

Another
BML Istisharat product



ICBS

ICBS, AN OPEN SYSTEM

- ICBS has built in interfaces with:
- SWIFT terminals
 - ATM and POS solutions
 - MICR/OCR checks handler
 - Phone banking(IVR)
 - Signature verification solutions

OTHER BML Istisharat PRODUCTS

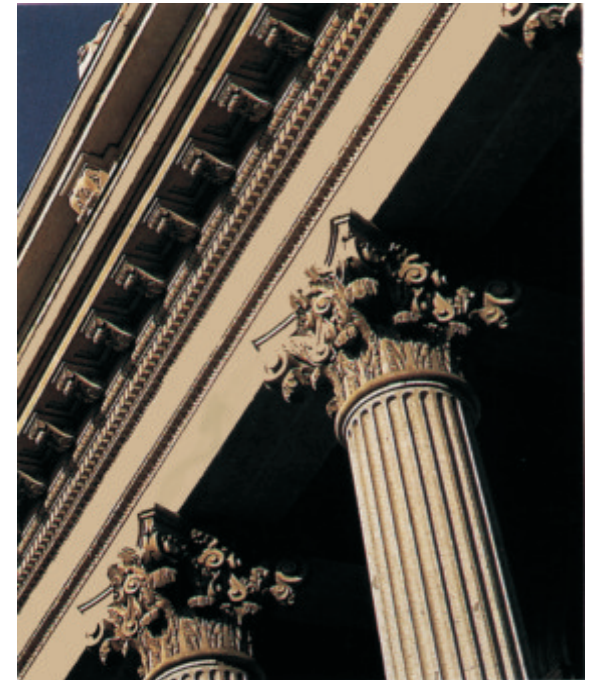
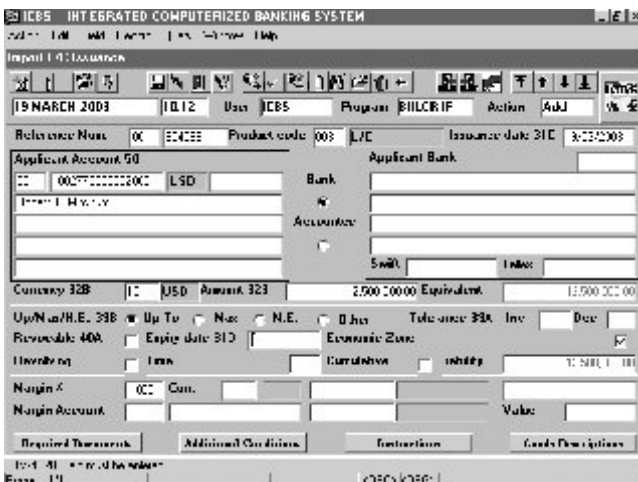
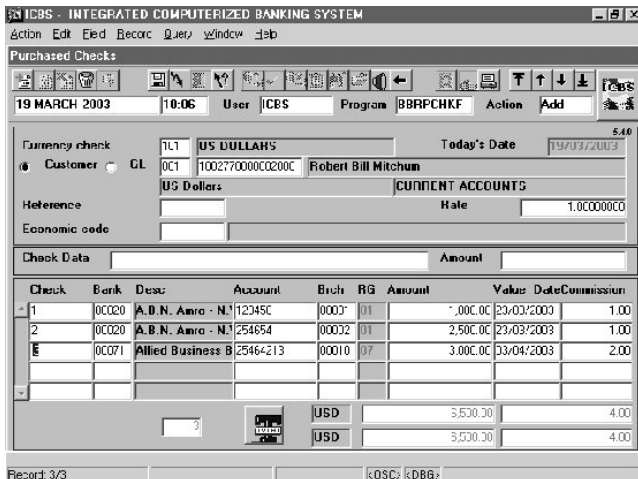
- CIRIS : General Business Insurance
LIRIS : Life Insurance
IMAD : Manufacturing and Distribution

CONTACT POINTS

BML Istisharat SAL
Riad El Solh Street - A.Razzak Building
P.O.Box 11-5191 BEIRUT(Lebanon)
Contact : Miss Pascale Salmeh
Tel/Fax : 961-1-983208
E-Mail : ist@istisharat.com
Website : www.istisharat.com

INFOEL SA
102, Avenue des Champs Elysées
75008 PARIS (France)
Contact : M. Jean Claude Yaziji
Tel : 33-1-42895828
Fax : 33-1-42895829
E-Mail : infoel-sa@infoel-sa.com
Website : www.infoel-sa.com

INFOEL FINANCIAL SYSTEMS, INC.
11601 Wilshire Blvd-Suite 500
Los Angeles, CA 90025, USA
Tel : 1-310-2104555
Fax : 1-310-3880111
E-Mail : info@infoel-inc.com
Website : www.infoel-inc.com



ICBS

Integrated Computerized
Banking System
by
BML Istisharat SAL



Quality ISO 9001
SAIGLOBAL



Business Partner



THE COMPANY

BML Istisharat was founded in 1972. Its main activity is to develop and support application software geared towards Banks, Insurances, Manufacturing and Distribution firms. BML Istisharat products have penetrated "Fortune 500" companies and are up and running in the United States, Western Europe, the Middle East and Africa.

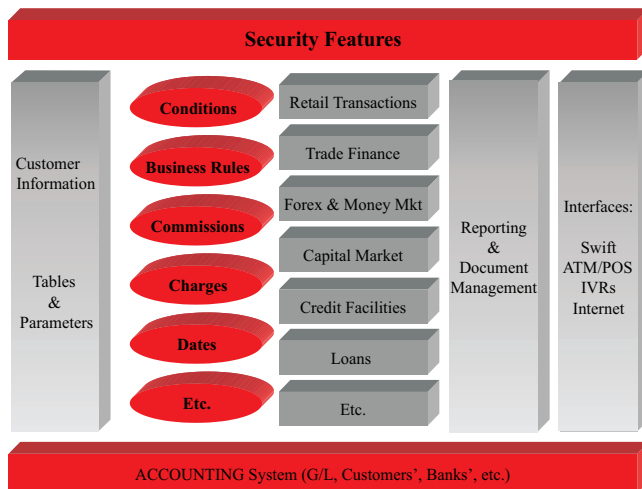
ICBS

ICBS (Integrated Computerized Banking System) is a Secure, Modular, Integrated, Easy to use with Standard Graphical User Interface (GUI), Web Enabled, On-line Real Time, Flexible, Interactive, Scalable, Multi-Currency, Multilingual Software System designed to support, manage and comprehensively control Financial Institution Front and Back Office activities. ICBS runs in more than 50 banks worldwide and is available on:

- Oracle multi-tier platforms
- IBMAS/400 platforms

ICBS was conceived as a set of integrated modules that share a common nucleus in order to cover Retail Activities (Teller Transactions: Checks, Transfers, Personal Loans, etc.), Corporate Credit, Trade Finance, Treasury and Capital markets.

GENERAL ARCHITECTURE



ICBS NUCLEUS

The ICBS Nucleus encapsulates, all other modules, and provides: security features, dynamic personalized menus, referential and parameter tables, user defined business rules, central customer information tables, accounting system, audit trail reports, a set of embedded engines and calculators: (Accounting, Receipts, Documents, Commissions, Charges, etc.) as well as interfaces with satellite applications (SWIFT, ATM/POS, IVRs, Internet, CRM, etc.).

ICBS RETAIL

Completely user defined transactions to handle tellers and back office retail activities including current balances and checking accounts, savings accounts, time deposit, overdrafts, commercial bills, standing instructions, utility bills, cashiers / draft checks, remittances and transfers, etc.

ICBS LOANS

Personal, Consumer and Corporate financing. Dynamic scoring and user defined products. Origination and approval workflow. Follow up, settlements / collection, rearrangements and arrears management.

ICBS TRADE FINANCE

A set of modules offering complete workflow (maker/checker concept), follow up, generation of accounting entries and documents through a rich set of functions covering bills for collection, letters of guarantee and letters of credit.

ICBS FOREIGN EXCHANGE & MONEY MARKET

Wholesale transactions: spot, forward and swap, certificates of deposits, loans and deposits (fixed and call notice) with related transfers.

ICBS CAPITAL MARKET (SECURITIES)

Front, Middle and Back Office: Handling of Stocks, Bonds, Derivatives and Mutual Fund transactions, On-line interface with pricing systems.

ICBS CREDIT FACILITIES AND RISK MANAGEMENT

Credit Files, collateral management and facilities. Risk classification and monitoring.

ICBS CENTRAL PROCESSING

Flexible and multiple interest calculation methods. Regulatory reports and data exchange with credit bureaus. Correspondent accounts management. Batch processing including: Periodical closing, Reconciliation, Revaluation and Consolidation. Rich set of reports (Control, Statistics and MIS).