

Overview Finacle DEH

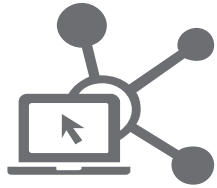


UET/ETACS- Finacle Channels

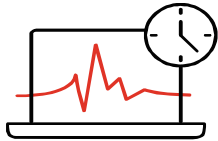
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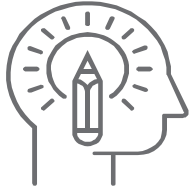
Session Agenda



Digital Banking Ecosystem



Overview of Finacle DEH, OB & MB



Finacle DEH & Master Data

Digital Banking Ecosystem

Key Trends reshaping the Digital world



Consumer

Demographic shift, human centric interactions, hyper personalized, digital identity



Banking

Different business models, Collaborative - Ecosystem driven platforms, Risk & data management, domain specific disruptions



Technology

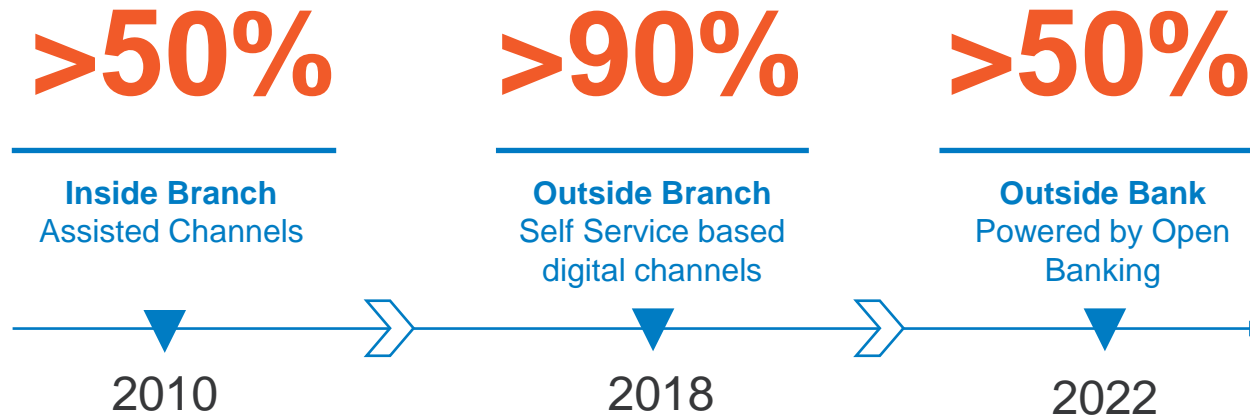
Emerging technology -API economy, AI, RPA, Blockchain, Mesh and Swarm



Software

Cloud adoption, SaaS/PaaS, marketplace

Digitization is changing customer engagement models



Why DEH?



Channel Silos

Inconsistent
Customer
journeys



Multiple technology stacks

High total cost of
ownership and
maintenance



Closed IT systems

Hindering
open banking
shifts



Not ready for cloud adoption

Hindering speed
of innovation and
increase TCO



Low automation

Higher cost
of
operations



Data and analytical friction

Inability to
anticipate
customer needs

Digital Engagement Suite – a comprehensive set of solutions



Digital Engagement Hub



Online Banking



Mobile Banking



Direct Banking



Digital Wallet



Mobile Teller



Customer Assist



Youth Banking



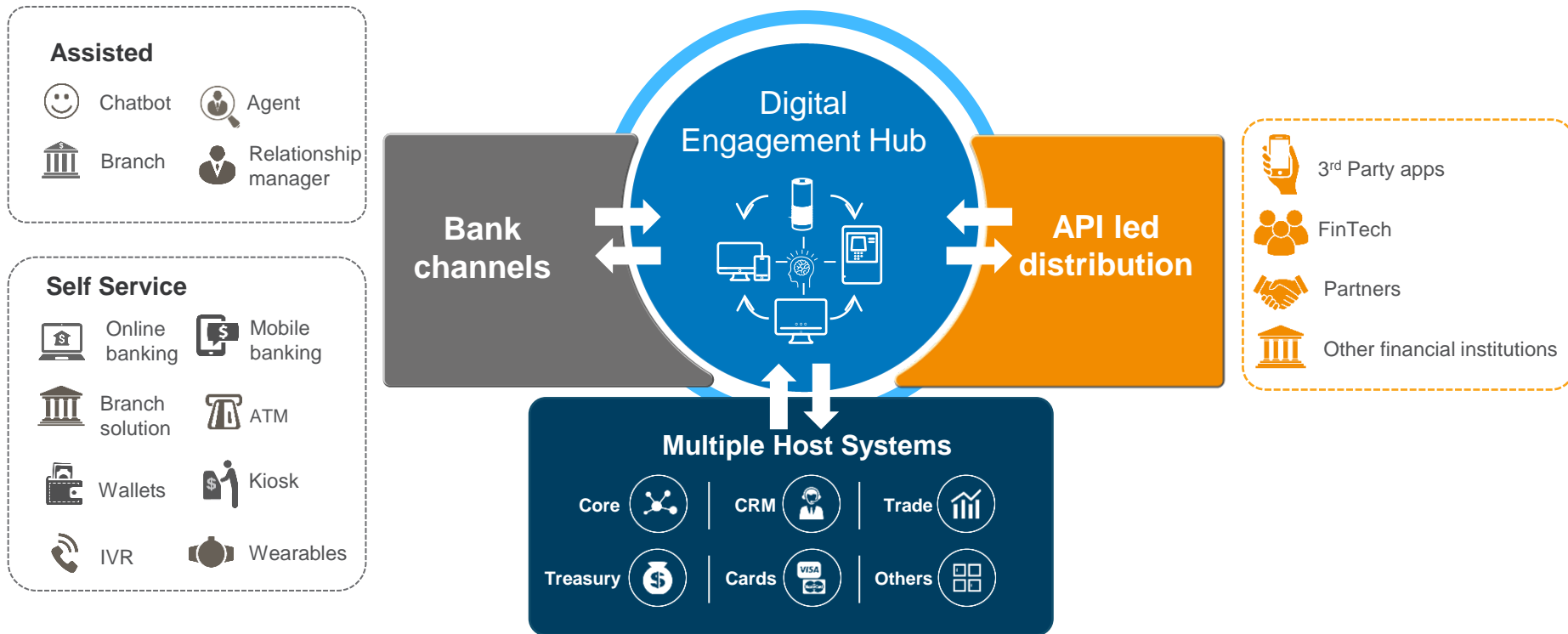
Alerts



Finanz Tools

Finacle Digital Engagement Hub

Broad Suite of Experiences



Adaptive UI Design

Ensuring great user experience across multiple devices



Optimal viewing experience across a wide range of devices



Flexible and fluid layouts that adapt to almost any screen



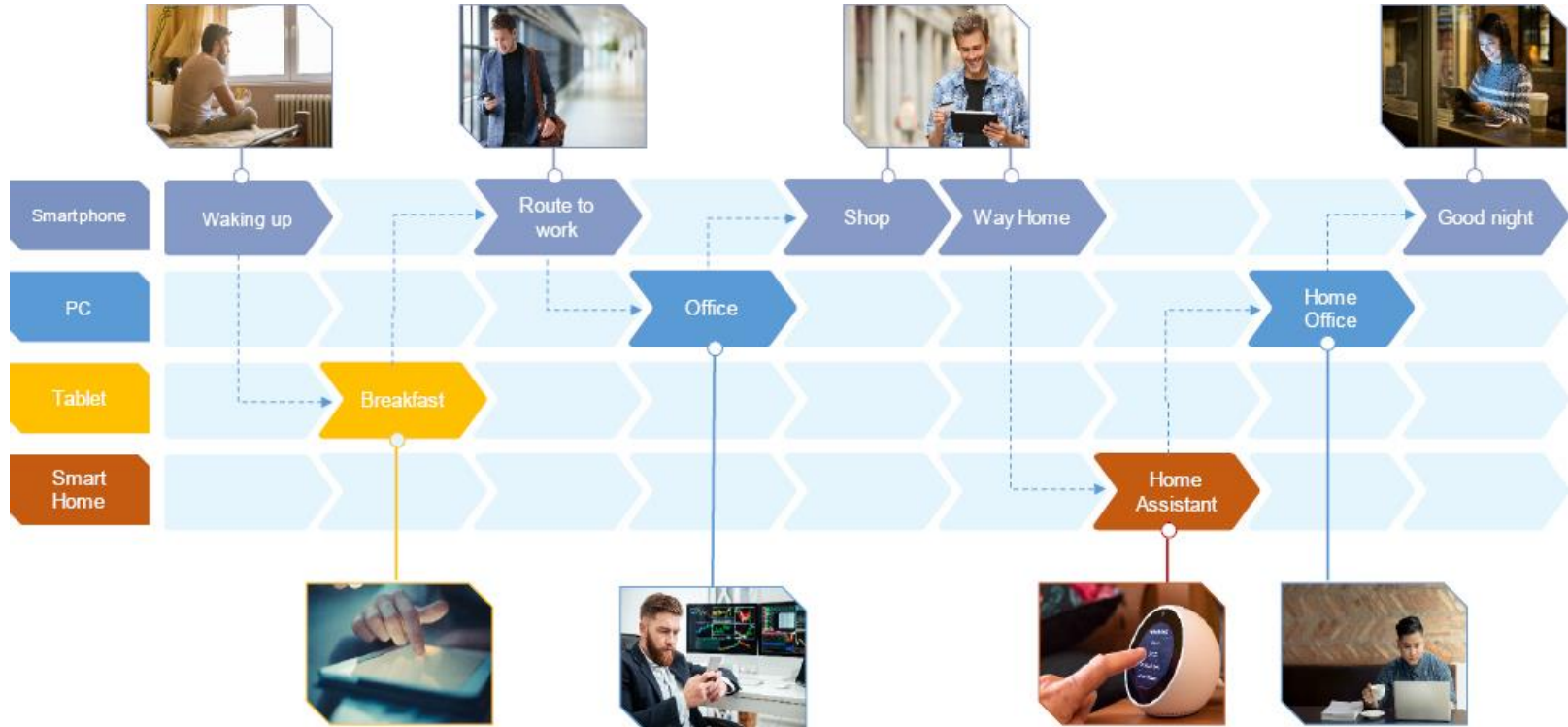
Enriched user experience for the end customer



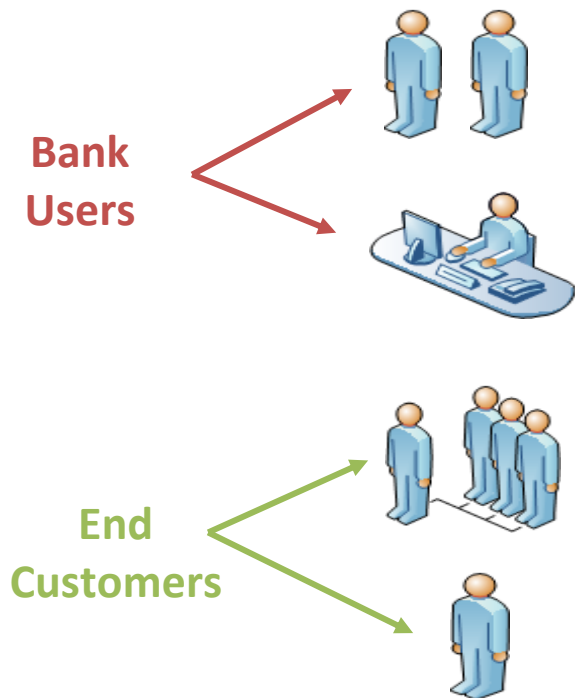
Graphical representation of data



Seamless cross-channel context management



Solution Actors



Administrators

- **System Administrators** - Maintains the application set-up
- **Application Administrators** - Performs the day to day activities

Relationship Managers

- Customer communication (Mail), Service Requests Processing and approval of special transactions

Corporate Users

- **Corporate Administrators** – Privileged Users with Corporate who are entitled to perform Administrative Activities
- **Corporate Users** – End Users carrying out banking activities

Retail User

- Consumer users managing self-finance.

Finacle Online Banking

Finacle online banking Solution

- Finacle Online Banking is an omni-channel enabled enterprise-class internet banking solution. This unified solution for retail, SME and large enterprise customers is differentiated by its comprehensive coverage and an advanced architecture.
- Consistently rated as the industry's leading online banking solution, it is the chosen solution of banks over 100 countries. The solution is proven to help banks drive channel innovations Enabling business growth and revenue, whilst delivering relevant, contextual and personalized customer experiences.

Consumer Online Banking Modules

- **Dashboard**
- **Cash Management**
 - ✓ Accounts – Savings, Current
 - ✓ Investments - Deposit
 - ✓ Credit Cards
 - ✓ Loans – OD, Loans
- **Transaction Management**
 - ✓ Add Funds
 - ✓ Pay

- **Contacts**
 - ✓ Manage Counterparty
- **Bills**
 - ✓ Manage Billers
- **Emergency Services**
- **Mails**
- **Service Request**

Corporate e-Banking Modules

- **Dashboard**
- **Cash Management**
 - ✓ Accounts – Savings, Current
 - ✓ Investments - Deposit
 - ✓ Credit Cards
 - ✓ Loans – OD, Loans
- **Virtual Account Management**
- **Transaction Management**
 - ✓ Payments
 - ✓ Templates
 - ✓ Bills

- **Manage Counterparty**
- **File Upload**
- **Workflow**
- **Liquidity Management**
- **Trade Finance**
- **Administration**
- **Mails**
- **Service Request**

Action without drill down

Approvals

Pending with me

Initiated by me

COUNTERPARTIES (27)

PAYMENTS (20)

USERS (10)

POSITIVE PAY

20 Records

Q Search

Payment Reference ID	Counterparty Name	Payment Type	Transaction Date	Amount	Currency	
149023849	Sunrise	Domestic Wire	20 Sep 2018	3000	USD	▼
149023849	Sunrise Pharma & Co.	Domestic Wire	20 Sep 2018	3000	USD	▼
149023849	Johnson & Johnsons	Domestic Wire	20 Sep 2018	3000	USD	▼
149023849	Sunrise	Domestic Wire	18 Sep 2018	3000	USD	▼
149023849	Sunrise Pharma & Co.	Domestic Wire	18 Sep 2018	3000	USD	▼
149023849	Johnson & Johnsons	Domestic Wire	18 Sep 2018	3000	USD	▼
149023849	Sunrise	Domestic Wire	15 Sep 2018	3000	USD	▼
149023849	Johnson & Johnsons	Domestic Wire	15 Sep 2018	3000	USD	▼
149023849	Sunrise Pharma & Co.	Domestic Wire	15 Sep 2018	3000	USD	▼
149023849	Johnson & Johnsons	Domestic Wire	15 Sep 2018	3000	USD	▼
149023849	Sunrise	Domestic Wire	15 Sep 2018	3000	USD	▼

All approvals available at a single place

Decision making data points provided upfront

- Show decision making details upfront within the list
- Eliminate the need for a drill down into details to take a decision

Eg. Payment Approvals

Support Interrupts- Tab


Payments **Initiate Payment**

User can deal with interrupts as listing and new transactions are available in separate tabs

Payment type *
Funds Transfer Own Account ▼ Select template [SELECT](#)

Payment Details

Cross currency transaction ☐

Amount USD 

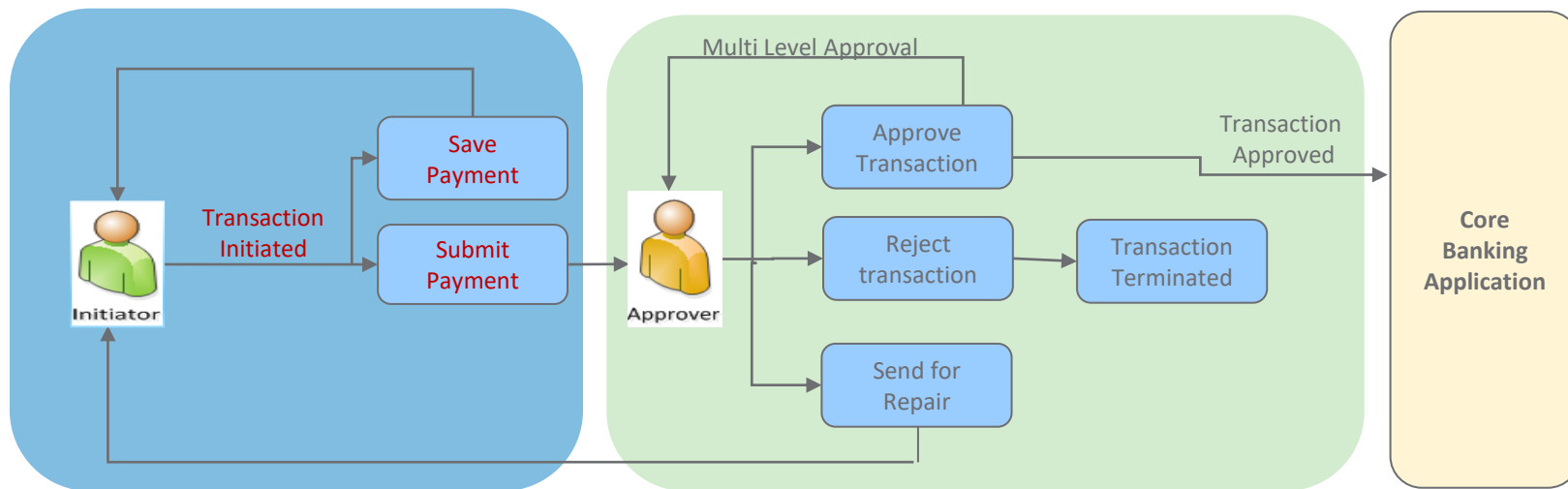
Settlement Details

Initiator account [SELECT](#) Counterparty Account [SELECT](#) Remarks

- User has the flexibility to perform a new transaction as well as check existing list of records and action them.

Corporate Multi-level Workflow Approval Process

Corporates may have different approval mechanism for each transaction type / Amount Range / Account etc.,
Example: 1 Officer + 1 Manager are required to act on **Funds Transfer within Own Accounts**
And 1 Officer + 2 Managers are required to complete **Funds Transfer to Beneficiaries**.



Finacle DEH

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Welcome Mr. SUPERUSER V

Last login time: 17/08/2019 09:22:30 PM IST

Your session will timeout in 10hrs : 40mins
Prevent Session Timeout

Skip to Content | FAQs | Site Map | Contact Us | Logout

Dashboard Channel Administration Generalization Retail Customer Entitlements Corporate Customer Entitlements Activity Inquiry Retail Relationship Management Corporate Relationship Management Custom >

>> User Maintenance
>> Personal Payee Link
>> Float Maintenance
>> Self Confirmation Setup
>> Approval Policy Setup

Retail Customer Entitlements: User Maintenance > User Maintenance List

>> USER MAINTENANCE LIST

Create New

Search Criteria

☒ User Details
 Retail Master User Id: AG
 Segment Name: All
 Mobile Number:
 Email ID:
☐ Customer Id Details
 Customer Id:
 Customer Bank Id:
☐ Account Number Details
 Account ID:
 Customer Bank Id:
☐ User Login Id Details
 User Login Id: Internet
☐ All Users

Search Clear

User Maintenance List

Displaying 1 - 1 of 1 results

Select	Bank Id	Segment Name	Master User Id	First Name	Last Name	Mobile Number	Login Enabled?	Transaction Enabled?
<input checked="" type="radio"/>	024	Retail Platinum	AG	ASHOK	GUPTHA	+9112345	Yes	Yes

Update Delete Enable/Disable Modes Set Password More Actions: Select OK

Download Details As PDF OK

Additional Information

The bank can use this placeholder for displaying:

- Generic content to the customers (like service level agreement, general terms & conditions)
- Function-specific information (like 'Please submit all remittance requests before 8 PM IST.')

- Customer-specific information (like 'You have logged into our Finacle Channel Administrator service as "024.SU".')

1. Top Frame
2. Level 1 Navigation
3. Level 2 Navigation
4. Bread Crumb
5. Search Criteria
6. Listing
7. View
8. Edit
9. Create New
10. Other/More Actions
11. Download Options

Bank Admin User Features

Dashboard



Master Data Setup



User Maintenance

Bank User and End User



Bank User Approvals



**Audit Enablement for
various activities**



**Consumer & Corporate
Relationship Management**

Approvals for certain end user activities
based on configuration



Mails



Activity Inquiries & Reports



Customer Assist



What is Master Data?

- ✓ Stable in nature
- ✓ Common for all users
- ✓ Used repeatedly
- ✓ Master parameters

Why is it required?

- ✓ Uniformity in data capture
- ✓ Inquiry of data
- ✓ Generation of Reports

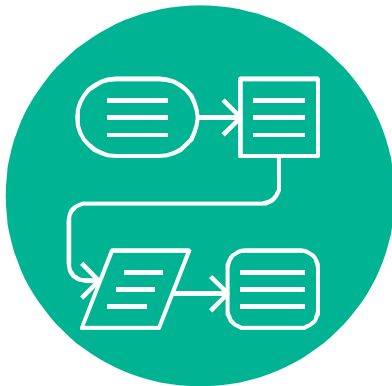
Master Data Created once but managed and used repeatedly.

Master Data



General Administration

- Application-level Setups
- Service Request & Menu option configurations
- Creation of Bank Admin Users and Maintenance
- Workflow for Bank User Activities



Transaction Administration

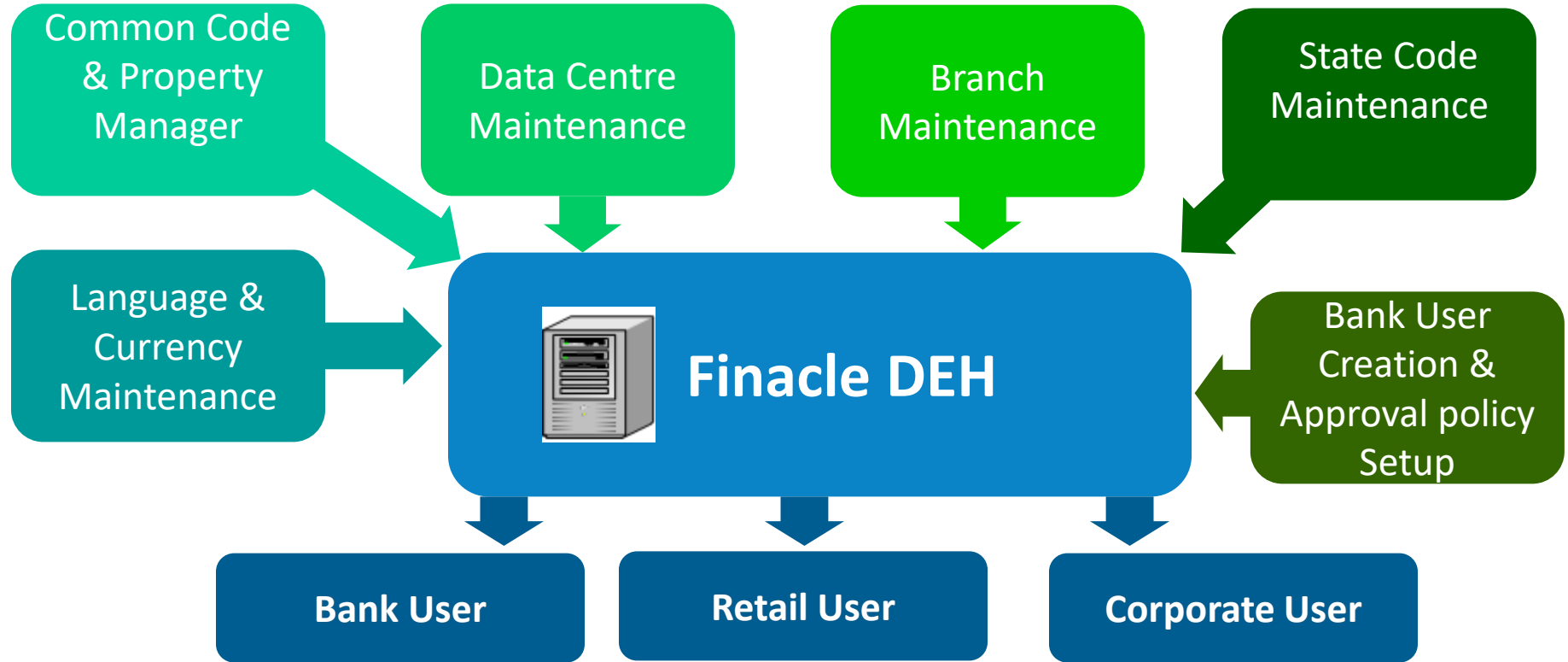
- Setups for Smooth functioning of Transactions
- Transaction Type definition
- Holiday Maintenance
- Financial Networks Maintenance



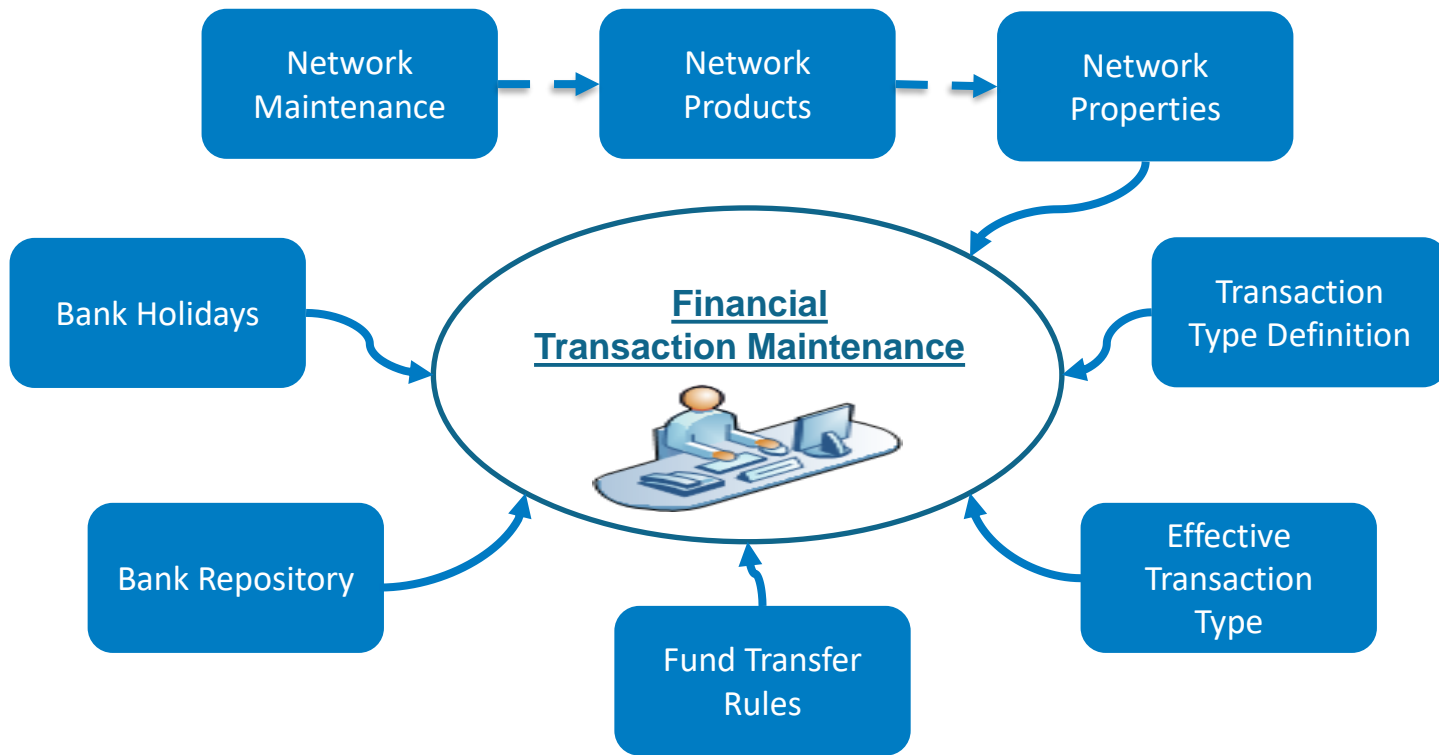
Channel Administration

- Segment Maintenance
- Authentication
- Authorisation
- Limits
- Entitlements

General Administration



Transaction Administration

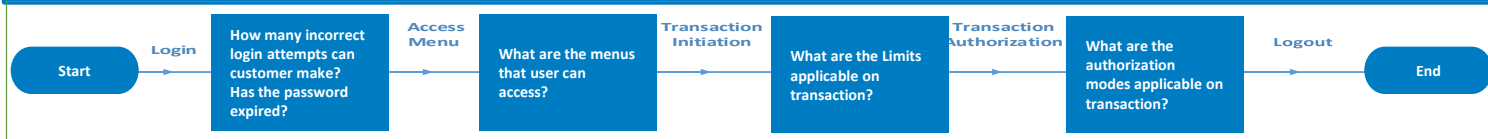


Segment Maintenance

Bank can tailor channel rules for different customer segments

Daily Fund Transfer limit for "Retail Gold" and "Retail Silver" customers on internet channel is \$5,000 and \$2,000 respectively

Customer Journey



Segments

Authentication Scheme

Login Password

Retail Gold
Expiry Period 365 days
of Attempts 5 attempts
Large Corporate
Expiry Period 30 days
of Attempts 3 attempts

MPIN

Retail Gold
Expiry Period 180 days
of Attempts 4 attempts
Large Corporate
Expiry Period 60 days
of Attempts 3 attempts

Access Scheme

Initiate Letter of Credit

Retail Gold 
Large Corporate 

Initiate Letter of Credit

Retail Gold 
Large Corporate 

Limit Scheme

Daily Fund Transfer Limit

Retail Gold \$5,000
Large Corporate \$50,000

Daily Fund Transfer Limit

Retail Gold \$1,000
Large Corporate \$20,000

Authorization Scheme

Fund Transfer

Retail Gold
> \$5,000 Password
Large Corporate
> \$50,000 OTP + Password

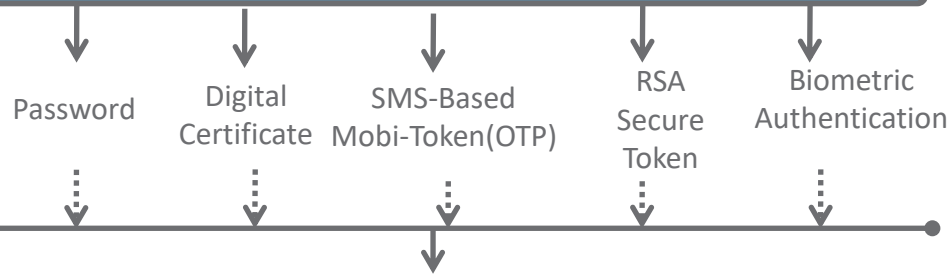
Fund Transfer

Retail Gold
> \$1,000 MPIN
Large Corporate
> \$5,000 OTP + MPIN

Authentication and Authorization



Multiple Authentication Modes available for Login



Successful Login

Authorization Modes – Rules based on Amount Range / Transaction Type Make a Financial/Non-Financial Transaction (Example: Funds Transfer)

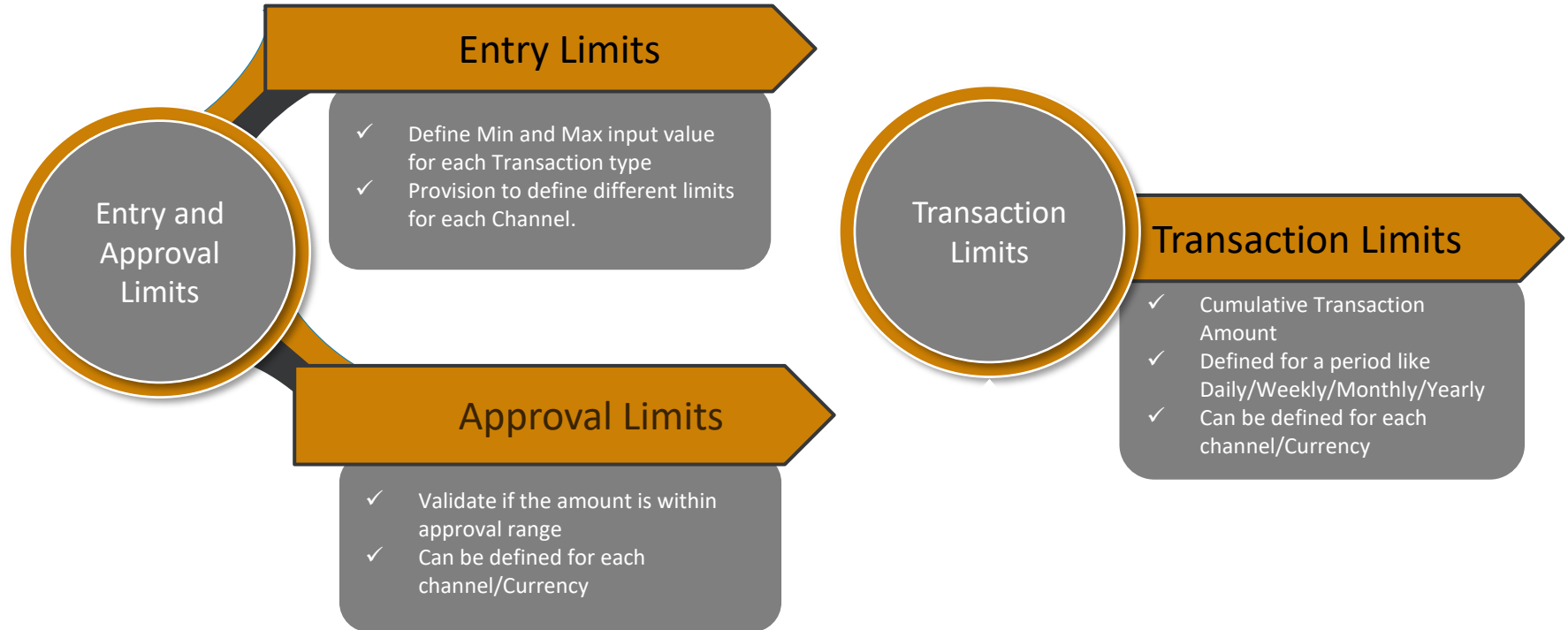


- ✓ Security and Access Control
- ✓ Expiry Period
- ✓ Number of Wrong Attempts
- ✓ Multi Factor or not?

Limits in DEH

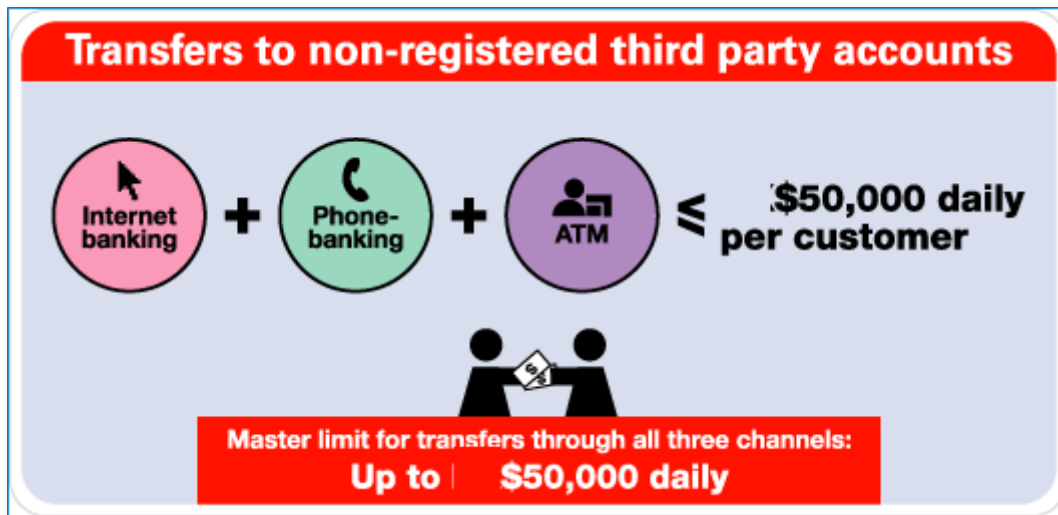
For example, Funds Transfer to beneficiaries through RTGS network, Bank wants to allow users

- With a min of 10,000 and max of 100,000 per transaction.
- There should also be a cap of 50 transactions per day and cumulative daily amount limit is 500,000 only.



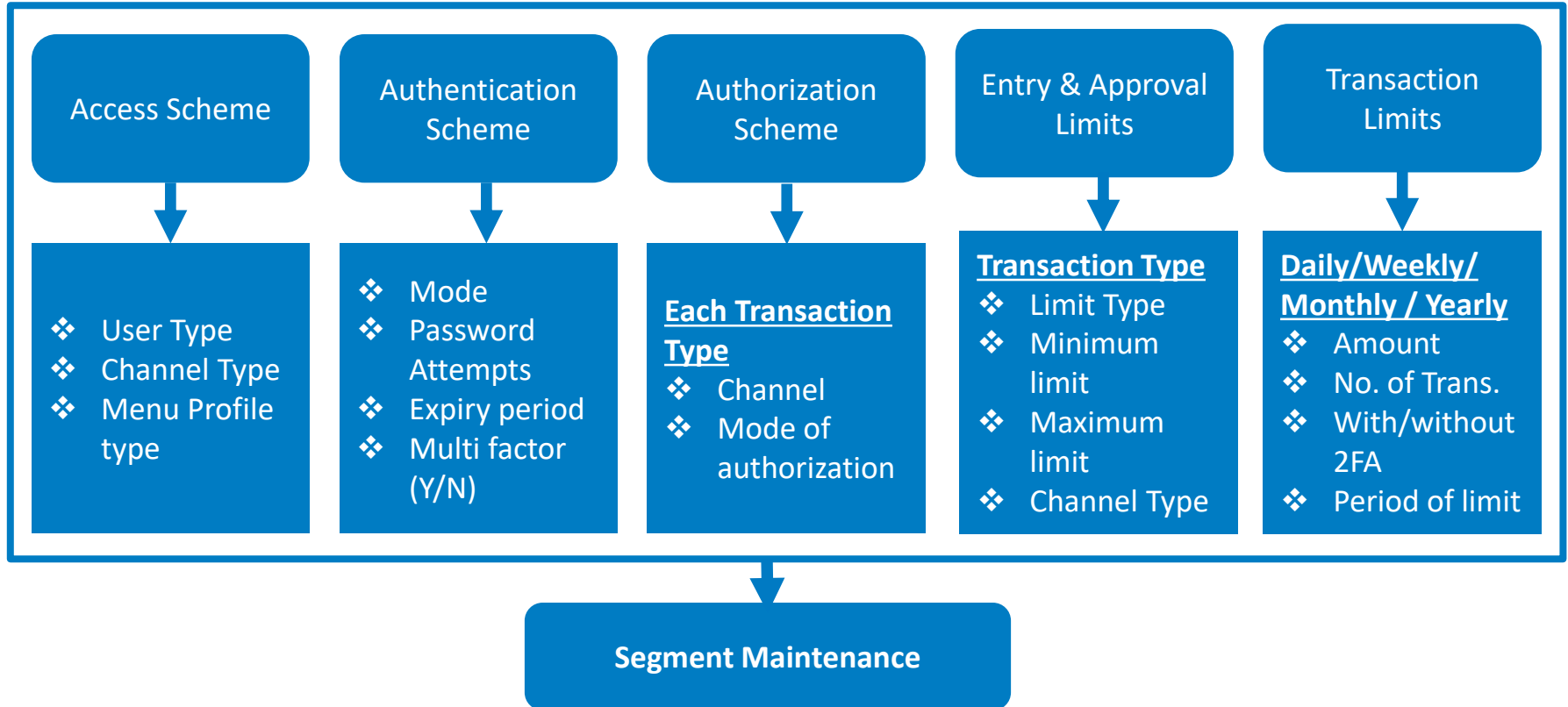
Transaction Limits

Across channel limits

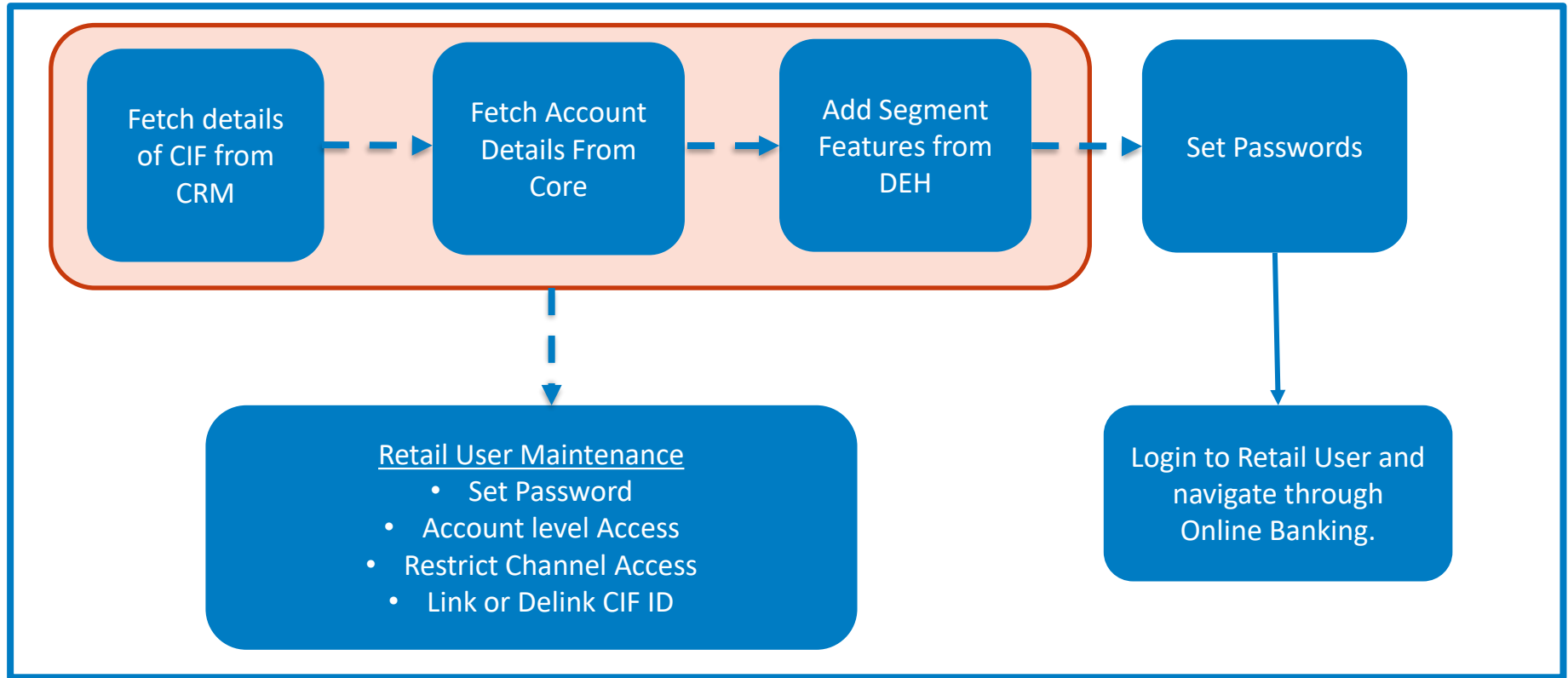


- Transaction Limits were defined only for individual channels
- In DEH, Bank user can set Transaction limit based on: -Individual channels as well as “Across Channels” for an effective transaction type

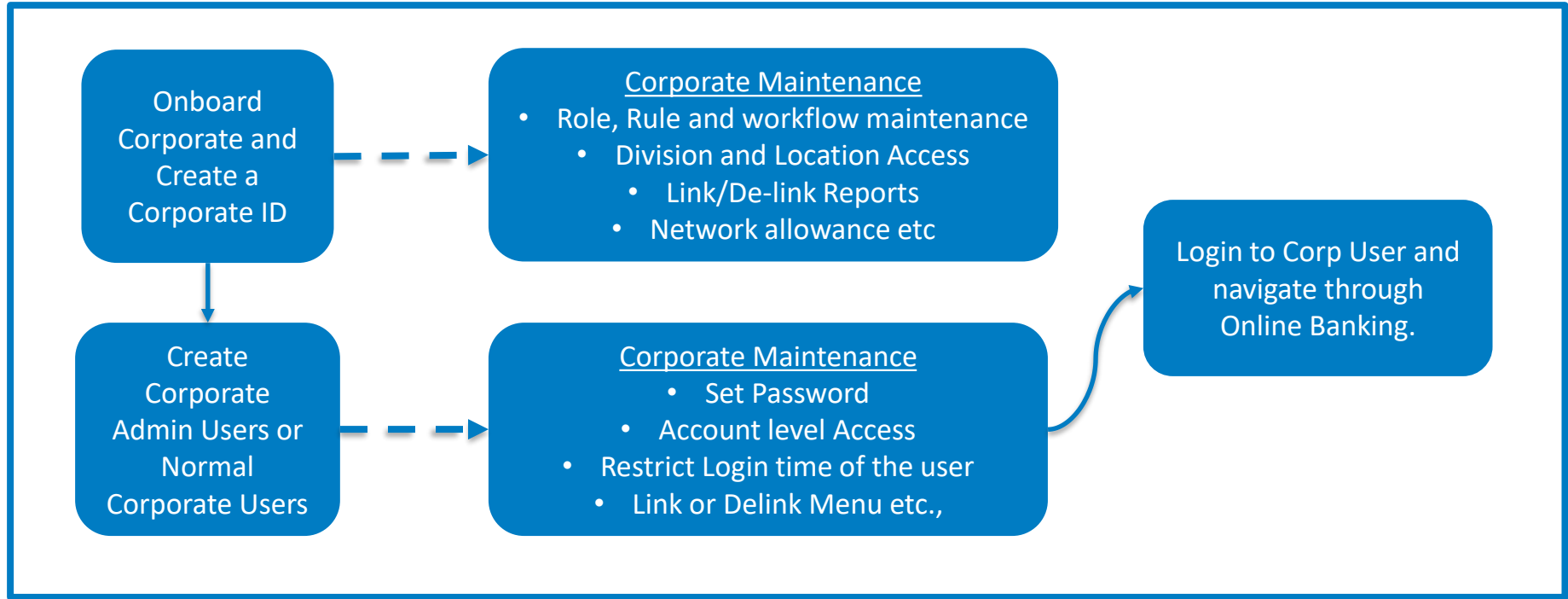
Channel Administration – Segment Maintenance



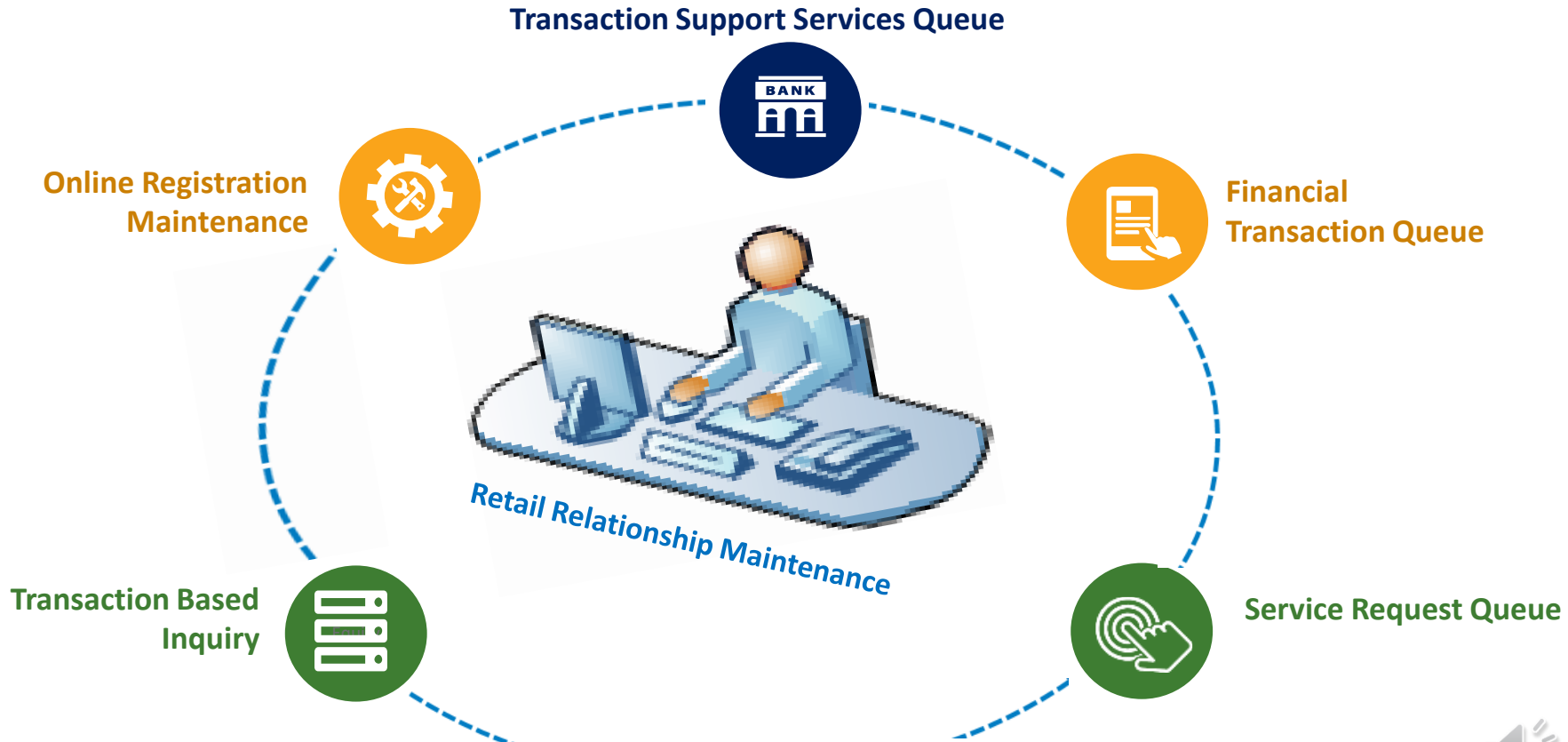
Retail User Onboarding Process Steps



Corporate Onboarding Process Steps



Retail Relationship Maintenance



Corporate Relationship Maintenance



Trade Finance Related

- ✓ Trade Finance Service Queue
- ✓ Approve / Reject / Send it for Repair
- ✓ Query on TF Request



File Upload Related

- ✓ RM Status Inquiry
- ✓ Ability to view record wise status
- ✓ Approve / Reject Salary Payment files



LMS Related

- ✓ View Requests pending for approval
- ✓ Approve / Reject / Send it for Repair
- ✓ Ability to inquire detail tree view of account linkages



Financial Transactions Related

- ✓ Financial Transaction Queue
- ✓ Transaction Support Services Queue
- ✓ Approve / Reject transactions, counter party, limit schemes and waive off cooling period.



Service Request Related

- ✓ Ability to Inquire on corp service requests
- ✓ Approve or Reject service requests
- ✓ Update query on service requests
- ✓ Option to forward it to next approver queue.

Reports and Inquiries



Reports

Report Designer

Registration of Reports

Default & Non-Default
Reports

Report Linkage and
Generation of Reports



Customer Assist

Remote Customer Assist

Access Controls

Support for Customer
Authentication



Activity Inquiry

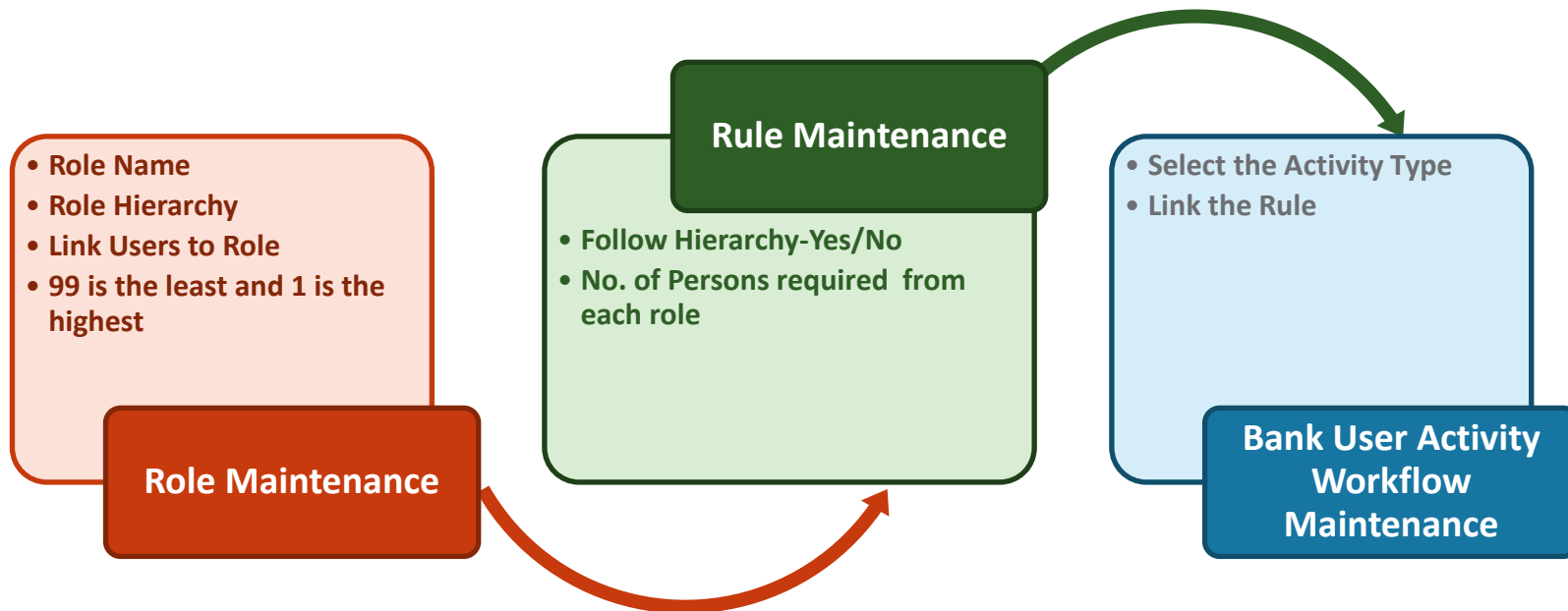
User Based Activity
inquiry

Configuration of tables
enabled for audit

Audit Setup – Event Based
/ Activity based

Bank User Approval Policy Setup

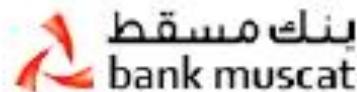
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3



Entrusted by leading banks in over 100
countries



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With Finacle, you are assured of a long-term partner

A financially stable partner with over **10 billion** USD as annual revenues

A partner with **Zero debt** and **3 billion** USD in cash

Serving banks globally in over **100 countries**

Who brings an experience of over **500 successful** installations and can deliver end-to-end transformation

Thank You



Finacle Powers

