Remote Banking System

Solution Highlights

- ❖ **Enrollment System**
- ❖ **Hand Held Terminal**
- ❖ **SmartCard**
- ❖ **Card Personalization & Issuance**
- ❖ **Fingerprint Authentication**
- ❖ **Loan Collection**
- ❖ **Micro-Insurance Premium Collection**
- ❖ **Cash Deposit**
- ❖ **Cash Withdrawal**
- ❖ **Micro ATM standards**
- ❖ **Online/Offline mode**
- ❖ **Management Information System (MIS)**

Offering
Remote Banking System

Domain
Banking & Financial Services

Client
Union Bank of India

Business Challenge

A leading Public Sector Bank in India desired to carry out secured end to end processing of Customer Account Management in both real time and batch using a mobile POS terminal at geographically remote locations and integrating with core banking system (CBS) as a part of Financial Inclusion scheme

Technology Solution

Our solution is a comprehensive and light-weight single integrated unit, SmartConnect, which can securely initiate and process financial transactions through POS terminal using smartcard ,biometric , voice-output and integrated reports

Technology Used

J2EE, C#, C++, Jasper Reports, SQL Server, Biometric , Smart Card, GPS, GPRS
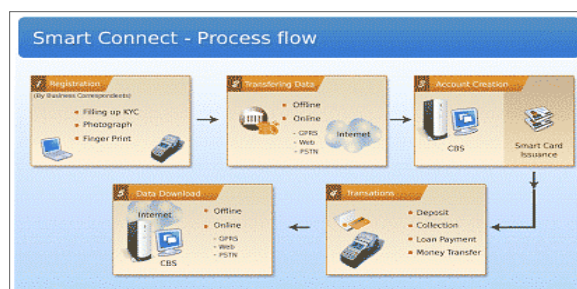
Implementation challenges

- ➢ Inadequate infrastructure in remote areas, hindering communication channels
- ➢ Data synchronization and reconciliation issues due to remote location
- ➢ Elimination of non-secure transactions to maintain Customer Account integrity
- ➢ Intermittent integration with core banking system sans connectivity

Benefits

- ➢ Reach the unbanked population to drive revenue for client
- ➢ Facilitate valid regulatory standards of security in transactions irrespective of location remoteness
- ➢ An end-to-end solution that incorporates multiple functionalities

Sample Screenshot