



"Global standard package IT Solutions like IBAS GBF, with ready-made and very flexible and adaptable solutions, implemented in a single place on a single system, running within a global multi-country set-up, where the main work will be carried out by robots, and with automatic upgrades of new releases - it's the only realistic and cost efficient way to handle a bank's global business."

Rolf Hauge, CEO



A Profile of CBA: Standing Out from the Crowd

"ABN AMRO Bank's global trade finance data and product definitions are all held on the bank's centralised IBAS GTF system, in The Netherlands, and this runs both our domestic and international businesses in a multi-country set-up on one single global system. IBAS GTF enables us to be mostly self-sufficient, with new country roll-outs being managed within weeks with minimum of resources involved and no development project required."

ABN AMRO Bank N.V., The Netherlands



Partnership and Innovation

In a world of rapid change, stability is ever harder to find. Partnerships are difficult to forge and then maintain. And without stability and partnerships, innovation is stifled. This is as true for the banking systems market as for any other area of business or life. As such, Commercial Banking Applications (CBA) stands out from the crowd.

The Heart of Innovative Banking

CBA has ably served its customers down the years, working alongside them in good times and tough. We have always focused on product development, delivery, and customer service. We have done so for more than 30 years, with the founders still at the helm to this day.

The average industry experience of CBA's staff is more than 15 years. So customers deal with people who really understand their business. And coming from the Nordic region, CBA is at the heart of innovative banking.

Global Reach

Our customers include large and small banks, niche and universal players. From Singapore, US and Hong Kong to the Netherlands, the Nordic regions and beyond, CBA has delivered robust and flexible solutions and has built relationships that have lasted and evolved over the years.

We provide the focus that larger suppliers cannot: every CBA customer is important and receives our full attention.

Flexible and Open

This stability and deep knowledge means CBA has been able to invest for the long-term. We have always moved forward with our core platform, IBAS – International Banking Automation System, and have completely rewritten this in the last few years.

The IBAS GBF – Global Banking Factory is our new IT solution designed and developed on the latest technology (100% Java, object-oriented and on Service Oriented Architecture – SOA). It has unprecedented flexibility and openness through its true component-based design, with extended usage of robot processing automation.

Our solutions are proven in live sites and span a broad range of areas, including: payments, trade finance, financing & loans, factoring & invoicing, forex & money market and account management – as a real global package IT solution, with outstanding results.

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Proven Track-Record

CBA's delivery track-record is second to none and IBAS GBF can be implemented in a short period of time, with this demonstrable across multiple sites and now also with a global multi-country on a single system environment available.

A Global Package - Low Total Cost of Ownership

IBAS GBF functionality is based on a single core system using a series of integrated common tables, rules and business objects, and presented through a graphical user interface. It is fully component-based and object-oriented and has been designed and developed, from the outset, as a real global package solution, for fast implementation and without the need for programming to meet every client's specific requirements.

Ready-made production system available, fast Implementations at Low Cost

A standard system for each product is available, and using parameters, rules and a library of business objects, the system can easily be adapted to meet the bank's requisite functionality. This is all done without the system being compromised and without leaving the package.

Fully assembled, the business objects and the components form a complete and stable banking solution. Individually, the objects and the components replace and modernise, saving costs and preparing for the future. The inherent flexibility of IBAS GBF means banks can rapidly tailor it to meet their current demands and can keep pace with all future requirements, bringing a competitive edge plus reduced overheads from improved straight-through processing.

IBAS GBF - Highlights:

- A real global package IT Solution, with a single global Source Code per Release
- Extremely short implementation period
- Very low implementation cost
- Automated Upgrade of new Releases at very low update cost, bank specific adaptations automatically taken care off
- Guaranteed efficiency and flexibility
- Improved and increased customer service

Modern Solutions for Banking and Finance

The flexibility and advanced technology of IBAS GBF gives clear differentiators, but this is only part of the story. The experience of our staff, our delivery track-record and levels of customer satisfaction all set us apart: rare qualities in today's

market: www.cba.no