Cloud Banking Solution

AMP

Application-software Material Platform
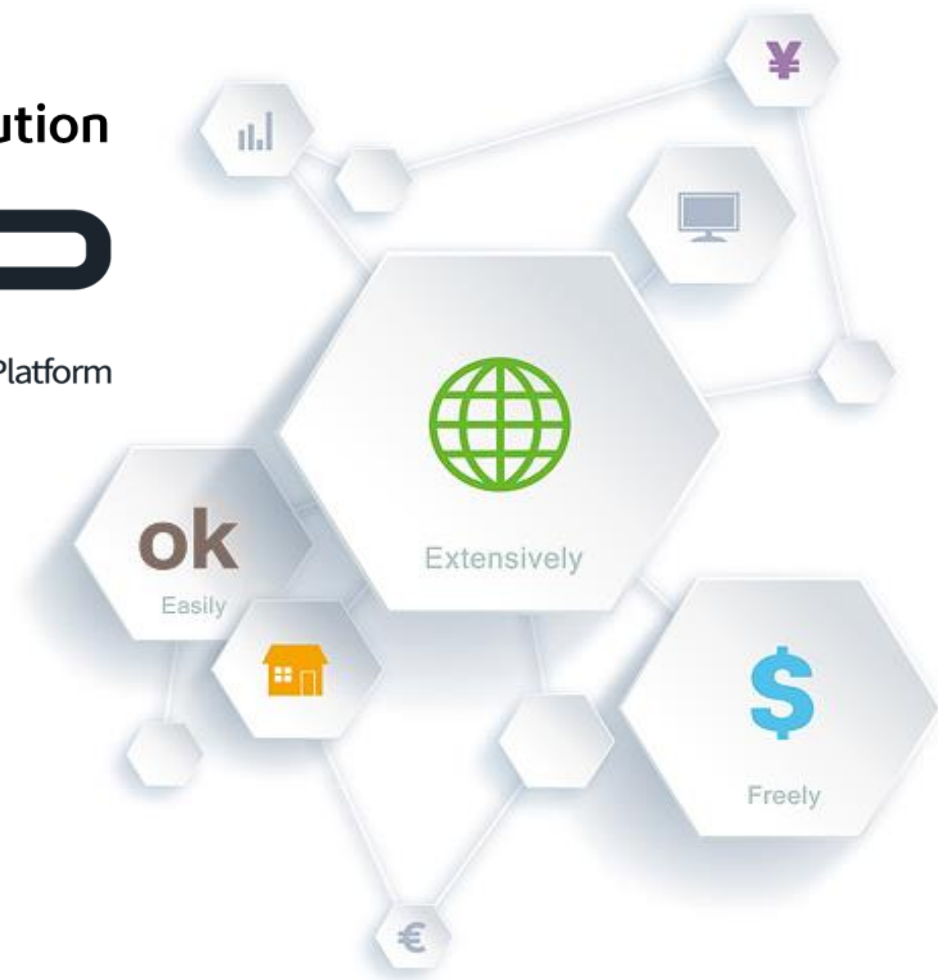
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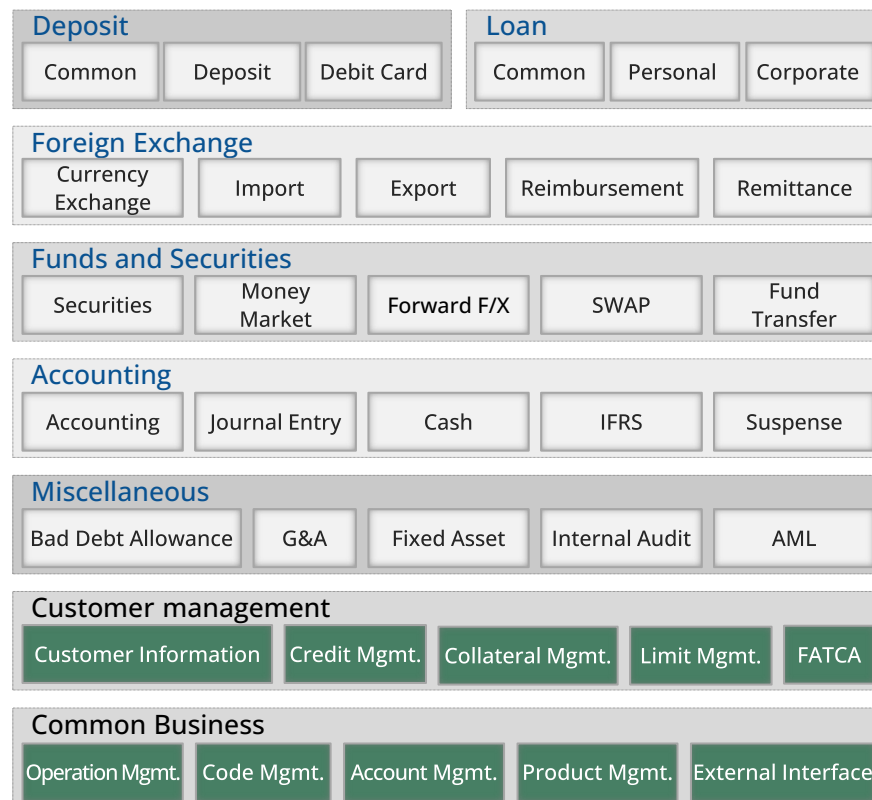Extensively

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EARNEST KOREA
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Comprehensive Functions of AMP

✿ AMP

AMP is a solution that has been collaboratively developed by Korea and Japan, based on a banking system used in 11 countries worldwide. During the development, cutting-edge technologies like cloud computing and API integration were incorporated. AMP offers a fast and efficient way to establish the core banking system for your financial business needs. You can start with the necessary components before a full-scale implementation and expand functionalities as needed.

AMP Functions Overview

Deposit

Common	Deposit	Debit Card

Loan

Common	Personal	Corporate

Foreign Exchange

Currency Exchange	Import	Export	Reimbursement	Remittance

Funds and Securities

Securities	Money Market	Forward F/X	SWAP	Fund Transfer

Accounting

Accounting	Journal Entry	Cash	IFRS	Suspense

Miscellaneous

Bad Debt Allowance	G&A	Fixed Asset	Internal Audit	AML

Customer management

Customer Information	Credit Mgmt.	Collateral Mgmt.	Limit Mgmt.	FATCA

Common Business

Operation Mgmt.	Code Mgmt.	Account Mgmt.	Product Mgmt.	External Interface

Application Framework (AMP-Framework)

Main Functions

✅ **Deposit and Loan**
- Deposit(floating, time, installment, special), check, other bank check, ATM, debit card.
- Individual/corporate loan, overdraft, T/R Loan, syndicated loan, guarantee, etc.

✅ **Foreign Exchange**
- Import, Export, L/C, Settlement, notice, export bill of negotiation, etc.
- Currency exchange, cash, check, bill of exchange, T/C, remittance, SWIFT, etc.

✅ **Funds and Securities**
- Money market, securities, forward exchange, SWAP, fund transfer, etc.
- International funds transfer, Depo bank/Inter-branch fund transfer

✅ **Accounting**
- Accounting, suspense account, daily/branch closing, daily/monthly accounting
- Cash management, Local/IFRS settlement of accounts, head office, etc.

✅ **Miscellaneous**
- Expense/budget(G&A) management , fixed asset, bad debt allowance, report, etc.
- Internal audit (branch audit, on-site audit), AML, etc.

✅ **Customer**
- Customer's basic and credit information, collateral and limit management, etc.
- FACTA, KYC, CDD, EDD management, etc.

✅ **Common**
- System operating environment(staff/date/rate,etc.), various code info.
- Incoming and outgoing messages between the system and external institute, etc.

Technologies and Key Advantages

"Flexible and Agile Solution for a Variety of Business and Technical Needs"

01 Based on the Latest IT Technology | **Strength 1** Tailored Responses to Customer Needs

- Pure Java, Cloud Native
- MicroService, Component
- RESTful, OpenAPI
- DevOps

02 Standardized and Integrated Operation Management | **Strength 2** Efficient Management of IT Expenses

- One Source
- Core Domain + Shared Domain + Local Domain
- One Screen(including menu and multi-language meta)

03 Dynamic System Based on Parameter and Rule | **Strength 3** Easy Application of Business Changes

- Menu, System and Code Management
- Automatic Accounting(journal entry) Processing
- Product and Account Management
- Digital User Manual

**04** Variable Structure with Flexibility and Scalability | **Strength 4** Ready for Biz Environment Changes

- Multi Business
- Multi Country
- Multi Language
- Multi Currency
- Multi Accounting(IFRS/Local)
- Multi Device
- Multi Bank
- Multi Governance(compliance)
- Multi Time-Zone(including summertime)

References – Success Cases

1. Had operated as an international core banking system for local subsidiaries and branches in 11 countries such as the US, UK, Japan, China, Vietnam etc. for several decades

   - A leading bank in South Korea
   - 11 countries, 3 corporations, 32 branches
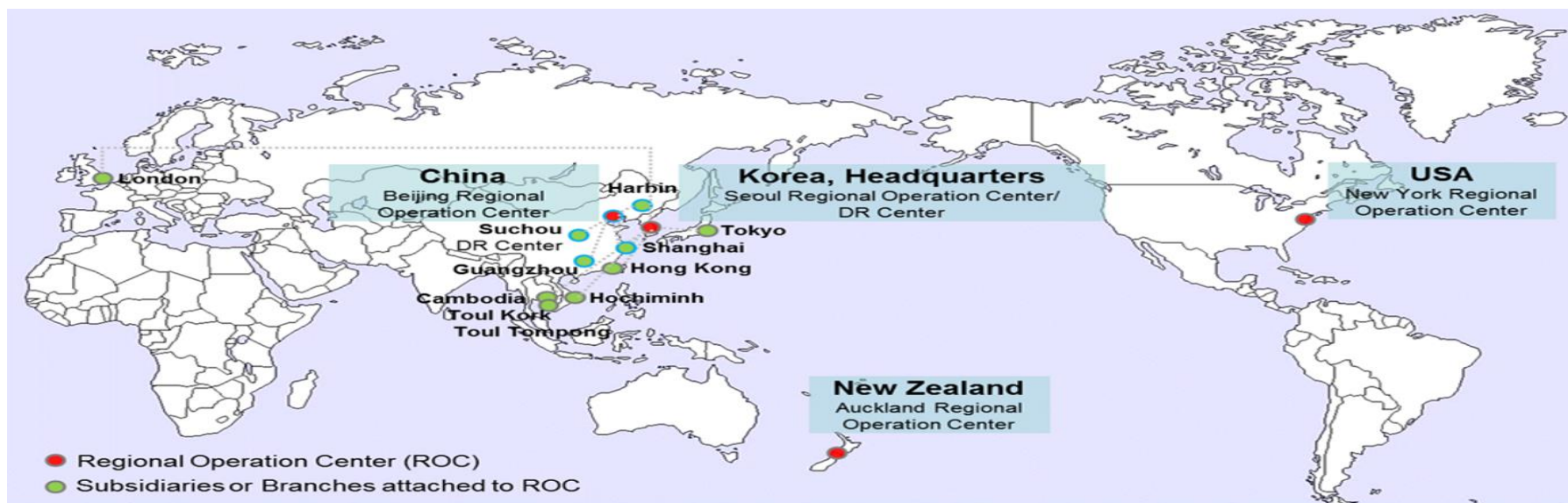
2. Currently in operation as an installment financing system in Laos and Indonesia

   - A leasing Company in Laos
   - Laos, Vientiane

   - A finance Company in Indonesia
   - Jakarta, Indonesia

Thank you and feel free to contact us!

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