Integrated Banking for Tomorrow

ERI is an international company, specialising in the design, development, and distribution of the OLYMPIC Banking System packaged software. OLYMPIC includes a wide range of integrated STP-based front, middle and back-office functionality covering most financial business areas, including Retail, Commercial, and Universal Banking, Wealth Management, Private Banking, Asset Management, Brokerage, and Fund Management.

The OLYMPIC core banking system provides its users and their clients with a complete set of decision-making, processing and control tools to support domestic and international financial business activities. It handles all financial instruments and asset classes, regardless of currency and market. The software is highly versatile thanks to a dynamic parameter system, operating within a scalable, technologically advanced browser-based 24x7 real-time architecture. It includes inbuilt CRM, Workflow, Order Management, Client Reporting, KYC/Anti Money Laundering and powerful analytics – supporting compliance with a wide range of international standards. The system incorporates modern Web Services and SOA-based technology, which allows the system readily to inter-operate with existing software and external networks.

With 300 banking clients in over 50 countries, including 7 banks in Africa, and with 530+ highly qualified staff, OLYMPIC is recognised as one of the most comprehensive and flexible core banking systems.

Multi-Dimension

The OLYMPIC Banking System is multi-branch within a single database to allow banks to cater for multi-entity and multi-bank requirements. Each branch can have its own base currency and general ledger. The OLYMPIC Banking System is also multi-site, multi-currency and multi-lingual. Output to clients can be generated in the preferred language of the client, while the screen displays and options in the system can be in the language of the user. Additionally, the OLYMPIC Banking System is able to handle tax processing across multiple tax regimes.

- **Integrated, modular system**
- **Comprehensive front, middle and back-office functionality**
- **In-house, ASP, SaaS, BPO**
- **Client-centric, inbuilt CRM**
- **KYC/Anti Money Laundering**
- **Straight Through Processing, Order Management**
- **Real-time updates to all positions**
- **Multi-bank, multi-site, multi-currency, multi-language**
- **Regional processing hub support**
- **Highly flexible through parameter-based design**
- **Inbuilt Workflow/Business Process Management**
- **Comprehensive MIS system with powerful analytics, highly flexible internal and client reporting (including SAP Crystal Reports and Business Objects interfaces).**
- **Communication interfaces with SWIFT, Clearing systems etc.**
- **Pre-configured interfaces allowing fast and easy integration with multiple 3rd party systems**
- **Extensive support for localised processing in many countries**

Flexibility

The OLYMPIC Banking system provides an extensive parametric system to allow each bank to build a banking system suited to its specific needs, business processes and terminology. Parameter tables allow the bank to create its own products and transaction types; add more branches, legal entities and profit centres as and when required; define accounting principles and balance sheet presentation; create fees and tariffs; determine user access and authorization stages; construct menus specific to user responsibilities, etc. The parameterisation process is a key implementation task designed to deliver a banking system that is fully aligned with the bank's business drivers.

Front Office

The OLYMPIC Banking System's capabilities for the front office are not only user-friendly but meet the highest standards requested by account managers and today's discerning clients. The user is able to review a client's total position with the bank instantly and drill down to cash movements and individual transactions by just a few mouse clicks or keystrokes. Limits granted, weighting factors applied, total net worth analysis, income analysis and pending overdrafts are all shown by the system in real-time. On-line valuation statements can be produced and printed. Additionally, the user is able to enter client orders for:

- **Securities trading**
- **Transfers**
- **Foreign Exchange**
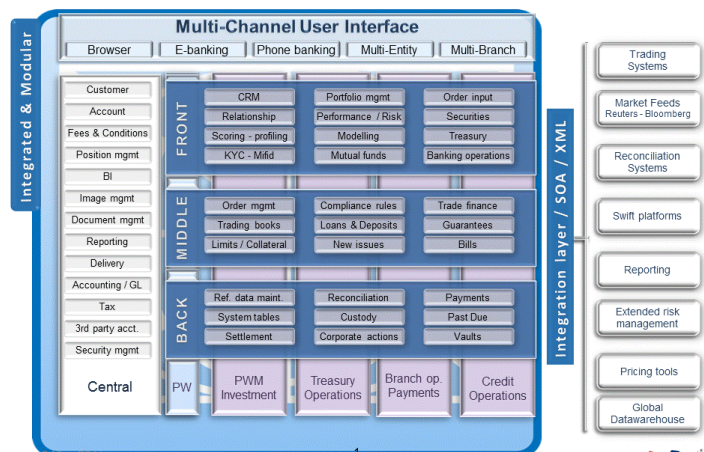- **Fiduciaries**
- **Loans and Deposits**

The OLYMPIC Banking System also offers a number of features for Asset Management, including Model Client and Investment Policies. Model Clients, Investment Plans and Model Portfolios can be constructed, as well as facilities for automatic investment of regular savings or surplus funds. Restrictions on investments can also be set up, down to client level.

Modularity

The OLYMPIC Banking system is a fully modular, integrated and real-time banking software package. Client-centric, the OLYMPIC Banking System has a single instance of a client in the system for whom any financial product activity can be managed easily and flexibly. All product activity results in real-time updates to customer and bank positions. The OLYMPIC Banking System covers transaction processing for a comprehensive range of financial products covering a wide range of business activity including:

- **Online Banking - Internet and Mobile Device-based facilities, including e-Banking**
- **Personal/Retail Banking, with Self Service, Branch Automation**
  - **Savings Accounts**
  - **Current Account**
  - **Fixed Deposits, Term Deposits**
  - **Credits and Loans, term loans, overdrafts**
  - **Foreign Exchange**
  - **Mortgages**
- **Commercial/Corporate Banking - Current Accounts, Overdrafts, Loans**
- **Trade Finance, Letters of Credit, Collections etc.**
- **Loan Origination, Loan Management, including Syndications**
- **Cash Management**
- **Money Transfers – domestic and international payments**
- **Wealth Management**
- **Private Banking**
- **Asset Management**
- **Inbuilt Portfolio Management System**
- **Treasury Management - Money Market, FX, Derivatives and Exotic instruments etc.**
- **Capital Markets/Securities Processing**
- **Corporate Actions**
- **Brokerage**
- **Fund Management**
- **Global Custody**
- **Central Bank Processing**

The OLYMPIC Banking System has built-in General Ledger processing. For every transaction the system will generate a self-balancing accounting set according to the accounting rules parameterised in the system by the bank. Cash flows due to transactions in any product can be monitored against the designated accounts in straight through processing. A Trial Balance can be produced daily.

eRI ®

Portfolio & Asset Management

The OLYMPIC Banking System offers a dedicated front-office module for Portfolio Managers who can perform all decisional and transactional activities in an intuitive Windows environment. As this module is fully integrated component of the OLYMPIC Banking System, Portfolio Managers benefit consequently from all the existing operational and decisional capabilities, thus affording genuine data processing in real-time.

Portfolio Managers have at their disposal functionally rich capabilities for leveraging the bank's strategies and client transactions in OLYMPIC Banking System. All the necessary tools to increase easily their performance are available:

- **Enquiries and analysis of clients, portfolios and instruments through user-definable selection**
- **Definition of strategies in multiple dimensions**
- **Strategy validation and simulation of impact**
- **Portfolio rebalancing and order generation**
- **Order input and monitoring**
- **Valuation, analysis and reporting**
- **Performance calculations for any given period**

Internet

The OLYMPIC Banking System is fully Web enabled, providing a solution which integrates client oriented internet-based functionality with a live production system in a seamless architecture. Off-the-shelf Java Beans from ERI offer banks the capability to quickly integrate e-banking services in an existing or newly created Website.

The OLYMPIC Banking System uses market standard application servers. ERI's Web solution interfaces with banks' preferred 3rd party security systems for data encryption, registration and non-repudiation.

Web solutions from ERI offer portfolio inquiries, asset evaluation, transaction drilldown and order capture for securities trades, cash transfers, etc.

Reports and MIS

The OLYMPIC Banking System produces all required client output in the language of the client, including advices, confirmations, cash statements, valuation statements and performance reports. Client reports can be parameterised by the bank and include graphics. The OLYMPIC Bank Expansion module, using Business Objects, provides powerful analytical information in a relational database environment for decision making. This can be provided as a turnkey solution or based on a development kit. For statutory and regulatory reporting, The OLYMPIC Banking System interfaces with 3rd party packages for country-specific regulatory reporting requirements.

Communication Interfaces

The OLYMPIC Banking System interfaces with a wide range of SWIFT systems for transmitting and receiving SWIFT messages. The OLYMPIC Banking System also has interfaces to market data feeds such as Financial Times, Telekurs, Bloomberg and Reuters. Also available are interfaces to electronic stock exchanges and settlement systems as well as a number of reconciliation packages.
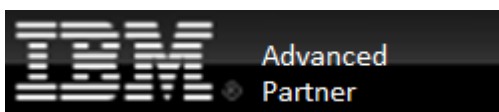
The OLYMPIC Banking System is one of the most widely used banking systems, with over 300 installations in 50+ countries around the world.

OLYMPIC provides banks with comprehensive transaction processing, decision-support tools and controls essential to developing their client services internationally.

The system is truly client-centric. All clients can have any number of accounts in any currency with all positions across all accounts viewed at the client level in real-time.

OLYMPIC enables high quality STP - Straight Through Processing most efficiently. As soon as a transaction is authorized, it is fully booked in the system. There is no End of Day transaction update.

The OLYMPIC Banking System is the most suitable choice in all financial and banking environments such as international Private, Commercial and Retail Banks, e-banking and e-broking companies, Funds Management companies and Transfer agents.

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