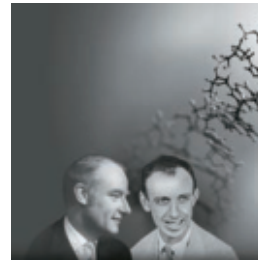


Finacle

Corporate e-Banking Solution



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BUSINESS OVERVIEW

With corporate houses competing aggressively to surge ahead in a business world caught in the throes of change, banks face an onslaught of new demands from them. The opening of new geographies and the subsequent foray of business establishments into these arenas has increased the need for banks to provide, in real time, consolidated views of financial information and support transactions across transcontinental borders.

Banks are driven to continuously innovate, in their attempt to manage competition and grow their corporate and SME clientele. They are also integrating newer technologies into their core business processes to increase efficiency and agility.

The changing marketplace demands a state-of-the-art banking solution that offers corporate businesses instant access to financial information across geographies, while also providing them control over payments and receivables across locations. The solution must be flexible and support rapid deployment of new products and services. It must also be modular to enable banks to carve out segment-specific offerings, to cater to the varying demands of emerging segments of customers.

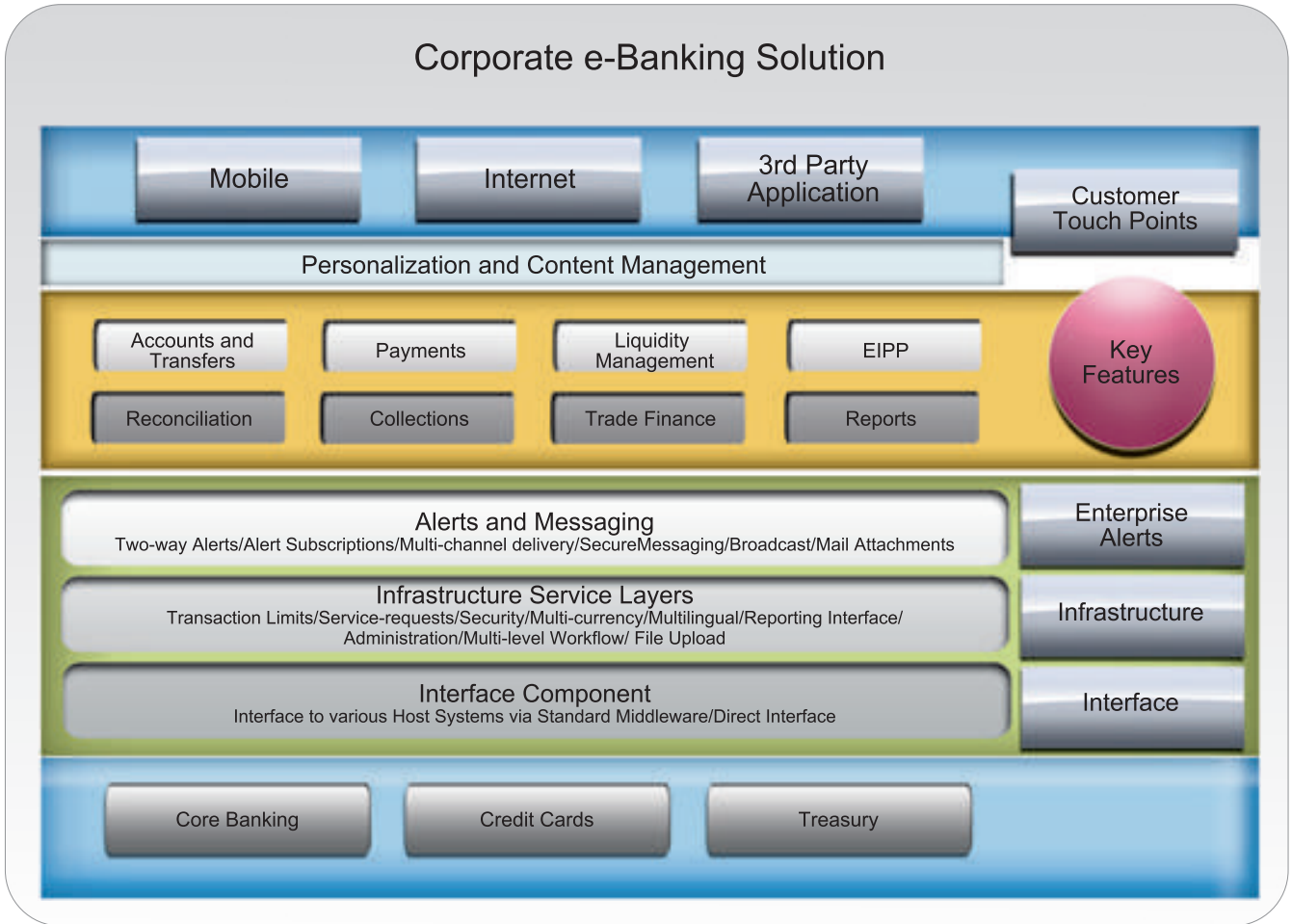
Finacle Corporate e-Banking Solution

Finacle corporate e-banking is a comprehensive, corporate and small business banking solution providing a single unified view of corporate banking relationships across asset and liability products, limits, trade finance and cash management. It is designed to support multiple channels including the Internet and mobile, and can be interfaced with disparate host systems and third-party applications.

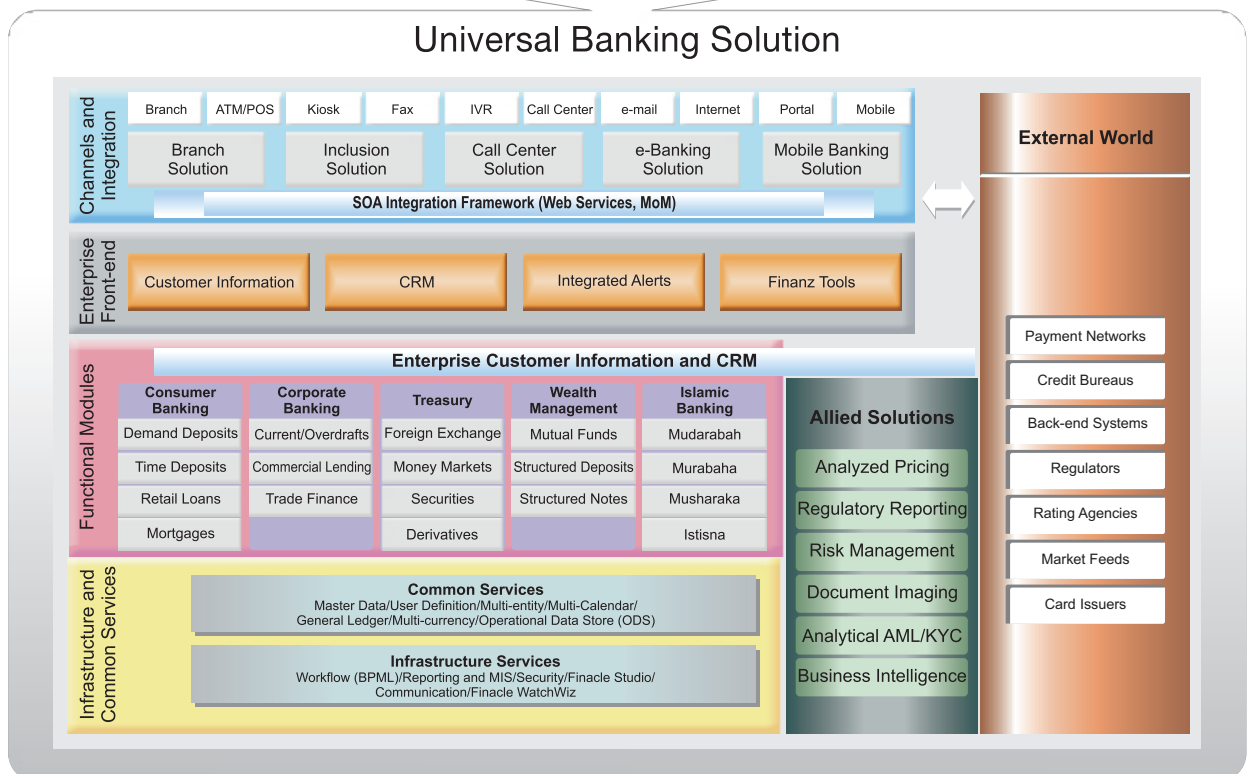
The solution is built on new-generation industry standard technologies J2EE and .NET. This empowers banks to provide their corporate customers anytime anywhere access to real-time consolidated information. It also offers banks the flexibility to go to market with an innovative product and service offerings portfolio. Finacle corporate e-banking solution is modular and enables banks to hand-pick from its comprehensive set of features. Additionally, the infrastructure services layer of the application provides a framework that aids in deploying new modules rapidly. The solution is multi-currency enabled and offers multi-lingual support.

Functional Architecture

Corporate e-Banking Solution



Universal Banking Solution



Key Modules

Accounts and Transfers

This module provides accounts-related information and the transfer facilities to relocate funds within a bank. The module supports the following:

- Checking accounts
- Loan accounts
- Deposit accounts
- Funds transfer
- Multi-currency transfers
- Loan and deposit calculators
- Basic alerts
- Reports

Electronic Invoice Presentment and Payment (EIPP)

The value-added EIPP module enables banks to offer invoice and bill payment functionalities to their customers. The module supports the following:

- Billing company registration
- Closed user group of payers and payees
- Bill payment
- Information and reporting
- Billing company reports
- Bill database (Hosting capability)
- External shopping mall interface (Payment acquisition)

- EBPP and EIPP alerts

Payments

The payments module provides extensive inter-bank, intra-bank, domestic and international payment capabilities. The module supports the following:

- Generic payment framework to support multiple payment systems
- Readymade support for ACH and SWIFT
- Bulk transfers and bulk payments
- Counter party maintenance
- SME payroll
- Payment templates
- Debit transfers
- Payment alerts

Collections Management

The collection management module provides the infrastructure to manage collections for the corporate treasurer. The module supports the following:

- Mandate maintenance
- Local collections
- Foreign collections
- Bulk collections
- Collection alerts
- Collection reports
- Returned items inquiry

Key Modules

Liquidity Management

The liquidity management module helps customers manage corporate liquidity by enabling rules setup for account pooling and sweeping. The module supports the following:

- Notional pooling
- Pooling with interest adjustments
- Account sweeping
- Account aggregation

Reconciliation Reporting

Reconciliation services are an important feature, specifically for small and medium enterprises (SMEs). The payables and receivables books of corporates can be reconciled with the accounting books of a bank, by using this module. The module supports the following:

- Payable reconciliation
- Receivable reconciliation
- Generation and inquiry of bank reconciliation statements

Trade Finance

The trade finance module supports comprehensive reporting on trade finance instruments such as letters of credit, bank guarantees, trade collections and forward contracts. It also supports initiation of trade transactions. The module supports the following:

- Initiation or modification of trade instruments
- Templates to ease document creation
- Maintenance of corporate parameters to minimize data entry

Additional Features

Alerts

The solution provides multi-channel (SMS, WAP, e-mail, fax and voice) alerts. It supports the generation of event-based alerts from any of the bank's transaction processing systems. It also supports alerts subscription using the personalized alert-channel matrix.

Infrastructure

The solution's flexible infrastructure management feature can be used and extended by banks to provide various enhanced functionalities, without external support. Some of the infrastructure management tools include:

- Internal secured mail
- Service request infrastructure

Key Modules

- Imaging
 - Straight Through Processing (STP) interface
 - Multi-lingual infrastructure
 - Relationship Manager (RM) functionality
 - File upload infrastructure
-

Security

Security related features are critical aspects of an Internet banking package. The security features offered by Finacle are rich and wide ranging. They include:

- Comprehensive auditing
 - Digital signature support
 - Token-based authentication interface, certified with RSA secure ID
 - Account level access control
 - Multi-level approval workflow
 - Multi-factor authentication support
 - User level account access control
 - Transaction limits
-

Maintenance (Administration)

The solution provides extensive maintenance, parameterization and administration capabilities. These features are completely Web-based, intuitive and do not require knowledge of technology. They include:

- Customer preferences
 - Administrative functionalities
 - Corporate administrator features
-

Interfaces

The solution is developed on component-based architecture, with a flexible and modifiable interface layer. This layer supports several interfaces, by default. Key features include:

- Support for interface layer (via an industry standard middleware or custom built adapters)
 - Token-based authentication interface certified with RSA secure ID
 - Interface to SMTP gateway
 - Support for off-line and on-line interfaces (Intelligent mode)
 - Interface to Crystal Reports
-

Mobile Banking

The solution empowers banking customers with access to services through SMS or browser-enabled handsets. It has been interfaced with Infosys mConnect, the indigenously developed middleware, which handles the multiplicity of form factors and access mechanisms on multiple devices to provide a context agnostic view to the transaction server. This enables the bank to support multiple devices without expending additional development effort.

Business Benefits

Aggregated Cross Border Service

The solution's rich financial information portal provides corporate customers a comprehensive facility to view critical information and monitor transactions across geographies through a single interface. This plays a vital role in enabling the bank to provide all the global financial solutions demanded by business houses expanding their footprint across geographies.

Business Agility

Built on industry standard platforms J2EE and .NET, the solution provides banks with tremendous flexibility to extend their product portfolio and customize the solution according to requirements. The architecture of the solution enables the bank to write business rules once and deploy them anywhere, add new rules, modify existing ones or integrate them with other applications seamlessly. The solution also provides an additional layer that can be extended to interface with multiple back office systems. All this enhances agility of operation, helping the bank identify new opportunities and roll out new products.

Robust Security

The solution offers extensive application security features and provides a robust framework to integrate with specialized security software. This enables the bank to offer products that are highly secure and geared to withstand the onslaught of security threats around Internet transactions.

Lower TCO

The deployment of Finacle enables a relatively cost-efficient channel through which to serve customers. As the number of transactions completed online increases, the number of more expensive branch transactions decreases. This is especially true of small business customers who tend to use the branch as the primary channel. Greater automation and productivity, as well as reduced human error lead to increased cost savings. The thin-client architecture over the Internet also reduces maintenance costs associated with frequent upgrades and support.

Customer Delight

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. The solution's self-service capabilities further empower corporate customers to manage the solution and, consequently, their cash flows better.



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