ICS FINANCIAL SYSTEMS LTD



THE ICSFS Gazette

2025 Highlights

BANKS BANKING SOLUTIONS

Highlights of the Year

Ziraat Bank Algeria

Goes Live on ICS BANKS® Universal Banking Solution

Oman Investment Bank

Goes Live on ICS BANKS® Universal & Digital Banking Solutions

Milestone Global Bank

Selects ICS BANKS® Islamic & Digital Banking Solutions to Launch in Nigeria

Iraqi Islamic Bank

Selects ICS BANKS® Islamic Banking Solutions for their new operations in the U.A.E.

ICSFS elevates its standards with Information Security Management System (ISMS) ISO/IEC 27001:2022



March 2025

ICSFS has fulfiled the certification requirements to upgrade its Information Security Management System (ISMS) and migrate from ISO 27001:2013 to ISO 27001:2022.

Continue Reading

Nigeria's Summit Bank selects ICSFS to be their technology partner



July 2025

ICSFS has been selected by Summit Bank, a newly licensed non-interest Bank in Nigeria, to implement ICS BANKS® Islamic and Digital Banking Software Solutions.

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Consistently Amongst the Leaders

ICSFS remains the benchmark of excellence in Islamic Banking technology with another win at the World Finance awards 2025

December 2025

ICSFS has secured the **Best Islamic Banking and Finance Software Solutions Provider award for 2025** from World Finance Magazine for the **sixth consecutive year.**

This recognition reinforces ICSFS as a global leader in Sharia compliant banking technology, highlighting the strength of ICS BANKS® Islamic Banking Solution. The solution supports the full spectrum of Islamic financing models, adapts to regional Sharia interpretations, and delivers a modern digital experience through real time processing, instant payments, and blockchain support.

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ICSFS celebrates third consecutive win as Best Digital Banking & Finance Software Solutions Provider for 2025



December 2025

ICSFS has been recognised for the **third consecutive year** as the **Best Digital Banking and Finance Software Solutions Provider for 2025** by World Finance Magazine. This achievement highlights the strength of the ICS BANKS® Digital Banking Platform and reflects the growing global confidence in the company's continuous innovation as well as their commitment to secure and intelligent financial technology.

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Events

ICSFS attended Swift's SIBOS Frankfurt

October 2025

ICS Financial Systems Ltd. participated in the Sibos 2025 conference held in Frankfurt, Germany. During which, ICSFS engaged with global partners, clients, and prospects. ICSFS also explored emerging banking trends and technology advancements in many areas including Artificial intelligence and Crossborder Payments.

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ICSFS attended the 8th World Digital Banking Summit in Berlin



October 2025

ICSFS continues to advance its leadership in global banking innovation and ensuring that ICS BANKS® solutions match evolving market needs. The 8th Digital Banking Summit in Berlin highlighted key themes such as Artificial Intelligence, Open Banking, Embedded Finance, Next-Gen payments, Cybersecurity, ESG, and Customer Experience transformation.

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ICSFS meets Oracle leadership at Oracle AI World 2025

July 2025

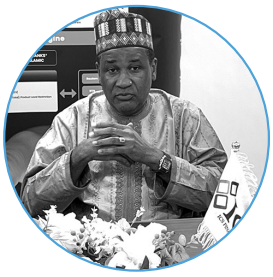
ICSFS attended Oracle AI World to discover Oracle's newest technology releases and met with Oracle leadership to discuss technical support, future roadmaps and financial sector requirements. ICSFS explored how oracle's new AI platform and tools can elevate the intelligence, performance, and security across ICS BANKS® different solutions.

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What our clients have been saying



**- Mr. Umar Ahmed,
Chairman,
Summit Bank Limited**

"We are happy and excited moving forward with ICSFS as our technology partner. Such a decision is seldom an overnight one, especially since our success relies to a great extent upon the quality of our technology infrastructure and front end. It is also the window through which our customers will access our products and services, thus playing a crucial role in shaping the road ahead of us. Having examined the ICS BANKS® banking solution closely, I'm confident that our journey will be a smooth one. We have a strong faith in ICSFS to be our partners as we navigate the intricacies of sharia compliance in the modern banking world. We expect ICSFS to provide us with all the support we need to make our contribution to the Nigerian economy and promote financial inclusion."



**- Dr. Mukhtar Adam,
COO,
Summit Bank Limited**

"We would like to thank ICSFS for their commitment towards being a strong partner and ally to Summit Bank. Their transparency with us from the first day has given us a sense of ease in knowing that we are able to rely on them completely. Technology is at the heart of banking and financial services, and it shapes the way our customers experience our services and interact with us. Therefore, having a dependable technology partner like ICSFS is a key success factor for us. Thus far, our engagement with ICSFS has shown us just how committed they are to our success, they have demonstrated excellent knowledge of our market, regulations and due processes, not to mention their ability to build the software in full compliance of our needs and requirements, deploy it, and maintain it. We have complete confidence in our choice of ICSFS as our technology partner, and we look forward to experiencing the immense power of their flagship banking solution: ICS BANKS®"

WORLD FINANCE
THE VOICE OF THE MARKET

- World Finance Magazine

"ICS Financial Systems has long stood out in our awards for their leadership in digital financial technology, and their achievements this year further underscore their strength in delivering cutting-edge digital solutions. We are proud once again to recognise their outstanding innovation and the accolades they continue to earn in our 2025 awards."

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What our clients have been saying



- The National Bank, Palestine

"Our decision to switch to the ICS BANKS® Digital and Universal Banking Suites from ICSFS, driven by our mission to lead in modern financial services, has proven highly beneficial. The new ICS BANKS® infrastructure, which supports a broad range of digital banking services with agility, has exceeded our expectations with its significant features and customer-centric approach. Since implementation, it has notably enhanced our operations and customer experiences by enabling faster transaction processing, personalised services, multiple digital touchpoints, and a diverse range of customised financial products. This positive response from stakeholders highlights the exceptional value of ICSFS, with its flexible infrastructure and premium support crucial in achieving our strategic objectives."

Why bank on *BANKS®*

The answer is simple: Our solutions offer secure and frictionless experiences with impeccable features including AI-powered risk mitigation, Omnichannel experience, and real-time transactions.

ICS BANKS® offers a cohesive digital environment designed to deliver **a true borderless, on-the-go banking experience** through a bundle of convenient digital touchpoints. Its advanced Process Automation framework, real time processing, robust security, AI-powered tools, 360° customer view, and unified architecture enables both fully digital banks (Neobanks) and traditional banks that offer digital branches (hybrid banks) to achieve seamless customer onboarding, streamlined compliance, intelligent loan origination, and secure, transparent cross-border fund transfers powered by blockchain technology; allowing them to operate faster, smarter, and efficiently. This Digital platform serves neobanks and hybrid banks offering conventional or Islamic banking services.

Request a Demo

BANKS® in the Ranks

ICS BANKS® Islamic Banking

ICSFS is part of the **Leadership Club for Islamic Universal Core** in the IBSi Islamic Sales League Table 2025.

ICS BANKS® Islamic Solution is **Ranked In the Top Three** in the IBSi Sales League Table 2025 – Islamic Universal Core.

ICS BANKS® Universal Banking

Ranked amongst the **Top Ten in Universal Banking Sales Worldwide** in the IBSi Sales League Table 2025 – Universal Banking / Core.

ICSFS is positioned as a **Prominent Player** in the IBSi Sales League Table 2025 – Universal Banking / Core.

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Solutions in Focus

BANKS® BANKING SOLUTIONS

Universal Banking
Software Solution

Ready to close the gap between innovation and customer satisfaction?

ICS BANKS® Universal is engineered at the core to offer complete digital services on an open banking framework, with cloud, on-premises, or hybrid deployment options, empowering your business to exceed expectations and deliver unmatched value to your customers.

This highly-scalable banking solution is designed to seamlessly cater to all banking and financial operations from retail, corporate, investment, trade finance, and everything in between!

With ICS BANKS®, you gain access to a wide array of robust banking modules such as Treasury, Trade Finance, Credit Facilities, and Multi-Currency Management, equipping you to serve the diverse needs of corporate, retail, and investment clients effortlessly. Built on a scalable architecture, ICS BANKS® Universal Banking Solutions unify operations across multiple entities, empowering your institution to drive efficiency, adapt to market shifts, and deliver exceptional value—all through a single, integrated platform.

Learn More | Request a Demo

BANKS® in the Ranks

ICS BANKS® Global Transactions Banking (GTB)

ICSFS is positioned in the **Major Players Category** by IDC MarketScape Worldwide Cash Management systems vendor assessment ICS BANKS® Global Transactions Banking (GTB)

ICS BANKS® Trade Finance

ICSFS is positioned in the **Major Players category** IDC MarketScape Worldwide Trade Finance Systems vendor assessment for ICS BANKS® Trade Finance Banking Solution



A Solution you can *BANK On!*

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Solutions in Focus



ICS BANKS® Investment Banking Solution

ICS BANKS® Investment Banking is a flexible software that can accommodate the requirements of any business in the financial services industry, where it can be customised to every institution's specific needs and practices.

Learn More

ICS BANKS® Islamic Microfinance Solution

ICS BANKS® Islamic Microfinance Banking Solution empowers MFIs with intelligent tools designed specifically for traditional and Islamic community-focused lending, helping them drive innovation and lasting impact where it matters most.

Learn More



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Unleash the potential with our award-winning Banking Solutions

Its always good business to partner with winners, and our awards speak for us! ICS BANKS® Islamic is **six-time winner** and ICS BANKS® Digital is **three-time winner** of **Best Banking & Finance Software Solutions by World Finance** Magazine, and we'll keep striving for more!

Browse ICS BANKS® Solutions

About ICSFS

A leading provider of modern banking and financial technology powered by a very solid, agile, and digital banking platform as part of its DNA, launching innovative products that are constructed on a secured and agile integration. Its Flagship Software Solution, ICS BANKS®, is a fully integrated banking software with many suites servicing the financial industry that provide open products with international standards, real-time business processing, and value-added capabilities of tailoring products, on-premises, hybrid, or cloud. ICS BANKS® software suites future-proof banking activities by providing a broad range of features and capabilities with more agility and flexibility, to enrich customers' journey experiences.

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BANKS® BANKING SOLUTIONS

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