



BANK ESSENTIAL

Accelerate Your Business



People. Expertise. Integrity



Our Banking Solutions are developed to deliver high performance and exceptional operational efficiency

Bank Essential

Drive your business at global speed

BankEssential is an easy-to-integrate, scalable, enterprise-wide solution that handles large transaction volumes on a 24x7 basis. Banks with legacy core banking environments have to set aside larger budgets for IT that affect cost/income ratio subsequently affecting operational efficiency. BankEssential helps to improve operational efficiency by an ongoing re-use of common enterprise services. Therefore, it promotes a shift of IT spending from continuous maintenance to innovation.

What makes BankEssential unique is that it is able to deliver these benefits based on a highly flexible, open and customizable 'core banking platform'. It provides full spectrum of Conventional and Islamic Banking operations at retail, commercial, small-to-medium size enterprises (SME) and corporate levels and incorporates a large scope of transactional services.



CORE

CoreEssential provides banks with a core banking solution that helps to effectively manage their core transaction processing requirements.



CREDIT

CreditEssential caters to the requirements of consumer, agriculture and corporate financing products and ensures a complete credit cycle.



TRADE

Caters to import and export business including trade loans, guarantees and export re-finance, both in foreign and local currency.



TREASURY

The Treasury application caters to the forex and money market, intermediate and back office operations both in foreign and local currency.

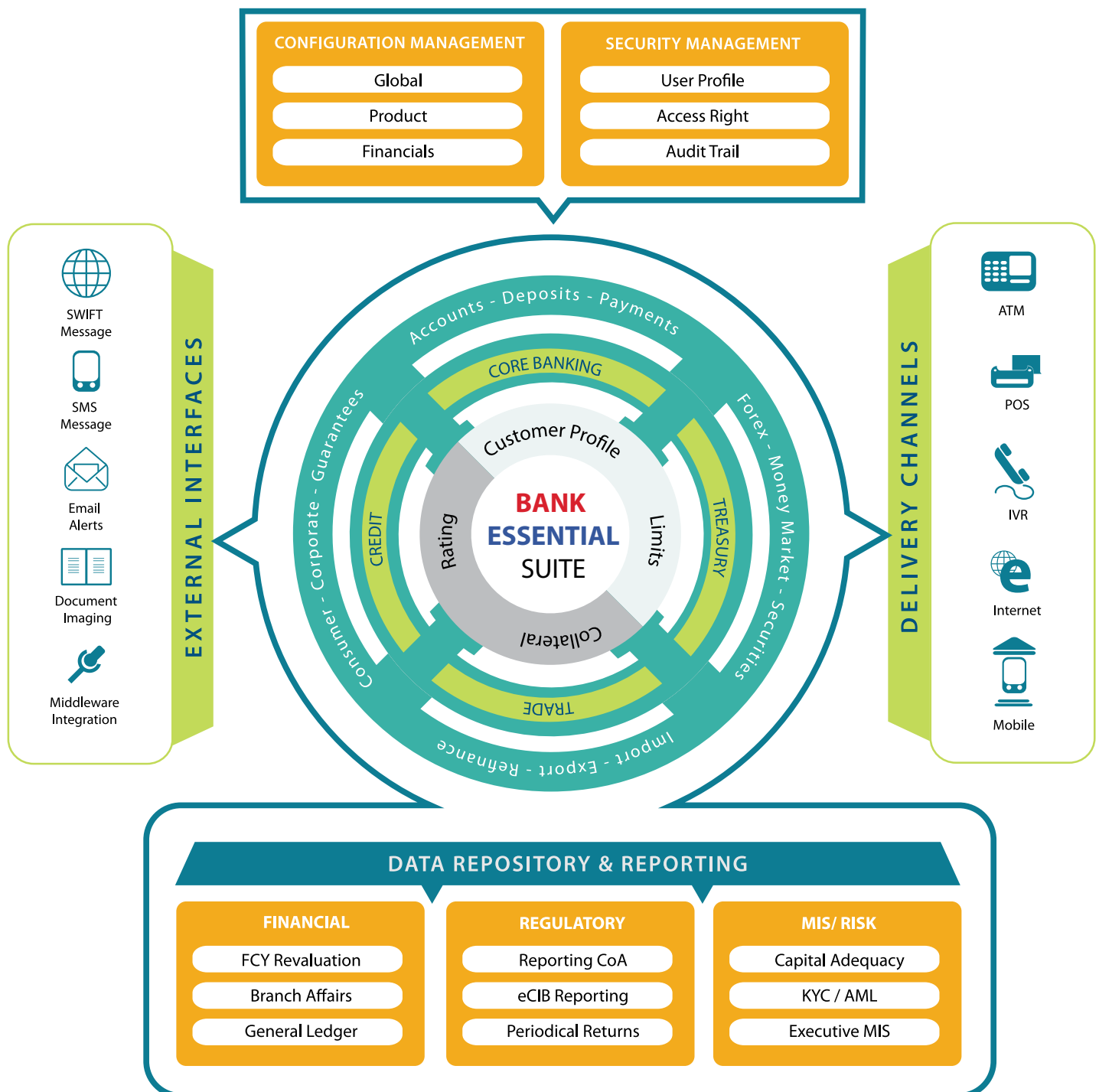
Salient Features

- 5 Online and Real-time Banking for both Cash and Non-Cash Transactions
- 5 Single Database of all Banks Customers with KYC Profile, Limits and Collateral Management
- 5 Centralized Account Opening, Term Deposit Issuance, Cheque Book Management
- 5 Centralized Credit Evaluation, Sanctioning, Disbursement and Recovery Processing
- 5 Centralized Trade Document Processing Factory for Import/Export Business
- 5 Integrated Financial Management with GL
- 5 Single Instance Start of Day (SOD) / End of Day (EOD) processing
- 5 Comprehensive Regulatory and MIS Reporting

Application Coverage

BankEssential significantly enhances basic banking operations and provides banks and financial institutions complete control across multiple front and backend channels. BankEssential enables the banks to meet the challenges of managing change, competition, compliance and customer demands effectively and provides banks with a solution that helps in effectively managing core transaction processing requirements.

It is designed to facilitate a bank in fulfilling the demands of launching and maintaining competitive products, actively managing balance sheets, optimizing customer relationships and reducing the cost of ownership across operations.





CORE Essential

Accounts

- Current
- Savings
- Collection
- Foreign Currency
- Non-checking

Deposits

- Term Deposits
- Certificate of Investment
- Foreign Currency

Remittance/Payments

- Pay Order
- Demand Draft
- Bankers Cheque

Locker

- Rental
- Complimentary

Account Operations
Cheque Book Management
Teller /Vault Operation
Inward /Outward Clearing
ADC Channel Profile & Association
Deposit Issuance / Encashment
Maturity / Auto Rollovers
Profit Accruals & Payment
Instrument Issuance / Encashment
Cancellation/ Lost Marking
Locker Operation



CREDIT Essential

Consumer

- Personal
- Car
- Home
- Appliances

Corporate

- Running
- Demand
- Schedule
- Cash
- Agriculture
- LG
- FABC
- FAPC

Repayment

- Recovery Schedule
- Balloon Payment
- Pre-mature

Application Processing
Limit Monitoring
Collateral Recording
Scoring / Rating / ORR
Sanctioning / Disbursement
Auto Repayment Schedule
Post Dated Cheque Inventory
MarkUp / Interest Accrual
Due Monitoring / Recoveries
Delinquency / Overdue Classification
Settlement / Rescheduling / Write-off
Insurance Handling



TRADE Essential

Letter of Credit

- Issuance
- Amendments
- Cancellation
- Advising

Import Documents

- Letter of Credit
- Arrivals / Acceptance
- Payments

Export

- Foreign Bills Purchase
- Foreign Documentary Bills Collections
- Contracts

Trade Loans

- FIM
- FATR
- Shipping Guarantees
- Export Refinance
- Pre Shipment
- Post Shipment

Document Processing
Limits Monitoring
Beneficiary Credit Report
SWIFT Message Generation
Commission / Charges Calculation
Document Amendments
Lodgment Tracking
Advance Payment
Foreign Exchange Booking
MarkUp / Interest Accruals
Dues Monitoring / Recoveries
Delinquency / Overdue Classification



TREASURY Essential

Forex

- Ready / Forward
- Arbitrage
- SWAPs

Money Market

- Clean / Call / COI's
- Repurchase Agreements
 - REPO
 - Reverse REPO
- Outright Deals
 - MTB's
 - TFC's
- Deal Capturing
- IPS

Deal Capturing / Approval
Confirmation / Settlements
Fund Transfers
Security Inventory / Ledger
Security Amortization
M2M Revaluation
Nostro Reconciliations
Positions Monitoring
Exposure Monitoring
MarkUp / Interest Accruals
GAP / Maturity Profile



Unparalleled R&D Experience, Banking Solutions Expertise and Consulting

Centegy Technologies (Pvt). Ltd
www.centegytechnologies.com

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