

Agency Banking System

An innovative platform for agency banking platform, part of INTRASOFT International's OmniChannel Solution

INTRASOFT International's a-PROFITS® Agency Banking System provides a "complementary" channel to Banking Institutions aiming at enhancing financial inclusion. As such, Agency Banking is the 5th delivery channel of INTRASOFT International's omni-channeling banking strategy (the other four being the physical branch, ATM, internet and mobile banking).

INTRASOFT International's a-PROFITS® Agency Banking System is the backbone of a "mobile bank" i.e., agents performing transactions outside conventional bank branches for customers over a mobile device, web or POS in a real-time transaction processing.

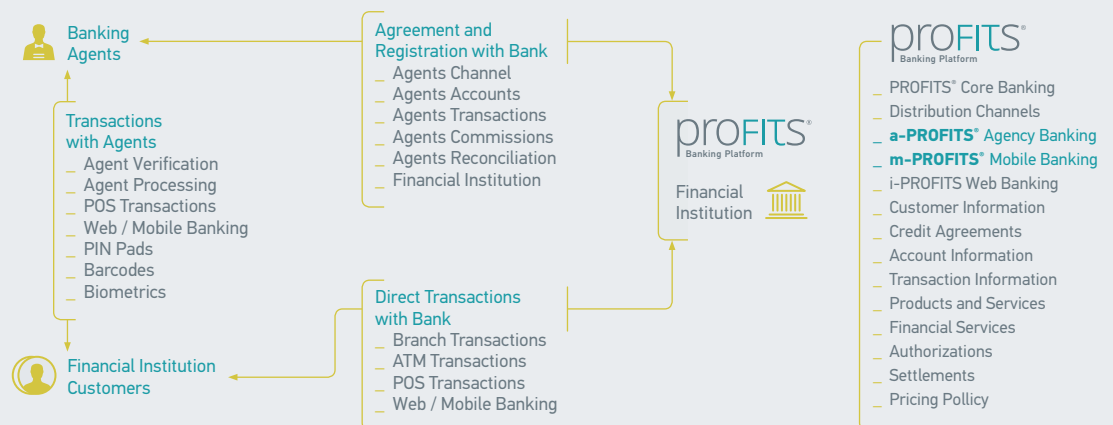
a-PROFITS® is built in accordance with the current trends of Agency Banking that include:

Digitization

Banks expect agents to use digital channels and devices like tablets and smartphones, so that they can expand the customer base as well as decrease costs.

Channel Convergence

As part of INTRASOFT International's omni-channeling banking strategy, transactions initiated at agent touch points can be completed at the branch or channels like the mobile or ATM thus making agency banking an integral part of a Bank as opposed to the former "silo extension" of the branch.



With INTRASOFT International's a-PROFITS® Agency Banking System the Bank's Agents can perform a variety of banking transactions like:

- Customer Opening
- Customer Modification
- Customer Position
- Accounts Balance Inquiries
- First Demand Deposit Account Opening
- Deposit Account Statement
- Deposit Account Information
- First Demand Financial Transactions
 - Debit and Credit transactions
- Term Deposit Account Opening
- Term Deposit Financial Transactions
- Transactions such as, Initial Deposit, Payment, Early Withdrawal, Interest Payment etc.
- Loan Account Opening
- Loan Account Statement
- Loan Account Information
- Loan Financial Transactions
- Composite Transactions
 - Various transactions such as Transfers (with FX), Term Deposit Opening and Initial Deposit, Interbank Orders, EFT Orders all with manipulation of balances from Deposit Account, etc.