

TECHNOLOGY TECHNOLOGY

Path Solutions' **iMAL** Islamic Core Banking Platform has been designed using modern multitier Java-based open digital platform architecture. It is 100% thin-client based, with an advanced Web User Portal Interface.

Key Features

- Platform independent
- N-tier architecture
- Light weight
- Highly customizable
- Intuitive look & feel
- Based on industry standards (JEE, Java, Spring, REST/SOAP Web services, .NET)
- Protection against OWASP Top 10
- Open banking and API architecture
- Centralized deployment process.

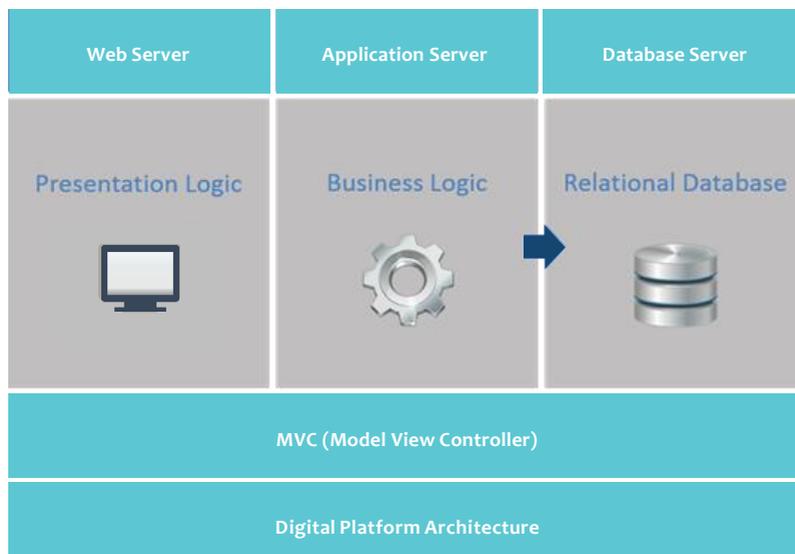
iMAL presentation, business logic and data access layers are logically and physically separated and installable on any major Web application server. These layers are digital based and Java compliant. **iMAL** digital technology allows the system to interoperate with existing software and external networks.

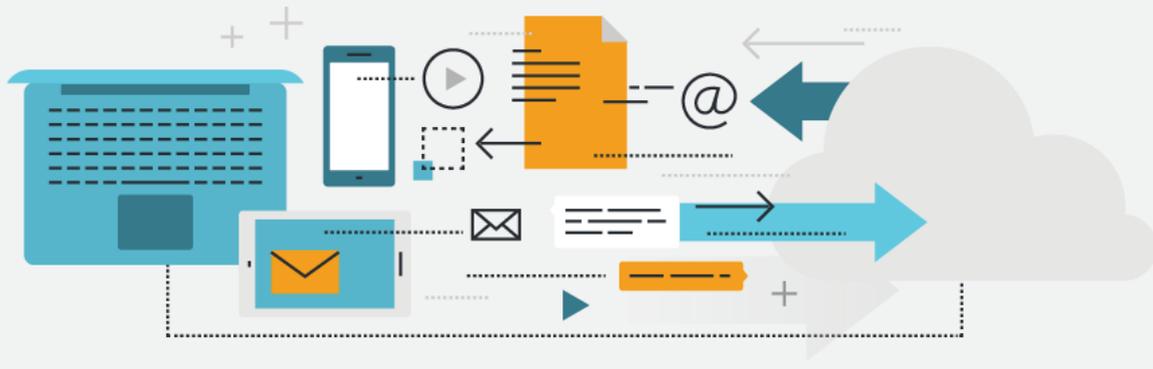
iMAL runs on any JEE application/Web server, such as IBM WebSphere, Oracle WebLogic, Red Hat EAP/JBoss, Apache Tomcat, with presentation based on the MVC (Model-View-Controller) design pattern. For high availability, scalability and reliability, a clustered environment is supported by **iMAL** with various deployment plans.

There is a single common user interface, allowing users to move seamlessly between all functional areas, with no requirement to sign in and out of application silos, as it happens with some legacy systems.

iMAL business logic layer also operates in the above architecture. Unlike many other products, processing rules are not included in the database as stored procedures. This allows **iMAL** the flexibility to move easily between different infrastructure platforms (Windows x86/x64, AIX, HP-UX, Linux, etc.) and database technologies.

All **iMAL** data is stored in a single relational database management system. The database layer can run on Sybase and Oracle RDBMS (with its features for high availability, scalability and security). Moreover, **iMAL** has a standalone platform that runs on top of the Microsoft BI stack. This platform supports Business Intelligence, Risk Management, Profitability, and Credit Scoring.





iMAL Supported Platforms

iMAL Islamic Core Banking Platform can be installed and operated on all major platforms, operating systems, DBMS and application servers. It is certified on a system that runs on HP-UX, IBM AIX, Linux, Microsoft Windows, and Oracle Solaris.

Client	Application/Business Server	Database Server
MS Internet Explorer, Mozilla Firefox, Google Chrome	IBM WebSphere, Oracle WebLogic, Red Hat JBoss, Apache Tomcat	SAP Sybase ASE, Oracle
Windows, Linux, Mac OS, Android, iOS, Windows Phone (Mobile Banking)	AIX, HP-UX, Solaris, Linux, Windows	AIX, HP-UX, Solaris, Linux, Windows

iMAL Platform Security Approach

iMAL platform is built on the Security by Design (SbD) approach; protection is at all stages and for all components. Path Solutions prides itself on the products and services it offers. The company is committed to the protection of its clients' information stored on its platform. All our business lines are ISO 27001 certified and in line with Information Security best practices, Quality Management (ISO 9001 certified) and Software Development Process Improvement (CMMI certified). In addition to the above, the company's team undertakes a combination of dynamic application security testing and manual penetration testing to identify and remedy potential security vulnerabilities in applications, products or enhancements. Our security team continuously monitors and evaluates the external security vulnerabilities and takes swift action when necessary. All the standard security fixes are applied across Path Solutions' internal servers and our standard software installation and configuration guides.

Cloud Delivery Model

iMAL Islamic Core Banking Platform is cloud-ready allowing our clients to make full use of all the benefits of the cloud technology. Cloud deployment gives our clients an ultra-fast deployment time while keeping operating costs very minimized and relative to only what is actually utilized or needed. Scaling up the infrastructure with the business growing, is an additional benefit while considerably reducing the total cost of ownership. The system can be deployed on public or private clouds.

Moving away all the burden of provisioning, maintaining and securing the infrastructure, makes the cloud deployment the ideal choice for Islamic financial institutions and more specifically Islamic microfinance companies, allowing them to remain customer and market-focused without the need for significant investment in IT personnel and expensive infrastructure.

