

# Core Banking Solutions

## DataMate™



**DataMate™** is a comprehensive, scalable and tightly integrated Core Banking Solution. It eliminates the operational risks associated with middleware and other integration interfaces. **DataMate™** is functionality-rich, which enables banks and financial institutions to manage their end-to-end processes (from KYC and account opening to account transactions and management, and financial reporting) across multiple customer segments and delivery channels.

**DataMate™** is flexible, modular, extensively parametrized and highly configurable. It can, therefore, be tailored to individual banks' business needs and processes, accounting rules and specific reporting requirements. It strengthens controls and increases transparency in operations, resulting in better governance.

**DataMate™** uses embedded ISO 8583 gateway that integrates different financial switches and other delivery channels. This feature facilitates Multicurrency and Multilingual transactions at ATM's, Credit or Debit card transactions at POS, Internet Banking, etc. Backed by powerful back-end processes, banks can offer fast and efficient, and targeted front-end services for enhanced customer experience.

### Rapid Deployment Option

**DataMate™** is also available in Rapid Deployment option, which is pre-configured to support all basic banking functions and statutory reporting. It is deployable in a short time and is excellent value proposition for small banks. Rapid Deployment is also "future proof" by allowing, as the bank grows, scalability and integration into other services and delivery channels like Internet Banking, ATM operations, payment gateways and traditional branches.

**DataMate™** is deployable on-site or on the cloud through ASPs.

## DataMate™: Key Features

<b>Technology</b>	<ul style="list-style-type: none"><li>➤ J2EE</li><li>➤ Oracle</li><li>➤ Open Platform</li></ul>
<b>Key Functionalities</b>	<ul style="list-style-type: none"><li>➤ KYC and Account Opening</li><li>➤ Supports all Account Types: Savings, Current, Checking, etc.</li><li>➤ Supports all Deposit Types: Simple, Cumulative, Recurring, Flexi, etc.</li><li>➤ Demand Loans: Overdraft, Cash Credit (Hypothecation, Packing Credit, Pledge)</li><li>➤ Term Loans: Short, Medium and Long-term Loans and Mortgages</li><li>➤ Letters of Credit: Inland and Foreign, Irrevocable or Back to back</li><li>➤ Transactions: Cash Deposits &amp; Payments, Inward &amp; Outward Clearing, Transfers and Fee Calculation</li><li>➤ Bills: OBC/IBC, BP, BD, BD, FOBC, FIBC, FBP, FBN</li><li>➤ NPA Management</li></ul>
<b>Key Services</b>	<ul style="list-style-type: none"><li>➤ Standing Instructions</li><li>➤ Funds Transfer</li><li>➤ Account Memos</li><li>➤ Signatures, photographs, etc</li></ul>
<b>Management</b>	<ul style="list-style-type: none"><li>➤ General Ledger</li><li>➤ Trial Balance</li><li>➤ Profit and Loss statements</li><li>➤ Consolidation of accounts</li></ul>
<b>Reports</b>	<ul style="list-style-type: none"><li>➤ All Statutory Reports to comply with regulatory requirements: NPA Statements, Structural Liquidity statements, etc.</li><li>➤ Built in Report writer helps customize reports according to user needs</li></ul>

Mentioned here are some of the important product features. DataVision will be pleased to provide more information upon request. Please contact us.