



CHANNEL MANAGEMENT supports transactions from all standard delivery channels including SSTs, POS/EDC terminals, IVR, e-commerce and international interchanges such as VISA and MasterCard.

SETTLEMENT AND RECONCILIATION handles incoming and outgoing interchange settlement files, supports settlement of single and dual messaging systems, offers alerts for unsettled transactions based on product type and tolerance percentage which can be maintained at the BIN level and Merchant Category Code (MCC) level.

CARD ISSUANCE AND MANAGEMENT supports the entire life-cycle of card products through product creation, inventory management, customer creation and customer maintenance. Key features include inventory status and auto-reordering, BIN group creation, fee, limit and usage customization.

USER ACCESS MANAGEMENT enables the establishment of corporation hierarchies and the delegation of functions down to any level. Unique flexibility and grouping adapts to varying corporate organization.

RISK MANAGEMENT lets the organization to define risk rules for their products. Financial institutions can choose the decision for each rule and automatically approve, deny and/or alert the appropriate person through a variety of mediums. The system automatically highlights multiple risks on the same transaction and can generate custom reports according to customer specifications.

RECOVERY MANAGEMENT offers NPA and write-off management, legal & arbitration management, delinquency tracking, ageing reports and handling suspended income.

TRANSACTION AUTHORIZATION initiates pre-authorization checks such as account validity, card validity, PIN validity, merchant/terminal validity etc., currency conversion, credit and cash limit authorization, surcharge maintenance down to card level, negative card validation, maintenance of daily limits and transaction charges at product and customer levels, special authorization rules for VIP status customers and supports temporary limit enhancement.

APPLICATION FULFILLMENT supports application data capture, photo and signature capture, application scoring at the global and country level, third party negative file upload with configurable input formats and customer contact point verification.

CUSTOMER BILLING MANAGEMENT functionality includes billing profile creation at the product level which is customizable down to the individual customer, flexible grace period for a particular payment/billing cycle, minimum repayment amount calculation logic based on account status, and customized event-based messages for advertising/delinquency/over limit/greetings etc.

PAYMENT PROCESSING supports revolving credit, fixed repayments, standing instructions, delinquency tracking, handling partial SI payments from the bank and the facility to adjust excess payment due to charge-backs or reversals for future transactions/charges.

MERCHANT PARTNERSHIP allows tying up with merchants and provides discounts or advantages for making purchases with a specific retailer. This module also handles data collection and discount configuration.

LOYALTY MANAGEMENT offers comprehensive loyalty settings and detailed redemption configuration down to the merchant category code.

YALAMANCHILI provides application software products specializing in IT solutions in the area of middleware technologies, transaction processing, card payments, banking solutions and customer delivery channels; e.g., ATM, KIOSK, point-of-sale terminals, internet, and mobile banking. Conceptualization, design, development and implementation of the NARADA® Solutions across international borders gives **YALAMANCHILI** the experience to create end-to-end scalable solutions enhanced by innovation and expertise, offering large and small clients a one-stop partner for their IT solutions and needs.

