

Is your Bank ready for tomorrow...?

X.100 *Plus*

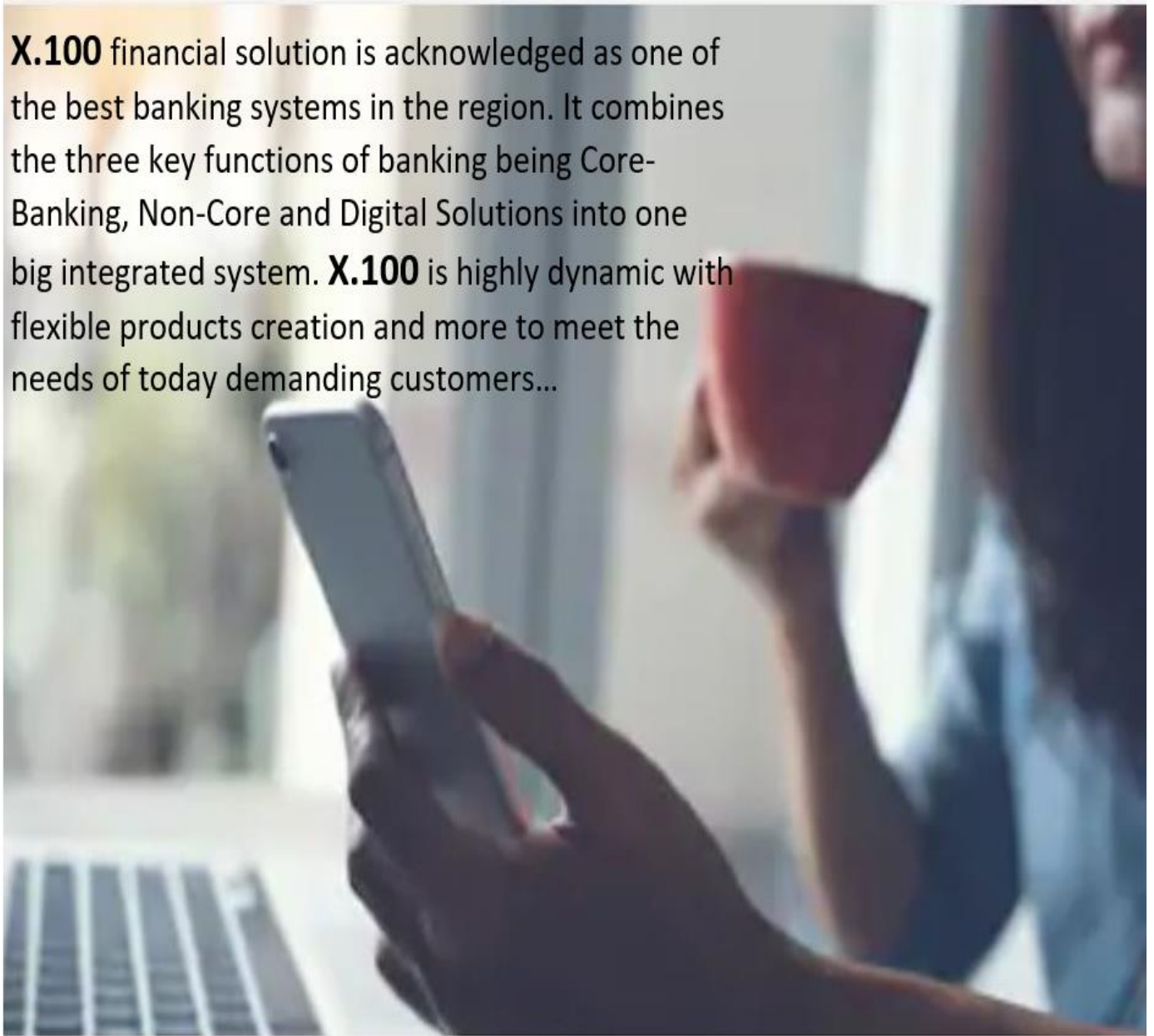
**Core Banking
Solution...**

X.100 *plus* **Total Financial Solution**

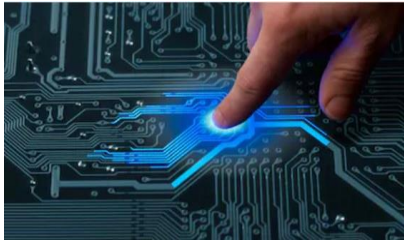
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X.100 financial solution is acknowledged as one of the best banking systems in the region. It combines the three key functions of banking being Core-Banking, Non-Core and Digital Solutions into one big integrated system. **X.100** is highly dynamic with flexible products creation and more to meet the needs of today demanding customers...



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Introduction

X.100+ Core Banking Software is a comprehensive, integrated-yet-modular core banking solution that caters for all the needs of a modern financial institution and its multiple business segments. It addresses the needs of Retail, Corporate, Universal Banks and others via: Core & Non-Core Banking Solutions.

X.100+ gives you the unique advantage of implementing a single Banking Software seamlessly across the organization. It has flexibility and ease of use coupled with all the security systems implemented. It has helped banks to reduce costs and in turn improve the bottom-line and stakeholder rewards. It derives its rich functionality from our extensive experience and expertise as a leading provider of Browser Based Online Banking Software solutions.

The flexible functional architecture of **X.100+** enables it to be deployed across a variety of scenarios depending on the financial institution's business model. It is built to run a range of functions: Treasury, Investment and Multiple Delivery Channel Support. It also supports high-end Business Intelligence, Internet

banking, Mobile banking and Virtual banking.

Its contemporary architecture provides the capability to scale your business operations. It offers multiple delivery channels via: RTGS, EFT Switch, SWIFT, ACH and CRM.

Union Systems has enriched Quality processes & systems in areas of software development & deployment, information security and has received coveted industry certification ISO 9001:2008.

Simplified to transform your Bank

The banking industry is experiencing change at an unprecedented rate, leading to multiple challenges for banking leaders. Changing customer preferences, macroeconomic uncertainty, regulatory upheaval, competitive threats, technology shifts, are all leading to rapid changes in the industry.

Banks are keen today on

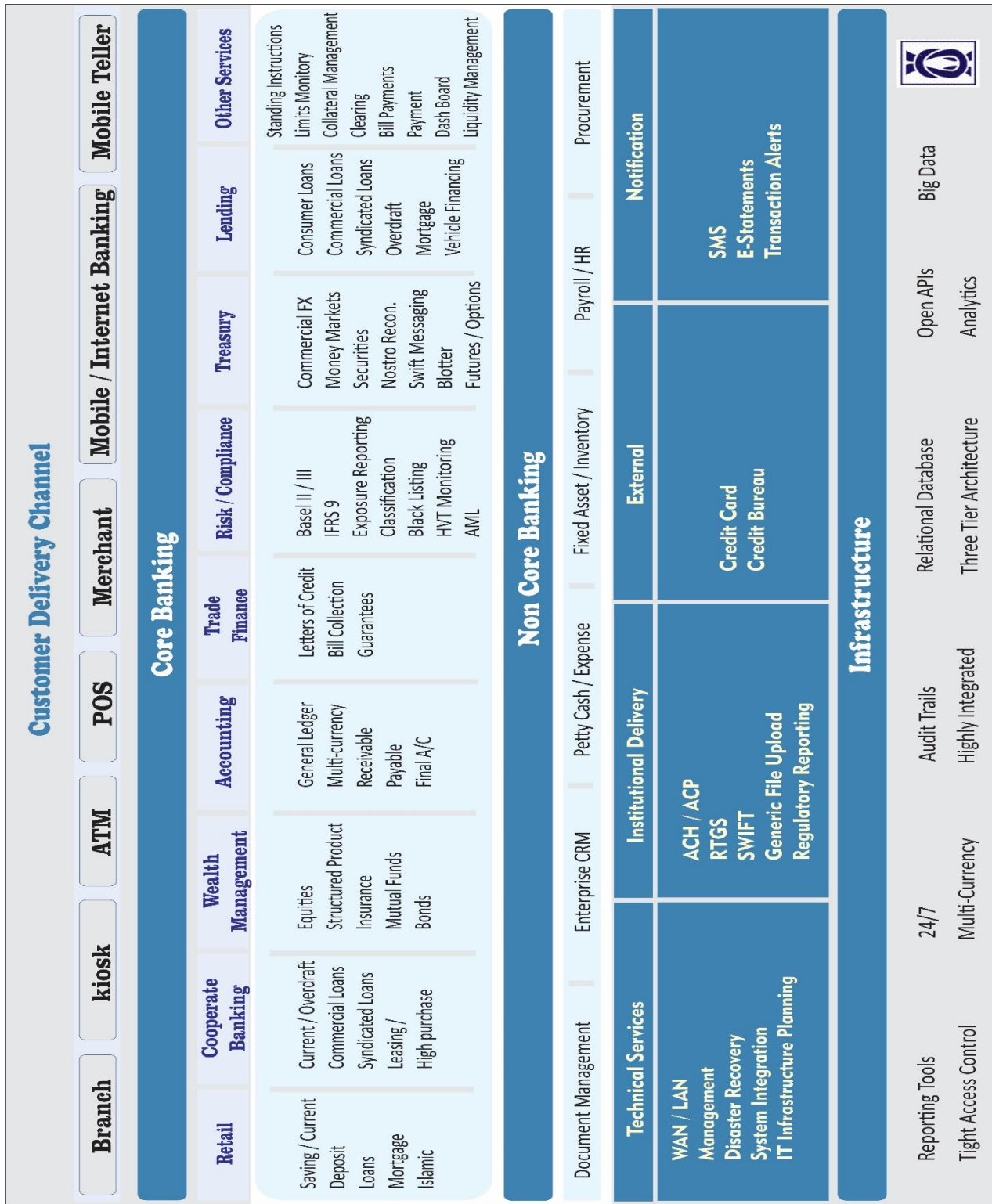
making their business truly customer specific and are leveraging emerging technologies like mobility, social, commerce, cloud and big data to create and sustain competitive differentiation and offer superior customer experience. However, severe complexity in their business, operations and technology is acting as a big impediment. Research indicates that almost 80% of annual IT budgets are today consumed to support existing business operations and organic growth, leaving little to transform the business to create new revenue streams.

Complexity in the business technology is a significant driver behind this imbalance. It's the complexity of the existing business technology landscape, riddled with multiple products centric silos and legacy applications, which restrict them to innovate faster, reduce costs and be responsible to the evolving customer demands.

Today, simplifying banking is critical to achieve business goals and create a foundation for sustainable growth and profitability.



X100+ Solution Architecture



Core Banking



X100+ Core Banking provides solution for networking of bank branches, which allows customers to manage their accounts and use various banking facilities from any part of the world. No need to visit your own branch to do banking transactions. You can do it from any location any time. You can enjoy banking services from any branch of the bank which is on **X100+** network regardless of branch you have opened your account. For the bank which implements **X100+**, the customer becomes the bank's customer instead of customer of particular branch.



Trade Finance Module

The Trade Finance Module of **X100+** facilitates import and export transactions therefore making it possible for entities, ranging from a small business importing its product from overseas, to multi-national corporations importing or exporting large amounts of inventory around the globe. This module automates and audits the entire cycle of trade finance and payments processes.

The module handles the following type of Transactions:

- End to end Documentary Credits processing.
- Bonds & Guarantee (Performance Bond, Advance Payment Guarantee, Bid Security, Bank Guarantee, Warehouse Bond)
- Bill for Collection (Import & Export)
- Trade finance loans (Import Loans)
- Trade collateral maintenance at the customer level for all LCs
- Swift Integration

Branch Banking

The Branch Banking in the **X100+** application involves the practices and procedures that goes on in the branch to ensure that customer transactions are completed accurately.

The module allows flexible pricing, through the interest and charge facility along with relationship pricing module, and service transactions for account-holding customers and walk-in customers.

The branch banking provides the following functionalities:

- Account Facilities
- Customer KYC Management
- Cheque Book Control
- Teller Operations
- Batch transaction processing
- Funds transfer
- Sweeps maintenance
- Lien Management
- Flexible Statements and Reports

Credit Administration

X100+ offers the most comprehensive end-to-end loan and advance management system in commercial, consumer, and mortgage lending. Covering the full loan lifecycle – origination, underwriting, covenant tracking, collateral management, loan servicing and portfolio reporting – our solutions make lending easier by improving customer onboarding, increasing transparency and streamlining back-office operations.

We create a consistent, seamless digital borrower experience for large multinational corporations, mid-sized and small business customers, and consumers. **X100+** enables easy integration and helps reduce the complexity and costs associated with managing multiple lending systems.

Our loan management technology gives you a 360-degree view of all relationships and facilities under management.

Calculations, workflows, financial analysis, electronic compliance and servicing all work together on a single platform.



By eliminating the associated manual processes, rekeying of data, duplication of efforts, printing and mailing of documents, our loan management software reduces costs and brings inevitable efficiency.

With easy-to-understand functionality featuring intuitive workflows and a limited learning curve, **X100+** solutions assure quicker employee adoption and faster *Return on Investment*.

Key Functionalities

- Credit Origination (Corporate and Retail Loans)
- Qualitative Data Capture
- Quantitative Financial Spreading and Analysis
- Credit Scoring
- Collections and Delinquency Management
- Security and Collateral Linkages
- Rules-driven Tailor-made document checklists
- Complete Tracking of Obligor Exposure
- Collateral Management

- Automatic Loans and Advance Classification and Provision
- Collections and Recovery Management
- Credit Restructuring Module

- Futures/Options
- Nostro Reconciliation
- Blotter
- SWIFT Messaging
- Cross Asset Classes (Structured Funds)

Treasury Module

This Module is comprehensive, automated and flexible, it provides seamless and real-time links to the market for swift and accurate data.

This module delivers full Straight Through Processing from trading platform through risk management, to back office for settlement, accounting and messaging.

Traders are allowed to project and analyze the effect on their overall position, as well as on pre-defined limits before trades or positions are actually entered into.

The module handles the following types of transactions:

- Commercial FX (SWAPS/SPOTS/TOMS)
- Money Market
- Securities (T-Bills, Bonds)

Payment and Collection Module

The Payment and Collection Module of **X100+** helps you process multi-currency transactions involving the transfer of funds from one's own account to another account (s) through an Online/Electronic Banking System, or at any branch on behalf of a customer.

This module is unique and flexible which offers not only banks full, centralized real-time control but also the ability to process any payment type in any format, through any channel from any source to any core-banking platform.

The module handles the following types of transactions:

- Automated Cheque Processing (ACP)
- Direct Credit and Debit Transactions



- Real Time Gross Settlement (RTGS- Incoming and Outward Transfers)
- Outward Telegraphic Transfers (OTT- STP, Incoming and Outgoing)
- Society for Worldwide Interbank Financial Telecommunication (SWIFT), All other Swift Message Types
- General Salary Transactions
- Standing Payment Order
- Payment Order (Manager's Cheque)
- Demand Draft
- Reconciliation

Reconciliation Module

This Module deals with automatic and manual reconciliation of the entries of an External statement with that of the correspondent entries of an internal account. This module Maximize interest revenue from external accounts, Minimize financial exposure and controls financial exposure to critical.

Automatic sub-model is a unique feature which automatically matches credits and debits in Internal Ledger against same in the correspondent's External statement when received using Document reference, Amount and Currency of Transaction.

Manual sub-model allows user to match credits and debits in Internal Ledger against same in the correspondent's External statement as defined by user's own matching criteria.

Features of this modules includes:

- Automatic Upload/Capture of External and Internal Statement
- Information Services for Managerial and Statistical Reporting
 - Reconciled Report
 - Outstanding Report
 - Exception Report
 - External Account
 - Definition Report
 - Manual Matching Report
 - Statement Input Report
- One-To-Many, Many-To-Many, and Many-To-One Matching of External and Internal Transactions

- Aggregation of Indicated/Matched entries

Risk and Compliance Module

The Risk and Compliance Module of **X100+** poses the ability to effectively and cost-efficiently mitigate risks that can hinder a financial organization's operations or ability to remain competitive in its market.

Moreover, this Module of the system is packed with providing a financial organization's conformance with regulatory requirements for business operations, data retention and other business practices.

The module manages the following risk related conformance:

- High Value Transaction Monitoring and reporting
- Foreign and Currency Transaction Reporting (FTR & CTR)
- Anti-Money Laundering and Suspicious Transaction monitoring base on the customer turnover



- Inactive Customer and dormant Account Management
- Customer risk scoring and PEP Customer Management
- Blacklisting of customer using OFAC Sanction list and Local sanction screening
- Account Classification / Provisioning Reporting
- Top Exposures Reporting.
- Credit Scoring
- Segmentation
- Audit Trail Reporting
- Basel II & III / IFRS compliance
- Recurring Transactions
- Support for Multiple Currencies
- GL Accounts Budgeting and Budget Approval
- Drill Down to Original Documents
- Reversing and Auto-Reversing Entries
- Expense Management
- AP Invoice Automated Approval and Payment.
- Use, VAT, and Withholding Tax Support.
- AP Aging Reports

ACCOUNTS PAYABLE

Track money owed, available discounts, due dates, and cash requirements. Access reports anytime, anywhere using a web browser

Manage vendor invoices, automate payment processing, predict cash requirements, track vendor balances, optimize available discounts, and deliver vendor reports.

- Vendor Payment Processing
- Multiple AP Accounts in GL
- Prepaid Expense Recognition.

General Ledger

General Ledger (GL) is the central repository for your financial information, including chart of accounts, financial periods, ledgers and allocations. Because GL is fully integrated with the entire **X100 plus** system, you can make entries in other modules and post them to GL.

- Advanced Financial Reporting



Non-Core Banking



X100+ Non-core banking is an extension of the Core banking solutions that enhances the daily operations of the bank.

The modules involved are as below:



Document Management

This module is predominantly used by the bank to facilitate scanning of documents, transfer of documents to senior management at branches and head office, triggering of workflow, processing of application based on the document type including audit trails and archival.

CB Documents Type :

- Account Opening Form (AOF)
- Fixed Deposit Forms
- Alternate Channels Forms-SMS banking, estatement, ibanking
- Standing Instruction Forms
- Debit Card Forms
- Credit Card Forms
- Static Data Amendments
- Signature Capture
- Personal Loans
- Dormant Account Re-activation
- Other requests

WB Documents Type:

- OTT Form
- Loan Draw
- Down/Rollover
- L/C Opening
- L/C Payments
- L/C Amendments
- I/LC Advising
- Import Bills
- Acceptances
- Exports
- Trade Loans

Enterprise CRM

The CRM software is a powerful web application software that incorporates the storage and management of customer data in a well-resourced backend database. CRM software consolidates all customer information into one database, allowing users across the company to organize, manage and access that information.

In addition, the software can automate some common practices, monitor performance/productivity and analyze data in order to provide reports that can help you predict trends or refine your practices.

Below is the list of major functionalities of our CRM software:

- Develop better communications with your customers by creating them as contacts.
- Creating account information for organizations that you are doing business with.
- Manage accounts of all potential customers to your business.
- Generate electronic campaigns/adverts of your products and service to clients.
- Send online survey to your customers for product and service evaluation.
- Ability to schedule meetings and calls to invite clients on major related issues.
- Send and receive emails from customers.
- A portal where customers can login issues and complaints about a particular product or service.



- Generate and send reports through emails to business heads and management.
- Manage all customer files and documents.
- Manage all business contracts and projects.
- Generate and send invoices and quotes.
- Event management

Fixed Asset Management

Tracking multiple locations, conditions and maintenance requirements for assets can be difficult and time-consuming.

X100+ fixed asset module is a tried and trusted system, can help businesses quickly implement an efficient, serial code-based asset accounting system that makes the entire process easier to handle.

Fixed Asset Management software brings a number of features to businesses, which makes it a growingly popular tool among companies that want to make sure that they get the most out of every asset in their possession.

It allows you to track and actively manage assets across multiple business locations, enabling maintenance managers to access relevant information from any device, all while providing real-time data.

And since fixed assets are vital to both day-to-day operations and achieving long-term goals, having a reliable way to make sure that the assets are always secure and maintained a top priority.

But how exactly can fixed asset management software help make the process more efficient?

Well, here are some of the main features of FAM solutions that make the software a wise investment:

- Fixed Asset Disposal
- Asset Movement
- Asset Revaluation
- Asset Maintenance
- Asset Insurance
- Asset Depreciation

Procurement Module

The **Procurement Module** provides fully customizable software to support your specific procurement process. Procurement includes supplier management, product catalog, purchase order management and e-tendering functionalities.

Procurement module also provides budgeting, purchase requests, approvals, document management and asset management features:

- Supplier Portal
- Supplier and Contract Management
- Product Catalog
- RFX Requests
- Purchase Requisitions
- Purchase Orders
- Received Invoices
- Goods Receipts and Stock Withdrawals
- Cost Centers and Budget



HRM/ Payroll

The Human resource management module tailored for small to large sized organizations covers all the basic HRM needs of a company such as leave management, time management and handling employee information.

Our HRM is an integrated system of 3 major functional components, essential for basically digitizing the core HR activities, Managing Payroll and keeping track of corporate expenses.

Below are some of the functionalities of the HRM application:

- Publication of job positions on social media in adverts
- Managing job position candidate's data
- Employee Data Management
- Clients Data Management
- Long/short term corporate project management
- Employee Attendance Monitoring
- Employee Leave Management

- Management of employee trainings
- Travel expenditure/records management
- Expense management Employee periodic performance reviews
- Record keeping on employees' loans
- Defining employee salary details
- Creating salary groups and calculation methods
- Printing Pay slip
- Repository for Travel, expense and salary reports
- Designing company structure

Dashboards and MIS

The banking dashboards / MIS systems shows management nicely-analyzed operational, financial and customer data.

The system is designed to make these analyzed data reflect actual strategic or operational goals and budgets that reviews actionable insights. This system is designed to be strategic, operational, and analytical in nature.

Below are some features of **X100+** Business Intelligence Dashboard:

- Transforms unused banking data assets into insights that drive results.
- Live reporting instead of waiting for monthly roll-ups from manual analysis.
- Increased accuracy of reporting.
- Improved operational efficiency from increased process visibility.
- Forced data standardization and improved data quality.
- Improved insight into proper risk management
- A snapshot of banks entire financial position and finance related KPIs
- Interest Rate/ Credit Risk
- Loan Losses and Profits
- Bank performance with a drill to from business unit to the measuring of individual employee performance.
- Trends and banking ratios.



Digital Agenda



Alternate Channel (AC) serves as an alternate to complement the core and non-core banking solutions. Alternate Channel provide banking services directly to the customers. Customers can perform banking transactions through ATM / POS / Multi-functional Kiosks, Internet Banking, and on smartphones through mobile banking, etc. These channels have enabled banks to reach a wide consumer-base across geographies.



Personal Internet Banking

This is an online web based platform that allows users to perform banking transactions from the comfort of their homes.

Our internet banking application has a user-friendly interface and it is equipped with various functionalities for users to perform banking activities anywhere. Our internet banking solution provides solution for both Corporate and Individuals.

Below are the various functionalities of our internet banking:

- Account Transfers
- Balance/Transaction Enquiry
- Statement Request
- Cheque Book Request
- Transaction Advice
- Investment
- Bill Payment
- Stop Cheque
- Additional Account Creation
- ATM withdrawal limit management

- Card Management
- RTGS/ACH Transfers

Corporate Internet Banking

Our **Corporate Banking** has a more secure way of approving transactions. It mimics the corporate environment where transactions can be initiated by a secretary and only the account holder can approve (sign).

Mobile Banking

Our mobile banking app gives users the best of banking, convenience and security. We provide everything you can think of as a customer.

Our mobile banking app uses cutting edge technologies to offer real-time banking services. Why not banking at the comfort of your home?

- Account Transfers
- Balance / Transaction Enquiry
- Statement Request

- Cheque Book Request
- Transaction Advice
- Loan Quotation
- Mobile Credit Top-up
- QR Payment
- Bill Payment
- Stop Cheque
- Additional Account Creation
- ATM withdrawal limit management
- Card management
- Standing Order
- RTGS/ACH Transfer

Mobile Teller

This is literally a mobile branch that allows agents or bank staff to move around and take banking services right to the doorstep of customers.

It is a full option to walking to a branch. The complex architecture it rides on is hidden by a simple but great user experience. With this mobile app you can carry the branch right to the customer.

- Account Opening



- Balance Enquiry
- Statement Request
- Cheque Book Management
- Card Request
- Bill Payment
- Cash Deposit / Withdrawal
- Cheque Deposit / Withdrawal
- Investment
- Loan Processing
- Collection
- RTGS/Swift Transfers
- Account Transfers
- ACH Transfer
- SMS/Email Request
- Airtime Top Up

USSD Mobile Banking (USSD)

Is one of Mobile Banking services that allows you to access basic banking services on your mobile phone. This channel provides customers with unrivalled ease in accessing and transacting on their bank accounts.

USSD Service

- Account Transfers
- Mini Statement
- Balance Enquiry
- Mobile Credit Top Up

ATM Service

Is a self-service electronic channel that allows customers to access their account information from ATMs (automated teller machines) and perform basic banking transactions quickly, safely, and conveniently without visiting the banking halls.

ATM Integration

- ATM Integration Interface

X100+ Mobile Xpress

A special purpose software vehicle that aims to serve people (especially the unbanked population) with simple banking services which include the following:

- Account Opening (with printed receipts and SMS)
- Cash Deposit / Withdrawal (with printed receipts and SMS)
- Balance Enquiry
- Transaction Enquiry/Mini-statement
- Customer Details (with ability to view mandate i.e. photo and signature)

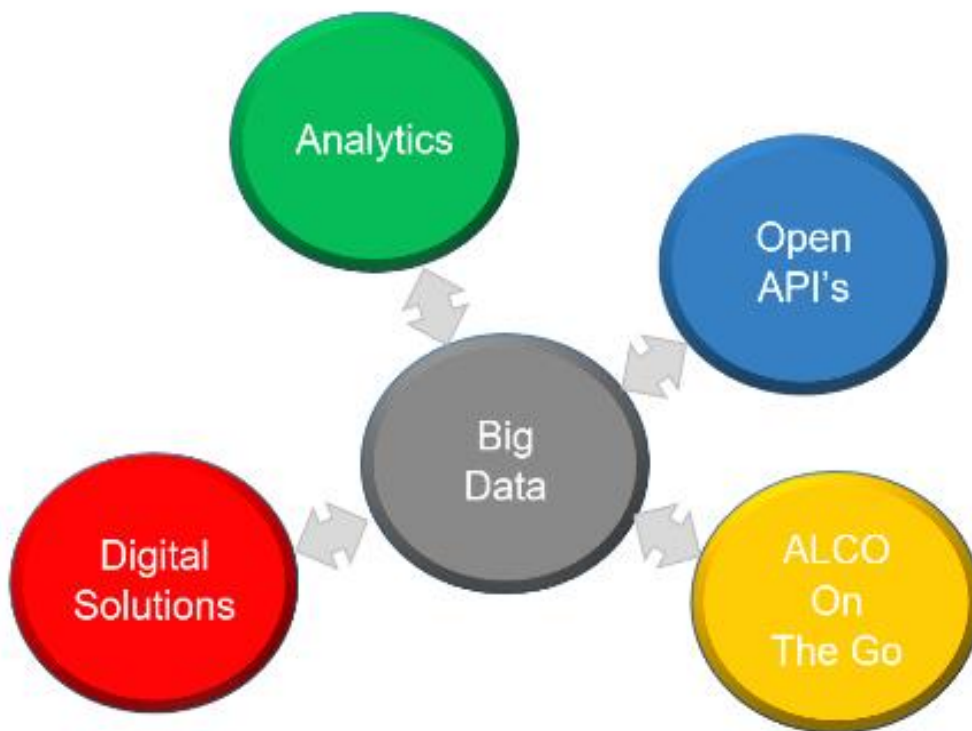
ALCO on the go

What a bank manager need is the overall performance of the bank and that is exactly what this app gives. In addition to this, it also goes further to show into great detail the factors and areas that are either moving the bank forward and also what is drawing it back. Very useful and analytical enough to help bank management make decisions and draw roadmaps.



Is Your Bank Ready For Tomorrow?

X.100 *plus* provides below infrastructure to enable you navigate the future:



About Union Systems Global (USG)

USG can easily integrate and customize its products to meet the special needs of our customers. It is our intention to leverage this strength to build a long lasting and mutually rewarding relationship with our clients.

The main business of Union Systems Global is developing banking systems to meet the ever changing needs of financial institutions. Our mandate is to provide the best, reliable and user friendly systems to excite and enhance customer experience.

We are located in our own office building at Latebiorkorshie, a suburb of Accra-Ghana. Our current workforce is forty (50), 90% are programmers with commendable experience and the rest are dedicated to after-sales support and administration.

Contact us

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