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# Why Cobiscorp?

With over 60 years of continuous success in the industry, we have partnered with more than 70 financial institutions, including local and global institutions operating in 15 countries.

Our solutions have the functionality and flexibility to adapt to the dynamic changes the financial market requires. Using our software based on service-oriented architecture, financial institutions can offer cutting edge products and services available from any channel.

COBIS Relational Banking

COBIS Relational Banking is our set of core banking products developed using service-oriented architecture. It runs in real-time, and can be easily integrated with legacy systems, making it possible for your financial institution to quickly adapt to current market realities and prepare for the future of banking.

Some features include:

* Centralized management of customer account records and information
* Integrated and secure administration
* Comprehensive compliance of local, state, and international regulations
* Process oriented and adaptable to any business model
* Agile product creation

Components of COBIS Relational Banking**:**

* + [COBIS Loans](http://www.cobiscorp.com/cobis-activas/)
  + [COBIS Deposits](http://www.cobiscorp.com/cobis-pasivas/)
  + [COBIS Financial Administration](http://www.cobiscorp.com/cobis-administracion-financiera/)

# [COBIS Loans](http://www.cobiscorp.com/cobis-loans/)

COBIS Loans seamlessly manages the complex processes of origination, approval and administration of credit products. This saves valuable human resources, speeds up processes, and allows customers to receive the service they deserve. COBIS Loans is capable of supporting any loan or line of credit type, from microfinance to traditional loans.

Our loan solutions include the following:

* [COBIS Loan Originator](http://www.cobiscorp.com/cobis-loans/#a)
* [COBIS Collateral](http://www.cobiscorp.com/cobis-loans/#b)
* [COBIS Portfolio](http://www.cobiscorp.com/cobis-loans/#c)

## COBIS Loan Originator

COBIS Loan Origination defines approval processes for loans, and walks the loan officer through the process using electronic forms.

Some features include:

* Automatic generation of documentation
* Customer information verification through internal and external systems
* Modification of parameters such as payment schedule, installments, and scoring processes to prequalify loans
* Collateral registration
* Business process management software can be integrated
* Allows the loan officer to scan in important documents, attaching them to the process
* Can be integrated with a document manager
* Integration of external users in certain tasks

## COBIS Collateral

COBIS Collateral automates processes of collateral registration. After collateral is entered for a loan, it can be updated, changed, and modified following an approval process for reasons such as depreciation or damage. Also, new collateral can be linked to existing loans.

Some general features include:

* Hierarchical structure of collateral types
* Entry of variable information for each collateral type
* Registration of collateral, guarantors, and securities in custody
* Administration of appraisals and repossessions
* Deposit account collateral management (such as a CDs for collateral)
* Automatic accounting

## COBIS Portfolio

COBIS Portfolio keeps track of individual and groups of loans. It manages restructurings, refinancing, and updating of terms on existing loans.

Key features include:

* Manages the entire life cycle of microcredit, commercial, consumer, and mortgage loans
* Multicurrency capable
* Highly configurable:
  + Items such as principal, interest, commissions, insurance, late fees, etc.
  + Variable amortization tables (French, German, manual)
  + Interest rates (fixed, variable)
  + In case of new government regulations, loans can be quickly modified
* Automatic accounting
* Online backdating capability
* Simulator: for example, a customer wants to know how an extra principal payment will affect the life of the loan, this tool simulates the scenario

# [COBIS Deposits](http://www.cobiscorp.com/cobis-deposits/)

Financial institutions are under pressure to improve their core deposit systems, process in real-time, eliminate errors, and be compliant with complex deposit account regulations.

COBIS Deposits resolves all these challenges, making it simple to be in compliance, create products customized to each segment, provide the expected real-time processing with automatic accounting, and flawlessly manage account information.

Key benefits of our solution include:

* Multicurrency and multilingual
* Automatic accounting
* Online reporting
* Comprehensive reporting capabilities for regulators
* Straightforward maintenance of parameters such as statement cuts, fees, and interest functions, allowing for quick adaptation to client preferences, as well as market and regulatory changes

Our deposit solutions include:

* [Savings Accounts](http://www.cobiscorp.com/cobis-deposits/#a)
* [Checking Accounts](http://www.cobiscorp.com/cobis-deposits/#b)
* [Time Deposits](http://www.cobiscorp.com/cobis-deposits/#c)

## COBIS Savings Accounts

COBIS Savings Accounts automates the process of product creation and management of a wide variety of savings products, permitting parameterization of items such as interest rates, fees, and minimum balances. Some features are:

* Highly configurable to meet needs of each market
* Real-time processing
* Programmed savings
* Overnight and master accounts
* Automatic accounting
* Easy operability
* Automatic withholdings and taxes
* Savings booklet management
* Automatic account statements

## COBIS Checking Accounts

COBIS Checking Accounts allows the flexibility to easily create and manage checking account products with characteristics that meet the needs of your customers. Key features are:

* Easy set up of parameters such as:
  + Minimum transaction requirements
  + Sweeps
  + Overdraft limits and fees
* Real-time processing
* Automatic accounting
* Easy reporting for regulatory agencies
* Check order management
* Variety of transaction options
* Simple to set up automatic payments and recurring transfers
* Management of fees by product
* Automatic account statements

## COBIS Time Deposits

COBIS Time Deposits gives you the power to easily create and manage standard or customized time deposit products. Our solution makes it simple to modify characteristics such as renewal methods, early closures, and pledges. Some features include:

* Easy configuration of ***all*** parameters such as term types and interest payment methods
* Multicurrency
* Report generation
* Automatic accounting
* Automates processes such as renewals and interest compounding
* Easy to use

# [COBIS Financial Administration](http://www.cobiscorp.com/cobis-financial-administration/)

COBIS Financial Administration includes products that allow management of cash flow through a financial institution, banking services creation and administration, as well as trade finance solutions.

* [COBIS Treasury Management](http://www.cobiscorp.com/cobis-financial-administration/#a)
* [COBIS Banking Services](http://www.cobiscorp.com/cobis-financial-administration/#b)
* [COBIS Trade Finance](http://www.cobiscorp.com/cobis-financial-administration/#c)

## COBIS Treasury Management

Correctly managed, treasury operations contribute a great deal to bank income. Because of increased capital requirements, as well as new regulations, robust treasury management software is required to ensure liquidity, manage risk, and administrate complex trades with financial instruments such as derivatives.

Some of our treasury management solution features are:

* Foreign exchange (swap, spot, forward)
* Money market (repo, reverse repo, term repo)
* Management of loans between financial institutions
* Financial instrument management
* Trader monitor
* Multicurrency
* Position inquiry using real-time market data
* Report generation
* Automatic accounting
* Multicompany

## COBIS Banking Services

This product seamlessly creates, configures, and manages certain banking services, which saves time and allows financial institutions to quickly adapt to market realities and regulatory changes.

Services that can be administrated with this product are:

* Buying and selling of foreign currencies
* Money orders
* Cashier’s checks

Some features include:

* Assign fees, commissions, policies and taxes that are configurable to the location and product type to be charged (i.e. type of checking account)
* Services can easily be activated or deactivated for the whole institution or a particular branch location

## COBIS Trade Finance

Many corporations and small businesses are involved in imports of materials and exports of their products. In order to mitigate risk and take advantage of important opportunities, they seek trade finance services. To support them in their business activities, financial institutions offer these services because they are a source of fee income, loan generation, and an excellent way to help businesses grow.

COBIS Trade Finance uses International Chamber of Commerce best practices for the management of trade documents, and we have a team of experts with many years of experience in design and maintenance of trade finance solutions.

Our solution includes administration of:

* Import, export and domestic letters of credit
* Promissory notes
* Import and export collections
* Bank and standby guarantees
* Wire transfers
* Transaction reversals

Some features include:

* Multicurrency (which includes buying and selling of the implied currencies)
* Report generation
* Automatic accounting

**Who are we?**

Established in 1953, Cobiscorp is a US-based, multinational banking software company. COBIS (Cooperative Open Banking Information System) software is utilized by more than 70 financial institutions, and we have over 700 banking technology specialists.

If you would like more information, please contact us by writing to: [info@cobiscorp.com](mailto:info@cobiscorp.com) or call us at one of the numbers provided below.

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