

## CONNECTIVITY

- Intranet / IP-VPN
- Structured On-Premise Server / Co-location
- IaaS (Infrastructure as a Service)

## ABOUT US

## CYBERONE

Aligned with the industry's vision, of providing a wide range of financial services, the company desires to achieve the highest standard of competent Information Technology, service availability, and customer satisfaction.

### INTEGRATED SUB-SYSTEMS

- SSS e-Collection / eDisbursement Application
- CyberONE Intergrated Queueing System (C1QS)
- Wizard-like generation of Text File and FTP submission to CIS
- Mobile CASA Batch Collection App
- PCHC Check Image Clearing System (CICS)
  - Check Truncation System
- ATM Connectivity
- Report Wizard
  - Customizable Reports
  - Create own query
  - Select specific table fields
  - Export to PDF, Excel, etc.
- Third Party Integration through Web Service API
  - Batch Payroll Collection
  - Batch Loan Payment Collection
- Text / SMS Blasting / Email Notification
  - Messaging services thru Globe network
  - Notify user of transaction(s) made
  - Notify borrower of maturing payment due
- Gcash Integration as Depositor Cash Card or Debit Card Issuance
  - ATM alternative
  - Seamless automation of depositor-triggered request transfer of Savings Amount to Gcash Wallet

Our company has a track record of expertise in the development of Loan

and Lending System in various institutions like Thrift Banks, Rural Banks and other Lending Companies. Our thirty (30) long years of experience boast of its 650 system installations in various Financial Institutions using the present state-of-the-art Online Technology in system development.

Our Company is comprised of customer-centric, competent, and business-oriented technology professionals who are dedicated to providing every client with the highest quality of service and tools that will develop and enhance the competitive advantage of the company.



## MOST COMPLIANT

- AMLA v3 Covered Transaction Reporting
- FRP v13.1 Compliant Reporting
- FRP version 11.1 BSP C.N. 855: Loan Loss Provisioning base on mis payment
- BSP Circular and Memorandum Compliant
  - c. no 730 – Disclosure template format
  - c. no 855 – Loan Classification, Credit Risk Management
  - c. no 895 – Related party
  - c. no 928 – Fees on Dormant Deposit Account
  - c. no 941 – Past Due and Non-performing guidelines
  - c. no 842 – Basic Deposit Account
- M-2011-043 – EIR Calculation
- M-2018-001 – ULAMA for REM Loans
- M-2018-003 – Amended WRRAR
- Credit Information System Act (CISA) – R.A 9510 Compliant: Text File Submission to CIS
- PDIC DAV Reporting Compliant

## CONTACT

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YOUR BANK WORRIES, OUR  
**ONE SOLUTION...**

# CYBERONE

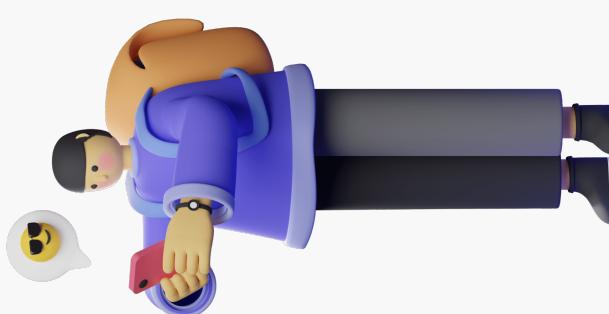
## ONLINE

## SOLUTIONS

### FIND MORE INFORMATION



[www.cyberonline.com](http://www.cyberonline.com)



## AFTER SALE SUPPORT

- Regular System Update
- Online Support
- Phone Support
- System Knowledge Base Transfer
  - IT Training
  - System Parameter Setup
  - User Management Control
  - System Operation

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