

CorePlus provides you with a comprehensive set of options for handling debit, credit and excess interest, tax and charges, account fees, exceptions, capitalisation and statement frequency and many other parameters. Fixed and floating rate products are supported and 'tiering' of interest rates is available as standard.

*“Time saved equals money saved”*

CorePlus leading-edge teller technology offers the fastest customers service available

## Advanced Teller Technology

### Optimize work efficiency

The CorePlus Teller Solution is a state-of-the-art module based on solid experience of the practicalities of face to face retail banking, combined with an inventive approach to maximize work efficiency and information processing. The Teller module uses real-time connection and the common architecture and security of the core banking system to provide fast, friendly and secure customer service. It offers:

- Online real-time operation
- Fast and secure transaction input
- Online overlimit authorization
- Cheque verification and processing
- Cash drawer limit alerts
- Real-time multi-currency till balance
- Till and vault transfers
- Passbook printer support
- Integrated photo and signature verification
- Integrated secure messaging
- On-screen calendar and memos

### Ergonomic design

CorePlus provides a consolidated view of account balances and photo/signature of a selected customer on a single screen. Its interactive and easy-to-use screen designs reflect the logical workflow at the teller desk and incorporate many time saving features, like instant cheque posting to eliminate back-office processing.

### Authorizations and messaging

CorePlus provides for flexible transaction limit management for tellers and middle-office. Any type of over limit transaction which requires authorisation is blocked for processing and instantly routed to an authoriser's workstation together with a pop-up message. The authoriser can then accept or reject the transaction and a message is routed back to the original user. In the mean time, the teller can continue working on other transactions This enables the bank to provide fast customer service and at the same time manage risk effectively.



*CorePlus enables the bank to offer a complete range of deposit products with flexible interest rates, fees and conditions.*

## Core Banking

### **A complete line of deposit products**

CorePlus offers a full range of deposit products with support for checking accounts, overdraft facilities, savings accounts, time deposit products and bonus savings. This advanced banking system addresses all of your deposit-related needs, including:

- Flexible interest parameters for credit and excess interest
- Interest rate margins and ranges can be defined for tiered-balance interest rates in any currency
- Preferential interest rate margins can be given to selected customers
- Temporary authorization to allow overdrafts
- History of overdraft limits including authorizers
- Specific accounts or amounts can be blocked and unblocked
- Automatic calculation and posting of fees and withholding taxes
- System maintains daily history of all rates applied.
- Flexible capitalization and statement periods
- Supports sweep transfers and standing orders

### **Fixed term deposits**

Time deposit capabilities include various interest payment options with interest and capital repayment options.

The system provides for easy-to-use rollover and early withdrawal functions, all with authorization facilities.

### **Remittances**

CorePlus provides comprehensive transactions for domestic and international remittances in true multi-currency with pre-defined profit margins for foreign exchange. The system features IBAN testing, storing of beneficiaries per customer, defining user limits and authorisation levels. Remittances generate the SWIFT messages for automated transaction processing.

Using the Internet banking access, customers can manage their remittances and standing orders online.

### **Standing orders**

CorePlus features comprehensive facilities to generate Standing Orders, internal transfers between accounts within the bank, as well as outgoing payments in any currency to any bank worldwide. You can set-up charges to be applied and select a debit advice for the customer.

In case of insufficient available funds, the order will not be executed; instead an exception message will inform the account manager of this event.

*Benefit from loan product design options and processing capabilities for retail and commercial loans, lines of credit and mortgages with the flexibility to address all lending needs.*

## Loans and Mortgages

### **A Full Range of Loan Products**

The CorePlus Loans module has been designed to process all types of loans and mortgages for commercial, corporate and private customers. In combination with flexible interest and repayment conditions, true multi-currency and multi-lingual capabilities, the bank can offer its local and international clientele tailor-made credit facilities and superior customer service.

### **Fully Integrated modules**

The seamless integration of loans with the customer information center, accounts, collateral register, document management and payment modules greatly assists in all stages of loan process – from application, credit granting, authorisation and disbursement to risk management and P/L analysis.

### **Bad loans management and collection**

CorePlus offers built-in support for delayed, sub-standard and non-performing loans. The system provides automatic downgrading with provision entries, reminding letters, call centre reports.

### **Credit scoring**

The system also features Credit Scoring, whereby loan repayments monitored and given appropriate down- or upgrade points for ongoing review and assessment. These parameters can be changed by authorised management.

### **Collateral Management**

To complete the loan system, a collateral register is included as a central component that can be configured for all types of collateral. It features flexible lending percentages, automatic or manual revaluation, document imaging and reports for risk management and valuations.



*Incorporate all the relevant data from every part of your operation into a single management overview – and easily produce presentation quality reports*

# Management Information System

## Constant monitoring of your banking operations

CorePlus offers dynamic, real-time reporting facilities across all channels, account managers, clients, products and branches/profit centers. While the standard reporting facilities in CorePlus includes over 200 comprehensive reports, the open design of the system's relational SQL-database allows you to use industry-standard enquiry and reporting tools.

## Profitability analysis

CorePlus offers senior managers the facility to produce multi-dimensional views of profitability by customer, product and business units. Since it provides a set of enquiries which analyse turnover, income and associated cost of funds for different products it helps you to focus resources, maximise returns and leverage customer relationships.

## Compliance Reporting

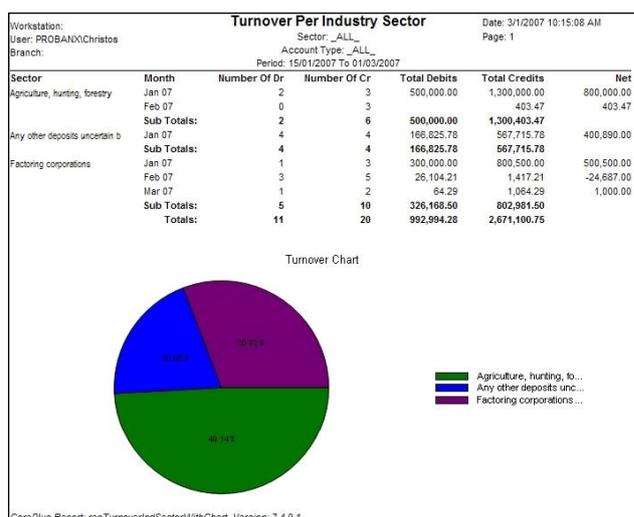
is becoming more complicated year by year. Central banks require more detailed information at even shorter intervals to combat money laundering, assure financial stability and reduce credit risk and to comply with Basel II regulations. Probanx offers complete compliance reporting modules, readily available for a number of countries. Reporting for other countries will be provided on request.

## User-defined Reports

CorePlus workstations include an easy-to-use financial report designer that enables authorised users to create high level financial reports.

## Exceptional flexibility

All system reports are available as pre-formatted print-out incorporating the bank's logo. In addition any report can be exported with a single click of a button to Excel, Adobe pdf, XML and CVS text format

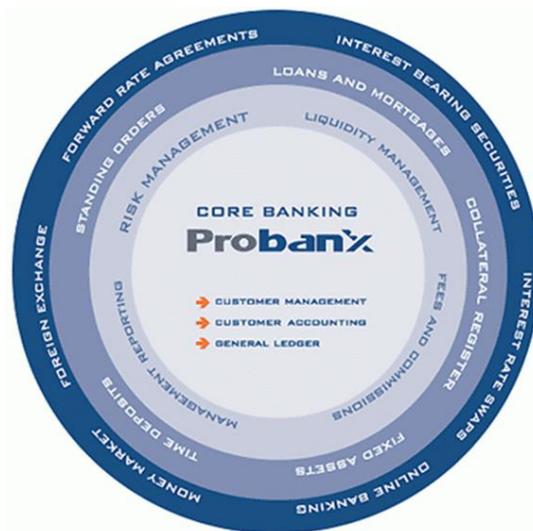


Probanx offers a complete range of fully featured modules to cover a diverse range of banking operations

## Optional Modules

**CorePlus** is build around a core system and a range of modules that the banks can select based upon their current and future business needs.

Customer Management  
Account Product Designer  
Demand and Term Deposits  
Loans and Mortgages  
Collateral Register  
Teller – Front Office  
Photo & Signature Imaging  
Cheque Management  
Standing Orders  
Trade Finance  
Batch Interfaces  
Charges, Fees Management



Internet Banking  
Merchant Banking  
Credit/Debit Cards  
Document Management  
Treasury Management  
Nostro Reconciliation  
Swift Alliance Interface  
Central Bank Reporting  
Fixed Asset Management  
Payroll Management  
SMS & email Alerts  
Smartphone Apps

Reach out to the world with CorePlus multi-channel delivery modules

## Multi-Channel Delivery

### New technology

CorePlus is fully web enabled and allows the bank to have multiple delivery channels like Internet banking, mobile phone banking and ATMs.

CorePlus electronic banking gives you a cost-effective and versatile environment in which you can offer a wide range of retail banking services, via the Internet or mobile phones and other hand-held devices.

### Online Banking

CorePlus Online Banking is the next generation of Internet Banking. It is a comprehensive, flexible, multi-lingual and user-friendly solution that offers secure self-service banking transactions to your customers.

Enabled for straight through processing and high performance, this module provides a cost-effective Internet banking platform for 24 hour banking services.

### ATM-POS

Connectivity to your ATM network uses the industry standard ISO 8583 interface and latest technologies like web services, SOAP.

### Merchant Banking

This module is a unique invention and development of Probanx. It enables the bank to use merchants all over the country to act as a mini branch of the bank. It allows the bank to reach many more customers without investing into branch offices and employees.

### SMS confirmations

This is the latest addition to our electronic banking services. Now a customer can receive SMS notifications for various events, which can be configured individually. This service is fully automated and cost-efficient.



*With general ledger integrated within core banking and across all modules, CorePlus improves system-wide efficiency and delivers automatically updated accounting systems*

## Highly automated Back Office operation

### **Automated general ledger**

CorePlus features a comprehensive and highly automated accounting system, which forms an integral part of the core banking solution. This true multi-currency general ledger operates in real-time and can be configured for the bank and country's specific requirements.

### **Real-time transactions processing**

CorePlus maintains general ledger information at product, currency, category and branch level. During transaction processing the system verifies and automatically updates ledger accounts and ensures that the financial accounting automatically reconciles with the underlying business.

### **Extensive reporting**

The system maintains historic information for every ledger account, which is used for budgeting, statistics, tracking profitability and analysing business trends in any area of operations.

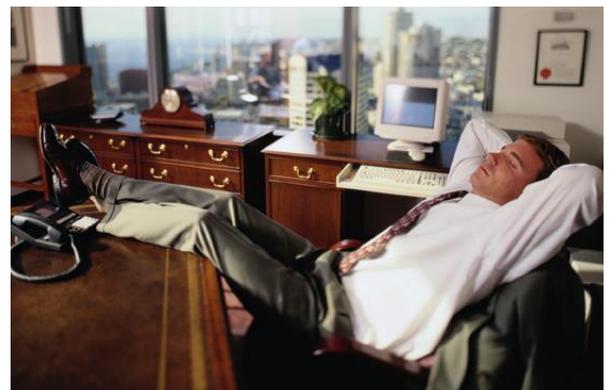
In addition to CorePlus large library of reports and inquiries it also makes it easy to produce statements at specified intervals showing trial balances, balance sheets and P&L report in various formats.

### **Cheque processing**

CorePlus offers powerful facilities for bulk cheque processing, chequebook management and certified cheques. We provide a proven work-flow for clearing, authorizing and returning cheques. It's also flexible enough to enable large volume cheque processing with multiple clearing banks.

### **Nostro Reconciliation**

CorePlus makes reconciliation of the Nostro accounts easy. The accountant can compare bank statement against the list of transactions and simply tick off items from the on-screen display. The system offers statement and reports on reconciled and un-reconciled items.



*Scalability, speed and security are the technical requirements for any banking solution in today's market. CorePlus is built on the latest industry standard multi-tier web based architecture.*

## Advanced Technology

### **Highly Scalable**

Coreplus is a fully scalable solution, offering high performance and productivity, whether you have a single office operation or a large networked branch banking system.

### **Core Architecture**

The system is designed as a fully web based high security banking solution with high performance for on-line transaction processing - a solution offering the power of a legacy system at a fraction of the cost of ownership. Microsoft SQL Server 2008 R2 features best performance, lowest cost/transaction ratio, integrated messaging, automated scheduling for backup and replication. It offers a wide choice of system configurations and upsizing capabilities for future expansion.

### **Branch automation**

Probanx delivers branch workstations with browser based technology, enabling the bank to use any web browser.

We use the latest industry standard technology: .Net, SQL Reporting Services and C# programming. Open connectivity is provided through XML and Web Services.

This technology enables platform independence on the workstations and high performance on low bandwidth connectivity with central server database processing.

### **Extensive security**

CorePlus's security features give you extensive controls over user activity, so you can tailor security to meet your own precise needs. You can control access to specific customers and accounts for individuals and groups of users, and apply authorisation limits. You can also define the authorisation processes required for all exceptional conditions which can occur within the system.

### **24/7 operations**

CorePlus offers true round the clock operations without interruption, which is required today for electronic banking. End-of-day processing is automatically running 'on-the-fly' and can be configured with many options.

### **Robust reliability**

The Internet and Mobile Device banking module is built on Microsoft's advanced .NET technology using the latest security features. Probanx provides comprehensive services for customisation, implementation and administration for multi-channel delivery systems.



*Continuity of service is of paramount importance in retail banking and Probanx together with its support partners are available to ensure excellent service and support*

## Global Support

### **Professional implementation, consultancy and support**

Probanx is committed to your absolute satisfaction. As such, our professional implementation, consultancy and support services form a central component of the CorePlus solution providing you with full specialist expertise in every key area:

- Project planning & management
- Technical consultancy
- Risk management requirements
- Training workshops
- Data migration and conversion

### **Global Support**

Probanx co-operates with local partners to solve any problem without delay. While this software has proven to be very reliable even in adverse conditions, we know that human error and hardware failure can create problems. Therefore we offer a long-term, maintenance and support contract for the complete system to provide you with the high level of back-up that is essential today.

### **Customization, Implementation and Migration**

In order for you to achieve maximum efficiency and productivity, Probanx will configure CorePlus to meet your country and business specific requirements. After consultation, Probanx provides a detailed project plan to use as a basis for the implementation of CorePlus and overcome any issues arising from legacy systems.

### **User Training**

Probanx offers user training on-site at the banks location and/or at nearby conference facilities. Users will be grouped by department and trained specifically to their job requirements. In addition, Probanx will provide user manuals in electronic and format, which are available online.



*Providing innovative banking solutions since the year 2000*

## Probanx Company Information

Probanx Information Systems is a German managed software house, which specializes in development and support of software for financial institutions, offering multi-branch, multi-currency and multi-lingual banking systems with a large variety of modules. We install and support turn-key banking software solutions for international private banks, commercial banks and retail banks.

Our company was formed in the year 2000 by a team of software and banking experts. Since then we have provided innovative and tailor-made software solutions for local and international banks. In close co-operation with our customers, bank managers, IT managers and auditors, we continue to implement the latest trends and technology in banking software.

**Probanx Systems are in operation in five continents around the globe.**

### **Head Office:**

Probanx Information Systems Ltd.  
Nicosia Business Centre  
33, Neas Engomis  
Nicosia 2409, Cyprus  
Phone: +357-2226 9580  
Fax: +357-2226 9576  
e-mail: [info@probanx.com](mailto:info@probanx.com)

### **Africa:**

Probanx Information Systems (Nigeria) Ltd.  
Ilupeju, Lagos, Nigeria  
Tel: +234 802 331 8086  
e-mail: [nigeria@probanx.com](mailto:nigeria@probanx.com)

### **America:**

Probanx Information Systems (Belize) Ltd.  
Jasmin Court, 35A, Regent Street,  
Belize City, Belize  
e-mail: [info@probanx.com](mailto:info@probanx.com)



Visit our websites for more info and on-line demos:

[www.probanx.com](http://www.probanx.com)

[www.probanx.net](http://www.probanx.net)

[www.probanx.info](http://www.probanx.info)

# International Partners

## USA

IEP - Intelligent E-Business Provider  
Chicago, IL 60656. USA  
Phone: (312) 752-0240  
For sales: [sales@ieprovider.com](mailto:sales@ieprovider.com)  
Website: [www.ieprovider.com](http://www.ieprovider.com)



## Nigeria

Probanx Information Systems (Nig) Ltd  
Lagos, Nigeria  
Tel: +234-(0)802 331 8086  
Email: [nigeria@probanx.com](mailto:nigeria@probanx.com)  
Website: [www.probanx.com](http://www.probanx.com)



## European Union

Alpha-ITC  
Vienna, Austria  
[www.alpha-itc.com](http://www.alpha-itc.com)  
Tel: +43 1 256 57570  
e-mail: [office@alpha-itc.com](mailto:office@alpha-itc.com)



## Senegal

Connexion Services  
Dakar, Senegal  
[www.connexion-services.com](http://www.connexion-services.com)  
Tel: +221 33 867 2237  
e-mail: [akcisse@connexion-services.com](mailto:akcisse@connexion-services.com)



## India

Grand Trust InfoTech  
Cochin, India  
Tel: (91) 484 409 6777  
Website: [www.grandtrustinfo.c](http://www.grandtrustinfo.c)  
e-mail: [info@grandtrustinfo.com](mailto:info@grandtrustinfo.com)



## Kenya

Infolite  
Nairobi, Kenya  
[www.infoliteafrica.org](http://www.infoliteafrica.org)  
Tel: +254 721138666  
e-mail: [contact@infoliteafrica.org](mailto:contact@infoliteafrica.org)



## South-East Asia

Newton International  
Sapantong Village Sisattanak  
Vientiane Capital - Lao PDR  
Tel: +856 021263568  
e-mail: [info-newton@excite.com](mailto:info-newton@excite.com)



## Australia - Pacific

Macrison Co Pty Ltd  
Sydney - Australia  
Tel: +61 2 9735 4770  
e-mail: [joanmac@macrison.com](mailto:joanmac@macrison.com)  
Website: [www.macrison.com.au](http://www.macrison.com.au)



# Technology Partners

## Core Technology Partner



## Card Processing Partner



## Mobile Banking Partner



## Data Center Partner

