

Add the Missing Piece to Your CBS



Internet Banking and Mobile Banking

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TM Systems Pvt Ltd



INTERNET BANKING

- SINGLE VIEW FOR ALL CLIENT ACCOUNTS
- PRINT STATEMENT OF ACCOUNTS
- VIEW LIVE BALANCE AND TRANSACTIONS
- SEND REQUESTS FOR CHEQUE BOOKS
- SEND MESSAGES TO YOUR BRANCH
- RECEIVE EMAIL ALERTS
- RECEIVE STATEMENT IN EMAIL
- RECEIVE RENEWAL INFORMATION
- TRANSFER FUNDS BETWEEN OWN ACCOUNTS
- TRANSFER TO THIRD PARTY ACCOUNTS WITHIN SAME BANK
- TRANSFER TO ANY ACCOUNT IN ANY BANK (SUBJECT TO RTGS/NEFT MEMBERSHIP)

MOBILE BANKING

- RECEIVE SMS ALERTS OF TRANSACTIONS
- RECEIVE SMS ALERTS OF DUE DATES
- RECEIVE SMS ALERTS FOR EVENTS LIKE CHEQUE RETURNS
- PULL INFORMATION LIKE BALANCE, LAST THREE TRANSACTIONS, MINI STATEMENTS ETC.
- TRANSFER MONEY TO ANY OTHER ACCOUNT WITHIN BANK
- VIEW LATEST ACCOUNT INFORMATION USING MOBILE APPLICATION (THROUGH GPRS/ 3G)
- TRANSFER MONEY, MAKE PAYMENTS USING MOBILE APPLICATION.
- DO ALL ABOVE SECURELY

With Experience of 25 years in Banking field , TM Systems has provided banking solutions to more than 100 banks with 500 + branches. Our goal is to deliver stable and secured system in defined time frame.

Our Autobank 2000 Enterprise flagship product has been installed to no of banks which provide core banking solutions. We are committed to give continuous and timely support to all our client for their smooth operation

WHY INTERNET AND MOBILE BANKING

TM SYSTEMS PROVIDES A TOTAL END TO END SOLUTION.

With banking customers growing increasingly comfortable with the digital lifestyle, their expectations from financial service providers have undergone a significant transformation. They fully understand the power of technology and seek to leverage it to enjoy better control over their banking operations. Fore-

most on their list of demands is an easier and faster means of conducting banking transactions, supported by a unified real time view of their banking relationships.

Internet Banking versions

| | Basic Facility (See list Below) | Allow Internal Transfers be- tween customer's own accounts | Allow transfer from Customer's account to any other account with- in the bank | Allow Transfer to any account of any bank through RTGS/NEFT |
|--|------------------------------------|---|---|---|
| Basic View Only | ✓ | X | X | X |
| Extended with Internal Transfers | ✓ | ✓ | ✓ | X |
| Advanced with RTGS/NEFT Integra- tion. Requires RTGS Membership | ✓ | ✓ | ✓ | ✓ |

SECURITY FEATURES

A secure and encrypted data transfer is enabled between the user cell phone and to the banks servers.

All the transactions that ask for credit or debit must pass through multiple levels of authentication such as authentication of the cell phone, the customer identification number and the secret mobile PIN or personal identification number allotted to a customer.

At any time during a transaction, the PIN is not being allowed to be transferred as plain text. It is always transferred over encrypted and it is interpreted only at the sending and receiving ends.

Further Two factor Authentication is established while doing transactions. So for every transaction new password is generated through password generating devices. So no guess work for password can be done.

TM Systems corporate and consumer e-banking solution is a proven Internet and mobile solution for retail banking customers. Built on new generation technology, it provides a single unified view of the customer's many relationships with the bank. The solution provides high flexibility for customization and robust security features.

Autobank mobile banking solution empowers retail and corporate banking customers with access to banking services through SMS, GPRS/ 3G and USSD-enabled handsets, leveraging a single platform. The solution provides a secure, multi-lingual channel for banks to innovate by easily deploying new services with improved time to market. The end user experience thus created is richer and truly convenient.

Autobank mobile banking solution integrates easily with disparate host systems, core banking solutions, payment networks and third-party applications.

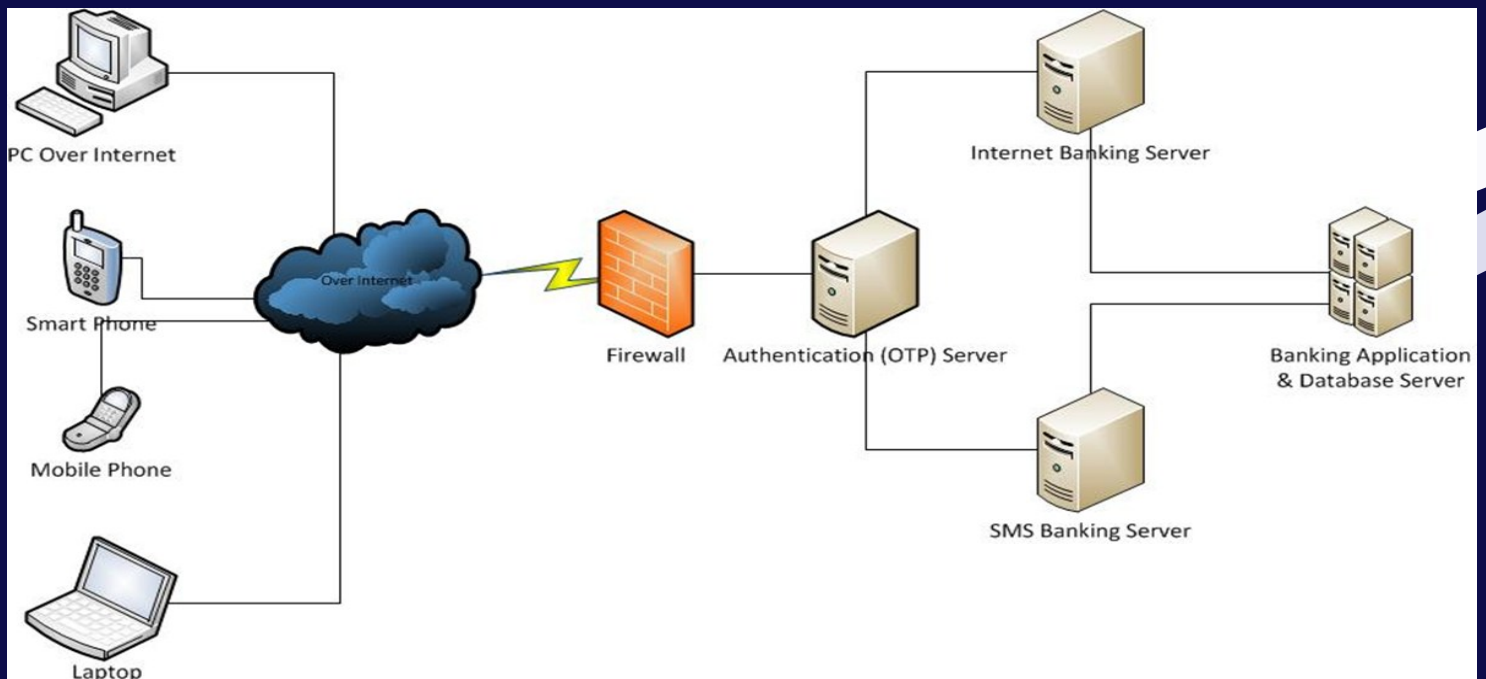


Mobile Banking versions

| | Basic Facility (See list Be- low) | Customer can pull infor- mation about his accounts by sending | Customer can transfer money to any other ac- count in the bank using two | Full Internet Bank- ing using Mobile App |
|---|---|---|--|--|
| Basic SMS Alerts Only | ✓ | X | X | X |
| Basic Plus: SMS Alerts with | ✓ | ✓ | X | X |
| Extended SMS : Mobile Money Transfer | ✓ | ✓ | ✓ | X |
| Full Mobile App / GPRS / 3G | X | X | X | ✓ |

Note: All above versions have basic facility

1. Automatic alerts for all types of transaction, due dates, other standard communications
2. User configurable alerts for transactions e.g. All / Only Debit / Only credit / Only Cash / Only above certain amount etc.
3. Automatic alerts for Installment due, FDR Due date, renewals Due dates
4. Exceptional transaction alert for Cheques returns (Inward and outward)
5. Automatic information discharge for new schemes, interest change etc.



Internet and Mobile Banking Infrastructure Diagram