



iBanc

Online banking (Internet banking or E-banking) allows customers of banks and financial institutions to conduct financial transactions on a secure website operated by them.

DataVison's Internet Banking Solution, **iBanc**, is a safe, secure system for account management, fund transfer, payment and financial management for the customer. It offers faster processing cycles, reduced costs and greater independence to users. The system is easily configurable and user-friendly. It is functionality-rich, scalable and flexible to meet a wide range of customer requirements. Thus, customers can operate and manage their accounts on "as, when and where wanted" basis.

iBanc enables banks to offer convenient, and innovative banking and financial services across customer segments and delivery channels, thus making banking a truly personalized experience. **iBanc** not only allows the user to perform financial operations but it also gives freedom of doing non-financial operations such as requesting chequebook, requesting for loan/account opening, opening Term Deposits. All the transactions are automatically updated immediately, therefore, the customer always have access to the information without submitting any slips or documents. Thus, the account is always up-to-date without any discrepancies since the process is completely automated. The best part about **iBanc** is that customer can keep track of his/her reports anytime, anywhere without submitting any slips or documents.

iBanc gives the bank, the ability to manage the application & it's parameters with its flexible control/admin panel, with minimum efforts. The admin panel is also efficient to filter fraudster activity & block them.

With **iBanc**, banks can enhance customer experience, & strengthen relationships.

iBanc is deployable on-site or on the cloud through ASPs

KEY FEATURES

KEY SERVICES

For Bank Customers

- Real Time Transaction Updates
- Online Statements: Download and save statements as and when needed (Saves Paper)
- Transfer Funds online between accounts and to third parties by NEFT, RTGS and NPCI.
- Eliminates the need to visit branch
- Issue Stop- Payment - of - Cheque instructions for one cheque or a range of cheque numbers
- Pay Bills Online: Save cost and travel time for visits to billers. Auto-schedule payment calendar to set future and recurring payments
- Upload transaction statements to personal legacy applications (eg. Excel) or accounting software like Tally

Safe Secure & Confidential

- Multi level Authentication, Captcha, One Time Password, Security Questions, etc. Audit Trails and Logs
- Encrypted Data Transfer
- Audit Trails and logs

THE iBANC ADVANTAGE FOR BANKS

- Robust front and back-end processes
- User Configurable
- Services all customer segments (individuals, corporate, commercial, SME's, etc.)

TECHNOLOGY

- Oracle
- Apache Velocity
- Struts
- Dojo JS


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



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