

# jeb

# vsoft

ingenuity at work



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## JEB OVERVIEW

Jeb, VSoft's mobile payments offering in integration with the Unified Payments Interface of National Payment Corporation of India (NPCI) is a whole new approach which lets the users pay and receive money instantly using their mobile phone. The users need not carry cash to make their payments and they receive money right into their account.

Any and every transaction now becomes easy with VSoft's Jeb mobile application. The users can add any bank account and view the balances on a single platform. The interactions can be driven by voice or the users can interact with the application in their preferred regional language. Users can also make use of the inbuilt QR code scanner and contacts lookup features in their mobiles for payments and collections. Designed for quick and easy transactions i.e. lesser clicks no matter what the task is.

With inbuilt security features that are compliant with regulatory requirements such as multi factor authentication etc., Jeb enables making payments cashless and trouble free. Jeb is not a wallet as it does not require movement of funds into an intermediary 3rd party account, entails continuous float in the customer's bank account itself. Jeb is a payment channel that enables Banks to compete with the wallets. The customers both at the time of payments and receipts, need not disclose their bank accounts or any other details of their accounts thus retaining safety, security and confidentiality.

## FEATURES

### Security

- Multi Factor Authentication
- User lock out
- Timer based session time out
- Mobile PIN for every transaction

### Identification

- Virtual address
- Aadhar
- Mobile number
- QR code scan

### Usability

- Contact Lookup
- Voice commands and response
- Multi-Lingual
- Transaction history, Daily Reconciliation reports

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## MODULES

### Jeb Profiler

- Capable of mining the data out of the transactions/activities performed by the customer.
- Customer Profile management which involves defining thresholds, risk level parameters, security parameters.
- FI level profiling to include the branding, rewards and advertisement campaigns.

### Jeb Exchange

- Middleware between the jeb controller/pay master and Merchant's ERP Systems.
- Exception reporting and communication to Jeb Collector and Jeb Pay Master.
- Sends out SMS reminders for the customers who do not use UPI Enabled Mobile application.

### Jeb Internet Banking Interface

- Easy interfacing capabilities with the Bank's own internet banking website to facilitate the payments through Jeb.
- Ability for the internet banking users to navigate into the Jebweb module.
- Fund collection feature can be added to Internet Banking in integration with Jeb.

### Jeb Mobile Banking Interface

- Easy interfacing capabilities with the Bank's own mobile banking to facilitate the payments through Jeb.
- Ability for the mobile banking users to navigate into the Jeb application.
- Fund collection feature can be added to Mobile Banking in integration with Jeb.

### Jeb Controller

- Reconciliation in the form of wide variety of reports.
- Dashboards with graphical and textual representation.
- Adhoc report generation capabilities based on customer needs.

### Jeb Registration

- Registration abilities based on the type of the customers i.e. Personal, Family, Merchants and Corporates.
- Bulk registration capabilities.
- Secure registration process.

[Link to Video](https://www.youtube.com/watch?v=aADFL7U3KIE) <https://www.youtube.com/watch?v=aADFL7U3KIE>

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## NPCI UPI Hackathon

VSoft had participated in the prestigious UPI hackathon conducted by NPCI. VSoft had emerged as the winner and has been awarded a cash prize by NPCI in the UPI Launch event. UPI was launched on 11th April by Reserve Bank Governor Dr. RaghuramRajan along with Mr. Nandan Nilekani, advisor to NPCI.



## About VSoft

VSoft is a leading technology solutions and services provider for the banking industry. The company's core banking, payments and digital banking solutions reduce cost and maximize efficiency while providing seamless, real-time, high-volume and high-performance transactions across multiple channels.

VSoft Technologies brings together a host of superior technology solutions, designed around open, service oriented architectures with flexible deployment models from fully owned & operated by customer under a licensing arrangement to completely outsourced & operated on VSoft's platform under a hosted model.

The company with 1200+ associates has a client base of 2600 + Financial Institutions across the world. For more information call 40- 44775777 or visit [www.vsoft.co.in](http://www.vsoft.co.in)

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