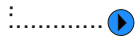




# InfoSolutions

## Features



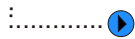
InfoSolutions represents an unparalleled comprehensive transaction processing solution which addresses the bank's evolving business needs while ensuring that it is a long term investment decision for the bank.

Using state of the art technologies and providing a highly personalizable multi lingual user interface, InfoSolutions provides its users with the following key advantages:

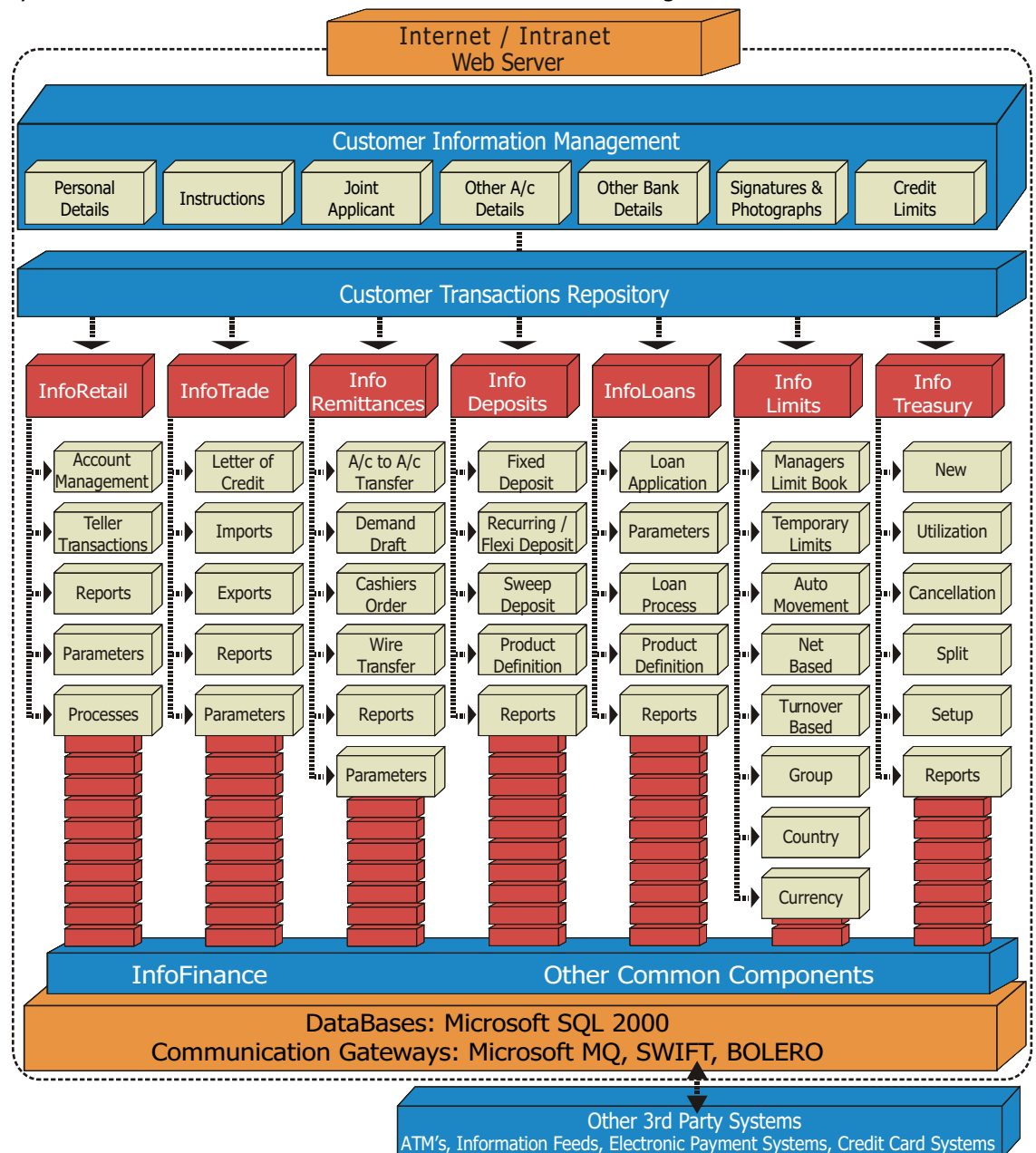


- Speedy Implementation
- Complete Customer Relationship Management
- Straight Through Processing Capabilities
- Extensive Reporting Capabilities
- Modular & Standardized Interfacing Modules for 3rd party systems
- Efficiencies in Processing

## Architecture

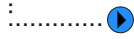


The InfoSolutions suite of modules can be implemented as a comprehensive system or each of the modules can be implemented individually on a stand alone basis to interface with other systems. The overall architecture is best described in the diagram below:





## Functionality



From a functional perspective, InfoSolutions covers all the basic banking functions as well as provides the bank with the flexibility of being able to react to changing needs swiftly and easily. InfoSolutions can broadly be split into the following modules:

### CUSTOMER RELATIONSHIP MANAGEMENT

Core to the architecture of InfoSolutions is a comprehensive customer relationship management enabled through the use of a Customer Information Management module and a comprehensive and seamlessly integrated repository of all transactions. Customer relationship management provides the bank with all the necessary knowledge both on an ad-hoc basis as well as regular reporting cycles of a customer's activity and position. Key performance criteria can also be defined and reported upon.

### INFORETAIL

InfoRetail essentially a browser based teller platform with comprehensive functionality at the teller stations across all the branches of the bank.

While ensuring that tellers can be wholly keyboard dependent, if necessary to allow for maximum efficiency, the following are some of the functional areas covered as well as some of the features that make it unique:

- All Teller Functions function on one screen making for easy navigation & control
- Full Cash management and verification features, for Tellers, Vaults and Head Office
- Inbuilt Workflow and Messaging allowing speedy supervisor approvals
- Allows Any Branch Banking capabilities to be offered by the bank to its customer

### INFODEPOSITS

InfoDeposits supports processing of all types of term and savings deposits. It handles the complete processing of deposits through account opening, redemption, renewal, interest accrual and maturity processing. This is integrated into the teller processing platform seamlessly.

### INFOLOANS

InfoLoans supports loans of all types including commercial loans, retail loans and mortgages. It processes the entire lifecycle of a loan transaction. It also provides for collateral management and product management through reminders processing and classification of non performing assets. As with the InfoDeposits platform it integrates seamlessly with the teller platform.

### INFOREMITTANCES

InfoRemittances allows the bank also manage all international remittance functions that originate due to other transactions or customer requests. The module covers all kinds of 'funds transfer' instruments - electronic as well as paper based. Key functional aspects of InfoRemittances are:

- Inwards and Outward remittances of all types
- Generation of Swift Messages and straight through processing capabilities
- Charges & Customer Advices generation

### INFOTREASURY

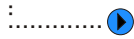
InfoTreasury comprises of Foreign Exchange and Money Market modules.

The Foreign Exchange module handles Spot and Forward purchase and sale of currencies. These contracts can be against the local currency or cross currency. The Money Market module is used for transactions between the customer and the bank involving lending and borrowing of money. It enables the bank to place, modify and cancel placements, deposits and contracts.





## Functionality



### INFOFINANCE

The InfoFinance Module is a complete General Ledger and Financial Management module which keeps track of the entire bank activity. All sub modules provide online realtime information to InfoFinance as needed. Balance Sheet, Profit and Loss and all regulatory reports of various types can be generated from this module's data repository. Unique features also allow it to function as a core module for the foreign and other offline branches of a bank.

### INFOTRADE

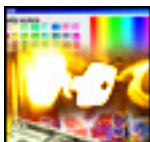
InfoTrade is targeted at the International Departments of Banks which have wholesale banking as the key business direction. Covering all parts of the trade cycle from Letter of Credit Issuance to Export Collections, it can also be extended to take care of specific niche needs of the International Trade Department:

- Foreign Exchange with the corporates
- Remittances
- Corporate Internet Banking

### INFOLIMITS

The InfoSolutions Credit Control Module is also a key component of the common features. It allows for multi level of product control including, account, currency, group, parent as well as product. At the lowest level it is also possible to define combinations and formula for the limits.

## Common Features



### PERSONALIZATION

All InfoSolutions products have extensive view and form personalization features that can easily be incorporated into other net-based products.

The Personalization feature is available at Simple and Advanced levels. In Simple Personalization, the user can very easily modify the placement of controls and add or delete controls from the page while advanced personalization, the user has complete control over the form, view or report.

### SECURITY

The Security component allows for comprehensive User and Group related control, including assigning "authority levels" to users. The common security module also provides for amount based limits and the maker checker concept.

The levels at which security can be controlled includes currency as well as:

- Parent
- Groups
- Transactions
- Company
- Users
- Accounts

### SETUP

InfoSetup takes care of all the common parameters that are required to be set across InfoSolutions. Some of the parameters are listed below:

- Charge Definition
- Accounting Interface
- Interest Rates
- Holiday Definition
- Language Setup
- Exchange Rates
- Product Definition
- MICR Codes
- Currencies

### MULTILINGUAL

All the functionality of the data entry forms as well as the menus are provided with multilingual support. The language setup and foreign language settings can be defined at the user end.

### MULTI CURRENCY

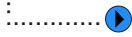
InfoSolutions also provides for multi currency functionality wherein the bank can maintain customer accounts as well as carry out various transactions in any currency.





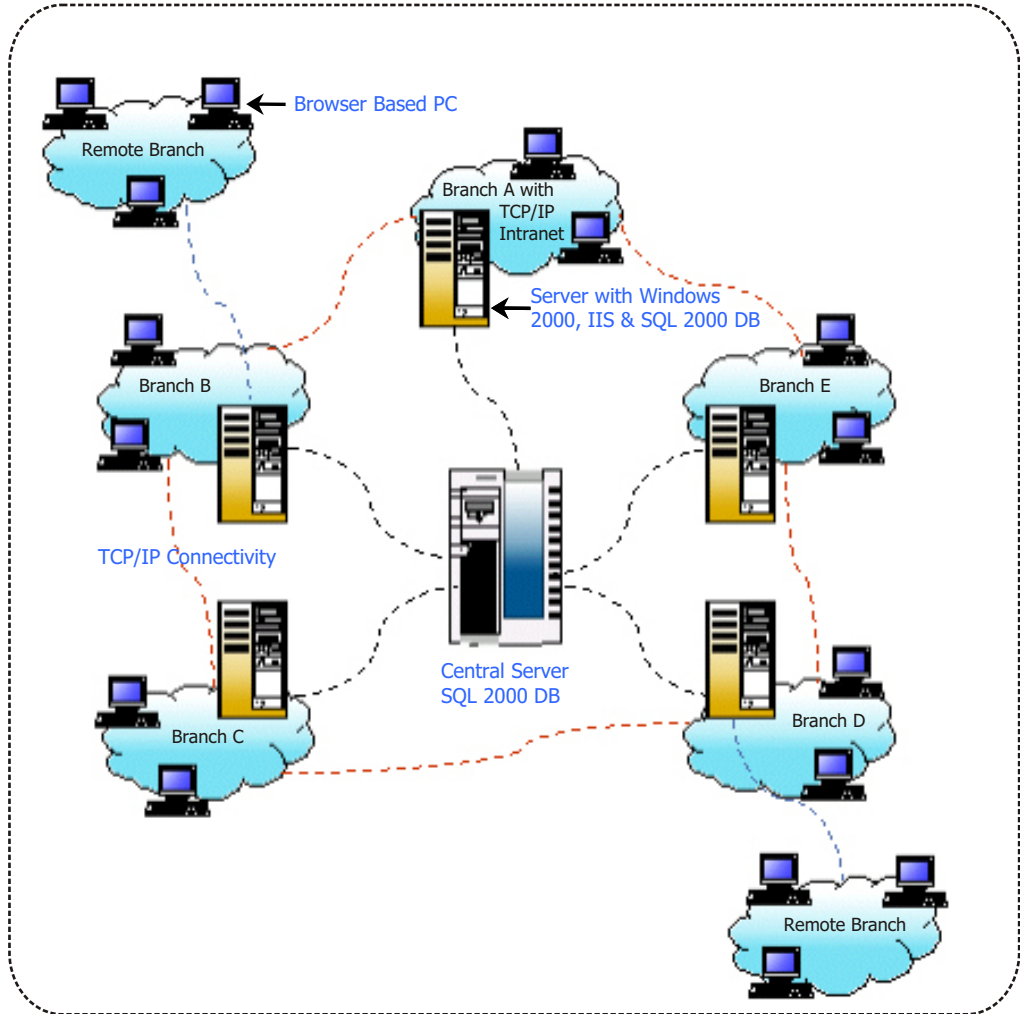
# InfoSolutions

## Network Architecture

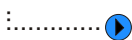


InfoSolutions has a distributed database architecture in which each branch will have its own local application server and database. The databases of all the branches are synchronized on a regular basis in a central repository.

Each branch is linked over a Local Area Network (LAN). The various branches could be linked with each other over a TCP / IP connection, a Wide Area Network (WAN) or as required by the bank.



## Technology



### CATEGORY

Servers

Client

Database  
Security  
Communications

### DETAIL

Microsoft Windows 2000 Series of Servers + Internet Information Server Version 5.0 Windows 2000 Service Pack2 on any Intel Based machine or Unisys ES 7000

Windows 98 or Windows NT or Windows 2000 with Microsoft Internet Explorer Version 5.0 or above

Microsoft SQL Server 2000  
System of the Bank's choice  
Microsoft Message Queuing and / or TCP / IP

### Contact Us

To learn more about InfoBahn and its products, contact us to arrange for a detailed demonstration. Call at our office locations or visit our website for the details on a partner near you.

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