



PRODUCT CATALOGUE 2016-17

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**THE UNIVERSE IS  
SO WELL BALANCED  
THAT THE MERE FACT  
THAT YOU HAVE A  
PROBLEM ALSO SERVES  
AS A SIGN THAT  
THERE IS A SOLUTION.**

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### **Image InfoSystems Private Limited**

is an innovation driven software products company specializing in creating products in the area of automation of transactions - with solutions for Payment Processing, Cheque Truncation, UV analysis, Signature Verification and Automated Clearing House.

We are driven by our passion to put to use latest technologies, with strong values of **ethics, professionalism and teamwork**. Image InfoSystems brings to market a powerful blend of knowledge, experience and technology.

**We have developed a comprehensive suite of products that enables our customers to take the technology leap and helps them to provide better and more efficient services to achieve "Customer Delight".**

We offer a comprehensive payment presentment and settlement transaction processing suite to handle all kinds of payment transactions that include -

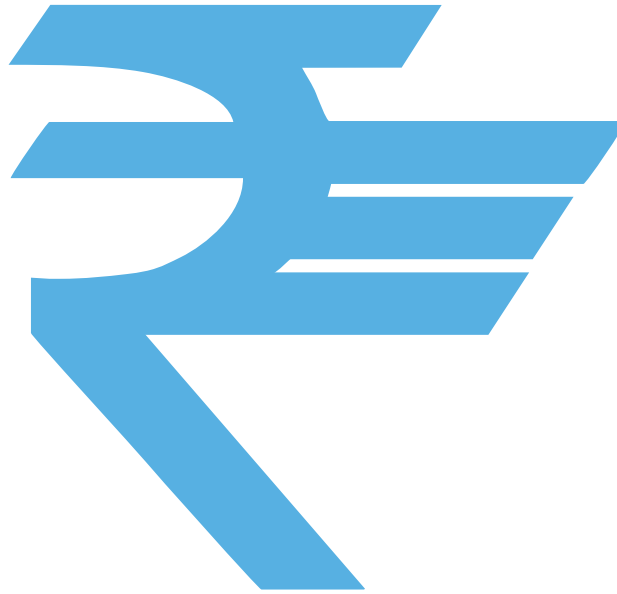
*Cheques - Counter party and On Us, EFTs - Inward Credits, Inward Direct Debits, Outward Credits & Outward Direct Debits, Manual Debit Vouchers, Standing Instructions, Tax Payments, Cash Withdrawals, A2A Transfers, Image Replacement Document (IRD).*

**We deliver an outstanding proposition to each customer incorporating country specific regulatory standards.**

# EXPRESSCLEAR

Delivering Funds. Faster.

An enterprise level payment presentment and settlement platform for a multi-location, multi-branch banking organization.

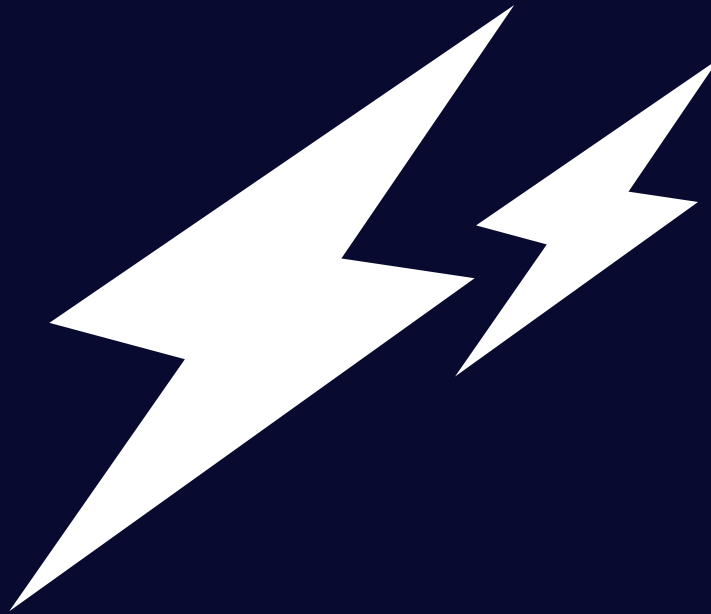


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|---------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Core Cheque Truncation System                                                                                 | Dynamic Views ( Full / Snippet )                                                             |
| Fully web enabled, multigrid - CTS including Capture                                                          | Parallel Processing                                                                          |
| Flexibility of Inward Processing - ( BOFD wise / Amount wise / Drawee Sort code wise / Instrument type wise ) | Horizontally & Vertically scalable                                                           |
| Plug & Play with all leading brands of cheque scanners available                                              | Straight through processing with seamless integration with core accounting systems           |
| Platform independent                                                                                          | Dashboards to monitor transaction status in real time                                        |
| User Access & Data Grouping - Prioritized Segregation                                                         | Robust reporting engine that can be scheduled to run preset reports and deliver to end users |

# EXPRESSACH

Payments Processed. Instantly.

A payment processing platform to enable creation, receipt and processing of large volume of repetitive electronic payment instructions for a multi-location, multi-branch banking organization.



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Single platform for multiple payment types

A multi-currency, multi-session system enabling rolling, deferred net settlement for different transaction types

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Capability to carry forward item queues between clearing cycles across clearing days

Use of CTS Cheque scanners for mandate form capture enabling infrastructure sharing for optimal resource usage

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Secure, encrypted communication across the network

Mandate management including transaction mandate validation prior to automated financial processing

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Capability to suspend transactions, keep in abeyance, retry failed transactions

Standing Instructions creation, maintenance and execution

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Processing high priority transactions "out-of-queue" enabling high-value transactions to go through first

Support for ISO20022 and ISO8583 message format enabling STP with core accounting systems

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Forward Presentment with "store and forward-attach" capability

Future enterprise ready

# EXPRESSYNALOG

Authentication. Automated.

ExpresSynalog is an enterprise Rule-based Automated Signature Verification platform that extracts signatures from cheques, performs feature analysis, validates against master signature templates that are pre-classified for the account, returning a score depicting the probability that the signature is made by the same hand for each individual signature on items. It enables banks to migrate the account operating instructions as rules and validates the transactions against the rules for each account and flags suspects / failed rules validation for human inspection - enabling the bank's signature verification teams to spend time and attention on items needing human expert review resulting in increased efficiency and productivity .



| <b>Automated Static Signature Verification</b> | <b>Rule based Signature Verification</b>          |
|------------------------------------------------|---------------------------------------------------|
| Adaptive Neuro Fuzzy Inference System          | Multiple Rules, Variable parameters               |
| Returns a score                                | Assured validation of every Operating instruction |
| Flags suspect signatures                       | Minimal human intervention                        |
| Runs as a service                              | Rule maintenance simplified                       |
| Integrates with any application                | Faster processing                                 |
| Adapts to "inherent" differences in signatures | Hybrid intelligent forgery detection system       |

# EXPRESSUV

See in Ultra-Violet

A software toolkit API that enables detection, inspection and analysis of UV bands on cheques. Detects photocopies on non-MICR paper. It can be integrated with various back-end systems and used as the enabler to deter frauds in any cheque processing environment.



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Identifies UV bands

Real time detection of UV ink

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"Spots" entire zones, bank logos, text, symbols, "threads"

Prompts for "SUSPECT TEXT" within UV zone for further review

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Analyzes content within UV zone

Detects photocopies

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Indication of "NO PRESENCE" prompts human inspection

Integrates with any application

# EXPRESSPin

Pay Instrument Notification

Software and hardware engineered together to send IVR based bulk notifications to the customers and receive inline responses - an ideal tool to contain cheque frauds.



|                                                               |                                                               |
|---------------------------------------------------------------|---------------------------------------------------------------|
| Live interaction with the customer                            | Highly parametrized                                           |
| Efficient and Cost-effective                                  | Support for analog and digital telephone lines                |
| Inline OTP / PIN authorization                                | Self maintenance functions                                    |
| Multi-lingual - English, Hindi & Regional languages supported | Detailed MIS for monitoring and analysis                      |
| Enabling STP through ISO 8583 messaging                       | Capable of completing 5000 notifications in every three hours |

# ICE

Image Capture for ExpressClear

A paradigm shift in conventional cheque processing, a native hybrid mobile capture application that enables a customer to deposit an item from anywhere, anytime!

Eliminates the use of specialized cheque scanning hardware, usable by Bank branches / teller counters processing low volume of items – allowing use of the SmartPhone as the truncating device.



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Supports end-to-end Encryption,  
Automated, simple to use

Allows onboarding customers from  
multiple banks

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Applies inbuilt image correction /  
image warping algorithms

Allows customers to deposit into any of  
their accounts

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Validates Image Quality for cheque  
processing ensuring minimal exception items

Can be offered as Paid Subscription for  
banks or packaged licensed software

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OCR reading of the MICR Codeline

Enables distributed capture

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Courtesy Amount recognition to read the  
item value and validating the deposit

# SALIENT FEATURES

Enterprise Ajax

Built-in support for  
standard frameworks,  
W3C compliant browsers,  
Scripting languages

Common Application  
Framework, XML based  
UI design, SOA,  
MQ, WS

Integrated Services  
Structure

Server Centric Core  
Application Deployment

Scalable -  
Horizontal & Vertical

Pluggable Components

Standard  
Reporting Libraries

Support for  
ISO 20022 and  
ISO 8583  
message formats

Priority queues

Enterprise Security

# OUR ESTEEMED CLIENTS

