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Use of the MS Excel program in the banking field

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Abstract: Therefore, learning the EXCEL program is important, and every user is required to have the ability to work with EXCEL. In the course of his work, a person is often forced to do the same, boring, and sometimes complicated work in order to get some necessary information. MICROSOFT EXCEL is designed to make these tasks easier and more fun.

Keywords: Microsoft Excel, bank, account, excel functions.

1. Introduction

Microsoft Excel (sometimes called Microsoft Office Excel) is a program for working with spreadsheets created by Microsoft Corporation for Microsoft Windows, Windows NT and Mac OS, as well as Android, iOS, Windows Phone [1-3]. It provides economic and statistical calculations, graphical tools VBA (Visual Basic for Application) is the programming language of Excel 2008 on the Mac OS X platform [4]. Microsoft Excel is a component of Microsoft Office, and today Excel is one of the most popular applications in the world [5-7].

2. Methods

Spreadsheets are a powerful tool that can be found in various areas of life, primarily in solving calculation and economic problems, including in the rapid re-development of problems that rapidly change the given, for example, in solving large-scale problems, such as working with bank documents. The first spreadsheet software was released by Software Arts in 1979 under the name Visicals (Visiblencalculators). This program was developed for the Apple II computer and it proved to be very popular in the market. With the introduction of the IBM PS computer in 1981, spreadsheets began to be developed for this type of computer. New versions of Visicals and Supercals appeared, along with the first application from Microsoft-Multiplan, which became the shining star of the new generation of spreadsheets. The next step in the

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development of the spreadsheet was the appearance of graphical modes that were placed to more visually represent the results of calculations. 1983 LOTUS 1-2-3 packages were released and became more successful than expected [8-10].

Let's look at the use of Microsoft Excel password protection in the banking industry in this article [11].

Microsoft Excel protection includes the following types of protection systems:

- password to open the document
- password for making changes to the document
- password to protect the page
- password to protect the workbook
- password to protect the book

But the fact that the Microsoft Excel 97 / 2000 protection system remains intact at the beginning indicates that the protection system is not robust. In Excel 2007, the situation changed radically - the modern 128-bit AES algorithm was used for encryption, and the use of the SHA1 hash function dramatically reduced the probability of finding a secret word. In conclusion, it can be said that documents saved in Office 2007 / 2010 format with "password to open" protection type installed can provide strong protection.

3. Results

General information about the Microsoftexcel program, one of the main tools in the MICROSOFT OFFICE package, which is part of the software of modern computers, is the EXCEL program, which is called a table processor. Designed to prepare and process spreadsheets under the control of the EXCEL WINDOWS operating system. Although electronic spreadsheets are mainly intended for solving economic problems, the tools included in it help to solve problems related to other fields, for example, to carry out calculations according to formulas, to view graphs and diagrams. Therefore, learning the EXCEL program is important, and every user is required to have the ability to work with EXCEL. In the course of his work, a person is often forced to do the same, boring, and sometimes complicated work in order to get some necessary information. MICROSOFT EXCEL is designed to make these tasks easier and more fun. MICROSOFT EXCEL electronic spreadsheet is considered as a calculation tool and is a ready-made program that not only helps in solving economic and

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financial problems, but also helps in calculating daily purchased food, household items and bank account numbers [12].

MTM-Bank provides support for banking work in the following areas:

- Providing customer service to corporate and private customers
- Transactions of the bank in financial and securities markets
- Accounting and reporting
- Administrative and economic activities of the bank
- Corporate

The MTM-Bank system provides the following to financial organizations:

- 24x7 customer service using modern distribution channels
- Implementation of banking practices in strict compliance with the bank's accounting policy and work technology.
- Creation of a single information space of the bank and a single environment of circulation of financial documents in the bank
- Effective management decision-making

Rapid implementation of a new information platform for industrial use is one of the most important market advantages of MTM technological solutions.

Many years of experience in implementing implementation projects in banks of various sizes and specializations allowed MTM to develop an effective methodology for system installation and commissioning for industrial use.

Phases of the implementation project:

- Development of a business needs assessment and implementation plan of the bank;
- Software installation and configuration;
- Data transfer from systems previously used by the bank;
- Data integrity check;
- Control monitoring in the bank territory;
- Tracking along the protected channel of remote access;
- Adaptation of the product to the needs of the bank (implementation of local and regional supplements);
- Development of interfaces and integration with external systems used by the bank.

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The introduction of software products can be carried out by MTM specialists, project teams of certified partners, or by the forces of the bank's IT teams after special training.

Depending on the level of participation of bank specialists in the implementation project, MTM offers the following implementation options.

Implementation by the joint project team of the Bank and MTM.

The system will be launched by a joint project team consisting of experts from the Bank and MTM. The participants of the project team can work both on the territory of the Bank and remotely.

1. The project consists of a set of sub-projects - "one Product - one sub-project".

2. Each sub-project is focused on a specific business outcome for the Bank and has a set launch date and product parameters.

3. Project management:

3.1 Project Director - the Project Manager appointed by MTM responsible for the timely launch of all Products required by the Bank.

3.2 Sub-project partner director - the head of the sub-project appointed by the Bank for the launch of a specific financial Product, is responsible for setting the parameters and date of launching the relevant Product at the Bank. Usually, this is the head of the Bank's business line, who has business plans expressed in terms of attraction, placement, number of customers, margins, etc.

MTM-Front-office

MTM-Front-office is a software solution for technological support of business processes for providing credit products and services to legal entities and individuals: receiving and reviewing credit orders, drawing up and monitoring credit agreements.

MTM-Front-office is an effective IT tool for processing credit orders.

MTM-Front-office is suitable for any credit organization, because it has a flexible mechanism for adjusting and adapting the process: application forms, application verification process, document templates. The solution integrates with any ABT.

MTM-Front-office Software Complex provides automation of the following areas of the Bank's credit business:

- Auto lending
- Loans for real estate

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- Loans for small and medium businesses

- Express lending

  General functional capabilities of the MTM Front-office Program complex:

- Adjustment of order processing stages for credit;

- Credit calculator;

- Save the order review history;

- Flexible adjustment of terms of credit products;

- Calculation of the full value of the loan;

- Setting the fields that must be filled in;

- Adjustment of the application form for granting the loan;

- Scanning documents and storing them in the system;

- Working with files and images;

- Printing a set of documents;

- Verification of the client according to stop-lists (black lists, list of clients with overdue debt/negative credit history, list of clients who received a rejection on scoring);

- Control of invalid certificates;

- Storage and transfer of information necessary for opening contracts, accounts, etc. to the accounting system;

- Entering and processing the application for changing the customer's application data;

- Registration of supply;

- Opening contracts for remote banking services, including automatic linking of the account to which credit is granted;

- Record information about insurance (if insurance is indicated in the terms of the credit product);

- Recording financial data of the organization (accounting and management report) for analysis of the client's payment potential in the future;

- Get instant report.

4. Conclusion

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Obtaining reliable information about the future debtor in order to assess his payment potential is an integral part of the lending process. MTM-Front-office allows the Bank to automate the system of verification of information provided by the borrower and to calculate his credit potential.

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