



Newsletter Q2-Q3: 2018

ICBS at BSN - Malaysia serving 14+ million customers accounts and 400 branches

BSN offers a full gamut of conventional and Islamic banking services through an extensive network of over 400 branches and over 5,000 EBB agents spread all over Malaysia cities, towns and rural villages. As part of its deposit products, BSN offers a unique saving schemas offering chances to win prizes in BSN SSP periodical and special draws.

After launching in production ICBS lending solution in 2016, BSN, supported by the joined efforts of Heitech Padu Berhad and BML Istisharat team, moved this September, into production, ICBS full core modules including deposits and payments serving 14+ million customers accounts through ICBS Branch operation modules and a full range of digital delivery channels integrated to ICBS core (EBB: Banking Agents, Internet Banking, SMS Banking, Self Service Terminals: ATM, CDM and VTM).

BSN platform consists of Oracle RDBMS deployed on IBM LinuxONE servers, Oracle Fusion middleware on IBM AIX Power Servers and IBM ESB platform integrating BSN digital channels.

This recent success story is another proof of:

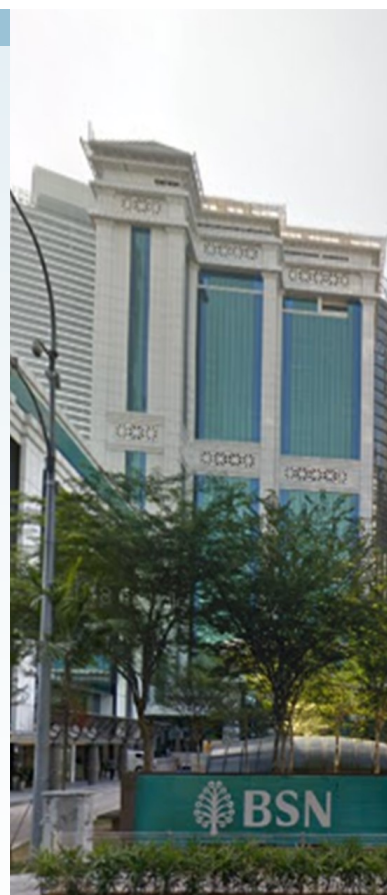
- ICBS flexibility supporting a wide range of products in compliance with the international standards and the local specificities and regulations.
- ICBS Oracle high scalability, availability and integration capabilities.

AGLIC - "L'Algérienne Vie" adopts LIRIS

"L'Algérienne Vie" is the commercial name adopted by "Algerian Gulf Life Insurance Company" (AGLIC). A joint venture and the fruit of strategic partnership combining the international expertise of GIG (Gulf Insurance Group), the knowledge of the Algerian market through CASH Assurance and BNA Bank (National Bank of Algeria).



The group selected in 2011, LIRIS (BML Istisharat Life Insurance System) for its operation in Kuwait; today and after a thorough selection process, AGLIC adopted LIRIS for its Central Life Insurance Information System operations and its commercial agents and banking partner (BNA Bank) network. Implementation is expected to start this October and Go live planned for Q3 2019.



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Special points of interest

ICBS
First Core Banking System in production on "Oracle Cloud" in the Middle East

LIRIS PLUS
Life Insurance System marketing campaign with Bsynchro

Boosting Corporate Identity



ICBS available on Oracle Cloud Marketplace

Earlier this year, Bank of Jordan subsidiary in Bahrain went in production with ICBS on “Oracle Cloud”, to become, according to Oracle Representatives, **the first Core Banking in production on “Oracle Cloud” in the region.**

In June 2018, BML underwent Oracle Cloud certification process for ICBS and was awarded in August 2018 the “Available On Oracle Cloud Marketplace” certificate adding previously Oracle Exastack Ready and Optimized recognition.

Bank of Jordan is among the five major pioneering banks in Jordan and is an early adopter of ICBS Oracle solution, implementing since 1997 ICBS newer versions and releases.

BML Istisharat is currently in the process of On Cloud certification of its insurance (CIRIS: Insurance General Business System and LIRIS : Life Insurance and Reinsurance System) and ERP (IMAD: Industrial Management And Distribution solution) products on Oracle Cloud.



ICBS is the first Core Banking System in production on “Oracle Cloud” in the Middle East



SGBJ deploys ICBS at the acquired NBAD Jordan

In July 2018, SGBJ (Société Générale Bank Jordan) entered into agreement with First Abu Dhabi Bank (FAB) to acquire its National Bank of Abu Dhabi (NBAD) Jordan business operations.

Accordingly SGBJ is in the process of migrating the ex NBAD Jordan operations and branches to its core banking solution ICBS of BML Istisharat.



New Deployments

- April 2018, Libank Lb. launched ICBS CRS module in production.
- May 2018, Commercial Bank of Kuwait deployed ICBS latest version.
- June 2018, Credit bank Lb. launched ICBS CRS module in production and completed the upgrade of ICBS Lending modules.
- June 2018, AFC Lb completed the upgrade to ICBS latest version.
- July 2018, Bank of Beirut Lb. completed the upgrade of BML Payroll module.
- September 2018, CIC Lb completed the upgrade to ICBS latest version.
- **SWIFT GPI**: BLOM Bank France entities in Europe and GCC, Blom Development Bank Lb., IBL Bank Lb., LGB Lb., Bank of Jordan Jo., NBI Iraq, Invest Bank UAE and Commercial Bank of Kuwait Kw. completed SWIFT GPI implementation.
- **SWIFT Trade Finance** : Credit Bank Lb., BLOM Bank France, Bank of Jordan Jo., NBI Iraq, Invest Bank UAE, Emirates Lebanese Bank Lb, MEAB Lb. completed SWIFT Trade Finance SRG 2018 implementation in preparation for November 2018 go live.

Other Newly Awarded Projects

- SWIFT GPI and Trade Finance SRG 2018 for SGBL Group Entities.
- ICBS SWIFT interface for Libank Lb.
- Upgrade to ICBS latest version for FIB Lb., BLOM Bank France entities in Europe and GCC, Optimum Invest Lb., Credit Bank Lb., IBL Bank Lb.
- ICBS Reuters Datascope Interface to FIB Lb.
- ICBS Progresssoft payment system integration to NBI Iraq.
- ICBS Cards, ATM/POS Interface to IBOS Somalia.



SADCO is a leading company in the field of pharmaceutical and FMCG

SADCO first customer to adopt IMAD J2EE

In a partnership approach with SADCO, BML Istisharat launched in June 2018 the reengineering of its IMAD (Industrial Management And Distribution solution) ERP Supply Chain modules: "Procurement" and "Forecasting" on an MVC architecture in a full J2EE environment.

The implementation phase is planned to complete by end of 2018 allowing SADCO to make use of these modules early in 2019.

This latest version of IMAD modules, offers in addition to comprehensive functional coverage of :

- Purchase orders, Goods Shipments and Reception follow up
- Demand and Sales Forecasting

A more user-friendly user experience fully web interface and a deployment

Recruitment

Maria Helena Fatoul, BS MA from USJ and pursuing her MS in Marketing and Communication at ESA, joined our company in June 2018 to be part of our PR and Marketing unit.

Internships and training

During this summer (July – August 2018) BML Istisharat hosted the internship of five Lebanese universities students. The internship included three weeks of training on Oracle RDBMS and Internet Development Environment, after which trainees took part of BML Istisharat development teams as follows:

- Patrick Saade: USJ – IGE, Banking Unit
- Ramzi Chamcham: AUB, Banking Unit
- Rony Demerjian: USJ – ESIB, Insurance Unit
- Christiana Termsani: UOB , Insurance Unit
- Rosana Assi: LIU- ERP - Manufacturing and Distribution Unit

Insight - Wedding

Married Mr. Tareq Haddad, Project leader in ICBS banking unit, with Eliane Maroun on July 2018.



Bsynchro Partnership

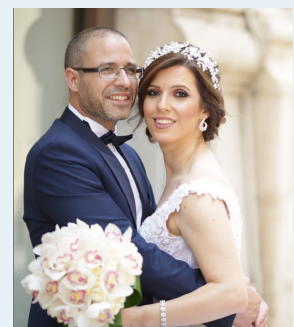
BML Istisharat, and Bsynchro are launching a new marketing campaign for an end to end integrated Life Bancassurance Solution: **LIRIS PLUS**.

LIRIS PLUS Bancassurance Solution answers major operational needs and creates a unified experience for all stakeholders: the bank, the insurer and the customer.

This customer centric modern distribution platform has the perfect combination of integrated digital services and systems to manage the full bancassurance lifecycle, including presales, sales and after sales operations, direct customer support and back-end processes such as policy and commissions reconciliation.

LIRIS PLUS manages processes from front-end to back-end as the result of the integration between :

- **BSynchro Front End**
- **BML Istisharat LIRIS Life insurance platform**



BML Istisharat

A recognized global software vendor, providing financial solutions since 1972.

Accumulating achievements, international recognitions and success stories towards its customers' satisfactions in more than 35 countries in the North America, Europe, Africa the Middle East, Russia and South East Asia.

Main Activities

Development, marketing and support of own applications software geared towards:

- Banks / Financial Institutions: (ICBS) and (Islamic ICBS)
- General Business Insurance companies (CIRIS), Life Insurance companies (LIRIS) and Takaful
- Industries, Manufacturing and Distribution companies (IMAD) Enterprise Resource Planning

Oracle © products sales and support

Corporate Image and Identity News

As part of its marketing and advertising efforts, BML Istisharat engaged :

- **Cre8mania Digital Agency** to redesign its Corporate identity, prints and marketing materials.
- **Koein** to reengineer and modernize its website with a state of the art content management system.

New Offices Relocation Announcement

BML Istisharat is in the process of unifying its Beirut Head Office and Development and Support centers to a **single location in Beirut**: the **Dolphin Center - Sin el Fill** with the objective to:

- Offer its customers and employees easier and better accessibility in outstanding and welcoming high technology offices center, fully equipped auditorium, conference rooms and available parking places.
- Accompany its growth objective while Improving team efficiency, reduce time consuming transportation.

As part of its expansion roadmap, **BML Istisharat** will soon open a new **Sale and Support office In Dubai** to get closer and better serve its GCC customers.

More details will be made available in the coming newsletters.

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