

PROFILE VERSION: V3190917

FINANCIAL & BANKING SYSTEMS

COMPANY PROFILE

2020

MARKETING & BUSINESS DEVELOPMENT

**ZUBAIR BASHA ST, BARAKA TOWER,
9TH FLOOR**

Khartoum, Sudan

OUR VISION

To become the first choice partner in the Islamic banking & financial software industry in Sudan and Africa



We set standards for innovation

Financial & Banking System (**FBS**) is Sudanese Software Company with a paid capital of 5 Million US Dollars and headquartered in Khartoum

FBS was established by number of the biggest banks in SUDAN in addition to the Electronic Banking Services Co. (EBS), which is the sole operator of the clearing house, national ATM switch, and the national Swift bureau.

OUR

Mission

- Develop and implement state-of-the-art, yet cost effective, banking and financial solutions specialized on Islamic formulas & policies
- Make strategic partnerships with our clients by working closely and hand in hand with them to convert their IT expenditures into measurable benefits

Social Responsibility

FBS expresses its commitment to assure its contributions to solve social problems inherent to our community. The company has been playing a great role in knowledge transfer, bridging digital divide and boosting the entrepreneurship mindset among the young generation

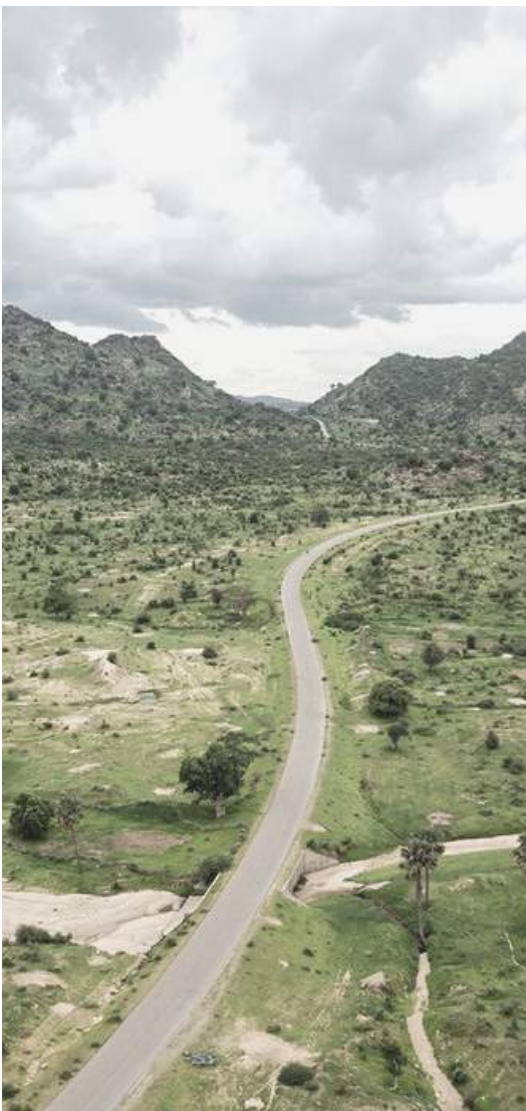


HISTORY

FBS Millstone

FBS is the best Sudanese software house succeeded in expanding its services regionally

- **2001** Owner source license of Pentabank Core banking system
- **2001-2005** Implementing Pentabank on 8 Local Sudanese Banks
- **2007** Establishment of FBS Company as independent company from EBS
- **2008** First regional partnership with Salam Africa Bank, Djibouti
- **2008** Develop First version of FBS Central cheque Issuing System
- **2009** Working with Dahabshill International Bank in Djibouti
- **2009** Development of Internet banking (Ebank)
- **2013** Entering Somalia Market with Trust Africa Bank
- **2015** Launching first addition of MIZAN Centralized Core banking System
- **2016** Development of Mobile Banking Application
- **2017** Upgrading Partnership with Dahabshill Holding Group In East Africa Region
- **2018** Applying MIZAN in Ivory bank at South Sudan
- **2019** Develop Muzeen - Bill Payment Gateway solution



FBS SCOPE OF WORK

SOFTWARE SERVICES

FBS provides professional services of software development and consultancy. These include gap analysis, customization, business process re-engineering, and implementation. Our team is available to manage your projects and optimize various aspects of project constraints such as cost, schedule, quality, scope, and risk.

Our team consists of professional project managers, business consultants, software engineers and programmers, testers, designers and technical writers. Our experience in developing applications with various development tools and on various platforms allows us to make judicious decisions while selecting platform and designing software architecture. Our consulting approach would also suggest any process improvements that are needed to leverage the technology and maximize the business value as much as possible.

Our onshore-offshore model allows us to offer 24/7 support and maintenance. The Ticketing System provide support via phone, e-mail, secured networks, and on-site as well. The time of resolve and respond depends on the severity level of the problem as defined by the service level agreement (SLA).



SUPPORT & MAINTENANCE

Capitalizing on our rich knowledge and experience in Finance and banking solution we offer you cost effective support and maintenance services. We have the right combination of strong management team, technical know-how, state-of-the-art infrastructure, matured processes, commitment, dedication and desire of adhering to quality standards.

Our support and maintenance services includes:

- **Legacy application support and maintenance.**
- **Software product support and maintenance and.**
- **Remote database administration.**



STANDING IN FRONT

FBS was built serve Sudanese's bank in first place , and then has expended it business to be the best Sudanese company that transfer country banking regulations, bank operational procedures and market needs into effective, easy , valued comprehensive system. FBS development methodology going toward creation and transformation of Banks Business requirement into full business solution. By following standards such as being:

Customer-Centrality * Product Parameterize * Business-Oriented * Service Oriented Architecture

WHY FBS IS DIFFERENT ?

Solo owner of one of the best Core banking system in SUDANESE market

SYSTEMS

- covers all functional requirements and complies with Islamic principles of Shari'a Law
- Developed with the modernist technology to match world new trend and IT industry changes
- Full customized Service that satisfy customer desire and needs

TEAM

- High Skilled and trained to build trust between system and end user
- World Class Support team of highly qualified engineers who change issues into creative added value solution
- Effective trained service team who are dedicated to serve customers and provide updated training for any changes



LOCAL

- Sudanese National Bank
- Saving and Social Development Bank
- Al Nile Bank
- Workers National Bank
- Sudanese Islamic Bank
- Al Khaleeg Bank
- Faisal Islamic Bank

REGIONAL

- Ivory Bank –South Sudan
- Trust African Bank - Somalia
- East Africa Bank – Djibouti
- Salam Africa - Djibouti

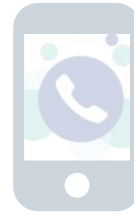


OTHER SYSTEMS

- Omdurman National Bank
- Tadamon Islamic Bank
- Farmers Commercial Bank
- Real Estate Commercial Bank
- Agricultural Bank
- Blue Nile Mashreq Bank
- Bank of Khartoum
- United Capital Bank
- El Nilien Bank
- Industrial Development Bank
- Sudanese Egyptian Bank
- Export Development Bank
- Family Bank
- Sahil & Sahara Bank
- Abu Dhabi Islamic Bank
- Al shamal Islamic Bank
- QIB
- African Bank for Trade and Development
- Bank
- Central bank of Sudan
- Sudanese Currency Printing

AFRICA REVIEW

FBS is the first outstanding Sudanese company providing banking and financial solutions. It served all banks of Sudan with its verity of software's that complies with sharia Islamic and taking care of country regulations and bank needs. Its core banking solutions served 20% of Sudanese market. And its Centralized Cheques Issuance System is the leader in its market with 69% of market share. Today, FBS targeting global market with its services and have 4 valued customers in South Sudan, Somalia, Djibouti, and Sudan.



CORE BANKING SYSTEM

FBS Offers' a unique presentation as a blend of deep knowledge of banking software solutions developed internally and communications infrastructure to suit the needs of banks, taking into account the rapid response to inquiries and communications through a trained and experienced technical support team.



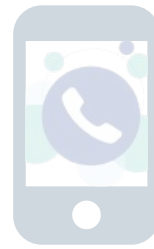
CENTRALIZED VERSION

Built on a centralized system structure that provides centralized control of the activities of all branches, and issues consolidated reports from all branches. The system allows any banking operations from any branch through the branch Branch Operation Module. (BOM)



DISTRIBUTED VERSION

FBS is the sole owner, distributor and the technical support provider for the PentaBank system in the territory of Sudan. It is an integrated total branch automation system developed using client/server technology, which has been designed to offer total solutions to the bank. In addition, PentaBank has an easy Graphical user interface with windows multi-tasking capabilities. The immediate advantages on implementation are elimination of redundant efforts, improved management control, automatic generation of statutory reports etc.



LINKED INTERFACES

FBS provides many solutions by creating variety of interfaces differs according to functionality

ECC

ELECTRONIC CHEAQUE CLEARING INTERFACE

The interface between the Core banking system and the electronic clearing system, the system performs all the clearing operations issued and received in a simple and clear manner, which reduces the rate of error and enhance the Bank's banking operations.

CIASA

CREDIT INFORMATION AND SCORING AGENCY

An interface that extracts bank's customer's information and generates an XML file that complies with the requirements of the rating agency and verifies the credit and sends it to the agency

FATCA

FOREIGN ACCOUNT TAX COMPLIANT ACT

An interface that Identify the accounts of individuals and institutions owned by Americans according to the standards of Foreign Account Tax Compliant Act (FATCA) and generate reports.

SWIFT

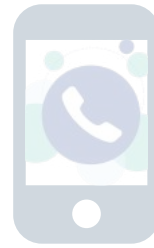
SOCIETY FOR WORLDWIDE INTERBANK FINANCIAL TELECOMMUNICATION

The interface connects the bank's Core banking system with the automated SWIFT system so that it automatically limits the increase in error rate in inputs and results, while accelerating processes.

ATM

INTERFACE WITH SWITCH

It is an interface between the basic Core banking system and the national adapter to connect the bank and the ATM's. The interface is centralize to headquarter. It also supports the offline system to provide the service even if the devices are stopped and also records all transactions, whether successful or unsuccessful. Provides a comprehensive reporting mechanism.



BANKING SOLUTIONS

FBS designed a number of Banking systems in line with the fierce competition witnessed by the banking sector between different banks in the technical services provided by the bank to its customers. Such as:

CCIS

CENTRAL CHEAQUE INTERFACE

The interface between the core banking system and the system of issuing central cheque in the currency press, where it asks for cheques (customers and bank cheques) directly from the printing presses and follow their status. Interface reduces the effort and administrative work required for the requests.

CM&R

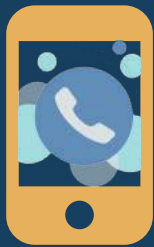
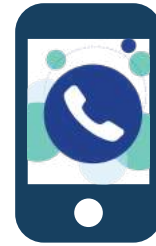
CASH MANAGEMENT & RECONCILIATION

It is assistant tools that facilitates and automate the management operations of the ATM & PoS machines. It facilitates the cards management operations and machines deposits and clearing operations. It automates the settlement and reconciliation processes in addition to the calculation of commissions.

AML

ANTI MONEY LAUNDERING SYSTEM WITH SWITCH

AML System for banks and financial institutions is built to track, monitor and evaluate suspicious activity is happening based on standard classifications and criteria. In order to build a compliant environment follows AML obligations and CBOS Regulations



ELECTRONIC SYSTEMS

FBS is one of the pioneer software houses in Sudan that build a collection of electronic systems and services which make payment cycle in banking sector much easier, shorter and more secured for both side (bank, Biller and customer) Such as:

MOBILE BANKING SYSTEM

The unique and integrated mobile banking application is designed to provide customers with a hassle-free banking experience with complete control of their financial transactions with a touch of their fingertips wherever they are and whenever they want. It can carry out all customer banking operations as well as many other services such as ATM, currency conversion, which will make the banking experience more enjoyable and effective for the customer.

ELECTRONIC BANKING

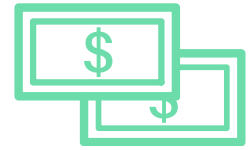
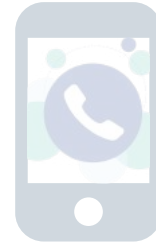
An advanced web-based system that helps the bank to go to its clients in their offices or homes and provide 24 hours a day services, the system enables the customer to conduct his banking operations on his bank account safely online and from his own device

SMS NOTIFICATION SYSTEM

It an interface between the bank and the customer via SMS, which can be sent information about transaction that occurred in the bank account, such as (withdrawal - deposit), or the customer can inquire about certain information in his account such as The bank can provide a regular message service to customers such as currency rates or new bank offers and others.

MOBILE PAYMENT APP

This application will enable banks to use the Bank's branches as a network of agents to provide the service, as well as attract new agents to increase the spread of the Bank's activities and gain new customers. The application is linked to a mobile payment system with EBS (Sudan), the operator of the system, which makes all electronic payments made by mobile phone using electronic money.



PAYMENTS & BILLERS

It's a collection of system work for the benefit of bank and serve main functions of any institution based on its payment procedures. Working in tow main levels : the first work between institution and end user and help them in payment process and the second level will manage and control the payment between institution and bank.

MU3EEN PAYMENT GATEWAY

M3een is electronic service developed in scope of manage the communication channels between customers and services providers under the umbrella of Bank. By this service from all bank channels, a user is able to find services and pay bills within minimum mouse clicks, without any restrictions and without any training.

CUSTOMS

An interface between the Core banking system and the Customs Authority, which aims to collect their dues from citizens through the banking system in a manner that ensures the greatest possible facilitation of the citizen and the bank. The system was developed specifically for the customer to make payments easily without any fear of fraud or failure to enforce the process. This system saves time, effort and money to both the customer, the payee and the bank.

MOHE

The Ministry Of Higher Education aims to develop the registration of university students to become fully electronic and the fees are collected through the banking system directly, in order to facilitate the students. Therefore, FBS has developed a system linking the banks and the public system in the Ministry of Higher Education and Scientific Research that help collecting student fees for registration to universities.

UNIVERSITY PAYMENTS

The system of linking universities is a new and advanced communication channel between the student and the payee. It represents a better, easier and faster way to transfer money between different parties. The system is designed specifically for the student to make payments easily and gives the university to facilitate the students and provide several options for them to conduct their operations and contributes to relieve the pressure on their employees

INTERFACE WITH E15

FBS had programmed and designed the electronic version of form 15 (Government Revenue Collection). This copy carries the same data and information as the paper copy in terms of the name of the entity that provided the financial, the amount of money in writing and in numbers, Procurement was done in order to obtain it, the date of filing.



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