Start your own Internet Bank
It has never been easier...

Technology for Bankers
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**Turn-key Internet Banking solution**

With our complete turn-key solution you can start-up a financial institution within a few weeks.

Our full care-free package includes:

- Assistance to register your internet bank & obtain an Offshore Banking license
- Leasing of CorePlus e-banking software basic, premium or ultimate version
- Public website domain registration and web design
- Setup of a secure internet banking website for your clients
- Complete system hosting with back up in our data centre
- You get a fully comprehensive core banking system
- Back-office management and financial reporting
- Full service and support

**Get a fully comprehensive banking system with offshore banking license**
“With the help of Probanx we managed to obtain our license to open our financial institution within 4 weeks. Our bank was up and running shortly after. It would have not been possible without the excellent service of Probanx team.”
Basic Version

CorePlus ebanking Basic version has all the necessary functionalities of a comprehensive internet banking system. The Core module includes customer management, multi-currency accounts with foreign exchange, back office management and international funds transfer module as well as a fully integrated internet banking front-end and internal messaging. The Basic version is ideal for start-up internet banks to offer their customers the standard online banking services.

Premium Version

CorePlus ebanking premium version includes all functionalities of the Basic version plus additional modules: multi-currency general ledger & financial reporting system, charges & fees management in multiple currencies, fixed term deposit module and daily interest calculation with automated posting.

Ultimate Version

CorePlus ebanking ultimate version is the Rolls Royce of Internet banking systems with all functionalities featured in the Premium version, plus over draft accounts, line of credit, card management, photo & signature verification and document management. Probanx eBanking is available in many languages and presents fully multi lingual interactive web pages including a contextual online help. With the Ultimate version you can offer your customers the full range of banking services.

Visit our website www.probanx.net to schedule a live demo
### Online Banking front-end

<table>
<thead>
<tr>
<th>Feature</th>
<th>Basic</th>
<th>Premium</th>
<th>Ultimate</th>
<th>Competitor products</th>
</tr>
</thead>
<tbody>
<tr>
<td>View the balances of accounts</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Transaction history per account and selected period of time</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Request for statement of account per email or fax</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Transfer of funds between own accounts with foreign exchange</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Extra cost</td>
</tr>
<tr>
<td>Transfer of funds to another account within the bank</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Transfer of funds to any account worldwide</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Extra cost</td>
</tr>
<tr>
<td>Store frequently used Beneficiaries</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Fixed term deposit (CoD) with/without automatic renewal</td>
<td>✓</td>
<td>✓</td>
<td>❌</td>
<td>Extra cost</td>
</tr>
<tr>
<td>Order a cheque book</td>
<td>✓</td>
<td></td>
<td>❌</td>
<td></td>
</tr>
<tr>
<td>Stop the payment of a cheque</td>
<td>✓</td>
<td></td>
<td>❌</td>
<td></td>
</tr>
<tr>
<td>Apply for a card</td>
<td></td>
<td>✓</td>
<td>❌</td>
<td></td>
</tr>
<tr>
<td>Cancel a card</td>
<td></td>
<td></td>
<td>❌</td>
<td></td>
</tr>
<tr>
<td>View the deposit interest rates per currency</td>
<td></td>
<td>✓</td>
<td>❌</td>
<td></td>
</tr>
<tr>
<td>Customer can open an additional account in another currency</td>
<td></td>
<td>✓</td>
<td>❌</td>
<td></td>
</tr>
<tr>
<td>View foreign exchange rates</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>View and modify personal address</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Change my password</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Use TANs (Transaction Authorization Number) for added security</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>View the history of online transactions</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Integrated secure messaging system</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Extra cost</td>
</tr>
<tr>
<td>SSL Certificate with 1024 bit encryption</td>
<td></td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

### Online Banking Back-end

<table>
<thead>
<tr>
<th>Feature</th>
<th>Basic</th>
<th>Premium</th>
<th>Ultimate</th>
<th>Competitor products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Information Center</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Multiple Signatories, Joint Accounts</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>❌</td>
</tr>
<tr>
<td>Customer Accounting</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Deposit Products – Checking, Corporate, Savings Accounts</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Extra cost</td>
</tr>
<tr>
<td>Automated daily interest calculation, accrual and posting</td>
<td>✓</td>
<td>✓</td>
<td>❌</td>
<td>Extra cost</td>
</tr>
<tr>
<td>Fixed Term Deposits - CoD</td>
<td>✓</td>
<td>✓</td>
<td>❌</td>
<td>Extra cost</td>
</tr>
<tr>
<td>Lending Products - Overdraft, Line of Credit</td>
<td></td>
<td></td>
<td>❌</td>
<td>Extra cost</td>
</tr>
<tr>
<td>Automated debit of Monthly Account Fees</td>
<td>✓</td>
<td>✓</td>
<td>❌</td>
<td>Extra cost</td>
</tr>
<tr>
<td>Multi-currency Charges and Fees Management</td>
<td>✓</td>
<td>✓</td>
<td>❌</td>
<td>Extra cost</td>
</tr>
<tr>
<td>Setup of margins for buy/sell FX rates</td>
<td>✓</td>
<td>✓</td>
<td>❌</td>
<td>Extra cost</td>
</tr>
<tr>
<td>Remittances (local and international)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Back Office and Management</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Multi-Currency General Ledger (ESA Standard)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Financial Reporting (Trial Balance, Balance Sheet, P&amp;L)</td>
<td>✓</td>
<td>✓</td>
<td>❌</td>
<td></td>
</tr>
<tr>
<td>Online Audit and Security Reports</td>
<td>✓</td>
<td>✓</td>
<td>❌</td>
<td></td>
</tr>
<tr>
<td>Management and Back office Reporting (20 reports)</td>
<td>✓</td>
<td>✓</td>
<td>❌</td>
<td></td>
</tr>
<tr>
<td>All reports can be exported to XML, Excel and PDF</td>
<td>✓</td>
<td>✓</td>
<td>❌</td>
<td></td>
</tr>
<tr>
<td>Automated End-of-day processing</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>System Administration</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>
Your advantages

Our leasing and hosting packages cover all hardware, software, secure web hosting and full service & support at a low start-up cost.

Value for money

You invest in a new business and you are searching for the best “value for money” option. We understand that there are few other providers on the market, but use the table above and take a moment to compare the functionalities offered. We assure you with our product you get the quality and functionality tailored to your business, which enable you to offer more banking products and services without requiring additional software.

Leasing advantage

You have the benefit of leasing our complete ebanking solution. This way you are more independent and have an easier start up with lower costs. Our ‘Pay as you grow’ plan helps you starting your internet bank and expand your business whenever you need it.

Income potential

With the Probanx ebanking solution you can maximise your profits by fine tuning the transaction charges, monthly account fees, exchange rate margins and interest conditions. We will deliver a pre-configured system based on your business plan and advise you on the market conditions and available tools to customise the system in order to give you a competitive advantage.

Experience

Our team has decades of experience in the banking sector. We know the business as bankers and as technology providers. It was our mission to design and develop a banking system that handles all functionalities required, but also make it highly automated and user friendly, in order for your bank to operate with a minimum number of staff. We take care to make your life easier!

“We are working very successfully with the Probanx ebanking solution. In particular, we appreciate the flexibility the solution offers to accommodate the individual requests of our customers.”
Secure Hosting

With the Probanx hosting solution your financial institution is relieved from all technical and operational responsibilities for the required IT hardware and software. This solution also runs at a much lower cost than the traditional architecture with a fully owned server system.

We provide hosting in a secure banking data center in the USA with high speed access to the Internet and optional backup to another data center in Europe.

The system is monitored by our dedicated and skilled team and the banking data center is fully equipped with all required security features, like firewalls, physical access control and automatic fire extinction systems.

The CorePlus architecture is designed for high reliability, high performance and continuous 24/7 operation for round-the-clock electronic banking.

Service and Support

We are aware of the absolute need for continuity of service. The latest technology remote-access software allows us to solve any problem without delay, no matter in which part of the world your system is installed. Probanx banking solutions have proven to be very reliable even in adverse conditions; however, we know that human error and hardware failure can create problems. Therefore we include in our leasing package the maintenance and support contract for the complete system to provide you with the high level of service and back-up that is so essential today.

Demo Access

You are welcome to visit our new multimedia website www.probanx.info, sign up to get access to demo and user training videos, user manuals, newsletters, FAQs and other info and tools for our clients.
Our Internet bank set up contains three independent websites:

1. The .com website will be your public website for your marketing, corporate image etc. From this website the potential customer can fill an online application form to open an account with your financial institution. There is also a link for existing customers to log in to the secure online banking website.
2. The online banking website is secured by SSL encryption and used for customer’s login to the ebanking, with accesses your dedicated CorePlus ebanking database.
3. A third website is setup with a secret IP address and is only accessible by bank employees and management. This login has an additional security layer for access to the CorePlus ebanking database.

Through this setup we implement the best security measures to provide a safe environment for your clients.
Probanx ebanking solution protects your clients with the latest high security features available:

- 2048-bit Encryption SSL Technology
- Complex User passwords
- User profiles, access rights
- Full Audit Trails
- Page expiration
- TAN by SMS for one time usage

Offer your clients the latest high security feature for confirmation of funds transfer confirmation:

TAN by SMS

Approved and recommended by:

More information on www.thales-esecurity.com

Additional security measures can be added optionally, like Web Pin from Thales.

Server & Network

- Microsoft Server 2012 Standard or Enterprise
- Database Server: SQL Server 2014
- Webserver: IIS-Internet Information Server
- Security: ISA-Internet Security & Acceleration server
A multi lingual system can be set up. The current version is available in 40 major languages!

Email & SMS alert module

Automated email and SMS alerts for a variety of system generated actions like:
- Account opening confirmation
- Account balance below limit
- Incoming transfers received
- Debit card transactions

Real time foreign exchange rates

We have the option to link a real time foreign exchange rate provider to our ebanking system, which allows an automatic update of all foreign exchange rates in real time processing.

Interface to Card Processors

You can offer Prepaid and Debit MasterCards to your high value clients! Probanx provides full integration of card management and processing within the banking software including the direct link to InterCash gateway.

Interface to international payments providers

Probanx has been established a direct real-time processing interfaces (API) for local and international payments with:
Earthport PLC [http://www.earthport.com](http://www.earthport.com)
This interface is a global banking alternative with cash pay-in facilities in 40+ countries and automated local and international payments over the SWIFT network.
Fast, reliable, secure and low cost, the Earthport Direct service is a perfect solution to complement the
Probanx Information Systems Ltd. is a German managed software house, developing comprehensive IT solutions exclusively to the financial services industry.

Probanx was founded in the year 2000 and is a Microsoft Certified Partner since 2002. We are servicing customers in all continents by providing them with full integrated banking software solutions, which are tailored to the requirements of the clients at very competitive costs.

Probanx provides its products and services to the clients worldwide, either through direct sales for our head-office in Cyprus or through our network of partners. We add value to our products by offering professional banking consultancy, arrangement of correspondent banking and banking licenses.

Contact us

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Business Partners

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Probanx Information Systems Ltd.