

“Transcreditbank” JSC

Projects overview

Transcreditbank is a credit institution that has been working since 1992. The bank has a developed regional network that includes 37 branches. It is the core of the Bank Group that includes five affiliated banks. The main and subsidiary offices of the Group work in 159 cities of Russian federation.

A number of projects have been realized during the time of cooperation between the CMA Company and Transcreditbank. The results of these projects are CMA Company's solutions implemented in the bank:

- Retail Hub (online banking servicing);
- Market Hub (treasury front-office and internet trading);
- Payment Hub (the holding settlement centre);
- The Internal Credit History bureau.

With the help of the PIE integration platform the following tasks are solved within the framework of the carried out projects:

- Realization of integration of the bank's head office and the branch network ABS;
- realization of integration with the bank's CRM system;
- Realization of integration with the card processing;
- Realization of integration with retail clients servicing system;
- Realization of integration with the bank's internal accounting system;
- Realization of integration with the Experian Interfax credit history bureau;
- Realization of integration with the Credit History Central Catalogue;
- Realization of integration with the corporate information systems (1C, SAP);
- E-mail and sms notifications realization.

Particularly a number of important integration tasks were solved in course of the Market Hub implementation project. The system integration with the bank's ABS allowed to minimize the number of manual operations and to reduce operational risks. The system providing online uploading of the market data to the bank's front office allowed to organize an efficient system of risk management, limits generation and control. The PIE integration possibilities were also applied to provide real-time market information to the visitors of the bank Internet site.

The Retail Hub system has solved the task of the bank customers remote servicing using the PIE technology. The users of this service can carry out payments, receive account balances and funds movement information (e-mail, sms), submit card servicing applications such as applications to block, unblock or reissue a card etc.

Within the project “Active Holding Bank” on the basis of the



Payment Hub solution was created a unique banking product for the Bank's corporate customers. This product unites the functionality of the internet client-bank and the corporate treasury. Big holdings with a developed infrastructure with the help of this service can execute the following operations:

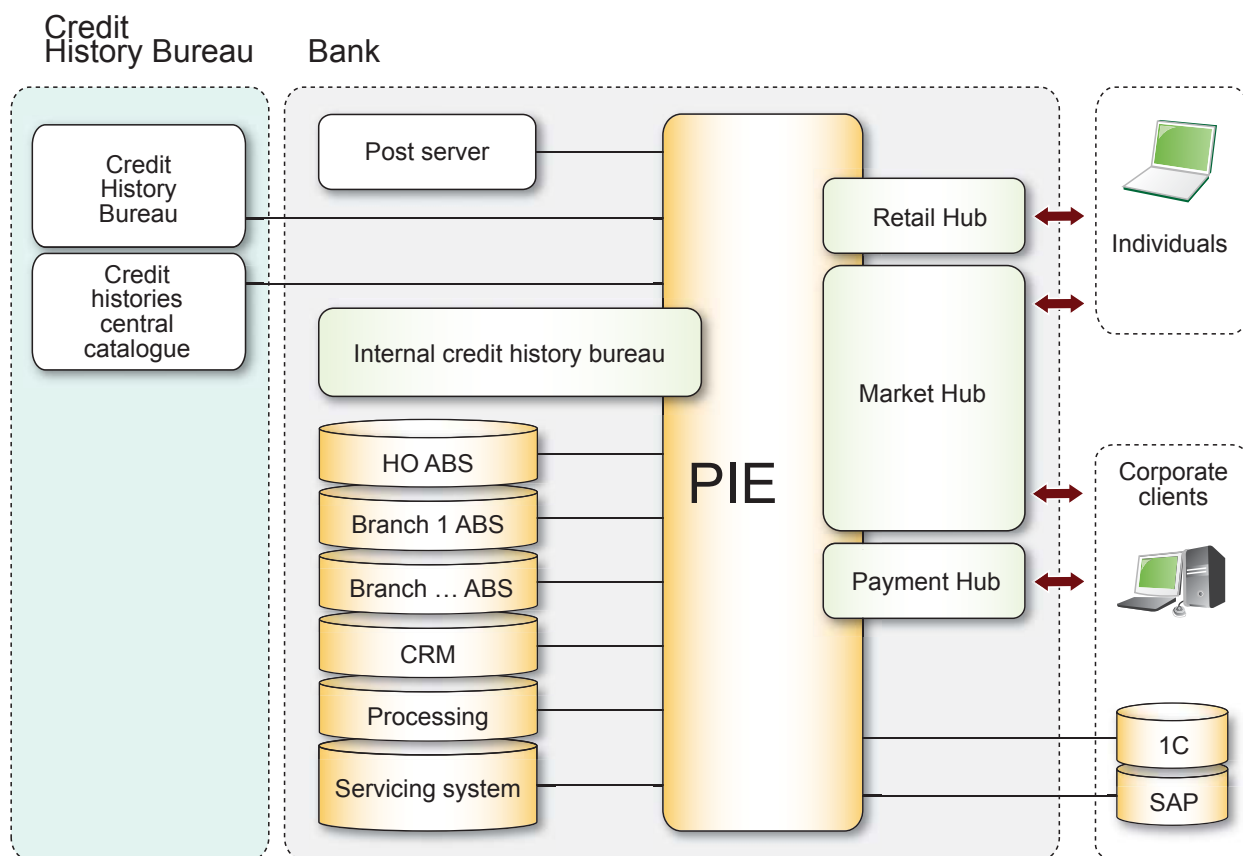
1. Funds monitoring on a real-time basis of the Central office accounts and the holding's departments opened in the HO and all the Bank's branches.
2. Asset management executing the Corporation Head Office and departments payments via the Holding's central Treasury with authorization of the affiliated structures payments.

The system is integrated with the ABS of the Bank's HO and all branches and has an interface to corporate information systems (1C, SAP).

Within the framework of creation of the Bank's Internal credit history bureau on the base of the PIE technology 37 branches carrying out crediting were connected to the Internal credit history bureau that allowed to receive online reports from all the bank's branches. On the basis of the loan reports gathered in the internal credit history bureau the bank received the possibility to systematize the collected information used in work with the customers for analytical purposes.

Architecture

The PIE integration platform was implemented within the framework of the carried out projects to support the information systems interaction architecture.



The "Transcreditbank" JSC was registered on November 4, 1992. License №2142 of the Bank of Russia was issued on December 2, 1992.

Now TransCreditBank is a strategic partner of the Joint-stock Company "Russian Railways" (JSC RZhD) which spun-off from the Ministry of Rail of Russia in 2003. 17 railroad divisions of Russia with the status of branches of JSC RZhD and the bulk of companies and entities of the domestic rail sector are now customers of the Bank.

The Bank actively develops its corporate and retail business focusing on expansion of the product and service slate, implementation of advanced banking technologies and improvement of the quality of services delivered to its customers.

<http://www.tkb.ru>