



external GATEWAYS

In today's financial world, numerous channels are available for customers to operate and manage their relationship with retail and corporate banks both locally and globally.

AutoSoft Dynamics provides solutions and support for all customer business needs through various touch points and gateways available in the market.

Our delivery channel interfaces integrate with our banking product suite to facilitate customers to use:

- ATM – Automated Teller Machine
- SMS banking
- IVR – Interactive Voice Response
- POS – Point of Sale (through ORIX)

external GATEWAYS



POS



ATM



SMS



IVR



ATM

The automated teller machine (ATM) module, designed using the ISO 8583 standard message format, offers various banking services to customers through multiple interfaces. Facilities banks can offer their customers include 24/7 access for cash withdrawal, balance inquiry, funds transfer and utility bill payments, etc. ATM is capable of integration with different switches and is already integrated with ZAM switch in Zambia, TPS's IRIS and Phoenix products and Avanza's Rendezvous switch in Pakistan.

The ATM module facilitates banks to offer their ATM card holders the following services:

1. Salient Features

- Basic ATM functionality
 - Cash withdrawal
 - Account balance inquiry
 - Mini statement
 - Statement request
 - Cheque book issuance request
- Advanced ATM functionality
 - Fund transfer between same BR accounts (own\other branch)
 - Fund transfer between other BR accounts (own\other branch)
 - Funds transfer
 - Utility bill payments
- ATM reports
 - A comprehensive reporting suite is available for back office reporting.

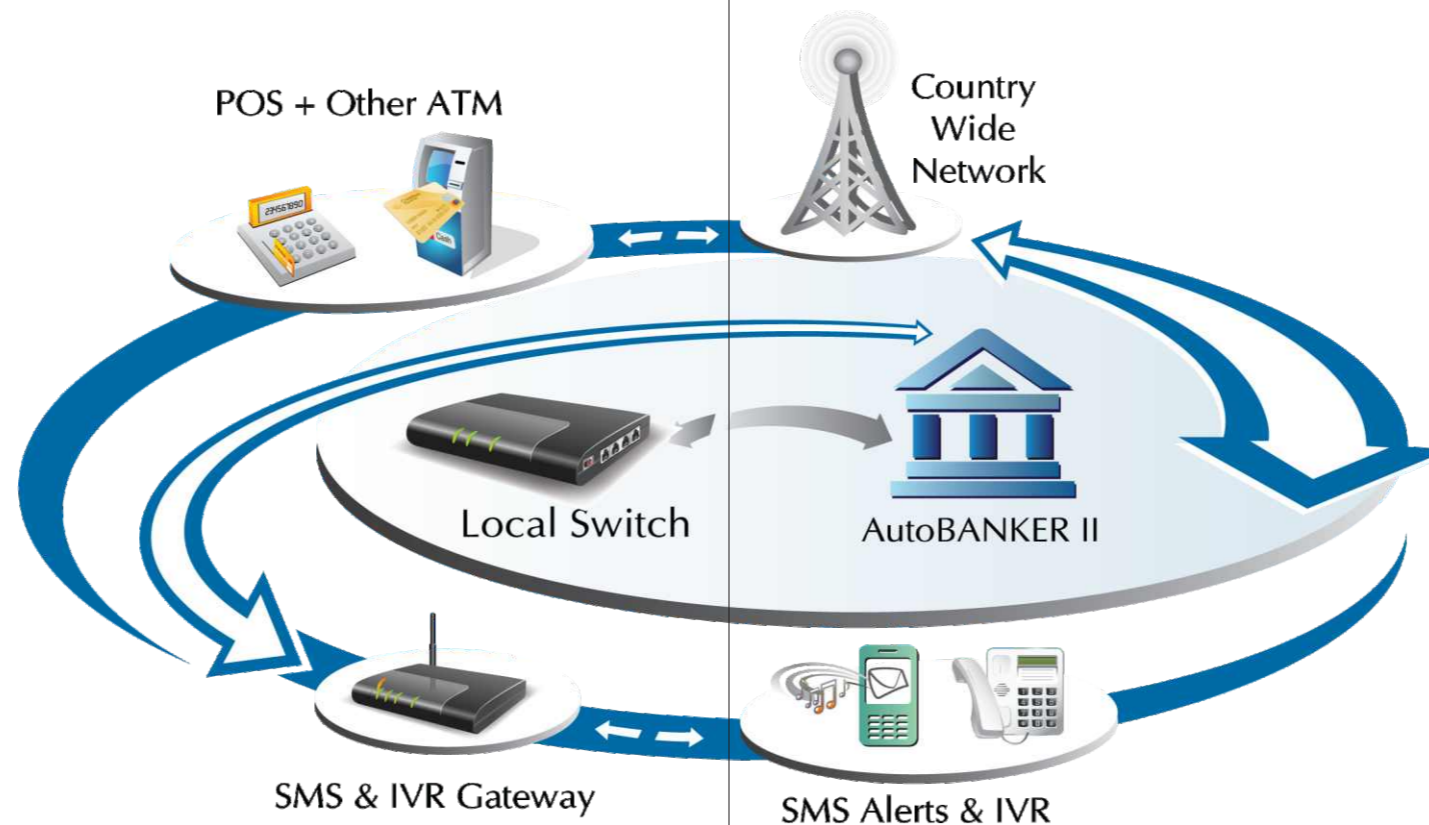


SMS

Monitoring ones account through transactional alerts and initiating requests for financial services with the help of mobile telecommunication devices has become an essential part of banking operations for customers. The offered services utilize 'push' and 'pull' mechanisms to conduct 24/7 banking and facilitated transactions include system triggered messages, basic account inquiries, account balance checking, statement viewing and requests for facilities including cheque book issuance. The system triggered messages include event driven instant transactional/non-transactional alerts to keep customers up to date on all activities regarding their accounts.

1. Salient Features

- SMS subscriptions module
- Caps on transaction amounts
- Generation of aliases for each subscription
- Transaction based alerts
- SMS push engine
- Integrated with core banking
- Message history
- Export file for ODS (operation data store)
- Time based push restriction approach
- Smart message builder module based on business rules



POS

Point of sale systems have high demands worldwide such as high and consistent operating speed, reliability, ease of use, remote support ability, low cost and rich functionality. AutoSoft's external gateways interface system supports easy integration for POS transactions with any switch. After the two vendors mutually agree upon the format and standard of the message, socket based communication is used over TCP/IP with synchronous message transmission mode and the channel remains open as the message flows from end to end.

1. Salient Features

- Balance inquiries (request, response)
- Purchase (request, reversal)
- Transactions
- Reversal (request, response)



IVR

Also known as telephone banking, IVR services are also an integral component for financial institutions who wish to offer various services to their customers through different touch points or external gateways. IVR processes inbound phone calls, plays recorded messages including information extracted from databases and the Internet. It can then route calls to either in-house service agents or transfer the caller to an outside extension. It collects useful information from a caller before the call is transferred to an agent. AutoSoft's core banking system – AutoBANKER provides flexible integration with any call centre solution that the bank may already have or plan to acquire in future.

1. Salient Features

- Balance inquiry
- Mini statements
- Cheque book request
- Fax statements

AutoSoft's modular financial solutions give banks the confidence to start with their essential requirements but are flexible enough to seamlessly add new modules as and when their need arises.