Functional Architecture

Access Tier

J2ME | iPhone | Android | GPRS | 3G | iPad | SMS | USSD

Services Tier

Account Information | Funds Transfer | Remote Cheque Deposit | Payments | Commerce | Mobile Money

Remittance | Alerts | Promotion | Loyalty | Locator | Ticketing

Framework Tier

Device Rendering | AAA | Billing | Dashboards | Security | Messaging

Regulatory | CRM | Multi-currency | Financial Tools | Rules Engine | Monitoring

Integration Tier

Core Banking | Internet Banking | Insurance | Treasury | Wealth Management | Payment Gateway

SMS Aggregator | VAS Aggregator | Advertisement Server

Universal Banking Solution

Channels and Integration

Branch | ATM/POS | Kiosk | Fax | IVR | Call Center | e-mail | Internet | Portal | Mobile

Branch Solution | Inclusion Solution | Call Center Solution | e-Banking Solution | Mobile Banking Solution | Advizor Solution

SOA Integration Framework (Web Services, MoM)

Enterprise Components

Customer Intelligence (Analytics | Customer eXPerience) | CRM | Alerts | Finanz Tools

Functional Modules

Consumer Banking	Corporate Banking	Treasury	Wealth Management	Islamic Banking
Demand Deposits	Current/Overdrafts	Foreign Exchange	Mutual Funds	Mudarabah
Time Deposits	Commercial Lending	Money Markets	Structured Products	Murabaha
Retail Loans	Trade Finance	Securities	Equities	Musharaka
Mortgages	Syndication	Derivatives	Insurance	Istisna

Infrastructure and Common Services

Common Services
Master Data/User Definition/Multi-entity/Multi-Calendar/
General Ledger/Multi-currency/Operational Data Store (ODS)

Infrastructure Services
Workflow (BPML)/Reporting and MIS/Security/Finacle Studio/
Communication/Finacle WatchWiz

Allied Solutions

Analyzed Pricing | Regulatory Reporting | Risk Management | Document Imaging | Analytical AML/KYC | Business Intelligence

External Enterprise Infrastructure
Work Flow/Scheduler

External World

Payment Networks | Credit Bureaus | Back-end Systems | Regulators | Rating Agencies | Market Feeds | Card Issuers