C-EDGE TECHNOLOGIES

PRODUCT BROCHURE

>Core Banking

2017

c-EDGE

A TCS - SBI Enterprise

Innovate. Excel. Empower

CORE BANKING SOLUTIONS

The advancement in technology, especially Internet and Information Technology has led to new ways of doing business in banking. These technologies have cut down time, working simultaneously on different issues and increasing efficiency. The core banking software is installed at different branches of bank and then interconnected by means of communication lines like telephones, satellite, internet etc.

C-EDGE CORE BANKING SOLUTIONS ENABLES THE BANKS TO

> Improve operational efficiency and effectiveness.

> Improve customer Service.

> Offer wider and flexible product portfolio

> Increase flexibility and scalability.

> Restructure business processes to serve various segment of customers.

> Improve resource & performance Management.

> Fulfill Increasing demand by customers for varied services and expectation of service quality.

> Have high level of security by centralization of process, consolidation of data.

> Maintain confidentiality, integrity and availability of data and services.
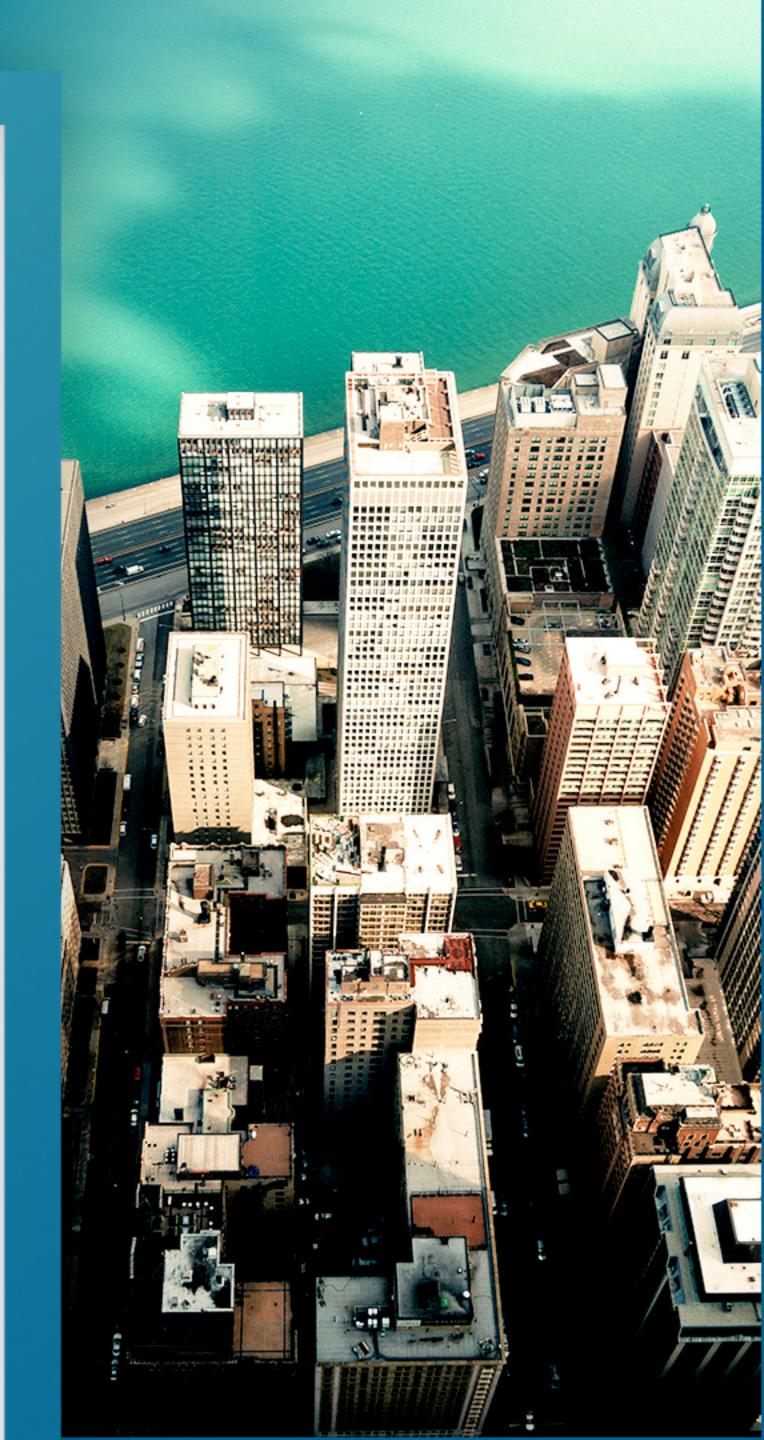
> Reduce cost of transaction.

>C-EDGE CORE BANKING SOLUTION IS

> Comprehensive, integrated

> A modular business solution that effectively addresses the strategic and day-to-day challenges faced by banks.

> With Highly parameterizable providing that much-needed flexibility to innovate and adapt to a dynamic environment.

> With Exhaustive capability of data capture and business rule definition instantaneously.

> With Layered Service Oriented Architecture (SOA)

> With STP capabilities.

> With Web-enabled technology and 24X7 operations ensure multi-channel, multi-country and multi-currency implementations.

> With functionality-rich modules in the solution provide banks with a varied palette of features to continuously innovate on their product and service offerings

> With services innovation perspective, offering comprehensive and unified customer repository with capabilities to educate and empower customers.

> Facilitate banks to meet the challenges of managing change, competition, compliance and customer demands effectively.

>SECURITY FEATURES

APPLICATION:
> Centralized User Creation
> User Control Management
> Password Control
> Customers' Specimen Signature stored in encrypted format accessible only through program

BUSINESS CONTINUITY PLAN:
> Disaster Recovery Centre
> Offline functionality (when connectivity with DC/DR site is not available)
> User login from another Branch

OPERATIONS:
> Parameter Access Control
> Centralized Interest Rate Administration
> Centralized Product Maintenance
> Non-home Branch transaction in Branch General Ledger (Parameter) Maker / Checker Concept

PHYSICAL CONTROL:
> Proposed Data Centre & DRC according to stringent international practices.
> Firewalls, encryption/decryption on connectivity channels.

Security

SOLUTION ARCHITECTURE

> TCS BANCS CORE BANKING SOLUTIONS <

CHANNELS

INTEGRATION LAYER

TCS BANCS BRANCH CHANNEL	KIOSK	INTERNET BANKING
CALL CENTER	ATM	HHD	MOBILE BANKING

BUSINESS COMPONENTS

CIF	LOANS	DEPOSIT	AML COMPLIANCE	FINANCIAL INCLUSION
	PAYMENTS	TRADE FINANCE	TREASURY	LOS

CORE FUNCTIONS

PRODUCTS	USER MANAGEMENT	LIMITS	RATES	COLLATERALS
KYC	CHEQUE & INSTRUMENTS	A/C MGMT.	FEES & CHARGES	GOVT.BUSINESS

CHANNELS

ALERTS & NOTIFICATIONS	DATA EXTRACTS	SECURITY MGMT.	EOD OPERATIONS
REPORTS	MONITORING	AUDIT LOGS	EXCEPTIONS	WORKFLOWS	RECON

TCS' SUPPORTING SOLUTIONS

HRMS	AUDIT, INSPECTION, SCHEDULE
PAYROLL, LEAVE	BANK ASSURANCE

TCS' PARTNER SOLUTIONS

GL	CTS	BI	DMS
ALM	E-MAIL	BORROWING	

EXTERNAL INTERFACES

RTGS/NEFT	CIBIL
NDS/CCIL	SWIFT

MARKET INFORMATION FEED

SMS GATEWAY

PAYMENT GATEWAY

AML CHECKLIST FEED

REGULATORY REPORTING

CORE BANKING SOLUTIONS
IMPLEMENTATION PLAN

REQUIREMENT ANALYSIS

- PROJECT KICK-OFF
- DEMO & TRANING
- SYSTEM REQUIREMENT & PRODUCT IDENTIFICATION
- FS SIGNOFF

SYSTEM ANALYSIS

- PRODUCT AND PARAMETRIZATION
- CHART OF ACCOUNT PREPARATION
- ACCEPTANCE OF COA
- ACCEPTANCE OF PRODUCT SETUP

START

DESIGN

- PARAMETER CONFIGURATION

TESTING

- CUSTOMIZATION & UNIT TESTING
- PACKAGE RELEASE & SETUP
- SYSTEM & USER ACCEPTANCE TESTING

90 DAYS TIME FRAME

PRODUCTION & GO LIVE

- BRANCH SETUP
- PRE-LIVE ACTIVITY
- BRANCH GO LIVE
- HAND HOLDING SUPPORT

COMPLETE

>KEY MODULES AVAILABLE ARE

- > Enterprise Customer Information
- > User Access management
- > Robust Accounting Backbone
- > Corporate Banking
- > Functional Services
- > Reusable Business Components
- > Interface to all the delivery Channels/third party systems

- > Retail Banking with Advances,
- > Deposits, Remittances
- > Calendar
- > System Parameters
- > Reports
- > Communication Services
- > Real time transaction, straight through processing

CORE BANKING BUSINESS BENIFITS

DIFFERENTIATED PRODUCT SPREAD:

> With unlimited palette of features for banks to design and deploy products for varying market segment.
> Product bundling capabilities of the solution offer a wide range of possibilities for banks to create products with innovative features.
> The facilities provided for differential pricing, channel rules and customization through the scripting engine, empower banks to continuously innovate and extend their suite of products, across segments.

AGILE OPERATIONS

C-Edge Core Banking Solution is
> Highly parameterized
> Enables the IT team at the bank to effect changes without touching the base code, ensure minimum vendor dependency
> Faster adaptability to changing business conditions.

ROBUST CROSS-SELL FRAMEWORK

C-Edge Core banking Solution
> With its CIF and CRM capabilities offers a unified view of the customer across the entire solution and across multiple back-end applications,
> Enables the bank to view the customer from a completely informed angle.
> Empowers banks to effectively manage customer relationships and aggressively explore cross-sell opportunities.

INCREASED OPERATIONAL EFFICIENCIES AND PRODUCTIVITY

C-Edge Core banking Solution
> Supports business event automation and process orchestration, to eliminating manual tasks and reducing process time.
> Facilitate to eliminate error and data redundancies to increase branch productivity.
> With its capability of Straight Through Processing (STP) reduce turnaround and processing time, increasing output and enabling speedy completion of tasks.

C-EDGE TECHNOLOGIES LIMITED

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