AutoBANKER

AutoBANKER is a global banking system catering to the requirements of any financial institution, providing online, real time synchronized banking business automation.

The system empowers banks to continuously enhance their business by leveraging agile, new generation technologies. Via its customizable parameter setup, AutoBANKER allows for dynamic, reliable and scalable product transformations in line with new practices and procedures.

The end-to-end AutoBANKER product suite caters for core banking, treasury, trade finance, consumer and corporate lending, electronic delivery channels and additional administrative modules in a seamlessly integrated manner. The system has been designed and developed through years of experience and interaction with global banks and offers several powerful and differentiating features making it one of the most comprehensive, flexible and scalable solutions in its class.

1. General Ledger (GL)

AutoBANKER provides comprehensive user definable setup for general ledger codes that contain all of the financial accounts of the bank; including on / off balance sheet accounts and control accounts.

FEATURES

- Chart of account maintenance up to 'n' levels
- Automatic posting of journals and updating of consolidation accounts
- Full multi-currency support
- User defined restrictions on GL accounts
- Automatic reconciliation of transit accounts
- Asset / Liabilities based flexible reporting
- Allows cost centre-wise accounting and reporting
- Grouping of branches within regions for monitoring and consolidation

Solutions
you can **BANK** on

AutoBANKER

2. Business Partner Management

- Unique identification number throughout the system
- Provision of maintaining different types of business partners e.g. customers, suppliers, valuators, etc.
- Personal details
- Flexible and parameterized interface setup for KYC details
- Multiple addresses (purpose wise)
- Contact person (in case of company)
- Grouping of partners hierarchy wise
- Stakeholders details
- Document checklist
- Flexible search and traceability in the system on unique identification (NIC, passport, license no, etc.)
- User definable data tagging for reporting and analysis
- Associated bank department/RM contact details

3. Account Maintenance

- Flexible and policy based account structure
- Provision of opening multiple types of accounts
- Option for both centralized and branch based account opening
- Tracking of primary and secondary customer information in case of joint accounts
- Flexible and parameterized interface setup for KYC details
- Flexible interface for FATCA (Foreign Account Tax Compliance Act)
- Different type of care alerts
- Mapping of multiple correspondence addresses with requisite correspondence type i.e. account statement, e-statement
- Standing orders and overnight placements
- Multiple care code tagging to an account
- Automatic tagging of dormant and inoperative accounts
- Mail merger facility and address label printing facility
- Letter of thanks generation facility for accounts opened during a given period
- Online availability of account statements for n-years
- Maintenance of document checklist

4. Product Setup

- Flexible and configurable product setup interface
- Parameterized controlling of product by:
  - *Defining account related parameters and their behaviour*
  - *Defining interest calculation mechanism*
  - *Defining balance related parameters*
  - *Mapping with GL heads for consolidated reporting*
  - *Defining Zakat processing parameters (if applicable)*
- Product override availability at account level to handle exceptions
- Product capitalization
  - *Product capitalization on user-defined frequencies*
  - *Option to force capitalize the products*
- Mapping of interest pay and charge methods
  - *Daily basis* — *Minimum daily*
  - *Minimum and average balance during the month*

5. Interest Calculation

- Parameterized interest rate definition with the option of defining rates in a fixed single slab, multiple slabs, tiers and on step basis
- Configurable mapping of interest rates with products for interest chargeable and payable
- Option of multiple interest calculation methods including daily, average, minimum and daily minimum
- Daily interest accruals as per the definition of interest calculation on accounts
- Recalculation of interest on user defined period for an individual account or all accounts in a product
- Provision to apply back value dated interest rates on different products
- Provision to apply interest on Back value transactions.

6. Clearing

- Inward/outward and OBC(Outward bill collection)clearing module for:
  - *Branch and main branch operations*
  - *Consolidation of branch data*
  - *Printing of schedule bank/branch wise & consolidated data*
- Complete cycle management (remitted / received cheques)
- Decentralized / Centralized clearing & handling of regional branches
- Interface with cheque processing systems
- Handling local and foreign currency cheques
- Customizable clearing charges for realization & cheque return
- Integration for credit-side post dated cheques

7. Term Deposits

- Provision of issuance of term deposits with customizable tenure
- Handling of deal capitalization on different profit payment frequencies, i.e. monthly, quarterly
- Automated deal recalculation on effective profit rates
- Provision of automated deal maturity and rollover process with following options i.e. encashment, rollover with principle, rollover with principle and profit
- Policy based deal pre-maturity treatment
- Provision of marking deal as lien against facility
- Automated advices generation i.e. encashment advice, rollover advice, profit payment advice
- User definable data tagging for reporting and analysis
- Upfront profit

8. Cheque Management

- Multiple cheque book issuance linked to a single account
- Logging of cheque book issuance requests
- Downloading of customer information for personalized cheque book printing and issuance
- Tracking of individual cheque leaves i.e. used, available, stop payments, etc.
- Cheque stop payment and resumption instructions
- Customizable cheque book charges for issuance, stop payment, etc.

9. AutoREMIT (Inward/Outward Remittances)

- Issuance for same and other banks
- Handling of charges and commission in other bank issuance
- Payments for own branch and other branches
- Option for marking stop payment to any instrument
- Release payment
- Duplicate issuance of instrument
- Cancellation of instrument
- User definable data tagging for reporting and analysis
- Integrated with SWIFT for generation of remittance related messages
- Customizable remittance charges and duty for instrument issuance, duplicate issuance, stop payment, etc.
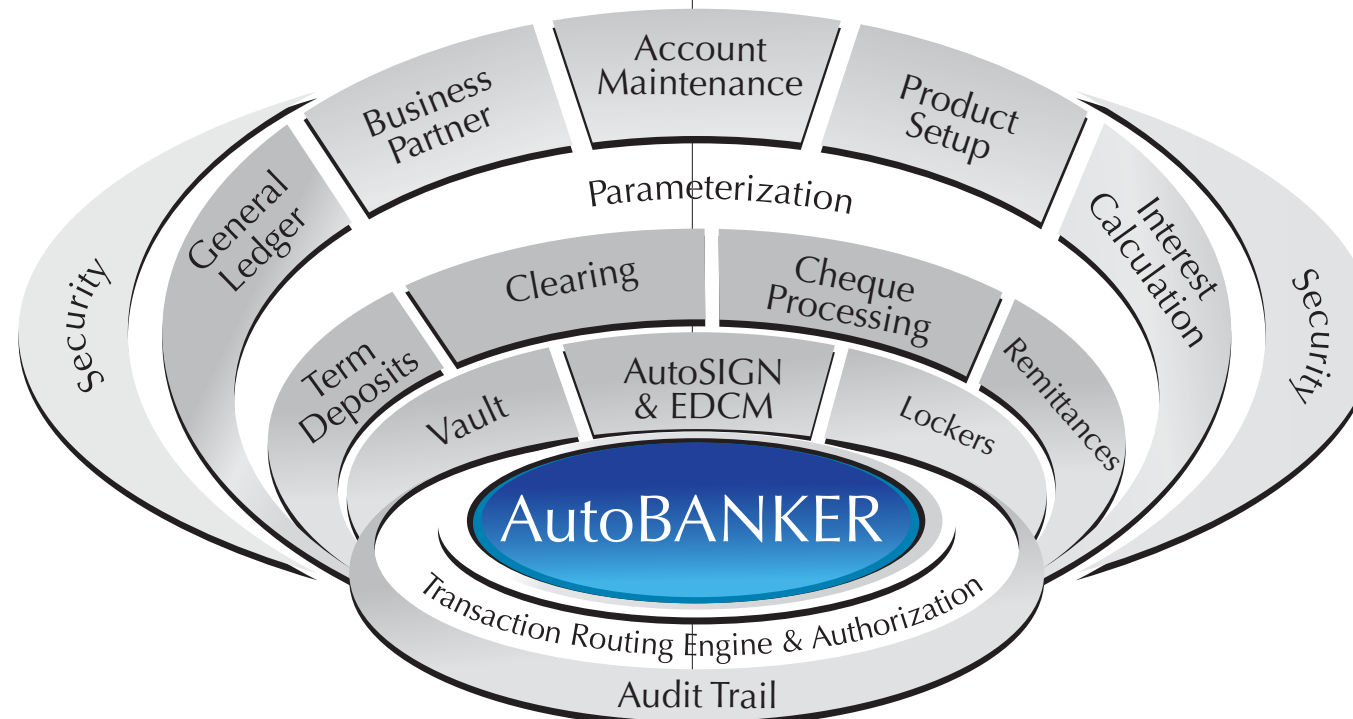
10. Vault Management System

- Cashier drawer management
- Branch vault management at EOD
- Inter cashier transfer
- Forced cashier drawer closing
- Currency denomination definition/maintenance
- Exchange of currency notes

11. Locker Management

- Provision for different types of lockers like large, small, etc.
- Locker issuance for walk-in and bank customers
- Maintenance of details of different holder types including principle, attorney and non-account holders
- Locker renewal
- Locker closing
- User definable data tagging for reporting and analysis
- Customizable locker charges for issuance, renewal on different criterias

12. AutoSIGN & EDCM

- Scan and manage documents for viewing after authentication and authorization
- Signature card scanning, verification and authorization
- Separate database used for encrypted storage of documents
- Authorized access to the documents from anywhere within system
- Provision of attaching relevant documents to any transaction
- Filter and sort, easily and quickly, for efficient document locating and printing
- Documents emailing facility
- Archival of documents

Account Maintenance · Product Setup · Business Partner · Interest Calculation · General Ledger · Parameterization · Clearing · Cheque Processing · Security · Term Deposits · AutoSIGN & EDCM · Remittances · Vault · Lockers · Security · AutoBANKER · Transaction Routing Engine & Authorization · Audit Trail

13. Automatic Transaction Routing and Authorization

- Configurable parameter setup for exceptional transaction routing such as overdrafts, dormant accounts, forced capitalization, account closing and stop payments
- User definable activity based vouchers
- Instant messaging for remote authorization
- Customizable setup for applying financial and non-financial authorization for all types of transactions
- Customizable setup for applying single, dual and multiple authorization
- Option of centralized and decentralized authorization model
- Option of defining debit/credit authorization levels
- Complete audit trail/logs for financial and non-financial authorizations

Advanced Application Features

- **On-line Real Time Processing** - This feature enables all entries, including transactions and parameter maintenance, to be validated and processed online with real-time updating of the database. It ensures that the system provides current information at all times.

- **Customizable User Friendly Menu Driven Interface** - This feature enables clients to navigate through different menus to access particular functions. Moreover, it contains an option enabling clients to customize the menu contents and error messages. Information alerts on different codes used within the application are also available on relevant stages.

- **Parameters** - The system is totally parameterized with over 90% of processing being parameter driven including chart of accounts, product setup, schedule of charges and module specific parameters.

- **Information Retrieval and Report Generation** - This function ensures efficient retrieval of information and reporting to the bank's customers and management. The system also provides financial reports including balance sheets, customer ledger reports, daily product calculation reports and account activity reports.

- **Security** – The system is highly security driven incorporating the following security controls:
  - *Operational Controls* refer to the security services required to maintain integrity and availability of data across the application including Start of Day and End of Day procedures, data backup & restore procedures and account balance integrity checks.
  - *Application level security* refers to those security services pertaining to users of the application including password security (password length, expiry, history encryption, etc.), user level security (user roles, authorization and transaction limits, menu, interface and tab level rights, etc.).
  - *Database level security* refers to the system, processes, and procedures that protect the database from unintended activity including access control, auditing and data encryption.

- **Auditing** – The system facilitates enabling/blocking of users based upon their IP addresses. All activities can be tracked and monitored through the session ID and complete audit trails and logs are available which enable the bank to carry out following tasks:
  - *Audit log monitoring* – Generation of automatic logs for errors and notification, logs for event occurrence and financial/non-financial transactions, setting logs or notification priorities with log archival support.
  - *Centralized auditing* allows for maintenance and viewing of all logs on the central server with the ability to run queries on them for accurate reporting.

Other Interfaced Modules

- AutoTRADE – Trade Services System
- AutoCREDIT Consumer – Consumer Leasing & Lending System
- AutoCREDIT Corporate – Corporate Credit Management System
- ADAMS – Treasury Automation System
- AutoMIS – Management Information Reporting System
- AutoWEB – Internet Banking System
- AutoASSETS – Fixed Assets Management System
- AutoRISK – Credit Risk Rating and Scoring System
- AutoSWIFT – Swift Messaging System
- ATM – Automated Teller Machine
- AutoHRM – Complete Human Resource Management System
- AutoATTENDANCE – Attendance Management System
- Support for Delivery Channels including SMS Banking, POS, IVR and Telephone Banking