The moment is decisive for Banking and Finance industries, as they face increasing pressure to undertake change and return to growth, positioned in the middle of one of the most tumultuous financial climates of recent history. Within this environment, critical to the bank’s efforts success will be a combination of customer centricity and streamlining end-to-end processes across products or silos.

The new era in banking technology requires fresh approach, while banking institutions strive to be more flexible and to substitute rigid solutions that were designed for an earlier, different and more stable economic world.
bMASTER Enterprise Banking System is a complete Core Banking package solution, suitable for small and medium-sized financial institutions seeking a technologically advanced solution, that will provide them flexibility, operational efficiency, increased functionality, openness and lower cost of operations.

Operations and Services
bMASTER Enterprise Banking Systems offers comprehensive technical features to support the full spectrum of banking operations from small community banks to large, multinational financial institutions.

- Quick Time to Market: Its highly flexible nature allows financial institutions to easily envision, build and launch to market new products and services, acquiring a competitive advantage over other financial institutions.
- Resilience: Financial Institutions operate in a «turbulent» environment, where business and technology forces shape their today’s operation and future’s strategy. In the past, executives had the luxury of assuming that business models were more or less immortal. Today, this «turbulent» environment forces them to rethink and radically change their business mind. bMASTER Enterprise Banking System offers resilience, the capacity to reinvent their business model before circumstances force them to, making the goal of their organization to constantly shape the future rather than defend the past.
- Reduce operational risk: Inconsistent data and unclear processes worsen operational risk management. bMASTER Enterprise Banking System gives a full and clear picture of a customer’s financial position and can control adherence to set limits for the customer, the product, the industry or the country.
- Flexibility: Architecturally designed to accommodate change. It incorporates high degree of parameterization, nothing in the system is hard-coded the «behavior» of the financial institution is described and controlled by a set of parameters. Its flexible nature allows management to map the corporate strategy into the system and through management decision making tools (Business Intelligence) to monitor its execution. This highly flexible nature allows financial institutions to easily envision, build and launch to market new products and services, acquiring a competitive advantage over other financial institutions.

Reporting
bMASTER Enterprise Banking System covers a wide range of reporting (Central Bank reporting). These reports can be generated from the bMASTER integrated Business Intelligence and reporting solution, based on the tools and solutions of Microsoft technology (Data Warehouse, Data Marts, OLAP tools and Data Analysis Services), and on a robust business model that covers all the information needs of a bank (from a decision support, operational, auditing and risk perspective).

Multi-channel
bMASTER Enterprise Banking System supports the multiple delivery of any financial institution’s products and services across the internet and via mobile devices, provided that the financial institution supplies a secure business infrastructure (firewalls), interfaces with ATM systems (Base24), to support the ATM network of any Financial Institution, since it is fully ISO 8583 compliant.

Architecture
Its open architecture allows financial institutions to build in-house solutions, which will seamlessly integrate with bMASTER Enterprise Banking System (as if they were a single system), using the provided - SDK (Software Development Kit).

Retail Banking

Corporate Banking
Cash Management, Commercial Lending, Letters of Guarantees, Multi-channel, Trade Finance, Account Pooling, Corporate Lending

Treasury Operations
Forex, Money Market, Nosto Reconciliation, Securities

Increased operational efficiency
Core banking systems are fundamental to the efficiency operation of any financial institution. bMASTER Enterprise Banking System offers significant added value and clear ROI in the areas of operational efficiency and cost control, through its business process management solution that enables the tailoring, implementing and monitoring of complex business processes across the organization. bMASTER Enterprise Banking System offers increased operational efficiency which significantly lowers operating costs, allowing financial institutions to be highly competitive and to offer significant value to their customers.

Retail Banking
- Customer Information File
- Deposits
- Loan Management
- Collateral Management
- Limit & Exposure Management
- Arrears Management
- Customer Relationship Management
- Safety Deposit Box
- Payments
- Sweeps
- Standing Instructions
- Direct Debits
- Content Management
- Business Process Management
- Loans Origination
- Cheques Management
- Transfers (International & Domestic)
- Payments Hub
- GL & Accounting

Corporate Banking
- Cash Management
- Commercial Lending
- Letters of Guarantees
- Multi-channel
- Trade Finance
- Account Pooling
- Corporate Lending

Treasury Operations
- Forex
- Money Market
- Nosto Reconciliation
- Securities

Multi-channel
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