



ICS BANKS[®] Lending

Your Lending Business Power

ICS BANKS® Lending is a software module of the ICS BANKS® suite, which is an integrated comprehensive solution that consists of highly parameterised and modular systems. All systems are based on a product design architecture, where a customer can carry out the lending process from designing to executing any new product. ICS BANKS® Lending is implemented with our Business Process Management (BPM) solution, BANKS BPM®, which supports the full lending workflow cycle of applying, studying, approval and processing, and enhancing customer service through e-banking channels.

The solution is also implemented with our Business Intelligence solution, BANKS BI®, that simplifies the tracking, monitoring, follow up and reporting processes.



High-level business process

ICS BANKS® Lending is a complete integrated parameterised end -to- end solution that covers all lending activities, and is integrated with ICS BANKS® Core Banking, supporting multilingual and multi-currency functions.

ICS BANKS® Lending key modular systems:

- Risk Management and credit facilities
- Retail & Corporate Loans
- Syndicated Loans
- Subsidised Loans
- Discounted Loans
- Loans against Cash Margin
- Loans against Trust Receipts
- Discounted Bills Management
- Loans Against Local Bills (LLB)
- Local Bills for Collection
- Discounted Bills
- Hire Purchase
- Advanced Salary Service
- Retail Purchase
- Microfinance
- Project Finance
- Pledge System
- Operating Lease
- Overdraft Management
- Islamic Loans
- Internet Banking
- Bad and Doubtful Classifications & Provisioning
- Legal loans
- Written-off loans
- Guarantees loans
- Loans against time deposit
- Salary loans
- Dynamic loan calculator
- Dynamic loans commission

With a multitenant architecture and a comprehensive set of rich and flexible options that can be configured to your business needs, a customer can tailor any





type of lending product to meet his choice and need, while addressing regulatory and competitive market requirements of the lending space.

Simple and sophisticated real-time processes

ICS BANKS® Lending provides simple process of initial loan handling, which consists of: adding, verifying and checking, approving, executing and granting the loan. Once the loan is granted and transferred from temporary to permanent then all necessary transactions related to loan account, customer credit account, charges accounts which includes: commission, stamps and postages, will be generated automatically by the system.

Automation from origination to servicing

The enhanced process of the origination module of ICS BANKS® Lending allows you to control your credit risk and quality. Whereas, the ICS BANKS® Lending servicing module provides you with robust and flexible functionalities and features, such as, loan maintenance, interest rate maintenance, loan dynamic commissions, loan service functions, loans calculator, online recovery, hovering and many other comprehensive functional applications.

Flexible repayment methods

The payment schedule of the ICS BANKS® Lending module can be built using simple or compound interest calculation. It creates flexible repayment schedules to meet customer needs, any lending system automatically build repayment schedule for any period by agreeing with the customer.

One of ICS BANKS® Lending systems objective is to provide on-line functions for approving a loan, preparing a schedule of repayments using various interest calculation and repayment methods. The systems provide the facility to produce the granted loan at both, branch and central locations.

Enhance your competitive advantage

ICS BANKS® Lending produces all financial detailed information, at any time, related to the customer. It enables real-time transaction processing and easily generates queries, supplying full information of the loan process, whether the customer has been settling loan instalment on its maturity date or not, ICS BANKS® Lending systems generate detailed information of each instalment by providing different status of the instalment.

Advanced workflow management

The ICS BANKS® Lending module provides the facility to track the workflow of the loan process at any time. It produces reports, enquiries and advises receipts for each loan process, with full detailed information on the loan settlement transaction.

Improve efficiency

Comprehensive collateral and product management, it provides advanced analysis function, a history record for each process, automatic recovery from alternative multi-currency accounts, as well as automatic past-due handling. Any lending product may support the creation of different products, depending on predefined rules and conditions. The defined parameters will be used to make a restriction on the entered loans information

when granting the loan.

Increase visibility into loans settlement

For improved productivity, ICS BANKS® Lending facilitates different methods of loan settlement, which can be partially, fully, premature and bulk salary settlements. In addition, the solution creates defaulted loans classifications and provisions.

ICS BANKS® Lending *your path to success*

- Cost-effective lending application; suitable for any financial institution.
- Flexible and user-friendly.
- Supports multilingual and multi-currency functions.
- Each lending system can define the cost centre for its subsystems.
- Easy tracking method.
- Continuous monitoring the performance of loans and generates constructive reports.
- Supports the utilisation of third party.
- Compliant with IFRS9.
- Fully parameterised and modular system, can be customised according to the customer's requirement.
- 24/7 workflow tracking.
- Customised MIS capabilities.
- Complete suite of loan systems with a rich sweep of functionality and features.

ICS FINANCIAL SYSTEMS LTD

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