Banking Solutions & Portals
B2B, Digital Banking, Workflows

BCubeK BANK

Innovative Banking Solutions

Where Banking Operations and Customer Operations
are never been
Easy, Integrated and Complete as of today

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BanKCube™ provides financial solutions for digital banking, Transaction Banking, Centralization, Credit Approval Processing, Reporting, Reconciliation, Real-estate Management, and Information Security. The solutions are supported by enterprise workflow engine and administration modules for business, IT and Information Security. The solutions are Web based platform created based on best development practices. **BanKCube™** provides business analysis and implementation consultation and services.

Our Business solutions (*systems and portals*) cover bank Internal Operations and its Customer Operations through end to end process management using solid workflow engine.

We provides system implementation services including management, analysis, integration, testing, deployment and support.

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Digital Banking	Transaction Banking	Credit Approval and Operations Centralization	Reporting, Reconciliation and Data Security
Corporate enterprise B2B platform (CB2B™): Business models that manage the payments distribution and collection between two or more parties through the bank using different business services defined by BanKCube™ or the bank. Parties are corporate customers and could be account holders and non-account holders.	**Bank Trade Finance Portal (BTR™)**: Covers Bank's Internal Operations and Corporate customer Operations for all incoming and outgoing International trade business in addition to all Local trading business for applicants and beneficiaries. The solution covers Letter of Credit, Documentary Collection, and Letter of Guarantee for Importer, Exporter, Drawer, Drawee, Applicant and Beneficiary; involving any 3rd party using workflow engine for all trade processes.	**Corporate Credit Approval process (CAP™):** Covers corporate credit approval processes starting from RMs credit proposals through credit committees approvals until creating the facility line for the company.	**Banking Reporting System (TReport™):** Special reporting engine for all business areas in the bank including core banking system reports, other systems' reports, multi systems combined reports, online and offline reporting engine. It has around 500 out of the box bilingual reports for T24 Core System.
Off-Plan Real-estate Management (EAMS™): Manage the off-plan projects and related activities and cover bank operations of escrow account management and other parties including developers, Consulting Office, Legal Accountant, Selling Agents, Selling to buyers and Off-Plan Sales Committee of Ministry of Housing.		**Corporate Facilities Utilization (CFU™):** Covers the process of utilizing the approved facility for different banking products. **OD and Special Requests Approval:** Covers the workflow management of Over-draft and FX requests initiated by customer facing channel or any department in the bank.	**Reconciliation (Bayanat™)**: comprehensive solution that reconcile multi sources with multi destinations based on business defined rules to generate gaps report and set of actions.
Workflow Engine (BWE™): Built-in process management system covering all end to end B2B business processes for all involved parties in corporate business including account holders and non-account holders.	**Bank Cash Management Portal (BCS™)**: Covers all corporate cash needs including accounts management, liquidity management, payments, transfers, bulk transactions, payrolls, cards, requests, and many other cash related functions using end to end process management using the workflow engine.	**Operations Centralization**: Automating the flow of branches transactional demands to regional offices or head office and integrate with bank end systems to track and conclude end to end transactions including documents tracking and status notifications and process SLA management; like customer facing trade finance service front office for collecting and distributing documents and related transactions.	**Data Sanitization System (DSS™)**: System used to secure all customer sensitive data elements in all nonproduction environments in the bank using advanced sanitization techniques covering all data types; keeping the system working and integrated with all other systems. DSS can handle unlimited number of systems and different types of databases with fast sanitization process.