

Merit Banking System

Merit Banking System (MBS) is a modern banking system based on best practices in banking and systems development. It enables banks to implement a fully integrated and flexible banking system supporting front, mid and back office processes.

MBS is designed for straight through processing, using batch interfaces only where external parties request this (e.g. clearing house). MBS is designed for 24*7 hours availability. MBS is designed for banks in the United Kingdom, Spain, The Netherlands and Belgium. Due to its flexible and generic architecture It can be adjusted for other countries efficiently. MBS supports multi country, multi currency and multi branch private and retail banks.

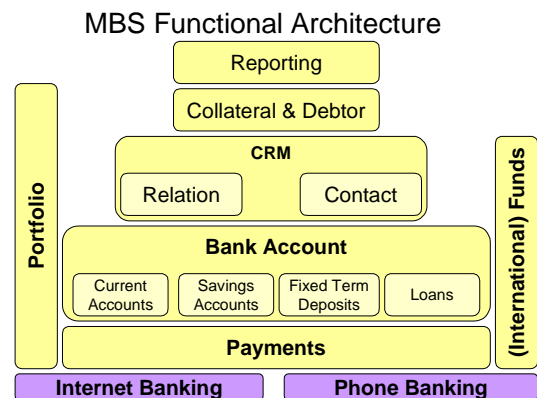
Functionality

MBS has the following specific functionality for both business and private customers:

- supports the following products:
 - current accounts
 - savings accounts
 - fixed term deposits
 - loans
- product types fully configurable by end users
- payments
 - automatic and manual approval
 - real time (straight through) processing
 - clearing interfaces
- support for agents (intermediaries)
- CRM functionality
 - Flexible extendible role based architecture (customers, prospects, ...)
 - Portfolio view (integrated client view)
 - Contact events (incoming/outgoing, various channels)
 - Correspondence (create and store letters, forms, ...)
 - Agenda and activity management
- reporting
 - central bank reporting
 - management information reports
 - operational reports
- multi bank
- multi country (United Kingdom, Spain, Netherlands, Belgium)

- prepared for multi-language
- advanced authorisation schemes
- risk management tools
 - internal control and approval processes fully integrated
 - risk reporting
 - mutation logging

MBS can be extended with MBS Online, a complete Internet Banking solution.



Architecture and technology

MBS is based on a modern J2EE multi-tier architecture and completely designed following the latest development standards. MBS fulfils the following requirements:

- Browser based user interface
- Horizontal scalability
- 24*7 hours architecture, straight through processing
- Supports all J2EE compliant application servers (IBM WebSphere, Borland Enterprise Server, JBoss, ...)
- Can run on various platforms: Windows, Linux, Unix (AIX, Sun, ...), ...
- Relational database (IBM DB2)
- XML based external interfaces
- Modern security architecture
 - Single sign-on
 - EJB security role maps

Pricing

MBS is a solution that will be customised to cover the specific requirements of the target bank. The standard version is ready for use. Pricing will depend on which modules are bought and on the amount of customisation required.

Contact

We are pleased to provide an elaborate illustration of our approach, components and experience. We can also give a demonstration or organize a visit to one of our clients as a reference. For more information send an e-mail to sales@quinity.com or contact Ralf Timmer on: +31 (30) 233 59 99