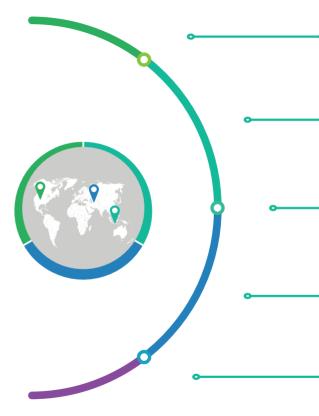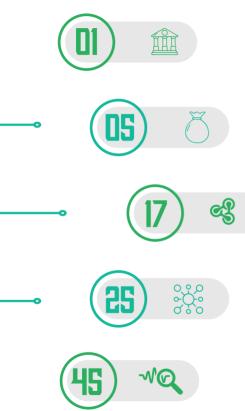# AlphaBITS NG Banking Suite

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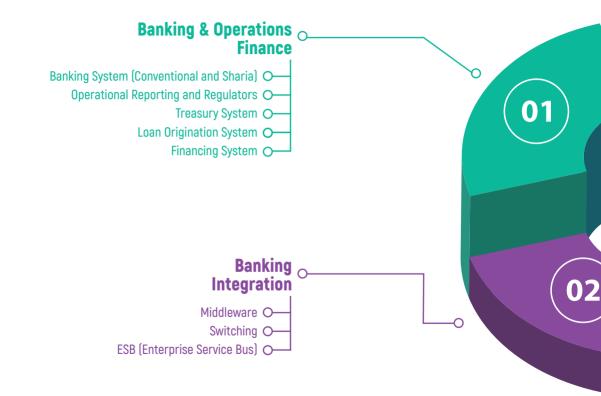PSAK / IFRS
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01

AlphaBITS NG Banking Suite

In this era of technology and all-round digital, AlphaBITS NG Banking Suite is suitable to support banking operations, with several benefits including:
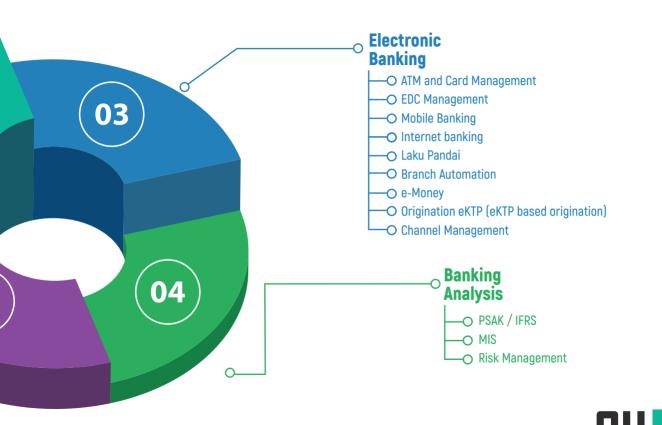
1. Digital based and still refers to banking regulations local.
2. Equipped with a security system that can ensure security of all customer data.
3. Equipped with Customer Analysis Data to Report, Comprehensive finance that can help performance bank operations.

Banking & Operations Finance

Banking Integration

Electronic Banking

Banking Analysis

Banking & Operations Finance

Banking System (Conventional and Sharia)

Operational Reporting and Regulators

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Loan Origination System

Financing System

01

Banking Integration

Middleware

Switching

ESB (Enterprise Service Bus)

02

03

Electronic Banking

- ATM and Card Management
- EDC Management
- Mobile Banking
- Internet banking
- Laku Pandai
- Branch Automation
- e-Money
- Origination eKTP (eKTP based origination)
- Channel Management

Banking Analysis

- PSAK / IFRS
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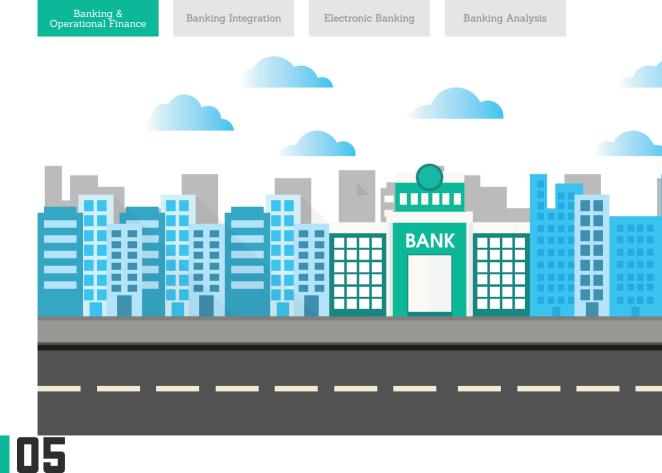- Risk Management

03

04

BANK

05

Banking & Operational Finance

Applications that support banking operations and provide modern services. Consisting of 5 systems that make banking operations more modern and efficient, that is:

1. Banking System (Conventional and Sharia)
2. Operational Reporting and Regulators
3. Treasury system
4. Loan Origination System
5. Financing System

Banking System (Conventional and Sharia)	Operational Reporting and Regulators	Treasury System	Loan Origination System	Financing System
1	2	3	4	5

Banking System (Conventional and Sharia)

Dynamic market conditions require businesses to innovate. One of them is innovation to the banking system that support the utilization of digital technology. Core Banking (Conventional and Syariah) is an application required by banks to provide savings and loan services and other financial services to customers and become a key support for user banks for the development of business now and in the future. This application already has features to be integrated with biometric system in maintaining the security of transaction customers.

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- **GUI**
  Accessible using a web browser with a more ergonomic look.

- **CIF**
  View customer 360 degree with customer centric concept.

- **CASA**
  Supports virtual accounts, cash back and management bonuses and cash management.

- **DEPOSIT**
  Calculation with interest rate tiering interest can be based on the value of deposits or period deposits, cash can also be done as in ordinary savings.

- **LOAN**
  Fixed installment schedule, in one installment schedule can consist of a combination of interest rates Fixed Rate, Floating Rate, and Caps.

- **SERVICE**
  More services can be made such as International Remittance, Settlement and Clearing, Services as Perception Bank.

- **General Ledger**
  Flexible Multiple Currency and Revaluation Estimated (COA) Accounts.

- **SVS (Signature Verification System)**
  Digitization of specimens, number of flexible attorney and use of patern matching.

BENEFITS

- Easy and fast in product development and services.

- Access banking becomes easier anywhere, anytime and using any device.

- Easily expand business.

- Easily integrated with other systems.

- Provide digital customer experience.

Operational Reporting and Regulators

Operational Reports and Regulatory Reports are provided to meet the needs of banks in providing regular reports to regulators such as the Monetary Stability Report and Financial System (LSMK) in XBRL format, reports for the Financial Information Service System (SLIK) and reporting for internal needs such as Bank Rating (TKS), CAR, ROA, LDR, BOPO, Performance per Branch and others. All reports can be visually displayed in graphic and dashboard form.

FEATURES

- Automated processes ranging from data collection, report generation with XBRL format (XBRL instant), and data delivery.
- Graphical User Interface based tools facilitate mapping of source data to taxonomy and facilitate change or replacement of taxonomy issued by the regulator (BI).
- Integrated XBRL instance validation.
- Multi Taxonomy with versioning capabilities.
- Export reports into XLST, Excel, Doc, Web formats.
- Database for internal reports and archives.
- Audit Log and security features.
- The Bank Soundness Reports are displayed in the Dashboard (Graphical User Interface with chart). Among other reports are CAR, Cash Ratio, LDR, ROA, BOPO, EAQ, NPL, Performance Report Bank per branch or per Account Officer.

BENEFITS

- Improve accuracy and accuracy in report generation.
- Accelerate the reporting process so as to ensure bank compliance in meeting reporting deadlines.
- Easy and fast in responding to reporting changes by regulators.
- Easier access to bank performance data.
- Increase speed and accuracy in the decision-making process by management.

Treasury System

Banks will be pampered with ease in transactions, monitoring and maintenance of Investment Portfolio, Cash Flow monitoring, examination of overall activities in Treasury units and Investment up to other reporting.

In addition, the Treasury system is also equipped with Business Intelligence for Treasury units that will make banking activities easier.

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FEATURES

- Support both Conventional and Sharia Banks.
- Money Market, Fixed Income, Forex and Derivatives.
- Users can add new products, add fields, define workflows, integrate with other systems, and add new reports.
- Used internationally with a wide range of clients.
- Implementation time is short, about 4 months.
- Reports can be modified directly by the user.
- Dashboard availability contains important information about financial data in real time.
- Integrated with other financial systems such as Core System, Bloomberg, Reuters, RTGS, Internet Banking and others.

BENEFITS

- Provide information that is fast, precise, credible and qualified.
- The decision-making process is fast and effective.
- Reporting to regulators is timely and credible.
- Supervise internal corporate functions.
- Daily administrative work is already integrated by the system so it is more efficient.

Loan Origination System

A digital-based banking system that becomes the solution for comprehensive loan application management, so that the process of credit proposal and approval becomes faster, accuracy and risk mitigation in credit decision making can be improved.

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FEATURES

- Secured Loan as well as Unsecured Loan.
- Consumer Credit, Micro and SME.
- Credit Scoring Module can be tailored to product segmentation.
- Preventing the potential of fraud and non-performing loans with duplication checking, blacklisting and negative account checks.
- Monitoring productivity with Integrated Processing Performance Monitoring (SLA) feature to Document Management.
- Supports recording of applications coming from multiple sources (Multi Marketing Channel),
  for example: walk in customer, agency, reference, direct sales, exhibition.
- Supports 5C credit analysis (Character, Capacity, Capital, Condition, Collateral)
- Can be accessed online, anytime, anywhere because based on web.
- Accessible via mobile phone so that loan approval process becomes faster.
- The Audit Trail feature is useful for monitoring user activity and retrieving user-initiated transactions.

BENEFITS

- Credit approval process is more efficient so banks become more competitive in the market.
- Resources allocation to be efficient.
- The cost of the credit process is more controllable.
- Prevent the potential of fraud.
- Reduce the potential for bad loans.
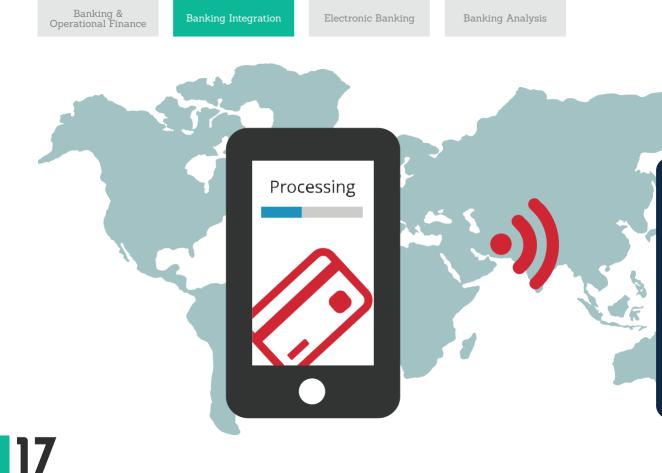
Financing System

Indirect Financing solution that is comprehensive, reliable and flexible.

FEATURES

- Policies can be set at the financial channel level.
- Each financial channel can have different agreements according to existing policies.
- Asset Purchase, Joint Financing, Mirroring or non mirroring Channeling Funding.
- Automotive and Non Automotive.
- There are credit eligibility criteria, duplication checks, blacklist checking and OJK checking.
- Having Loan Operating Report up to Report for regulator.

BENEFITS

- Accelerate the operational process.
- Minimize operational requirements.
- Bulk Transaction Process
- Very easy to customize.
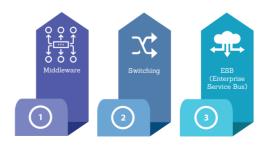- Minimize the risks that occur.

Processing

17

Banking Integration

Applications designed to integrate banking technology services between the back office and the front office to be more structured. The system used are:

1. Middleware
2. Switching
3. ESB (Enterprise Service Bus)

Middleware

Switching

ESB (Enterprise Service Bus)

1

2

3

Middleware

Application that serves to integrate all applications that operate in a bank, both legacy applications and new applications that can interact with each other. The middleware application also serves to integrate services from other institutions to support banking products and services.

FEATURES

- **Transaction Management**
  Arrange traffic of outbound and inbound transaction data in accordance with defined needs.
- **Routing Management**
  Ensure no delivery errors for all incoming and outgoing transaction data.
- **Flexible interface**
  Can follow the development of interface protocol technology and communicate with any interface with any format so that it can easily integrate various applications.
- **Security Management**
  Sets the types of transactions that any integrated app can take.
- **Message translation and transformation**
  Interpret and convert the message format into a format that can be understood by integrated applications (functions as a converter).
- **Hot deployment**
  Allows to make changes or additions to the interface without disturbing other applications that have been connected.

BENEFITS

- Empower assets already available.
- Bank applications that are already running using old protocols can still be used, no need to be replaced.
- Simplify existing IT infrastructure. Relation between previous applications. Many to Many changed to One to One.
- Increase service capacity.
- Facilitate system operation and maintenance.
- Expanding business potential.
- Strengthening the digital banking infrastructure capability.
- Helping the banking automation process.

Switching

Application that allows integration with various network share such as ATM Network, EDC Network, Credit Card Network, both local and international.

- **Acquirer and Issuer**
  The Bank may operate transaction services either as an issuer or as an acquirer.
- **Local and International Regulations**
  Already in compliance with local and international regulatory requirements such as PCI-DSS (Payment Card Industry Digital Security Standard), EMV (Europay Mastercard and Visa), NSICCS (National Standard of Indonesian Chip Card Specification).
- **NDC and DDC Protokol**
  Can be connected with ATM using NDC or DDC protocol.
- **Network Sharing**
  Interface that has been integrated with various share network either ATM network share, EDC or Card.
- **Round Robin HSM (Hardware Security Module)**
  Supports setting access to HSM in Round Robin.
- **Host to host**
  Display integrated with other systems host to host.

- **Guaranteed Stability**
  Platform using AS / 400 technology that has been tested its performance compared to other technologies so it is guaranteed that the run process can run stable according to its function.
- **Scalability**
  Can be used by a new start-up bank to a large bank with the following conditions:
  - Number of Transactions over 4 million per day
  - Number of ATMs more than 10,000
  - Total POS is more than 100,000
  No need to add either from the side of the Application, Operating System, or Database.
- **Benchmark**
  This application has been measured (benchmark) can handle up to 20,000 TPS (Transactions Per Second) under normal conditions and 12,000 TPS in busy conditions.
- **Flexibility**
  It has very rich business parameters that can meet the business needs of the Bank.

ESB
(Enterprise Service Bus)

Is an application that serves to integrate all the old applications (legacy) and new applications that operate in a bank so that they can interact with each other. ESB applications also serve to integrate services from other institutions to support banking products and services.

FEATURES

- **Transaction Management**
  Arrange traffic of outbound and inbound transaction data in accordance with defined needs.
- **Routing Management**
  Ensure there are no all delivery errors for all incoming and outgoing transaction data.
- **Flexible Interface**
  Can follow the development of interface protocol technology and communicate with any interface with any format so that it can easily integrate various applications.
- **Security Management**
  Sets the types of transactions that any integrated app can take.
- **Message Translation and Transformation**
  Interpret and convert the message format into a format that can be understood by integrated applications (functions as a converter).
- **Hot Deployment**
  Allows to make interface changes and new applications are integrated without interrupting other applications that have been connected.

BENEFITS

- Empowering bank technology assets already available.
- Bank applications that are already running using old protocols still usable need not be replaced.
- Simplify existing IT infrastructure. Relation between previous applications Many to Many changed to One to One.
- Increase service capacity.
- Facilitate system operation and maintenance.
- Expanding business potential.
- Strengthening the digital banking infrastructure capability.
- Helping the banking automation process.

BILL

Electronic Banking

Customers' need for financial transactions is increasingly flexible and instant because of technological and digital developments affecting the banking operational activities to change.

In addition, there are 9 applications that can help banking activities such as:

1. ATM and Card Management
2. EDC Management
3. Mobile Banking
4. Internet Banking
5. Laku Pandai
6. Branch Automation
7. e-Money
8. Origination eKTP (e-KTP Based Origination)
9. Channel Management

ATM and Card Management

Applications used to monitor and monitor ATM machines and manage the types of cards issued including security used for card transactions, card personalization process, the type of transactions that can be made and the limit of the card, as well as account information from the card owner.

FEATURES

- Conducted the issuance of debit cards, credit cards, prepaid and virtual cards.
- Connecting card with customer's account.
- Set the card transaction limit.
- Set card PIN security.
- Create problem file for chip and magnetic card.
- Enter location data and ATM type.
- Monitor ATM status.
- Organize menus, menu flow and ads at ATMs.
- Set language, denomination and currency at ATM.
- Supports EMV (Europay Mastercard and Visa), NSICCS (National Standard of Indonesian Chip Card Specification) and Local Chip Card Standard.

BENEFITS

- The bank may become an issuer or acquirer.
- The Bank may issue various types of physical or virtual cards.
- Supports e-money transactions.
- Banks can provide ATM services, CDM (Cash Deposit Machine), CRM (Cash Recycling Machine), with various brands.
- Banks may use any type of problem card machine or work with all bureau issues.
- Banks can implement ATMs in areas with different currencies and different languages and denominators with ease.
- Banks can easily monitor ATM conditions from afar.
- Flexible pin origination with pin mailer or with PIN pad.
- Banks may conduct promotions and display product and service information on ATM screens.

EDC Management

Applications are used to manage EDC (Electronic Data Capture) operated by banks in merchants. EDC management can be used to process various transactions and perform reconciliation of transactions that occur. The EDC Administration Management can also manage transaction security.

FEATURES

- **EDC Management**
  The Bank may register the EDC terminal to be used in the merchant and monitor the activities of each EDC terminal.
- **Merchant Management**
  The Bank may register and manage merchants that will use EDC terminal.
- **Security**
  Data from terminal to server can be encrypted, and replacement of security key can be arranged according to bank requirement.
- **The settlement system is integrated with Core Banking**
  There is a settlement process with Core Banking for all transactions that occur in EDC machines.
- **Mini ATM and Biller Transactions**
  Supports mini ATM transactions and biller payments.
- **Reporting**
  Making standard and adhoc reports.

BENEFITS

- Supports various types of EDC communications and various EDC brands.
- Supports various types of POS standard transactions such as sales and voids as well as Mini ATM transactions and other transactions.
- Can be used also as PIN pad application.
- Efficient for the bank because it can be used for applications that require PIN Pad and do not need any additional programs.
- Have a security system that is able to protect customer data and transactions. Easy to integrate with other systems, for example with Core Banking, Payment System and Bank Settlement.
- Have operational oversight of EDC so it is more transparent and avoid fraud (fraud).

Mobile Banking

With the existence of mobile-based applications, every customer will be easier in conducting banking transactions wherever and whenever. With soft token that has been integrated with the application, the transaction becomes more convenient because in addition to easily also in accordance with banking transaction security standards. Customers can also use the application to find the location of the ATM and the nearest branch of the customer's position and get the latest information without any sms costs to be incurred.

FEATURES

- **Financial Transactions**
  Customers may make transfers, payments or purchases and transactions with QR Code.
- **Transaksi Non Finansial**
  The Customer may conduct check book collection transactions, balance information and account mutations.
- **Product and Service Information**
  The Customer may receive information on the latest products and services and promotions being made by the bank.
- **ATM and Branch Locations**
  Customer can know the location of ATM and Branch in the form of location map.
- **Sending (Push) Data Based Notifications**
  Customers can receive notification of transaction just like get message Whatsapp, so do not have to pay cost sms.
- **Integrated With Soft Token**
  It is integrated with soft token as a security component of the transaction customers.
- **Financial Planner**
  Allows customers to manage finances to achieve certain financial goals.
- **Interactive Chat for Customer Service**
  Customers can interact with customer service officers (customer service) interactively.

BENEFITS

- All customers can enjoy mobile banking services provided by banks, as they are available on all mobile platforms.
- Customers can make transactions wherever and whenever.
- Customer can see the location of the branch and ATM closest to where he is.
- Customers can communicate with customer service personnel through interactive chat.
- Customers can manage the finances and see the habits of expenditure made.
- The Bank may provide the latest information and promotions to customers at any time.
- No sms costs incurred by customers when transacting, communicating or being informed.

Internet Banking

Web-based applications that can be used by customers to perform banking transactions wherever and whenever through a device (device) that has a web browser and a connection to the internet. Available soft token and hard token can be selected for customer transaction security, e-mail (email) or short message service (sms) for delivery of transaction notification.

- **Financial Transactions**
  Customers may make transfers and payment or purchase transactions.
- **Non-Financial Transactions**
  The Customer may conduct check book collection transactions, balance information and account mutations.
- **Product Information and Bank Services**
  Customers can receive information about the latest products and services, as well as promotions that are being made by the bank.
- **Option of Transaction Notification Via SMS or Email**
  Customers may choose short message service (sms) or electronic mail (email) as receiver of internet banking transaction notification.
- **Soft Token or Hard Token Selection Option**
  Customers can choose soft token or hard token as a transaction security tool.
- **Financial Planner**
  Allows customers to manage finances to achieve certain financial goals.

- **Interactive Chat for Customer Service**
  Customers can interact with customer service interactively.

BENEFITS

- Customers can use various devices (devices) that connect to the internet to access internet banking services, because this application can be used with all browsers.
- Customers can make transactions wherever and whenever.
- Customers can view a list of bank and ATM branches and their locations.
- Customers can communicate with customer service personnel through interactive chat.
- Customers can manage the finances and see the expenditure transactions conducted.
- Customers can choose which token to use.
- Customer may choose notification to be used.

Laku Pandai

Applications that enable banks to operate and provide services to their customers without the use of branch offices, but through agents working on behalf of banks with adequate equipment.

- **BSA Transactions (Basic Saving Account)**
  Agent services include open and close accounts, deposit and cash withdrawals, transfer transactions and account information.
- **Micro Finance**
  Agent services in the form of processing of micro loan applications, loan disbursement and installment payments.
- **Micro Insurance**
  Agent services in the form of purchases of micro insurance products and insurance premium payments.
- **PPOB (Payment Point Online Bank)**
  Agent services in the form of payment and purchase of billers such as electricity payment, purchase of telephone credit.
- **Remittance**
  Agent services in the form of remittances to other regions, from customer accounts to non-customer accounts or vice versa.
- **Shop for Grocery Shopping**
  For agents who have a shop, then the agent service in the form of purchase of groceries or other at the agency store.
- Other features available for transaction are transaction notification, check balance and customer mutation, and One Time Password for customer's security

- Administrative features available for application settings are: User Management, Agent Management, Account Management, Fee Management, Product Management, Transaction Management, Reporting and Dashboard and Fraud Detection.

BENEFITS

- Providing financial services to people who are far from access banking services.
- Services can reach people in urban areas to remote places.
- Banks are not burdened with large investment costs.
- New business potential is wider.
- Incentive programs for agents to remain loyal.
- Infrastructure support for agents to provide banking services to the public.
- There are various options for agents to provide services to the public.
- Various fee-agent schemes.
- Agents are protected from unhealthy competition.
- Ease in getting banking services for the community.

Branch Automation

This mobile-based application can provide cost and time efficiency to the bank and customers. With this application customers can make transactions quickly without having to queue because the preparation of transactions to be conducted at the officer teller can be done first through their mobile applications.

FEATURES

- **Financial Transactions**
  Customers can prepare for cash withdrawal transactions, cash deposit, transfer and check disbursement.
- **Non-Financial Transactions**
  Customers can make a check book.
- **Multi Transaction Process**
  The Customer may perform more than one transaction simultaneously with 1 (one) transaction code.
- **Product and Service Information**
  The Customer may receive information on the latest products, services and promotions being made by the bank.
- **ATM and Branch Locations**
  Customer can know the location of ATM and Branch in the form of location map.
- **Sending (Push) Data Based Notifications**
  Customers can receive notification of transaction just like get message Whatsapp, so do not have to pay cost sms.

BENEFITS

- Preparation of transactions can be done anywhere and anytime by the customer.
- The customer's visit time is very short.
- The Customer may select the branch nearest to where he / she is located.
- Customers do not need to queue for long.
- Teller does not need to re-input the transaction from the form to the teller screen.
- Cost efficiency due to reduced paper usage.
- More customers can be served per business day.
- Allows the union of adjacent branches to be located.

e-Money

A mobile-based app that allows users to pay for their transactions with electronic money via smartphones (smartphones) from any mobile platform. Customers can charge electronic money and pay transactions directly from smart phones or pay in merchants using QR Code or NFC.

- **Financial transaction**, Customer can perform P2P transaction, payment and purchase through mobile application, payment at merchant with QR Code or NFC, topup in merchant or through bank transfer, and transaction in card reader provided like in vending machine, toll booths, parking lots and more.
- **User Profile**, Can store user profile so that information can be used for various government program such as healthy card, smart card, prosperous card and others.
- **Point Program**, Customer can collect points (points) of transactions made through electronic money applications.
- **Information and promotion**, the Customer may receive information on the latest products and services of electronic money and promotions that are being made in some merchants.
- **Location of ATM**, Branch and Merchant, Customer can know location of Atm, Branch and Merchant in the form of location map.
- **Submitting (Push) data-based notifications**, Customers can receive notification of transactions such as getting Whatsapp message, so do not have to pay the cost of sms.

- **OTP (One Time Password),** For secure electronic money transaction applications, the application is equipped with OTP (One Time Password).
- **Customer Service Interactive Chat,** Customer can interact with customer service officer (customer service) interactively.

BENEFITS

- Available on all mobile platforms so that all customers can enjoy the electronic money service provided by the bank.
- Customers can perform transactions wherever and whenever in merchants and billers who have been working together including parking lots, vending machines (vending machines).
- Customers can make money transfer to fellow users of electronic money.
- Customer can see the merchant, bank branch and ATM closest to the location he is located.
- Customers can communicate with customer service personnel through interactive chat.
- Customers can collect points and spend points or exchange points with goods.
- Customers are always up-to-date on the merchant list, promotions and other services.
- No sms costs incurred by customers when transacting, communicating or being informed.

Origination e-KTP (e-KTP Based Origination)

The KYC (Know Your Customer) process is required when customers open an account and bank loan application is very easy and fast. This application ensures that the client concerned provides the actual data and uses his or her own true identity.

FEATURES

- **Available in various forms of device**
  Customers can open an account or loan through kiosk, customer service or smart device brought by bank (sales) officer with guarantee of authenticity of identity and truth of information.
- **Security with fingerprint**
  The customer and the bank need not worry about data forgery because the data is verified its authenticity by using biometric data from the respective customer in this case is the customer's fingerprint data.
- **Connected to dukcapil data (Population and Civil Records)**
  The customer also does not have to worry about the completeness of the data because the data required for the KYC needs is added from the demographic data available in the dukcapil.
- **Data selection**
  For the needs of KYC banks can choose what data is needed so that unnecessary data is filtered and not processed.

- **Fill out the KYC form automatically**
  Customers no longer have to worry about incorrectly entering data because the data is filled automatically into KYC form. Customers only need to add some data such as Cellular Phone (Mobile) and Electronic Address.

BENEFITS

- KYC process can be fully automated so that prospective customers can perform the process independently.
- The authenticity of the data is maintained because the prospective customers who make the process are guaranteed to use their own ID card.
- The bank has been able to store data and customer signatures as well as complete text data in a simple way.
- Can be used for various banking processes in addition to account opening and loan application requiring full customer data as a condition for processing.

Channel Management

With Channel Management all banking activities that use mobile and web-based digital applications will be integrated into one application so as to facilitate the development, maintenance and supervision of all applications used.

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FEATURES

- **Application design easy to use by user (user friendly)**
  Using drag and drop method in making application design so that application development can be done very quickly.
- **A very modern look**
  A variety of user interface templates are available with a very modern look.
- **Automatic Testing and Regression Test**
  Available tools for testing automatically and also perform regression tests to minimize the risk of development.
- **Integrated with other applications through the Service Directory**
  Able to search the services available in the service directory and integrate with the application being developed.
- **Biometric Validation**
  Supports various biometric technologies for integration with applications.
- **Automatic application page creation**
  With an existing template then the user interface can be created automatically.
- **Supports OTA (Over The Air)**
  Allows app updates on mobile devices when the app accesses the server.
- **Development and Deployment is Very Fast**
  With the various tools available then the development and deployment applications to various mobile and web platforms become easy and fast.
- **Supporting Native Development**
  Keep developing natively for each mobile platform. There are ready-made digital application templates for various business solutions

BENEFITS

- Integrated between development process (development), deployment (deployment), operation and maintenance of application.
- All digital banking services are integrated with one platform.
- Infrastructure is simple so easy to operate it.
- Bank concentration is only on business analysis to develop applications.
- Customers have many options of access to bank products and services.
- Feature change for customers in a transparent manner.
- Seamless service for customers.
- High Customer Experience.
- There are ready-made digital application templates for various business solutions

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Banking Analysis

To capture the opportunity or predict the existence of a threat to the sustainability of financial business, then it should be the top management innovate by adopting digital technology as a means of decision making. Banking Analysis of AlphaBITS NG Banking Suite can meet the needs, such as:

1. PSAK / IFRS
2. MIS
3. Risk Management

PSAK /IFRS

The PSAK system provides a global and national accounting report for banks in order to mitigate risks and comply with all applicable accounting regulations.

FEATURES

- **Calculation of PSAK Assets,** in this case the loans, including determining fair value and the calculation of Effective Interest Rate (EIR).
- **Revenue and expense recognition,** Acknowledgment and recognition of revenue and expenses both recognized directly or as amortized on a straight line basis or using the EIR.
- **Calculation and recognition Under market rate,** Calculation and recognition of expenses as the difference between the price (rate) provided with the prevailing market price (market rate).
- **Cash flow engine,** Providing cash flow for both contractual and PSAK. Accelerated repayment (Prepayment), Conduct amortization calculation based on the accelerated repayment year inputted to the user, and statistically predictable probability of the year of repayment.
- **Impairment Management,** Identify the group of impairment of the loan and perform the impairment calculation based on the group. IBNR (Incurred But Not Reported), Collective Impairment, Individual Impairment.

- **Accounting Generator,** Generate a journal for the calculation of both debit and credit to predetermined account (COA) in the application and ready to be posted to General Ledger.
- **Report (Reporting),** There are various reports, either related reports of regulation, disclosure or other adhoc reports required.
- **Web based system with graphical user interface,** User can easily access to application using web browser (browser).
- **Business Rules can be set easily,** Users can easily access the app using a browser to configure, parameter maintenance, calculation check and report generation.

BENEFITS

- One solution for all accounting needs.
- Proven solution that has been audited by KPMG.
- The process of recording a bank profit that minimizes the volatility so as to make the Bank's profit and loss better.
- Immediate implementation process so implementation cost is minimal.

MIS

Provides convenience for top management in decision-making as the data presented is packaged in a simple and easy to understand presentation, and comes from various sources that are accurate, complex and detailed.

- **Customer and Service Analysis**
  Monitor the portfolio and activities of the customers, so the bank can provide appropriate advice to increase the profit of both parties.
- **Operational and Business Analysis**
  Monitor index variations and ratios related to banking operations, which are internal to the banking business such as GWR, GWM and others.
- **Access via mobile device**
  The presentation of modern web-based menu and report so that it can be easily and conveniently accessed through various mobile devices such as smart phones or tablets.
- **Reports are presented in tabular and dashboard forms**
  The results of data analysis will be presented in the form of reports consisting of tables and dashboards so easily understood by decision makers.
- **Diagrams and graphics can be customized**
  There are a variety of diagram and graphics libraries to choose from, so users can customize their needs.

- **Have ETL (Extract, Transform, Loading) Tools**
  To facilitate the processing of data from multiple sources without relying on the existence of data warehouses, MIS applications provide ETL tools.
- **A variety of file formats for reports are available**
  The resulting report can be downloaded into many file formats such as PDF, excel or text.

BENEFITS

- Bank conditions can be known in real time with a graph showing the financial measures.
- The shape of the diagram can be tailored to the needs.
- Provide single view transaction of customer.
- Helps provide reports in a transparent manner where each transaction can be traced to its origin.
- Facilitate top management in making decisions.

Risk Management

The Risk Management Application is used to analyze bank performance based on the condition of the assets and liabilities held by the bank and predict the bank's current and future resilience if there are significant changes to assets and liabilities.

- **Meet Basel III**
  In accordance with the provisions of Basel III issued by the International Basel Committee on Banking Supervision.

- **Asset Management and Liabilities**
  It is the asset and liability risk management as a whole to achieve acceptable risk / reward ratio.

- **Liquidity Management**
  Assist banks in risk management to maintain sufficient cash to meet short-term liabilities.

- **Variation of simulation model**
  There are various simulation models required by banks to calculate various indicators related to banking risk.

- **Bank endurance test**
  There are tools that can be used to perform bank resilience testing in certain economic situations.

- Banks can manage their assets and liabilities to maintain the stability of bank profits, income and business, both in the short and long term.
- Banks may take precautionary measures against various non-chill conditions.
- Banks can perform optimal testing with various models based on existing conditions.
- Banks can better manage and maintain liquidity.

Segmentation

The AlphaBITS NG Banking Suite application is suitable for banks with book category 1-3, especially for banks that already use Core Banking AlphaBITS

Business Model

Alphabits NG Banking Suite can be offered by:

On Premise with price components:
• License
• Implementation
• Maintenance

ASP with price components:
• One time charge
• Monthly fee

Platform

Platform for AlphaBITS NG Banking Suite is IBM Power System which is combined with open platform that is:

IBM Power System
OS: IBM i
DB: DB2 for IBM i
Programming Language:
Free format RPG

Open Platform
OS: Linux Red Hat
DB: MySQL Enterprise
Programming Language: java
Mobile Platform: Hybrid for all
mobile platforms

" Banking has to work when where you need it.
The best advice and the best service in financial services
happens in real time and is based on customer behavior,
using principles of Big Data, Mobility, and Gamification.

—— *Brett King* **"**