



imtac

-  **Mobility**
-  **Security Solution**
-  **Operations Compliance**
-  **Digital Channel**
-  **Projects & Services**

Imtac BFSI Practice

Universal Payment Platform:

- Unique payment (RTGS & ACH, SWIFT, NACH) which will help bank to interface with RBI/NPCI current and future payment systems
- Built-in message converter (MT<>MX & customize messages format)
- Universal interfacing support with banks backend systems

Governance Risks & Compliance (GRC)

- Primarily focused on areas such as Market Risk, Credit Risk, Balance Sheet / Liquidity Risk Management as well as governance & regularity compliance

Secured & Automates file transfer Between Bank and its Corporate Customers

- Helps banks corporate customer to enable secure file transfer directly from their ERP to banks server without any manual intervention
- Provisions for reading Email attachments and transferring files to the destination location based on the subject line, content or file name of the attachment
- File encryption/decryption using industry standard algorithm
- Digital Signing of files to ensure integrity and non-repudiation of transactions
- Centralized client facilitation center for simplified configuration, Heartbeat and system status reports

Robotic Process Automation (RPA) - Reconciliation, dispute management & contact center

- Any ATM Network, Any Core Banking, Any ATM Message Processor
- Robotic ATM Process Automation (RAPA) From Real Time ATM Reconciliation to ATM Dispute, Self Service and ATM Commerce

Core Banking solution and services

- Core banking implementation, maintenance and services

Operational Intelligence

- Enterprise machine data fabric that enables organizations to gain Operational Intelligence for IT, security, and the business
- Delivering the real-time insights and business value from machine data that is needed to drive digital transformation

AML compliance and Financial crime surveillance solution

- Helps banks to complying with regulatory compliance requirements

IFRS and Basel Compliance

- IFRS is a step towards BASEL II compliance

BankCIS - Credit/Loan Management Solutions/ NPA management

- BankCIS enables seamless automation from submission of proposal, processing, sanction documentation, equitable mortgage and post sanction follows up
- Help credit manager in making speedy and accurate credit decisions & reduces NPA
- System generated financials projection and ratio analysis with comments
- Seamless integration with transactional systems like Core Banking Software (CBS), CERSAI, ROC & RTO etc
- Validation engine for existing loan portfolio an identify potential Non-Performing Assets (NPA)

IoT- ATM

- IoT based ATM moderating solution with contain hardware, software and Sensors
 - Gateway – the sensor data are suitably pulled by the gateway device and presented to the software
 - Sensors- Temperature, PIR motion detector, Smoke, Door contact, Ambient light, LED Indicator for cash availability outside the ATM etc.
 - IoT platform – processes the capabilities to receive, analyses and provide actionable insights from data received from thousands of sensors and enables the user to take control
- Help Bank to save between 25% to 35% on energy cost per ATM

Specialize hardware/ ScanStation for Teller

- Cheque scanning station :Integrated station which include Cheque scanner, Smart/EMV card reader, A4 size scanner, thermal receipt printer and an open USB port for extension to additional modules.

Microsoft

- Microsoft Services - development and integration of portal, workflow management, BI reporting
- CRM & Office 365

ODC

- Offshore development center
- Technical resource for project
- Customize development

Open source development - Reveal

- Open source center of excellence
- For End to end control, reduce cost, technical independence from software publishers
- Integration and interoperability

E-Pin

- PIN Delivery mechanisms which is faster, more secure and cheaper than traditional PIN mailer deliveries
- Flash SMS, Voice delivery through an issuer's Interactive Voice Response (IVR) system, Web-based delivery through an online banking website, Mobile delivery through an existing mobile banking application

E-Marketing Platform, Interactive E-statements/Email & Bulk Email and SMS

- E-Statement with interactive features, combine statement (Casa ,Credit card & Loan) with Video, music, graphs filter option in PDF etc
- Manage the entire life-cycle of documents from creation, through signing, encryption, distribution/email and reports

Actionable Messages

- It can send rich text messages to customer's mobile application over OTT channel as an alternate to traditional SMS with click of button, can also send commands with workflow configuration
- Offer one on one customer support through actionable buttons and chat
- Enable customers to self-service themselves like filling forms, request handling, payments, notification, surveys, etc

Chatbot

- Chatbot platform makes self-service more human via our conversational with artificial intelligence , NLP and Machine Learning technology
- Enable customer communication via Facebook, SMS, Twitter ,Skype, or enterprise channels
- Real-time Analytics

Cards

- EMV chip cards, DCV cards

Swift Security:

- Enabling strong multi factor authentication for Swift Alliance application
- Replace static passwords with Strong Two-Factor Authentication that prevents the use of lost, stolen, shared, or easily guessed passwords when establishing a connection to gain access to the SWIFT Application

OTP and PKI base authentication:

- Authentication server, Software Tokens or Hardware Tokens to generate One Time Passwords and authenticate user
- Enabling certificate bases two factor authentication for high value transactions for non-repudiation

All Channel Security:

- Securing banks all channel with single solution
- Enable strong authentication in ATM, POS, Branch Banking, e-Banking, Ecommerce, Mobile banking, Mobile wallet and Phone banking with single system

Mobile Banking & UPI App

- Use of a smart phone or other cellular device to perform online banking tasks such as monitoring account balances, transferring funds between accounts, bill payment and locating an ATM etc
- Mobile banking application of Android and iOS

Mobile Wallet

- White label mobile wallet solution

Merchant Gateway & Aggregation

- Merchant on Boarding & Delivering service for Digital Wallet

MPOS- Mobile POS

- Mobile into a Point-of-Sale device

Tab Banking

- Allows customers to tap into Bank's services from the comfort of their homes or offices
- Convenient solution for securely collecting and integrating KYC data into banks workflow system using the Tab/Mobile Phone

Contactless Payments

- NFC and QR code base payment solution

Mobile ID Verification

- Helps banks provide a smooth customer onboarding experience that complies with KYC regulations and minimizes the risk of fraud without manual intervention

Smart Watch Banking Apps

- Apple watch banking application for HNI customers

Transforming business with IoT and Data Science Services

Solution Portfolio

Mobility

- Mobile Banking & UPI App
- Mobile Wallet
- Merchant Gateway
- Mobile ID verification
- Video Banking
- Tab Banking
- Contactless Payment
- mPOS
- Smart Watch Banking

Security Solution

- Multi Factor Authentication (PKI/OTP)
- Multi Channel Security
- ATM Security
- Tokenization
- 2-factor authentication for MS Office 365
- PKI- Digital Certificate Issuance Solutions/CA Setup
- SWIFT Security
- All Channel Security

Operations compliance

- Universal Payment Solution
- GRC
- Host to Host solution
- Robotics Process Automation (RPA)
- Core Banking
- BankCIS –Credit/NPA Management
- AML
- IFRS and Basel Compliance
- Operational Intelligence
- ATM Monitoring & Control

Digital Channel

- E-Marketing Platform
- Interactive E-statements
- Chatbot
- Actionable Messages
- Intelligent Customer Engagement
- E-Pin
- Bulk SMS and Email
- Blockchain
- Omni-Channel Online Banking
- Qrys
- Cards – EVM, Chip

Projects & Services

- Oracle Database
- Oracle App / ERP Modules
- Custom Module Development
- IoT solution for ATM & Branch Energy Optimization
- Specialized Hardware/Scan Station
- Offshore Development Center
- Open Source Development
- CRM
- Microsoft BI, Portal Development, Workflow management, Office 365

About imtac

Imtac established in 1984, headquartered in the Sultanate of Oman. Imtac India is fully owned subsidiary of imtac LLC.

Over the last 3 decades, imtac has been providing Services to various marquee clients, primarily for BFSI, Government and Enterprises. In its operative markets Some of the project done by imtac in past are:

- Regulatory Bank in GCC - RTGS, ACH & Electronic Cheque Clearing (ECC)
- Multiple Banks in GCC- Anti-money laundering (AML) and Risk management system
- Conducted Elections on behalf of Government
- Oracle EBS Implementation for Enterprises and Governments in Middle East
- Planning system for Road transport network
- e-Tendering System
- Cheque Management System
- Revenue collection and Tax management Portal
- Budget Management System and many more

imtac Advantage

- Expertise in Payment systems and related solutions
- Experience in Core Banking Solutions
- Futuristic Solution Portfolio
- Ability to provide end to end solutions



Download e-Brochure



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