



Trust Systems & Software (i) Pvt. Ltd.

# CTS SOFTWARE

Trust Systems & Software's Cheque Truncation Solution (CTS) provides participating banks a full solution for processing and clearing of Cheque payments. CTS are designed according to the functionalities defined by NPCI. It is a comprehensive solution which is scalable from a large bank to a small bank.

Entire Cheque truncation process can be monitored from a central site giving you total control of tracking and analyzing CTS process. CTS have a user friendly graphical interface which allows users easily manage and monitor CTS process. Maker- Checker concept is applied while capturing Cheque details, thus reduction in errors and frauds.

CTS will improve operational efficiency of the entire banking system, resulting in better customer service, improved liquidity position for banks' customers and safe & secure banking for the entire banking public.

## CHEQUE TRUNCATION SYSTEM

The Drawer and Drawee Bank should be member of CTS Grid / Network

The presenting bank should have Cheque Scanner (specialized scanner to capture data on MICR band), Digital Signature and Static Ip

# THE TRUSTBANKCBS CTS MODULE

Conforms to end-to-end Public Key Infrastructure (PKI) Standards for security of data.

Provides a user friendly interface for the presenting bank to send the data and captured images duly signed and encrypted to Clearing House for onward transmission to Drawee bank.

Also provides user interface to Drawee bank to receive the images and data from the Automated Clearing House (ACH) for payment processing.

The TrustBankCBS CTS Module also generates the return file for unpaid instruments by Drawee bank to be sent to Clearing House.

## KEY FUNCTIONALITIES

**Central Monitoring**  
Entire Country's Operation can be Monitored from a Central Site

**Managed Image Transmission**  
CTS is able to split Financial Transactions & the Images and Transmit Financial Information Immediately and Images at a later time in the day, during off-peak periods in order that available Bandwidth is Effectively

**Auto Segregation of Cheque**  
CTS Automatically Segregates Cheque According to its Type (Govt. , High Value, etc.) & Manages the Workflow

**Special Case Follow-up**  
Ability to Follow-up Certain Special Cases like Drawee Inadequate Balance, P2F, etc.

**Load Management**  
Processing Load can be Managed between Bank Branches, so the Clearing Window Timings can be Managed Efficiently

**Seamless Interaction with CBS**  
CTS will Extract Relevant Info & Signatures from CBS to make Inward Process more Effective and Less Time Consuming

**Reporting Engine**  
Flexible Reporting Engine with Ability to Generate Adhoc Reports

**Archiving**  
CTS Allows Storage & Retrieval of Both Images and Reports for Bank as Reference. Archived Images can also be shown to Bank's Customers via Internet Banking for their Future Reference

## Trust Systems & Software (i) Pvt. Ltd.

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