

CBS COMPARATIVE SUMMARY

As of Oct 4, 2018

	NEXTBANK	ORADIAN - Instafin	FDS, ICSI/ARO
IMPLEMENTATION DESIGN & ARCHITECTURE			
Type of Implementation Available or Can be Offered	Cloud-based implementation; tie-up with AWS for cloud implementation	Cloud-based implementation; own cloud based in Croatia, Germany and Austria	Cloud-based implementation
	Each bank to have its own instance on cloud	Each bank to have its own instance on cloud	Each bank to have its own instance on cloud
			Standard requirement - Dual Core Processor, 8 GB Ram, 150 GB HDD
Implementation Design & Architecture			
Applications Architecture	Browser-based 3-tier architecture	Browser-based 3-tier architecture	Browser-based 3-tier architecture, that is, Presentation Layer, Logical Layer & Database Layer
	3rd party applications interface - Support for ISO 8583 (ATM/POS), XML and Open API-based REST Services	3rd party applications interface - Support for ISO 8583 (ATM/POS), XML and Megabanker interface	3rd party applications interface - Support for ISO 8583 (ATM/POS), XML, API and Web Services
	Message size for Deposit transaction - 400B, Cash Withdrawal - 100B, Loan Release - 300B, and Loan Payment - 600B		Deposit, withdrawal, loan disbursement and payment message size is less than 3KB

	Requires online communication; no offline capability	Android tablets for offline transactions to be synced to host once connectivity is available (limited to collections). If no connectivity, use of Excel spreadsheet to be uploaded to cloud for updating database	No offline capability
	Parameter-based Product and Transaction Builder	Product & Transaction Builder available	Product & Transaction Builder available
	GL entries generated from CASA/loans transactions automatically posted in GL	GL entries reflected in real time in GL/accounting system	GL entries recorded simultaneously with deposit or loan transactions; GL balances updated upon EOD process
Security	Access control based on organizational roles; with facility to limit access to read only; with transaction override facility	Access control based on organizational roles; with facility to limit access to read only and/or limit by geographical location; No override facility	Access control based on organizational roles, with facility to limit access to read only; with override facility
	With Audit trail to track system changes, configuration changes and business transactions	With Audit trail to track system changes for all operations that occurred	With Audit trail to track system changes
	256-byte encryption for database, bcrypt for password; message/ data transmission protocols supported - HTTPS with TLS 1.2, ECDHE_RSA with P-256, AES_128_GCM	Support for data partition encryption; TLS for data transmission encryption	Stored data can be encrypted; Message/ data transmission can be encrypted
Network	HTTPS (REST API); minimum 128KB bandwidth required	HTTPS (TLS) via TCP/IP on port 443; minimum GPRS/2G connectivity	TCP/IP; minimum 128KB bandwidth per branch, VPN

Hardware			Dual Core Processor, 16 GB RAM, 500GB HDD
TECHNOLOGY REQUIREMENTS			
Production Environment	All Operating systems supporting Chrome Browser at client side; PostgreSQL 10		Linux OS, Postgres SQL
Development Environment & Design Tools, Programming Languages Used	Java 8, Spring 4, PostgreSQL 10, AngularJS 1.6	Scala (JVM), Typescript, React (Browser), Linux OS	Java, Javascript, PHP
Reporting Tools		Spreadsheets compatible with Excel, Word, Open Office	
Hardware Sizing			16 CPU x 2098 GHZ, 64GB RAM, 1TB HDD
COMPANY PROFILE	NXTBK Inc. (owned by Nextbank Software Sp. z o.o based in Poland)	Oradian, Group	Fortress Data Services (FDS) represented by iComputing Solutions, Inc./ PT Akselara Raksa Optima (ARO) partnership
Company Experience	Established in July 2018	Established May 2012; in the Philippines for about 16-18 months	Fortress Data Services established 2010; iComputing Solutions Inc. established in May 2011; ARO established in 2015; 4 years in the Philippines for FDS
	No of local employees - 5	No of local employees - 14	Local support from partner ICSI

	RB Atimonan (production), Rang-ay Bank (final testing before production), RB Cardona (awaiting BSP approval, pre-production), RB Ilog, (awaiting BSP approval, pre-production). RB Solano (pre-production)	Cantilan Bank (ongoing final test prior to production), First Valley; Local clients mostly cooperatives	No of local clients - 2
Ownership Structure	Corporation (60 % - James Allan A. To, 40 % - Nextbank Software SP)	Corporation (100 % owned by Mexes Ltd)	Corporation
Financial Capability			FDS (in Rupiah) Total Assets - 47,717M (2016), 35,244M (2015)
			ICSI (in PhP) Total Assets - 9,878K (2017), 9,053K (2016)
			FDS (in Rupiah) Total Equity - 36,297M (2016), 21,738M (2015)
			ICSI (in PhP) Total Equity - 9,496K (2017), 8,378K (2016)
			FDS (in Rupiah) Gross Revenues - 108,945M (2016), 49,485M (2015)
			ICSI (in PhP) Gross Revenues - 5,178K (2017), 6,327K (2016)
			FDS (in Rupiah) Net Income Before Tax - 15,389M (2016), 3,193M (2015)
			ICSI (in PhP) Net Income Before Tax - 1,118K (2017), 1,699K (2016)
			FDS (in Rupiah) Net Income After Tax - 12,289M (2016), 2,808M (2015)
			ICSI (in PhP) Net Income After Tax - 782K (2017), 1,189K (2016)
Technical Personnel Capacity & Experience	6 foreign and 1 local technical personnel	36 foreign and 5 local technical personnel	20 foreign technical personnel; no mention of number of local technical personnel from iCSI for online client support

	Key Technical Personnel - CIO, CTO, 1 Managing Consultant, 1 Implementation Consultant, 1 Quality Assurance Analyst, 4 Developers	Key Technical Personnel - 4 Implementation Manager hired in 2016 & 2017 with an average of 6-7 years as Project Manager, 2 Custom Success Manager hired in 2017 & 2018	Key Technical Personnel (FDS) - 1 Project Manager hired in 2011, 3 Programmers hired in 2015
FUNCTIONALITY	Administration, products parameterization, deposits, loans, GL, reporting, CIF 360	Modules include loan and deposit management, client management, transactions, accounting, teller, messaging, templates, collection app, reporting, cheque management, share management, administration	Modules included in offering: savings, deposit, loan, teller, accounting, maintenance, reporting
Customer Information	Support for Single Customer View, for individuals and organizations; Statement can be consolidated at customer level	Support for Single Customer View, for individuals and organizations; Statement can be consolidated at customer level	Support for Single Customer View, for individuals and organizations
	Customer Relationship supported	Customer Relationship supported	Customer Relationship not available
Deposits	CASA, Term Deposits	Savings accounts, chequing accounts, fixed deposits, current accounts, scheduled deposits accounts	Time Deposit with auto rollover and rollover principal and interest are supported
	Multi-currency deposit not available	Multi-currency deposit not available	Multi-currency deposit not available
	Product with single or tiered-interest rate supported	Product with tiered interest rate not available	Product with tiered interest rate not available
	Average Daily Balance available at account level; Daily withdrawal limit at account level	Average Daily Balance not available; Daily withdrawal limit available at account level	

Loans	15 types of loans supported but not identified	Individual loans, corporate loans, group loans	Installment & time loans supported
	7 types of interest computation method supported but not identified	Interest computation method - Flat, declining balance, declining balance with equal installment, daily interest calculation	
	Types of repayment schedules include diminishing equal amortization every 30 days or actual days, diminishing equal principal, balloon payment, straight/ add-on payments	Any type of repayment schedule supported	Types of repayment schedules, once defined during loan application, cannot be changed
	Transactions should be reflected in the system on the date that they occurred - value-dating not supported; manual entries for human error correction	Allows for back-dating of transactions	Value-dating (back dating) not supported
	Irregular repayment schedule not supported	Allows for irregular repayment schedule	Irregular repayment schedule not supported
	Re-pricing not available	Reschedule facility available	Restructure and reschedule feature can handle re-pricing
	Repayment can be distributed	Repayment allocation can be defined during parameter definition; partial application of loan payment to deposit account not available	Repayment application heirarchy - interest, penalty and principal

	Advance payment supported - application based on payment hierarchy, with option to pre-terminate loan if full payment made; payment made to interest recomputed from last transaction date up to current date and remaining payment balance applied to principal	Advance payment supported - depending on interest calculation method, reduces the length of the loan by repaying the last installments first or decrease the principal of all remaining installments on a pro-rata basis	Advance loan payment will be handled by GL Account until maturity
General Ledger	Multi-currency not supported	Multi-currency not supported	Multi-currency not supported
Reporting Requirements	AMLC, CIC Monthly extract available. BSP RFP not available	BSP RFP, AMLC, CIC Monthly extract and PDIC reports available. No additional cost for changes in regulatory requirements in the future	Will follow all regulatory requirements for BSP RFP, AMLC CTR and STR, CIC monthly extract and PDIC reports, if any. Additional cost based on complexity and effort required for changes.
Other Modules Available	SSS Online payments	Mobile money, agency banking, ATM, international transfer services, etc	Internet & Mobile Banking, Loans Origination, ATM, Payments, MPOS

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	TEMENOS - T24	Infosys - Finnacle	NUCLEUS - FinnOne Deposit System/FinnOne Neo
IMPLEMENTATION DESIGN & ARCHITECTURE			
Type of Implementation Available or Can be Offered	Can be implemented on-premise or on cloud	Can be implemented on-premise or on cloud; tie-up with AWS for cloud implementation	Can be implemented on-premise or on cloud
	Each bank has choice of having its own instance or shared instance on cloud	Each bank to have its own instance on cloud - various implementation models available to suit RB requirements	Each bank to have its own instance on cloud
Implementation Design & Architecture			
Applications Architecture	Browser-based 3-tier architecture, that is, Presentation Layer, Application Layer & Database Layer	Mult-tiered architecture - Browser-based thin client, Web Server, backend Application Server (business logic) and Database Server	Browser-based 3-tier architecture
	3rd party applications interface - Support for ISO 8583 (ATM/POS) through its ATM Framework; XML, JSON and FIX supported through its Integraton Framework	3rd party applications interface - Use of functional and technical framework for integration, Finnacle Integrator, such as but not limited to Web Services, XML/ HTTP, XML/ JMS, XML/ MQ, TCP/IP, ISO8583 and batch integration	3rd party applications interface - Support for REST and SOAP APIs for FinnOne Neo (Loans origination and loans management platform)
	Deposit & Payment transaction message size is under 30KB		

	No offline capability	Optional component called Central Stand-in Server (CSIS), which can continue to service delivery channel transactions in the event of the main database not being available	FinnOne Neo Mobility modules offer offline mode support for its customer activation/origination (CAS) and collection systems
	Product and Transaction Builder available using its Arrangement Architecture	Product & Transaction Builder available	Product & Transaction Builder available
	GL entries generated from CASA/loan transactions	GL entries generated from CASA/loans transactions automatically posted in GL	GL entries generated from CASA/loans transactions automatically posted in GL
Security	Use of Security Management System for user access rights based on organizational profile/roles, with facility to limit access to read only; with override facility	Access control is role-based at menu, record or attribute/field level, with facility to limit access to read only; with remote override facility	Access control based on User-Role-Right/Authority; with facility to limit access to read only; with remote override facility
	With Audit trail to track system/record changes to static files or transactions	With Audit trail to track data changes, both financial and non-financial, and system, user or account activities	With Audit trail to track system changes
	Stored data can be encrypted at several levels including application, database (Transparent Database Encryption) and disk; Message/ data transmission communications protocol for security supported - HTTPS, SSL, TLS	Encryption is provided for some of the stored data. User passwords are never displayed and are stored using one-way hash algorithms like SHA1. Critical data in the database is also protected using check sum controls; Message/data transmission secured using standard SSL, HTTPS	Passwords are encrypted using MD5 salted encryption; Encryption (using SSL/Digital Certificates) / VPN / IPSec Tunnel / SFTP (Secure Data in Transit)
Network	HTTPS, SSL, TLS	TCP/IP, SOAP/HTTPS for Web Services-based interfaces, Standard RMI/IIOP based protocol, ISO8583, XML and FTP; 128KB bandwidth for up to 10 users, additional 15KBPS for each additional user	IP, HTTP, SOAP, REST and JDBC; 512 KBPS is the minimum bandwidth

Hardware			
TECHNOLOGY REQUIREMENTS			
Production Environment	Operating systems supported: RedHat Linux, OEL V7, AIX V7..2, Windows 2016, Azure PAAS 2016; Databases supported: Oracle 12C, DB2 11.1, SQL Server 2016, Azure SQL; Java JDK 1.8	Operating systems supported: Oracle Sun Solaris, HP-UX, IBM AIX and Redhat Linux; Database supported; Oracle	For FinnOne Neo, operating systems supported: Windows Server 2008 (64 bit), Oracle Linux 6 & RHEL Linux 7.4, AIX 7.1; Databases supported: Oracle 12.1.0.2.0; Application Servers supported: JBoss, Weblogic 12C, Websphere, Tomcat
Development Environment & Design Tools, Programming Languages Used	Temenos Design Studio (Eclipse-based design environment); Temenos UXP; Java	C/C++ for application layer, Java for presentation layer, J2EE	Jenkins for code development, Java/J2EE
Reporting Tools	Temenos Enquiry Designer and Temenos Analytics	Finnacle Report Designer	Jasper, JReports
Hardware Sizing			2 Core CPU, 8GB Memory, 100GB HDD
COMPANY PROFILE			
	Temenos	Infosys Limited	Nucleus Software Exports Ltd
Company Experience	Established June 1993, in the Philippines for 16 years	Established July 1981; in the Philippines since 1985	Established in 1986, in the Philippines for 14 years
	No of local employees - 8		

	No of local clients - 10 including EWB, PBCOM, GMBank, BPI Banko, , PR Savings Bank, CARD Group (Card Bank, Card SME Bank, Rizal RB)	No of local clients - 11 including RCBC, Union Bank, City Savings, AFPSLAI, China Bank	Bank of Florida, First Valley and Agri Bank
Ownership Structure	Corporation	Corporation	Corporation
Financial Capability	Total Assets - 1,276M (2017), 1,172M (2016), 1229M (2015)	Total Assets (in USD) - 12,255M (2018), 12,854M (2017), 11,378M (2016)	Total Assets (INR in Lakhs) - 59,135 (2017), 66,770 (2016), 54,815 (2015)
	Total Equity - 379M (2017), 399M (2016), 375M (2015)	Total Equity - 9,960M (2018), 10,637M (2017), 9,324M (2016)	Total Equity - 41,984 (2017), 49,076 (2016), 43,248 (2015)
	Gross Revenues - 735M (2017), 634M (2016), 543M (2015)	Gross Revenues - 10,939M (2018), 10,208M (2017), 9,501M (2016)	Gross Revenues - 37,909 (2017), 32,858 (2016), 32,889 (2015)
	Net Income Before Tax - 160M (2017), 132M (2016), 78M (2015)	Net Income Before Tax - 3,143M (2018), 2,974M (2017), 2,851M (2016)	Net Income Before Tax - 7,768 (2017), 5,194 (2016), 5,274 (2015)
	Net Income After Tax - 138M (2017), 115M (2016), 91M (2015)	Net Income After Tax - 2,486M (2018), 2,140M (2017), 2,052M (2016)	Net Income After Tax - 6,560 (2017), 4,781 (2016), 4,465 (2015)
Technical Personnel Capacity & Experience	42 technical resources including those of partner-vendors (SOFGen, Annabatic, FDS)		
	Key Technical Personnel - 2 (Project Manager and Senior Business Consultant), both hired in 2002	Key Technical Personnel that has supported local client implementation - 4 Technology Lead, 1 Technology Analyst with at least 8 years experience each	

FUNCTIONALITY		Modules include retail banking (such as CASA, TD, retail loans, PDC handling), corporate banking, trade finance, bills payment, SDB, Debit Card Management, Inventory Management	FinnOne Neo is for loans. FinnOne Deposit System, a separate system, is for deposits.
Customer Information	Support for Single Customer View, for individuals and organizations; Statement is on per account	Support for Single Customer View, for individuals and organizations; Support for single statement for client	Single Customer View for loan products, for individuals and organizations; 2 separate customer information database - 1 for loans and 1 for deposits
	Customer Relationship supported	Customer Relationship supported	Loan accounts linked based on shared collaterals
Deposits	CASA, Term Deposits	CASA, Term Deposits, Overdraft Accounts	CASA, Term Deposit
	Multi-currency deposit supported	Multi-currency deposit supported	Multi-currency deposit supported
	Product with single or tiered-interest rate supported	Product with single or tiered-interest rate supported	Product with single or tiered-interest rate supported
	Average Daily Balance available at account level; Daily withdrawal limit available at account level, configured at product level	Average Daily Balance available at account level and product level; Daily withdrawal limit available at account level and product level	Average Daily Balance available at account level as well as customer level; Daily withdrawal limit available at account level as well as customer level
Loans	Retail lending such as mortgage, personal loans, small business loans & term lines of credit and syndicated lending	Retail (consumer, personal, vehicle, mortgage, home and loans against deposits) and corporate loans, syndication	Vehicle loans, mortgage loans, loan against property, educational loans, personal loans, business loans, agri loans, microfinance loans, farm equipment loans, revolving limit loans

	Interest computation method - interest rate can be fixed, periodic, floating, or indexed rate with interest calculation base 365/360, 360/360, 366/360, or 360/366. Interest capitalization and accrual can be defined	Interest computation method - EOD balance method, Scheduled Balance Method, Rule of 78, Flat rate method, PMT Formula based interest calculation. Interest calculation base can be 30/360, 30/365, actual/actual, etc	Interest computation method - 30/365, 30/360, actual/actual, Euro calculation, US calculation
	Types of repayment schedules include annuity, linear, principal only, interest only, specified amount of principal, interest or combination of both and step up or step down payments, monthly payment, balloon payment at end of term, etc	Types of repayment schedules - equal installment, single/bullet, principal and interest separately, irregular user-defined repayment frequency, step-up payment, step-down payment, upfront interest, etc	Types of repayment schedules include equated installments, equated principal, bullet, balloon, step up/step down, graded, structured, interest roll up
	Value-dating allowed; number of days allowed for back dating can be defined	Value-dating allowed	Value-dating supported
	Irregular repayment schedule can be defined based on customer's ability to pay	Irregular repayment schedule supported	Structured repayment supports irregular repayments
	Re-pricing available using reverse and replay functionality	Re-pricing available with various re-pricing plans such as fixed till maturity, floating till maturity, fixed till maturity with repricing frequency, both fixed and floating with or without repricing frequency, etc	Re-pricing supported with repayment schedules and amounts regenerated
	Repayment application hierarchy can be defined per product and can be distributed to principal, interest, deposit, insurance	Repayment can be distributed	Repayment can be divided among principal, interest, penalties, charges, insurance on loans, etc

	Advance payment supported - application based on payment hierarchy or to settle particular component of the loan, with automatic updating of repayment schedule and outstanding balance.	Advance payment supported with automatic computation of payoff amount including outstanding principal, up-to-date interest and pending charges due to payoff. Also supports full payment prior to maturity.	Advance payment supported - can be in suspense account, outstanding principal adjusted with impact on tenure/installment of loan or prepaid interest/prepaid installment to collect in advance this remains; full payment prior to maturity can be treated as foreclosure with predefined policy parameters for such
General Ledger	Multi-currency supported; Foreign currency amount as well as local currency equivalent amount is stored in the system	Multi-currency supported; Foreign currency amount as well as local currency equivalent amount is stored in the system	Multi-currency supported, foreign currency amounts converted to base currency for GL
Reporting Requirements	BSP RFP and CIC Monthly extract configurable, AMLC reports available	BSP FRP partially available. Still to be discussed are AMLC CTR and STR, CIC Monthly extract and PDIC report requirements	Regulatory report requirements can be configured using Jasper/JReports
Other Modules Available	AML, Bills Payment, BIR, BSP Rediscounting, Cheque Management, Documentary Stamp, NAB, Philpass, RBU/FCDU, SSS Interface, Typhoon Holidays, WHT, ADB	Online & Mobile Banking, Digital Banker, Mobile Teller, Loans Origination, Direct Banking, Liquidity Management, Payments, Analytics, etc	

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	MBPHil - Express O	CyberSysDotNet - CyberOne	JMH IT Solutions Inc
IMPLEMENTATION DESIGN & ARCHITECTURE			
Type of Implementation Available or Can be Offered	On Premise implementation (per bank)	Can be implemented on-premise or on cloud	Can be implemented on-premise or on cloud
			Each bank to have its own instance on cloud
			4 Core CPU, 12GB RAM, 240GB HDD for 10 branches; 2 Core CPU, 4GB RAM, 60GB HDD for single branch
Architecture			
Applications Architecture	Browser-based 3-tier architecture	Client Server 3-tier architecture, that is, Presentation (UI), Logic Validation (SQL-SPROC), Database (SQL)	Browser-based 3-tier architecture
	3rd party applications interface - Support for ISO 8583 (ATM/POS), XML and Json for 3rd party applications interface	3rd party applications interface - Web Service (API)	3rd party applications interface - SMS
		Message size for Check Deposit - 192k, Cash Withdrawal - 182k, Loan Release - 284k, Loan Payment - 394k	
	Requires online communication; no offline capability		No offline capability
	Parameter-based Product and Transaction Builder		Product and Transaction Builder available
	GL entries generated from CASA/loans transactions automatically posted in GL		GL entries generated from CASA/loans transactions automatically posted in GL

Security	Access control based on organizational roles; with facility to limit access to read only; with override facility		Access control based on organizational roles; with facility to limit access to read only; with transaction override facility
	With Audit trail to track system changes		With Audit trail to track system changes
			SHA256 for encrypted stored data; secured transmission through VPN connection
Network			HTTPS; at least 256kbps DSL or LTE
Hardware			8GB RAM, 240GB HDD
TECHNOLOGY REQUIREMENTS			
Production Environment	Operating system supported - Ubuntu 16.04.04, Database supported - PostgreSQL 9.3-9.6, Java 7, JDK 7	Operating system supported - Windows 7, 8, 10 and 2014 versions, Database supported - MS SQL 2012 & 2014	Operating system supported -Unix (Centos 7), Database supported - Maria DB
Development Environment & Design Tools, Programming	Groovy on Grails 2.4.4/ Netbeans 8.1	Clarion Language v6.2	PHP, Javascript, Json, JQuery
Reporting Tools	Jasper Reports 6.3		
Hardware Sizing	4 core 2.5GHZ, 8GB RAM, 1TB HDD		Apps Server - 2 Core CPU, 4GB RAM, 60GB HDD; Database Server - 8 Core, 8GB RAM, 140GB HDD
COMPANY PROFILE	Microbanker Philippines	CyberSysDotNET Computer Systems	JMH IT Solutions Inc
Company Experience	Established in 1995		Established June 2018
	No of local employees - 35	No of local employees - 15	No of local employees - 8

	104 banks installed base, 94 have 5 or less branches, 10 have between 6 to 20	150 local clients	8 local clients
Ownership Structure	Corporation (25.73 % - V. Coronado, 21.47 % - S. Glorioso, 12.13 % - A. Panganiban, 11.84 % - R. Tumulad, 11.54 % - A. Samson)	Sole Proprietorship - Rovic Maranan	Corporation
Financial Capability	Total Assets - 23.6M (2017), 22.2M (2016), 19.3M (2015)		
	Total Equity - 18.5M (2017), 14.6M (2016), 12.9M (2015)		
	Gross Revenues - 19.6M (2017), 13.4M (2016), 11.6M (2015)		
	Net Income Before Tax - 9.8M (2017), 4.4M (2016), 2.7M (2015)		
	Net Income After Tax - 6.9M (2017), 3.0M (2016), 1.9M (2015)		
Technical Personnel Capacity & Experience	25 Technical personnel		
	Key Technical Personnel - 1 Project Manager with 23 years experience, 2 Technical Support Leaders with more than 10 years experience (Northern Luzon, Southern Luzon), 22 Technical Support with average of 2-3 years experience for Business Relations, Client Requirements,etc		Key Technical Personnel - 4 Programmers with 1 hired 2009, 1 hired 2015, 2 hired 2018; 1 Systems Support Analyst hired 2018
FUNCTIONALITY	Customer Information, Loan, Deposit, MIS, Audit, Product Designer, System Control	Teller, CASA, Time Deposit, Loans Processing, General Ledger	Accounting, Loans, CASA, Teller, Regulation, HR, Subsidiaries, Admin, Risk Management

Customer Information	Support for Single Customer View, for individuals and organizations; Statement can be consolidated at customer level		Support for Single Customer View, for individuals and organizations; Statement can be consolidated at customer level
	Customer Relationship supported		Customer Relationship supported
Deposits	Savings, Time Deposits	CASA, Time/Term Deposits	Ordinary and Special Savings Accounts
	Multi-currency deposit available		Multi-currency deposit not available
	Product with single or tiered-interest rate supported		
	Average Daily Balance available at account level; Daily withdrawal limit at transaction level		Average Daily Balance and Daily withdrawal limit available at account level as well as customer level
Loans			Microfinance, Commercial, Farming loans
		Interest computation method - straight lump sum full discounted, partial discounted or add-on, stright equal amortization with or without grace period, diminishing computation with diminishing amortization, equal amortization or as-earned interest, diminishing equal	Interest computation method - Diminishing, Balloon, Discounted
	Types of repayment schedules include equal monthly payments		Types of repayment schedules include equal principal, equal amortization, daily, weekly, semi-nDnthly, monttrly, quarterly, semi-annually, annually, lumpsum
	Value-dating for loan transactions not supported		Value-dating not supported
	Irregular payment schedule supported		Irregular payment schedule supported
	Re-pricing available; Repayment schedules and amounts adjusted based on new interest rate		Re-pricing not available

	Repayment transaction can be distributed among principal, interest, deposit,		Repayment transaction cannot be distributed among principal, interest,
	Advance loan payment as specified loan payment transaction		Advance loan payment supported based on priority penalty, then interest, other amortization, lastly principal
General Ledger	Multi-currency supported; Foreign currency amount as well as local currency equivalent amount is stored in the system		Multi-currency not supported
Reporting Requirements	BSP RFP, AMLC, CIC Monthly extract and PDIC reports available.	BSP RFP, AMLC, CIC Monthly extract and PDIC reports available.	AMLC, CIC Monthly extract and PDIC reports available.
Other Modules Available	Payroll, SSS, ATM	Collateral Inventory System, Co-Maker Monitoring System, Credit Scoring System, Queueing System	