



Biz-Logic Core Banking Product Suite

Key differentiators and Impact to Business

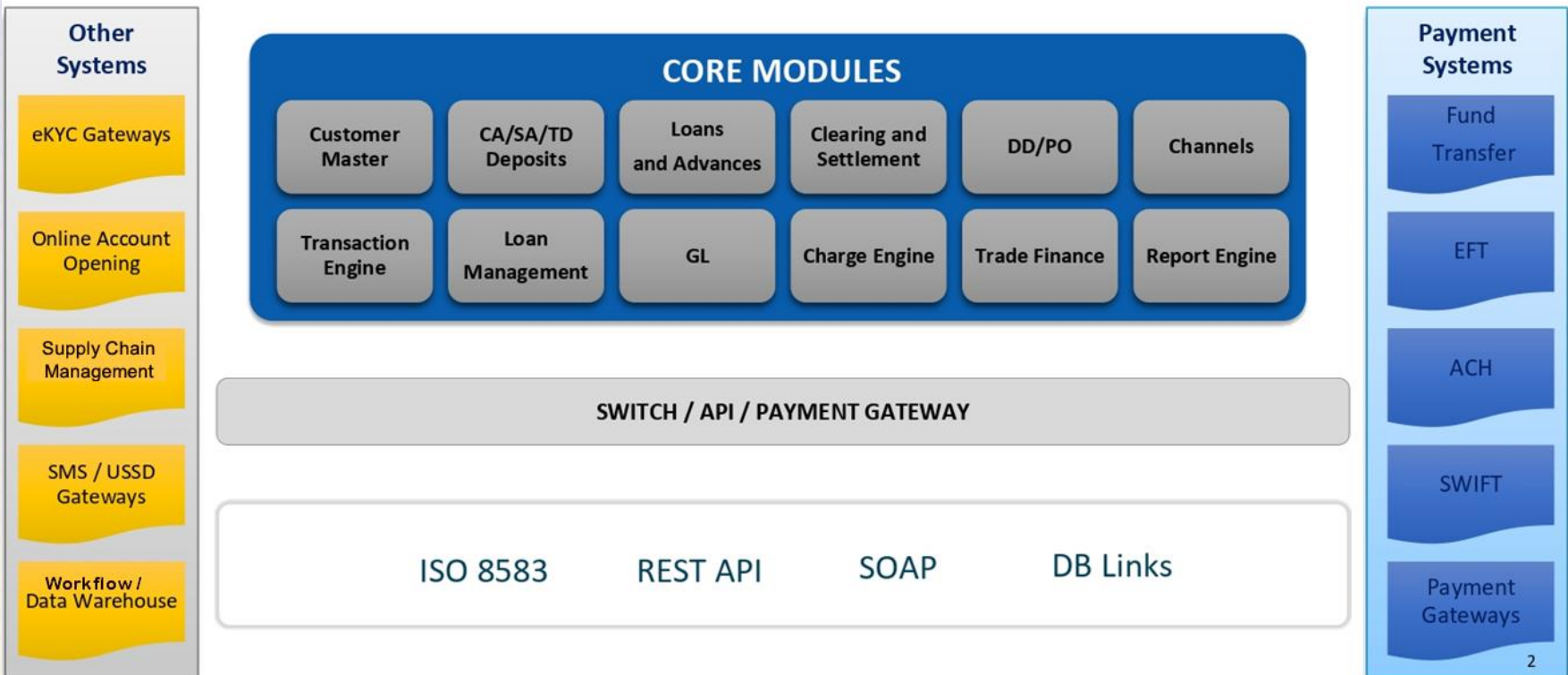
High-level Architecture



SECURITY LAYER

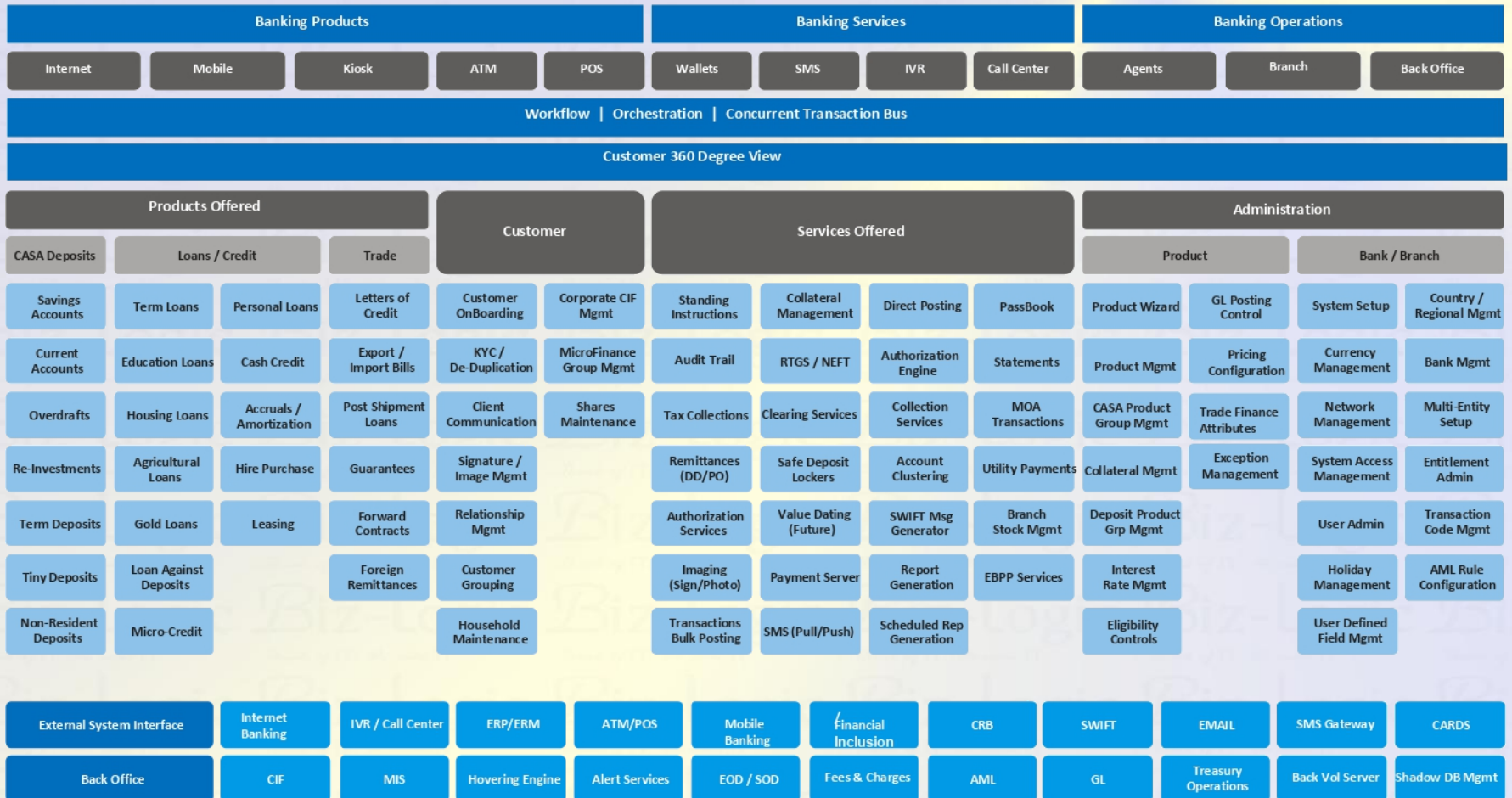
| Login Control | User Entitlements | Audit Trail |

Biometric Authentication | Workstation Registration



Comprehensive Functionality - A Preview

FUNCTIONAL DIAGRAM - CORE MODULES



Key Advantages

Capable of supporting a speedy 2-3 months implementation

Strong Implementation & Data Migration

Automate entire Banking functionalities. Enables a bank quick to market without looking for multiple modules / vendors

Bank in a Box

Scalable technology to support as you grow – efficient TCO

Scalable Technology

Application support API integration with all digital banking applications and enabling efficient & modern banking

Integration Capability

Online General Ledger can be generated

Real Time General Ledger

Helps to deploy required modules as per customer requirement with out change n source code

Modular Design

Master Management



- Customer Management



- Interest Rate Management



- NPA management



- Deposit Products



- Loan Products



- Balance Sheet Customization



- Transaction Management



- Security & Stock Management

Key Differentiators –Set 1



Time to Onboard – Digital Branch

- Extensive API support for Digital Channel integration
- Seamless User Experience
- Offline Capability
- Strong Authentication & Authorization
- Scalable



Time to Market – Rapid Product Configuration

- Product designer
- Product Variants
- Micro level parameterization
- Business Rules
- Pre-configured product
- Flexible pricing and bundling model
- Rapid Launch



Time to Sell – 360° Customer View

- Real Time Customer 360 view
- Enables Cross Sell and Up Sell
- Customer Profitability (\$ number) at a glance



Time to Diagnose – Zero Recon | Online GL

- Easy set up of GL
- Multi Level GL structure
- Branch wise control on General Ledger
- Monitoring Branch, Region and Channel Level profitability
- In-built reconciliation



Time to Cash - Lending Suite

- Lending Suite with Loan Mgmt & Limits
- Capability to integrate with any Loan Origination System
- Multiple scheme maintenance
- Configurable Loan Management for quick go to market
- Flexible Repayment Schedules

Key Differentiators- Set 2



Time to Respond – Always On

- **99.99% Uptime**
- No downtime for EODs
- EOD time < 20 minutes.
- Look-Ahead Processing (LAP) reduces EOD needs
- Support very high scalability (3,000 TPS)



Time to Scale – Lower TCO

- **Up to ~25% lower TCO**
- As low as 8 GB RAM
- Linux / Intel H/W
- As low as 64 Kbps
- Light-weight screens optimize bandwidth utilization
- Plug-n-Play Cartridges for Integration with 3rd Party Systems



Time to Adopt – Implementation Certainty

- **3M-6M Go Live Guarantee**
- **Delivery Excellence Framework** across Biz, Ops & IT
- **Pre-configured** Model Bank
- Best in Class **Train the Trainer** Modules



Time to Transform – Data Migration

- **Zero Data Migration Errors**
- Identification & Timely Resolution of Data Migration Error Categories & Patterns
- **Proprietary tools** using in-house **Hub Technology**
- Data cleansing control with **audit trails** of all changes

Key Accelerators

Product
Factories
and
Extensive
Parameteriz
ation

Product
Bundling

Customer
Centric
Product
Design

Unified
360 degree
Customer
View

Easy
Integration
with third
party
components

Multi
currency
capability

Componentized
Structure

Class to Mass Banking



Digital / Mobile Banking

Agent / Offline Banking

API Banking

Low Bandwidth

24*7 Real Time Processing

Lower TCO

Persona Based

High Volume / Scalable

Architectural Objectives

Business Objectives

Business Agility, Flexibility, Efficiency

Business Services orientation

Progressive Modernization

User eXperience

Simplify Business Complexity

Broad width of functionality

Technology Objectives

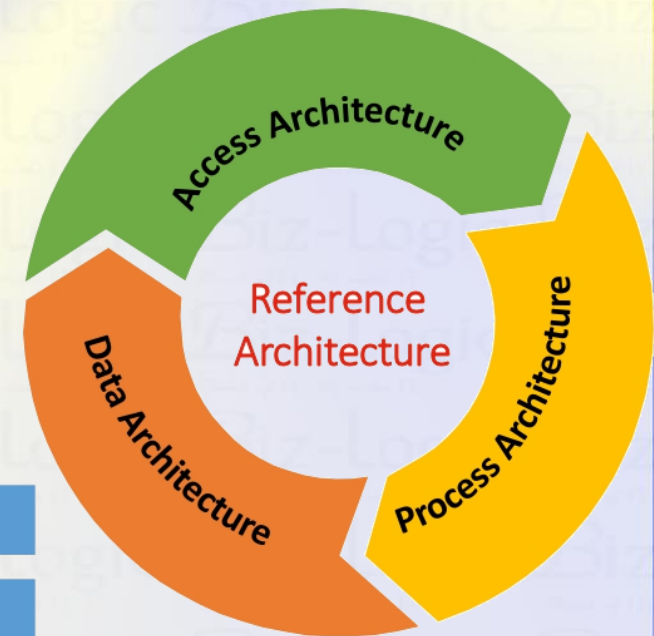
Modular Business Services

Component Extensibility

Robustness & Scalability

Plug n Play

Uncompromised Security

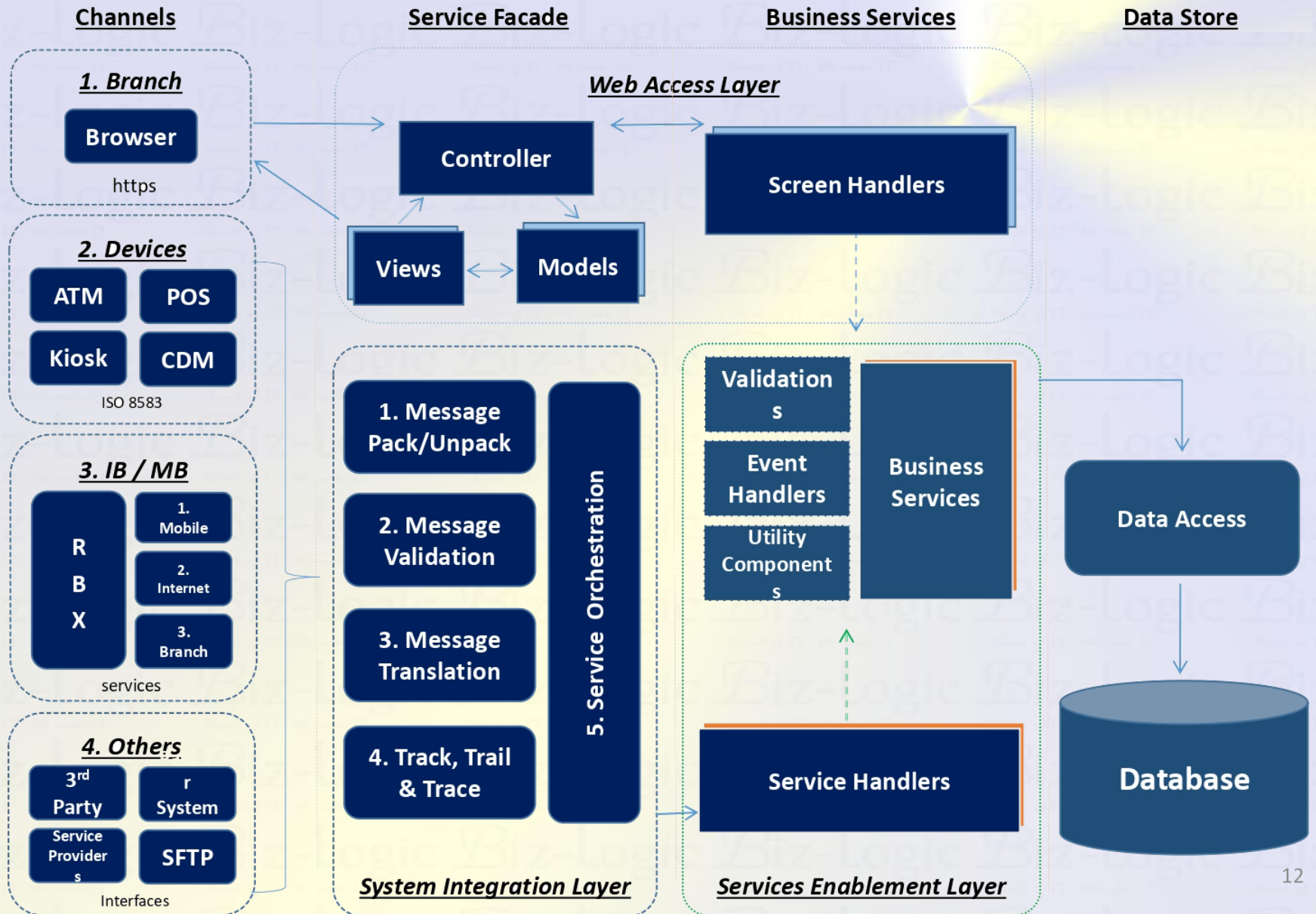


Integrated solution for both retail and corporate Banking



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- A vertical flowchart consisting of five numbered steps, each enclosed in a blue circle. The steps are connected by a vertical line. A large yellow arrow points from the central diagram towards this list.
- 1 Support multiple workflow for Customer Onboarding
 - 2 Workflow for liability & loan account opening
 - 3 Workflow for Trade Finance Transaction
 - 4 Transaction approval workflow
 - 5 Workflow for Customer Service Request processing

Technical Architecture | SOA Based | App Enabler



Protects Technology Obsolescence

- Java/JEE standards based, open, highly scalable & resilient architecture
- Based on frameworks that implement “anything can change” principle

Supports Business Agility

- Fine, granular STP between various systems of engagement and core system of records
- New service launches that need Core integration, in days & Weeks not in months ...

Establishes Enterprise Class Stability

- Promotes consistency and stability through reuse and extensibility
- By reducing complexity, TCO guaranteed to be low and predictable

Thank You!

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