



# eICBA™ System Portfolio: Integrated Banking System

PRIVATE AND CONFIDENTIAL

For more information, please contact:-

**CORPORATE OFFICE:**

**INFOPRO**

Block B3 Level 8, Leisure Commerce Square,  
No. 9, Jalan PJS 8/9, 46150 Petaling Jaya, Malaysia.

Telephone Number: +60 (3) 7876 6666

Facsimile Number : +60 (3) 7876 1233

**Web:** [www.infopro.com.my](http://www.infopro.com.my)

**Email:** [marketing@infopro.com.my](mailto:marketing@infopro.com.my)

**Disclaimer of Liability**

The author makes every effort to ensure that the content of this document is accurate and up to date. INFOPRO makes no warranty, representation or undertaking whether expressed or implied, nor does it assume any legal liability, whether direct or indirect, or responsibility for the accuracy, completeness, or usefulness of any information.

**Copyright**

Unless otherwise stated, all material that is contained in this document shall not be reproduced, in whole or in part, without the specific written permission of INFOPRO. To obtain reproduction consent, please contact the author or INFOPRO Sdn Bhd.

## 1.0 eICBA System Overview

INFOPRO eICBA System, a world class Integrated Banking System, is designed to meet the needs of global financial institutions. The system is designed using the most advanced technology and best global financial institution practices. With more than 80 customers across 25 countries from Asia, Middle East to Europe, INFOPRO is a trusted solution provider backed by strong management and key software development team.

eICBA is scalable and capable of supporting institutions of different sizes ranging from a small and medium institutions to large institutions with thousands of branches. eICBA System runs on various open systems, namely from the most demanding environment of IBM mainframe to IBM POWER Series. INFOPRO offers Global FIs an extremely cost effective way of computerizing of their operations without locking themselves to any specific hardware platform.

INFOPRO offers a complete suite of end-to-end banking solutions which encompass Conventional Banking System and Islamic Banking System.

### Conventional Banking Modules

- |                                   |                       |
|-----------------------------------|-----------------------|
| ✓ Customer Information File (CIF) | ✓ Telebanking         |
| ✓ Savings Account                 | ✓ Internet Banking    |
| ✓ Current Account                 | ✓ ATM E-Switch        |
| ✓ Fixed Deposit                   | ✓ Dealer Terminal etc |
| ✓ Credit Application              |                       |
| ✓ Loans                           |                       |
| ✓ Hire Purchase                   |                       |
| ✓ Leasing                         |                       |
| ✓ Collection                      |                       |
| ✓ Treasury                        |                       |
| ✓ Trade Finance                   |                       |
| ✓ Reconciliation                  |                       |
| ✓ Standing Instruction            |                       |
| ✓ Remittances                     |                       |
| ✓ General Ledger                  |                       |

### Islamic Banking Modules

- ✓ Customer Information File (CIF)
- ✓ Al-Wadiah Savings Account
- ✓ Al-Wadiah Current Account
- ✓ Al-Mudharabah Investment
- ✓ Bai' Al Murabahah Financing
- ✓ Bai' Bithaman Ajil Financing
- ✓ Al Ijarah Leasing
- ✓ Al-Ijarah Thuma Al-Bai'
- ✓ Islamic Treasury
- ✓ Islamic Trade Finance
- ✓ Musyarakah Joint Venture
- ✓ Al-Mudharabah Financing

The agile architecture of eICBA allows the modular implementation approach as business grows over time. The integrated system through comprehensive CIF capabilities includes *Customer Centricity Management* that offers 360 degrees view of a customer and his/her experiences with the institution.

Stringent quality controls and feedback retrofitting processes are integral to the continuous INFOPRO R&D efforts. INFOPRO's commitment in R&D offers clear and visible upgrade path as to help our customers achieve sustainable competitive edge as technologies advanced over the long term.

### 2.0 Features Highlight

- **Integrated Front, Middle and Back Office**  
eICBA enable efficient information management through integrated front, middle and back offices concept where all transactions are updated in an online real-time manner.
- **Powerful CIF Features**  
eICBA offers easy real-time access to the customer portfolio(*Total Assets and Liabilities*) and experiences (*Relationship Management*) with comprehensive exposure risk controls over the limits.
- **Tight Security Controls**  
Multi-level enterprise security could be easily established and all changes made are captured in the audit trail (all essential footprints will be covered like date, time, user, program and changes, which include new and old values)
- **Comprehensive User Definable Parameters**  
eICBA supports speedy definition of new services or products through parameters management.
- **Omnibus Facility**  
A blanket line of credit for multiple facilities provides the user a simple top-down approach to manage the credit limit online.
- **Web-based GUI**  
eICBA offers a friendly and consistent graphical user interface to enhance user experience which aim to enable user to spend more time with the customers. In addition, eICBA offers superior access flexibility, whereby the system can be accessed using only a web browser (*i.e. Microsoft Internet Explorer*) on the workstation. Understanding the competitive landscape today, the centralized web interface allows simple mobile branch setup.
- **Signatures & Image Verification**  
eICBA supports the digitization of the customer signature(s) and facilitate the online verification process given either local or inter-branch transactions.
- **Central Bank Reporting**  
eICBA provides standard *Central Bank Reporting* to minimize the efforts required on an on-going basis.

### 3.0 System Technical Specification

➤ **Architecture**

eICBA System is an n-tier architecture system which leverages on *Object Oriented* development and Internet based technologies.

➤ **Tools and Database**

eICBA is developed and maintained through various automation tools. With the mission critical nature of the Core Banking System, eICBA is powered using the leading commercial relational database management system.

➤ **Platform**

INFOPRO has a long term commitment on open system architecture development and support. INFOPRO believes the cost effectiveness would be inherited in the value chain and endure the challenge of external forces, thus lower the Total Cost of Ownership for our customers in a sustainable basis. The latest eICBA can runs on various Industry Standards environment which covers from Linux, Unix and Windows operating platform.

➤ **Scalability**

eICBA System is scalable and capable of supporting institutions of different sizes that enable the financial institutions to build a flexible, dynamic infrastructure that easily adapts and grows based on the business needs.