

Processing Center  
Branch

Guaranty Trust Bank plc  
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**Date: 6 August, 2015**

**Ref.:**

**To ICS Financial Systems (ICSFS)**

We are pleased to have chosen ICS BANKS system to address our banking automation requirement. Guaranty Trust Bank (Nigeria) has been using ICS BANKS system since 1997. The project was a success and implemented as planned.

We have worked very closely with ICSFS and their local affiliate in Middle East (ICSFS regional office in Jordan) to meet our requirements definition, end user testing, conversion, and training. The major factor in the success of our project is ICSFS excellent team of dedicated and qualified professionals that have vast experience of banking and its automation needs.

ICS BANKS® software deployment included:

- Core Application Module
- Credit Facility & Risk Management System
- Discounted Bills Module
- Bills Under Collection
- Hire Purchase Module
- Loans System
- Transfers Module
- Trade Finance Module
- Dealing Room Module
- Investment Module
- Financing Lease System

The application covers our needs in the head office and the two hundred and fifty seven locations fully linked on-line.


Furthermore, we are satisfied with the level of support provided by ICSFS during and after the implementation.

We have been receiving new releases and regular updates from ICSFS with additional enhancements.

Moreover, the system is highly parameterized giving us the capabilities and flexibilities to customize the products and services based on our requirement

In view of above, we can recommend ICS BANKS system to any bank looking for an integrated product covering most of the banking areas.

Sincerely yours,

Signature:   
Name: Olusina Ayegbusi  
Title: Chief Information Officer