

## Digital Banking & Interfaces

Technology innovations for complete digital services experience to Bank's customers. Digital banking solution provides seamless services across all devices thereby minimizing development costs and maintenance is highly crucial. Every bank needs a safe solution offering a consistent experience across the channels.

Turnkey solutions enable financial institution to provide complete and cost-effective digital banking services. Pre-built integrations, frequent upgrades and self-service maintenance streamline ability to exceed consumer expectations and remain competitive in an evolving digital marketplace.

Our primary advantage lies in the extensive domain knowledge. A growing number of implementations, know-how of our engineers and long-term relations with the leading banks help us improve the results of what we do all the time, every time. Innovation is one of our top priorities.



# Full Suite of Products for different customer needs

## RuPay Integration

RuPay, being the first domestic card scheme, is in a unique position to work together with banks and other entities including government, public sector and private sector entities to increase the cards spends as a percentage of personal consumption expenditure. The RuPay card aims to deliver to the stakeholders a convenient and easy e-commerce experience without compromising on the security and risk.

### The online module hosted by NPCI for RuPay cards would

- Reduce customers' effort
- Require minimal changes to stake holders system
- Quick on-boarding process for merchants
- No compromise on security and risk
- The solution offers enhanced security measures and is compliant to the RBI mandated 2-Factor authentication
- User friendly and smooth adaptability
- Simplified architecture & transaction flow reduces transaction time, resulting in faster transaction processing and reduction in drop-outs
- Customer Experience: During the online payment the cardholder's authentication data is collected in a secured manner

## Advantages of RuPay Card

Offers huge potential for cards penetration despite the challenges. RuPay Cards address the needs of Indian consumers, merchants, and banks. The benefits of RuPay debit card are the flexibility of the product platform, high levels of acceptance and the strength of the RuPay brand-all of which will contribute to an increased product experience.

### Lower cost and affordability

Since the transaction processing will happen domestically, it would lead to lower cost of clearing and settlement for each transaction. This will make the transaction cost affordable and will drive usage of cards in the industry.

### Customized product offering

RuPay, being a domestic scheme is committed towards development of customized product and service offerings for Indian consumers.

### Protection of information related to Indian consumers

Transaction and customer data related to RuPay card transactions will reside in India.

### Provide electronic product options to untapped/unexplored consumer segment

There are under-penetrated/untapped consumers' segments in rural areas that do not have access to banking and financial services. Right pricing of RuPay products would make the RuPay cards more economically feasible for banks to offer to their customers. In addition, relevant product variants would ensure that banks can target the hitherto untapped consumer segments.

Inter-operability between payment channels and products: RuPay card is uniquely positioned to offer complete inter-operability between various payments channels and products. NPCI currently offers varied solutions across platforms including ATMs, mobile technology, cheques etc. and is extremely well placed in nurturing RuPay cards across these platforms.

## Features and Benefits of RuPay Card

- Complimentary Lounge Access Program – Domestic & International
- 24X7 Concierge Services
- Earn Cash back time after time
- Comprehensive Insurance Cover
- Exclusive Merchant Offers

The TrustBankCBS develop integration with RuPay to provide payment gateway services to bank customer.

## VISA Integration

The TrustBankCBS develop integration with VISA to provide payment gateway services to bank customer.

Visa offers a comprehensive set of payment products and services. Visa-branded credit, debit, commercial, prepaid, mobile, and money transfer products are a leading choice of cardholders and financial institutions in 200 countries and territories. It makes possible for us to deliver the latest innovations for an increasingly mobile society, providing consumers with mobile financial services, such as mobile payments, money transfer and top-up services.

## Advantages of VISA

The advantages of electronic payments have led more business and individuals to decide to reduce their use of cash- and paper-based payments. National and local governments have adopted electronic payments for everything from disbursing social benefits to collecting tolls and transit fares. These trends provide economic empowerment to more people than ever before. As a result, electronic payments now account for 66% of all consumers spending worldwide.

Visa has provided electronic payments to business and consumers for decades, constantly investing to increase their convenience, reliability, security, and value. For nations all over the world, this proprietary payments network already provides:

- A full range of domestic transactions processing services, from credit and debit cards to funds transfer, mobile payments and services, online transactions, commercial payments, and secure delivery of government benefits.
- An array of value-added information services that deliver efficiencies, cost savings and allow governments and businesses to effectively manage the use of electronic payments.
- An instant connection to the global economy for governments, central banks and domestic financial institutions and merchants.

## MasterCard Integration

The MasterCard business is responsible for one of the four largest payment networks in the global payments industry. MasterCard partners with institutions all over the world to offer MasterCard branded network payment cards.

MasterCard payment cards exclusively use the MasterCard network for processing all transaction communications. Payment cards may be credit, debit, or prepaid cards.

### KEY TAKEAWAYS

- MasterCard is a payment network processor.
- MasterCard partners with institutions to issue MasterCard payment cards that are processed exclusively on the MasterCard network.
- MasterCard's primary source of revenue comes from the fees it charges issuer based on each card's gross dollar volume.

The TrustBankCBS develop integration with MasterCard to provide payment gateway services to bank customer.

## Swift Integration

Although originally the SWIFT network was designed to support the requirements of Treasury and Correspondent banking operations, it has over the years allowed other institutions access to the services viz.: Banks, Trading Institution, Money Brokers, Securities Broker, Investment Banks, Clearing Systems, Exchanges etc. Thus, for banks, integration of Core Banking System to SWIFT network can integrate itself with multiple banks and financial institutions in the most efficient and reliable manner globally.

**With TrustBankCBS integration to Swift Net (IP Based Network replacing earlier X.25 Network), the banks can operate no of below SWIFT services for its customers**

### GPA

General Purpose Application, which only allows system messages, i.e. messages from a user to SWIFT and vice versa, not from one user to another.

### FIN

Financial Application, which is the user to user service comprising System Messages MT0nn, User-to-User Messages MT1nn through 9nn and Service Messages such as Acknowledgements.

Additionally, SWIFT provides a number of services that are charged for over and above the normal fees. A few of these are:

- IFT (Interbank File Transfer) -For bulk file transfer of messages, for example low net value, high volume retail payments.
- ACCORD - A centralized confirmation matching bureau service.
- Directory Services - An automated and centralized Standard Settlement Instruction service for message enrichment that at present is limited to Treasury and Payment information.
- RTGS (Y-copy) - Mostly used for sending a copy of a message or parts thereof to a third party, for example a Central Bank
- Country Specific (e.g. CREST, CHAPSEuro) - Where SWIFT are either the carrier of the messages or the supplier of additional network services.

The TrustBankCBS SWIFT Net integration adapters has an architecture that supports the requirements for a fully redundant 24x7 secure operation and is also highly scalable.

## PFMS

Government has made use of Public Finance Management System (PFMS) for all Central Sector Schemes mandatory. PFMS ensures that the benefits of the various Government Schemes reach to the last mile.



### Image of Public Finance Management System

### Strengths of PFMS

- Biggest strength of PFMS is its integration with the core banking system- provides PFMS with unique capability to push online payments to almost every beneficiary and vendor.
- PFMS has Core Banking System (CBS) interface to all Public Sector Banks, Regional Rural Banks, major private sector banks, Reserve Bank of India, India post and Cooperative Banks.

## Benefits of PFMS

- Promotes transparency tangible improvements in the overall Central Government Financial Management and implementation of various Central Government Schemes.
- Takes care of diversity and multiplicity of channels through which money is spent and transferred (including through Direct Benefit Transfer)
- Establishes a common electronic platform for complete tracking of fund flows from the Central Government to large number of programme implementing agencies, under both Central Government and the State Governments until it reaches the final intended beneficiaries.
- Enables real time monitoring of disbursements and utilization of funds
- Provides decision support system across ministries and departments and all state and UTs.
- Improvements brought-out in the management of public funds through PFMS cascade beneficial impact on the management of State Government Public Finances as well as efficient delivery of Public Services by the States.
- Reflects true spirit of co-operative federalism with the centre and the state governments combining their efforts.
- Provides potential to improve programme and financial management thus reducing the float in the financial systems by enabling 'just in time' releases.
- Provides information on Government borrowings with direct impact on interest costs to the Government.
- Use of PFMS cuts the paper work Tracks any unnecessary parking of funds by the implementing agencies minimizing the delay and pending payments.
- PFMS enabled the Government in ground breaking Direct Benefit Transfers (DBT) with collateral benefits of plugging leakages and eliminating ghost beneficiaries.

TRUSTBANK CBS develop interface with PFMS Department to import DBT customer list which may be account base or Aadhaar base & generate report in their format.

## APBS

The APB System sub-serves the goal of Financial Inclusion and provides an opportunity to the government to attempt financial re-engineering of its subsidy management program. The implementation of APB System has also lead to electronification of a large number of retail payment transactions which were predominantly either in cash or cheque.

### Benefits

- Eliminates inordinate delays, multiple channels & paper-work involved in the existing system.
- Transfers benefits & subsidies in a seamless & timely manner and directly into the Aadhaar Enabled Bank Account.
- In case of change in bank account, customer is not required to convey the bank account details or change in bank details to the Government Department or Agency.
- Customer not required to open multiple bank accounts for receiving benefits and subsidies of various social welfare schemes – Customer just need to open one account and seed his/her Aadhaar number in the bank account to start receiving benefits and subsidies directly into his/her Aadhaar Enabled Bank Account.

### Feature of APBS

- Banks can upload/download transaction files through secured web access.
- Banks can get connect to NPCI either through NPCINet or Internet
- Transaction routing on the basis of IIN issued by NPCI.
- Transaction processing by destination banks on the basis of Aadhaar numbers.
- APB System supports ISO 20022 messaging standards.
- APB System supports multiple intraday sessions.
- APB System provides Direct Corporate Access (DCA) to Government Departments and Agencies.
- Provides online Dispute Management System (DMS).
- APB System capable to handle 10 million transactions per day.
- APB System can process both onus and off us transactions.
- APB System makes available enriched MIS to all the participants.
- APB System provides secure Clearing and Settlement process.

TRUSTBANK CBS develop interface with NPCI to import DBT customer list which may be account base or Aadhaar base & generate report in their format.

## DBTL

DBTL (Direct Benefit Transfer for LPG Subsidy) is a scheme which provides the LPG subsidy amount applicable on the domestic LPG cylinder directly into the consumer's bank account. At the time of LPG cylinder delivery, consumer will have to pay the full price of the LPG cylinder.

### TrustBankCBS integration with DBTL

- Develop integration with NPCI
- Import file provided by NPCI as their format
- Both Account Base & Aadhaar base file accept in our system
- Auto credit Subsidy to live customer.
- Unpaid Subsidy list are generating from system auto
- Report for customer Aadhaar mapping generate

## PMJJBY

Pradhan Mantri Jeevan Jyoti Bima Yojana. Get life cover of Rs.2 lakhs at a nominal premium.

TRUSTBANK CBS develop interface with all insurance company to generate report in their format.

### Features

- Protect your family's financial security in an eventuality
- Simplified proposal form for enrolment
- Cover of Rs.2 lakhs at a reasonable cost

### Advantages

- Security
- Safeguard your family against financial difficulties
- Simplicity
- Fast enrolment and swift processing
- No medical examination required, acceptance is based on satisfactory health declarations in the consent form
- Affordability
- Insure yourself for a cover of Rs.2 lakhs at a nominal premium

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