### 

### INTELLIDRENCH TECHNOLOGIES

(API-Based Systems Integration Platform)

# BUSINESS PROFILE

IDT-AGENCY BANKING SOLUTION

ASSOCIATED WITH



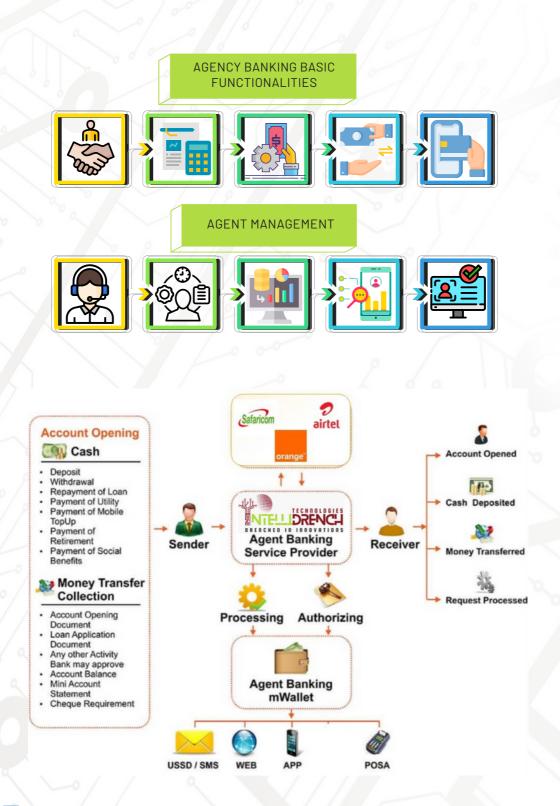
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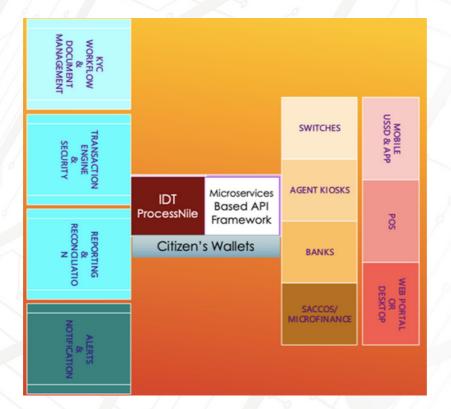
## IDT-AGENCY BANKING SOLUTION

IDT is a global Services Company whose core business is in the Software Development and Support Industry

IDT, established in 2017, is a leading global software development and technology services company, delivering software to clients in banking industry across the







Agent management

Customer management

The PLATEFORMS COVERS Remote Management Systems for agent devices

Transactions processing

Web services/socket/ISO 8583/MT's interface with Core Banking Systems

Integration with payment gateways, biller agencies



#### Agent Management

✓en Agent Account   Image: Construction of the second se		
SUCCESS: Record Validat	ed OAG0003	
Agent Number	03	
User Id Category	002023	
Opening Balance Currency	SSP	- <u>.</u> .
Opening Balance	0.00	8
Open Date	2015-03-17	
Status	Open •	

- This is a web-based module that maintains all agent/merchant information and respective status. The portal includes the following features:
- New Agents Registration
- Profile management
- Agent users
- Privilege management
- Basic HR information
- Performance Dashboard
- Transaction Management
- Agent Cash settlement
- Commission management
- POS terminals assigned

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#### **Customer Management**

- This module is used to manage customer data movement between the TIP clone server and Core systems. This module covers the following features:
- Off-core system balances management
- Customer relationship management for customer care
- 360 degree customer details view

#### **Transaction Management features**

- Agent limits configuration
- customer limits configuration
- Activating/Deactivating cards
- Terminal Mapping
- Terminal Activating/Deactivating
- Charge code configuration

#### Security

- Standards of security employed within the system include :
- Data transmitted is encrypted end to end
- Two-factor authentication is available.
- Platform support SSL certificates
- Data stored is encrypted in the platform database
  - Audit trails and logging features are available on the Web Server, Application Server and in the database.
- Assign specific rights to platform administrators for secure and restricted access
- Secure interfaces to various hosts systems
- Standard encryption algorithms like AES, 3DES and SHA1 are used with minimum encryption strength of 128 bits for end-to-end transactions.

#### ComNILE

- This module provides a gateway through which service end points can be connected to the system through Microservices based API Containers. Capabilities covered include:
- ISO 8583 message format for integration with banking systems
- Web services for integration to bill payment systems
- Integration with enrollment and administration portals
- Integration with biometric authentication systems
- Integration with 3rd party payment gateways, national payment systems

#### Reporting

- Reporting base is a key component of the whole ecosystem. The platform avails a module that is used to generate important management reports.
- Some of the standard reports that come with TIP.
- Enrolment report
- Agent
- Customer account opening
- Agent reports
- Customer Reports
- Transaction details
- Transaction summary
- Disbursement Related
- Additionally, IDT can provide more reports as per requirements provided

#### Payments

- Withdrawals
- Deposits
- Utilities
- Bills
- Account transfers
- Loan requests, disbursements and repayments

#### Web based payment options

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#### **GET IN TOUCH**

- 😃 +254 729 364 763
- Nairobi, Kenya PO Box 37791 GPO
- 🔀 karthik@intellidrench.com

