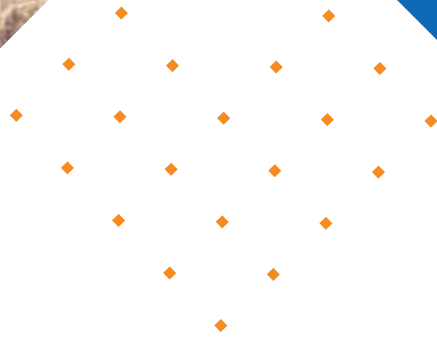## At the Heart of Banking Transformation

Simplify Processes and Fuel Growth with BankingEasy Core Banking Solution

Core banking transformation can be a challenging task for banks. A typical transformation program can take years to execute, with high costs and limited value realization. That's where NIIT Technologies delivers the difference with BankingEasy Core Banking Solution on cloud. It can be implemented in just three to six months with the ability to scale to the changing needs. Built on *DataMate™ from DataVision, BankingEasy is designed to unlock more value for banks with comprehensive features, high system performance, in-built reporting, world-class security, and greater process automation.

NIIT
technologies

New Ideas, More Value.™

To Navigate Disruption, Conquer Complexity First

The banking industry is going through a paradigm shift with the introduction of stringent regulatory compliance measures, rapidly rising technology complexity and cost of operations, increasing customer expectations and decreasing loyalty, and greater need for financial inclusion. The emergence of the technology-savvy digital customer also places increased pressures on banks in terms of product delivery and ease of transaction.

To meet these challenges, every bank needs to continuously invest in upgrading technology and processes. As the pace of change increases, so does the need to invest, as well as the requirement for capital. All of this can be a daunting task for a bank that needs to stay focused on not only retaining and expanding its customer base, but also increasing its share of wallet.

With the BankingEasy Core Banking Solution on cloud, NIIT Technologies enables banks to significantly minimize their upfront technology investment and free up resources involved in non-core activities such as managing data centers, networks, and software upgrades.

BankingEasy: Transformation Made Easy

BankingEasy is a powerful and feature-rich core banking solution delivered on the cloud model. Built on *DataMate™, the well-accepted, rugged core banking software from DataVision, BankingEasy is a comprehensive and integrated offering of technology, infrastructure, and services. While larger banks and financial services firms will benefit from its enterprise-class features, BankingEasy is also an affordable core banking solution for small to mid-sized banks.

A highly advanced, state-of-the-art system, BankingEasy provides reliability and flexibility to banks for rapidly responding to the changes

in the market and regulatory environment. Using online, real-time transaction processing technology along with the latest in relational database techniques, BankingEasy allows small to mid-size banks to offer the same services that the end customers expect from any large bank, such as multi-channel banking, relationship banking, and more. Depending upon the size of the bank and the performance required, the solution can be scaled up or down.

Key Features of BankingEasy

- Parameterized product / interest calculation
- User-definable validations and charges
- User-definable MIS code classifications
- User-definable menus
- Secure through maker-checker-concept
- Over 1,500 in-built reports
- In-built general ledger support

Integrated Head Office Functionality

- Payroll
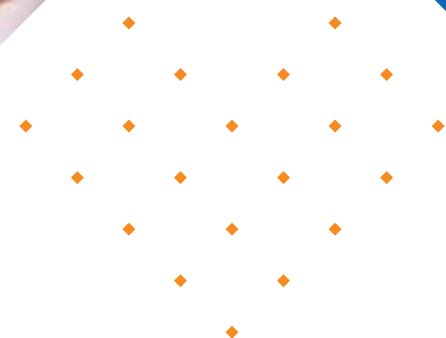- Leaves
- TDS
- Shares
- Consolidated reports

Unique Enhancements for District Central Cooperative Banks (DCCBs)

- Complete agricultural module
  - Crop loans
  - Kisan Credit Card (KCC) loans
  - Repayment – seasonal
  - Interest subsidy
- DCCB reporting
  - Millers Authority Slip (MAS) / All India Mutual Arrangement Scheme (AIMAS)

Value Additions and Upgrade Options

- Multi-city 'at par' cheques
- Intra-branch standing instruction
- Asset liability management
- Inventory and dead stock
- Daily deposit scheme (Pigmy deposit)
- Integrated Non-performing Assets (NPA) engine – automatic/manual
- Gold loans and vehicle loans
- Bills - Inward Bills Collection (IBC) / Outward Bills Collection (OBC)
- Letter of Credit (LC) and guarantees
- Investments – government securities, bonds, fixed deposits
- In-built report writer
- Multi-language support
- Offline mode (fallback enable branch)
- Biometric authentication
- Integrated Services Digital Network (ISDN) fallback – automated / manual
- Disaster recovery and data backup services

Channel and Interface Options

- ISO 8583 interface
- Delivery channels
  - Kiosks, IVR, ATM, SMS banking, and Internet banking
- Point of sale / personal digital assistant
- Hand-Held Terminal (HHT) for financial institutions
- Real-time gross settlement
- Cheque truncation system
- ATM switch

Delivering More Value

Running the well-established *DataMate™ Core Banking Software, BankingEasy will fulfill varied application needs with highly modular 'building block' design, incremental capacity, open system architecture, excellent reporting, smooth and efficient conversion, and robust system security. It represents the very latest in software technology and comprehensiveness in banking functionality. BankingEasy is a best-of-breed solution that enables:

- Reduced cost of ownership
- Adopted of best-in-breed solution
- Focused on core competencies and strategic objectives
- Reduced workload with greater opportunities for marketing and business expansion
- Improved risk and asset management
- Reduced time-to-market for new products
- Reduced reconciliation overhead
- Reduced in transaction costs
- Improved reporting facilities
- Improved organizational communication

Key Technology Benefits

- **Greater Security:** Provides industry-standard security at every level
- **High Performance:** Enables delivery of consistent, high-speed performance globally
- **High Availability:** Equips world-class facilities with proven high availability infrastructure and application software
- **True Multi-tenancy:** Delivers maximum scalability and performance to customers with a true multi-tenant architecture
- **Greater Transparency:** Provides real-time, accurate service performance and availability information
- **Proven Scale:** Supports large number of users

The NIIT Technologies Advantage

BankingEasy core banking solution on cloud is a 360-degree offering that includes the centralized *DataMate™ CBS application and database, WAN links, migration, installation, training, and commissioning. Our dedicated help desk and support services for users ensure easy and smooth transition to BankingEasy from legacy systems. The BankingEasy solution has powerful features and can be up and running in three to six months, which is much more rapid than the typical 12 to 18 month development time for a typical banking software implementation.

Rich experience in working with PSUs and government/central organizations: NIIT Technologies has a proven track record of being a credible system integrator (SI) in the government sector. We have been involved in large-scale implementations with a phased roll-out by adopting industry best practices.

Domain expertise and relationship focus: We have extensive domain experience in banking and financial services with a focus on core banking solutions through various client engagements across the globe. This expertise helps in enriching and industrializing the existing functional frameworks while implementing cost-effective, scalable, reusable and reliable process- and performance-oriented systems.

Quality processes and consulting services: Our strong commitment to quality is demonstrated by our adherence to global standards of software development processes, including SEI-CMMi level 5 version 1.2, ISO 27001, and ISO 20000. Our project managers are Project Management Professional (PMP) and PRINCE II certified, bringing in best practices on project management.

Strong industry credentials: With more than 9,000 experts servicing clients in 45 countries, our 'focus and differentiate' strategy enables us to build long-lasting relationships with banks and financial institutions.

Quick implementation and go-live: We are dedicated to executing the project within the committed timelines—from the date of starting of the project to implementation to providing training to business users. The quick implementation and go-live will help automate operations faster and thus reduce total cost of ownership.

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*About DataVision Software Solutions Pvt. Ltd.

DataVision has developed and owns intellectual property rights and trademarks for the DataMateTM core banking solution.

NIIT Technologies is a leading global IT solutions organization, differentiated on the strength of domain expertise; it services clients in travel and transportation, banking and financial services, insurance, manufacturing, and media verticals. Leading with its service vision "New Ideas, More Value," NIIT Technologies is committed to delivering new ideas combined with operational excellence to provide exceptional value to its clients. The Company is focused on helping businesses design sustainable, optimizable and winning digital operating models, enabling them to become agile, scalable, and flexible. Visit us at www.niit-tech.com

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