



Date: 5th June, 2012

To ICS Financial Systems (ICSFS)

We are pleased to have chosen ICS BANKS system to address our banking automation requirement. Military Credit Fund has been using ICS BANKS system since [March, 2012] which was implemented in Centralized setup. The project was a success and was implemented in record time of three months.

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:
 - Customer information file
 - Islamic financing
 - Murabaha
 - Musana
 - Taajeer al tamwilee
 - Teller / cash module
 - Deposit module
 - ATM services
 - Full Core banking parameterization per product
- The application covers our needs in the head office and in [two 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

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: Muhammad Shafiq

Title: CEO