

BML ISTISHARAT SAL  
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INFOEL FINANCIAL SYSTEMS INC  
INFOEL (MALTA) LTD  
BML (IRAQ) LTD  
ISTISHARAT-GUATEMALA  
BEIRUT  
PARIS  
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**m- ICBS**  
**Mobility on Android and iPhones**  
for  
**BLOM Bank**  
in  
**UK, France, Romania, Sharjah and Dubai**  
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**ICBS - Credit Facilities**  
**ICBS - Import Letters of Credit**  
for  
**Qurtas Islamic Bank (Erbil)**  
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**ICBS - Safe Deposit**  
for  
**LIBANK (Beirut)**  
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**ICBS - ATM/ POS Interface**  
for  
**Union Bank of Iraq - Bagdad**  
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**ICBS Interface with Bloomberg - rates**  
for  
**Credit Bank - Beirut**

# New Contracts

Unit	Client	Product/Service	Platform
Banks	BLOM Bank	m-ICBS	Android / iPhone
Banks	Qurtas Islamic Bank - Erbil	ICBS- Credit Facilities ICBS -Import Letters of Credit	Oracle/Windows Oracle/Windows
Banks	Libank- Beirut	ICBS – Safe Deposit	Oracle/Windows
Banks	Union Bank of Iraq – Bagdad	ICBS ATM/POS Interface	Oracle/Windows
Banks	Credit Bank – Beirut	ICBS Interface with Bloomberg	Oracle / Windows

**BLOM Bank**, an ICBS user in 9 countries, selected m-ICBS allowing its clients to use selected ICBS functions using their mobile phones for enquiries, transfers or updates.

**Qurtas Islamic Bank - Erbil**, an ICBS user since October 2016, acquired for its core banking functions, additional ICBS modules: Credit Facilities and Import Letters of Credit.

**Libank - Beirut**, an ICBS user since 2012, acquired ICBS Safe Deposit module.

**Union Bank of Iraq- Bagdad**, an ICBS user since 2008, acquired ICBS ATM/POS Interface module.

**Credit Bank - Beirut**, an ICBS user since 1997, acquired ICBS Interface with Bloomberg - Interest Rates after installing ICBS interface with Bloomberg - Instruments.

## Deployments

- **In Somalia:**

**International Bank of Somalia (IBS)**, our ICBS client since 2013 went live with ICBS E-banking basic functions (Accounts Management, Statements and Transfers) in March 2017.

- **In Lebanon:**

**Lebanon and Gulf Bank - Beyrouth** went live with ICBS - Forex and Money Market end of March 2017.

## Sponsorship

BML Istisharat was one of the sponsors for Anta Akhi dinner.  
Anta Akhi is a Non Profit Organization in charge of handicapped adults.

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# *Internal Training*

## **Banking Unit:**

- An ICBS functional training (Nucleus, Accounting, Interest Calculation, Checks and Checkbooks) was conducted by Kaline Noujeim, Assistant Product Manager - Banking Unit, from January, 25 to February, 2 and attended by Karam Abou Chahla, Programmer, Joelle Machaalany, Programmer, Maya El Hajj, Confirmed Programmer, and Johnny El Nar, Programmer.

- Loan module functional training was conducted by Kaline Noujeim, Assistant Product Manager - Banking Unit, from March, 27 to April, 3 and attended by Karam Abou Chahla, Programmer, Joelle Machaalany, Programmer, Carole Getti, Project Leader, and Tarek Haddad, Supervisor.

## *Yesterday...*

### **40 years ago : Banque du Crédit Populaire (BCP).**

#### **Newsletter Q1 1977**

BCP has purchased Payroll and Personnel Management programs.  
BCP, which has since become IBL Bank, is still our client for all ICBS modules and some IMAD modules in Beirut, Nicosia and Erbil.

### **30 years ago: A. Maamari - Beirut**

#### **Newsletter Q1 1987**

A. Maamari, interior designers, selected several IMAD modules.

### **20 years ago: Credit Bank - Beirut Crédit Commercial de France - Beirut**

#### **Newsletter Q1 1997**

Credit Bank (Formerly Crédit Bancaire) - Beirut selected ICBS on Oracle to support its operations.  
Credit Bank is still an ICBS user.

Credit Commercial de France (CCF) - Beirut, a subsidiary of CCF (Paris) selected ICBS on DB2.  
CCF used ICBS throughout his years of operations in Beirut.

### **10 years ago: BLOM Bank - Romania**

#### **Newsletter Q1 2007**

BLOM Bank - Romania, a subsidiary of BLOM Bank - France, decided to drop its legacy system and adopt ICBS.

ICBS is today deployed for BLOM Bank subsidiaries in the United Kingdom, France, Romania, Sharjah, Dubai, Qatar, Syria and Lebanon (BLOM Development Bank).

**BML Istisharat SAL**

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## Insight

### New recruits:

Karam Abou Chahla, B.Sc. Computer Science from LAU (Lebanese American University), joined our company on 16th of January 2017 as Programmer in the Banking Unit.



Karam Abou Chahla



Chadi Jabbour

Chadi Jabbour, Bachelor in Business Administration - Accounting from SUC (Sidon University College), joined our company on 17th of January 2017 as Chief Accountant.

## Visit

In February 2017, Mrs. Hafsa Binti Ahmad - Project Director, Mr. Ahmad Latfan Mohd Amran - Deputy Chief Executive, from BSN Bank Kuala-Lumpur, and Mr. Abdul Halim Md Lassim - Chief Executive Officer of Heitech (HTP) our distributor in Malaysia, visited our offices in Beirut.

After the going live with ICBS Loans, BSN delegation discussed with us new projects for BSN Bank.



BSN and Heitech visit

## Customer Training

Qurtas Islamic Bank system administrators and users followed a 20 days training on ICBS Central, Branch, International, Islamic Financing and Savings modules conducted by Mr. Jihad Chaker, Assistant Manager - Banking Unit, assisted by Elie Chami, Analyst Programmer, and Marc Tannous, Project Leader, from March, 2, to March, 25, 2017 in Erbil - Iraq.



Qurtas Islamic Bank Team

## People

### Born:

Paul Abboud, son of Joelle Abboud, Project Leader, Banking Unit, on January, 11, 2017.



Diana Msayleb

Diana Msayleb, daughter of Jihad Msayleb, Head of Hardware and Networks, on February, 13, 2017.



Paul Abboud

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