



NEW WAY OF APPLYING CORE BANKING TO YOUR NEEDS

Attuncore is a comprehensive Core Banking Solution that addresses the vital need of a client for a scalable, secure, flexible and customer centric banking framework. Attuncore CBS is an integrated yet modular enterprise solution that effectively and strategically addresses the everyday demanding challenges faced by banks. Attuncore provides the broadest functionality and assists banks to effectively boost their businesses and augment the overall performance. It delivers a powerful, dynamic and competent business application designed specifically for banks and has the resources to understand your often exclusive demands and to deliver a banking solution that leverage or replace existing systems thus ensuring easier and quicker implementation.

Attuncore CBS helps to structure business processes, meet increasing regulatory compliance demands, and improve profitability, while providing greater value to customers. The solution is web-enabled and 24x7, with multi-currency and multi-lingual capability which gives banks the ability to service markets in diverse geographies and cultures. It integrates easily with the existing applications, overcoming the limitations of complex information systems.



Achieve differentiation With

- Standing instructions with auto execution facility
- Remittances offering inter-bank and intra-bank funds transfer capabilities
- Inward and outward bill clearing information.
- Approval management for accepting or rejecting the transactions by the manager.



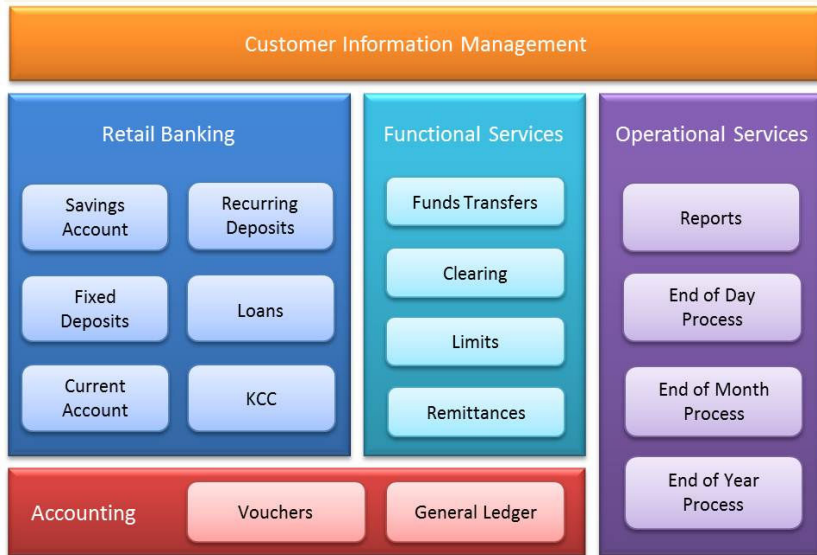
- Competitive advantage
- Increased operational efficiency and agility
- Certainty in delivery
- Elimination of manual tasks and reduction in process time
- Complete automation of the processes
- Elimination of error and data redundancies

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KEY MODULES

- Customer Information
- Consumer Banking
- Corporate Banking
- Trade Finance
- Functional Services
- ATM
- Accounting system
- Loans & Mortgages
- Internet Banking
- Mobile Banking
- Mobile Banking
- Wire transfers



Graphical representation of various modules

Loans & Mortgages

- Generates amortization schedule.
- Allows principal prepayment in the middle of the tenure of the loan and accordingly automatically recalculates the amount and tenure of the loan.
- Automatically generates demand at the end of each month.
- Maintains history of payment details of each and every account.
- Handles variable rate loans and payment recalculating with the option of maintaining same tenure or same EMI as per the customer's choice.
- Stores Information of each loan record.
- Creates payment, maturity and past due notices.
- Creates Loan History Ledgers for any period.

Mobile Banking

- Customer service
- Transfers and payments
- Alerts
- Security
- Enquiry services

Customer Information Management

- Ability to tie an unlimited number of accounts to an individual customer CI profile.
- Detailed inquiries can be seen for any account listed on the CI view page by just clicking on the particular account.
- Simplified CI lookup methods – just enter at least the first letter of the customer's name or the actual CI number.
- Provides current information on Savings accounts, Time Deposits and Loan accounts.

Consumer Banking

- provides flexibility to banks to add new products or make changes in the existing
- Parameterization of product features
- Standard product offerings include savings and current accounts, term deposits, retail loans, loans with flexible repayment schedules, mortgages and bill payment options.

Accounting System

- Generation of vouchers
- Generation of day book and cash book on daily basis.
- Ability to monitor backdated transactions crossing days, month, quarter or year
- Automatic General Ledger interface i.e. according to the transactions made the general ledger would automatically get updated.
- Simplified general ledger search components – according to account heads, according to date etc.
- Generation of monthly and yearly reports.

Internet Banking

- Customer service
- Transfers and payments
- Alerts
- Security
- Enquiry services