# Jeb

*Always with you*

JEB
CORK VSOFT'S
UPI INTEGRATED
PAYMENTS
APPLICATION

# JEB OVERVIEW

Jeb, is an innovative payment platform in integration with NPCI's Unified Payments Interface. Jeb's relevance in daily life can be gauged by its potential usage as a simple standalone application for all payments at every possible consumer touch points. Jeb platform is accessible by any basic smartphone running on popular operating systems. It is also available as a web based portal for initiating internet banking transactions. At Server Support end, Cork Vsoft also provides necessary APIs for the PSPs to support the bank's integration with UPI Platform.
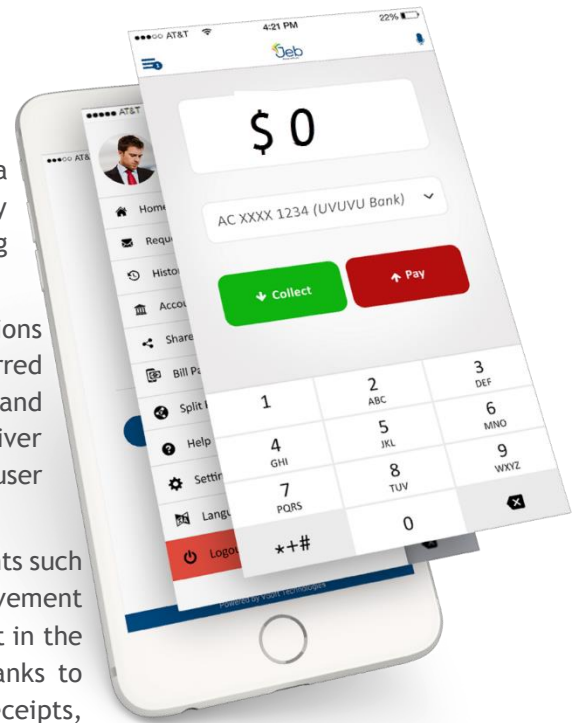
# JEB-UPI MOBILE APPLICATION

Jeb application is a Mobile Payments offering in Integration with Unified Payments Interface (UPI) that lets one transact money i.e. Pay and Collect amount directly from one's bank account to that of another's. The application is designed to be simple and user friendly for initiating instant transactions.

Jeb enables one to add multiple bank accounts and view the balances on a single platform. The dependency of cash for daily transactions is gradually reduced as Pay and Collect of money is right from the bank account, ensuring security.

Any and every transaction becomes easy with Jeb mobile application. Interactions within the application can be driven by text or voice that too in one's preferred regional language. Users can also make use of the inbuilt QR code scanner and contacts lookup features in mobiles for payments and collections. Receiver Identification can also be done through Bluetooth and Geotagging. Jeb is a user friendly application with simple navigation ability i.e. lesser clicks.

Jeb has inbuilt security features that are compliant with regulatory requirements such as multi factor authentication. Jeb is not a wallet as it does not require movement of funds into an intermediary third 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 accounts details thus retaining safety, security and confidentiality.

# JEB WEB INTERFACE

Jeb Web Interface is accessible by the Retail Bankers and Merchants for administration and management of UPI based transactions. For the Merchants, the customizable modules enables institutions to engage multiple activities for bill payments, book keeping and bulk collections. While banks can carry functionalities such as onboarding, access controls, User managements etc. through the Web Interface.

# JEB PSP API

We enable banks to support their customers in UPI based activities by Payment Service Provider APIs. These server-side applications are meant to handle acquirer and issuer functionalities.

Jeb PSP integrates a bank's existing core banking system (CBS) with UPI. Some of the core functionalities of Acquirer PSP APIs are:

- Mapping of Global Identifiers (Mobile Number, National Id)
- User and virtual address management
- Business rules Management for the virtual address.
- Management of all workflows like pay, collect, approvals etc.

Issuer Functionalities include management of destination bank related workflow apart from all transaction enablement activities

# FEATURES

## EASE OF USE
- Contacts Lookup
- Voice Commands and Response
- Multi-lingual
- Transactions History
- Easy Transfers from Contacts & Calendar

## IDENTIFICATION
- Virtual Address
- National Id
- Mobile Number
- QR Code Scan
- Bluetooth
- Geotagging

## SECURITY
- Multi Factor Authentication
- User Lockout
- Timer based Session time Out
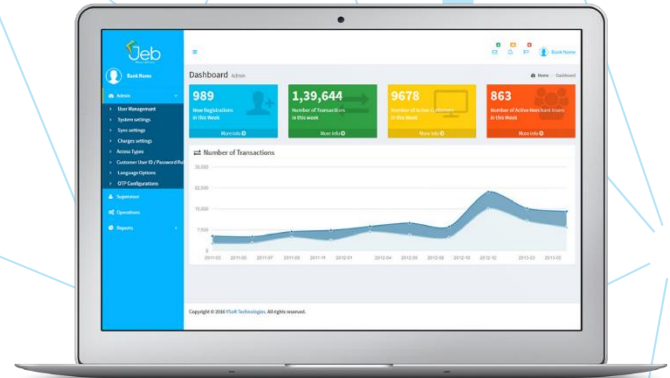- Mobile Pin for Every Transaction

# JEB WEB INTERFACE

## REGISTRATION
- Registration Abilities based on the Type of the Customers.
- Bulk Registration Capabilities.
- Secure Registration Process.

## NET BANKING INTERFACE
- Easy Interfacing Capabilities with the Bank's Net Banking.
- Ability for the Internet Banking User to Navigate through Jeb Web Module.
- Fund Collection can be added to Internet Banking.

## EXCHANGE
- Middleware between the Jeb Controller/Pay Master and Merchant's ERP System.
- Exception Reporting
- Sends out SMS reminders for the Customers without Jeb.

## JEB PROFILER
- Capable of Mining the Data out of the Transactions/Activities.
- Customer Profile Management.
- FI level Profiling to include the Branding, Rewards and Advertisements.

## COLLECTOR
- Initiates Bulk Collection Requests on loading the file given by the Merchant's ERP System.
- Sends out the Response File back to the Merchant's ERP System.
- Capable of Segregating the Collect Requests based on Varied Business Rules.

## CONTROLLER
- Reconciliation in the form of Wide Variety of Reports for all Payments & Collections.
- Dashboards with Graphical and Textual Representation.
- Financial Institutions Level Transaction Reporting.
- Financial Institutions Level Transactions Set.

## MOBILE BANKING INTERFACE
- Integrated with Bank's own Mobile Banking Interface.
- Ability to Mobile Banking users to Navigate into the Jeb.
- Fund collection feature can be added to Mobile Banking Integrated with Jeb.

## BENEFITS TO BANKERS:

- Universal Application for transactions
- Leveraging existing infrastructure
- Reduced Courier Costs
- Payment basis Single/ Unique Identifier
- More Account Balances
- Single click 2-Factor authentication for subsequent transactions
- Bank Branding
- Seamless Reconciliation
- Lesser Maintenance Costs

## BENEFITS TO CUSTOMERS:

- Round the clock availability
- Single App for accessing different bank accounts
- Use of Virtual ID is more secure, no credential sharing
- Minimal Cash Handling Needs
- Faster checkout
- Multi Lingual System
- Multi-Layer Security
- No Timeout Scenario

## NPCI UPI HACKATHON



Vsoft's Jeb is the winner of NPCI's Hackathon 2016 that was organized to commemorate the launch of UPI.

# CORK vsoft
## —FINTECH—

CONTACT US
www.corkvsoft-fintech.com
Sales & Marketing: sales@corkvsoft-fintech.com

**BAHRAIN**
Office 116, Platinum Tower,
Building 190,
Road 2803, Block 426, Seef
P O Box 3031,
Kingdom of Bahrain

General Enquiries:
Tel :+ 973 1746 4444,
Fax: + 973 1746 4400

**U A E**
Office # 706,
Iris Bay building,
Business bay,
Dubai, UAE

General Enquiries:
Tel :+ 971 4 512 5757
Fax:+ 971 4 512 5701

**SAUDI ARABIA**
Al Rashid Tower – A, 2nd Floor,
6300-Dhahran Road,
Ulaya, Unit 11,
AlKhobar 34448 - 3206,
Kingdom of Saudi Arabia

General Enquiries:
Tel: + 966 13 824 9966,
Fax: + 966 13 824 9998