InTeller

Banking & Microfinance Solution
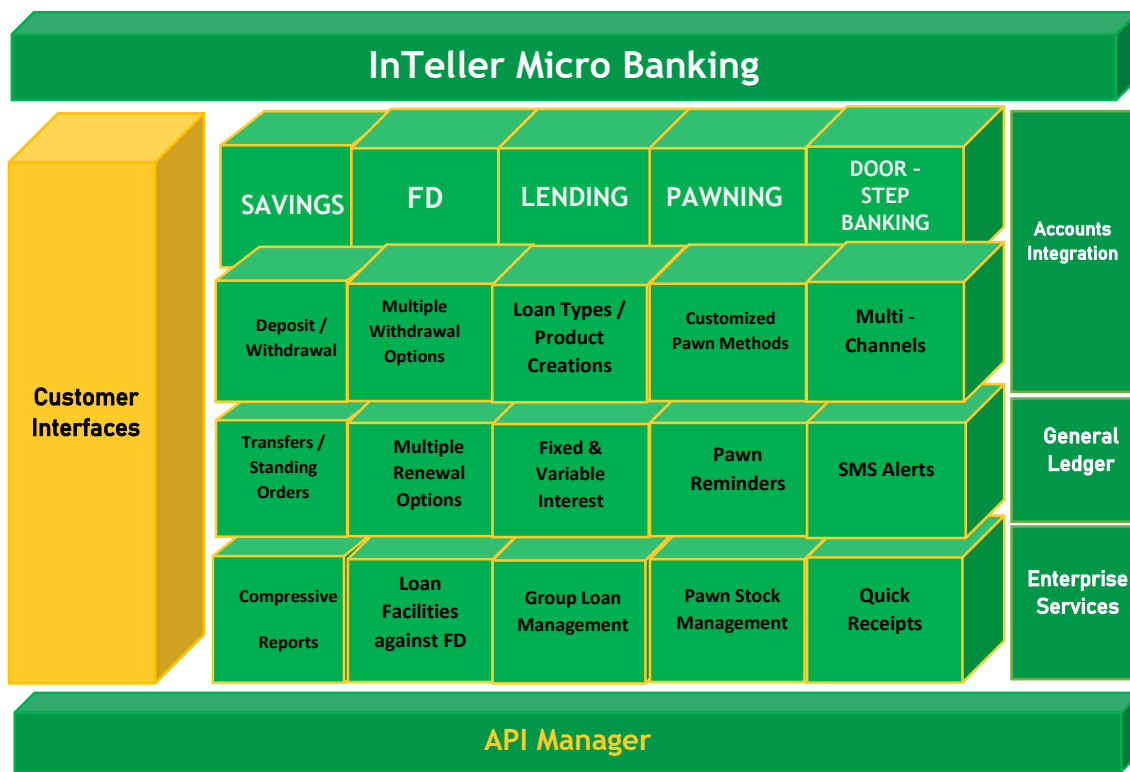
Transformation

Today more than ever financial institutions worldwide are undergoing significant transformations. With shifting and ever demanding customer preferences and needs, emerging unconventional competition and a continuously evolving complex regulatory environment are just some of the issues need to be addressed worldwide. With change coming rapidly, banks must quickly enrich the demands and accelerate growth to stay head-on with the competition.

InTeller Banking & Microfinance is a solution specifically designed to help you meet these challenges head-on. One of the leading micro banking solutions in the world today, Ambit Micro Banking covers the entire spectrum of your bank's business from retail to commercial banking.

InTeller Banking & Microfinance

In developing markets where there are large segments of under banked and unbanked customers, banks today need to acquire and retain customers through extensive reach, innovative products, and superior service from savings and deposits to consumer loans and credit cards, you must match your competitors and InTeller Banking & Microfinance solution is a comprehensive, agile, componentized yet integrated business solution, addressing all the core needs of banks, in easy-to-configure modules. InTeller provides fundamental building blocks of business functionality enabling users to configure products and processes flexibly according to exact requirements and regulations in order to adapt to a dynamic environment into customer accounts, banks can Comprehensive offering to support growth. InTeller has a layered Open Platform Architecture, Web-enabled technology, and supports 24X7 operations.

InTeller Micro Banking

Customer Interfaces	SAVINGS	FD	LENDING	PAWNING	DOOR - STEP BANKING	Accounts Integration
	Deposit / Withdrawal	Multiple Withdrawal Options	Loan Types / Product Creations	Customized Pawn Methods	Multi - Channels	
	Transfers / Standing Orders	Multiple Renewal Options	Fixed & Variable Interest	Pawn Reminders	SMS Alerts	General Ledger
	Compressive Reports	Loan Facilities against FD	Group Loan Management	Pawn Stock Management	Quick Receipts	Enterprise Services

API Manager

Hassle – free and enrich experience to customers and uses personalized to their needs.

Customer – centric view

Expand product offerings on demand.

Solution that allows to configure bundled product suites with the modular to cater to the growing demands of today's customers.

Comprehensive security features with multiple authentication levels

Agile Banking on Open Platform Technology

Customer notification via SMS service on required transactions

Increase the productivity of front – desk staff

Comply with emerging global regulations:

Allows mobility for the door – step banking.

Enable door – step banking

BANKING

InTeller Banking & Microfinance solution is a comprehensive, agile, componentized yet integrated business solution, addressing all the core needs of banks, in easy – to configure modules. InTeller provides

all the building blocks of business functionality enabling users to configure products and processes flexibly in order to adapt to a dynamic environment.

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KEY MODULES

Enterprise customer information

When more is known about customers – their demographics, financials, preferences, and the relationship they already have with a bank – banks are in a position to offer them the right solutions at the right time.

InTeller enables banks to create and maintain a single source of customer truth enterprise customer information files, across multiple host systems including InTeller. This helps manage the various lifecycle stages in a relationship with the customer and access comprehensive segmentation information, all through a unified view.
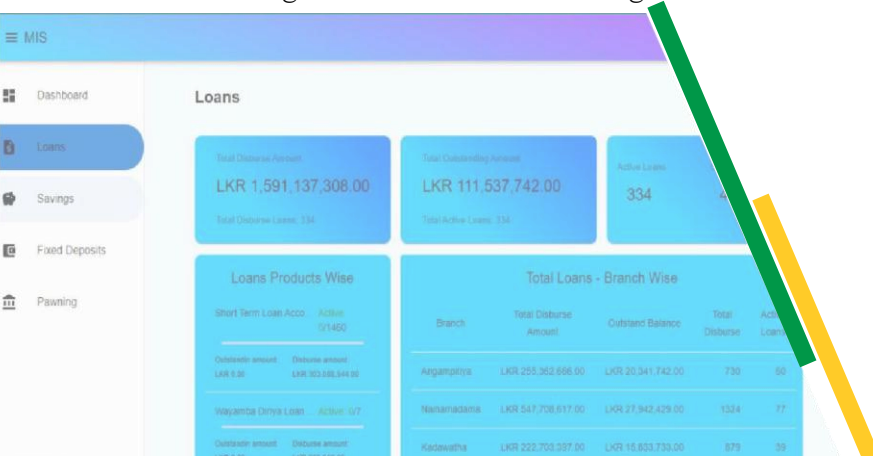
Flexible and user-definable templates support KYC and AML compliance mandates.

Saving Accounts Module

Savings and Deposits InTeller Banking & Microfinance provides a multi-branch host Deposits module that can give you online transaction processing for deposit accounts. The module handles processing of new accounts, closure of accounts, debit and credit interest calculation and generation of accounting entries on all processed transactions. It has the capability of setting up the access rights for different client classifications providing security for confidential accounts that should only be accessed by specific users.

InTeller Banking & Microfinance Deposits module includes the following account services and facilities:

Cash deposit	Account Enquiries
Cash withdrawal	Funds Transfer across Different Accounts
Funds transfers	Account Restraints
Standing Instructions	Image capturing for signature verifications
Interest Compensation	Comprehensive reports
Clearing Services and Float Management	

Fixed Deposit Module

The rate of interest paid for fixed deposit could be specified according to amount, period, etc.

Facility to renew fixed deposit either capital only or both capital with and interest.

Auto generate the reminders	Print certificates of the deposit
Withdrawals before maturity	Interest income monthly, quarterly or annually
Withdrawal and transfer interest	Partial or full withdrawal facility
Multiple renewal options	Loan facilities against Fixed Deposits

Loan Module

InTeller Banking & Microfinance provides a comprehensive Customer Lending module that handles a wide array of loan products. It offers the flexibility to define new loan products through the setting of loan characteristics parameters including pricing basis, charges method, repayment rules and many other custom rules.

Loan Types /Product creation	Fully user defined accounting entries based on the product type, client type, accounting events, and amount types.
Loan on purpose	
Frequency and date of collection	Settlements through internal GL accounts
Fixed and variable interest rates based on rules	Handling loans requiring multiple disbursements
Specify Interest rates at disbursement level	Group and group loan management
Repayment rules	Loan reminder letters to borrowers
User defined principle installment	User – defined and amendable repayment schedules with regular or irregular payment intervals
Penalty rates for past due principal and past due interest	
Default Product Charges	Comprehensive array of reports and enquiries to manage entire loan portfolio

Pawning Module

Comes with various search options InTeller Pawning module is fully integrated with accounts module.

Issuing of Pawn Tickets	Pawn auction
Customized pawn methods	Pawn reschedule
Pawning advances	Pawn stock management
User Definable interest accumulation	Reminder generation in multiple steps
Dual/Multi control pawning disbursement	Reporting for management and auditing
Auto renewal/redemption	

General Ledger Module

Fully automated General Ledger is maintained under the InTeller Banking & Microfinance system, according to that no manual updating for GL is needed. The General Ledger is central to all branches, but each branch has the facility to see the information only relevant to them from the central GL. It really visible as individual branches maintains their own

General Ledger balancing at the day end.

Online real-time GL transaction posting	Centralized Day Ending and Day Starting capability
Batch processing Capability	Centralized and branch wise auditing capability
General Ledger administrative functionality	Inter-branch reconciliation facility
	Reporting

Integrated Accounting

InTeller Banking & Microfinance provides an integrated accounting module that supports multi branch and multi-profit centers having also facilitated consolidation and reporting of accounts information.

- Custom chart of accounts
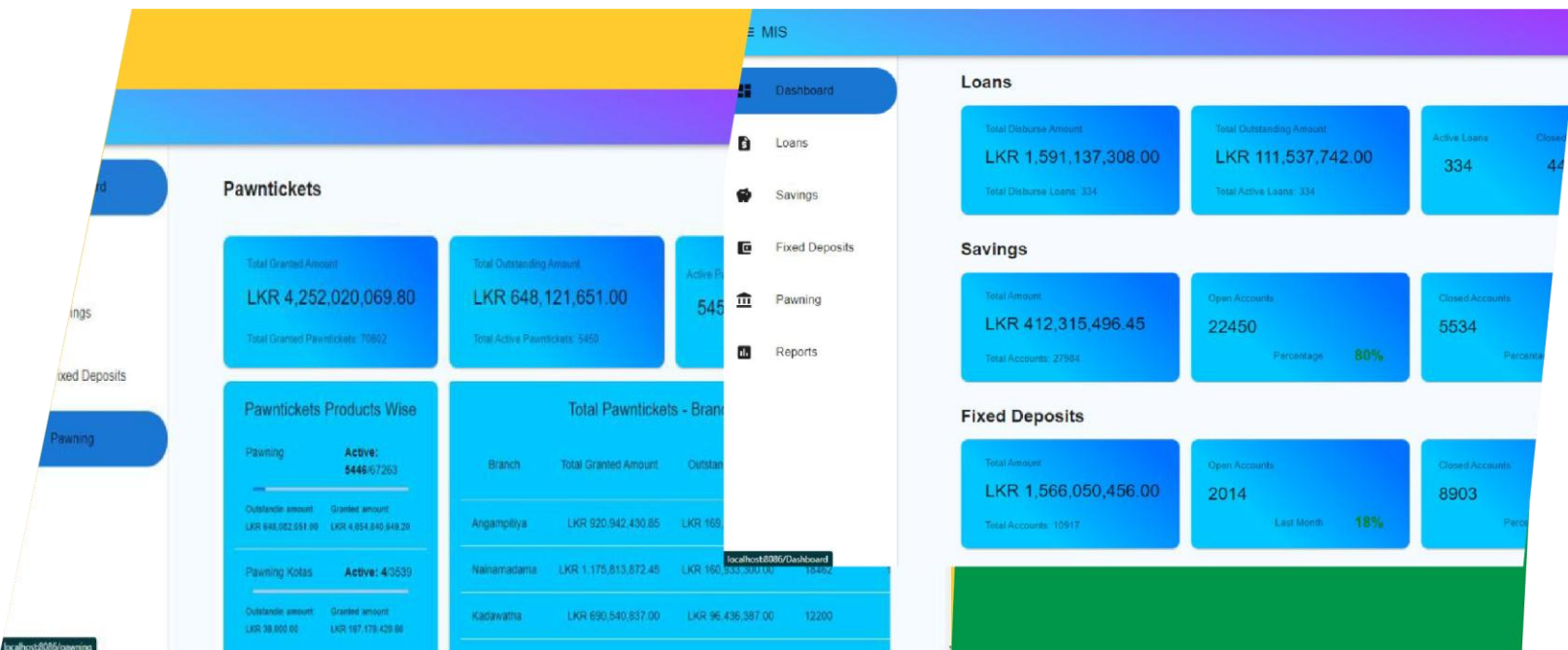- Standard accounting reports such as balance sheet, profit & loss statement and subsidiary statements
- A custom report generator is available to provide you with the facility to define layouts for additional financial reports

Dashboards

Advance operational efficiencies and user experience by enabling availability of frequently used functions on a single console. The widgets led design empower banks to personalize the dashboard for various roles to enhance user productivity. Pre-built widget library and robust widgets creation infrastructure offer extensive flexibility and enable banks to design the most optimum dashboard for various users.

Door-step banking

In a life full of hectic schedules and time constraints, the value of time is being increasingly felt. To new generation of customers who values time, we have introduced door-step banking in InTeller Micro bank solution.

Ability to serve unbanked and under banked population

    Transaction approval

    Supports multiple mobile devices such as Mobile phones, tablets, etc.

    Notification via SMS

    Exception processing for queued   and failed payments

    Quick Print transaction receipt to customer

Loan portfolio and Delinquency Management

Value of Loans Disabused Rs. 00,000,000	No of Loans Disabused 0000	No of Loans Outstanding Rs. 000,000,000
Value of payments in arrears	Current Portfolio Rs. 00,000,000	No of Active Borrowers 000
Gross Loan Portfolio Rs. 000,000,000	Preforming Portfolio Rs. 0,000,000	Portfolio at Risk Rs. 00,000,000

Total Loan Applications 00	Approved Loan Applications 00 Rs. 00,000,000	Rejected Loan Applications 00 Rs. 00,000,000
Pending Approvals 000	Loan Expenses Rs.00, 000.000	Cost per Borrower Rs.00, 000.000
Cash at Hand Rs.00, 000,000	Loan Interest Income Rs.00, 000.000	Other Loan Income Rs.00, 000.000

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Income Analysis

Revenue & Annual Comparisons

Revenue and Customer Overview - Q1 2016

Revenue compared to previous Year

€400k
€200k
€0k

January   February   March

■ Last Period   ■ Current Period

# of New Customers compared to previous Year

40
20
0

January   February   March

■ Last Period   ■ Current Period

Avg. Revenue per Customer compared to previous Year

€8k
€5k
€3k
€0k

January   February   March

■ Last Period   ■ Current Period

Year on Year Customer growth comparison with Average revenue generation
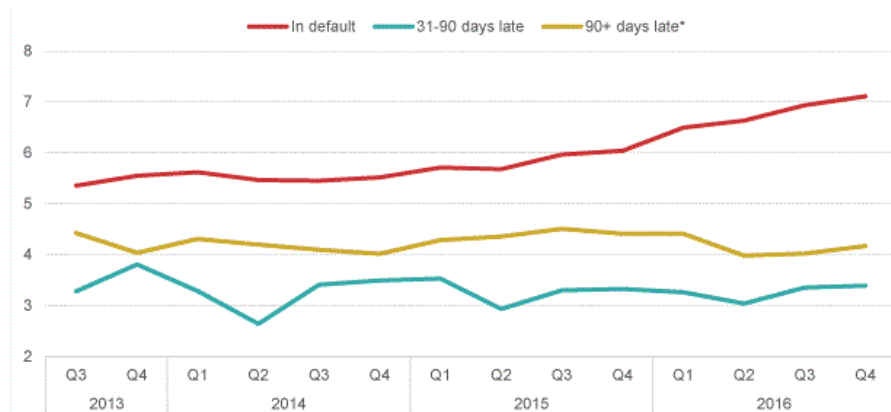
Revenue, Gross Margin, OpEx, etc. comparison to previous year, indicates growth or De-growth of each impact section

Income Statement

▼ 6,071,449
Total Revenues
-35.2% vs Aug-19

▼ (1,973,698)
Gross Margin
-152.4% vs Aug-19

▼ -32.5%
Gross Margin %
-180.9% vs Aug-19

▲ 1,172,630
OpEx
+106.0% vs Aug-19

▼ (3,233,310)
Operating Income
-202.6% vs Aug-19

▼ -53.3%
Operating Income %
-258.3% vs Aug-19

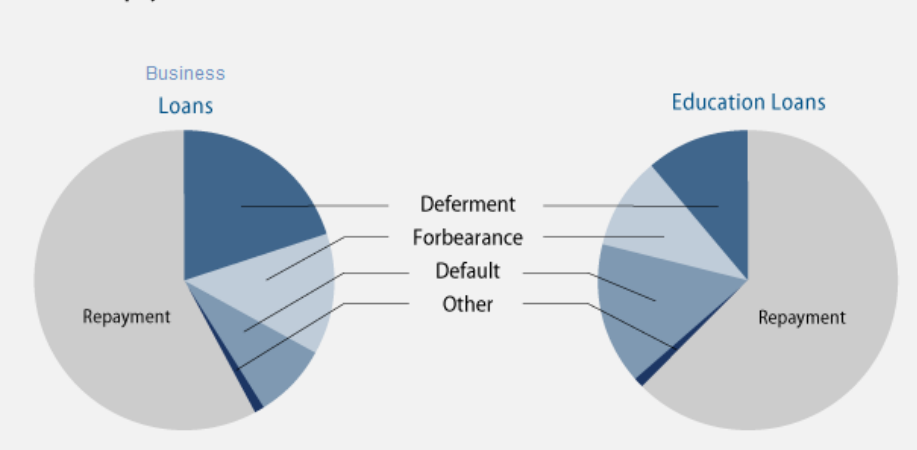|	Sep-19	Δ%		Sep-19	Δ%
Total Revenues	6,071,449	▼-35.2%			

Analysis of Default & Past Dues

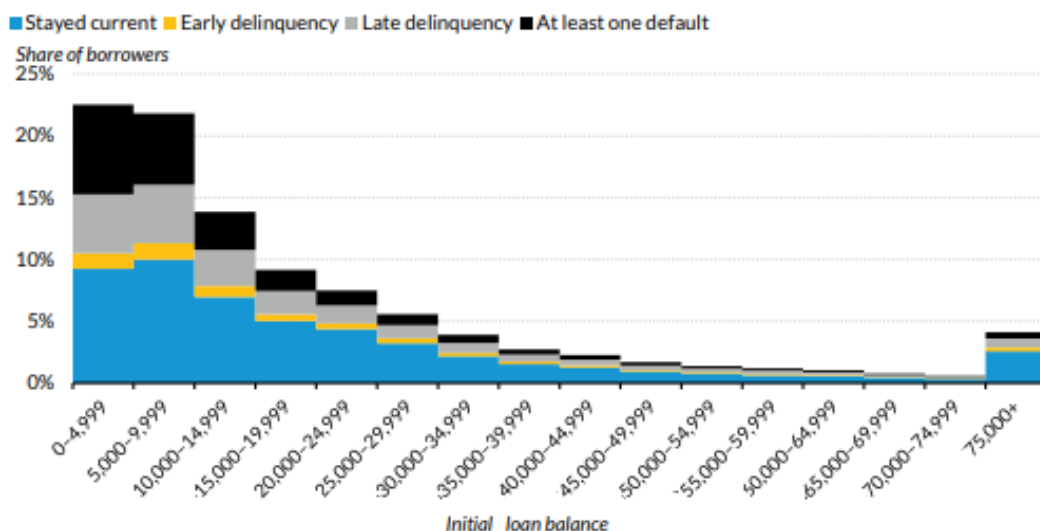Quarterly Analysis of Loans Past Due age and in-defaults

Loan Type Comparison of Repayments/ Delinquencies

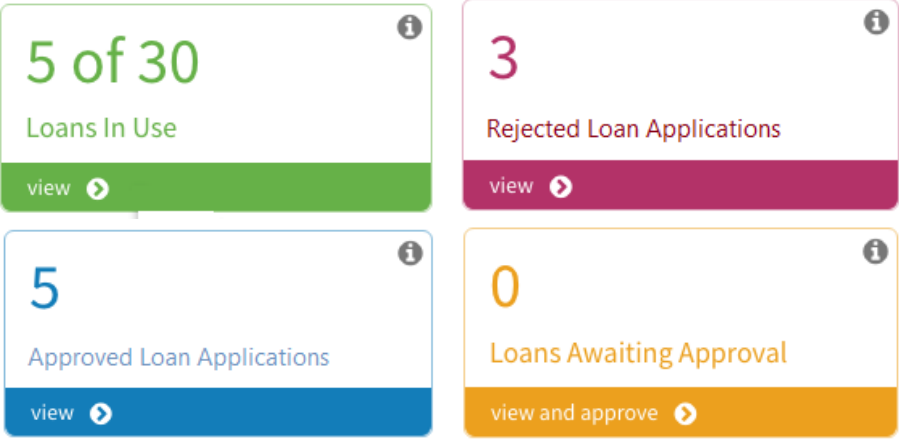Rates of repayment, deferment, forbearance, and default

Delinquency Analysis

Status of Loans Balance

Loan Applications Analysis

5 of 30
Loans In Use
view ➤

3
Rejected Loan Applications
view ➤

5
Approved Loan Applications
view ➤

0
Loans Awaiting Approval
view and approve ➤

Status Analysis of Current Loan Applications, pending, approvals, rejections with a facility of drill-down to details of each application
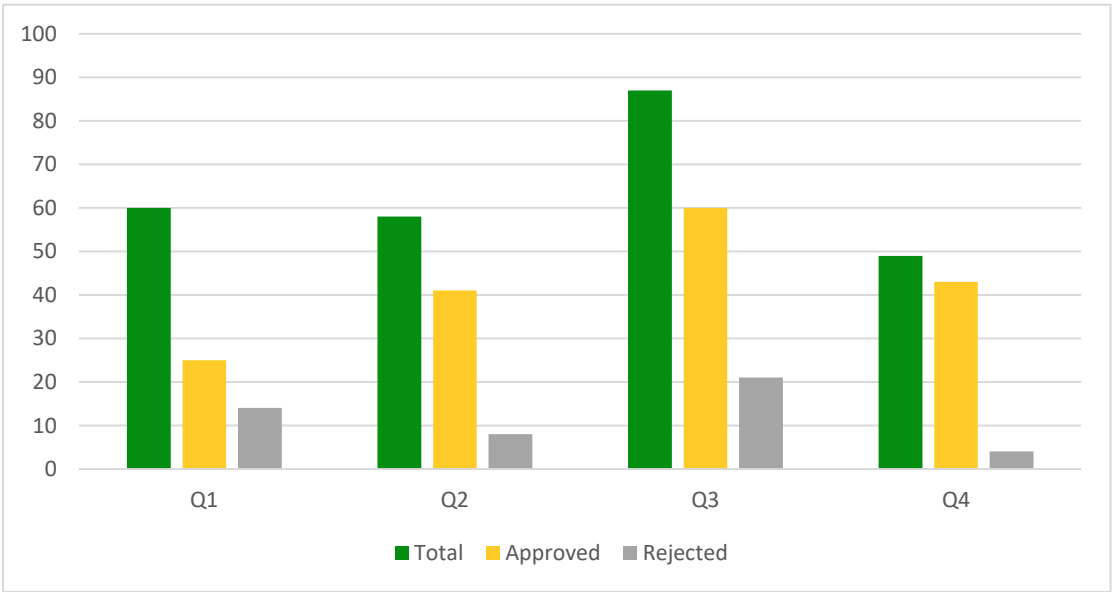
Approved Ratio   65%

This Year

Q1	Q2	Q3	Q4
00%	00%	00%	00%

Loan applications that are awaiting action - 00

Loans pending final sign-off - 00

Loan Application Quarterly analysis with totals and rejections
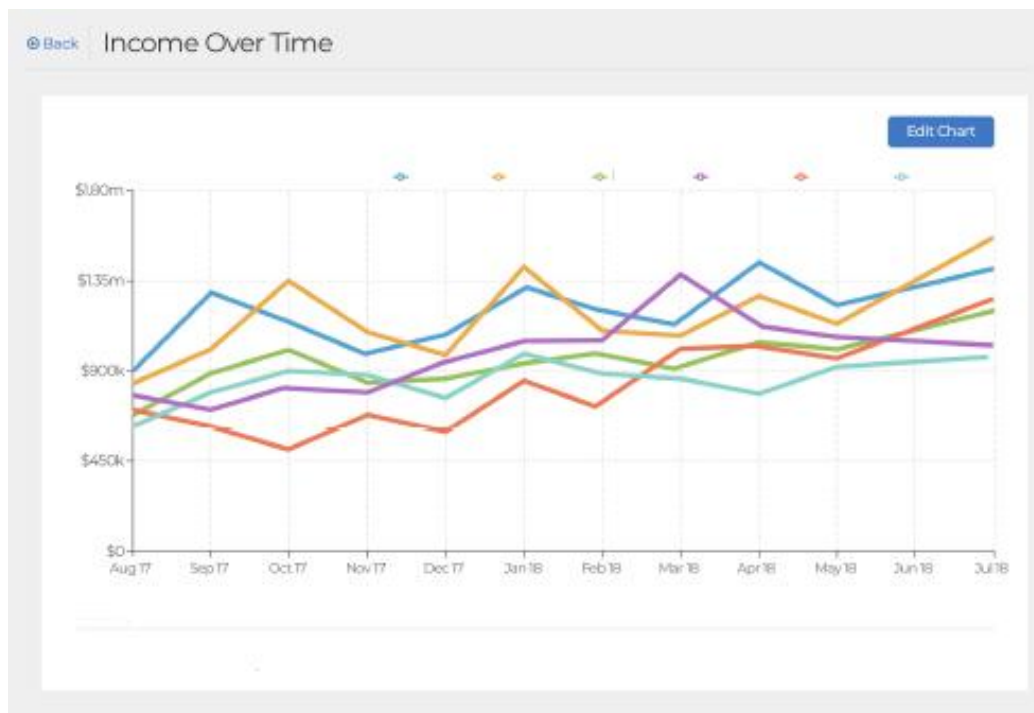

■ Total ■ Approved ■ Rejected

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Cash Flow Analysis

Indication of cash balance at the end of each month

Actual cash received Loan Interest and other income analysis over a period for various loan types and categories

Functional services

InTeller Banking & Microfinance offers a wide range of services that help banks differentiate offerings by creating uniquely bundled products and services.

Automated exception and approval management with referrals for financial and non-financial exceptions

Business components

Users can define which business-enabler functions of InTeller Banking & Microfinance to turn on, and then reuse these across various functions

Interest rate support customization of interest rates

Tax structure definition and application of withholding tax for defined events

Event-based charges with provisions for online and batch collection of charges

Extensive framework for management such as user and group definition capabilities, reporting and exception management

Infrastructure & facilities

InTeller Banking & Microfinance empowers users with a wide array of utilities to enhance operational efficiency and facilitate ease of use.

24x7 capabilities to operate round- the-clock through branches and channels even during batch execution and day-end operations

Advance security management at application, database, and user levels with built-in checks and user group/ role-based access

Integrated, secure, and scalable and dynamic reporting infrastructure

Batch Scheduler to automate the execution of scheduled batches

Uniform and common authentication matrix

InTeller Studio to create bank definable business rules and logic for behavior and outcome of business events

Create differentiated products easily

InTeller Banking & Microfinance offers a vast range of rich banking features to design and deploy products for different market segments. Its product bundling capabilities provide the latitude to create offerings with differentiated features.

Right-sell to customers effectively

The Enterprise Customer Information File capabilities in InTeller offer a customer centric view of the customer across the entire solution, letting users know and view the customer from a completely informed perspective.

Rapidly Adapt to changes

High level of configuration ensuring minimal vendor dependency, lesser operational risk, and faster adaptability to changing business conditions.

Enhance efficiency and productivity

InTeller eliminates manual tasks and reducing process time. The elimination of error and data redundancies results in increased branch productivity, and also reduces turnaround and processing time, increases output and speeds up response to customers.

InTeller
API Manager

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API Manager

InTeller API Manager is a comprehensive platform designed specifically for financial institutions and Microfinance Banks to leverage the capabilities of the InTeller API. The API Manager enables these institutions to enhance their connectivity and expand the functionalities of their existing Core-Banking applications by integrating with InTeller's advanced modules and features.

Key features of InTeller API Manager

API Integration

The platform provides seamless integration with the InTeller API's, allowing financial institutions to access and utilize various banking functionalities and services offered by InTeller

Extended Functionality

By integrating with the InTeller API's, microfinance banks and financial institutions can extend the capabilities of their existing Core-Banking applications. This includes accessing features such as advance dash boards, centralized credit controls, delinquency management, risk assessment, KYC and more.

Enhanced Connectivity

The API Manager facilitates improved connectivity between the financial institution's existing systems and InTeller's modules. This ensures real-time data synchronization, enabling efficient and accurate information exchange.
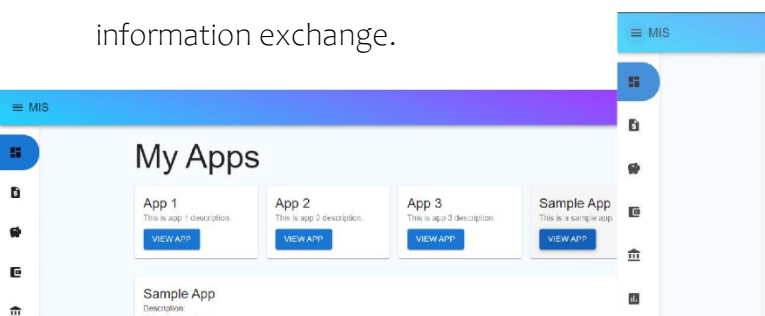
Scalability and Flexibility

InTeller API Manager is designed to accommodate the needs of institutions of all sizes. It offers scalability to handle increased transaction volumes and flexibility to adapt to evolving business requirements.
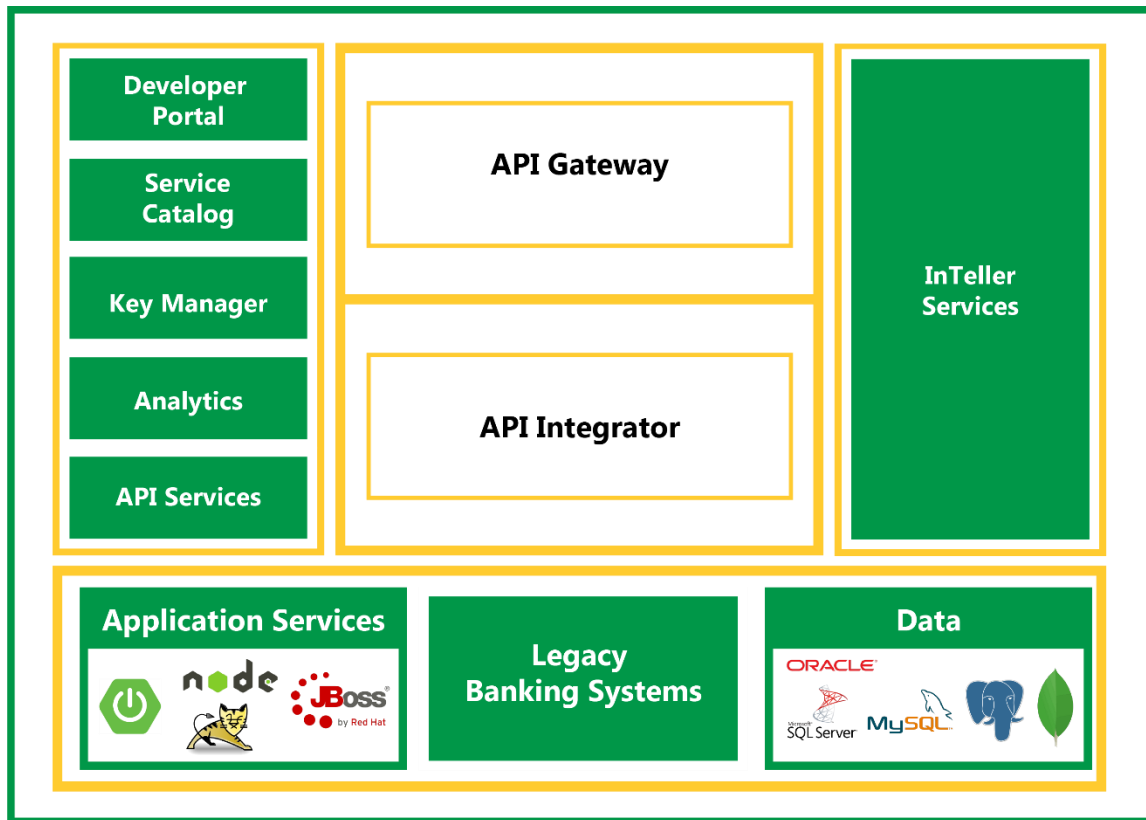
Security and Compliance

InTeller prioritizes the security and compliance needs of financial institutions. The API Manager implements robust security measures, data encryption, access controls, and adheres to industry standards and regulations.

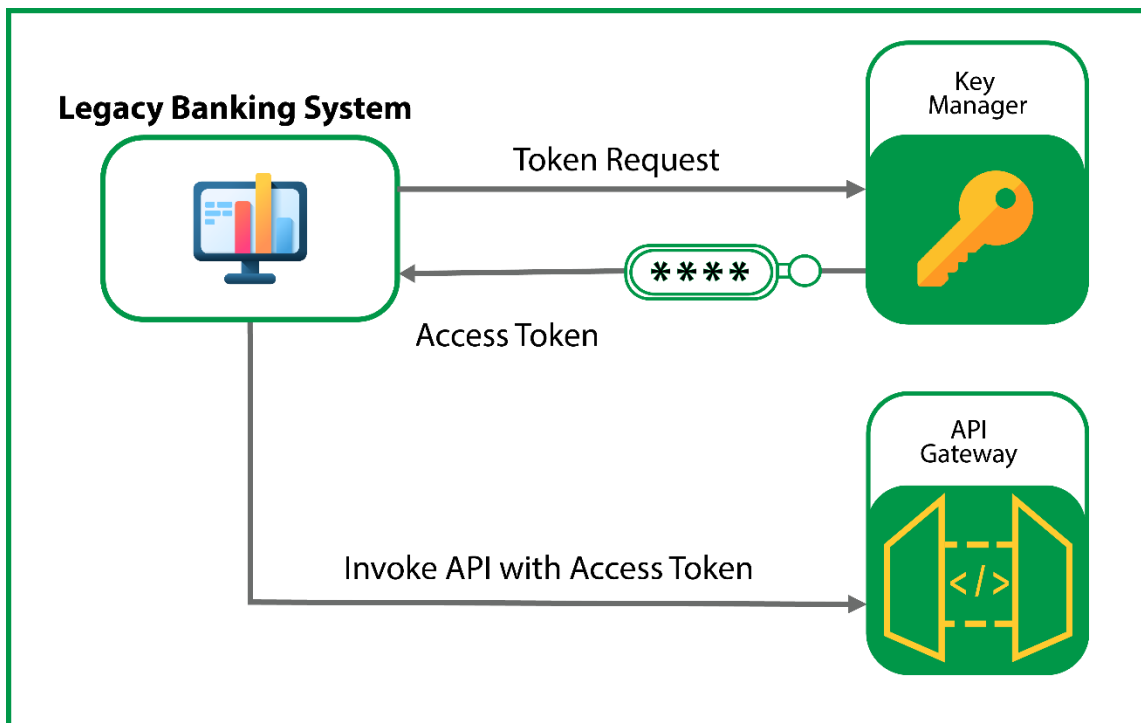### Developer-Friendly Environment

InTeller API Manager provides a developer-friendly environment with comprehensive documentation, SDKs (Software Development Kits), and developer support. This facilitates smooth integration and implementation of the InTeller API within the financial institution's infrastructure.

InTeller API Manager Architecture

Developer Portal	API Gateway	InTeller Services
Service Catalog		
Key Manager		
Analytics	API Integrator	
API Services		

Application Services — node, JBoss by Red Hat

Legacy Banking Systems

Data — ORACLE, Microsoft SQL Server, MySQL

InTeller API Key Manager

Legacy Banking System

Token Request →

← ******** Key Manager

Access Token

Invoke API with Access Token →

API Gateway

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