INTERCHANGE MANAGEMENT supports acquirer/issuer transactions, interchange settlement processing, dispute management.

INTERNET CHANNEL MANAGEMENT connects consumer, small business and corporate banking, personalization and customer entitlement management, campaign management, multi-lingual support, online e-statements, flexible framework to link new customer functions, interface supports XML, OFX/FIX and ISO 8583 messages.

POS CHANNEL MANAGEMENT interfaces with different POS/EDC terminals, communication methods supported include fixed line, dial-up, GSM, GPRS and CDMA, supports PIN and signature based transactions and key exchange management, supports ISO 8583 and proprietary message level interfaces, merchant management and terminal management.

BRANCH MANAGEMENT integrates distributed branches and their applications to enable sharing of information and facilitating transactions between the branches. The branch functions as a delivery channel accepting payments (Utility payments, Tax Collections, etc.) from customers and non-customers of the bank. It also enables integration of networked branches (leased line, VSAT etc.) and stand alone branches using PSTN dial up lines.

PRODUCT PROCESSOR MANAGEMENT interfaces with multiple branch hosts, supports ISO 8583, XML and proprietary message formats, supports different message and communication interfaces with different branches and offers configurable transaction routing.

PHONE CHANNEL MANAGEMENT supports an interface to third party tele-banking systems, has the ability to define transactions, link transactions to voice files and define sequences of transactions.

MOBILE CHANNEL MANAGEMENT enables PULL method whereby the customer can request for services on the mobile phone, supports PUSH method whereby the bank can PUSH alerts/messages to the customer's mobile phone.

KIOSK CHANNEL MANAGEMENT supports NDC+/ D912 emulation or web based or both, supports XML and proprietary message formats and dial-up KIOSKs. Offers online ticketing, statements and bill payments, advertising campaign media support, flexible screens and screen flows at KIOSK level and remote terminal management.

MERCHANT MANAGEMENT features merchant application scoring, merchant categorization, terminal currency, floor limit and charge type assigned at terminal level, discount, fees, deposit and rental management, tracking merchant business and turn over to assess merchant behavior.

ATM CHANNEL MANAGEMENT handles ATM channel driving - supports NDC+/D912/NDC Aptra/Triton and proprietary emulation, dial-up ATMs supported, ATM balancing based on notes & amount, multiple cash dispensing algorithms, multi-lingual support, alternate media dispensing, coupon printing and coupon dispensing, playing MPEG movies, text based and graphic screens, flexible screens and screen flows at an ATM level.

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