



BANKING

Conventional Banking

iPrimitus is well positioned to help banks become high-performance businesses. The Core Banking Transformation Services offering leverages both innovative thinking and industrialized delivery to transform a bank's operating model. Core Banking Transformation framework addresses the range of client needs from planning strategy to implementation. We offer a range of transformation options from evolutionary (gradual evolution combining in most of the cases new customized systems with legacy systems) to revolutionary (new end to end capabilities).

iPrimitus's core banking transformation services offers a broad set of value:

Deep industry expertise ranging from project architecture design to delivery across multiple types of operating models, geographies and software solutions.

Experience in core banking transformation.

Skills to manage and implement large-scale core banking systems integration projects.

Banking services:

- Core Banking System Implementation
- Migration of core banking system
- Consumer Finance core system implementation
- Cards and Payment management
- Risk management and compliance
- Document and process management
- Banking customer experience management
- Banking performance management
- Finance , Accounting and support solution implementation

Implementation customization and integration of all the below MISYS products.

- BF-UB 1.0
- BF-UB 1.4
- BF-UB 1.5
- BF-UB 1.6.3
- BF-UB 2.0.x
- Fusion Banking Essence 4.0.x/ 4.x
- Trade innovation
- Opics
- FusionBanking KTP
- FusionCapital Kondor
- FusionCapital Opics

Islamic Banking Consultancy

Islamic Banking is one of the core competencies at iPrimitus. Our domain knowledge and expertise have worked more than a decade in converting conventional institutions into Islamic Banking successfully. We have been providing consultancy services in the areas of Islamic Finance, Islamic Banking and Takaful. This is achieved through our renowned panel of Shaira' scholars and domain experts that are also Islamic finance practitioners. They possess vast experience in designing Islamic product and consultancy solution for establishments and management of leading financial institutions globally.

Under the supervision of our consultants, we strive to provide total Islamic banking high-end consultancy locally and at global market.

High-End Consultancy:

Complete guidance in implementing Profit Distribution Model based on the methods chosen by the individual organization (Weightage-Average-Ratio or Profit-Sharing-Ratio).Solution and guidance on implementing end-to-end metal management for commodity transactions.

Product Development Consultancy:

Product development consultancy services are provided which may include but not limited to:

Assets

- Financing for working capital
- Financing for long term capital projects
- Financing for Trade Finance business
- Consumer mortgage financing
- Consumer household financing
- Consumer motor vehicle financing
- Asset based sukuk

Liabilities

Various Types of Wakala / Fixed deposit / Investment products having either lump sum amount of deposit at the beginning of investment or investment through the series of savings.

Product Structuring Consultancy:

Solutions for the following modes are also provided for organization aspiring to have products for long term tenures:

- Syndicated Musharaka
- Islamic Covered Drawings
- Ijara
- Murabaha
- Murabaha (LC/LME)
- Tawarruq ((Metal / Shares Based)
- Diminishing Musharaka
- Mudaraba
- Salaam
- Istisna'a
- Qard Hasan

Risk Assessment and Management:

Unique Risk's Involved

Shariah Audits and Reviews

The audit provides the Shariah requirements applicable throughout the Bank in its activities, products and services in compliance with the Shariah principles, provisions of the Islamic Banking Act 1983.