

# inteGra Telebanking System

## Salient Features

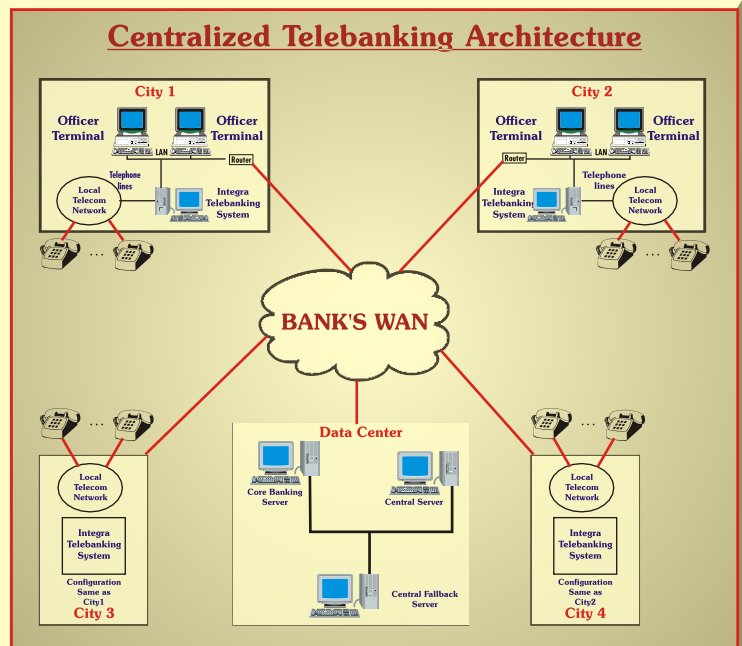
- ★ Database of the Banking Software is NEVER accessed directly for information retrieval
- ★ Message based interface is provided to connect to back-end systems
- ★ Fax-back information on the same call as well as on a different fax number
- ★ Quicker navigation by experienced callers - preemption
- ★ Supports Multi-Channel, Multi-Lingual and Multi-Currency
- ★ Voice & fax scheduler to pro-actively send out information
- ★ Modular design for handling multiple lines - fault tolerance
- ★ Caller can leave a verbal message which is recorded and time stamped
- ★ Centralized Back Office Activity and GUI based Administration
- ★ Management and Printing of PIN Mailer
- ★ Provision to generate reports of call details of various branches from central server
- ★ Reports can be provided in any desired format for MIS purposes
- ★ Self diagnosis and Remote servicing facility
- ★ Data Dictionary of RDBMS is provided to the Bank
- ★ M-Bank & EasyTerm services can be provided as enhancement
- ★ Can be enhanced to provide fullfledged call center

As of today there is no medium to rival the telephone network in matter of reach - speed - economy and information focus. Information exchange over this interactive medium is well focused for both the generator and the receiver. All this information is available live, confidential and at any convenient time.

*inteGra* Telebanking System greatly enhances the customer service by providing the sophistication and convenience of leading edge Interactive Fax & Voice Response Technology. The technology for *inteGra* Telebanking System has been indigenously developed at bk SYSTEMS. Being pioneers in the field gives us total control over design and implementation of turnkey solutions to meet challenging requirements of our customers.

*inteGra* Telebanking System uses a digitally recorded pleasant human voice to direct the caller with his dialing unit to navigate through a sequence of menus and respond to the callers choice of service by voice, fax or email.

*inteGra* Branch level Telebanking System can be enhanced to Centralized Telebanking System.



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The Bank has procured Telebanking solution from **bk SYSTEMS**. We enjoyed working with them and found them to be highly professional, technically competent and taking extra efforts to meet our challenging schedule. We wish **bk SYSTEMS** the very best.

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**Mr. Abhay Vidyarthi**, DGM  
(Union Bank of India, India)

## Representative List of Services

- \* Product Information by Voice & Fax
- \* Foreign Exchange Rates
- \* Deposit Rates
- \* Gold Rates
- \* ATM Locator
- \* Balance Information
- \* Change of PIN
- \* Online Funds Transfer
- \* Last 'n' Transaction Details
- \* Statement by FAX/Post/Email
- \* PIN Mailer
- \* Request for Cheque Book
- \* DD/Pay Order Issue Request
- \* Cheque Enquiry
- \* Stop Payment of Cheque
- \* Utility Bills Payment
- \* Report of loss of ATM/Debit Card
- \* ATM/Debit Card Request
- \* Call Transfer to Officer
- \* Voice Mail Facility
- \* Demat Services
- \* PIN Generation Report
- \* System Usage Report
- \* FAX/Email Despatch Report
- \* Funds Transfer Report
- \* Cheque Book/Demand Draft Request Report

## Representative List of Clients

- \* Reserve Bank of India, India
- \* IDBI Bank, India
- \* UTI Bank, India
- \* Union Bank of India, India
- \* Corporation Bank, India
- \* Indian Bank, India
- \* Finance Bank, Malawi
- \* NDB Bank, Colombo

As shown in the architecture diagram, the Central PIN Server is located in data center and Telebanking servers are located in different cities. The Telebanking Servers are connected to the local telecom network and they are connected to the Central Server over Bank's WAN. The complete back office functions such as PIN Generation & printing, maintaining the logs & requests from all the branches, rates updation etc. are performed in the Central Telebanking Server. Central Server also maintains call logs, rates, configuration details and updation of all telebanking servers in different cities.

Customers are provided with "Anywhere Telebanking Facilities", irrespective of where the customers account is present. They can access their account information by just calling the telebanking system in that city. The customer need not make intercity calls even when he travels to any other city.

Any of the following methods can be used for interfacing with the Banking Software.

- \* Terminal Emulation
- \* ISO 8583 Based Messaging
- \* XML Based Messaging
- \* Custom API

In all the above methods the database of the Banking Software is NEVER accessed directly. Therefore all the business logic, checks and balances provided by the Banking Software is fully honoured.



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