

ERS™

Enterprise Reconciliation System

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BANKING SOLUTIONS & SERVICES WWW.BANKCUBES.COM

- **DATA SERVICES AND SOLUTIONS**
- **BUSINESS PLATFORMS**
- **DIGITAL SOLUTIONS**
- **B2B ACCELERATORS**

T24 IMPLEMENTATION ACCELERATORS

- ☐ Our products and services are highly compatible with T24.
- ☐ We have solid experience and knowledge in T24 products, modules, and database ☐ We are equipped with technology, business knowledge, integration, and different
- solutions implementations and services around T24 core system

T24
Services & Solutions

Implementation Accelerators

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- DMS Service

Data Migration Services (planning, business rules, mapping, extract, transform, load)

- DMRS Service

Data Migration Reconciliation (Extract from T24 after migration against Source Data)

- DSSTM System

Data Masking and Encryption (for securing data movement from production to nonproduction environments)

Solution Accelerators

- TReportTM Solution

Business Operational online Reports/Data Feeds for all lines of bank business

- TAdvice™ Solution

PDF Documents Generation and communication (eStatements, eLetters, eAdvices, Contracts)

- TSig™ Solution

Digital Signature Solution (Capturing and Authorization)

- DCOTM Solution

Digital Customer Onboarding admin, portals, controls

- DocCapTM Solution

Documents Capturing and archiving

- ERSTM Solution

Enterprise Operations Reconciliation (Nostro/Vostro, Cards, Cheques, ...)

Business Platform

- AOMTM Platform

Lease Asset Operation Management (Auto and Mortgage)

- DSPTM Platform

Data Services Platform for reporting, data feeds, and documents communications

- BAPTM Platform

Business Authorization Platform for retail and corporate and treasury exceptional simple/complex approval based on defined authority matrix

- TFPTM Platform

Trade finance customer portals for different LC types, LG types, DC types including local guarantees.



ERS™ ENTERPRISE RECONCILIATION SYSTEM NOSTRO/VOSTRO, CARDS, CHEQUES/ PAYMENTS/OTHERS FULLY INTEGRATED WITH T24 CORE SYSTEM

Bank Accounts
Trxns Data
Reconciliation
Workflows
Reports



Enterprise Reconciliation System (ERSTM)

ERS™ is a comprehensive solution that reconcile multi sources with multi destinations (including T24, SWIFT, POS, payment schemas (Visa, MasterCards, ...etc), ECC, payments gateways) based on business defined rules to generate gaps report and set of actions.

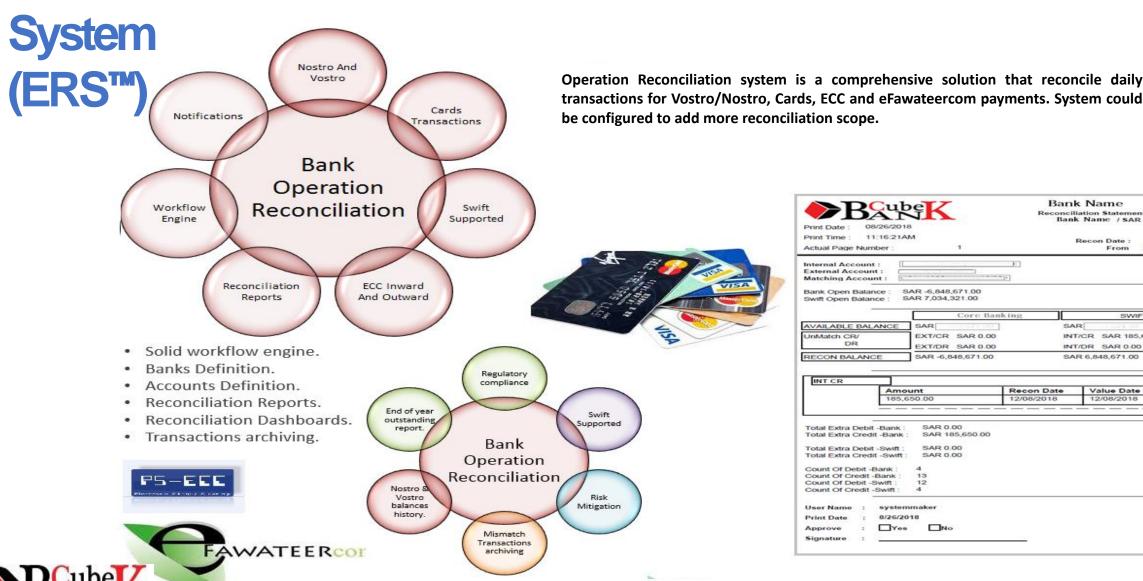
It is highly configurable solution that provides capabilities for different business reconciliation needs such as Nostro & Vostro, Cards, SADAD, Cheques, ...etc.

It is integrated with core system and other sources to collect data for reconciliation. It has different modules for reconciliation (Account Management, Data Management, Reconciliation Management, Transaction Management, Reports, Workflow Engine)



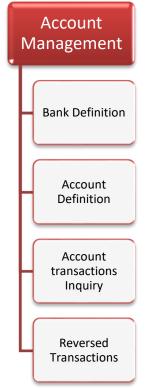
Enterprise Reconciliation

RECONCILIATION SYSTEM HANDLES ALL DAILY OPERATIONS RECONCILIATION NEEDS FROM **DIFFERENT SOURCES**



Bank Name Baubek Reconciliation Statement / Bank Name / SAR 08/26/2018 Print Time Recon Date : Actual Page Number From Internal Account External Account **Matching Account** SAR -6.848.671.00 Swift Open Balance SAR 7 034 321 00 SWIFT AVAILABLE BALANCE EXT/CR SAR 0.00 UnMatch CR/ INT/CR SAR 185,656 EXT/DR SAR 0.00 INT/DR SAR 0.00 RECON BALANCE SAR -6,848,671.00 SAR 6,848,671.00 Amount Recon Date Value Date 185,650,00 12/08/2018 12/08/2018 SAR 0.00 Total Extra Debit -Bank SAR 185,650,00 Total Extra Credit -Bank Total Extra Debit -Swift : SAR 0.00 Total Extra Credit -Swift : Count Of Debit -Bank Count Of Credit -Bank Count Of Debit -Swift Count Of Credit -Swift 8/26/2018 ☐ Yes □ No

Modules



- Nostro/Vostro recon, each currency has account linked to defined bank.
- Inquire transactions loaded from Swift and from the core.
- > Inquire reversed saction

Data Management

Upload SWIFT statement

Upload Core Transaction

Upload Bank Cards Trxns

Upload EMP Cards Files.

Upload In/Out Core Cheques

Upload In/Out **ECC Cheques**

- ➤ Nostro/Vostro data sources upload
- > Cards data sources upload
- > Cheques data sources upload
- Support Excel, XML, CSV, Database data format

Reconciliation Management

Automated Reconciliation

Custom Automated Recon

SEMI Automated Recon

> **Manual Trxns** Matching

Transaction Management

Create Manual Transaction.

Rejected Transactions

> User can manually create trxn OR reverse trxn for reconciliation through multi level approval process

- Auto recon is based defined rules for each type of recon
- > Semi-Auto recon does not consider trxn ref
- > For pending trxns, bank user can manually match the trxns from the two sources
- Bank Defined Recon Criteria

- > ZERO BALANCE RECONCILIATION
- > ARCHIVE ALL TRANSACTIONS
- > RICH HISTORICAL REPORTS. DAILY/MONTHLY/YEARLY
- > WORKFLOW ENGINE.

Reports

Export industry standard reports

> Outstanding Reports.

Un-matching reports.

- > Different types of Reports are generated for end users
- Supported Excel and PDF format

Workflow Engine

Dynamic WF engine

Notification

- > The system is supported by workflow engine where any required authorization or business process could be created to control the reconciliation process
- Notifications can be generated through eMail or SMS to notify any end user with results or action





RECONCILIATION BUSINESS PROCESS IS SIMPLE FOR END USERS HIDING RECONCILIATION COMPLEXITY

Results/Reports Upload Reconciliation **Upload SWIFT Statement** Auto Recon (Unique Ref) Outstanding Vostro/ **Upload Core Transactions** Semi Auto Recon **Banks Balances** Manual Transaction Ent y Manual Matching Pending's Nostro **Duplicates** Three types of cards data sources Cards Matched/Approved Trxn **Auto Reconciliation** (ACQ, ISS, Purchases) Matched/Declined Trxn Manual Matching Compatible with EMP file format **Manual Transaction Entry** Inward/ Inward Cheque/Outward Cheques ECC **Auto Reconciliation Recon Summary** Outward Inward Cheque/Outward Cheques Core Manual Matching **Bank Special Matching** Cheques