

# Corporate Overview



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# Value proposition

## Stay ahead of competition

- Fully integrated, scalable, & robust business components
- Flexible & agile business processes
- Seamless connectivity across channels & other points of service
- Improve performance:
  - Configure and manage end-to-end process lifecycle
  - From originating to servicing
  - Across multiple delivery channels



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# Value proposition

## Achieve your goals

- Improved ROI & best TCO
- Enhanced efficiency:
  - Automation of standardized & simplified business processes
- Growth with unmatched scalability, fault resilience & business continuity
- Improve customer satisfaction
  - Efficient real time 24x7
  - Multi-channel anywhere, anytime banking services
- High-flexibility and configurability supporting a variety of banking models



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# Value proposition

## Best possible TCO

- Flexibility to choose the technologies that best match costs
- Prevents expensive single vendor “lock in”
- Easily integrated with other banking modules:
  - Service Oriented Architecture (SOA)
- Parameterized product development:
  - Enables rapid development of new and innovative financial services



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## Highly flexible

- Flexible in product development and rollout/implementation
- Tight integration through flexible interfaces
- Supports multiple delivery channels:
  - Branches
  - Branchless
  - ATM's
  - POS
  - Call centers
  - Mobile and Internet



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## Never sleeps

- Full banking functionality anytime of the day
- Supports 24x7 banking operations
  - No 'stand-in' needed
  - No off-line batch processes needed
- Customer balances & bank's financials accessible anytime, anywhere
- Single version of 'the truth'



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## Security

- Industry standard security:
  - Ensures data & processes remain secure
  - Free from unauthorized manipulation
- Access restrictions:
  - Role based access
  - Auto log-off
  - Password expiry
  - Local/remote supervisor override
- Real-time audit trails for financial and non-financial activities
- DES3/AES encryption, digital certificates, limit management, access control



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# Overview

## Fully integrated, centralized, real-time CBS

- Integrated full featured General Ledger
- Intuitive browser based UI
- Seamless integration using ISO8583, XML, JSON & Web services (SOAP/REST)
- A true 'STP' - Straight Through Processing
- Support 24x7 non-stop operations
- Database & OS independent
- Highly scalable & cluster-ready for higher system availability
- Multi-institution, multi-currency, multi-language
- IFRS & BaaS ready

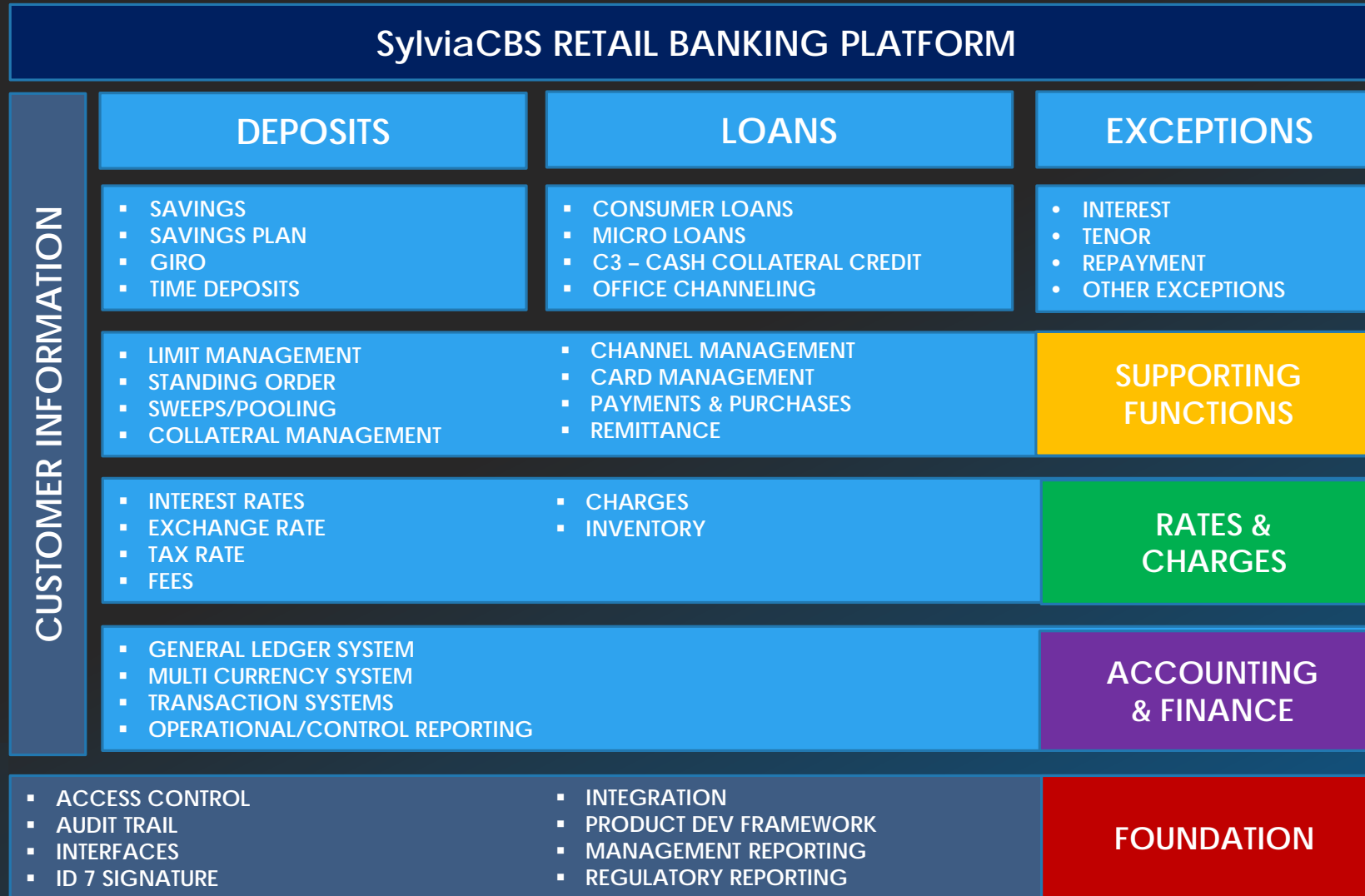


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# Scope



# Features

## Deposit module:

- Savings account:
  - Regular savings, savings plan
- Current/checking account:
  - Local and foreign currency
- Fixed deposits:
  - Local and foreign currency

## Consumer lending (unsecured/secured)

### Micro lending

### SME lending:

- Investment loan
- Working capital loan
- Multipurpose loan
- Cash collateral credit
- Overdraft facility
- Bullet payment loan
- Bank guarantee

## Reports:

- Management reports
- Audit & control reports
- Branch reports
- Central bank/regulatory reports

## Interfaces:

- National clearing system
- RTGS (Real Time Gross Settlement)
- Central bank/regulatory reporting
- National payment system
- Payment network/aggregators
- National ATM network
- National/worldwide remittance network
- SMS/email gateway
- Call center



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# Features

## OTC - Over The Counter services:

- Deposits/withdrawals
- Internal transfers
- Transfers & remittances (inward/outward)

## Options & add-ons:

### ▪ Business options:

- 1) Conventional/Shariah
- 2) Retail/consumer/SME banking
- 3) Finance company
- 4) Cooperative & BMT

### ▪ Debit card management module

### ▪ General Ledger:

- 1) Fixed asset module
- 2) Payroll module
- 3) Budgeting module

### ▪ Standing orders:

- 1) Loan repayment
- 2) Payment & transfers
- 3) Sweeps

### ▪ Check clearing (inward/outward)

### ▪ RTGS (inward/outward)

### ▪ Bill payment

### ▪ Credit:

- 1) Loan origination module
- 2) Collection module
- 3) Credit restructuring module

### ▪ Other modules:

- 1) Loyalty program
- 2) Virtual account

### ▪ Gift check, certified check & payment order



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# Features

## Direct banking:

- Cash management
- Internet banking module

## FX:

- FX back office

## Loan origination:

- Loan simulation
- Loan origination
- Collateral management

## Shariah/Islamic

## Payment:

- Transaction gateway
- Biller management

## Branchless banking:

- Agent management module
- Customer management module

## Add-ons:

- IFRS module
- SDB – safe deposit box

- Mobile banking module
- SMS banking module

- OTP – One Time Password
- Alert & notification module

- FX front office

- Loan scoring
- Loan processing/underwriting

- Payment switch
- Reconciliation & settlement

- Transaction module
  - 1) Deposits & withdrawals
  - 2) Transfers & remittances
  - 3) Payments & purchases

- eMoney (server based) module
- OTP – One Time Password
- Alert & notification module



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# Features

## True browser-based front office system:

- Best performance
- Easy to maintain & reduced TCO
- Fast deployment

## Centralized branch delivery system:

- No need to have a server in the branches
- Central monitoring & management for branch terminals
- Rapid deployment of new features nationwide

## Centralized view of cash drawer/branch vault denomination position

- Helps cash reserve & forecasting
- Balances by each currency or individual denomination can be monitored online
- Real-time updates on both customer & internal (cash) accounts
- Reconciliation is not needed

## Security & risk management:

- Limits can be set for any transaction to a group of people, position or person
- Single sign on (SSO) & role based access control
- Audit trail:  
All transactions, functions or attempts are logged
  - 1) Journal searched by teller, by amount, account or cheque number
  - 2) Supervisor can list all transactions for a particular user or a full list of activity for a branch for auditing & control purposes
- Background local & remote supervisor override, teller may continue servicing other customers

## Customer service:

- 360 degree customer view for cross-selling & up-selling
- Image upload for ID's, photo, signature, documents, etc.



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# Branchless banking module

## An end-to-end solution:

- Full cycle of agent management, starts from onboarding, monitoring, up to discharged
- Agent provides wide range of services:
  - 1) Administrative services (account opening/closing, change phone, change password, etc.)
  - 2) Lending services (branchless mobile from application stage up to discharge stage)
  - 3) Cash services (deposits, withdrawals, remittances, payments, purchases)
  - 4) Account services (balance inquiries, transfers, payments/purchases, standing instructions)
  - 5) Other services (administrative, security, referral)
- Built in server-based eMoney
- Can be combined with LOS – Loan Origination System – for more business impact
- Equipped with 3D secure (OTP) linking the bank, agent & customer requesting a transactional service
- Transaction alerts & notifications
- On-line agent/group/area performance monitoring
- Extensive reporting options



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# Corporate module

- **Conventional & Islamic cooperatives (BMT)**
- **Member Management:**
  - Member Information System
  - Built in profitability/exposure/limit management
  - Able to store & display images (ID (KTP/KK/SIM), photo, finger print, pdf documents etc)
- **Deposit management (SIMP. Wajib/pokok/sukarela, special fixed deposit, passbooks etc.)**
- **Loan management:**
  - Supports secured/unsecured consumer loans
  - Collateral management
  - Top up, bulk loan repayments, early discharge etc
  - Loan repayments and savings via salary deduction
- **Interfaces:**
  - Integration with payroll/HRMS for automatic salary deduction
  - Integration with bank account for loan repayment & other member obligations
  - Integration to internal/external payment switch
- **Supports multi-lines of business (mini-market & other retailer business, motorcycle & consumer financing, pharmacy, money changer, etc.)**
- **Profit distribution (SHU) calculation & distribution**
- **Risk management:**
  - Collectibility & loan reserve management
  - Early warning for bad loans
  - Mobile collection

# The Cloud

- Runs large numbers of institutions using a single instance – multi-tenancy
- Add new institutions without assistance (DIY)
- Upload data without assistance using DIY data conversion
- All institutions are isolated from each other & use their own parameters
- Full banking functionality is available to all institutions, big or small
- EOD runs automatically for all institutions in background mode



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# DIY – add institution

New Institution

**Super User**

Super User ID	ADM00004	Phone Number	081288552222
Super User Name	SUPER USER INST 00004	Email Address	superuser@gmail.com
Initial Password	.....	System Date	24/08/2016
Current Financial Year	16	Current Financial Period	8

**Institution Parameters**

Institution No	4	Institution Type	BANK CONVENTIONAL
Institution Name	CLOUD BANK 00004	Head Office Branch	1
Institution Short Name	CL00004	Business Registration No	
Country	ID	Base Currency	IDR
Minimum Password Length	4	Password Expiry Days	30
Password Retention #	5	Maximum Login Retries	3
Treasury Branch Islamic	1	Treasury Branch Conv.	1
Weekend Day 1	7	Weekend Day 2	1
Minor Age	16	Maximum Backdate Days	120
Income Recognition	ACCRUAL BASIS - DAILY	Bad Debt NPL Transit Days	30
Resident Withholding Tax Rate	10.0000	Non Resident Withholding Tax Rate	10.0000
Withholding Tax Treshold Adults	0.00	Withholding Tax Treshold Minors	0.00
Central Bank Code		Custom Functions Trigger	BASE
Uses Deposit System ?	<input checked="" type="checkbox"/>	Uses Lending System ?	<input checked="" type="checkbox"/>
Uses Branchless Banking ?	<input checked="" type="checkbox"/>	Uses Loan Origination ?	<input type="checkbox"/>
Uses Foreign Currency ?	<input checked="" type="checkbox"/>	Uses Salary Deduction ?	<input type="checkbox"/>
Uses Clearing ?	<input checked="" type="checkbox"/>	Uses ERP ?	<input type="checkbox"/>



# Debit card system

- **Delivers best performance Debit Card System through flexibility, security & availability**
- **Better security, operational efficiency & scalability**
- **Parameterized Debit Card System:**
  - 1) Transaction authorization
  - 2) Limit setting
  - 3) Risk exposure
  - 4) Fees & charges
  - 5) Loyalty program etc.
- **Handles:**
  - 1) Multiple accounts
  - 2) Multiple cards
  - 3) Multiple products
- **Built-in event triggers for sending notifications & user-definable reporting tool**
- **Ability to generate**
  - 1) Embossing files
  - 2) Pin mailers
  - 3) Pin mailer printing
  - 4) Cover letters



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# Sharia system

- **Multi-system operations**
  - Pure Shariah, pure conventional & mixed system (conventional & Shariah in one entity)
  - Fully parameterized
  - New parameters easily added for customer specific & country specific needs
- **Standard Shariah services:**
  - Al Wadiah current account
  - Mudharabah savings account
  - Mudharabah fixed deposit account
  - Murabahah financing
  - Mudharabah financing
  - Musharakah financing
  - Ijarah leasing
  - Al Rahn pawnbroking
  - Qard Hassan
  - Sukuk Islamic bond management

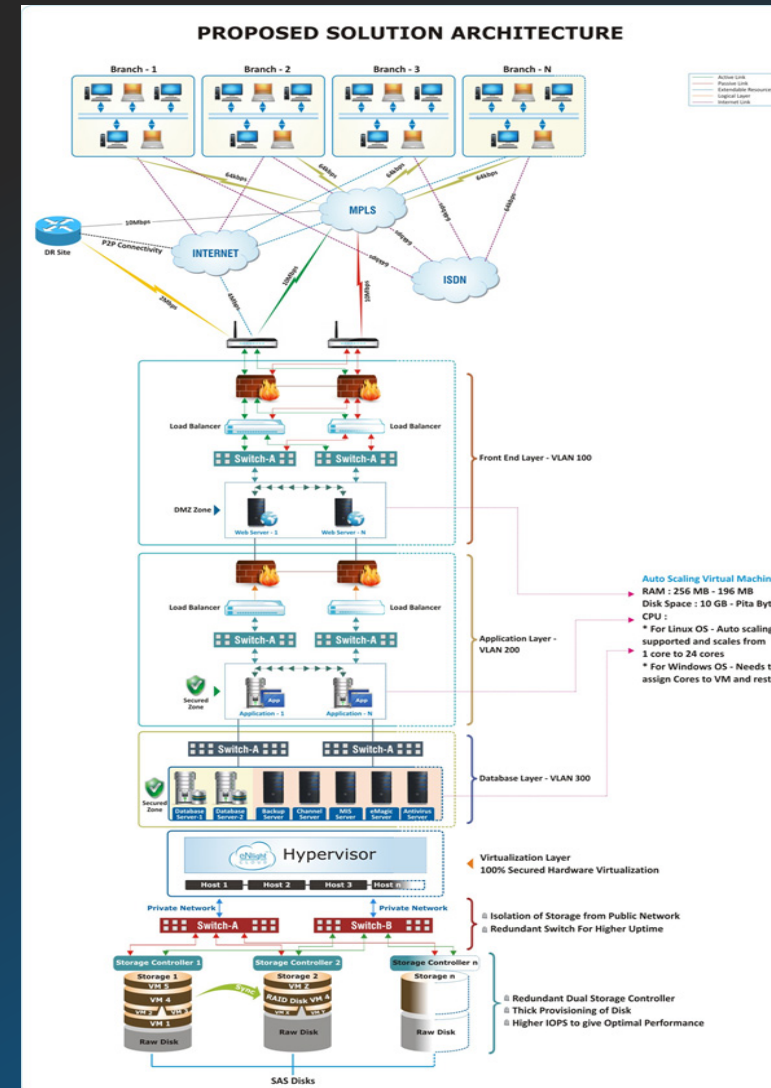
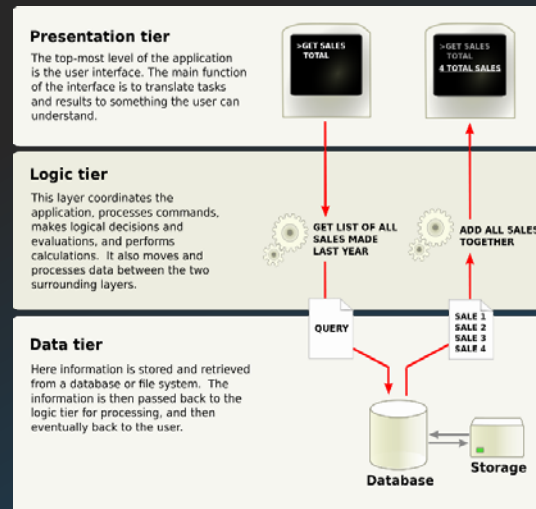


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# Typical banking configuration

- HA – High Availability
- 3-tier architecture
- Similar configuration for DRC
- Replication:
  - 1) PPRC – Point to Point Remote Copy
  - 2) DB replication



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# Demo

- **Multi LOB System:**
  - 1) Banks
  - 2) Finance companies
  - 3) Cooperative & BMT
- **Conventional & Islamic**
- **Parameterized product development**
  - 1) Deposit products
  - 2) Loan products
- **GL & reporting**
  - 1) Multi currency & multi institution
  - 2) Budgeting/fixed assets/payroll
  - 3) Management & regulatory reporting
  - 4) Custom/adhoc reports
- **Security & risk management**
  - 1) Limit management & access restrictions
  - 2) Financial & non financial audit trail
  - 3) 3DES/AES compliant
- **Echannel:**
  - 1) Mobile banking
  - 2) Interfaces (ISO8583/XML/JSON/Web services)
- **Cooperative & BMT System**
  - 1) Member management
  - 2) Multi-segment capability
  - 3) Loan repayment
  - 4) SHU calculator & distribution
- **Loan system**
  - 1) Loan simulation, scoring & LOS
  - 2) Collateral management
  - 3) Loan reclassification & reserves
  - 4) Loan restructuring
- **Branchless banking**
  - 1) Agent management system
  - 2) Administrative services
  - 3) Cash services
  - 4) Account services
  - 5) 3D secure (OTP)
  - 6) Server based eMoney
  - 7) Mobile collection
- **IFRS – PSAK 50/55**
- **SDB – safe deposit box**

Thank you



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