



### Highgate Banking

Core systems are at the heart of Highgate's business. From the very earliest days, we have been delivering solutions to the financial services market.

Highgate Banking is an integrated, configurable, multi-currency system designed to support the activities of financial institutions large and small.

In addition to customer-related activities, it supports the internal processes required to manage the organization day to day. The system is modular, and any of its functionalities can be implemented in ways that fully support an organization's objectives and strategies.

It supports the delivery channels you need –ATM, POS, Internet and Mobile Banking: all of these are supported by Highgate Banking.

Highgate Banking is easy to implement and easy to learn. Call us and we'll show you why Highgate Banking is ideal for your organization.

The world is full of banking system vendors, and every one of them will tell you that their solution is the best. It's not true.

Writing a powerful banking system requires skill, but that is not nearly enough – a world class solution is a lot more than just programming.

The real value starts when you find a vendor who understands your business and speaks your language. The Highgate Advantage is fourfold:

1. We are bankers and we understand your business. We don't only talk about your business, we have lived it. Many of our staff have been long-time bank employees and we have skills in every aspect of your business. From Lending to Project Management to Deposit Management to Risk Management, we have the employees who have been there and understand the issues you face.
2. We have what you need. Highgate delivers a full-function, fully-integrated solution that has been designed with your organization in mind. Everything you need to operate is there, from customer service tools to treasury management.

Unlike some vendors who pull together a collection of applications and call it a system, ours was architected as a true integrated system from the very beginning. At its heart is a true 'single customer view' that gives you an accurate picture of your business and supports the critical marketing of services to your customer base. Large banks spend millions to build a Single Customer View; we have it now.

3. The functionality is excellent and you will find that the cost of a Highgate System is surprisingly affordable. Whether you need a complete banking system or want to expand your delivery channels via an ATM network or Internet/Mobile banking, Highgate can meet your needs.
4. Highgate is reliable. You can implement Highgate Banking with the confidence that your project will be delivered on time and on budget.

Highgate Banking provides functionality to support a wide variety of activities, including all of the following:

- ✓ Full deposit-taking functionality, supporting many different savings and chequing accounts
- ✓ Wholesale and Retail Term Deposits
- ✓ Retail Loans
- ✓ Mortgages
- ✓ Business Loans and Microfinance
- ✓ Easy, table-driven creation of new deposit and loan products
- ✓ A complete, configurable, multi-currency General Ledger
- ✓ Collateral security management
- ✓ Delinquency Management
- ✓ Internet Banking
- ✓ Mobile Phone Banking
- ✓ Telephone Banking
- ✓ 'Save up plans' that help build deposits
- ✓ Line of Credit accounts
- ✓ ATM and POS transaction processing
- ✓ Card issuing and management, including cardholder management
- ✓ Money Market & Treasury Activities
- ✓ Wholesale and Retail Foreign Exchange
- ✓ Standing Orders
- ✓ Online customer signature And image management
- ✓ Cheques, drafts and money order issuing
- ✓ Fixed asset management
- ✓ Passbook printing
- ✓ Safe Deposit Box Management
- ✓ Reporting and Archiving
- ✓ Anti-Money Laundering

Highgate Banking is bank-configurable. The implementation of new products is not a coding exercise, and your staff can do it themselves using the system's powerful configuration capabilities. This means speed to market and the ability to deliver exactly what your customer base needs, quickly and effectively.

Highgate Banking interfaces to the family of Highgate products, including the Highgate Lending Loan Origination system and the Highgate ICMS Collection Management system. Highgate delivers a complete, 'end to end' solution that meets your customers' needs while ensuring that your organization is fully compliant with local regulations and requirements. Highgate Banking presently operates in many countries and readily meets compliance requirements in each one.

Contact us and let us show you how Highgate Banking can improve your competitiveness and help you build your business.

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