

17th August, 2015

To ICS Financial Systems (ICSFS)

We chose ICS BANKS system to address our banking automation requirement. Unity Bank has been using ICS BANKS system (which was implemented in Centralized setup) as the Core Banking Application since 2006. The project was a success and implemented as planned.

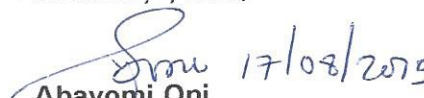
We have worked very closely with ICSFS and some of their local affiliate in Middle East (ICSFS Regional Office in Jordan) to meet our requirements definition, end user testing, conversion, and training. A major factor in the successful implementation of the project is the Teams of dedicated and qualified resources both at ICSFS and Unity Bank.


ICS BANKS[®] software deployment included:

- Core Application Module
 - Credit Facility & Risk Management System
 - Discounted Bills Module
 - Bills Under Collection
 - 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 in 243 branches fully linked on-line
 - Overall, the level of support provided by ICSFS after the implementation has been adequate with capability for improvement.
 - We have been receiving and implementing new releases and regular updates from ICSFS with additional enhancements.

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

Sincerely yours,


17/08/2015
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