ABS BARS
Core Banking System

Automated banking system with an integrated or individual approach to the client

Modules	Module description
Group «Main»	
System Core	The module provides the basic functionality - the «platform», which includes internal system mechanisms and utilities: • Administration and security • Administering roles and resources • User administration • Meta database • Managing errors
General Ledger	The module provides accounting, tracking documents and operations: • Bank date management • Accounting • Tracking documents • Auto posting layouts • Flooring schemes • Currency position • Accrual of interest • File of creditors • Rates and fees • Ticket forming system • Daily and monthly balance snapshots • Accounting summary of daily documents
Customer Accounting	The module records customers of all types and their subtypes
Operational Data Archiving	Archiving and transferring data from the operational to the archival scheme
SMS and E-mail Informing	The module provides SMS and E-mail informing customers about established events
Accounting of Transactions	A single module for recording agreements of all types
Database Archiving	Archiving and monitoring the size of the operational database
Qualified Digital Signature	Integration with qualified digital signature overlay modules and signature verification services
Group «Business»	
Loan Portfolio of Individuals and Legal Entities	Special functionality for accounting of loan agreements
Overdraft Banks, Legal Entities, Individuals	Automation of work with overdraft contracts
Interbank Loans and Deposits	Maintaining the portfolio of interbank deposit and loan agreements (formation of placement/attraction payments%, accrual, prolongation, rollover, binding of collateral agreements, etc.)
Credit Resources	Maintenance of agreements for the exchange of monetary resources between internal services of different levels
FOREX-agreements	Automation of currency purchase and sale transactions on the interbank market
Securities	Accounting of various types of operations with securities packages
Formation of the Reserve Fund (Resolution 23)	Automation of calculating the amount of the bank's reserve fund; automatic generation of transactions
Documentary Transactions, Guarantees, Letters of Credit	The module allows you to track the status of Guarantee Agreements that are in the portfolios of banks, legal entities, individuals and partner banks separately
Insurance	Control of collateral insurance; automation of calculation of commission fee; control of limits for partner insurance companies. Integration interaction of information exchange with specialized tasks of insurance contracts management
Calculation of the Financial Condition of the Legal Entity Client	Calculation and analysis of the client's financial condition based on the data of the client's official reporting
Calculation of the Financial Condition of the Individual Client	Calculation of the Financial Condition of the Individual Client
Accounting for Collateral	Primary accounting of collateral received by the bank
Deposits of Individuals	Work with deposit agreements of individual clients
Deposits of Legal Entities	Work with deposit agreements of legal entity clients
Deposits of Micro, Small and Middle-sized Businesses	Work with deposit agreements of micro, small and middle-sized businesses
Deposit Boxes	Tracking the parameters of deposit safes
Exchange Transactions	Work on customer requests for the purchase/sale/conversion of foreign currencies
Settlement and Cash Services and Subscription Fee	Charging and debiting of the subscription fee as a type of commission
Reservation of Funds on the Accounts of Business Entities	Reservation of funds on the accounts of business entities
Regular Payments	Automatic generation of payments according to a given schedule
LORO and NOSTRO Accounts	Portfolio of Nostro agreements
Intra-bank, Inter-bank and International Transfers	Cash transfers in national currency in the internal unified automated banking system
Tax Accounting	Maintaining and displaying financial accounting data in the tax accounting system
Recipient Agreements	Work with recipient agreements
Salary Projects	Salary project profile management
System of Customer Rating	System of Customer Rating (SCR)
Tellers	Teller operation functionality module
Group «Reporting»	
Reporting to the National Bank of Ukraine	The module is designed to generate and analyze reporting files for the National Bank of Ukraine based on information from the Automated Banking System. Allows you to perform basic checks for the correctness of data, preparation of data for file formation, file and protocol formation.
Reporting to Authorities	File sharing (file generation, receipt acceptance) with the State Tax Service.
Form 601	Generation of a report on Form 601
BarStat	Module for consolidation and verification of the National Bank of Ukraine reporting files and internal reporting files
CRS	Reporting according to the Common Reporting Standard (CRS)
KP 2.0	Generation of a report on active transactions
FATCA	Client parameters and reports formation for reporting to the US tax authorities
Group «Integration»	
Importing Data from External Systems (xml)	Importing data from external systems in xml format
API Services	Integration services for data exchange from different sources
Interface with the «Register of Debtors»	Monitoring/delivery of information on overdue interest-bearing assets
Interface with the First All-Ukrainian Credit History Bureau (Register of Borrowers)	Ensuring the ability of the Automated Banking System to interact with the system of the First All-Ukrainian Credit History Bureau
Interface with SWIFT System	Interface with SWIFT System
Integration with SWIFT GPI	GPI for display in remote service systems
Interaction with CashLab	Integration with CashLab software (analysis of cash availability in departments and ATMs)

Interaction with Avtokasa	Development of a service for displaying payments of software and hardware system «Avtokasa» in the Automated Banking System
Interaction with the Credit Factory	Integration of the Automated Banking System with the Card Management module «Credit Factory»
Registers of Currency Customs Clearance Certificates	Work with registers of currency customs clearance certificates
Interaction with Payment Terminals	Interaction with Payment Terminals
Integration with the Securities Depository	Integration with the securities depository (National Bank of Ukraine)
Integration with the Settlement Bank (National Bank of Ukraine)	Integration with the settlement bank (National Bank of Ukraine)
Interface with the Insider Register	Interface with the insider register
Integration with the Electronic Archive	Synchronization with the electronic archive, transfer of information on clients and accounts of the deposit module (legal entities/individuals)
Integration with SMS \ Viber messaging provider	Integration of the Automated Banking Systems with GMSU. Sending SMS messages to customers about changes in account balances.
Interaction with CRM BPMNOnline	Registration of customer, loan agreement in the BPMOnline CRM system with subsequent data transfer, customer registration, loan agreement in the Automated Banking System
Interaction with Microsoft CRM	Uploading data from the Automated Banking System to the CRM system at the file exchange level
Integration with Way4 Processing Center	Registration of agreements for bank payment cards and in terms of transfer of documents
Integration with the Adres Database	Integration with the Adres Database
Integration with «Afina-Sikvel» software	Integration of the Automated Banking System with «Afina-Sikvel» software
Integration with the Centralized System of Energy Credits	Integration with the centralized system of energy credits
Interaction of SBON+ software with the Automated Banking System	Online interaction of the SBON+ (system of public banking service) software with the Automated Banking System
Interaction with the Department of Labour and Social Protection of the Population	Data exchange with Department of labour and social Protection of the population in terms of the internally displaced persons
Interface with the First All-Ukrainian Credit History Bureau	Data exchange with the First All-Ukrainian Credit History Bureau
Interaction with the State Deposit Guarantee Fund	Interaction with the State Deposit Guarantee Fund
Support to the System of E-payments of the National Bank of Ukraine and the Internal Payment System	Support of the system of e-payments of the National Bank of Ukraine and the Bank's internal payment system (if any)
Corporate Client-Bank	Integration data exchange for the operation of the CORP2 system
Upload to DWH	Uploading data to Data Warehouse (DWH)
Monitoring of cash limits and balances	Monitoring of cash limits and balances in the cash desks of all regions of the bank's presence of the entire bank from the central office, and the ability to set permissible limits for storing cash at the cash desk and alerting when they are violated
Integration with the Single Customer Base	Integration with the Single Customer Base
Consolidation of K-files	The module allows the formation of reporting on corporations in terms of consolidation of account balances, movement of funds, average daily account balances
Centralized Registry of Compensation Accounts	Centralized registry of compensation accounts

Centre for Operations with Fixed Deposits	Module for taking out and working with fixed deposits
Integration Interaction with the Pension Fund of Ukraine	Integration interaction with the Pension Fund in terms of receipt and payment of registers
Integration with «Zberihach» software	Integration with «Zberihach» software in terms of data exchange by customers
Integration Interaction with the Unified Register of Debtors and Automated System of Enforcement Proceedings (Arrests)	Setting up integration with the Automated System of Enforcement Proceedings (arrests)
Foreign Currency Exchange Control	Conducting contracts for export and import operations in terms of customers, currencies of contracts, types of contracts.
Integration with the Credit History Bureau	Integration with the First All-Ukrainian Credit History Bureau
Integration with DIIA Services	Ability to identify customers, receive customer documents, receive customer data, integrate implementation with the DIIA.Pidpys
Group «Monitoring and Control»	
Estimate	Transmission and acceptance of data on account entries necessary to control the execution of the estimate
Business Receivable	Automatic tracking of debit facts of separately defined boiler accounts (XOZ type). Control over their timely and correct closure Calculation of the reserve as of the reporting date in accordance with Resolution No.23 of the National Bank of Ukraine.
Control of Currency Exchange Operations	Control over foreign currency transfers carried out on behalf of the individual
Financial Monitoring	Detection and maintenance of a register of suspicious transactions and generation of notification files with data on these transactions for sending to the authorized body
Other	
Banking for Legal Entities	Online Banking (WEB and Mobile) for Legal Entities
Banking for Individuals	Online Banking (WEB and Mobile) for Individuals
Payment Firewall	Online monitoring and verification of incoming/outgoing documents for presence into sanctions lists (from different sources)
PureTrack (Anti Money Laundering)	Automation of the maintenance and analysis of risk criteria and indicators of suspiciousness of financial transactions in order to determine the risk profile of the client