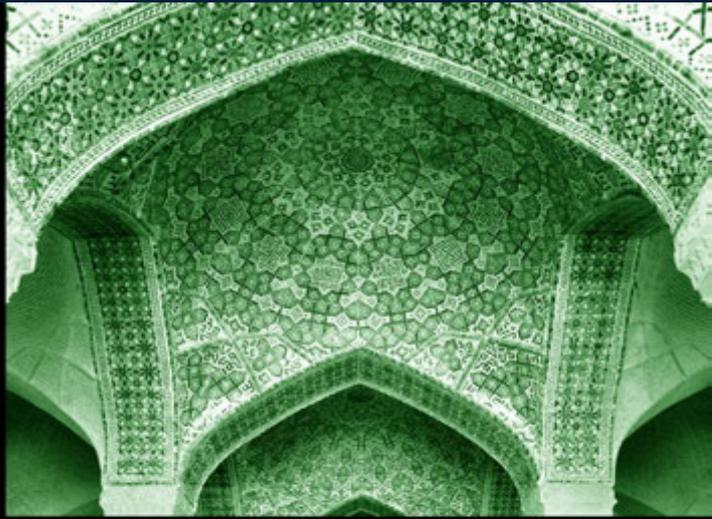
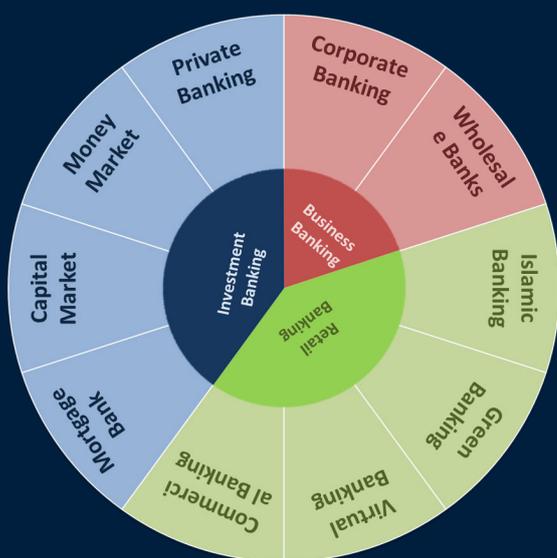


# BANCO<sup>®</sup>

## Market Coverage



**“BANCO” core banking suite is a result of many years of research and development. “BANCO” core banking addresses all major retail, private and corporate banking needs of financial institutions; with its Islamic heart beating to ensuring Shari’ah compliance is readily achieved.**



### Retail Banking Highlights

- Mass Production
- Mass Customization
- Rapid New Product Development
- Plugin Based Technology
- Highly Secured
- Universal Channels Support

## Introduction

Banking business passed the age that IT is used as a tool to facilitate and speed up the businesses.

Banking and IT are contributing in creating new products and services. Now we can find many new products today where nobody could imagine about the most of them in the past decade. Also there are many new issues has been discovered by the IT in the e-banking area and the banks should find a solution and an appropriate answer, such as Risk Management, Huge Data, Fraud Detection etc.

In this competitive atmosphere, the banks are looking for a set of utilities and tools to compete, penetrate and catch new customers and markets based on their strategic plans.

It is obvious the core banking system is the most strategic and mission-critical software solution in the banks which without use of such robust software none of the sub-systems could operate efficiently.

BANCO is our response to this market demand and has been designed to settle a new paradigm into the banking and IT in the financial sectors.

We were considering creating new added values while analyzing, design and developing our new generation of core banking to fulfill today and future market aspects.

BANCO can be settled for the Banks which are operating in any of the following banking sectors:

## Retail Banking

In Retail banking, banks provide direct services to mostly individual consumers. Many people with bank accounts have their accounts at a retail bank and banks that offer retail banking services may also have merchants and commercial branches that work with businesses.

Retail banking is designed to provide people with banking services for life, from college funds opened at the birth of a child to retirement trusts established to pay for old age. The most basic retail banking services include savings and checking accounts but the retail banks are providing to deliver all of banking services which are popular.

Most retail banks, however, try to make themselves into a one stop shop for banking customers. This increases customer retention and loyalty, ensuring that the bank has a steady supply of customers. Expanding banking services also provides more opportunities for the bank to turn a profit.

Other services can include all kind of deposits, home and car loans, certificates of deposit, retirement accounts, and investment services. Most retail banks provide customers with debit and credit cards, as well as financing options like home equity lines of credit.

## Corporate Banking

Corporate banking is a term for a group of services that banks provide to companies, small, medium and large scale enterprises.

There are a variety of services that comprise this type of banking, including loan, advising and securitization services. Much of corporate banking resembles individual banking, but there are also aspects that are specific to the needs of corporate customers.

These kinds of corporates not only have many special demands such as Trade Finance Services, Investment needs, Trading and Financing

products etc. but also have many customers as stakeholders, staffs and consumers, which want to serve them through the banks. Therefore, the corporate banks can provide a wider and new range of options to their corporate clients.

## Private Banking

A type of asset management, private wealth management is a broad term that describes techniques used to maintain and grow the wealth of a private individual. Generally, the wealth management refers to asset management for wealthy individuals, often called high-net-worth clients by professionals in the field. Private wealth management can also be called private asset management or private banking. Services performed includes investment strategy, financial planning, and tax management.

The banks, which operate in private banking sector needs to find out, provide and maintain a very special and rich class of customers. This is highly essential that needs a comprehensive policies, operations and systems.

## Islamic Banking

Islamic banking applies the laws, values and beliefs of the Islamic faith to its method of operations. Islamic religious scholars provide interpretation, guidance, and advice for institutions engaged in Islamic banking to do banking with a moral and ethical manner.

Islamic Banking has special rules and roles for each part of banking operations.

A key rule of Islamic banking is to avoid the assessment of interest (Riba). Riba means interest or usury. Accordingly, Islamic banking cannot charge interest on its loans. Furthermore, Islamic banking cannot pay interest to its customers for depositing money into savings accounts with the bank because the Sharia forbids both assessment and payment of interest.

## Microfinance and Community Banking

A microfinance bank is one devoted to extending small loans, referred to as microloans, to individuals, businesses, and organizations in low-income regions, including under-developed countries where small amounts of money can go a long way. Some financial institutions are devoted entirely to microfinance, while others are part of larger companies, such as global investment banks.

Ultimately, a microfinance bank provides credit to those who would otherwise be unable to access this form of capital. These loans foster the development of small businesses and provide tools to entrepreneurs to follow their dreams, all in an attempt to alleviate global poverty in vulnerable regions.

## Card and Payment

An expandable, parametric and peer to peer system. It handles card life-cycle stages for instance issuance, extension, renewal and replacement based on EMV NSDC standards and specifications. We offer you peace of mind and market leadership; give your customers the advantage of using a state of the art payment system.

## Virtual Banking

A collection of conventional banking services brought together to be accessed via internet, telephone and mobile phones, some to be mentioned are fund transfers, balance enquiries, current account services, bill payments and paying in installments.

## Corporate Banking Highlights

- Financial Outsourcing
- Syndicated Services
- Dedicated Corporate Consoles
- Third-Party Consumer Management

## Private Banking Highlights

- Credit Scoring
- Customer Segmentation Management
- Loyalty Services

## Islamic Banking Highlights

- Support of All Islamic Principles comprising of Mudaraba, Musharaka, Ijaraa, Qard Al-Hassan, Wikalaa, Damaan etc.
- Support All Islamic Denominations

## Microfinance Highlights

- Manageable Line of Credits
- Parameter Driven Products
- Microfinance Loans

## Card & Payment Highlights

- Modular Debit / Credit Card Management System
- Complying with EMV Standards
- NFC Enabled for Micropayment and Public Transpiration
- Standard Real-time Integration with Banking Systems

## Virtual Banking Highlights

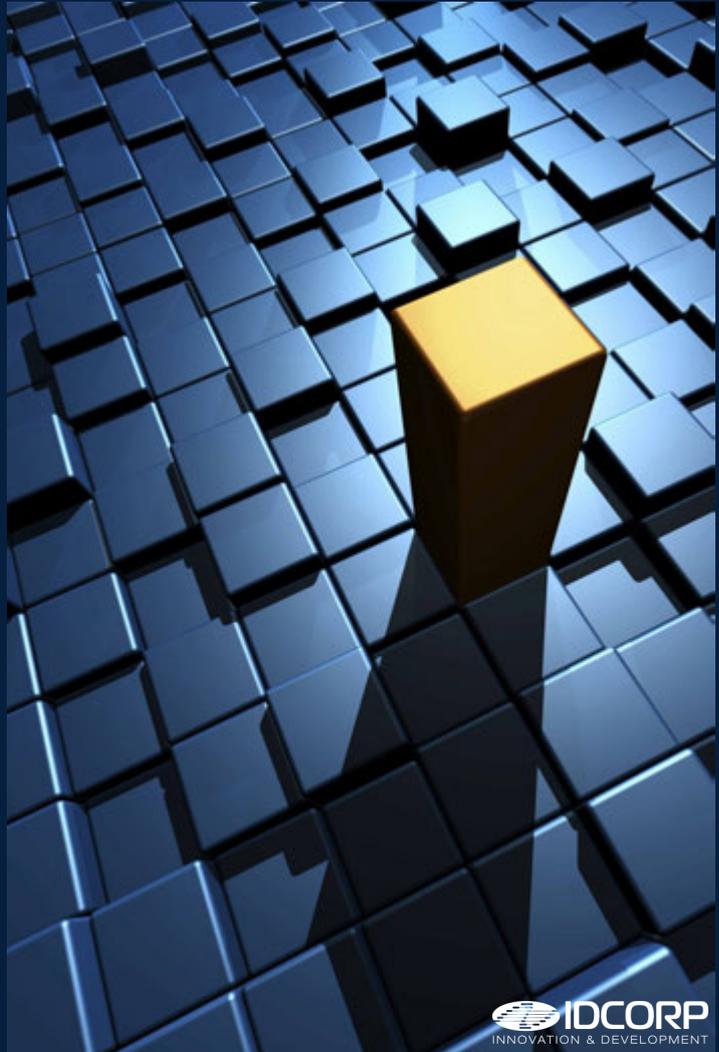
- Integrated Channel Manager
- Cumulative Support for Wide Range of Banking Products
- Providing New Innovative Businesses
- Ability to Interact with other Customer Specific Interfaces
- Functionality Rich

### **About TOSAN®**

TOSAN (Formerly known as KISHWARE) was founded in 1999 specializing in the provision of end-to-end banking solutions for both conventional and Islamic financial institutions. TOSAN is the first and market-leading provider of Islamic banking software solution to retail, corporate, private, microfinance and community banks in Iran. The company's goal is to provide banking and payment software solutions to cover the needs of Islamic financial and banking sector.

### **About IDCORP®**

IDCORP Malaysia is a joint venture company with TOSAN which have the exclusive rights to distribute TOSAN's IP in International markets as well as access to its technology and know-how. TOSAN's technology is accessible for IDCORP through access to products, solutions, source codes and technical documentations as well as TOSAN's IT management and resources of expertise and suppliers that have been involved in development of the BANCO in last decade.



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