

Finacle Alerts Solution

OVERVIEW

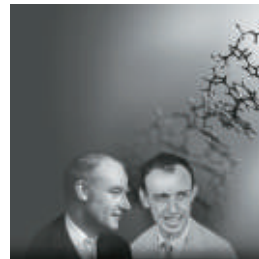
Banking customers in the flat world increasingly demand that information about their financial operations be made available to them in real time, irrespective of their physical location. Several banks have made significant efforts to satisfy this need. However, the diversity of systems deployed at the bank has made provision of a holistic and effective solution, a challenge. Besides, the varied information needs of customer segments mean that what is deemed as critical information by one segment is not perceived as relevant by the other.

It is imperative that banks adopt a centralized and unified solution that alerts customers 'intelligently', ensuring that updates are relevant and custom-specified, delivered with optimum time-sensitivity.

Finacle Alerts Solution

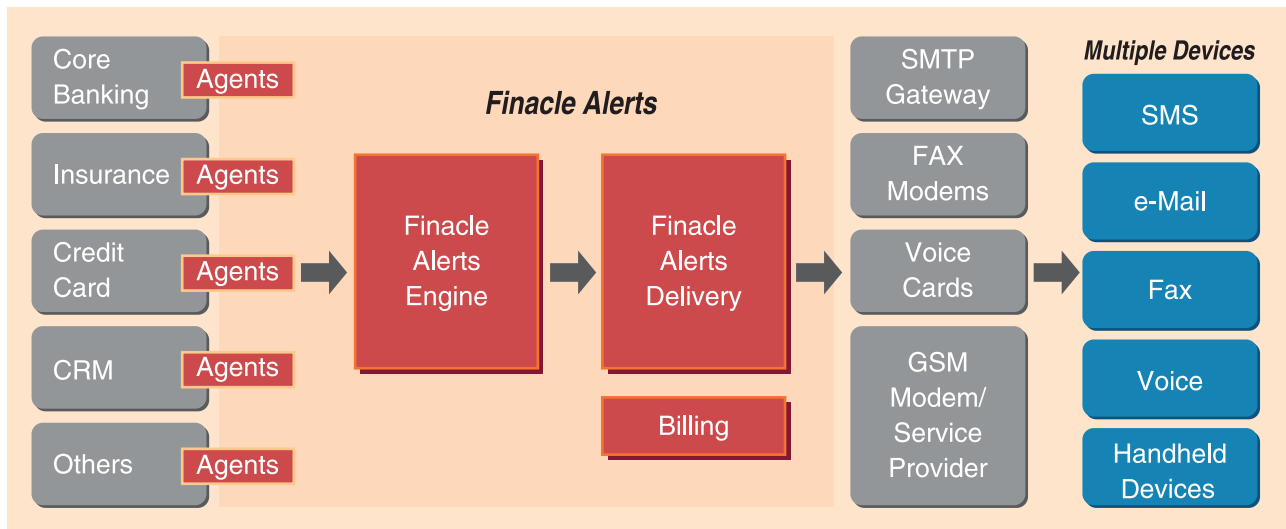
Finacle alerts solution empowers banks with the capability to alert end users about events recorded by the bank's diverse business systems. The solution's subscription feature enables the bank's customers to select specific information they want to be alerted about, in addition to the time and channel of information receipt.

Built on new-generation industry standard technologies, the solution provides multi-channel and multi-lingual support. In addition to alerting corporate and retail customers of the bank, the solution provides alerts for the bank's internal users as well. Banks can define alert categories to control access to various alerts. The solution allows a group of alerts to be combined into a message digest, minimizing the traffic of outgoing notifications. It also supports delivery of branding and marketing messages as part of notifications.



YOUR INNOVATION PARTNER

Functional Architecture



Enables capture of real-time events as they occur and notification to customers as well as internal users (employees) on occurrence of those events, in the mode of their choice (SMS, e-mail, voice message, facsimile).

Key Features

-
- Business rules can be configured to capture real-time events and notify customers and internal users(employees) on occurrence of these events, in the mode of their choice (SMS,email, voice message, facsimile)
 - Multi-channel delivery including push and pull type channels
 - Configurable alerts framework allowing easy rollout of new alerts
 - Capability to extend alerts to any third-party system, through configurations
 - Multilingual enabled
 - Facility to capture usage data for billing purposes
 - Large set of pre-configured alerts including minimum balance alerts, payment due alerts, large amount debit/ credits, loan repayment alerts, deposit maturity alerts and password expiry alerts, among others

Business Benefits

Cost Savings

With deployment of alerts, the need for customers to login to the Internet banking infrastructure or reach the call center to verify the execution of a transaction is obviated. This results in significant cost savings as banks can plan for lesser capacities to support these channels. Additionally, banks can augment revenue by providing fee-based premium alerts.

Increased Process Efficiencies and Collaboration

Finacle alerts solution automates the delivery of timely information to multiple end points from a single delivery system that collaborates seamlessly with the bank's many business engines, optimizing process time and responsiveness to customer imperatives.

Customer Delight

The solution's self-service capabilities empower customers to manage their banking activities better. Additionally, subscription based alerts ensure that a customer receives requisite information through the preferred channel. This leads to greater convenience and enables better monitoring of banking transactions in real time.



YOUR INNOVATION PARTNER

USA/LATAM/CARIBBEAN

Vikas Gupta
Tel.: +1 908 450 8220
Fax: +1 908 450 8201

SOUTH ASIA

Venkatramana G
Tel.: +91 98452 19809
Fax: +91 80 2852 1747

EMEA

Amit Dua
Tel.: +44 776 651 0099
Fax: +44 207 715 3301

APAC

**South East Asia/Greater China/
Japan/Korea**

Mahesh DK
Tel.: +91 98450 69004
Fax: +91 80 2852 1747

Australia/New Zealand

Shubhomoy Banerjee
Tel.: +61 400 954702
Fax: +61 3986 02999

**e-mail: finacleweb@infosys.com
www.infosys.com/finacle**

Infosys Technologies Limited

Plot No. 44, Electronics City, Hosur Road, Bangalore - 560100. India
Tel.: + 91 80 28520261, Fax: + 91 80 28521747, e-mail: finacleweb@infosys.com
Join us on Twitter, LinkedIn and Finacle Whiteboard at
www.infosys.com/finacle/networking.asp

© 2009 Infosys Technologies Limited, Bangalore, India. Finacle is a registered trademark of Infosys and Infosys acknowledges the proprietary rights of its trademarks and product names of other companies mentioned in this document. Infosys believes the information in this publication is accurate as of its publication date; such information is subject to change without notice.