unitybars

Banking & Finance software

"BARS Millennium" core banking system

About the company

- UNITY-BARS - is one of the leading software developers and suppliers in the banking technologies automation domain. More than 20 years of experience of the banking software development and implementation in Ukraine and in CIS countries;

- Official partnership with IT-industry world leaders such as Oracle, IBM, etc;

- Partnership with other developer-companies to supply customers with optimum off-the-shelf solutions - functional, convenient and simple;

- Direct marketing - operative and efficient customers support, adequate adjustment and modernization.

- High-qualified experts staff, with long-term experience and deep knowledge in the subject domain.

- The company's office is located in Kyiv and numbers over 50 employees. The company is constantly working on the staff enlargement and its employees professional development,

- There are separate subdivisions in the company's structure, responsible for projects management, development, support and implementation, NBU accounting.

Our customers

National bank

Oschadbank

Nadra

Raiffaizen Aval

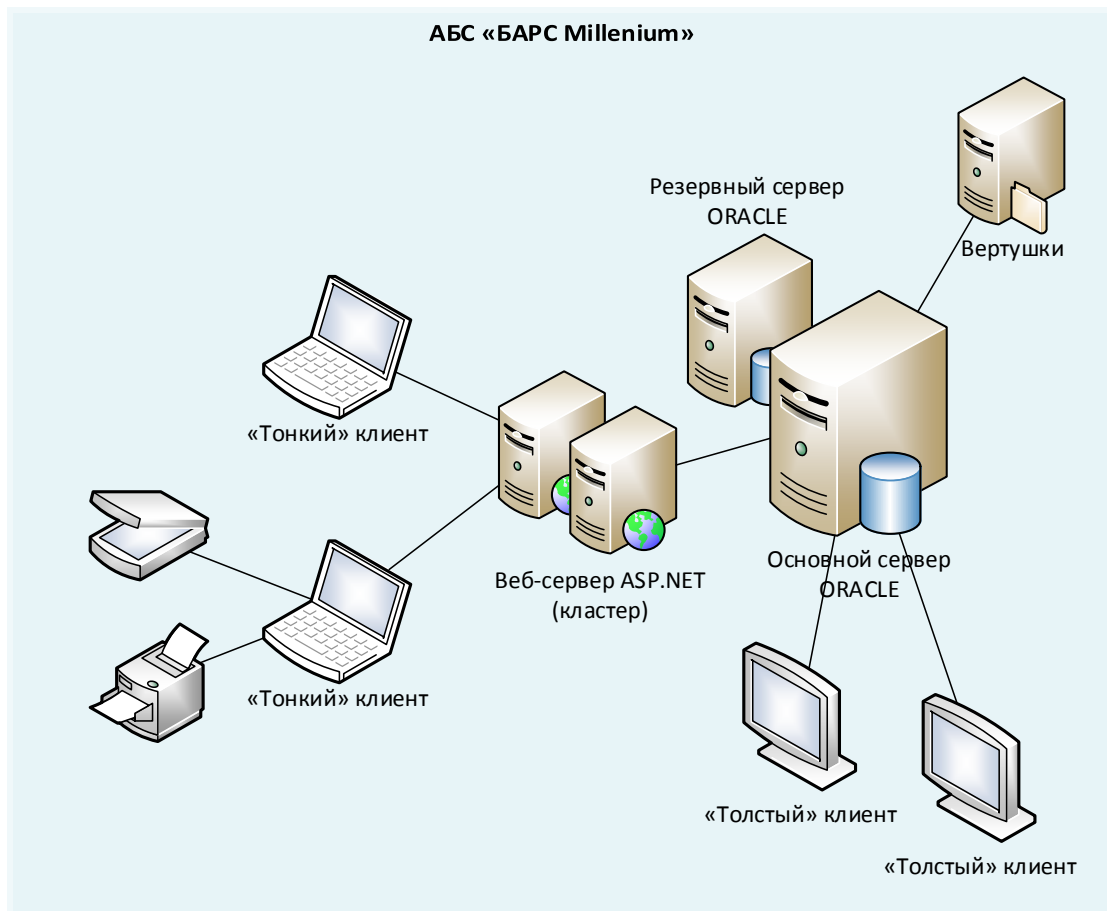State Treasury

Settlement centre

Petrocommerce

CreditMarket

BitBank

Ukrainian
Professional

"BARS Millennium"core banking system architecture

АБС «БАРС Millenium»

Резервный сервер ORACLE

Вертушки

«Тонкий» клиент

Веб-сервер ASP.NET (кластер)

Основной сервер ORACLE

«Тонкий» клиент

«Толстый» клиент

«Толстый» клиент

НБУ, СЕП, SWIFT и т.п.

БКИ

МБКИ, ПВБКИ, УБКИ

Процессинговый центр

УкрКард, Way4, УПЦ, НСМЕП и т.п.

Платежные терминалы

QiWi, NonStop24, BNK24

СМС шлюз

GMSU, ТурбоСМС и т.п.

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Architecture key moments

- Focus on Oracle DB 11g commercial servers;

- The main platform of the customer's part - is a web-application on the ASP.NET platform ("thin client");

- Thick-client based on Centura;

- Intel, IBM Power, Oracle SPARC server platforms;

- Server operating systems – MS Windows Server, Linux, Solaris, AIX, HP UX;

- Security tools by "NOKK" PC, "CYPHER" CC, "Computer technologies institute" PC.

- ISS hardware media sToken, Smart Card;

- Support of various mechanisms of integration with external systems; Data bus (ESB), web-services (SOA), direct access to DB, etc.

Screens examples

Core banking system business modules

% активи	% пасиви	Торгові	Мікс	Комісійні

Міжбанк

% активи	% пасиви	Торгові	Мікс	Комісійні
Розміщення коштів	Залучення коштів	Ф'ючерси	Цінні папери	Акредитиви, гарантії
		FOREX	Депо-свопи	Угоди з фін. інститутами
				РКО

Корпоративний

% активи	% пасиви	Торгові	Мікс	Комісійні
Кредити ЮО	Депозити ЮО	Біржові операції	Пластикові картки	РКО
Факторінг	Бронювання коштів	Валютно-обмінні		Страхування
Овердрафт				Валютний контроль контр.

Роздрібний

% активи	% пасиви	Торгові	Мікс	Комісійні
Кредити ФО	Депозити ФО	Валютно-обмінні	Пластикові картки	РКО
Овердрафт	Бронювання коштів			Страхування
				Депозитні скриньки
				Регулярні платежі

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Interbank. Funds placing/attraction.

% активи	% пасиви

Міжбанк

Розміщення коштів	Залучення коштів
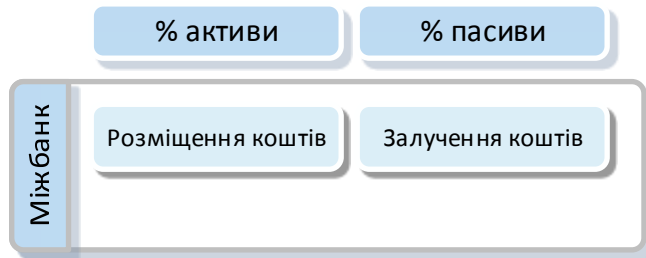
- Transaction portfolio (general and one-time contracts) is supported ;

- Its payment schedules, gaps on final amounts;

- Accounting models of various events;

- Interfaces with various payment systems in all formats (incl. SWIFT);

- Interface with dealing systems is possible;

- Calculation of reserve for placements according to the NBU resolution No.23;
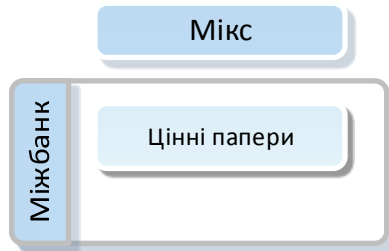
Interbank. Securities

Мікс

Міжбанк

Цінні папери

- Securities of other issuers and of in-house issuance;
- Debt securities (with fixed income, coupon, discount securities) and with unfixed income (stocks, shares, investments);
- Prospectus issue maintenance;
- Transactions portfolio maintenance;
- Coupons and nominal values payment schedules. Payment schedules;
- Accounting of requirements and obligations "before supply";
- Portfolios maintenance transactions (calculations, depreciations, revaluation, transitions, reserves, etc);
- Interface with trading platforms, exchanges;

Corporate. Legal persons loans
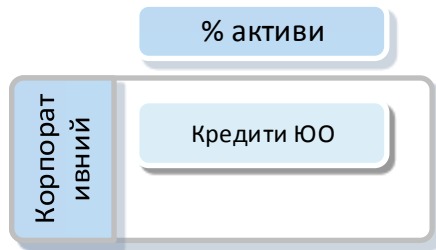
- Standard, tranches credit lines, multi-currencies credit lines;

- Credit underwriting maintenance: compiling and confirmation of credit contracts;

- Full-scale accounting services: automatic execution of all range of charges (interests, commissions, depreciations); control of delays and automatic submission for delay, limits control and automatic maintenance of the bank's credit obligations;

- Connection with security agreement;

- Reserve calculation by effective rate and without it;

- Joint payment schedules.

Retail. Physical persons loans

% активи

Роздрібний	Кредити ФО
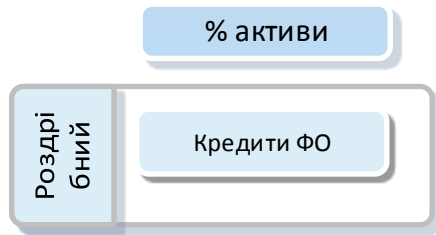
- Products reference book maintenance;

- Individual credit contracts;

- Repayment schedules: classical, annuity and individual;

- Before-credit maintenance (separate module): application processing support, maximum automation, minimization of operating risks, automatic access and analysis of credit reference bureau response, scoring, business-rules validation, documents printing by templates, etc;

- Maintenance of a portfolio of: charging, depreciation, submission for delay, penalties accrual;

- Modern approaches to advanced repayment processing;

Retail. Physical persons deposits

% пасиви

Роздрібн
ий

Депозити ФО
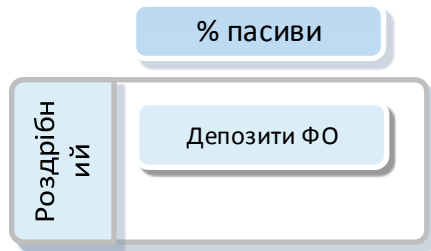
- Products reference book maintenance;

- Deposit process particularities (access to deposit by customer's bank debit card, deposits for third party's benefit, beneficiaries, heirs, etc.);

- Maintenance of a portfolio of: charging, depreciation, capitalization, prolongation, completion, advanced repayment;

- Recurring payments upon physical person's application;

- Deposit insurance fund (separate module);

Retail. Banking plastic cards

Мікс

Роздрібний	Пластикові картки
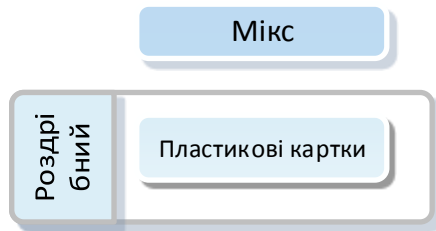
- Possibility of operation both in an active mode (core banking system operated as a processing back-office) and in a passive mode (there is a card accounts and its transactions record in the core banking system);

- Card account record both by a concentration scheme and by an individual one;

- Integration experience with various processing centres;

- Possibility of interaction with processing centre in an online mode;

- Workplace integration with the data terminal equipment.

Back-office and technological modules

Платежі	Звітність	Кошти	Допоміжні
СЕП	Управлінська звітність	Перерозподіл касових коштів	Розрахунок резерву
СТП	Фінансова звітність	Перерозподіл цінностей	Розрахунок фін. стану
ВПС	Звітність НБУ	Управління оперативною касою	Докредитне обслуговування
SWIFT		Сховищні операції	Фонд гарантування вкладів
Системи переказів		Централізована інкасація	Фінансовий моніторинг

Бек офіс

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Back-office. Reserve calculation
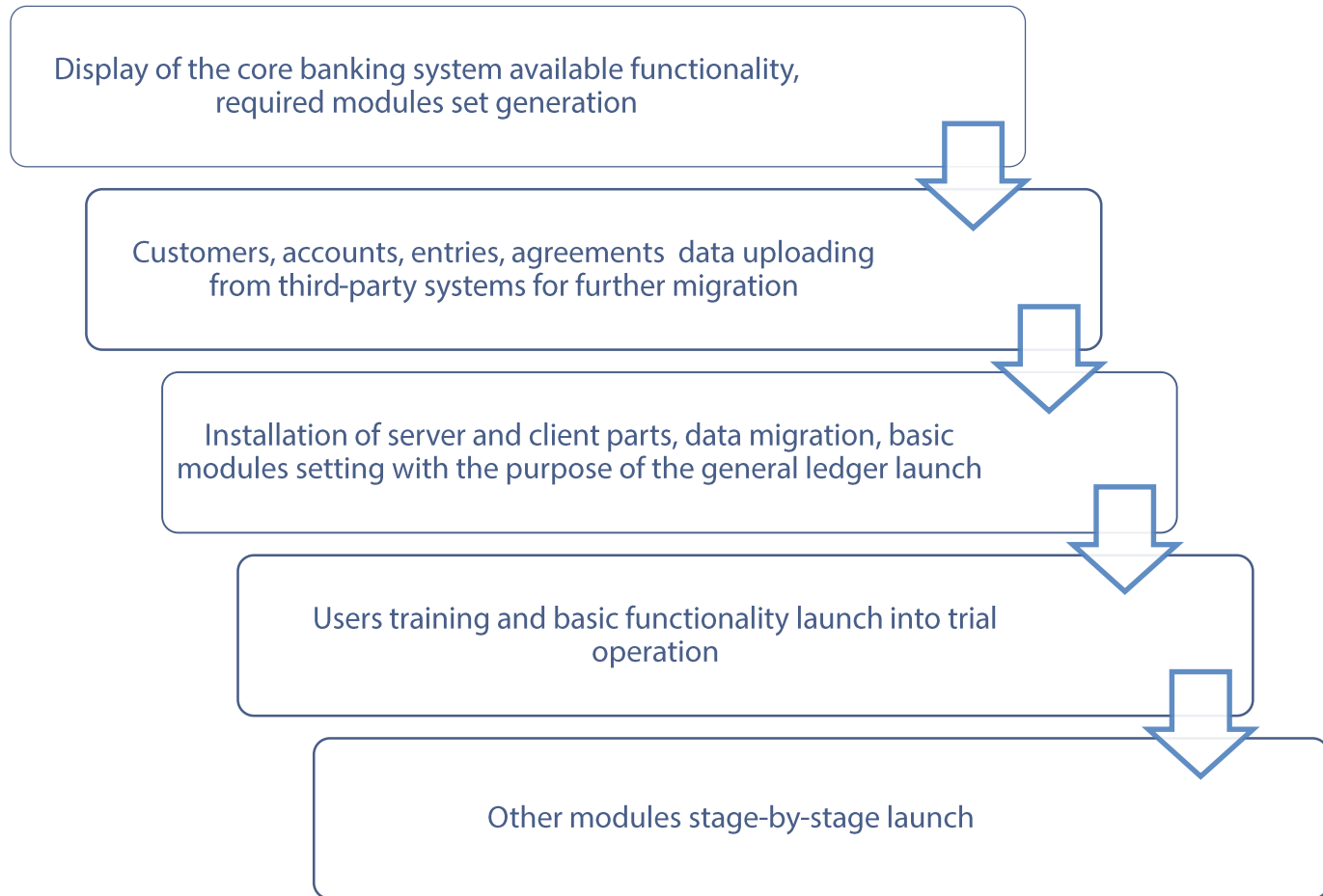
Допоміжні

Бек офіс

Розрахунок резерву
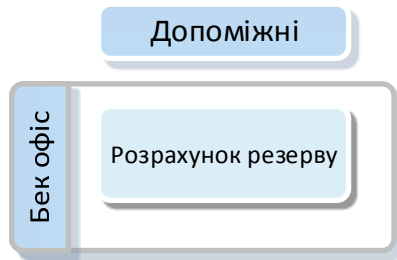
- Maintains all current requirements of the resolution No23 of the NBU, and amendments and supplements to it;
- Performs automatic calculation from the point of view of assets: credits to legal persons and physical persons, overdraft, funds investment agreements, securities, crediting obligations, documentary transactions, bank debit card credits;
- Calculation is performed considering effective rate - everywhere, if there is an anticipated future cashflow, otherwise - by simplified formula;
- Security, its balance and market value, liquidity ratio, sell by date and costs are considered while calculating reserve;
- Calculation may be performed in forecasting mode as of any day, as well as a final obligatory calculation with generation of planned asset on corresponding accounts;
- Upon request it is possible to get a detailed report on reserve amount calculation as of any separate agreement;
- Calculation extended report is a single source to perform all entries and generate all forms of statistical accounting.

Back-office. NBU statistical accounting

Звітність

Бек офіс

Звітність НБУ

- Automatic generation of all reports as of any date with detailed record of the aggregate data calculation;

- Generated reports history storage;

- All regulator's requirements maintenance. Software updating in case of the NBU requirements modification within the support framework;

- Specific reporting (1-PB, etc) generation.

Implementation procedure

Display of the core banking system available functionality, required modules set generation

Customers, accounts, entries, agreements data uploading from third-party systems for further migration

Installation of server and client parts, data migration, basic modules setting with the purpose of the general ledger launch

Users training and basic functionality launch into trial operation

Other modules stage-by-stage launch

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Partners

Thanks for your time!

Contact details:

www.unity-bars.com
bars@unity-bars.com
(044) 393-03-16

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