

# TAKING BANKING FORWARD

**The banking and financial services industry is accelerating its focus on innovation to prepare for a future that will be increasingly driven by technology.**

Financial Institutions, today, are faced with dual challenges. On the one hand, they need to satisfy the demand and sustain the interest of the digital age customers who expect banks to equal the amazing experience and service levels offered by eCommerce and entertainment giants. On the other, banks need to overcome what have always been their traditional challenges, which originate from market volatility, regulatory/compliance requirements and the need to maximize returns from legacy systems. Further, the need to enhance operational productivity, eliminate silos and manage risks is perpetual.

The industry is witnessing a continued and aggressive focus on digitalisation and the adoption of new and emerging technologies to up the innovation quotient for new products, enhance time-to-market, improve process efficiencies and deliver superior customer experiences leading to increase in revenues and market share. Banks and financial institutions need to re-define themselves as agile technology companies to innovate and raise the bar of digitisation and mobility. The increasing use of Artificial Intelligence (AI) and robotics is imperative to keep pace with changing customer preferences, demographics and lifestyles. The best approach for financial Institutions is to be technologically innovative to be prepared for any exigency.

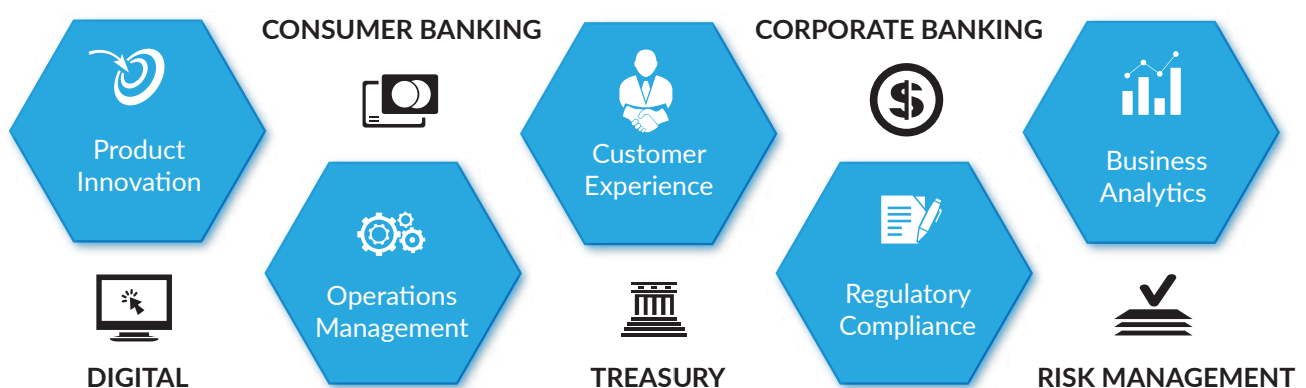


## KASTLE® UNIVERSAL BANKING SOLUTION

3i Infotech offers an end-to-end banking software solution suite, Kastle®. With its workflow driven solutions, Kastle® caters to the entire spectrum of banking functions – lending, core banking, treasury, transaction banking, AML and integrated risk management. Coupled with digital banking and analytics, Kastle® is a force multiplier for banks and financial institutions to meet challenges, be digitally equipped and be future ready.

The Kastle® suite enables banks and financial institutions to overcome all their modern-day challenges across various business lines and transactional processes, while allowing them to improve their profitability by efficiently onboarding and servicing clients through multiple channels in the digital environment.

### BANKING SOLUTIONS SNAPSHOT



# KASTLE® UNIVERSAL BANKING SUITE



## EXPERTISE ACROSS BORDERS

Kastle® is impeccably placed to serve organizations in the banking and financial services sector, backed by the most coveted experience and expertise that cut across geographical borders, market intricacies, regulatory compulsions and customer mindsets.

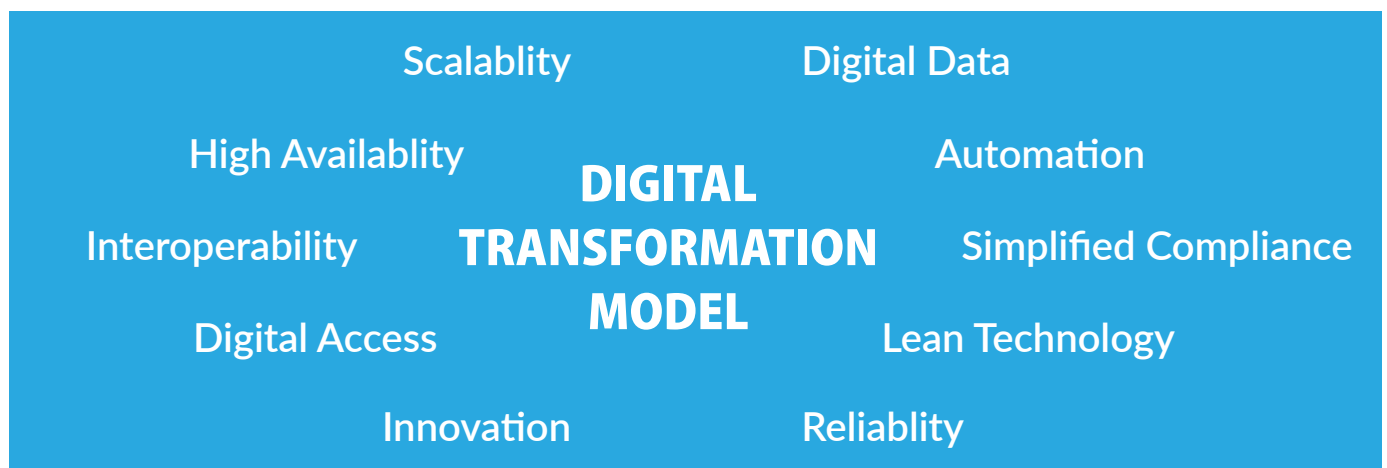
**45+**  
Countries

**250+**  
Customers

**330+**  
Installations

**25000+**  
Users

\* figures as on now





## KASTLE® UNIVERSAL LENDING SOLUTION

### Consumer, Corporate & Islamic Financing

The quantum leap in financing requirements, the need for quicker access to cash, the ever-increasing regulatory requirements and decision makers' need for seamless access to information makes financing highly competitive and complex.

Kastle® Universal Lending Suite (ULS) provides an advantageous environment through a centralized database and a fully browser based application to integrate and streamline processes at every touch-point in the loan processing cycle.

A solution for Consumer, SME & Corporate Financing, it caters to Conventional & Islamic financing processes. It covers the entire lifecycle from customer acquisition, disbursal to loan closure including delinquency monitoring. Kastle® ULS is used by several banks, finance organizations from Asia Pacific to Africa and enjoys a leadership position in the Kingdom of Saudi Arabia and a significant presence in Africa.

## VALUE PROPOSITION

- Quicker turnarounds, effortless tracking; facilitates Straight Through Processing (STP) for compliance and improved services
- Integrated digital module for on-boarding and collections
- Cloud-enabled; seamlessly integrated with Document Management System
- Ready interfaces with CRM, Credit Bureaus, CBS/ERP and payment gateways
- Inbuilt features to enable proactive Risk Management and accelerated Go-to-market (GTM)



## FUNCTIONAL MODULES

Lead Management  
Loan Origination  
Loan Management  
Loan Collection  
Securitization  
Funding  
Customer Service

## LINES OF BUSINESS

### CONVENTIONAL

Home Loan  
Auto Loan  
Personal Loan  
Consumer Durables  
Credit Card  
Education Loan

### ISLAMIC

*Murabaha:* Auto, Property & Consumer Durables  
*Ijarah:* Auto & Property  
*Forward Ijarah:* Property  
*Tawarruq:* Murabaha Cash & Commodities



# Kastle<sup>®</sup> CBS

## KASTLE<sup>®</sup> CORE BANKING SOLUTION

### Deposits, Loans, Remittance, Clearing, Finance & Accounts

In today's age where banks face intense competition, a cutting edge ability to make speedy, consistent and accurate decisions is possible only by optimizing every core banking operation.

Kastle<sup>®</sup> Core Banking Solution (CBS), a customer-centric, end-to-end solution spans a wide range of core banking operations across the domains of commercial and consumer banking, infrastructure finance, credit lines, remittances and forex. With extensive experience of delivering comprehensive core banking solutions in emerging markets, 3i Infotech's understanding of financial institutions, their business drivers and strategic objectives is exhaustive. Our product development investments always remain aligned to the current and future needs of these institutions across geographies and to ensure our customers stay ahead of the curve. This solution is highly popular in emerging markets like SAG, APAC, KSA, MEA and the Caribbean.

## FUNCTIONAL MODULES

Customer Information  
Deposits  
Loans  
Collections & Clearing  
Remittances  
General Ledger  
Fixed Asset Management  
Budget  
Inventory  
Foreign Exchange

## VALUE PROPOSITION

- Highly scalable with proven capabilities in handling large transaction volumes
- Multi-tiered modular architecture ported on multiple platforms / application servers
- Parameterized application, allows you to respond to market changes easily, quickly
- Enables seamless development and rapid deployment of new products
- Multi-level comprehensive security with role-based access privilege
- User defined customer-wise demographic and geographic data



## KASTLE® TREASURY SOLUTION

### Fixed Income, Forex, Derivatives, Money Market & Commodities

Opportunities for banks have grown with globalization and unification of diverse markets but so has their exposure to risks. In the current volatile economic conditions, when profit margins are wafer-thin, balancing liquidity and risks is a continual ask. There are opportunities for entering new markets, forming alliances, investing in new technology, developing new products and introducing new distribution models, among others. But to capitalize on these, you require a consistent and advantageous balance between risks, judicious funding and investment strategies.

Treasurers can rely on Kastle® Treasury, an integrated, robust and highly scalable treasury management solution to meet their business objectives amidst growing, unknown risks, stringent regulatory frameworks and complex statutory reporting. It leverages the best of technology and business trends, with successful implementations across geographies and segments.

## VALUE PROPOSITION

- Unified Solution for all business functions of Treasury, eliminating need of multiple systems working in silos
- Significant reduction in overall operations cost by centralizing settlement, payment and confirmation processes
- Identifying and mitigating risks through its comprehensive Rule-based engine for limit and exposure monitoring with exception handling
- Automation of accounting generation for all treasury transactions through comprehensive policy definitions
- End to End Straight Through Processing ensuring reduction in risks emanating from manual operations



## FUNCTIONAL MODULES

Fixed Income and Money Market  
Derivatives and Commodities  
Equity and Mutual Funds  
Issuance and Funding  
Foreign Exchange



# Kastle® TXB

## KASTLE® TRANSACTION BANKING

### Trade Finance, Supply Chain Financing & Factoring

The banking business becomes more challenging as customers become more demanding and competitors become more sophisticated with their offerings. The ideal approach, would be to lower the cost of business, while increasing the availability and quality of products and services. Transaction Banking, has evolved as an effective solution to fulfil this approach. The low-risk, high profit business model, is gaining more attention, as institutions have been forced to look for capital sources, outside of traditional markets.

Kastle® Transaction Banking enables safe and efficient movement of cash and securities around the global financial system. The solution streamlines institutional cash flow management, facilitates trade finance deals and enables providing innovative working capital solutions to the SME and corporate customers.

## FUNCTIONAL MODULES

Trade Finance  
Supply Chain Financing  
Factoring

## VALUE PROPOSITION

- Secure, Web-based system for offering business products to large corporates and white-labelling platform for large institutions
- Improved client retention and a better ability to manage integrated clients information views and dashboards
- Simplify complex processes with seamless integration with any channel, device, product engine and third party system through APIs
- Quicker reports with a robust and easy -to-configure Report Engine



## **KASTLE® INTEGRATED RISK MANAGEMENT**

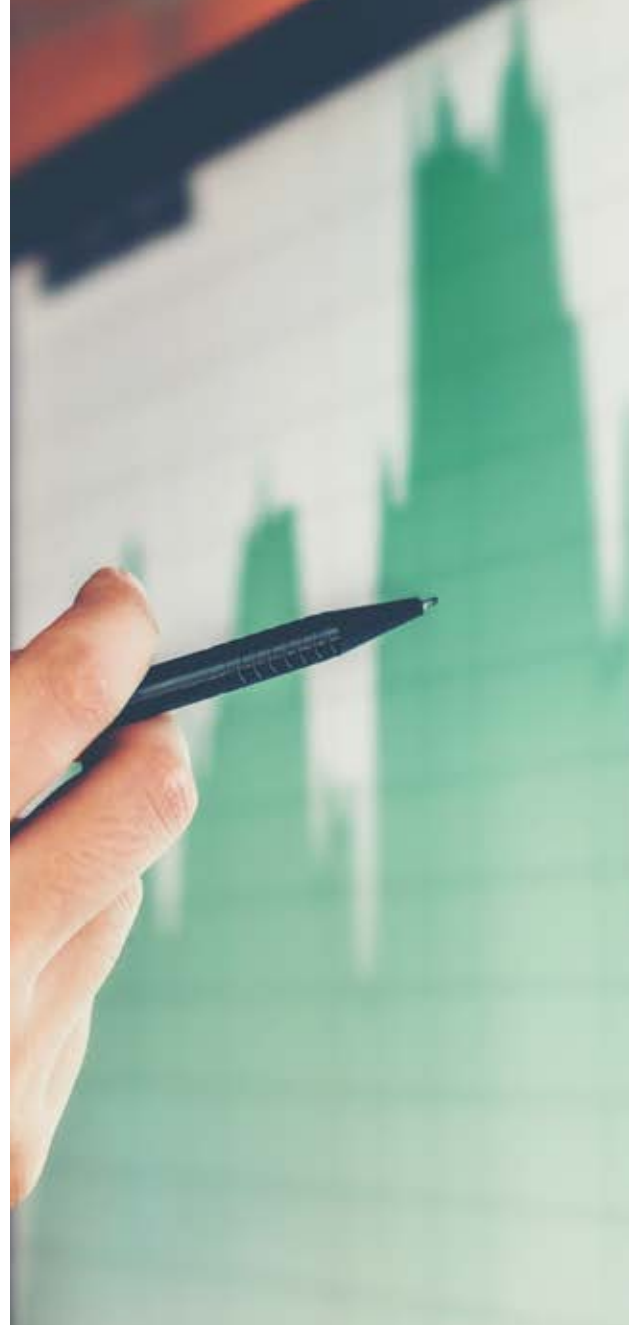
### **Credit Risk, Market Risk & Asset Liability Management**

Risks have evolved and increased manifold in recent times due to innumerable contemporary factors like multi-format and digital data volumes, multi-region operations, cybercrime, changing regulations, investments in developing markets, political instability and new business associations, to name a few. If risks are not pre-empted and managed in time, they can pose a grave threat to a bank's reputation, profitability and survival.

Kastle® Integrated Risk Management (IRM) is an effective Risk Management solution that enables robust risk control and mitigation initiatives. With the objective of incorporating the latest in financial risk and banking regulations, Kastle® IRM is a comprehensive package of wide-ranging tools at the disposal of the Risk Manager. The ability to easily analyse and manage modern-day risks and arrive at well-informed and well-guided decisions is much simpler with Kastle® IRM. Its three extensive modules covers the risk spectrum relevant to banks and financial institutions.

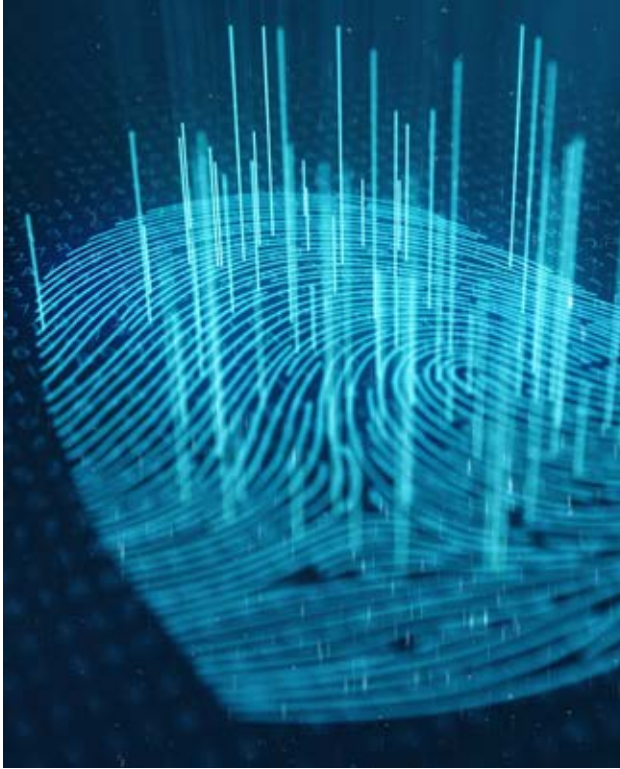
### **VALUE PROPOSITION**

- Compliance with regulatory and asset-liability committee (ALCO) requirements
- Complete flexibility in creating and editing multiple financial templates and risk models
- Ease of deployment, maintenance by leveraging latest Web-based technologies
- Process automation, using scheduled uploads and computations
- Compliant with Basel II and III



### **FUNCTIONAL MODULES**

Credit Risk  
Market Risk  
Asset Liability Management



# Kastle® AML

## AMLOCK™ FINANCIAL CRIME SOLUTION

### Sanction Screening, Transaction Monitoring and Fraud Management

The challenges faced by financial institutions (FIs) regarding money laundering activities have increased substantially in the globalization era. Additionally, there is the rising menace of terrorism financing and counterfeiting. As money launderers become more sophisticated, the effectiveness of Anti-Money Laundering (AML) policies is under heightened regulatory scrutiny. Probability of banks facing rigid penalties and reputation loss in case of shortcomings in AML management have increased.

AMLOCK™ is ideally positioned to help FIs and other organizations subject to compliance requirements. It is compliant with all the relevant KYC, transaction monitoring and regulatory reporting requirements and assists banks in proactively detecting and managing money laundering transactions.

## INDUSTRIES WE SERVE

Banks  
Financial Institutions  
Securities Firms  
Mobile Payments Providers  
Money Services  
Gaming

## FUNCTIONAL MODULES

KYC and Risk Assessment  
Remittance Monitoring  
Transaction Monitoring  
AML Analytics  
Case Management  
Reporting and Administration

## VALUE PROPOSITION

- Online screening against all designated Sanction Lists during customer onboarding
- Alerts Library (over 150+ scenarios); Rule Builder to create user-defined Alerts
- Smart Alert assignment based on branch, scenario, customer group, and more
- Online SWIFT payments check
- Capability to configure risk assessment model based on entity types

### VARIANTS

**AMLOCK™ Lite:** For Financial Institution

**AMLOCK™ Cloud:** For on demand access

**AMLOCK™ Analytics:** For Large Banks and Financial Institutions



## KASTLE® DIGITAL BANKING

### Digital Consumer and Corporate Banking

The development and spread of new digital technologies has resulted in a paradigm shift in the scale and quality of services availed by customers across industries. Banks too have to spruce up their services as their customers expect and demand experiences of a high calibre. The need of the hour is to increase the speed of customer service and enable prompt access to all information to enhance the organisation's ability to decide precisely.

Kastle® Digital Banking solutions suite is designed to cater to these emerging trends of banking and lending practices, with technologies that allow movement of interactivity from office desktops to the palms of direct selling and field agents. While the suite has three extensive modules, each for Internet Banking, Mobile Banking and Tab Banking, it broadly covers two distinct areas – Digital Consumer Banking and Digital Corporate Banking.



## VALUE PROPOSITION

- A single platform to enable greater reach to prospects / corporates & business partners and timely servicing of customers.
- Ready APIs to integrate with any Core Banking/ Lending Solution, thus adapting to evolving trends in banking
- Supports complete integration with back-end and support system
- Comprehensively scalable, with completely configurable Web access options
- Easy to learn, adapt and use
- Enhanced User Experience

## FUNCTIONAL VARIANTS

**Digital Consumer Banking:** A comprehensive solution that caters to the consumer banking portfolio under a single Customer Information File (CIF) for all products and services, with an increasing focus on Direct Selling and Field Agents.

**Digital Corporate Banking:** A complete, scalable and fully configurable Web access solution for trade transactions, with flexible add-on modules and functionalities.



# Kastle® BI

## KASTLE® BUSINESS INTELLIGENCE

### Enterprise Intelligence and Analytics

Banks operate with large data volumes, spread across divisions, locations, marketing channels and languages. The diversity, quantum and formats add to the associated complexities. It is a challenging task for banks to effectively secure, analyze and capitalize on data. Data analysis activities have become critical in today's digital environment, especially, when the goals are to enhance understanding of customer behaviors, identify and thwart potential fraud, mitigate market risks, adhere to the ever-rising regulatory requirements and importantly, grow the business.

Kastle® Business Intelligence delivers an enterprise analytics platform to empower organizations with strong self-service, intelligence tools to clearly diagnose the “why”, “what” and “when” of business drivers and outcomes and enhance enterprise-wide value in a secure, scalable manner. The framework provides unmatched flexibility to visualize, explore, analyze and optimally use data across the enterprise.

### FUNCTIONAL MODULES

Universal Lending System  
Transaction Banking

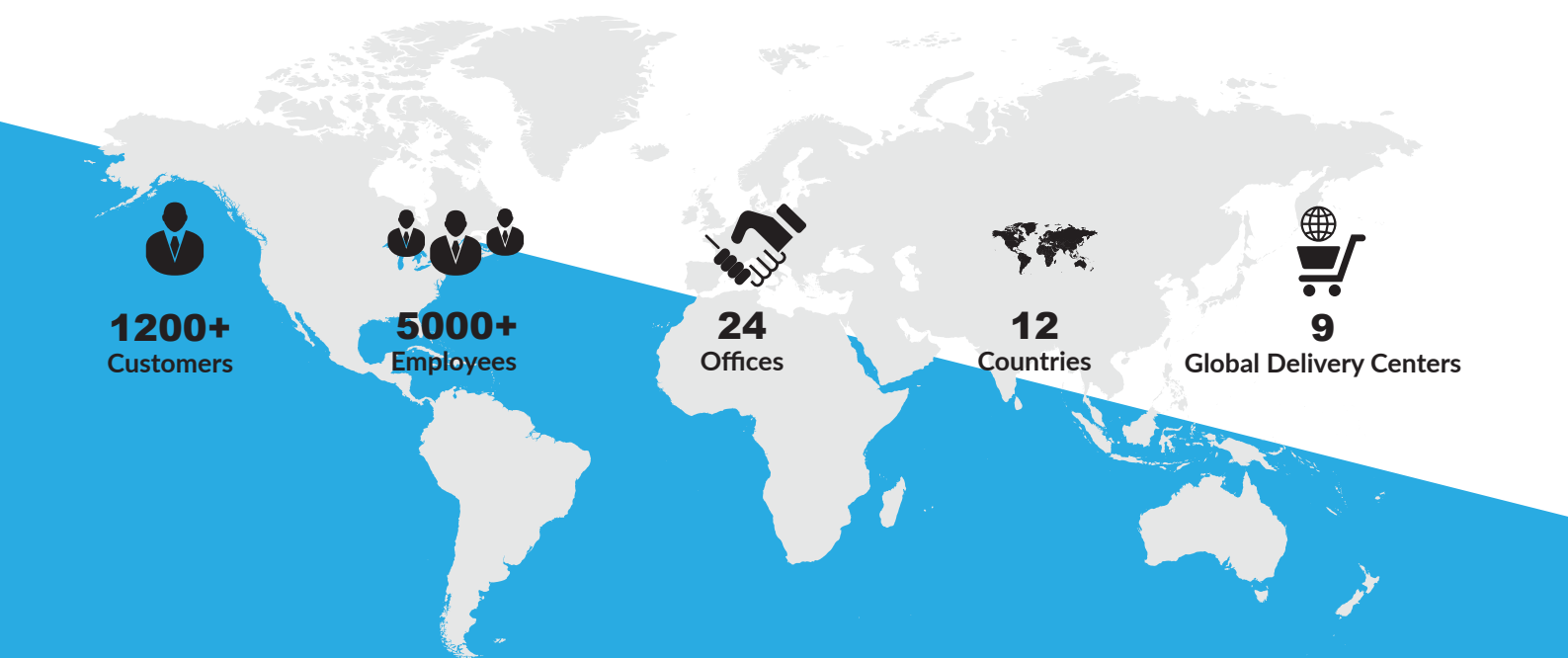
### VALUE PROPOSITION

- Powerful analytics that drive better outcomes across sectors, regions, products
- Enhanced sales data analytics, covering region, products, sub-products, and more
- Mission-critical insights into key regions, performers, accounts, teams
- Enables data warehousing and visualization  
Can be implemented quickly; features include
- Self-serve reporting, report scheduling

# ABOUT 3i INFOTECH

Headquartered in Mumbai, India, since inception in 1993, the Company has been committed to driving business value across all industry verticals. With a comprehensive set of IP based software solutions and a wide range of IT services, 3i Infotech has successfully transformed business operations of customers globally.

The Company has a very strong foothold and customer base in geographies like North America, India, Asia Pacific, Middle East and Africa and South Asia. The Company's products and services address the dynamic requirements of BFSI, Government, Manufacturing, Retail, Distribution, Telecom and Healthcare. Some of the flagship products include Kastle®, MFund™, Orion™ and Premia™. A robust capability in the services domain is evident through consulting services, business optimization services and an extensive expertise in mobility, data analytics, big data, testing and application development services, all of which come under the umbrella brand – Altiray™.



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