

# TITAN

## CORE BANKINGSYSTEM



CENTRAL SOFTWARE  
International Limited



## Titan Core Banking System

Used by leading banks, building societies and financial institutions for over 25 years, Titan is a component-based core banking system - adding functionality component by component in a sequence to suit your business needs

### Key Benefits

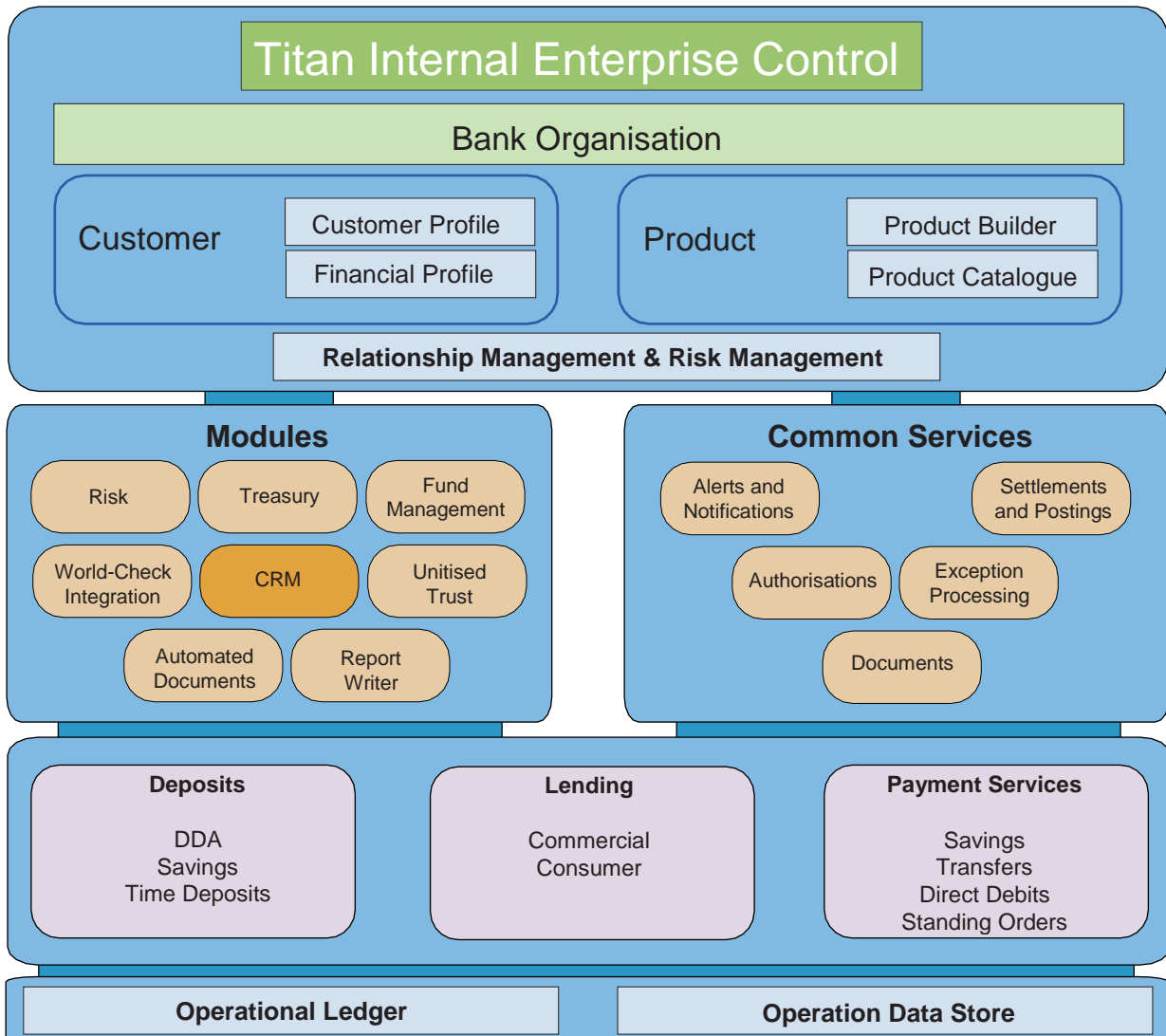
- Significant improvement in productivity and reduction in costs - by streamlining and centralising customer data management and information sharing
- Increased share of the customers spend - by better anticipating customer requirements and leveraging a complete real-time view of the customer across all accounts, channels and relationships
- Improved customer retention - with increased quality of service and targeting built on true customer lifecycle management
- Enhanced customer satisfaction - by managing customer preferences and making them accessible across all channels and lines of business
- Increased revenue - by accessing new markets and accelerating new customer acquisition with targeted products and services that can be deployed rapidly
- Streamlining back office procedure
- Standardising the account process backbone for all account types
- Manage risk profiles

### Functionality

Titan is a next generation platform that delivers core retail banking with multi-bank, multi-currency and multi-lingual capabilities.



# Titan Internal Architecture Overview





## Enterprise Control

These provide common applications used throughout several business events:

### Bank Organisation

- Describes all the internal organisation structures of the financial institution, branches and involved parties
- Maintains user access and authorisation levels
- Maintains user profiles

### Relationship Management

- Describes the relationship between any party/product
- Indicates the status of the arrangement. For example: offered, requested, approved active, matured, suspended or cancelled

### Customer Data Administration

- Provides data on all entities related to the financial institution including customers, prospects, employees and relationship managers
- Provides grouping of related customers
- Includes 'properties' for any entity (that several entities can share to avoid data duplication)
- Includes a full document management system module
- Designates special handling instructions or restricted access accounts

### Product Builder and Catalogue

- Enables users to create, modify and market products in advance of a product launch. Product roll out can be specified
- Manages the life-cycle of customer products
- Provides product-build capability across all banking areas
- Provides an audit trail of the product build process
- Maintains a catalogue of all products, including how and where they can be sold and the documentation needed



## Common Services

These provide common processing throughout the business:

### Alerts and Notifications

Provides intra-bank communications related to entities or arrangements

### Exception Processing

Provides a single point where all non-posted items related to all applications can be managed

### Authorisations

Controls the flow of authorisations, requests and resolutions between bank officers

### Documents

Enables the design and printing of any document from the system  
Scanning system  
E-mail management



## Banking Products

Each application provides specific functionality to a line of business:

### Lending

Provides specific lending functionality including instruments such as loans, guarantees and mortgages

### Deposits

Provides support for deposits and withdrawals, authorisation of overdrafts, account management, cheque book or passbook issuance

### Payment Services

Includes direct debits and credits, teller receipts and clearing house operations

## Management and Control

This sub-system provides financial and management information:

### Operational Data Store

- Provides information about the daily operational transactions
- Provides the ability to export the data as needed

### Operational Ledger

- Provides output to a variety of accounting systems



## Features of Titan

### Customer Data Administration

- Data on all entities
- Grouping of related customers
- 'Properties' for any entity (that several entities can share to avoid data duplication)
- Document management
- Designates special handling instructions or restricted access accounts

### Deposits

- Provides support for deposits and withdrawals
- Authorisation of overdrafts
- Nostro account management
- Cheque book or passbook issuance
- Fixed term deposits
- Base interest rates

### Authorisations

- Controls the flow of authorisations, requests and resolutions between bank officers

### Languages

- Titan can be customised to provide multi-language facilities.

### Payment Services

- Transfers
- Direct debits and credits
- Teller receipts
- Clearing house operations

### Currency

- Provides multi-currency capability

### Interest

- Daily interest calculation
- Credits on account

### Account Maintenance

- Viewing account details
- Account holders
- Holder address
- Product details
- Balance information
- Interest instructions
- Interest proof

- Withdrawal notice
- Transaction history
- Settings
- Passwords
- Account memo
- Consolidated accounts
- Client memos

- Nominated banks
- Client/account indicators
- Amending an account
- Creating a 'new client'
- Adding holders, agents, beneficiaries, trustees etc.



## Features of Titan

### Post Book Processing

- Post book maintenance
- New post book batch entry

### Transaction Processing

- New credit transactions
- New debit transactions
- Transfers and closures
- Transaction history
- Agent maintenance

### Till Balancing

- Cash from bank
- Issuing a cheque
- Cost centre balance sheet
- Crediting the cash to a till
- Inter till transfers
- Issuing cash from a till
- Crediting the cash to a till
- Petty cash transactions
- Processing petty cash transactions

### Audit Data Analysis

- Checking audit records
- Audit viewing and archiving screen

### Maturity Details for Bond Accounts

- Matures instructions
- Maturity processing

### Print Statement

- Produce statements
- Individual statements
- Multiple statements
- Print/re-print multiple documents
- Statement messages

### Bonuses

- Bonus product parameters
- Bonus transaction parameters
- Bonus processing program
- Creating bonus transactions
- Interest recalculations
- General reports
- Bonus breakdown
- Bonus and interest accrued
- Backdated
- Display bonus percentage

### Interest Recalculation

- Single or multiple accounts
- Capitalise interest





## Features of Titan

### Interest

- Multiple base rates

### Relationship Management

- Describes the relationship between any party/product and the financial institution (relating across all banking areas)
- Indicates the status of the arrangement. For example: offered, requested, approved, active, matured, suspended or cancelled

### Security

- Windows and SQL Server built in security
- Passwords
- Second user checks

### Risk Management

- Risk scoring
- Risk reporting

### Overnight Processes

- A large number of options

### Treasury

- Deposits
- Loans
- Spot transactions
- Currency swaps
- FX transactions
- FX swaps
- Arbitrage
- Forward Rate Agreements

### Loans

- Fixed rates
- Variable rates
- Mortgages
- Car
- Equity release
- Performance bonds

### Marketing

- Leads tracking
- Reporting



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