



Banking Portfolio

2016

V.11

Agenda

Corporate Overview

Banking Landscape

Banking Portfolio

Product & Solutions

Banking Projects

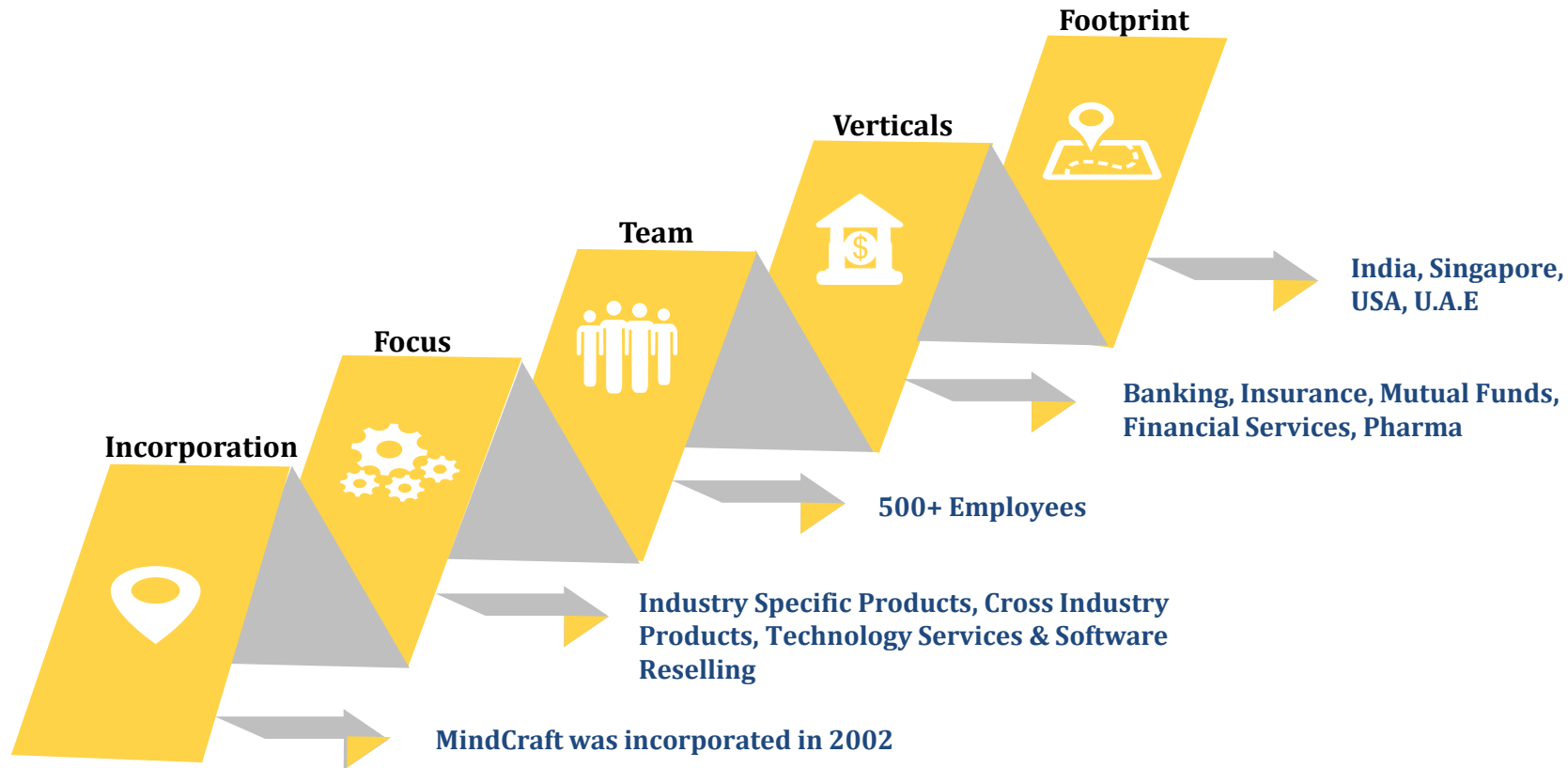
Services

Software Reselling

Case Studies

Advantage MindCraft

Key Clients



Banks are influenced by dynamic global trends, regulations and stakeholder demands. These growing pressures make it imperative for Banks to constantly evolve and improvise.



WORLD ECONOMY



REGULATORS & GOVERNMENTS



DEMOGRAPHIC CHANGES



WORKFORCE



INVESTOR



CUSTOMER DEMANDS



TECHNOLOGY



ROI

MindCraft can help you transform and re-invent your business model by adopting the right technology. Whether you wish to enter the digital market or leverage your IT spend for better Infrastructure Support, we can partner with you to help you achieve your goals.



Products & Solutions

We offer a range of products and solutions developed specifically for the Banking sector.



Banking Projects

Utilize our knowledge of having delivered successful projects to overcome business challenges.



Services

Explore our expertise in various service lines including development & integration, business intelligence & systems software management.



Software Reselling

Allow us to take care of all your licensing requirements.

PayCraft – A Remittance Hub

Highly scalable platform for processing bulk & online remittance transactions received from Exchange Houses across the globe

Aurum – Loan Origination System

Asset-based lending solution that automates the lending life cycle from 'customer acquisition' to 'disbursement'

PayConnect – Integrated Payment Hub

Centralized payment processing solution supporting all electronic payment systems such as RTGS, NEFT, NACH, IMPS, SWIFT etc.

MetRisk – Risk Monitoring

Enterprise-wide business risk monitoring dashboard for key risk metrics. Available for various types of treasury operations.



Kiosk Banking

Kiosks which provide updates on transactions & payments, balances & statements, registration for services like mobile banking, cheque book requests, e-statements, status enquiry of NEFT / NGRTGS, updation of account details, application status for various products like gold loan, auto loan, credit card etc.

Facebook Application

Capability to develop, support & manage mobile banking applications based on user's Facebook IDs. Modules included are - Bill Pay, Funds Transfer, Book Movie Tickets, Pay a Friend, Prepaid Mobile etc.

MIS Dashboard

Create or utilize existing data warehouse for generating reports and dashboards with drill-down capabilities on KPIs. Typical KPIs used for retail banking LOBs include new accounts opened, account attrition, balance growth, products per customer, delinquencies, headcount etc.

Signature Cropping

Solution that enables verification of customer signatures on any service request form with the signature given on the physical application form. Features include cropping of signatures from application forms, online & offline cropping, integration with content manager for signature upload.

Services

SFMS Implementation (for NEFT & NG-RTGS)

Setup of the entire payment infrastructure using the SFMS gateway Our services range from:

- Procurement of hardware
- Procurement of software licenses
- Complete implementation of the software

API Implementation

- Built scalable and secure callable interfaces to core systems
- Assembled disparate services in a single catalog

Portal Development

Development of internet based portals for various communities

We offer:

- Unified view of the business that customers or partners (corporates) have with the bank
- Examples include internet banking portals for retail customers, customer 360 views for call centers, transactional portals for corporate customers and Bancassurance

ESB & SOA Implementation

Analysis of existing application integration scenarios and suggestion regarding optimum SOA

- Design comprehensive Enterprise Architecture - from a simple ESB-based service gateway to a complex event-driven or change-log driven integration

Application Integration

Integration of various applications irrespective of platform, build or architecture

- Seamless information exchange between various applications

BPM Implementation

Implementation of workflow and process automation solutions in various functions like treasury, cash management, payments, customer service and foreign exchange

- Examples of process automation scenarios include new account opening, exchange rate approvals, payment flows, approval flows for various types of loans

Infrastructure Support

MindCraft can help provide support for key systems software in the data center, such as operating systems, databases and a host of middleware platforms.

- Provide first or second level application support for deployed applications
- Our partnerships with principal vendors such as IBM, Microsoft, Oracle etc. allows us to seek support from these vendors for product defects or complex configuration issues

Finacle Integration

Integration of peripheral systems with Finacle Core Banking System

- Integration using the Connect 24 interface (ISO8583 messages) or Finacle Integrator Interface
- Out-of-the box libraries that help banks rapidly build integration components with their CBS
- Capability to build point-to-point integrations or an ESB based service layer around the CBS

SWIFT Processing

Highly scalable solutions for SWIFT message processing coupled with a seamless integration with CBS

- Ready components for creation & consumption and printing of common SWIFT messages like MT103, MT940 etc.
- Components that provide straight-through-processing capabilities

Professional Services

Quick and timely deployment of resources for various technical skill sets

- Dedicated team to help with permanent hiring
- Pre-screening of resources to ensure proper fitment



Case Studies

API Development

MindCraft was involved in developing APIs & the required ESB structure for retail and corporate customers. Some of these were:

- Account funding service
- Reversal advice
- TDS payments by vendors
- Account statements
- Account opening
- Fund transfer
- Payment enquiry
- Demand draft printing etc.

Clients - Indian private banks

Calypso Maintenance and Support

Over the last three years, MindCraft has helped a bank maintain and significantly enhance their Calypso implementation.

Client - A private sector bank

BI Implementation

Reports generated under this function were:

- Business MIS Reports
- Service Delivery
- Credit Risk
- Liability Investment Management
- Treasury Reports
- Customer Profitability Reports

MindCraft also catered to custom PL/SQL scripting for fetching data from systems including CBS/Net Banking (Corporate & Retail), Murex (Treasury)

Client - Leading private bank

Infrastructure Management

In this regard, MindCraft has:

- Managed more than 450 applications for this service
- Support the retail corporate Net Banking, RTGS/NEFT infra for close to 10 years
- Engage with a tier II bank for providing application Infrastructure support services.

Clients - Indian private banks

Case Studies

PayCraft Implementation

- Contributed significantly to growth of remittance business
- Allowed banks to onboard close to 42 exchange houses
- Enabled straight through processing of remittance instructions
- Volumes rose significantly as features such as Instant Remittance were introduced and remittance revenue increased ten-fold without a corresponding increase in cost of operations.

Clients - Leading regional banks

RTGS/NEFT Implementation & Support

MindCraft has been instrumental in :-

- Helping banks setup their RTGS/SFMS infrastructure that fits their requirement
- Maintenance of their RTGS/NEFT infrastructure on an on-going basis.

Clients - Many regional Indian banks and leading private banks

PayConnect Implementation

The solution has reduced operational overheads by:-

- Seamlessly integrating payment channels with CBS
- Subjecting transactions to rule based validations
- Integrate their Settlement System with their RTGS gateway to facilitate straight through processing of Pay-Ins and Pay-outs of their Clearing members.

Client - A leading stock exchange

Tax Credit Statement Generation

MindCraft has successfully integrated the Retail net banking application with web services provided by income tax department to show tax credit statement on the retail internet banking website. Pan number is used for authentication.

Clients - Indian private banks

1



Technical Expertise

Achieve higher efficiency levels through our range of products, solutions and services.



3

Experience

Having been in this business for more than a decade, we understand our customers and their business well.

5



Value on Investment

Leverage your IT investments better. Reduce and control your operating costs by engaging with us.



7

Partnership Model

Over the years, we have built long-term strategic relationships with our marquee customers.

2



Right Size

At 500+ we have the right scale to execute large projects while giving executive attention to our engagements.



4

Excellent Service

Our SLAs are aligned to your business objectives, so we can help you achieve your goals.

6



Speed

We adapt to change very fast. We are better equipped to help you cater to the dynamic market requirements.



8

Alliances

Strong ecosystem created by long-term strategic alliances that have helped us create proven technology solutions.

Banks



Thank You!



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