

Cash Management System

Technical features

1. Introduction:

Datanet's CMS system is a fast collection system which enables the bank to offer a powerful new service to its customers, particularly its corporate customers. The product and architecture are well proven and have matured with considerable user feed back. It incorporates many

- a) Operationally efficient features
- b) Customer information features
- c) Monitoring and reporting systems for the bank etc.

The system architecture and functioning is as follows:

There are essentially four organizational entities involved:

- a) The Base Branch, in which the customers (of the bank) have their accounts
- b) Collection Centers are branches where cheques are presented in favor of BB customers
- c) HUB(s) which essentially store the float fund data and
- d) Head Office where IBR reporting, data mart etc are built. Moreover, a branch can be configured to have dual roles. That is, a branch can be a base branch as well as a collection center.

2. Distinguishing features of Datanet's CMS

- a. It is completely workflow automation based and hence the business processes are accurately and neatly modeled in the system.
- b. The system is highly automated and is fully electronic avoiding paper movement completely.
- c. Several flexible charging schemes are supported. It supports four types of customers - this branch, other branch, correspondent bank and non-customer.
- d. Whereas most of the CMS systems deploy a single HUB, this system can support multiple HUBs. Overall, the network is configured as a star for communication purposes thus making it possible to communicate to any unit in a max of two hops.
- e. For recovery from failure of any one HUB, an alternate HUB can be built at a different geographical location.
- f. Both for the customer and for float fund managers, viewing of account statuses is enabled on the browser / server model, making it possible for the customer to readily and remotely access his information.
- g. Transactions are conducted on this WAN with complete security by using RSA PKI based, which is an integral part of the workflow automation platform BPRO. The bank will have its own Key Certification unit also as this is a closed user group network.

- h. The workflow automation platform has built-in capability to log all the states of every transaction occurring on the system, thus providing a database for electronic auditing and monitoring.
- i. Traditionally such inter-branch transactions result in the burden of Inter Branch Reconciliation, which is a huge, and time consuming task. But this product implements a unique on-line IBR scheme which reconciles the transactions as they occur and hence completely eliminates the need for human intervention in reconciliation.

The system implements a proprietary protocol called TCOP to ensure integrity of transactions and error recovery.

3. Transactions and their key features:

- Registration of customers: The registration of customers can be done from the Base Branches as well as the Head Office. Four customer types are supported.
- Credit by Clearing: Normally cheques are presented by the representatives of the customer at the collection centers. Provision for re-presented cheques is available. Provision for receiving cheques from feeder branch of the Collection Branch is also available. The credits stay at the HUB for the specified duration as float fund. The customer can choose to mark the collection into various baskets. The customer can choose float delay based on funded date or cheque lodged date. If on the basis of lodged date, then the bank can set an exposure limit for the customer.
- Reversal of Credit: If a cheque bounces, reversal can be sent. Can be used to reverse credits due to any other internal reasons also.
- Data Entry and cheque forwarding: Cheques drawn on a collection center can be submitted at another center. Data is entered about these instruments at this center and electronically transmitted to the actual collection center.
- Reports: A wide range of reports are available at the BB, CC, HUB and the HO. Some of them are -
- Datamart: A datamart can be built at the HO by consolidating all the transaction data and analyses of different have been built. These are of type - customer based, branch based, region based, system performance based etc.
- Back-up and garbage clearance: The system automatically backs-up the databases at regular intervals which is automatically moved / can be moved onto a secondary backup device.

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