

Application Overview

Puzzle-Retail Banking

Increasing banking business competition because of government deregulation, economic development, and globalization flow forces banking always to improve its efficiency and public servicing quality.



The use of information technology in improving effectiveness and efficiency of banking data processing, in order to provide accurate, correct, and punctual results and also to guarantee information security, can be said as a must for banking environment, because in many issues, its role is very potential to improve and provide several new products or banking service facility .

Puzzle-BANKING Application has ability to provide solution for banking business environment in efficient and effective data processing based on information technology.

It's come from two major components of banking business process, which are: Frontend and Backend application.

Application Objective

The objective of this Puzzle – Banking are:

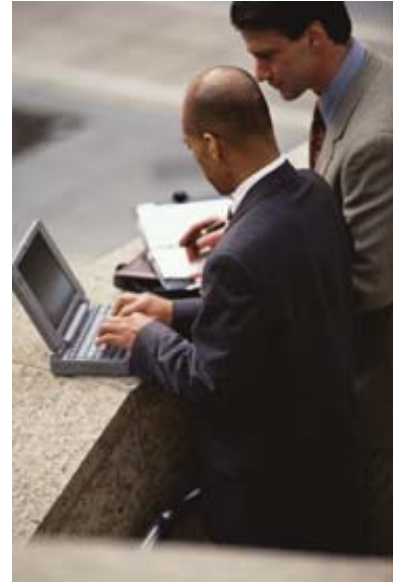
1. To provide right and up-to-date technology and solution to our client
2. To provide a flexible banking application that will ease our client to customize the application accordingly (adaptive application).
3. To help our customer to deliver their new products to the market (faster time-to-market)
4. To help our customer to reduce their IT investment, especially in Banking Application and Technology
5. To build our customer internal team for maintaining the system in the future (being independent).

Front-end Administration

Frontend application include all administrations and clients' transactions, which begin when they became a client until they closed their account. This application can be divided as several modules, such as:

- Tabungan
- Transfer
- Giro
- Deposito
- Kredit
- Inkaso
- Sertifikat Deposito

Backend application include all banking administration, such as system preparation to start daily, weekly, monthly or yearly, booking process, journal, asset and treasury activities.



Tabungan

This facility provides banking administration utilities, which support all of activities of customer, include:

- Pembukaan Rekening
- Setoran Tunai
- Setoran Warkat Kliring
- Setoran Pindahbukuan
- Penyetoran Pertama Kali melalui Kliring
- Setoran Inkaso
- Penyetoran warkat sendiri untuk pertama kali
- Penyetoran Tunai Pertama Kali
- Penarikan Tabungan
- Penggantian Buku Tabungan
- Penutupan Tabungan Pasif.



Transfer

This facility provides banking administration utilities, which support all of activities of customer and inter bank transfer, include:



- Pembatalan Transfer Masuk
- Pengiriman Uang Masuk Melalui Kliring
- Persiapan Awal Proses Pengiriman
- Transfer Keluar Melalui Setoran Tunai antar Bank
- Transfer Keluar Melalui Setoran Tunai antar Cabang
- Transfer Keluar Melalui Warkat Ekstern antar Bank
- Transfer Keluar Melalui Warkat Ekstern antar Cabang
- Transfer Keluar Melalui Warkat Intern antar Bank
- Transfer Keluar Melalui Warkat Intern antar Cabang
- Transfer Masuk Untuk Non Nasabah
- Pembatalan Pengiriman Uang Keluar

Giro

This facility provides banking administration utilities, which support all of activities of customer saving (Giro), include:

- Pembekuan Cek/BG
- Pemberian Buku Cek/BG
- Pembukaan Rekening Giro
- Pemindahbukuan
- Penarikan Tunai
- Tarikan Warkat Cheque/BG
- Penolakan cek/BG nasabah
- Penyetoran Tunai
- Penyetoran Melalui Warkat Intern
- Penyetoran Melalui Warkat Inkaso
- Penyetoran Pertama Kali Tunai
- Penyetoran Pertama Kali Melalui Warkat Sendiri
- Penyetoran Pertama Melalui Warkat Kliring
- Penutupan Rekening Giro Atas Permintaan Bank
- Penutupan Rekening Giro Atas Permintaan Nasabah



Deposito

This facility provides banking administration utilities, which support all of activities of customer 'deposito', include :



- Pencabutan Pemblokiran
- Pembayaran Bunga Deposito Secara Tunai
- Pembayaran Bunga Non Tunai
- Pembayaran Bunga Tambahan
- Pemblokiran Deposito
- Pemindahan Nominal Deposito setelah jatuh waktu
- Pencairan Deposito
- Pencairan deposito sebelum jatuh tempo
- Pencetakan dan Penandatanganan Bilyet Deposito
- Penerbitan bilyet deposito
- Perpanjangan waktu deposito
- Perpanjangan jangka waktu dengan perubahan nominal
- Perubahan Jangka Waktu Deposito

Kredit



This facility provides banking administration utilities, which support all of activities of customer 'kredit', include:

- Loan Processing
- Penyelesaian Kredit
- Penambahan Nilai Kredit
- Pengurangan Nilai Kredit
- Penyelesaian Kredit Bermasalah
- Perpanjangan Kredit
- Pembekuan Kredit

Inkaso



This facility provides banking administration utilities, which support all of activities of customer 'inkaso', include:

- Kliring
- Inkaso

Sertifikat Deposito

This facility provides banking administration utilities, which support all of activities of customer 'Sertifikat Deposito', include:

- Pembayaran Pembelian CD Melalui Kliring/Inkaso
- Pembayaran pembelian CD melalui setoran warkat sendiri
- Pembelian CD Oleh Pihak Bank
- Pembelian Certificate Deposito Oleh Nasabah
- Pencairan Certificate Deposito
- Pencetakan dan penandatanganan bilyet
- Penyetoran Tunai Untuk Pembayaran Pembelian CD
- Penggantian Bilyet Cacat



Back Office Administration

This facility provides banking administration utilities, which support all of activities of 'non-nasabah', 'proses jurnal', include:

- G/L
- Document Posting
- Proses Awal dan Akhir (day, month and Year) sistem
- Akuisisi Asset
- Depresiasi Asset
- Penyelesaian (Retirement) Asset
- Rekening Administratif

- Treasury (Dealing ke bank Lain)
- Treasury (Dealing untuk pinjam dari bank lain)
- Treasury (Penerimaan dana jatuh tempo dari bank lain)
- Treasury (Pembayaran jatuh tempo untuk pinjaman kepada bank lain)
- Reversal Pembukuan
- Sertifikat Bank Indonesia
- Obligasi