



**A Profile of CBA:**  
**Standing Out from**  
**the Crowd**



## 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 20 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, unlike in some other companies, where only the largest customers are heard.

## 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 GBF – Global Banking Factory, and have completely rewritten this in the last few years.

The IBAS GBF – Global Banking Factory is a new 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.

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

*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.*

## 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 set-up available.

## Low Cost of Ownership

IBAS GBF functionality is based on a single core system using a series of integrated common tables, rules and 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.

## Fast Implementations at Low Cost

Using parameters and rules, the system can easily be adapted to meet the bank's requisite functionality. This is all done without the system being compromised.

Fully assembled, the 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 needs and can keep pace with all future requirements, bringing a competitive edge plus reduced overheads from improved straight-through processing.

### IBAS Highlights:

- **Extremely short implementation period**
- **Very low implementation cost**
- **New releases at very low update cost**
- **Guaranteed efficiency and flexibility**
- **Improved and increased customer service**
- **Greater business volumes and capability**
- **Increased accuracy and productivity**

## Modern Solutions for Banking and Finance

The age, flexibility and technology of IBAS GBF are 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](http://www.cba.no)