iCSI
iComputing Solutions, Inc.

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Core Banking Software as a Service

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General Information

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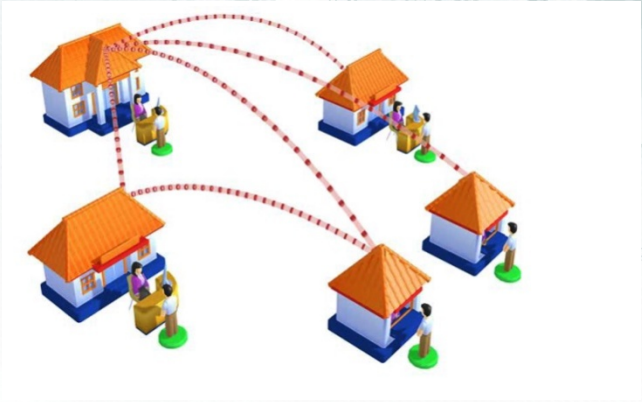
IT solution for Philippine Banking community which has been continuously developed to enhance a Bank's business operations.

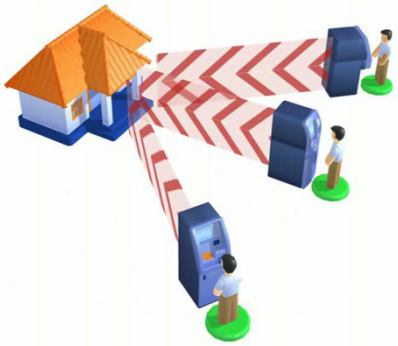


Solution Provided :

- Conventional Core Banking Application

Benefits :

- Online real time Banking
- End to End Process
- Reduce investment risk on IT Infrastructure
- From *CAPEX* to *OPEX*
- Continuous Roadmap
- Focus on business development



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Value Proposition

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Hosted on Dedicated Servers

We Take care of Software & Hardware

Maintenance Services

You Pay Monthly Subscription Fee Only

Enhance Bank's Business

No Additional Maintenance Fee

No Upfront Investment in Hardware & Software

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Application Architecture

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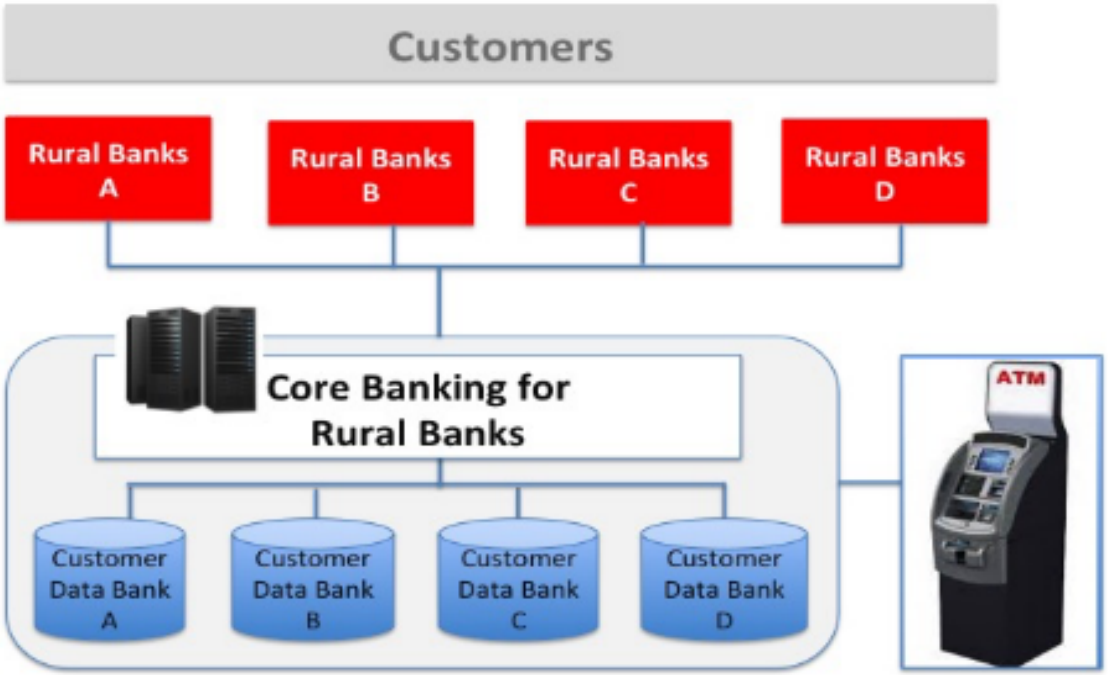

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Core System Highlight

Core System

Core processing system provides:

- Retail Module (CIF – Customer, Savings & Loan Master data)
- Time Deposit Module
- Loan Module
- Security & Parameter Module
- GL/Accounting Module
- Operational Reports
- Central Bank Reports

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satu Core System Scope

RETAIL PRODUCT

CIF – CUSTOMER INFORMATION FILE

- Customer personal information (Company and Individual)
- Customer Portfolio Information
- Reports of overlimit transaction / Transaction do not fit the profile
- Know Your Customer (KYC) Reports

SAVING

- Savings Products with 4 interest calculations:
  - Step up daily interest / Leveling
  - Fixed Daily Interest / Flat
  - Minimum Monthly Interest
  - Daily Minimum Account Balance
- Time Deposit Products

➢ User definable parameters:
- New Saving Product
- Interest Percentage
- Minimum Balance
- Transaction Limit (Frequency & Amount)
- Charges (Admin, Tax & Dormant Account)

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TIME DEPOSITS

TIME DEPOSITS

- Time Deposits product with Daily and Monthly interest calculation

- User Definable Parameter:
  - New Product of Time Deposits
  - Interest Rate percentage
  - Minimum and Maximum amount of Deposits

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LOAN PRODUCT #1

LOAN

- **Loan Product with 5 types of calculations:**
  - **Time Loan Calculation**
    Calculation of interest on revolving and non-revolving working capital
    Interest calculation effectively calculated from loan balance drawdown. Principal payment can be scheduled at maturity (Balloon Payment)
  - **Annuity / Efective / Sliding Calculation**
    Installment Loan payment (same payment amount every month). Principal amount portion is bigger at the beginning and getting smaller nearer the maturity date. Interest amount portion is smaller at the beginning and getting bigger nearer the maturity date.
  - **Flat Loan Calculation**
    Installment Loan payment (same payment amount every month). Principal and Interest amount portion is the same untill loan maturity.
  - **Flat to Annuity Loan Calculation**
    Flat loan interest calculation, but with annuity method of payment. The monthly payment amount are the same every month, only the composition of principal + interest are change. The interest is getting smaller and the principal is getting bigger nearer to the loan maturity.
  - **Savings with Loan Facility Calculation**
    Saving account with loan facility. Interest calculated from the loan facility drawdown. Principal payment can be done anytime.

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LOAN PRODUCT #2

- **Loan Repayment Scheme:**
  - Autosettle
  - Loan Entrusted
  - Manual Repayment
  - Treasurer
  - Parameter Full Payment / Partial Payment
  - Payment priority based on collectability
  - Grace period → First Repayment

- **User definable parameter:**
  - New loan product creation
  - Loan interest percentage
  - Loan period

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Delivery Channel Scope

DELIVERY CHANNEL – ATM

- User may use the ATM machine bought from other vendors, with machine specification specified by iCSI/Telkomsigma.

DELIVERY CHANNEL – Teller

- Used for billing payment to utility companies like Telecoms and Electric companies.

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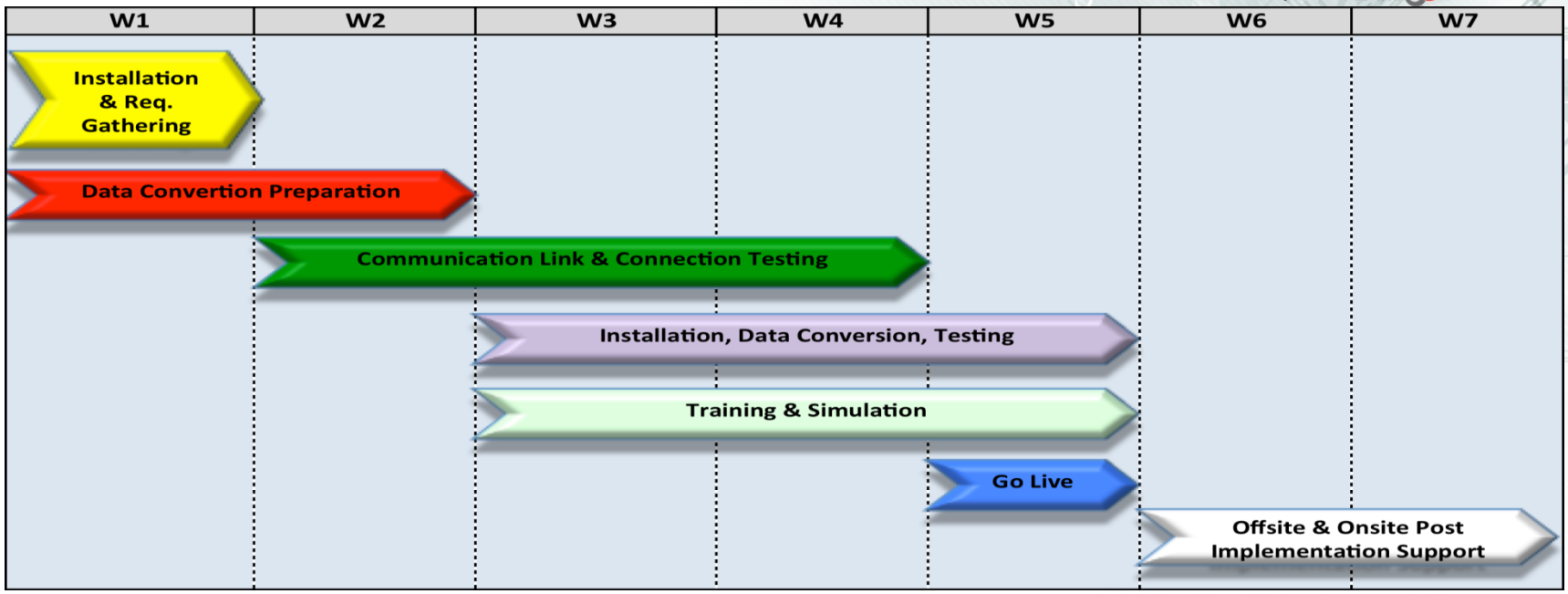

- Requirement Gathering on-site (1 week)
  - Product Confirmation from banks & database template explanation for data convertion purpose
- Bank will fulfill the database template completely (2 weeks)
- Communication Link & Connection Testing (3 weeks)
- Installation & Data Convertion Testing (3 weeks)
- Training & Simulation (3 weeks)
- On-site post implementation support (2 weeks)
- Training concept is Train the Trainer

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Monthly Fee

Monthly Fee Scheme		
Level	Devices	Fee
Head Office	10	Php30,000/month
Branch	7	Php25,000/month

- **Monthly Fee include:**
  - Core Banking system
  - Delivery Channels System (ATM Readiness)
  - Data Center, Infrastructure, Production Server & Back-Up
  - Customer Care
- **3 Years Minimum Contract**
- **Additional Implementation Charge**

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PRICE COMPARISON
SATU vs Other System

SATU vs Other System		
	SATU	**OTHER SYSTEM**
Corebanking License	✗	Php275,000
AML System	✓	?
ATM Switch	✓	✗
Billing System	✓ (Revenue Generating)	?
Hardware, OS, DB	✗	Php400,000 (1 branch + a DR site)
Total CAPEX	✓	Php675,000
Annual Maintenance	✗	Php135,000
IT Staff Salary/Mo	✗	Php20,000
5-Year TCO	Php1,500,000 Computed as Php25k x 60mos.	Php2,550,000 CAPEX + 5 years mainetance + 5 years IT staff salary

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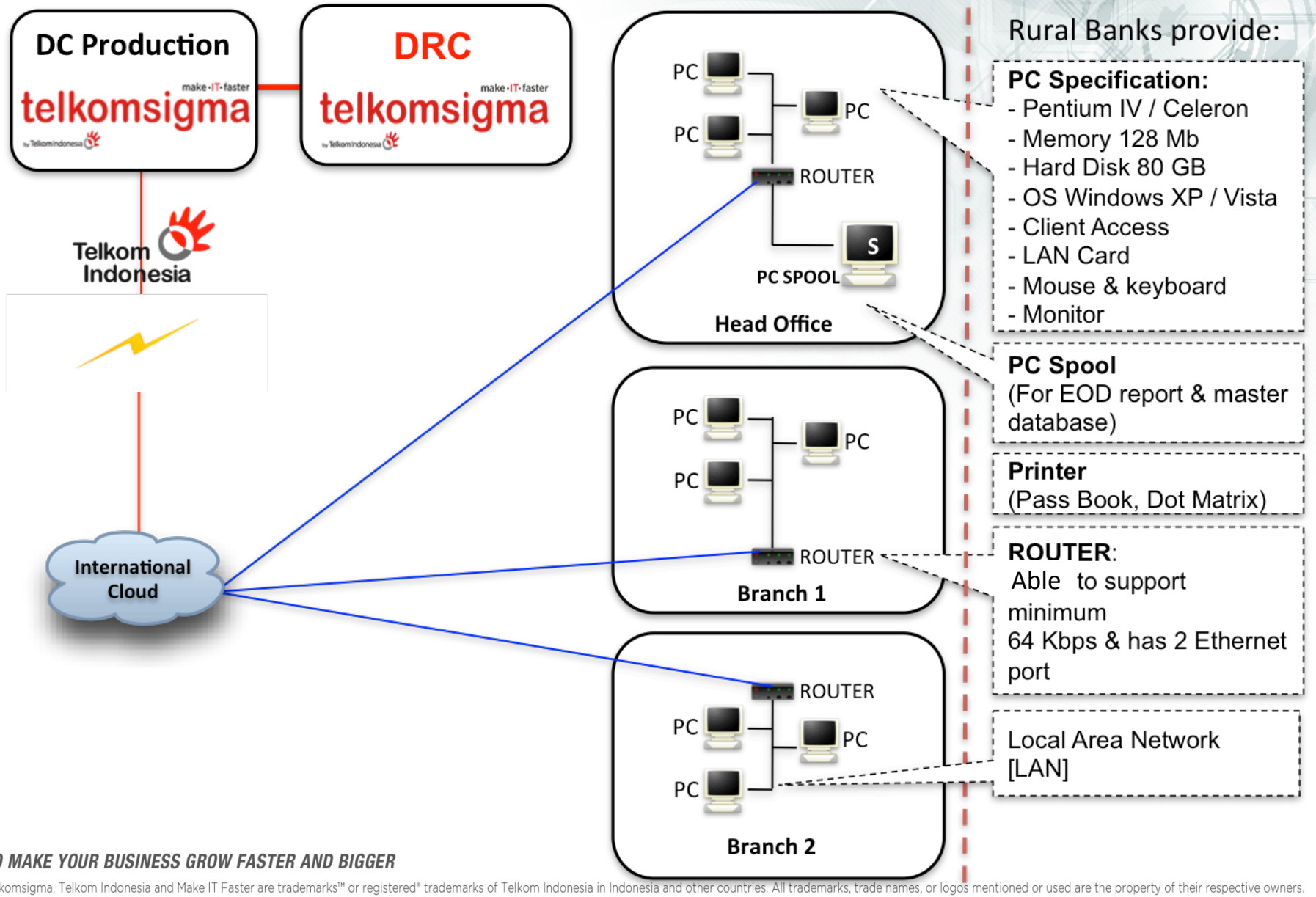

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Telkomsigma's Bank Clients

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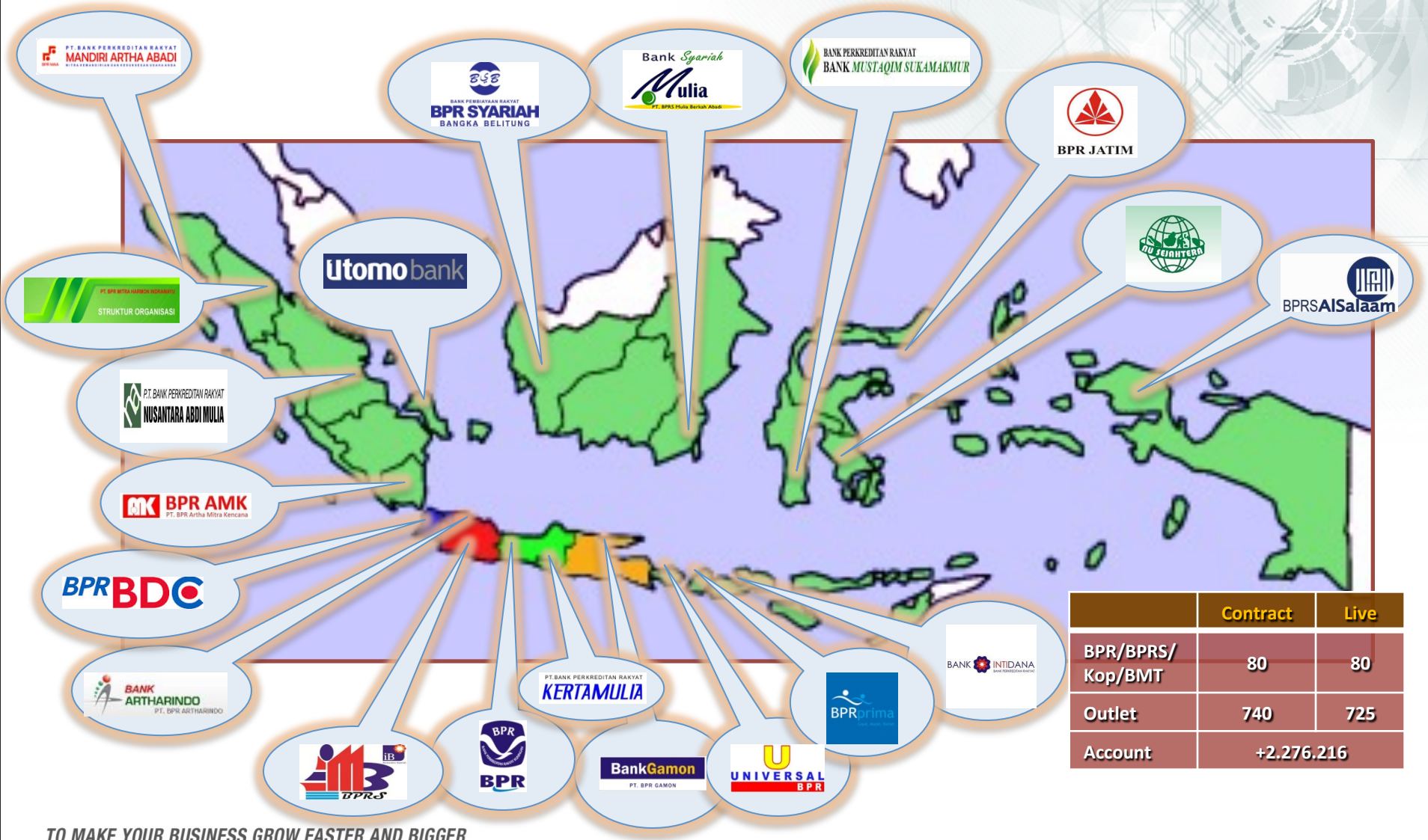

	Contract	Live
BPR/BPRS/ Kop/BMT	80	80
Outlet	740	725
Account	+2.276.216	

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