



NEXT GENERATION BANKING SYSTEM



Overview

IBSP is a centralized Internet-based service provider with various platform applications such as: **Mobile Phone Banking, Mobile Phone Merchant, Mobile SMS Salary, Internet Banking, Internet Salary, and SME CRM Business Administration.**

IBSP is a Cloud Computing system. Cloud Computing accesses technology services from the internet (the 'Cloud') rather than using a personal computer or local server. It allows users to tap into networked servers and to access data and applications from anywhere. This also means paying for services on a per-user basis rather than buying servers, storage and software.

Cloud computing is also seen as an subset of grid computing that includes utility computing and other approaches to the use of shared computing resources. Again, this is seen as a reliable, cost effective alternative to local servers or personal devices handling users' applications.

The IBSP services are sold as licenses for banks and financial institutions which handle transactions and payment services for their customers. The services was established in 2010 and is now introduced on the world market.

Goal & Vision

IBSP's vision is to be the dominant and global web-based Cloud Computing service provider for the next generation of banking systems. In addition to relieving and eliminate the headache of complicated and expensive administration tasks for banks and payment services.

Our vision is to expand to new markets from Sweden, Europe and into new markets such as Africa and Far East Asia where mobile phone networks are well developed and can be used by our solution for payments and transactions via the mobile phones.



Business Idea

The business idea is to offer banks and financial organizations a cost effective alternative to existing banking systems, where the user easily via the Internet or mobile phone can handle his banking functions with high security and easy to use functions.

Technology

The banking system is developed in Sweden by well-experienced personnel on the Linux platform, where the security knowledge has been supported by Ardy Electronics AB with 30 years experience of secure communication solutions to governments and banks. The IBSP Banking system contains database functions for registration and reporting for all users, accounts, transactions, loans, interests, currencies, and payments. The system can be connected via APIs to external services such as exchange, clearing houses and Swift.

Customer groups

Customers groups for this banking system and services are; new started banks and payment services who like to offer their customers cost effective, secure and easy to use Internet and mobile phone services. Another important customer group is well established banks who strive to increase their cost effectiveness and gradually move new customers to a cloud banking solution.

System

The concept is very simple: On your desk in the local bank office, you would have a very low-cost platform independent computer with just a processor, a keyboard and a monitor with any operation system. It would be hooked up to the Internet or LAN and thus link all transactions via a central super-computer, which would host all of your transactions and accounts.

All customer information is safely stored on central servers in any secure location by choice, with multi backbone high speed fiber optic Internet connections. The service is accessible from anywhere via Internet and is not dependent of any special operating system such as Windows or MacOS, it is platform independent. All information about accounts and transactions will be stored on secure data center with strong encryption.

Board of directors

The board of directors for IBSP Sweden AB is a group of well experienced business people who now will launch the new banking solution world-wide. These persons are:

- ✔ **Bengt Arnesson** Chairman of the board with long experience of international business with governments and banks.
- ✔ **Tony Nyberg,** Member of the board with long experience of banking and finance as well as marketing of banking systems.
- ✔ **Johann Binninge** Member of the board with long experience of strategic marketing of banking systems.
- ✔ **Erik Nygren** Member of the board with long experience of banking and insurance business.
- ✔ **Stefan Björk** Member of the board with long experience of marketing and business networking.
- ✔ **Sverker Littorin** Member of the board with long experience of business management and international business.

Banking Services



IBSP continuously develop the services and adopt the services in accordance with our customers' request. The standard services IBSP offers are:

1. **Mobile Phone Banking**, to handle incoming and outgoing transactions and payments via Mobile Internet, mobile web, and APPs for Java, BlackBerry, Android and iPhone.
 - Check your account balance
 - Create transfer to new or existing mobile phone customer
 - Authenticate a transfer with one time SMS code
 - Withdraw money from ATM
 - Deposit money to banking machine
 - Create transaction templates for mobile phone customers
 - Send balance statement to your e-mail address
 - Create a payment to new merchant or existing mobile phone merchant
 - Create a payment template for mobile phone merchant

- Pay in shops with the mobile phone
- Secure credit card payment from any mobile phone

2. Mobile Phone Merchants, pay-in-shops with merchant terminal or mobile phone with secure SMS.

- Payment terminal for magnet cards, chip cards, and finger print accounts
- Get payment from customers with credit cards connected to Visa & Master Card
- Withdraw money from your account at merchants cash point
- Deposit money to your account at merchants cash point

3. Internet Banking Platform, with corporate and salary accounts for the customers.

- Account over view
- Create new accounts
- Latest transactions
- Payment and transaction templates for bank transfers and payment of bills
- Future booked payments and transfers
- Deposit money to your account from credit cards
- Pay with credit cards
- Send money to western union exchange offices
- Handle the salaries for the staff
- Handle the mobile banking
- Handle the payments from your mobile phone or payment terminal

4. Card solutions, direct-connection to corporate or salary accounts.

- Corporate cards, connected to corporate account and Visa & Master card network
- Personal cards, connected to personal account and Visa & Master card network

5. CRM Business Platform, the small office where customers can handle their business online.

- Invoices and quotations
- Purchase orders and suppliers invoices
- Letters, internal messaging, e-mail, and SMS to customers
- Document folders
- Send news letters to customers
- Calendar for corporate and personal planning
- Web-shop for your products
- Create your own homepage
- Personal login with access control
- Customer register with different categories and groups

Contact Us:

If you like to get more information to understand more about our banking services, please do not hesitate to contact anyone of us.

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