

- **An integrated approach**

Quipu Core Banking is a fully integrated, multi-currency retail banking system, based on a comprehensive range of specialised, feature-rich modules that support a wide range of banking business functions.

- **User friendly**

With a common look and feel, all modules work in a familiar and intuitive way. It includes a sophisticated search tool which can be accessed from nearly all screens, enabling users to find any client, business process, or contract registered in the system.

- **Powerful functionality and flexibility**

- new modules can be added on when needed
- system upgrades are easy to perform
- data is stored in a single data warehouse, ensuring consistent management reporting
- the system supports centralised risk management

- **Rapid deployment of new products**

One of Quipu Core Banking's most innovative components is the Products Manager, a parameterisation tool which allows financial institutions to create and implement full-featured new products without external help. Even non-IT specialists can create new account types or loan products within minutes, which are immediately available for testing and subsequent deployment. This enables banks to respond quickly to changing market conditions.

- **Flexible financial parameters**

Quipu Core Banking comes with a comprehensive set of options for handling commissions, interest rates, taxes and charges, account fees and many other parameters. Fixed-rate and floating-rate products are fully supported.

- **Today's advanced delivery channels**

Quipu Core Banking offers access to new electronic banking channels with full support for Internet and mobile phone banking as well as for ATM, POS and TCR networks.

- **Virtual delivery format for statements and reports**

Quipu Core Banking is also fully integrated with Microsoft Office applications, and supports the delivery of the statements and reports in virtual formats, e.g. in PDF format sent via email, using electronic signature.

- **Customer Relationship Management**

Quipu Core Banking is a solid customer relationship management tool. Whatever part of the system they are using, bank staff members can easily call up a complete overview of any customer. For example, by checking a customer's profile, front-office staff can identify other services which a client might be interested in. Or they can quickly check whether the client represents a specific risk before offering a credit product. The separate CRM module offers additional customer relationship functionalities on top of those built into Quipu Core Banking.

- **Constant monitoring of banking operations**

Quipu Core Banking offers dynamic reporting options, allowing financial institutions to easily monitor operations, broken down by staff members, clients, products or branches.

All reports are available as preformatted print-outs, incorporating the institution's logo. In addition, any report can be exported to Excel and PDF with a single click.

- **Informed decision-making**

Quipu Core Banking provides customisable dashboards that present information about the status of daily business operations in a clear, graphical format.

- **Integration with other systems and applications**

Quipu Core Banking is fully integrated with a number of systems and applications developed by Quipu, such as Quipu Accounting, Quipu Treasury, Quipu Electronic Channels, Quipu Processing Centre, Quipu CRM, Quipu DMS, or developed by third-party providers, such as Siron AML.

- **High level of security**

Quipu Core Banking's security features give financial institutions extensive control over user activity. They can tailor and control access for individuals and/or groups of users. Financial institutions can also define the authorisation levels required for all exceptional actions that can be performed within the system.

- One example of the Quipu Core Banking's enhanced security features are the Manager Panels, which were developed specifically for users with higher security roles, allowing them to initiate and execute certain actions.
- **Other built-in security features include:**
 - ▶ Role-based security definitions
 - ▶ Each user's permissions are defined by the roles assigned to him or her
 - ▶ Additional checks are triggered automatically every time the database is updated
 - ▶ A staff member's access rights are defined according to the branch to which he or she is assigned.

- ▶ Each user can view, modify or insert new data only for the specific branches to which he or she has been assigned
- ▶ User authentication is based on Microsoft Active Directory

- **24/7**

Quipu Core Banking operates around the clock, thus providing the uninterrupted availability required for electronic banking. End-of-day processes run automatically as configured.

- **Implementation and migration support**

Once a financial institution has decided to use Quipu Core Banking as its core system, Quipu and the institution jointly prepare a detailed implementation project plan. This plan includes configuration to the specific requirements of the financial institution's business focus and country of operation.

- **User training**

Quipu offers on-site user training at the financial institution, or at one of Quipu's Regional Offices or its Head Office. Training is provided in different phases, following the project implementation status, and the specific requirements of different users. In addition, Quipu provides user manuals and other documentation in electronic or printed format, which are also available online.

- **Supported operating systems**

Quipu Core Banking is fully compatible with Microsoft SQL 2005/ 2008 SQL Server 2008R2/ 2012, Windows 2003/ Windows 2008/ Windows XP/Windows Vista and Windows7.