



**BANKING**  
SYSTEM

# Universal banking solution.



Modern design



Unique functions



Automation of processes



Faster and cheaper development

## Universal banking solution

CBS (Clever Banking System) is a universal system for financial institutions such as banks, building societies, loan companies, cooperative savings banks and credit unions. The solution features a modular supply of internet banking, backoffice, call centre, branch and core banking system in that the individual modules can be implemented separately. The system also manages to serve different sales channels including mobile equipment for which we utilise our CMB (Clever Mobile Banker).

## Faster and cheaper development

The solution used significantly facilitates and cuts costs related to developing existing or new functionalities in that it manages to quickly and easily react to necessary changes. The system is open for connections with other systems and future development in the form of web services.



## Benefits of this solution

Modular architecture enables your existing banking system to be augmented precisely according to your needs (SOA).

Higher efficiency and yield of your clients can be achieved by connecting service channels.

The sales process also features the support of mobile staff

The definitions of screens, forms and data objects are defined in the model, and therefore are very easy to maintain.

The individual settings allow for the home page to be adapted to meet the various needs of internet banking users.



**Cleverlance**

## Client

Individual customers functions such as payments, statements, loans, payment cards, deposits, settings and other transactions carried out by the customer via an Internet browser.

## Branch

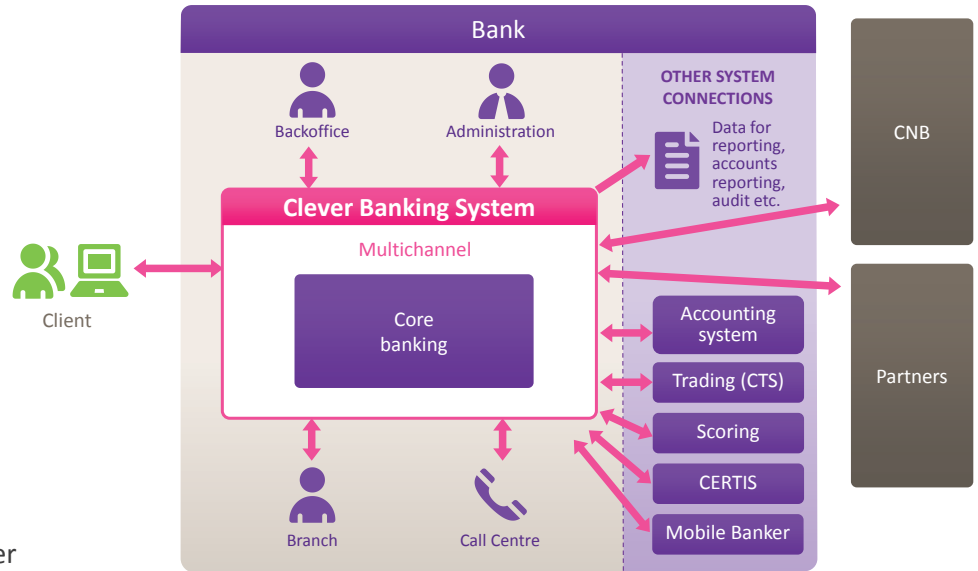
The administration of client accounts – from the request to the opening of a bank account, including all products offered by the bank. The application is available via an Internet browser without the need for regular updating at local stations. Call centre and helpdesk staff can use the same application.

## Backoffice

The administration of contracts and individual settings of parameters of all products via a web interface is possible within the back office module. All changes are immediately projected into the other modules.

## Mobile banking

The current trend is to transfer application control to mobile phones. Clever Mobile Banker is fully integrated as part of this solution and manages to make all needed information accessible.



## Administrator

The administrators section is distinguished according to the individual types of products so that each product manager can manage the products allotted to him, including the option to employ the four-eyes principle for approval. The system is also connected to the Active Directory for easy synchronisation of organizational roles and authorisation without the need for the administrator's intervention.

## Call Center

The operator sees all key information for customer care, or for following through business opportunities as part of direct marketing.

## CERTIS

The system is linked to a clearing center for settling payments on the interbank market, including priority payments important for investment banking. The modular architecture enables the system to be connected to the CTS investment product (Clever Trading Solution).

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Product pages

