



PIBAS



***Empowering the
Financial
Industry***



PROFILE

Company Profile

PIBAS Inc. was established in 1996 as an affiliate of Pioneers Computer Company Pvt. Ltd., Sharjah UAE (PCC), which was formed in 1985 with the sole objective of developing state-of-art international banking application system PIBAS.

The first generation of PIBAS was successfully developed and implemented in various financial institutions in Gulf, East Africa and Pakistan regions. The development work continued to further strengthen the application suite by adding new modules and functionalities.

In 1996, PCC entrusted PIBAS Inc., the task of developing a more comprehensive solution suite based on modern technologies. PIBAS Inc., in a very short span of time, completed the transformation task and developed a complete suite of applications, PIBAS Plus, through its offshore development office in Pakistan, PIBAS Pakistan.

PIBAS Inc. has now consolidated its position as one of the very few companies in the world that provide end-to-end core banking solutions that are most economical, financially viable and are quality focused. The continued market acceptance of company's products and services, its sustained growth and invaluable confidence of customers, is a clear manifestation of the quality and dedication, the company is committed to. We are constantly working to achieve excellence in the quality of products, services and solutions that we provide to our customers.

PIBAS Pakistan is ISO 9001:2000 certified and has rigorously implemented processes compliant to CMMi quality standards.

PIBAS e-nhance

- PIBAS Core Banking
- PIBAS Shariah (Islamic Banking)
- PIBAS Web & SMS Banking
- PIBAS Loans & Microfinance
- PIBAS Lease Finance
- PIBAS Treasury Management
- PIBAS Trade Finance
- PIBAS Link
- PIBAS Executive



Mission Statement

Inspired by challenges, resourced with talent, driven by commitment and humbled by accomplishments; we have a dream to take our organizations and those of our business partners/customers to the pinnacle of success; by zealously pursuing our business objectives, with all sincerity, honesty and integrity.

Vision Statement

To be a market leader in providing complete suite of conventional and Shariah compliant (Islamic) products to financial institutions at an affordable cost attaining operational efficiency and highest level of customer satisfaction.

Brief History

The parent company, Pioneers Computer Company (Pvt.) Ltd. (PCC), was established in October 1985 with its Head Office in Sharjah. Established as a private Limited Liability Company, the sole objective of the organization was to develop and market a comprehensive banking product for the international market with international quality standards. The initial development of the integrated application, PIBAS, was done in Sharjah, UAE. The new version, PIBAS Plus, has been developed in Pakistan. The group has offices in UAE, Canada, and Pakistan.

PIBAS Plus - Core Banking

- Business / Customer Relationship
- Collateral Management
- General Ledger
- Parameters
- Security
- Centralized Limits
- Audit & Control
- Signature Verification
- Reconciliation
- MIS & Central Bank Returns
- Accounts Management
- Financial Transactions
- Payment System
- Standing Orders/Instructions
- Clearing
- Teller & Currency Denomination
- Hold & Liens
- Bank Charges
- Deposits Management
- Cheque Management



Value Proposition – PIBAS e-nhance

Over span of more than 10 years, PIBAS Inc. has developed a suite of products and solutions for empowerment of financial industry with an objective of providing economical, cost effective, accurate, reliable and effective products and services for increased operational efficiency and better customer service.

A great benefit of acquiring our solutions lies in the fact that we provide to our valued clients the flexibility in choosing operational banking environment and deployment strategy thereby minimize the cost of ownership of total solution and reduce the delivery cost of services to customers. Our range of products is flexible and parameter driven with enhanced efficiency to cater needs of almost all banking operations across the globe.

We are proud to loud our commitment that every customer oriented banking transaction, like cash deposit/withdrawal, term deposit, banker's cheque, demand draft etc., will be carried out within 60 seconds as compared to 3 to 10 minutes through other systems.

After implementing PIBAS suite of products, the financial institutions would be able to save 50-70 % of operational cost and get more accurate and timely information for informed management decision and operational control. We offer varied deployment strategies, like fully centralized, semi centralized or totally distributed, to suit the telecommunication facilities available and the budget for automation, without losing the online real time functionality.

Our system fulfills 80-90% requirements of almost any bank as compared to most of the other packages which fulfill 60-80% requirements and that too at much higher cost. We have developed versatile range of application products, which can be customized with and/or without charges to clients.

Our software products are rich in functionalities, features and facilities; and are easy to deploy and use.

Our commitment doesn't end after implementation of our solutions but it goes long way in providing exceptional support around the year to ensure we have happy and satisfied clients.



PIBAS Shariah (Islamic Banking)

- PIBAS Core Banking Solution (Islamic)
- Ijarah System (Islamic Leasing)
- Diminishing Musharakah System
- Murabaha (Islamic Loan Module)
- Treasury System (Islamic)
- Trade Finance (Islamic)

e-nhance Enterprise View

PIBAS EXECUTIVE



PIBAS SHARIAH



PIBAS LINK



PIBAS CORE



CHANNELS



PIBAS VALUE



Services

Having strong knowledge of financial sector for over three decades, PIBAS provides consultative services in the following areas either by competent consultants of PIBAS or by partnering with team of experts from global resource pool of our partners.

Conversion and Data Migration:

- Transferring data from one platform to another
- Transformation of schema from one system to another
- Merging database of multiple systems into a centralized system
- Conversion of data from one banking application to another.

Disaster Recovery Planning:

- Need and impact assessment
- Identify critical business processes and alternatives
- Develop and implement Recovery plan
- Identify PRO and RTO metrics for various business processes
- Devise disaster recovery strategy for careful consideration of all available alternatives

Business Process Improvement:

- Complete study of business processes of our clients business
- Use modern tools to identify areas for improvement
- Separate business intelligence from processes
- Gradual transformation from existing processes to new processes rather than directly adopting new procedures

IS Audit:

- We provide IS audit facility to our customers through qualified CISA Auditors with banking domain knowledge
- We follow Information Systems Audit and Control Association, Inc.'s (ISACA's) standards for conducting and documenting the audits
- Being an ICT company we also provide solutions to issues raised during audit

Business Continuity Management:

- Determine requirements/service levels
- Access business impact and suggest alternate strategies
- Validate availability and evaluate technology costs to meet service levels
- Create right level of protection for business and applications. This protection is across infrastructure, data centers and storage

Data Security:

- We help in developing layered authentication/authorization mechanism for fraud protection
- We help in developing services to implement security while connecting different systems
- We help in database level security, on both centralized and distributed environment



Trainings

PIBAS serve as a comprehensive repository for offering high quality, state-of-the-art IT and business related trainings and courses. With offerings ranging from project management to quality assurance and to soft skill trainings such as conflict resolution, stress and time management, etc, PIBAS aims at providing the un-matched potential of learning and personal growth. Competitive prices, rich quality content, exhaustive explanations, detailed coverage, and learner friendly interfaces are just a few highlights of PIBAS's trainings and courses. These training programs can be arranged at client premises or in a training academy as per specific requirements.

Some of the trainings offered by PIBAS are:

- Project Management
- Program Management Office
- Productivity Management
- ROI – Return on Investment
- Quality Management System
- Metrics and Defect Preventions
- Consulting Skills
- Communications Skills
- Time Management
- Stress Management
- Negotiation Skills
- Configuration Management
- Peer Reviews



PIBAS Executive

- Risk Management
- Cost of Funds
- Return on Investments
- Turnover Statistics

PIBAS Link

- Mobile Banking
- Web Banking
- ATM Interface
- POS Interface



Management Profile

S.A. Khalique Qadri **Chief Executive Officer**



Mr. Qadri has been with the IT and Financial industry for over 40 years. During the first two decades of his professional career, while working with large financial institutions, he closely monitored the problems that those institutions were facing with the core banking solutions that they had. He also realized that though very expensive, those products lacked quality and support. As a visionary leader, he decided to facilitate institutions by developing world class quality banking products at not only affordable costs but to provide them best possible support after sale. He thus formed Pioneers Computer Company in UAE in 1985 where he successfully developed a comprehensive solution for banking sector. The solution acquired a wide acceptance by banks in Pakistan and Mid East regions. In 1996, Mr Qadri decided to open up a subsidiary of his company in Pakistan to utilize human capital of Pakistan for transformation of COBOL based solution on to Windows based platform. PIBAS Pakistan was thus formed in 1996 with an objective to provide economical and reliable IT solutions to empower the financial industry, expand the IT skill base in developing countries and assist them in alleviating poverty, promote IT industry of Pakistan through export of quality software products, and while doing all this attain the highest level of customer satisfaction and maintain it.

Prior to establishing PIBAS group of companies, Mr. Qadri worked for UBL Pakistan, Stenberg Inc. Montreal Canada, and Middle-East Bank Dubai in various capacities. Mr. Qadri has Masters Degree from University of Karachi and has attended a number of specialty courses and trainings in various fields of IT and Finance.

The strong domain knowledge of Financial industry together with IT has helped Mr. Qadri in making PIBAS Pakistan and its affiliates as one of the very few companies that provide a great range of quality and cost effective Financial products and services to our extremely satisfied client base world over.



Management Profile

Dr. Mashhood Qazi Chief Operating Officer



Dr. Mashhood Qazi joined PIBAS Pakistan (Pvt.) Ltd. in December 2007 as Chief Operating Officer. He has also been placed as Member Board of Directors of PIBAS. He holds a Bachelors degree in Computer Systems Engineering from Pakistan, MBA and PhD from USA. Dr. Qazi has been appointed by the Provincial Government of Sindh, Pakistan as Member of the Sindh Information Technology Advisory Board. He is also a member of the Project Management Institute, MBA Association USA, and Pakistan Engineering Council.

Dr. Qazi brings with him a very strong experience in program management, process discipline, quality assurance, change management and client support while working for both government and non-government sectors including Government of Sindh, Pakistan; Ministry of Agriculture and Water, Saudi Arabia; and Keane Inc., Canada, where he held various management positions and worked with a number of clients including Morgan Stanley, Pfizer Pharmaceutical, Shoppers Drug Mart, etc. He provided overall vision and implemented long term strategies for the engagements and was responsible for profit and loss, expansion, and quality performance for these engagements. Dr. Qazi was very functional in assisting his clients for achieving process maturity through CMMI certifications. Dr. Qazi has experience of working very closely with the sales and marketing teams to effectively position, brand and sell services and products, enabling the profitable realization of revenue targets. He provided operational leadership to analyze and recommend opportunities for developing best value to the company and its clients

Dr. Qazi's extensive experience and expertise in the IT industry, Pakistani, North American and Middle Eastern Markets adds a great value to PIBAS.

Management Profile

Muhammad Saleem Manager Technical Services



Mr. Muhammad Saleem has been associated with PIBAS Pakistan (Pvt) Limited for more than 9 years. In his current role, he is heading the Technical Services Department providing support and quality control services to our valued clients. Before taking on this challenging role, he was heading the Development Services Department where he was instrumental in developing value-add modules for the PIBAS suite of banking products. He is an MCS graduate from University of Karachi with distinction. Saleem has over 18 years of experience in software development for the financial industry. He has developed/managed the projects for the Commercial/Investment/Islamic banks, Leasing, Modaraba, Insurance, Real Estate, Shares registrar, etc where he acquired outstanding domain knowledge of these industries. Saleem has excellent management capabilities and has a clear understanding of development life cycle. He is well disciplined in his approach and makes decisions with rationale.

Syed Jafar Hussain Project Manager Development Services



Mr. Syed Jafar Hussain has joined PIBAS Pakistan in October 2007, as Project Manager. He has got more than 10 years of experience in Software Industry. He did MCS from Karachi University and MS from Mohammad Ali Jinnah University. While Managing Projects of variety of industries he has acquired domain knowledge of different industries through his business analysis skill. He has working experience of Banking, Pharmaceutical, Aviation, Food Processing, Textile, Distribution, E-Commerce etc, with clients including, Citibank, Government of Sindh, World Bank, Lufthansa Airlines, Kabul Airport, Ahmed Oil Mills, Razaaq Basit Oil Mills, Golden Rice Mills, Mustafa Textile Mills, Chippa Textile Mills, Sante Pharmaceuticals, National Foods Distribution, PPCL, FEMSYS UK, Darussalam UK, French Connections UK, ARY UK etc. During his career, Mr Jafar had helped a number of clients in business process improvement. He has got experience of IS Audit also which helped his clients in fully utilizing IT services.

Mr Jafar had also been associated with academics, had taught in Mohammad Ali Jinnah University as Assistant Professor for 3 years. He has 5 international publications on software development and banking domains. With his extensive experience PIBAS is likely to benefit in terms of project management and business analysis.

Certification

ISO

PIBAS is an ISO 9001:2000 Certified Company. This Certification has immensely helped PIBAS to meet the quality standards for efficient development of product suite and services.



Partners

Oracle

PIBAS is an Oracle partner. This provides access to Oracle's premier products and solutions for additional growth opportunities and technical services.



Microsoft

PIBAS is a Microsoft 'Registered Partner'. This partnership provides access to latest developments and releases of a number of products, which facilitates in maintaining high level of compatibility on Microsoft platform.



Swift

PIBAS is a 'Registered Solution Partner' of SWIFT which facilitates in developing SWIFT-enabled software products.



Current Clients

Pakistan

NIB Bank Ltd. (Acquired PICIC Commercial Bank)
www.nibpk.com



BankIslami Pakistan Ltd.
www.bankislami.com.pk



KASB Modarabah
www.kasb.com



United Bank Limited
www.ubl.com.pk



IGI Bank Ltd.
www.igi.com.pk



SME Bank Ltd.
www.smebank.org



Rozgar Microfinance Bank Ltd.
www.rozgarbank.com



Oman International Bank S.A.O.G.
www.oiboman.com



Current Clients

South Africa

Habib Overseas Bank Ltd.
Johansburg
www.habiboverseas.co.za



Oman

Bank Saderat Iran
Muscat

بنك صادرات ايران
BANK SADERAT IRAN

Tanzania

Habib African Bank Ltd.
Dar-us-salaam



Savings and Finance Commercial Bank
Dar-us-salaam

SAVINGS FINANCE
SAVINGS AND FINANCE LIMITED

Qatar

Bank Saderat Iran
Doha

بنك صادرات ايران
BANK SADERAT IRAN

Bahamas

Habib Banking Corporation
Nassau



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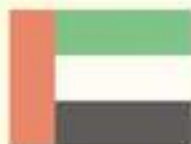
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