



VSoft Technologies

Company Overview



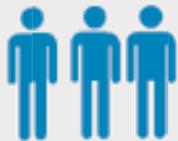
Next-Generation BFSI Business Services

In an ultra-connected, always-on world where the Internet, mobile devices, and social media are forcing businesses to rethink strategy, reinvent offerings and rebuild systems, VSoft's next-generation, platform-based BFSI business services help banking, financial and insurance service providers to adapt, innovate and compete with greater speed and rigor.

VSoft has built a comprehensive platform BPO infrastructure where people, process and technology work in unison to drive, support and accelerate business transformation.

VSoft's key value propositions are greater flexibility to respond to changing business and regulatory needs, enhanced speed to market of products and services, and cost-effective innovation. Our domain expertise, choice of engagement models, outcome-based pricing, solution depth, and hybrid delivery model combined with our eagerness to work with our customers more as a partner and less as a vendor, makes us uniquely qualified to offer next-generation financial solutions.

1200+ Associates



2600+ Institutions Globally



300+ Institutions in India



Certifications

SEI CMMi Level 3

ISO 9001



- 2 Development Centers
- 2 Data Centers
- 1 DR Center
- 2 Platform BPO Centers
- 12 Remote Service Bureaus

"10 Most Promising BFSI Software Solutions Providers"



Large Commercial Banks

- HDFC Bank
- Axis Bank
- Indian Overseas Bank
- Syndicate Bank
- Kotak Mahindra Bank
- Allahabad Bank
- Lakshmi Vilas Bank

Apex Banks and District Bank

- Odisha State Co-op. Bank
- Delhi State Co-op. Bank
- Andhra Pradesh State Co-op. Bank
- West Bengal State Co-op. Bank
- Haryana State Co-op. Bank
- Mumbai DCCB (27 sub members)
- Hyderabad DCCB

Co-operative Banks

- Saraswat Bank
- Abhyudaya Co-op Bank
- Jain Co-op Bank Ltd.
- Varacha Co-op Bank
- New India Co-op Bank
- AP Mahesh Bank

Trusted Outsourcing Partner

VSoft has built a comprehensive platform BPO infrastructure where people, process and technology work in unison to drive, support and accelerate business transformation. VSoft's outsourced services operate as an extension of your financial institution providing the power of a 24x7 full item and data processing center. This allows your financial institution to control costs and gain flexibility to bring new products and services to market without large capital investment, but with reliable and scalable technology.

Key Value Propositions

- Single source, "best of breed" processing solutions that are professionally maintained, upgraded, and supported
- Predictable monthly expenses and decrease in costs by adopting a per-item fee
- Elimination of capital expenses and regulatory burden
- Competitive edge due to economies of scale



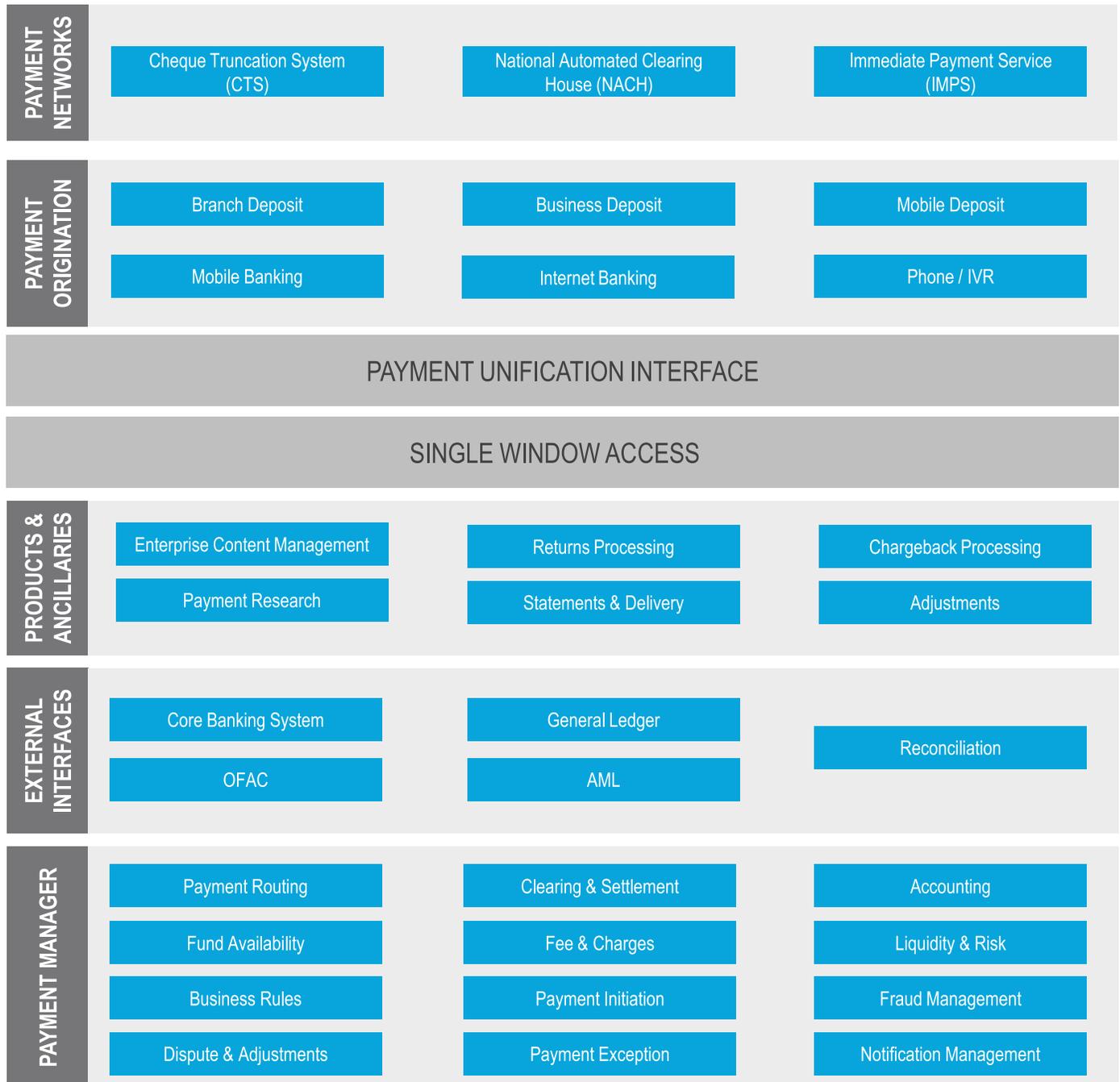
IRIS Core Processing Platform

IRIS is a comprehensive core processing system built on advanced browser-based technologies. Its platform independent and open-system design based on service-oriented architecture (SOA) gives you the highest levels of flexibility, integration and value. With the unique parameter-driven design of the IRIS core processing platform, institutions can quickly and efficiently adapt to customer and market needs without expensive, time consuming customizations.

DELIVERY CHANNELS	Touch Screen Kiosk	Portable Terminals	Internet
	Mobile	Micro ATMs	
EXTERNAL INTERFACES	Fixed Asset Management	Loan Origination	CRM
	Anti Money Laundering	Payroll	ATM
	Document Imaging	Cheque Imaging	Financial Inclusion
ANCILLARY SYSTEMS	Kisan Loan System	Omnichannel Banking	ATM Switching
INTEGRATED MODULES	Risk and Compliance	Financial Management	Administration
	Utilities	Report Writer	
CORE COMPONENTS	Customer Information System	Transactions	Reports
	Deposits	Clearing	Head Office Operations
	Loans	Passing	Case Management
	Lockers	Shares	Investment

eDesk Payments Processing Platform

eDesk Payments Processing Platform encompasses a broad range of applications the needs in the distributed capture, ACH processing, cheque processing and document processing. The solutions have been designed to facilitate the seamless addition of applications at a pace chosen by our customers.



Our Offerings

PAYMENT PROCESSING

CTS Solution

- Proven solution being used by leading banks in India
- Supports multiple business models
- Centralized inward & outward clearing
- Multi-bank, multi-site, and multi-date processing
- Multi-scanner Support
- Multi-channel image capture
- Intelligent repairing of images
- High-speed reject repair and balancing
- Interface for remote item verification
- Single point of user identification and authentication
- Complete audit trail

MMS-ACH Solution

- End-to-end NACH payments processing
- Supports multiple business models
- Straight-through processing
- Multi-scanner Support
- ISO 20022 compliant
- DBTL ready
- Parameterized-validation & duplicate detection
- Digital signature compliant - class II & III certificate
- Event-based alerts system
- Auto-origination of debit transactions
- Automatic rule-based re-processing of transactions

CORE PROCESSING

Core Banking System

- Complete front and back office solution
- Easy for adapting to different Indian practices
- Web-based technology
- Open Source Operating System and Database
- Single view of all customer relationships
- Adequately parameterized
- Platform-independent, currently available for both Windows and Linux platforms
- Full suite of analysis and RBI reports
- Interface for ATM, RTGS/NEFT, mobile, CTS, file based clearing, ECS, Internet banking, information kiosks etc.

Kisan Loan System

- Handles the entire cycle of crop loan processing from credit limit application to drawals and repayments
- Multiple loan accounts linked to one KCC
- One KCC card for savings and loan transactions
- Comprehensive data capture during loan applications
- Highly parameterised loan processing capabilities
- Facilitates need-based withdrawals
- Facility to set up Scale of Finance
- Facilitates repayments via Micro ATM / PoS
- Integration with Switch and CBS
- Extensive MIS & operational reports
- Support disbursement of B/kind component loans

Omnichannel Banking

- One platform to enable and maintain Internet and Mobile banking
- Enables "Anywhere, Anytime, Anyplace" banking
- HTML5-enabled responsive design
- Multi-lingual support
- Multi-factor authentication
- Secure HTTPS communications protocol
- Facility to view account history, check images, download statements, search for transactions, place stop pay request, order cheque book and more

ATM Switching

- EFT Switch on a shared ASP basis
- Based on ISO 8583 messaging protocol
- Integrated with the National Financial Switch (NFS) operated
- Tie-up with NFS member banks HDFC Bank, ICICI Bank, Yes Bank, IDBI Bank to act as Sponsor Banks for Co-op. Banks
- Highly scalable Card Management System
- Interface to NPCI's dispute management system

Delivery Models

VSoft offers three unique delivery models. You choose the best option based on the size of your bank, the features you require, and your budget. Additionally, we offer a flexible exchange option that allows you to migrate from one model to another to meet your growth plans. Above all, these three models allow resources to be allocated where they are needed in a way that satisfies the strategic goals of your bank

In-House

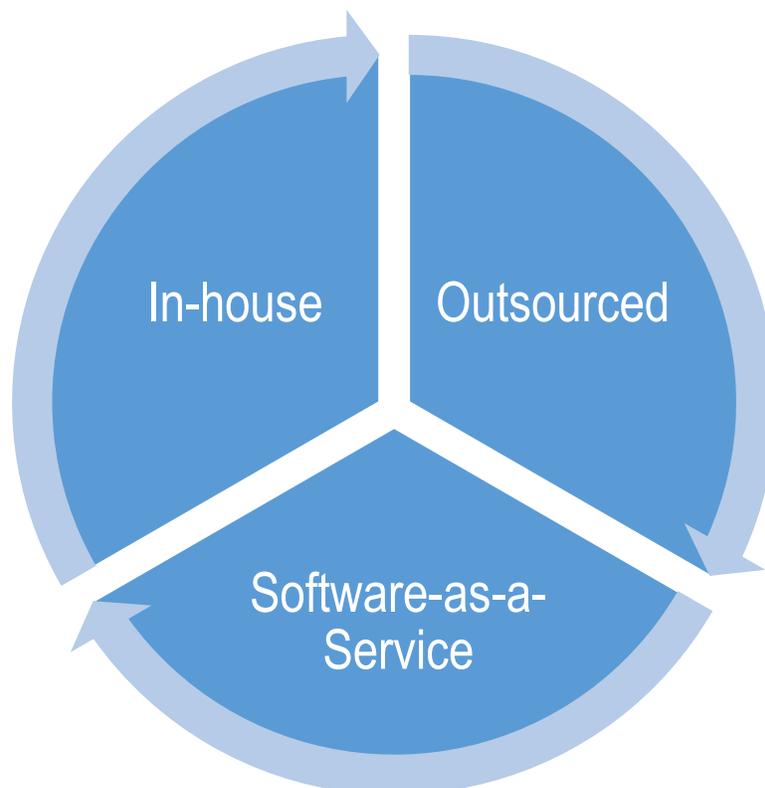
Banks with the information technology staff to support an installed solution can leverage our products to meet their needs. This deployment model offers the advantages of full infrastructure control, complete autonomy, and hardware flexibility. VSoft works with your bank during both the initial installation of the software and hardware and during subsequent system upgrades. VSoft does not charge volume-based recurring fees on an in-house deployment. This assures that capital expenditures are known and can be amortised predictably.

Outsourcing

By outsourcing to a trusted technology partner like VSoft, you can capitalise on experienced resources, and powerful, scalable hardware infrastructure. The bank performs some of the cheque collection and processing operations, while VSoft handles many of the daily functions on behalf of the institution.

Software as a Service (SaaS)

The establishment of a full system architecture can be a daunting idea for some banks, but the concept of having their employees administer daily activities and monitor workflows is very attractive. The SaaS model allows banks to capitalise on VSoft's infrastructure while keeping their authorised operators in full control of daily operations. This blend of hosted applications with real-time remote access provides the bank with optimal solutions without having to invest in the architectural requirements of an internally deployed solution.





ENRICHING EFFICIENCY
of our customers'
operations through
CONTINUOUS INNOVATION

CONTACT US

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