

# AFFORDABLE CORE BANKING SOLUTION

BankSoft SaaS

Banksoft

# CORE BANKING SOLUTION

BankSoft - Core Banking Solution is a comprehensive solution aimed at meeting the requirements of the financial institutions. Built on latest technology platform, the solution offers unparalleled scalability and security to banks.

BankSoft Core Banking solution has been stress tested at IBM Innovation Labs and proved to be highly scalable to meet the largest transaction processing requirements of the banks. The solution has more than 300 in-built MIS reports to enable banks to manage their operations better and efficient.

Core Banking Solution enables the banks to provide many additional delivery channels to their customers. The solution can be installed onpremise or used on the cloud. The solution has one of the easiest user interfaces to enable end users to learn the software quickly with minimal training.

#### INTEGRATED MODULES

- Savings Bank
- Term Deposit
- Current Account
- Clearing Module
- Share Account
- Investments
- Loans & Advances
- Pass Book Printer Interface
- Signature & Photograph Retrieval
- Management Information Systems
- Demand Draft / Purchase Order
- Inter branch Reconciliation Head
- Office Automation System
- Security Aspects
- Bills Discounting
- Statutory Reports
- Financial Reports RBI Reports

#### - What is Core Banking?

"Today Banking as a business has grown tremendously and transformed itself from only a deposits taking and loan providing system to an institution which provides an entire gamut of products and services under a wide umbrella. All such activities commenced by a bank is called Core Banking."



## ADVANTAGES

- Substantial reduction of operation Costs
- Easier introduction of new products
- Faster customer service
- Integration of all products and services, leading to improved risk management
- Mitigation of Operational Risk
- Real-time transaction processing

- Scaling up of operations
- Ability to service the customers in any branch
- On-demand availability of financial reports for the entire bank
- Deploy multiple delivery channels such as ATM, Mobile, Internet etc
- Efficient and easy transactions which can be conducted 24/7

#### **BENEFITS**

- Large reduction in implementation time
- Ability to provide anywhere, anytime banking
- Instant updation to the product
- Centralized IT infrastructure
- Reduction in maintenance costs
- Fully secured user access
- Easy to open new branches
- Ability to customize reports
- Launch new products seamlessly
- Integrated information archival & maintenance
- Reach new customers and new geographies
- Communicate with your customers seamlessly from a centralized location





### DEPLOYMENT

- Banks can deploy the solution in the shortest possible time.
- Processware will establish the necessary communication links to connect your branch with the data centre.
- Processware will migrate your existing data to Banksoft CBS and enable you to smoothly transition into core banking

#### SOLUTION COMPONENTS

- Core Banking Solutions
- Head Office Software
- Payroll Software
- Asset and Liability Management
- Interface to Hand held device
- Interface to ATM switches
- Interface to SMS Banking

#### DATA CENTER

- World Class Tier 3+ Data Center Facilities
- Advanced Security Features
- Multiple Backup Systems
- Consistently Monitored Environment
- Redundant Connectivity
- Better Network Speed and Reliability
- Constant availability of systems and applications
- Qualified Technical personnel working to keep your business critical systems functioning smoothly around the clock.
- Remote Monitoring

#### Typical Architecture



### **FEATURES OF CBS**

- Unlimited product definition
- Integrated set of modules
- Single click access to complete customer info
- Electronic storage of bio-metric information such as signature, photographs
- Fully parameterized modules
- In-built workflow to provide authorization facilities
- Denomination-wise cash management
- Safe Deposit Locker Management
- Teller support
- Role based user security management
- Generation of audit logs
- Generation of statutory reports required by RBI
- Enhanced MIS support
- Over 250 in-built reports and User-friendly interface



#### **About Processware Systems**

Processware Systems was started in 1989 and has firmly established its position in the software market, as a solutions provider. The organization has been able to gain the customers confidence in providing quality solutions to business problems. In an ever changing IT scenario, Processware has been able to design and implement novel solutions for its customers, both in India and abroad.

- AS 9100 : 2016 & ISO 9001 : 2015
- **CMMIDEV / 3** certified company







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