



# ICS BANKS Digital Banking

Take the Wheel, Drive your  
Digital Transformation

# Reimagine your Digital Transformation

Digital disruption is changing our world at a very fast pace, consumers expect what they want almost exactly at the moment they need it and has to be reflected in their regular social engagements. Banking habits are changing, and digital banking is simply taking over legacy banking. Now, bank customers want their requests to be done at their fingertips. Digital movement is replacing physical movement, transportation, and time consumed to reach and wait in a branch are becoming unpleasant. In addition, banks are looking at financial inclusion and banking the unbanked as a new profitable path.

Challenges facing banks in their digital transformation:

- Emerging Threats from Non-Financial Institutions
- Losing the Human Touch Element
- Extensive Security Requirements
- Rapid Technology Changes, Hence Constant System Upgrades and Maintaining Up-To-Date Technology
- Innovation Difficulties
- Evolving Away from Legacy Systems
- Choosing Between Bricks and Mortar, Physical, Digital, or Both
- Setting an Appropriate Platform for Digital Transformation
- Adopting Data-Driven Decision Making
- Infrastructure Cost
- Vendor Risk
- Cultural Adoption
- Financial Reach and Inclusion
- Improving Customer Interaction
- Stepping Away from Operational Silos in Order to Mitigate Cyber Risk



“Technology rules the day and clearly ICSFS have their finger on their pulse when it comes to fin-tech. They have developed a first-class product and service to rival anyone.”

According to Statista’s report “Smartphone users worldwide 2016-2021” , 2.71 billion smartphones are connected in the world, which means that more than 35 % of the world population has smart mobile phones. These statistics embarks the fact that more people are becoming accessible to banks via digital means, which in return, maximise the bank’s profitability. A holistic digital solution should not only cover the technology edge but also, should be able to support the benefaction way of banking.

In spite of challenges, digital transformation is becoming inevitable due to both; its indisputable role in profitability boost and undeniable customer demand. The question is, what are the characteristics of a convenient digital banking system?

According to Gartner's "Building a Digital Business Technology Platform" can be illustrated in five areas:

- **Information Systems Platform:** Supports back office and operations.
- **Customer Experience Platform:** Contains main customer-facing elements.
- **Data and Analytics Platform:** Information management and analytical capabilities.
- **IoT Platform:** Connects physical assets for optimization, control, and monitoring.
- **Ecosystems Platform:** Supports the creation of, and connection to, external ecosystems.

ICSFS believes to be truly digital, a bank must reengineer the way it does business, creating a new strategy of digitalising its business model. A bank must first face growing competition from fintech start-ups and tech giants, with endless disruptive innovation. ICSFS has the foresight to capitalise on the digital banking future, as it is recognised by many official independent bodies for its excellence, progressiveness, and innovation within the banking and financial sector.



# Embark on the Digital Banking Revolution

Digitisation has been challenging banks and financial institutions for over two decades now. Banking technology providers are now at the market structure's core, helping banks and their clients' cope and embark on the digital banking revolution while taking advantage of many opportunities that come with it.

Technology became essential to the banking industry, and after three decades of evolution, it is the engine driving the forward banking industry.

During the last decade, banks are expanding the business to cover unexposed areas and, at the same time, maximise profitability by minimising costs using cutting-edge technologies, which resulted in amazing growth in the banking sector. Deloitte's report "Banking and Capital Markets Outlook" study illustrates creating digital capability is at the top of banks' agenda, as 28% of 6600 interviewed IT Decision makers chose it to be their highest priority. 23% chose to modernise legacy systems as their second priority, which is on their digital transformation path.

Using efficient software, digitalised banks can have a perfect customer experience across its entities and business areas with minimum hassle.

ICS BANKS Digital Banking Software Suite indulges its customers with the opportunity to be market leaders through its holistic digitalised architecture.



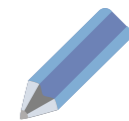
## Meet ICSFS

As a long-standing player in the banking technology industry, ICSFS' banking software solutions are designed to meet your customer's expectations, increase your customers' confidence and engagements in your services, whilst enabling you to know your customers and provide you with guidance on how and what services to offer – hence increasing your competitive advantage by reducing your time to market for new products.

ICSFS has been acknowledged by leading research and advisory companies in the industry, where it has maintained key strengths of which:



Ongoing Productivity with  
a Wide Range of  
Functionalities & Features



Addressing Customers'  
Fundamental Needs  
& Expectations



Cost Advantage Over Other  
Banking Software Providers



Free-of-Charge Upgrades  
to Customers



Trouble-Free Implementation



Delivering Real Value to  
Banks' Customers



Highest-Rated Customer  
Satisfaction in  
Implementation Experience



Reduced Operating Costs  
Whilst Generating More  
Revenue Growth

# One of the **Best** in Bringing Innovative Technologies to Life



# ICS BANKS Starfleet

## *Building Confidence in your Digital Future*

Rapid progress in disruptive technologies is bringing a paradigm shift in banking and financial institutions' thought process, towards technology adoption and transformation. The key principle to successful transformation is choosing the right partner to drive innovation, generate new opportunities, and elevate market advantages over competitors. This is where ICSFS' innovation lays in flexibility, simplicity, and efficiency. With decades of experience, ICSFS is recognised by its success through its strong- long-term customer base, all over the world.

ICS BANKS Digital Banking enables the bank to service its customers by providing essential features and vast touchpoints, utilising facilities, and the latest technologies.

Artificial intelligence and robotics utilisation in ICS BANKS enable the bank to boost process efficiency and accuracy, both, in internal processes and customer interactions.

ICS BANKS Digital Banking platform is used for rendering personal banking services and supporting processes through its latest technologies and touchpoints such as:



## Be Cool, Be Different

Opportunities in emerging markets are opening up, and being cloud-available leads to global communications, transactions automation, and Omni-delivery channels. Therefore, choosing the right partner to guide this transformation, is a top priority for those looking to succeed in the process. ICSFS is setting the pace for what the new banking era should be. Professionalism, experience and market understanding make this company a key player in the regional banking software solution market, and it is set to keep revolutionising the way banking is done, because this revolution is just the beginning.

ICSFS uses innovative technologies in the core and services of its product, which will in return lower the total cost of ownership (TCO) whilst increasing productivity. Our awards-winning ICS BANKS Digital Banking covers every banking technology requirement and can provide best-of-breed technological tools, adaptable to any banking business.

Powerful customisation and personalisation tools like an extensive number of parameters, flexible and innovative Business Process Management (BPM), Document Management System (DMS), omnichannel and cutting-edge technologies, are solid supporting elements behind ICS BANKS' wide range of touchpoints.

ICSFS uses the best design and technology to make its touchpoints adaptable to end-users, it covers a variety of devices and infrastructures like IOS, Android, Windows, etc.

ICS BANKS digital touchpoints and channels passed the latest security standards and are constantly being assessed and optimized to offer peace of mind to their users. Customer experience element is playing a major role in digital banking, that is why ICS BANKS numerous touchpoints are designed to provide full products and services coverage with efficient and reliable customer experience.



# ICS BANKS Beyond Today, Beyond Tomorrow

Banks should accelerate now to protect and expand their market share in fintech and tech giants age, and the digital revolution era. Transaction speed is aligned with innovation speed, and banks must not turn a blind eye. They must embrace this revolution, by first realising that innovation is not something they can do alone, but instead, obtain the help of software providers that embrace, and are in pace with today and future digital change – hence ensuring your business is future-proof.

“The ICS BANKS Digital Banking software suite future-proofs banks by offering a broad range of features and capabilities, which then provides greater agility and flexibility to enrich the customer’s experience.”

What’s more, personal customer analytics are provided through embedded analytics for activity-based reporting and customer performance, which thereby improves the trust and confidentiality between the customer and their bank.

## Why Choose ICSFS?

*Raise your Shields, Be Future-Proof*

*Choose ICS BANKS*

Riding the technology wave is our top priority. ICS BANKS with its finest technology offers the best-of-breed functionalities and features to cover current and future digital banking needs. ICS BANKS not only provides technology edge to banks but also, covers their all business needs in the following areas:



Universal Banking



Retail Banking



Wholesale Banking



Corporate Banking



Commercial Banking



Investment Banking



Islamic Banking



Finance Leasing



Microfinance Banking



Agency Banking

All of the above is under ICS BANKS digital umbrella and are covered through agile, omnichannel touchpoints, DMS, and BPM in its DNA.



“ICSFS is setting the pace for what the new banking era should be. Professionalism, experience and market understanding make this company a key player in the regional banking software solution market.”



CONTACT US



#### ICS Financial Systems Ltd. - ICSFS

A leading provider of modern banking and financial technology powered by a very solid, agile, and digital banking platform as part of its DNA, launching innovative products that are constructed on a secured and agile integration. Its ICS BANKS software is a fully integrated universal banking software with many suites servicing the financial industry that provide open products with international standards, real-time business processing and value-added capabilities of tailoring products, on-premises or on the cloud. ICS BANKS software suites future-proof banking activities by providing a broad range of features and capabilities with more agility and flexibility, to enrich customers' journey experience.

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