



## ICBS: Powerful, Production-Proven Now On Linux!

Powerful, production-proven and offered by one of the most financially sound software providers in the world, the Fiserv International Comprehensive Banking System (ICBS) is a complete and dynamic retail banking solution. Automating customer relationship management, product design, transaction processing, and financial management, ICBS offers a comprehensive and scalable environment for your business processing. Now the outstanding functionality designed to make your bank run more efficiently is available on Linux.

### ICBS offers:

#### **No-risk testing of new products through a flexible design engine**

ICBS provides an extremely flexible online design engine for financial products, enabling bankers — not programmers — to create nearly any type of financial product they can imagine, quickly and efficiently. You can create and test new or improved products before roll-out, outside the production environment, improving the quality and success of new product launches. In addition, the modeled environment provides a fast and effective staff training facility. All products are linked individually to the General Ledger, according to your organisation's requirements, providing rigid internal security against fraud, while automating key financial accounting tasks. With each element of income and expense distributed independently and automatically, your enhanced understanding of product performance and value will enable you to respond quickly and decisively to competitive threats or market opportunities.

#### **Compete more effectively with a broad range of loan products**

Today's lending market is fiercely competitive, requiring products for both the mass market

and, increasingly, tailored to individuals or groups of customers. A flexible and comprehensive lending module, ICBS Loan allows you to offer customers a broad range of loan products, both secured and unsecured, customized to target markets. This incorporates features from many of the traditional loan products, including variable, fixed, mixed, and discounted loans, subsidised loans; interest free loans, credit line accounts; deposit offset interest and revolving credit accounts. ICBS Loan also streamlines and automates loan processing and administration, boosting the efficiency of loan administration while maximising use of resources.

#### **Minimise loan risk automatically**

The ICBS Collateral module provides a comprehensive register of customer collateral and pledges. By recording collateral items at the customer level, you have the opportunity to pledge a single piece of collateral to multiple credit obligations. Automatic and manual repricing and review features ensure that your organisation's lending policy is enforced throughout the life of the relationship. Credit limits are linked to the full or partial value of collateral items, reducing the management of popular lending products, such as revolving credit facilities, and helping to minimise risk.

### ICBS on Linux

ICBS represents the most powerful and proven core banking suite available today. With Linux now accepted as a mission critical platform for financial institutions, ICBS Linux provides a robust, functionally rich solution so you can leverage Linux to the very core of your organisation. With ICBS Linux you finally have a retail banking solution that exploits Linux' advantages like lower cost of entry and total ownership, the flexibility of a progressive platform, and increased options for growth and scalability.

### Grow revenue and improve productivity with comprehensive deposit products

The ICBS Deposit modules offer major benefits in terms of effective resource management, cost control, and added customer value, automating many of the labour intensive functions traditionally associated with the administration, accounting, and maintenance of liability products. You can offer current, savings, and term deposit products, with comprehensive overdraft processing features and automated debit and credit management. Powerful service-charging features, and the capability to analyse and identify the costs of supporting customers' relationships, enable you to implement and manage fee programmes designed to encourage desirable customer behaviour. Comprehensive controls that enable you to waive fees based on behaviour promotes the customer's understanding and perceived value of your product and service offering.

### Automatically manage third party relationships and payments

Increasingly, financial institutions are offering products introduced by third parties. These third-party relationships need to be managed with the same standards as your existing customer base. ICBS Dealer Management helps your organisation build and maintain strong relationships with dealers by ensuring rapid account and customer creation, flexible commission management, and streamlined dealer application-taking. For internal sales teams, ICBS Dealer Management helps your organisation build and implement an effective sales programme to drive up market share while boosting sales incentives. It allows you to manage the commissions of your own sales teams, or those of third-party agents, providing dealer commissioning agreements, quota tracking, expense management, and payment allocation.

With ICBS Dealer Management, you can automatically calculate, track, and pay commissions as well as manage discounts to agents or sales staff based on volumes of accounts opened at your institution. Flexible calculation rules enable you to implement commission models appropriate to each type of product being sold.

### Extend your product offering

Many financial service organisations have broadened their product mix by offering insurance products provided by strategic business partners. ICBS Insurance Registry allows you to set up, maintain, modify, and track insurance policies and associated premiums within ICBS, including calculation and collection related to any form of insurance, such as property, payment protection, and life products. Premiums can be calculated and collected either upfront or over a defined period of time. When the premium is collected, it can automatically be split between what the financial institution retains and what is paid out to the Insurance Company.

### Improve service standards and document workflow

ICBS Document Tracking helps improve service levels associated with document-intensive tasks and streamlines workflow by managing a variety of documents held within your organisation or with outside agencies. Type, location, and status can be allocated for any document, including correspondence, deeds, pledged collateral records, or application forms. Documentation dates facilitate prompt follow-up and ensure that service standards are not jeopardised.

### Easily manage electronic delivery channels

The ICBS EFT and Card Management module links ICBS to all self-service delivery channels, including ATM, POS, credit card, telephone banking, and PC banking — 24 hours-a-day, seven days-a-week. The module allows you to manage electronic transaction authorisation and fee assessment, and is fully integrated with the customer, account management, and general ledger accounting facilities of ICBS.

Make more informed and responsive decisions  
ICBS General Ledger is a powerful financial management module functionally rich enough to manage the integrated multicurrency balance sheet for your entire financial institution. The open architecture design allows integration with other financial systems, such as treasury and trade finance. Every product is linked to its appropriate general ledger accounts, automating transaction offsets and balancing. ICBS General Ledger offers extensive general accounting features, including cost centre and statistical accounting, budgeting and financial forecasting, management financial reporting, balance sheet and profit and loss statements, cash control, and open-item processing. The depth and accuracy of this information will promote informed and responsive decision making within your organisation. The highly flexible, user-defined module offers comprehensive reporting functions which can be tailored to your organisation's requirements.

### Manage all your customer data

ICBS CIF makes available a wide variety of information on your customers, including Customer name and address, Customer employment information Static data (including ,marketing and user-defined data), Customer financial statement data, Credit line data, Customer alternate address data, User defined information, Tax file number, Member share details, and External applications.

Such depth of information allows customers to view their full relationship with individual customers, or groups of customers defined by parameters.

### Ensure the integrity of your data

ICBS Security controls all access to ICBS, dictating

what users can access in the system and what functions those users are allowed to perform. In addition, the Security Subsystem provides tools for keeping track of all activities performed in ICBS.

The Security Subsystem restricts access to ICBS by means of authority levels. Each function is assigned a specific authority level, and each user is assigned a specific authority level for each type of function within each application subsystem. In order for a user to have access to a particular function in a subsystem, the user's authority level for that type of function in that subsystem must be greater than or equal to the authority level for that function.

### Integration with Fiserv Retail Banking Solutions

ICBS-Linux is integrated with CBS Teller, Fiserv's full-function tellering solution; CBS Communicator IFX/XML messaging layer for enterprise-wide system integration and Fiserv Aperio front-end customer interaction management solution. These provide a comprehensive software environment for retail banks, consumer finance houses, credit unions, and mortgage lenders worldwide.

For more information on ICBS, please contact your local Fiserv office or visit [www.fiservcbs.com](http://www.fiservcbs.com)

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