

Date: 04/06/2012

Ref.

To ICS Financial Systems (ICSFS)

We are pleased to have chosen ICS BANKS system to address our banking automation requirement. The Housing Bank for Trade and Finance has been using ICS BANKS system since 1995 which was implemented in distributed setup. The project was a success and was implemented in record time of 6 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: Core banking, Internet Banking, Management Information System.
- The application covers our needs in the head office and in 12 of 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
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- HBTF has recently engaged ICSFS in a major project to migrate the Core Banking system ICS BANKS from distributed environment to centralized one using the latest version of ICS BANKS which is built using Oracle's latest technology.
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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: Fadi Hazboun

Title: Banking System Administrator

