

• BANKING TECHNOLOGY · CORE BANKING SYSTEM

The whole bank, in one system

CBS Core is a complete digital banking platform — a modern customer portal, a full bank back office and a true double-entry ledger underneath. Accounts, transfers, bills, FX, KYC, staff roles and end-of-day automation: deploy it on your own infrastructure and run a bank.

160+

banking endpoints —
customer & admin

100%

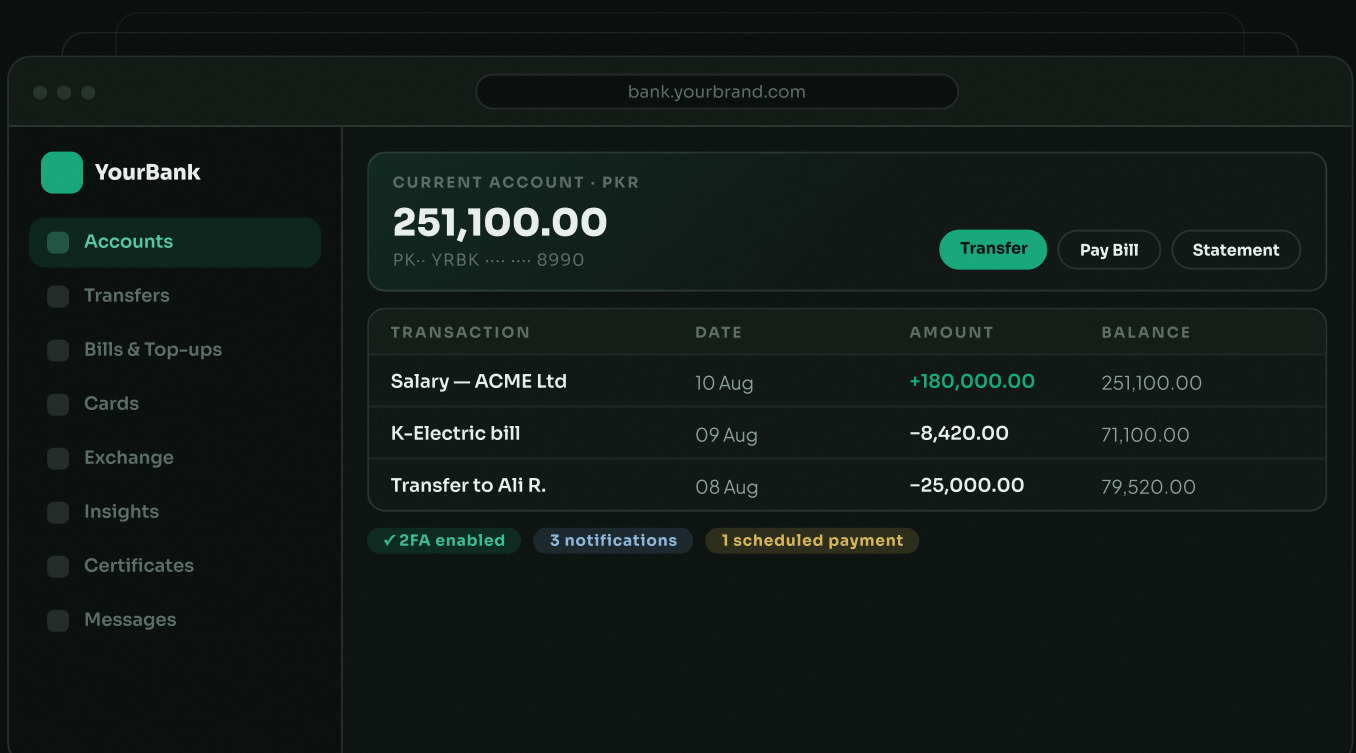
double-entry — every
posting balanced

30+

customer-portal screens
out of the box

1 day

Docker deployment on
your own servers





Core banking used to mean a year of consultants.

We made it a ~~one-day~~ deployment — with a real ledger underneath.

Most "digital banking" products are a pretty app taped over spreadsheets. CBS Core is built ledger-first: every rupee moves through balanced double-entry postings, every action is logged append-only, and the portal and back office are just honest windows onto that ledger.

P-01	Ledger-first	True double-entry GL with append-only audit — statements, reports and certificates all read from the same arithmetic.
P-02	Both sides of the counter	A bank-grade customer portal and a full back office — one system, one database, one truth.
P-03	Yours completely	Self-hosted on your infrastructure, white-label branding, your compliance rules encoded as policy.

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Banking your customers already expect

Everything a modern bank app offers — accounts with IBAN, searchable statements, transfers with OTP, bills, exchange, cards and certificates — in a clean web portal under your brand.

EVERYDAY BANKING

Money moves, safely

- ✓ Six transfer types with OTP, templates and beneficiaries
- ✓ Cooling-off on new payees and daily limits — customer-set brakes
- ✓ Standing orders and scheduled bill payments, run by EOD automation
- ✓ Statements with search, running balance, CSV and print/PDF
- ✓ Request money — settled through the same guarded transfer rails

RECENT	TYPE	AMOUNT	STATUS
Ali Raza	Internal	-25,000	Executed
SSGC bill	Bill pay	-3,180	Paid

SERVICES & SELF-CARE

A branch visit, avoided

- ✓ Bill payments and mobile top-ups from an admin-managed catalogue
- ✓ Currency exchange at your desk rates, plus a live converter
- ✓ Cards with instant customer freeze; devices and login alerts
- ✓ Instant certificates — balance, profit, WHT, account maintenance
- ✓ Service requests — cheque books, disputes, complaints, contact updates

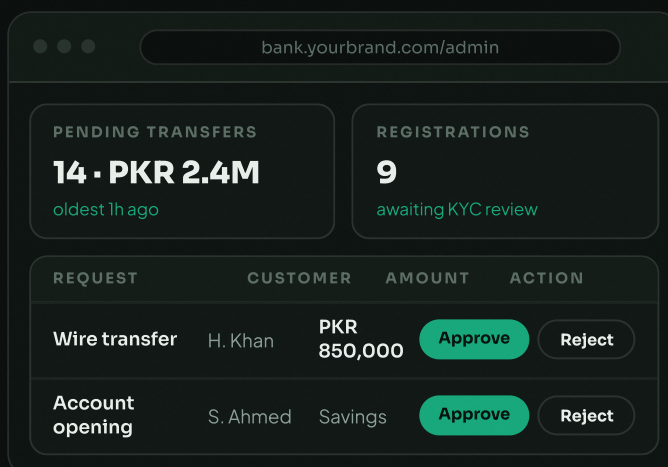
REQUEST	REF	DATE	STATUS
Balance certificate	CERT-114	10 Aug	Issued
Cheque book	SR-0092	09 Aug	In review
Zakat calculation	—	09 Aug	Saved

A back office with a real ledger underneath

FOR YOUR OPERATIONS TEAM

Every approval, one queue

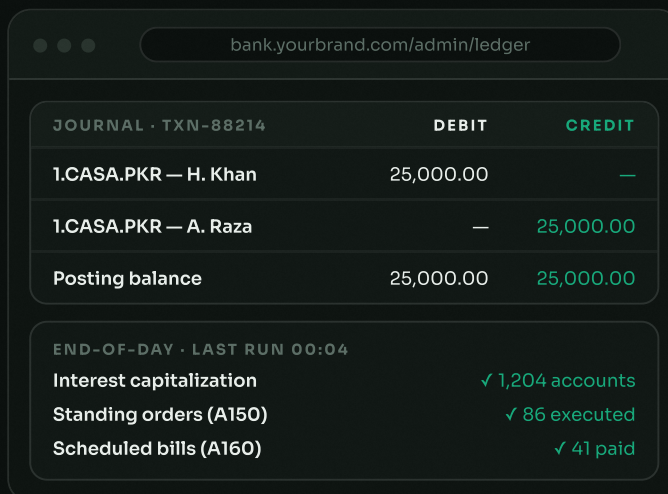
- ✓ Transfer queue with bulk CSV update and on-behalf counter transfers
- ✓ Staff & roles with a permission grid — lockout-guarded by design
- ✓ Product configurator — tiers, WHT and dormancy in one transaction
- ✓ FX desk with dated official rates and per-currency margins
- ✓ KYC, registrations, re-KYC and bulk customer import



UNDER THE HOOD

Arithmetic you can audit

- ✓ True double-entry GL — every posting balances to zero
- ✓ Append-only journals and system log; reversals, never edits
- ✓ EOD automation — interest, standing orders, scheduled bills
- ✓ Reports with CSV — transactions, balances, revenue, maturities
- ✓ Webhooks (HMAC-signed) and email templates for every event



Everything a **bank** needs

Every module ships as standard — no per-module pricing, no surprise add-ons.

01

Customer Portal

Accounts with IBAN, searchable statements with running balance, CSV and print/PDF.

02

Transfers & OTP

Six transfer types with OTP, beneficiaries, templates, cooling-off and daily limits.

03

Bills & Top-ups

Admin-managed biller catalogue, saved bills, scheduled payments and replay-safe settlement.

04

Standing Orders

Recurring transfers executed by end-of-day automation with NSF handling.

05

FX Desk & Exchange

Dated official rates, per-currency margins and a customer digital exchange.

06

Cards & Security

Card freeze, 2FA, OTP challenges, device sessions and login alerts on every sign-in.

07

KYC & Onboarding

Sign-up with review queue, re-KYC, bulk customer import and forced password gates.

08

Messages & News

Bank↔customer mail, announcements, in-app notification bell and email templates.

09

Certificates & Requests

Instant balance/profit/WHT certificates plus a full service-request desk.

10

Admin Console

Approvals, staff & roles grid, products, fees, policies, branches and site content.

11

Double-entry Ledger

Balanced postings, append-only audit, EOD jobs, reports with CSV and a system log.

12

API & Webhooks

160+ REST endpoints, HMAC-signed webhooks and CSV import/export throughout.

Built to be trusted

Channels, controls and infrastructure — configured to your products and policies during onboarding.

CUSTOMER CHANNELS

Web portal

Statements · PDF / CSV

In-app messages & bell

Email notifications

COMPLIANCE & CONTROL

KYC & re-KYC

2FA & OTP

Roles & permissions

Append-only audit

MONEY MOVEMENT

Internal & wire transfers

Bills & top-ups

Standing orders

Request money

FX exchange

PLATFORM

Self-hosted · Docker

PostgreSQL

REST API

HMAC webhooks

04.B / BUILD VS BUY

Legacy core vendors

what banks are used to paying

- ✗ Six-figure licenses before the first account
- ✗ 12–24 month implementations with consultants
- ✗ Every module priced and sold separately
- ✗ Your data on their terms — vendor lock-in

THE SHORTCUT

With CBS Core

one license, everything included

- ✓ Deployed in a day, configured in weeks
- ✓ Portal, back office & ledger — all included
- ✓ Self-hosted on your infrastructure
- ✓ Every module covered by automated tests

Your bank, live in weeks

05

01

Discovery & Products

Your account products, tiers, fees and policies configured — not coded.

02

Branding & Content

Your name, texts, branches, billers and email templates set up in the console.

03

Migration & Training

Customers and balances imported; your staff trained with real roles.

04

Go-Live & Support

Launch with monitoring, continuous updates and a support line that answers.

Q1	Who is it for?	Digital banks, EMIs, microfinance institutions and fintechs that need a real core plus a customer portal.
Q2	Is the ledger real double-entry?	Yes — every posting balances to zero, journals are append-only, and reports read from the same arithmetic.
Q3	Can we self-host it?	Yes — Docker on your own servers with full data ownership; national payment schemes integrate per your licenses.
Q4	What does it cost?	One license, every module included — scoped to your institution's size. Request a demo, same-day quote.

See it running

Book a demo — we'll walk you through the customer portal, the back office and the ledger on a live deployment, then quote the same day.

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SCAN TO OPEN
THE LIVE DEMO BANK