

**IBDO** 

## What is BDO's Core Banking Solution

BDO's Banking & Finance Solution is a comprehensive, all-inclusive, up to date digital core banking system built to empower small to more complex finance institutions & banks.

Planned & designed by industry specialists in accordance to global standards, BDO offers businesses the opportunity to create & explore new distribution channels, innovative products, cost effective service delivery and provid better customer experience.



## Why BDO's Core Banking Solution (BDO-CBS)

#### Digitalization

BDO-CBS together with mobile application digitalizes all of the traditional banking activities that were historically only available to customers physically present at the branch as well as enhance & accelerate the operations of field agents to extend your reach like never before!

#### Parameterization

BDO-CBS can be easily customized by yourself, according to your sophisticated business needs. It has been programmed to support standard as well as adjustable modules, submodules, products, slabs & rates. This empowers your operation to be managed comfortably and be flexible.



#### • Open Banking (API):

BDO-CBS allows third-party financial service providers access to its system through the use of application programming interfaces (APIs). Open banking will permit account networking, function & information access across multiple platforms which legacy systems are incompetent of.

#### Scalability:

BDO-CBS will grow with your business and scale on demand with the capability to cope & perform well under expanding workload, portfolio or customer base.



### Data Security & Availability

BDO-CBS uses Microsoft Azure, AWS & GCP for cloud hosting and their standby methods guarantees business continuity in case of disaster or data center outage, use of Security Socket Layer (SSL) certificate for encrypted data transmission and role-based management module to configure user controls.

#### Simplistic UI/UX

BDO-CBS has been designed with the sole intention of retaining simplicity in the User Interfaces & User Experience to smoothen out every possible interaction with the system and retain productivity.



#### • Smart Technology 1,000

BDO-CBS has been developed by merging human intervention with state of the art technology. With the integration of Artificial Intelligence, the solution is capable of generating budgets & forecasting, auto reconciliation and instant analytics.

#### Compliance

BDO-CBS has been built on futuristic infrastructure in line with industry best practices adhering to the standards of international finance regulatory bodies & authorities.



Application Support

BDO-CBS guarantees a dedicated support team working 24x7x365 to respond to your queries and resolve. All the general upgrades & features will come to you at zero cost with zero downtime.

Return on Investment (ROI)
 BDO-CBS gives you real value for money as it facilitates automatic banking functionalities and as a result streamlining your operation by cutting down on manpower & unnecessary overheads.



## Features & Modules

- Customer & group management
- Product creation (Loans, Savings & Term Deposits)
- Multi-currency transaction facility
- Collateral & credit line management
- Automatic loan agreements
- Provisioning for non-performing loans
  - Passbook & bank statements
  - Cash & payment management
  - General ledger
  - Budgeting & forecasting
  - Reports & enquiries



## Get in touch



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