The flagship of the Emirates Bank Group, Emirates Bank epitomizes the dynamism of the Group. Since our inception in 1977, Emirates have constantly strived to offer cutting-edge corporate and retail services, and products through investments in technology and a commitment to excellence in service. In just two decades, Emirates have emerged as one of the foremost financial institutions in the region.

EB has also been awarded the "Best Bank in the UAE" award in 1998 â€“ 1999 by Euromoney - Europe's leading banking, finance and capital markets magazine.

NUCLEUS SOFTWARE SOLUTIONS FOR RETAIL BANKING

Built on the scalable Oracle platform, Almoayed Group FinnOneâ„¢ is an integrated suite of applications designed to support the typical business offerings of Banks and Financial Solutions companies. The Financial Suite provides a solution for both the asset side as well as the liability side of business, core financial accounting and customer service.

Almoayed Group has provided a complete set of Retail Banking solution for the entire Retail Operation of Emirates Bank Group, Dubai. The following products, from Nucleus Software have been implemented and customized according to the Bankâ€™s requirements:

FinnOneâ„¢ Loan Origination System

LOS has automated and managed the complete application processing flow of Emirates Bank, be it auto loans, personal loans, home loans, credit cards or even services related applications.

FinnOneâ„¢ Lending

Lending now assists Emirates Bank in introducing new product offerings and tailor made schemes, reducing time-to-market and automating processes so as to provide a distinguishing factor within the retail loan space.

Collections

The browser based front end allows for Emirates Bank for anytime, anywhere access, ensuring ease in operation and instant information availability. It ensures seamless integration between Outsourced Collection Agencies, Branch/Regional Offices and the Central Head Office. This is a cost effective solution for the bank with minimal investments in hardware and software.

FinnOneâ„¢ Finance Against Securities

The FinnOneâ„¢ FAS is a comprehensive solution that has established the Emirate Groupâ€™s credit lines to individuals and corporates against the pledging of financial securities like shares, debentures, units, etc. The objective of the product is to value the collateral security provided by the customer in order to determine the credit worthiness. As the market value of the security offered is very volatile in nature, the system conducts valuation on regular intervals.

FinnOneâ„¢ PDCMS

The FinnOne Post Dated Cheque Management System inventories, manages, tracks and presents on the due dates the cheques collected in Emirates Group. The system also allows for exceptions and re-presenting of bounced cheques. This post dated cheques module facilitates

inventory and presentation management