



Internet Banking

Over the past decade, the internet has emerged as one of the most popular transaction media. The reach of the worldwide web has exceeded all estimates, with people in every part of the globe now having access to the internet. One of the key industry segments with tremendous potential to harness the opportunities offered by the internet is the Banking & Financial Services sector. Today, customers prefer to transact from the comfort of their desktops. Banks have also realized that providing customers online access to their accounts brings down the cost per transaction significantly.

The principal benefit afforded by a retail internet banking solution is that it is a tremendous value addition to the range of services offered to the customer by the bank in terms of accessibility and ease of use, besides affording the bank increased depth of market penetration and opportunities for cross-selling other product offerings.

About Kastle[™] Internet Banking

Kastle[™] Internet Banking solution provides the an optimum platform for banks to offer an enriched online banking experience to its customers. While the system can offer a myriad of services, the bank can pick and choose the services it would like to offer depending on the other systems currently available. The primary advantage that drives the increasing popularity of internet banking is the ability of customers to access real time information round-the-clock.

In addition, Kastle offers easily implementable authentication plug-ins that assure maximum safety for sensitive data. It also provides facilities for campaigns and advertisements to be published in various pages of the site that are accessible to the public.

The key features offered by Kastle Internet Banking are:

- Real time account management and customer alerts
- One time and recurring standing instructions
- Customer preference configuration for time and date formats
- Credit Card services
- Fund transfer between accounts
- Individual transaction limit settings
- Loan services
- Cheque book and cheque status requests
- Stop payment registration
- Remittance requests
- Account linking facilities
- Site Administration for site configuration and set up as well as role and rights management
- Utility bill payments
- Exhaustive MIS reports such as Audit trial Report, Daily Transaction Report, Customer Detail Reports and Visitor Status Report
- Customer Feedback

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Online Security and Confidentiality

Kastle[™] Internet Banking solution comes with a host of security feature to ensure all transactions performed are carried out in a secured environment. Some of the security components that have been provided to guarantee a safe online transaction experience are:

- Security Server Certificate with access through HTTPS connection and encryption
- Two Factor Authentication that includes a pre-registration of transferee details and an additional transaction password security page
- Customer tracking and logging to the database, with data being available for activity reporting and auditing
- Role-based security with the right to assign rights and roles resting with a valid System Administrator
- Virtual Keyboard to enter user identification and password that mitigates any breach in security due to spyware
- Trust boundaries created using industry standard cryptographic algorithm that restricts access to various parts of the site based on role and access rights
- Last login date and time validation available to user to verify possible unauthorized access

Technical Architecture of Kastle[™] Internet Banking

