



ConsistGEM Banking Suit

- **ConsistGEM Banking General Ledger**

A robust comprehensive GL costumed for banking needs. It enables Thin GL and Detailed Thick GL, Multi-company, Multi-currency, Multi-Chart-of-accounts, Multi-lingual.

- **ConsistGEM Profit-Center accounting**

Integrated with the ConsistGEM General Ledger, this module enables managerial Cost Accounting and full P&L accounting based on the bank organizational structure, products structure, and geographic branch structure down to a P&L at the customer level.

- **ConsistGEM Banking Budgeting**

Integrated with the above modules it enables the elaboration of a budget both for the bank expenses and the bank income from its banking activities. Budgeting supports both Top-down and Bottom-up methodologies, across its organizational structure, either on historical bases and/or Zero-base concept. The budget is controlled on a daily bases and permits Objectives Driven remuneration plans.

- **ConsistGEM Consolidation**

This module enables the consolidation of the GL for all the bank subsidiaries World-wide.

- **ConsistGEM Reporting**

Based on the above and additional data available in the bank, this module tailors the required sets of reports to the regulating Central Bank.

- **ConsistGEM Questionable Debts analyzer**

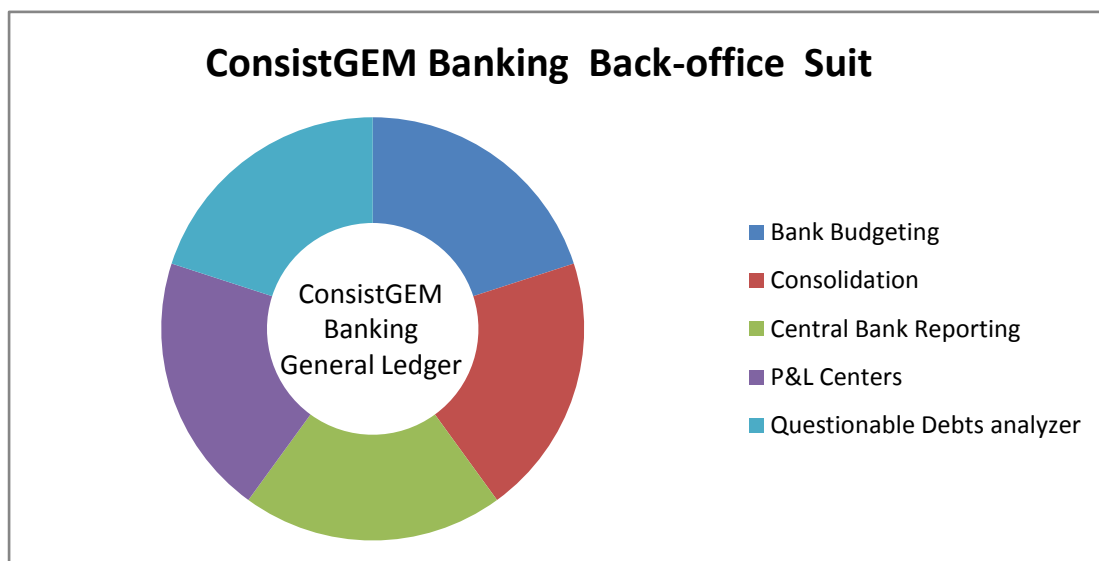
Based on all customer information and credit data this module classifies the debts in accordance with the regulators criteria.

- **ConsistGEM Fair Value and Cash flow calculation**

In cooperation with Algorithmics® ConsistGEM provides state-of-the-art fair value and cash flow calculations for all banking products.

ConsistGEM is a robust solution which supports banks demand for High Transaction environment, demanding security requirements and complex yet agile functionality needs.

The core system is being developed in our Brazil Development Center, while the Banking requirements are enhanced using Consist vast experience in the Israeli banking sector, where ConsistGEM enjoys a major and very significant presence.



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