



TRANSACTION
ANALYSTS 

Agenda

- Goal of this Presentation
- Introduction to ITI and TA
- Scope of Product and Services
- Business Preposition
- Security Features
- Scope & Responsibilities of Post Bank, ITI & TA
- Open Forum (General queries)



Goal of this Presentation

To Demo Products and Services
Offered by ITI in Banking



Indian Telephone Industries (ITI)

Introduction

ITI is India's first public sector unit with a large and state of the art data centres and manufacturing facilities and a strong presence across India for sales and marketing.

It was founded in 1948, and today headquartered at Bengaluru (Bangalore) will help in liaison with India Posts and will be taking care of marketing.

The Tier-3+ compliant state-of-art Data Center at Bangalore provide IT enabled services like Co-location services, Hosting services, Managed IT services, Security Services, Value Added Services, Managed backup Services, Data protection services etc. As on today, this data center is proving services to various entities like IOCL, Canara Bank, Mazagon Dock limited, CRPF, HIL, IBM, L&T, Muthoot Finance etc.



TA Introduction

- We are a payment systems specialist and are exclusively focussed on payment domain
- Started operation in Year 2010. Corporate Office and Development Center is based out of Bangalore.
- Consistently profit making company for the past 3 years
- Large Team of associates with deep domain expertise in Payment Systems
- Serving 40+ Customers with more than 60 Lakh Transactions per month



Founder, MD & CEO - Srinivasa Rao Katuri

20+ Years experience in designing, developing and implementing Multi Billion dollar Payment Systems in **Banking and Retail in USA**

SME(Subject Matter Expert) Payment Systems of IDRBT (RBI Banking & Technology Research Institute), worked with 60+ banks on various Payment Systems related.

Presented papers, delivered key note in various forums in India and USA on State, National and International industry policies and best practices on Payment Systems

Member of the Technical Advisors NPCI-2009-2010 . Chairman of ATMIA(India), Director of Paragon Data Services (USA), Managing Partner of Optimized Payments.

B.Tech (Computer Sci) from Hyd University , M.S. from California State University, USA.

Transaction Analysts – Key Team

Dr. J. Alexander – Former Chief Secretary, Chairman

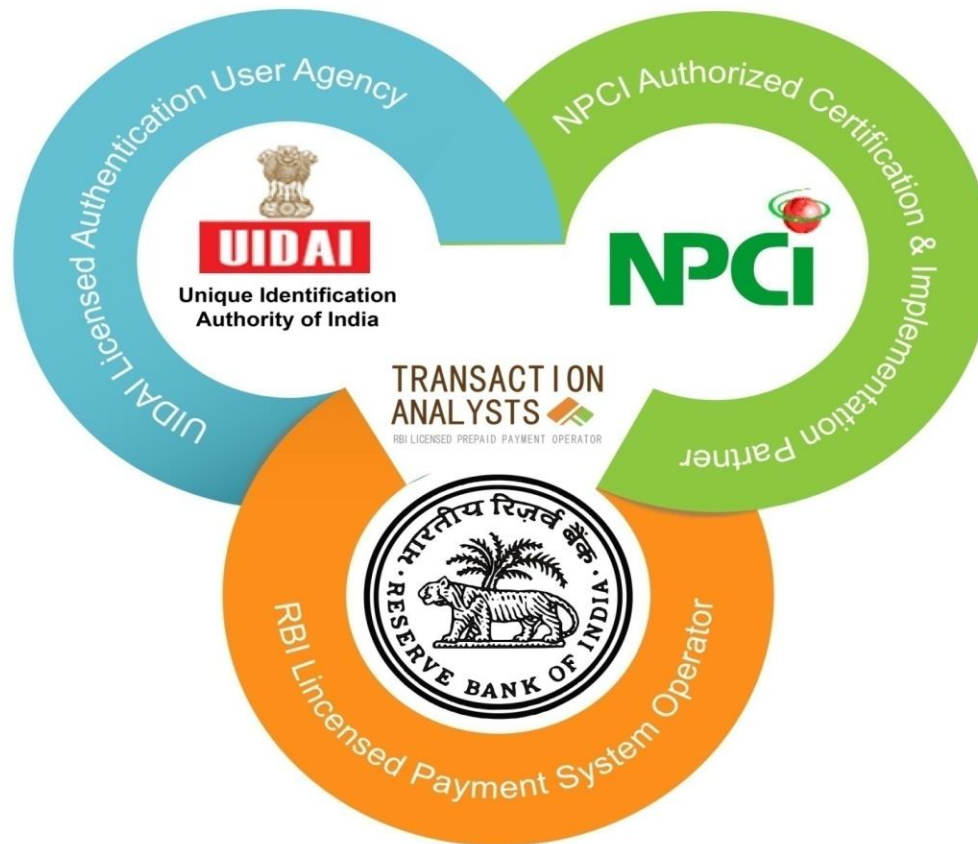
Muralidharan R – Former CGM, RBI – Advisor

B M Nair – Former CTO, Lakshmi Vilas Bank-Advisor

Raman Babu P – 17 Years in IT and Products in Kuwait. Responsible for TA Products (Digital Wallet & Smart Card Payment System)

Srinivasa Mohan – 25+ Years in Banking, specialized in Recon and Settlements of TA Products and Services of TA

Strategic Licenses



Products & Services offered



Products

C3- NFC based Cashless
Payment Platform

Digital Wallet with eKYC
and IMPS

AKUA – Aadhaar
Platform with e-KYC

Services

ATM Monitoring &
Analytics

Digital Wallet as a
service

Aadhaar
Authentication

Audit & Certification



Partial list of Clients

TRANSACTION ANALYSTS



NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT



Common Services Centers Scheme (CSC)
Department of Electronics And Information Technology
Government of India





Partial Client list.....

TRANSACTION
ANALYSTS 



**SOUTH
CITY**



Sri Bhavani Amman Temple

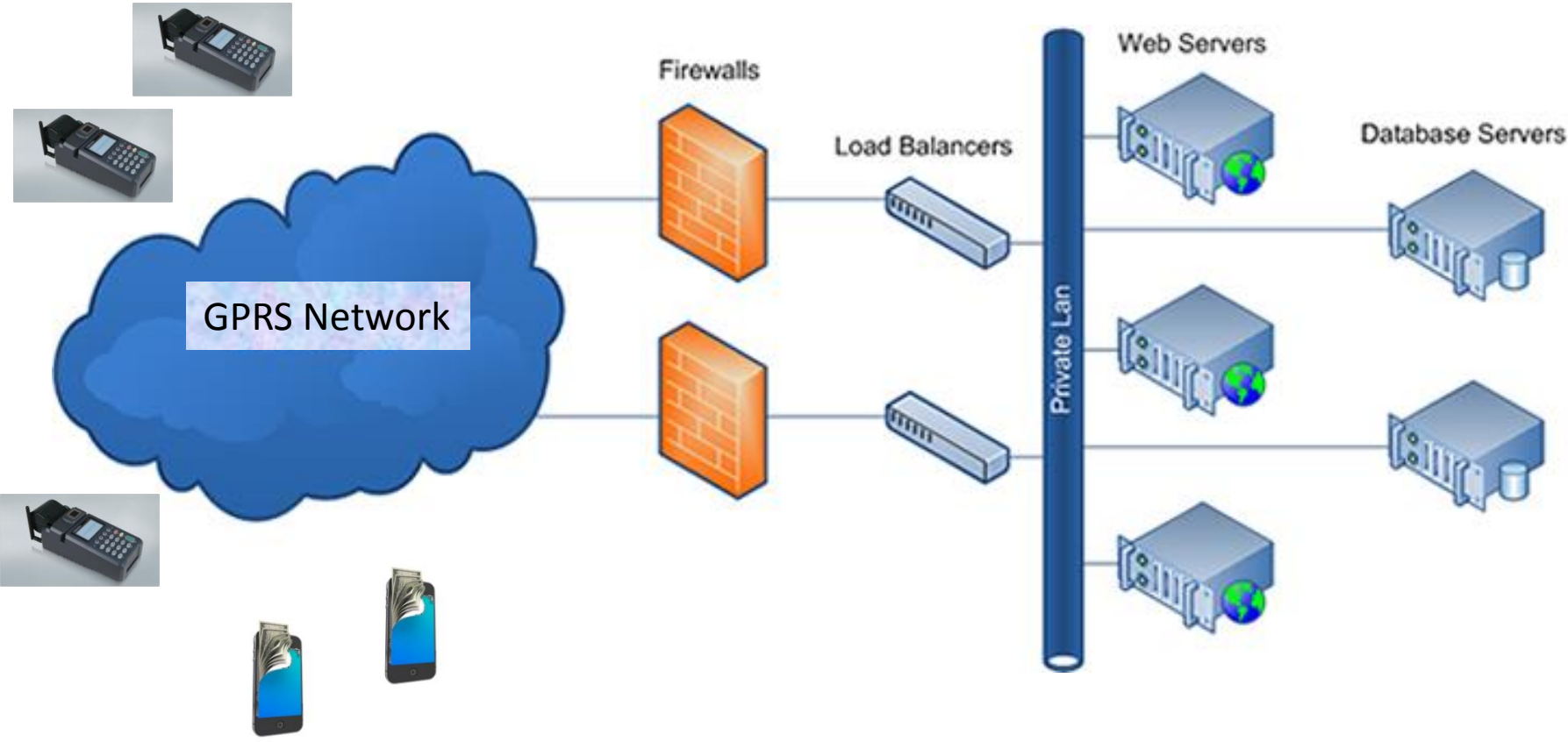


**SRI RAMACHANDRA
UNIVERSITY
Chennai**

Key Features

- Supports 1000 transactions per second, can be scaled further if needed.
- Seamless Smart card and Mobile App integration
- Call centre Dashboard
- Built in RECON process

Scalable and **Secure** Architecture



Hardware



POS Device



Kiosk



Smart Card



Mobile

Security Features

- All Transactions use OTP, no compromise on Security.
- Mobile devices secured
- Velocity checks against misuse
- Call center can block Mobile / Smart Card
- Data is encrypted at all levels
- Smart Card – Biometric / PIN Enabled
- KYC Compliance enforced as per RBI regulations
- Maker & Checker functionality for all approvals

Flexible Architecture

- Can be integrated with existing ERP or Accounting Software
- Mobile App can be customized as per need
- Smart Card can be used as ID card
- Kiosks or POS terminals as per need

Proposed Solution

- Digital Wallet Platform
- E-KYC Based Account Opening Application
- Selfie Banking Application
- Authentication, EKYC Demographic and UCL
- Business Correspondent – BC Services – AEPS
- Smart Card (NFC) Based Payment System

TA Digital Wallet

- Mobile Phone Recharge
- Pay Utility Bills
- Fund Transfer
- Bus Tickets
- Merchant Pay

- Value Added Services
- DOP- Post Office – Post Man

TA Wallet Value Added Services

- Check Virtual Wallet & Bank Account balance
- Electronic Payments To Local Vendors
- Mini Statements
- Parcel Tracking Services
- Tablet, POS, Mobile, Kiosks
- Can be customized for Post Bank



Benefits to Customer Using Wallet

- Mobile top-ups and bill payments
- Load money online to wallet
- Balance check
- Parcel tracking
- No need to carry cash
- No bank account required
- Safe and secure



Real Time Account Opening

- Online Account opening with e-KYC
- Core Banking integration
- Paperless account opening
- Reduce time to open account
- Tablet and Desktop based
- Maker and Checker

Can be customized to Any account Opening



AADHAAR
e-KYC

Fast, Secure & Cost Effective!



Selfie Banking

- App which allows any one to self register for new account
- Easy to use by any one from their Mobile
- Quick way to acquire new customers
- Maker and Checker
- Customer can visit the branch or Postman can use the tablet to complete.

Aadhaar Services

- **Authentication Service** : A process where the Aadhaar number, along with other attributes (demographic/biometrics/OTP) are submitted to UIDAI's CIDR which verifies whether data submitted matches with the data available in CIDR.
- E-PDS – Real time entitlements
- Welfare Hostels Authentication, DBT, Pensions
- Aadhaar based Attendance

Aadhaar Services

- **E-KYC Services:** It provides an instant, electronic, non-repudiable proof of identity and proof of address along with date of birth and gender.
- **Post Bank - EKYC for All Account Holders.**

Demographic Authentication & UCL

- Can be used for existing account holders
- Verify existing users based on any demographic parameter
- Direct integration with CBS
- Reduce time to verify existing users
- Mobile Update, Address Updates
- DOP- Post Office – Postman

Smart Card (NFC) Based Payment System

- Self Help Groups
- TAP & Go Cards with NFC Technology
- NTR Sujala kind of Schemes
- Prepaid Card and Tolls

AEPS – BC System

- Cash in, Cash Out, Balance Chq & Funds Transfer
- Business Correspondent model
- POS or Tablet based application
- Online UIDAI & NPCI connectivity
- Service can be provided in all rural branches

Aligned with New Payment Initiatives

- Aadhaar Authentication Services
- Aadhaar based e-KYC Services
- Well positioned to tap Aadhaar based payment services in India
- **Bill Payment Aggregation Services**
- **UPI – Unified Payment Interface**
- **Payment Banks, Small Banks**
- Highway Tolls
- Smart City Initiatives

Benefits To India Post Bank

- Supporting Digital India/Smart City initiative
- Supporting financial inclusion for rural India
- No major changes needed to existing system
- Value added services to its customers
- Real time MIS report
- Empowering Postman with VAS



Positives Of Indian Post Bank

- Vast network
- Rural coverage and serving all sections of people
- Nation's No1 Savings Bank, serving the development needs
- The largest retail network, to carry multiple products and services-alliances
- Dedicated and trusted workforce which is versatile

Business Proposition

- ITI in partnership with Technology Partner Transaction Analysts to provide end to end service to India Post Bank.
- India Post Bank is able to introduce the latest and most convenient mode of transactions targeting its clients and the younger generation.
- India Post Bank can leverage the product and services of ITI to start the services immediately.



Roles & Responsibilities

- **India Post Bank** – Project Sponsor, Pool account holder, end user service.
- **ITI and TA** – Take care of application, backend support, settlement and reconciliation process, project management, implementation, field support and operations.

Next Steps

ITI is willing to do a pilot immediately with any of the products and services to Post Bank's immediate needs.

THANK YOU

