GENESIS BLOCK

IT challenge for your business

Software package for retail banking business automatization



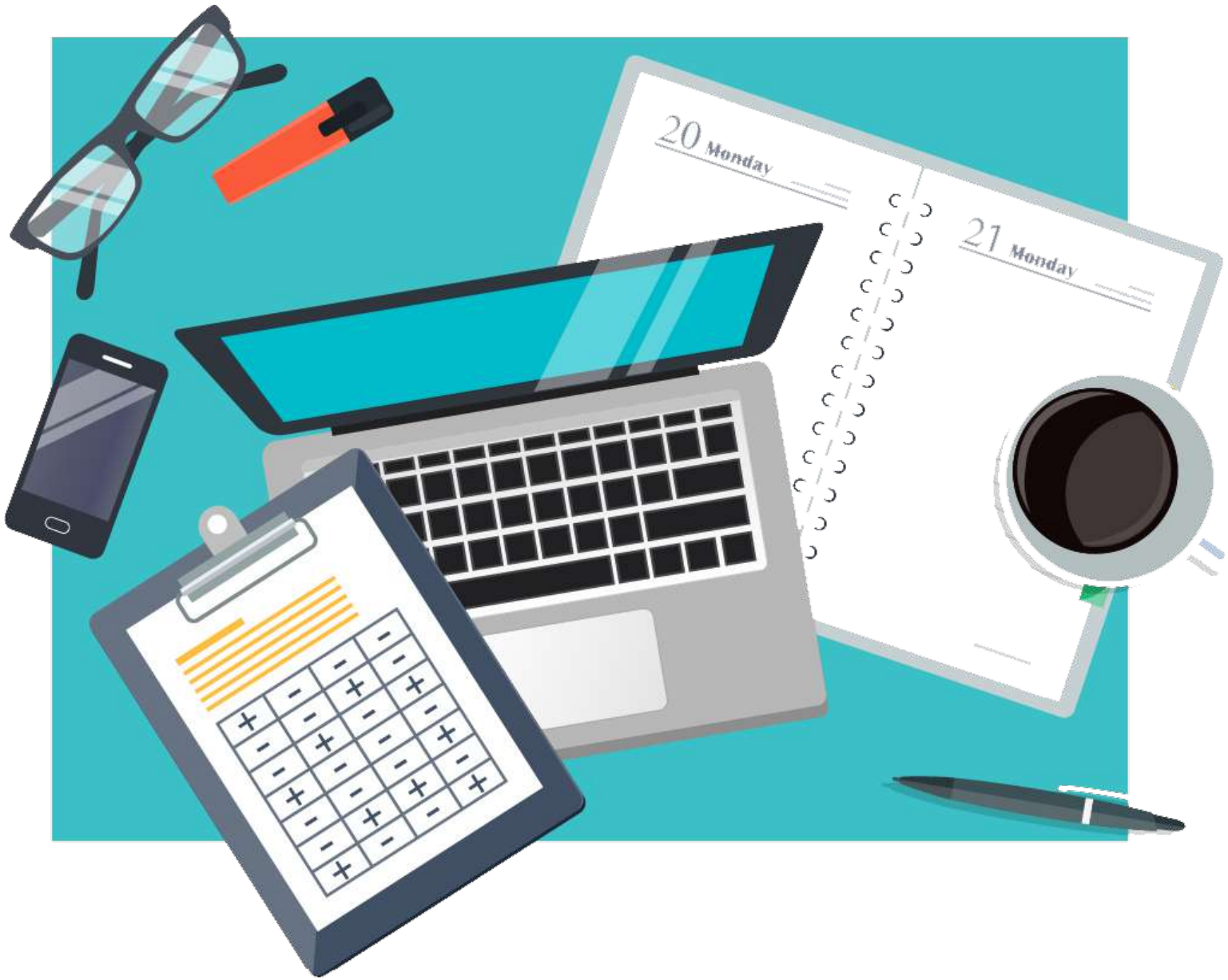
about us

Since 2010, Genesis Block has been developing software, implementing payment systems, software and web solutions for e-commerce and blockchain solutions for business.

We are one of the leaders in the Russian market of software development for electronic payment systems and payment terminals for self-service, processing and acquiring.

The company's software solution is used in more than 20,000 self-service payment terminals, pos-terminals and smartphones in Russia, Saudi Arabia, the United Arab Emirates, Spain, and Turkmenistan.

Since 2016, we have been engaged in R&D in the field of blockchain technologies and provide services in the field of consulting and development of blockchain projects.





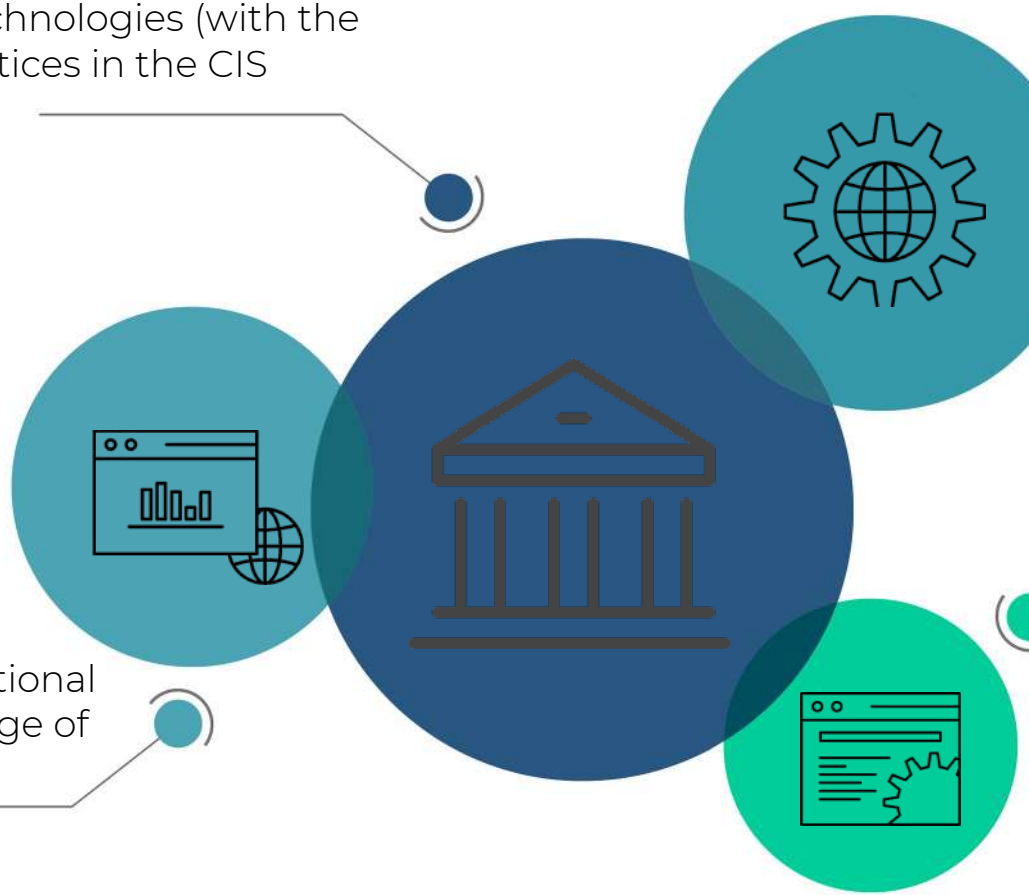
our customers

Our partners and clients are Payment systems, Housing and communal services, Banks, Telecommunication companies, Blockchain Projects, Service providers. Wherever it is necessary to implement high-speed, high-quality and reliable systems for processing and accepting payments, we offer the most profitable and reliable products.

Genesis Block’ Expert Solutions

Unique knowledge of banking processes and technologies (with the difference in practices in the CIS countries)

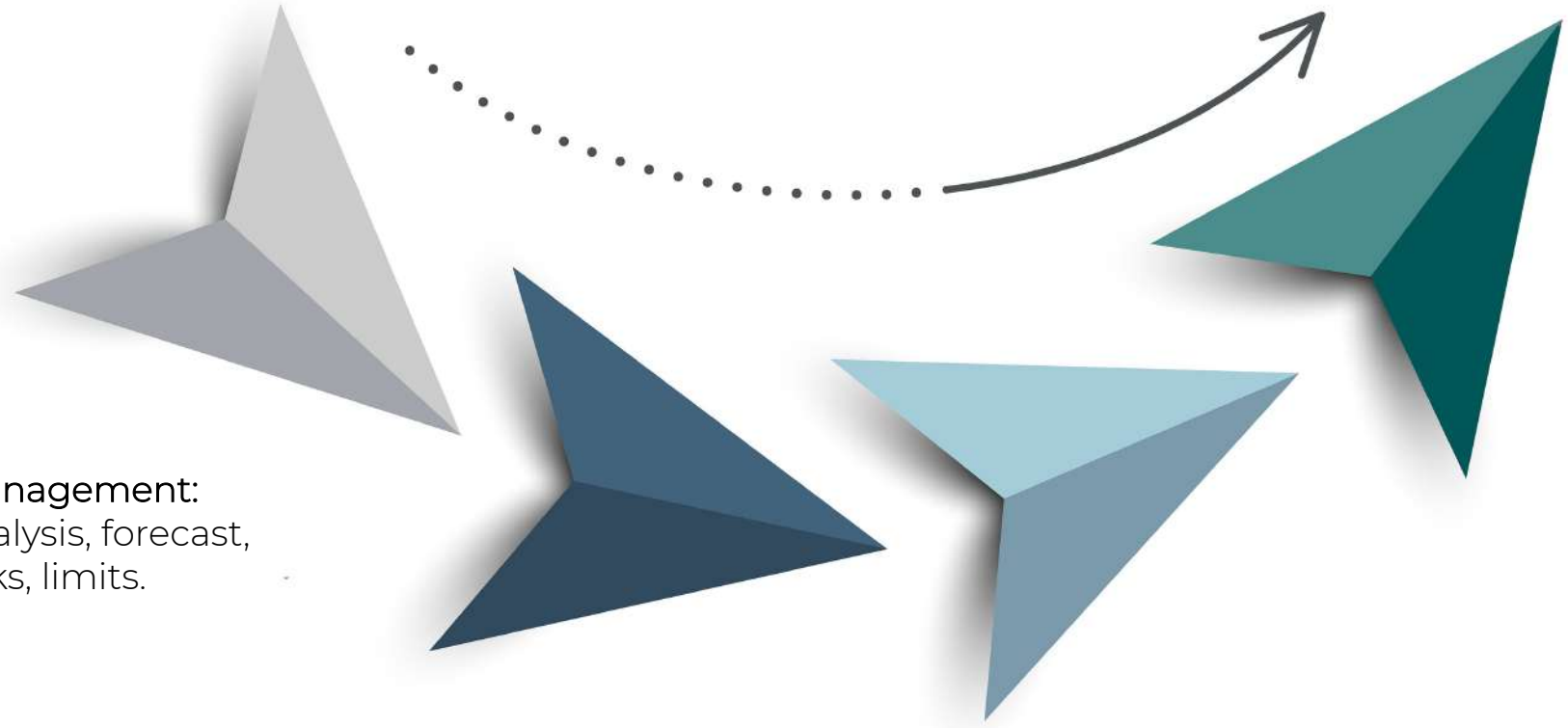
Full range of IT developments for banking sector



Partnership with international companies and knowledge of international standards

- Accounting systems
- Front office solutions
- CRM systems
- DBO solutions
- Analytical systems

Basic architectural principles in the implementation of our solutions



Front office: direct work between client&partner, ergonomic interface for remote interaction

Management: analysis, forecast, risks, limits.

Back office: amounts, deadlines, percentages, commissions, calculations, accounting, control

Middle office: conditions approval, documents approval

Technological map of Genesis Block' solutions

CRM Call Center
Contact Center

CRM Marketing
Marketing campaigns

CRM Loan Factory
Credit Factory

CRM Collection
Collection of overdue debts

Archive
Electronic Documents Archive

CashFusion
Operational Front Office

Logistics
NDO and logistics of values

WLC/KYC/AML
Expanded dossier on the bank's clients and prospectuses, inter-client relations, segmentation and compliance

Statistical analysis, Scoring models

Notifications Multi-channel information

Digital
DBO for individuals

Business PRO
DBO for legal entities

ATMs and Cash-in terminals

Bill Payments
Billing/aggregation of mass payments

Retail
Retail Product Constructor (including cards)

Tariffs
Relational pricing, Loyalty programs

Plastic Cards Processing

GB Bank
Currency and money market, securities

GB Bank
Settlement and Operational Unit (RTGS, Clearing, Filing cabinets, SWIFT, etc.)

Analysis of economic activity
Internal bank accounting

GB Bank
Documentary operations

GB Bank
The main Book of ABS
Operational reports

GB Bank
Contractual complex for legal entities

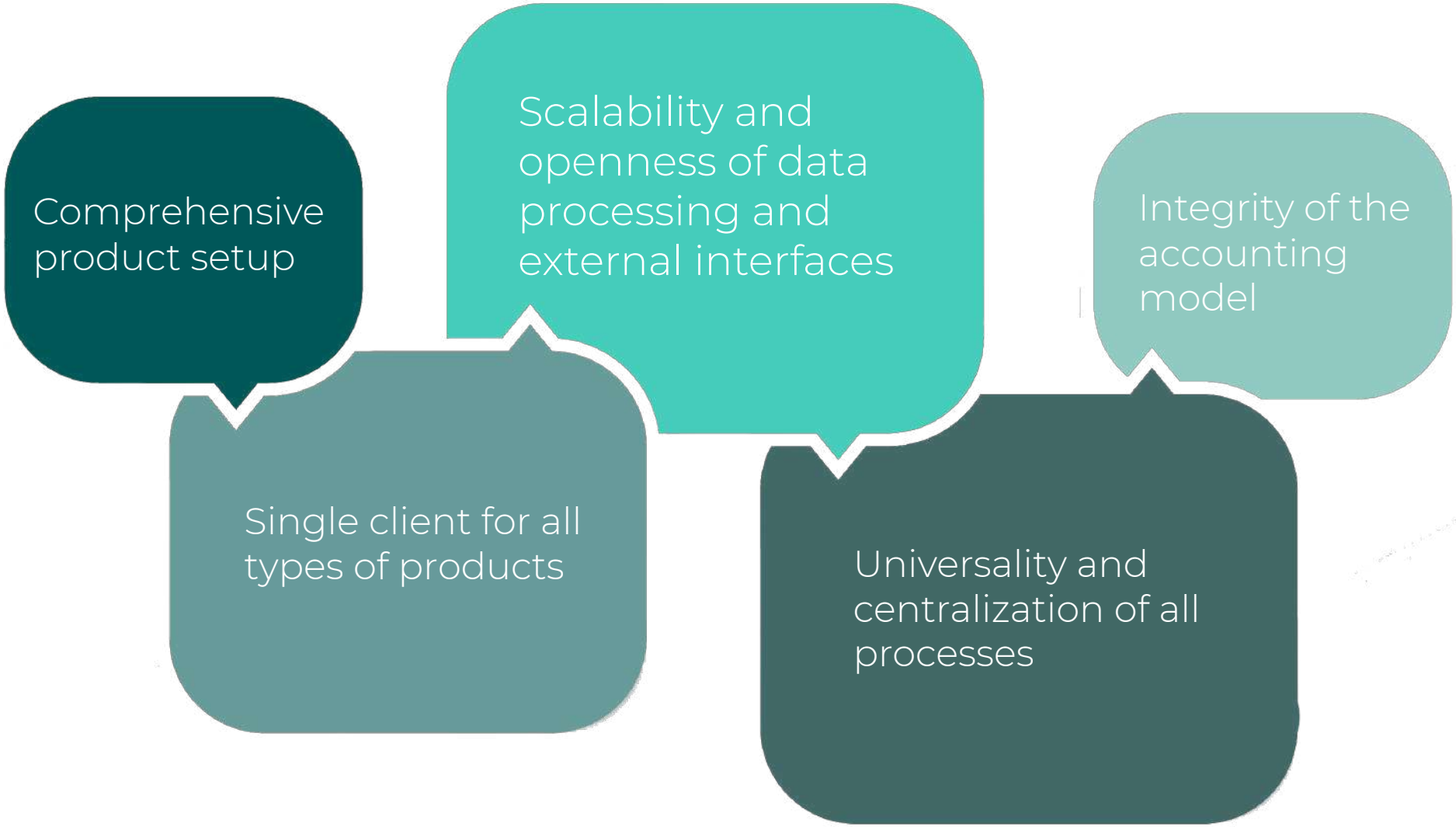
Insight
Financial analytics on data showcases,
Regulatory and management reporting,
Data preparation for IFRS 9

Risk management

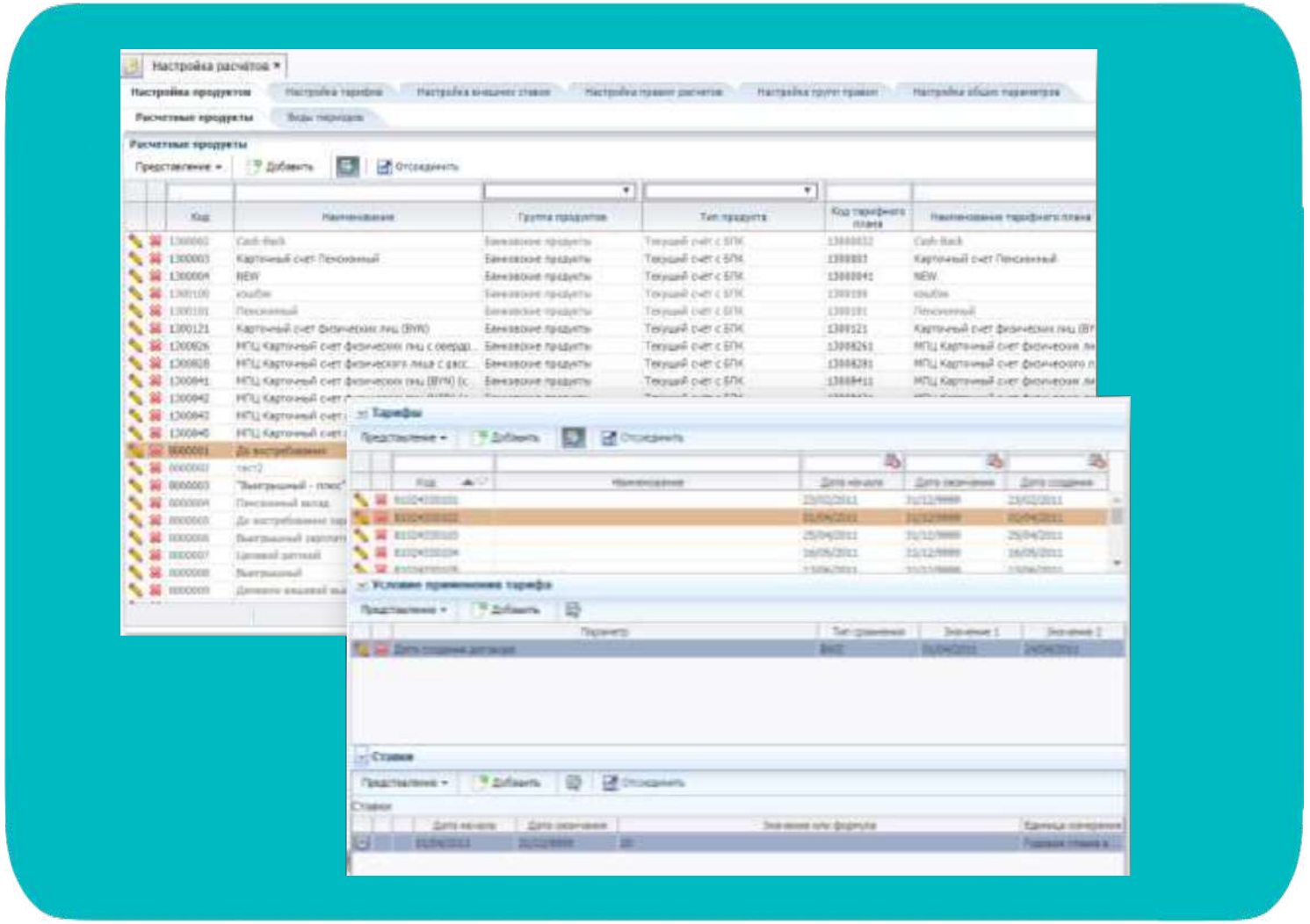
Full coverage of the retail products

1. DEPOSIT ACCOUNTS
2. METAL ACCOUNTS
3. SAVINGS CERTIFICATES
4. CHARITY ACCOUNTS
5. BONDS
6. CURRENT (ESTIMATED) ACCOUNTS
7. CURRENT (ESTIMATED) ACCOUNTD WITH CARDS
8. OVERDRAFTED CARD PRODUCTS
9. GUARANTEED DEPOSITS
10. LOANS AND CREDIT PRODUCTS
11. PAYMENT CONTRACTS (SALARY PROJECTS)
12. CARD MANAGEMENT AND CARD BACK OFFICE

Principles of products construction



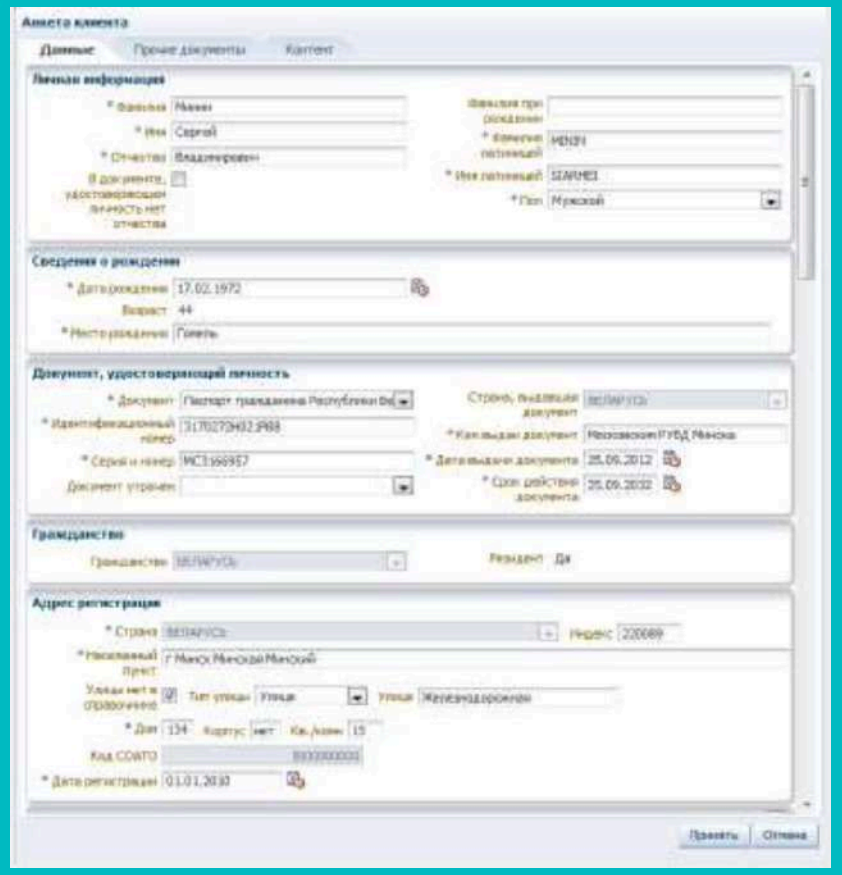
Setup a new product from a single screen

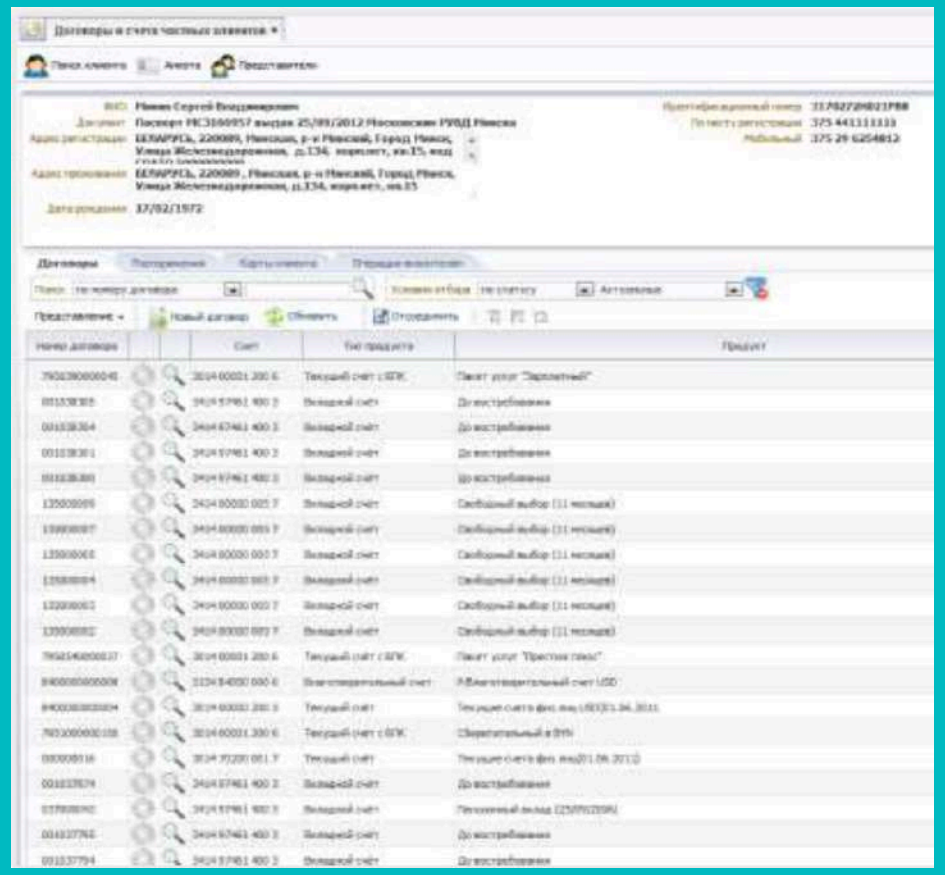


Formation of the product as a complete set:

- billing (formulas or interest rates for all types of debt, commissions, service fees, etc.)
- actions, operations, automatic processes, related services
- documents and settings for accounting
- availability in remote service channels

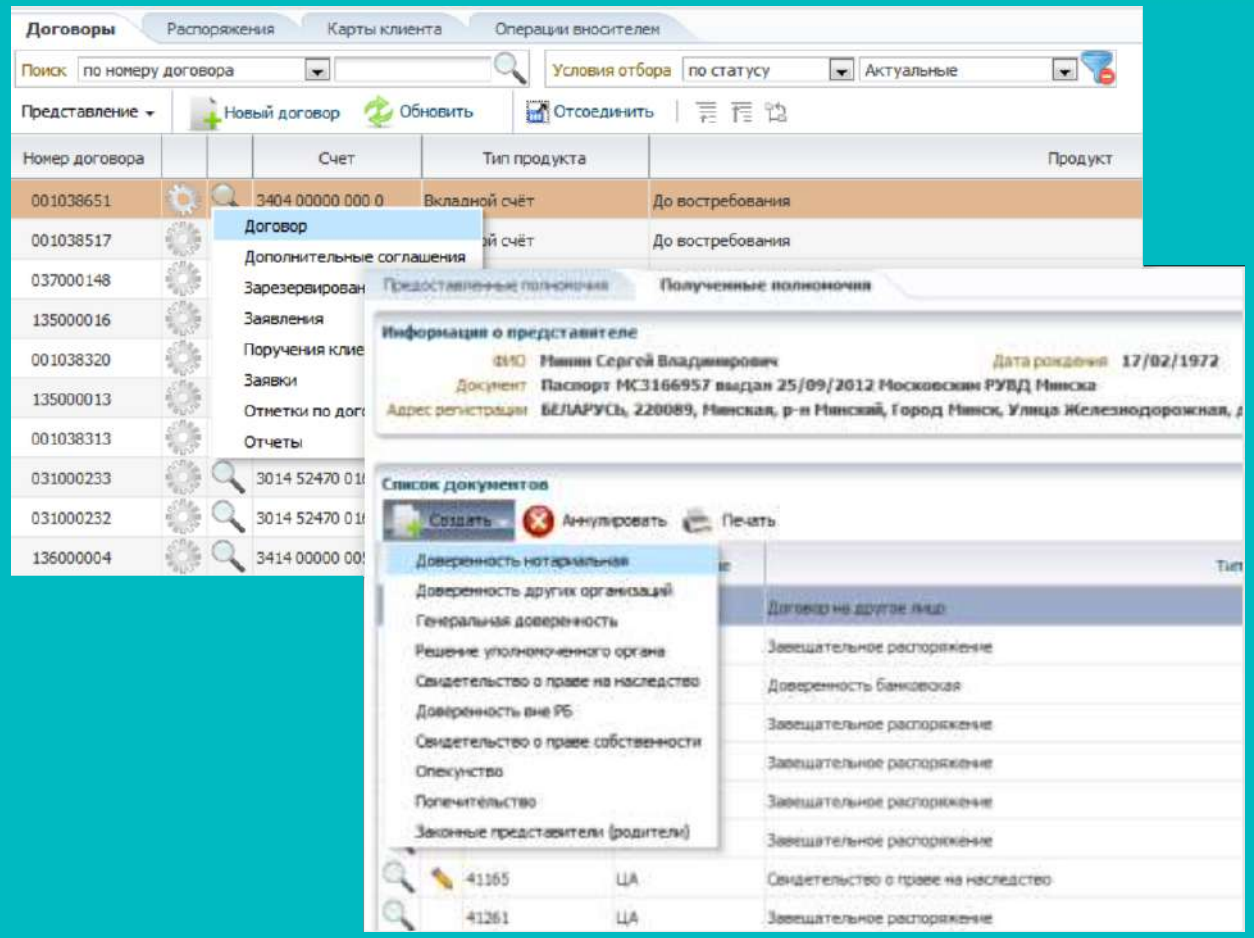
One client for all functional modules





- Maintaining a single file of clients' personal data with the same functions of client data management for all modules
- Storing the history of changes (historicity of data)

Formation of a complete package of documents



Ensuring the formation of a complete set of documents for all operations:

- contracts
- applications
- supplementary agreements
- standing payment orders
- payment instructions
- orders for representatives

Functionality for credit products (including card products)

Defaulting on the principal debt and income on the loan with reflection in accounting

Setting up a list of income received on a credit product o accrual of all types of income under the contract, making claims and accepting payments on loans

Settlement of the loan reserve

Classification of the borrower's assets, taking into account all contracts registered with the bank

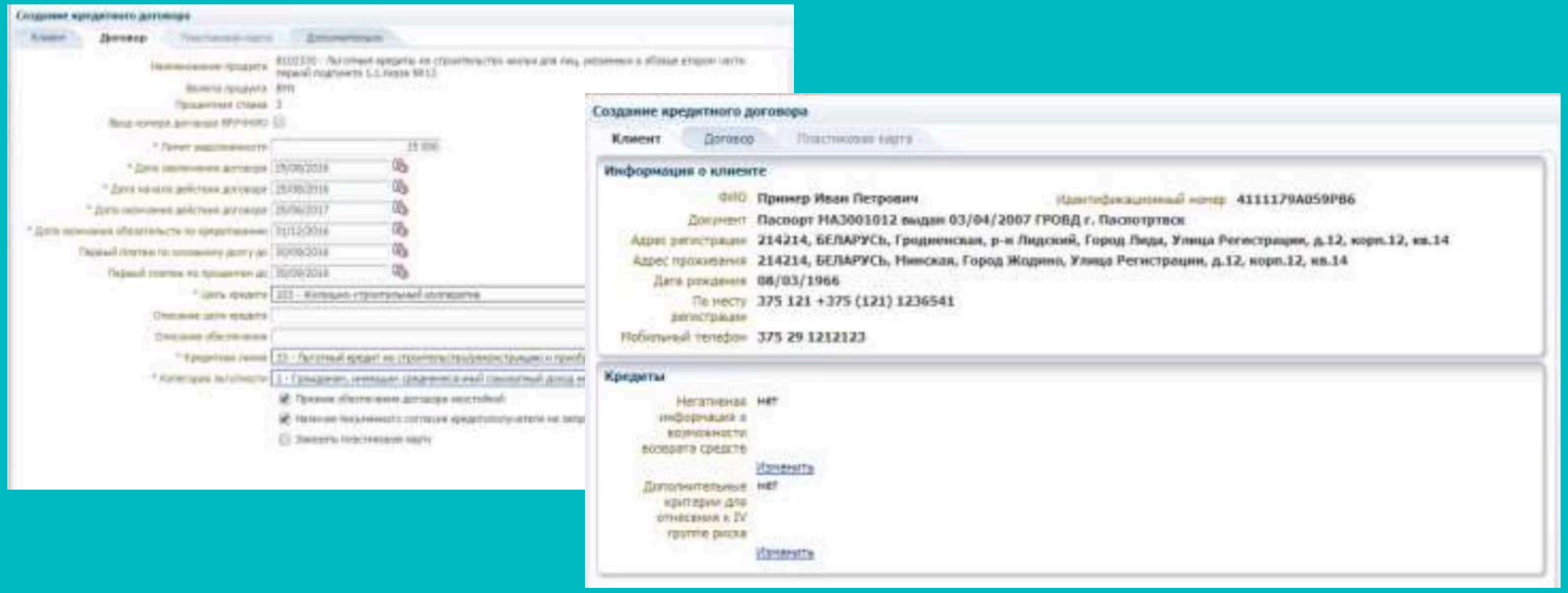
Accounting and accounting for each agreement:

- the bank's obligations to provide a loan
- the client's obligations to repay the principal
- the client's obligations to pay income to the bank

Automatic repayment if the borrower has an account

Automatic creation and maintenance of loans issued using cards

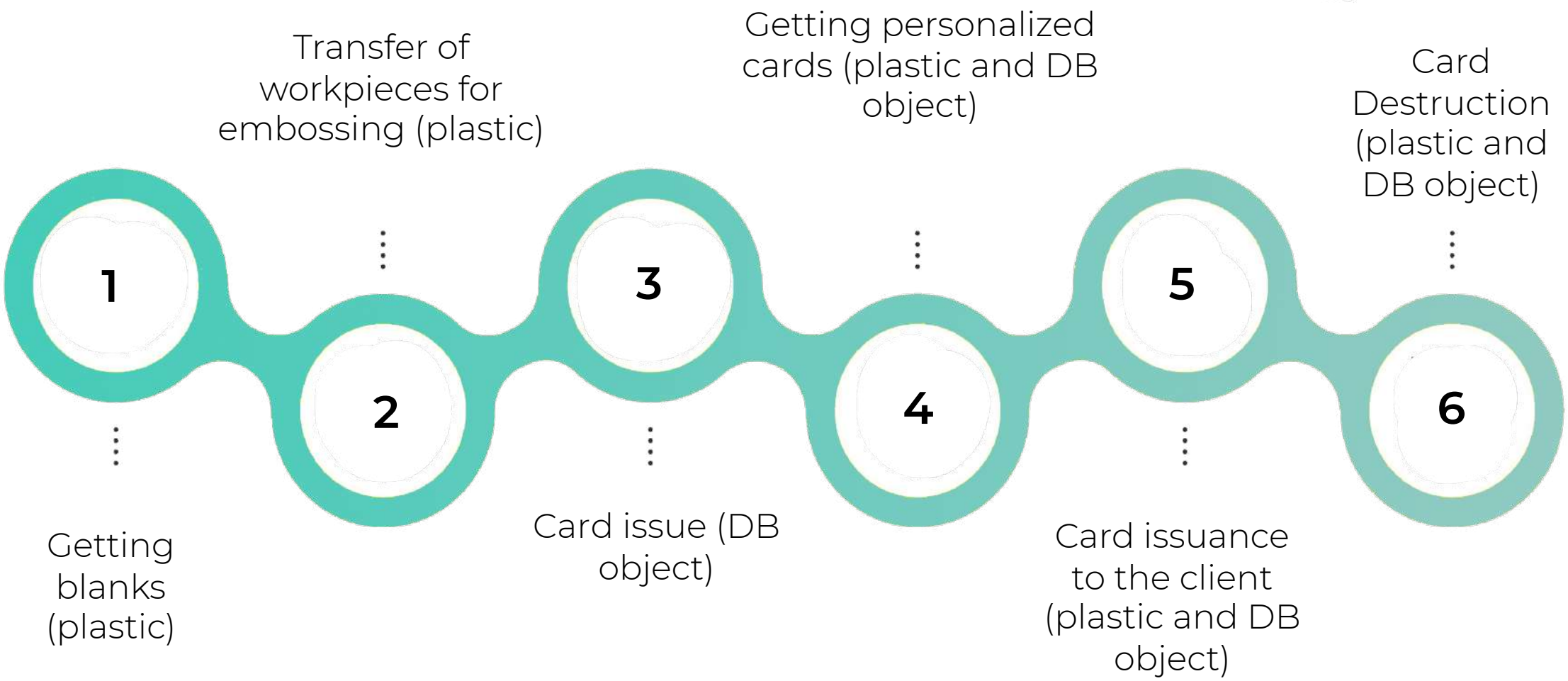
Functionality for credit products (including card products)



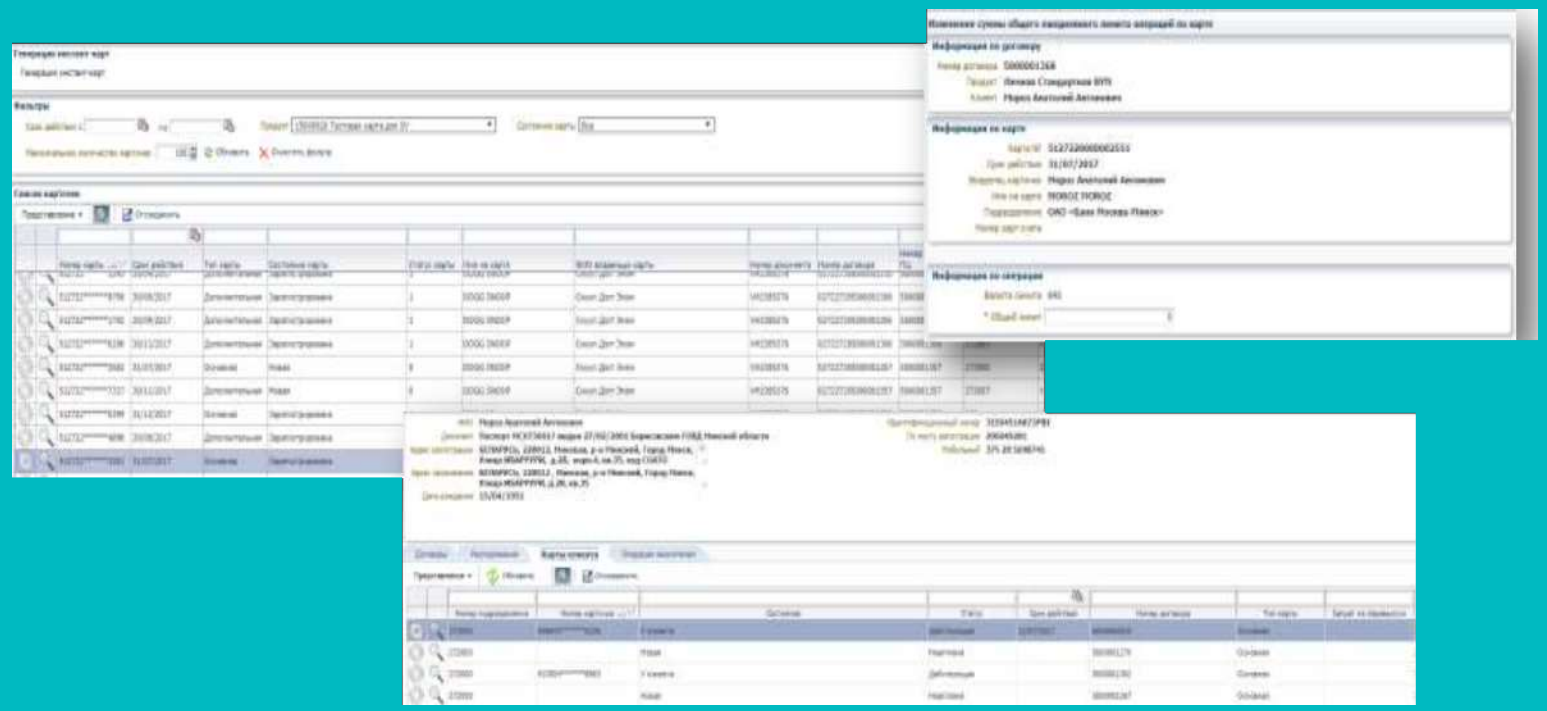
For loans, a full (extended) client questionnaire is filled in.
Entering information about the concluded contract depends on the contract's type.

Cards service

The full life cycle of cards maintenance is supported, from plastic issuing to physical destruction. At the same time, when setting up products and in all business processes on the card, both its roles are inextricably taken into account: as a database object and as a "plastic".



Card service



- integration with most popular processing centers in online and offline modes
- management of card statuses (soft, hard stoplist), limits on transactions; accounting of blanks and embossed cards
- maintaining a directory of terminal devices of the bank, processing files with settlement information on terminal devices from the processing center
- formation of accounting transactions for mutual settlements with other participants of the payment system
- formation of analytical reports on operations in the bank's devices

Card Products

Setting up different types of accounts with cards:

- settlement (payment) card
- savings card
- cashback card
- credit card
- payment card with overdraft
- corporate card for employees or enterprises
- combined products

- **Integration with loyalty programs**
- **Setting up commissions calculated during the transaction or during the scheduled time**



Package Product Designer

A package product is the sale to a customer of several products combined into one package, while the cost of service is charged from the entire package, and commissions for services for these products are either not charged, or less than when selling individual products.

Any products can be included in the package product, while you can specify which of them are necessarily sold in the package, and which are at the customer's choice.

Cross-repayment of debts may be provided for under package agreements. For example, the debt on an overdraft loan on one card account can be repaid from the balance on another card account of the package, which improves the credit history of the client and the bank's indicators.

Setup of Deposit Products

- The dependence of interest rates on the shelf life, the amount of the balance, the current regulatory values
- Accrual of additional (bonus) income under the contract if certain conditions are met
- The opportunity for the client to independently choose some conditions for the balance amounts, terms, conditions of prolongation and renewal

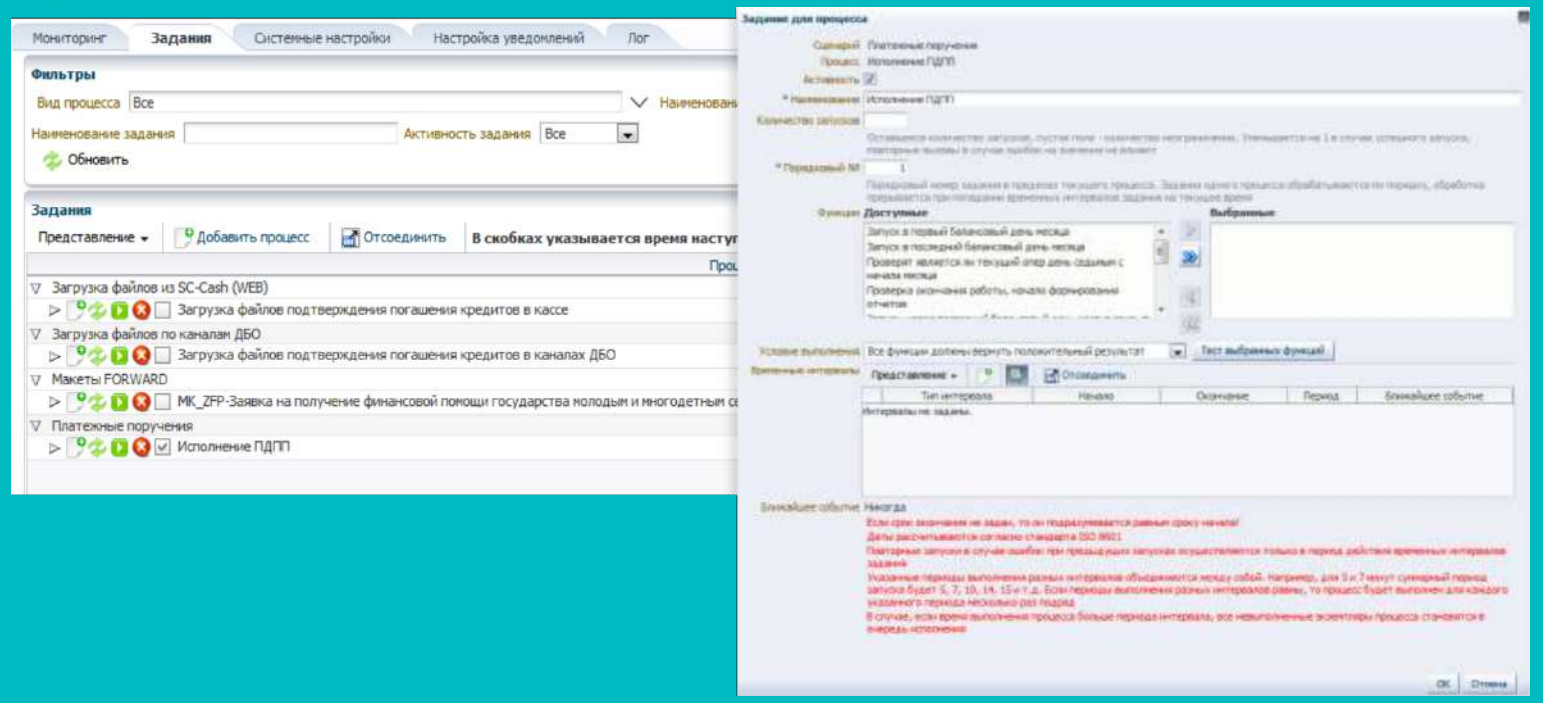


Sending notifications to clients



- Loans to individuals (expiration of the loan term, upcoming payment, formation of delinquency)
- Deposits and accounts of private clients (expiration of the deposit term, capitalization of interest)
- Accounting of plastic cards (issuance of a card, formation of a technical overdraft, information about operations)
- Current accounts of legal entities for salary projects (receipt/write-off of funds)

Execution of calculation and technical processes according to the schedule

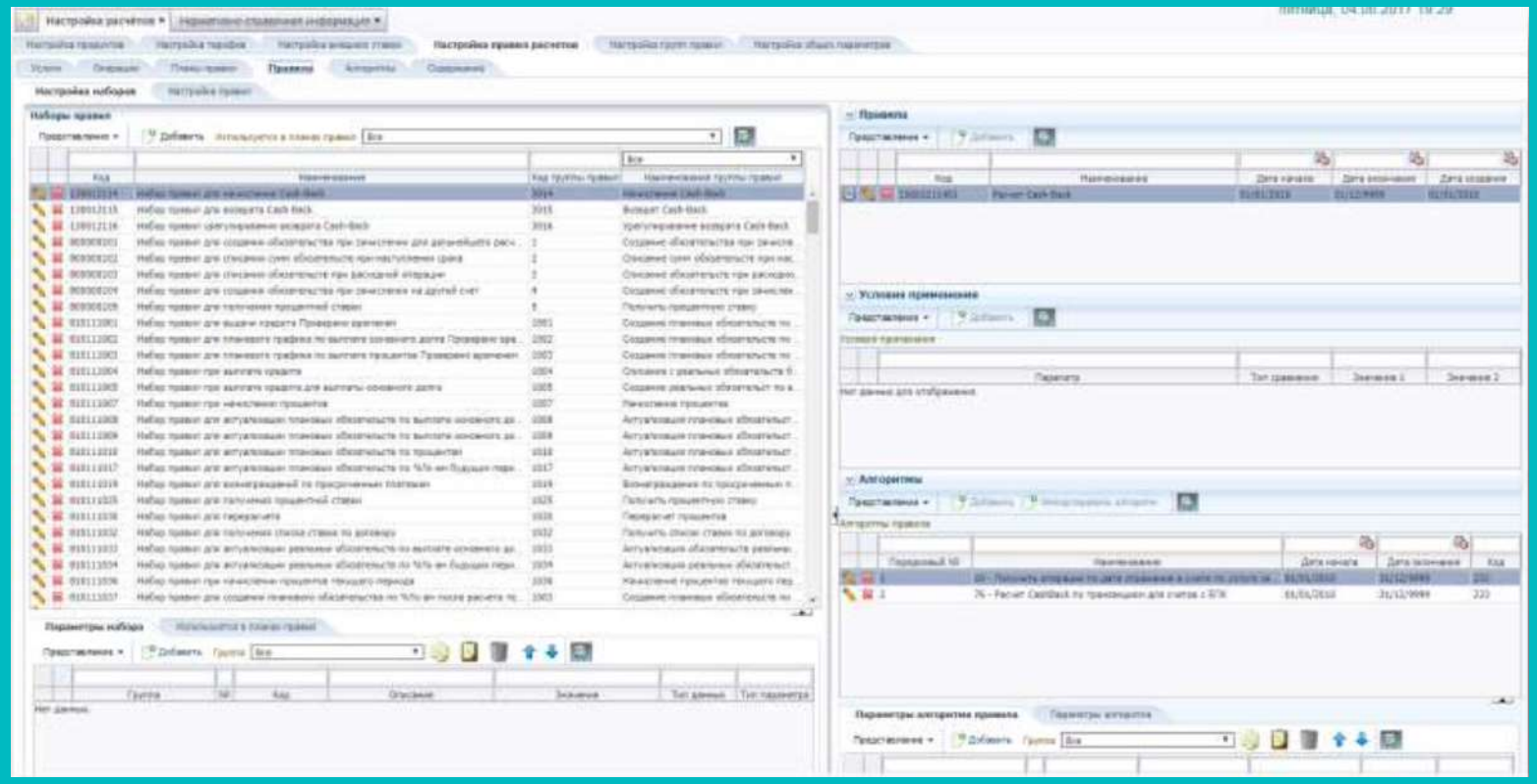


Robots of technological processes (such as interaction with customers via SMS, routine exchange) and mass settlement processes

Accounting while performing operations or at the end of the day

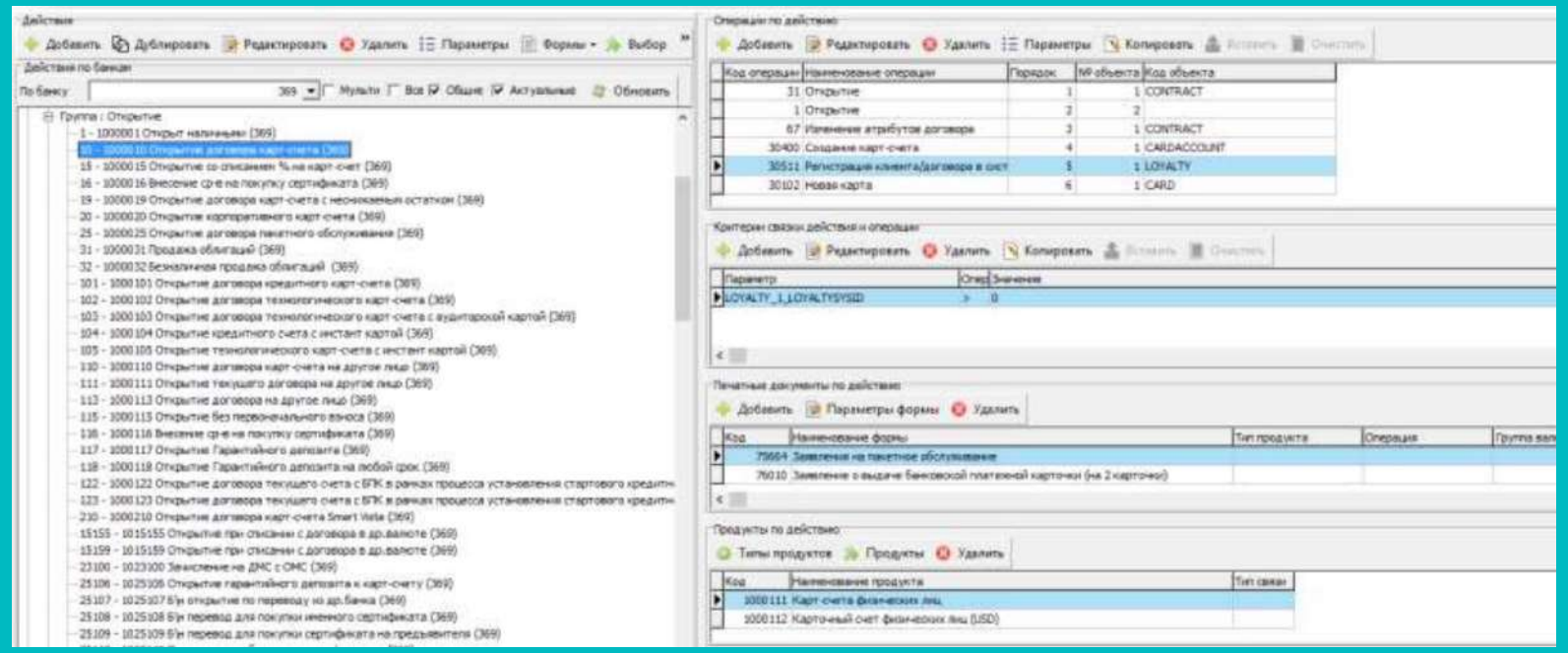
- direct interrelation of internal, analytical accounting and accounting transactions, synthetic accounting
- tools for self-adjustment of accounting accounts and transactions
- formation of accounting entries directly during transactions, simultaneously with registration on analytical accounting accounts
- formation of an electronic or paper set of documents
- a multi-layered system of account plans dictated by financial and internal accounting processes, with simultaneous reflection on accounting accounts, synthetic accounting for a specific region

Designer of calculation algorithms for the product



Setting up the calculation algorithms of the product according to the principle of the designer from the library of programmed (implemented) algorithms

Programming of all actions, operations and procedures



Independent programming of actions and business procedures of the life cycle of all complex products of attraction and placement

Access control and security

- A large-scale system of user credentials applicable in large banks with complex organizational structure and functions
- Application of the role model to control access and user functions
- Logging the work of users
- Maintaining a history of data changes

A set of recommended systems

Genesis Block CASH FUSION. For the most comprehensive customer service in one window and in a single business process, it is best to use a specialized integrated front office solution. At the same time, the already implemented possibility of controlling persons by blacklists is added (integration with the GB-CHECK system) and much more. Technological and operational processes related to cash and currency management, as well as working with cards as a means of payment are fully implemented here

Terrasoft bpm-online. It is recommended to use an additional world-class CRM system, which will be integrated and filled with operational data from the retail accounting system, from the notification subsystem. In such a system, it is more convenient to perform non-financial customer support operations, enter claim work with a client, etc. And also conduct advertising campaigns, analytics, marketing.

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