



Date: 23 November, 2015

Ref.:

To ICS Financial Systems (ICSFS)

We are pleased to have chosen ICS BANKS system to address our banking automation requirement. Jordan Dubai Islamic Bank has been using ICS BANKS system since 2009. The project was a success and implemented as be 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
 - Transfers Module
 - Trade Finance Module
 - Treasury System
 - Investment System
 - Internet Banking
 - Islamic Modules:
 - Murabaha
 - Istisna'a and Parallel Istisna'a
 - Ijara
 - Tawaruq
 - Mudarabeh
 - Musharaka
 - Qard Hasan
 - Profit Distribution
 - Time Deposit
 - Investment Certificate of deposit
- The application covers our needs in the head office and in 20 branches 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

Sincerely yours,

Signature: _____
Name: Rami Kilani
Title: Head of IT

