

my@FI



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Preface:

Access to financial service is a major factor for economic development. Financial inclusion covers the establishment of banking service, at an affordable cost, for disadvantaged and low income groups is generally agreed as one of the methods of supporting poverty alleviation.

The disadvantaged groups, often reside in rural areas, cannot get the most of their economic potential because they are limited to leverage process offered by financial services. Limited access to banking, due to isolated area, are common reason of the low level of financial inclusion. In India, however, these groups are not predominantly in rural area, some urban areas also face similar problem.

A large population of geography is thus waiting to be included in Banking services. Traditional banking services can not cater to these people owing to different constraints. However, the advancement of mobile technology has paved the way and a definite module can be designed which can serve the remote area population with banking services.





In addition to the helping the nation on its social cause, the advantages offered to a financial institution are many

- Increased area of operation
- More number of accounts can be linked to base branch
- Large amount of small deposits can be gathered
- Micro-credits can be supported over a large area which in-turn increases profitability
- Technology benefits can be used to better planning and deployment of resource and services

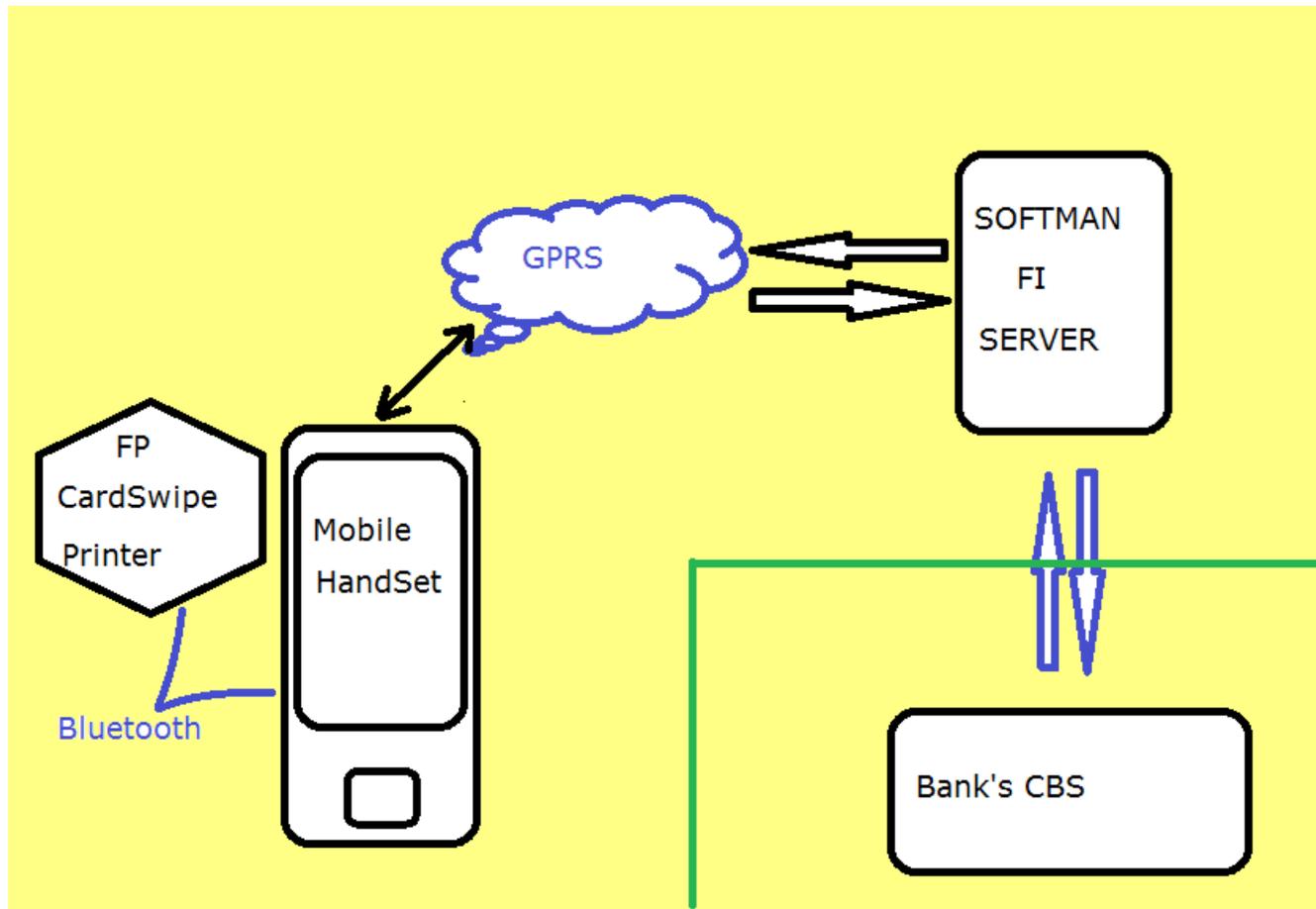
Financial inclusion solution offered by SOFTMAN Infosolutions (I) Pvt Ltd., is a versatile solution which can be implemented as per your needs.



SOFTMAN's solution for Financial Inclusion : my@FI

SOFTMAN has its own Financial Inclusion (FI) solution which can handle complete business scenario. The solution involves field level software, FI Server web-site and integration with the Core Banking systems. SOFTMAN shall act as TSP only and no role in BC and field operations management.

The solution architecture is shown in the schematic diagram below.



The Mobile device application is a very powerful, secure yet easy to use application. Its features are listed on the pages to follow.

The central web-site on Softman web-server is a bridge between Mobile device and Bank's CBS. The web-site has an exhaustive Agent Management module which can help run the FI domain smoothly. No financial data is stored on Softman's server for security reasons. The features of FI Web-Application are listed on the pages to follow.

Field Level Application (Mobile Device)

- Field level application on Android Mobile phone – POS
- Connecting device is an integrated device with Fingerprint scanner, Printer and Magswipe Card Reader (Rupay Card, ATM Cards supported)
- Supports multiple channels for Customer Identification (CardSwipe, Aadhar, A/cNo)
- Supports multiple channels for Customer Authentication (FP, PIN, OTP, AEPS)
- Generates Voice Guided warning before asking for Authentication
- Supports Single/Multiple Server Calls as per Business Rules
- Enforces Day-Begin, Day-End operations
- Supports New Customer Enrollment
- Multiple accounts (Saving, RD, KCC) supported against single Customer
- STQC Certified Fingerprint Device
- Application conforming to Micro-ATM 3.5.1 standard
- Auto-Upgradable



Some sample screens from Mobile application are shown on following pages



मेन मेनु



ग्राहक लेनदेन



साथी लेन-देन



रिपोर्ट



ग्राहक नामांकन



सेटिंग



बाहर



ग्राहक लेनदेन



राशि निकाले



राशि जमा करे



बैलेंस पूछताछ



Mini Statement



राशि भेजे



वापस

[my@FI](#) web-Application

- Complete BC Management module
- Activation/Deactivation of BC operations, setting of Cash Limits, Issue/Revoke Device, Device Inventory Management supported
- Multiple channel support for Transaction interface based on the CBS in operation (Web-API, ISO 8583 based, etc)
- Complete On-Line operations
- Bank/Customer related information not retained on FI Server (for Security purpose)
- Supports complete Audit trail of transactions
- Provides Failed-Transactions registers
- Provides Reconciliation reports
- Provides on-field Cash Reports
- Supports Self-updating Dash-Board for project parameters management
- Supports various MIS Reports for Project monitoring and management
- Runs on Oracle Database and latest web-technologies
- Server Up-Time of 99% guaranteed
- Communication between field devices and FI Server is secured by 3DES encryption
- Communication between FI Server and Bank's Payment Gateway/CBS Server is on Trusted IP Connection

(A separate meeting is needed with your Banking software provider to establish a link between FI gateway and your Banking database. The connectivity shall be provided after the same)