



شركة الأنظمة المالية والمصرفية  
Financial & Banking Systems Company



Financial & Banking Systems Co. Ltd.  
شركة الأنظمة المالية والمصرفية المحدودة

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## نظام الفرع الافتراضي

# Virtual Branch System (VBS)

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## Introduction:

Advancement in technologies has led to widespread improvements in the range of services offered by banks to their valuable customers. The new paradigm followed is that the customer is no more the customer of a particular branch but rather the customer of the bank. Each customer can transact on his account virtually from any branch of the bank.

All the IntraBanking operations, such as transactions, inquiry, cash deposit, withdrawal, transfer from customer account and Non customer, and the other way around, customer query, balance query, cash check etc.

This is a small glimpse of what the VBS capable of; In Short words it can be described as the master mind of all Intra banking operations. It utilizes the latest technology, highest security, No more lost transaction (single face commit), even in the case of problems with the stability of the network.

## System Goals:

- System aims to secure and establish a trusty gateway between the HQ and the branches for all transactions and information exchange.
- Boost the interaction between customers and the bank by applying the role of the modern banking that the customer is the customer of the bank and not the branch, services is offered from any and to any branch and at any time.
- High efficiency and the minimum response time for all the correspondents inquire, as now all the response could be coming from the HQ without the need for the branch response.



## System Architecture:

The system consists of three parts:

- User Screen
- VBS data base
- Bank data base

## System Benefits:

- Ease of Use.
- Ease of installation.
- Small VBS data base for all the information at branch level.
- Flexibility in dealing/ integration with different system.
- Multi lingual Arabic/English.
- Fully parameterized system (customized solution).
- High speed as the speed is directly proportional to the network speed.
- Single face commits.
- High security.
- Full reporting system.
- Information accessed from any branch.
- All the transactions are verifiable and documented

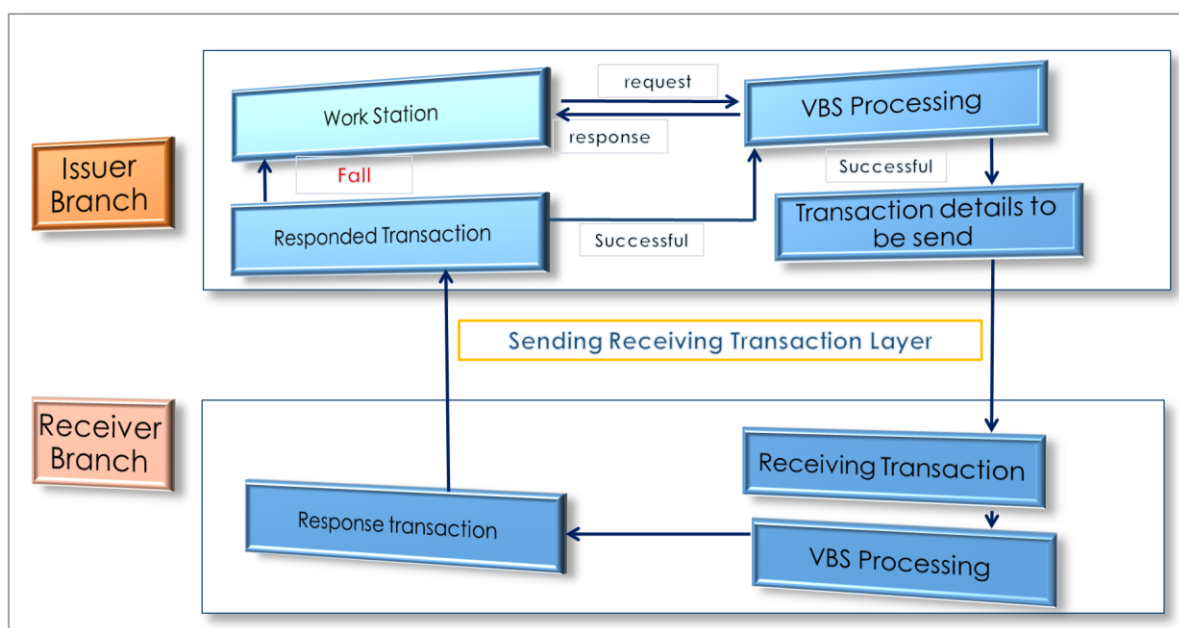
## System Non functional tasks:

- System setup for the branches.
- The development of the customized operations to be applied according to the bank requirement.
- Auto Narration

## System functional Task:

- Different types of transactions such as Transactions between the general account into customer account.
- Cash for the checks.
- Cash deposit.
- Account statement print.
- Customer balance inquiry.
- Transaction to be paid cash at the teller for the non customer etc.

The following diagram illustrates how the system works:





## Security and insurance

### Job Security:

- Fully centralized control for the users of the system.
- Control the communication & login/out process of the system.
- Control the user's right/ privileges.
- All the steps of the VBS operations are fully controlled.

### Financial Security:

- Possibility of determining the financial limit of customer/user/transaction.
- Encryption of data transmitted.
- The possibility of follow-up operations and monitoring all transaction conducted by the user.

## System requirements

### User Side

- Computer Pentium 4, CPU 1 GHz, 500 MB of RAM .
- Windows operation System 98, me, NT, XP, vista.
- Oracle Clint
- Active network.

### Server Side:

- Any operating system.
- Oracle database.



## Time Table:

#	Activity	Period (days)
1	Database schema (tables and stored procedure)	1
2	Install application	2
3	Connect with Corebank Interface	5
4	Test application (with corebank) and solve problems	3
5	Configuration application parameters	1
6	Final Test	1
7	Training	2
Duration		15





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