



Pumori Banking Solution

Paving Way to Better Banking Solutions

MERCANTILE
OFFICE SYSTEMS PVT. LTD.

The Challenge

Banking and financial institutions around the world have undergone a tremendous change in recent years and is continuing to change over time. The banking industry today has become highly competitive and very dynamic. There are rapid and continuous changes in products, processes, markets and regulations. In order to succeed and differentiate itself in this over banked environment, it is important not only to be able to adapt to the changes quickly but also be a step ahead. Banking technology is one of the key differentiator for any successful bank. An efficient and agile banking solution will provide the flexibility to function in today's dynamic banking environment.

Achieve your banking objectives with Pumori Banking Solution

Pumori Banking Solution is a complete banking solution which facilitates a wide range of banking operations from front end to back end. It is designed to provide a centralized solution for banks and financial institution of various size and scale.

Pumori Banking Solution comprises a range of products targeted to automate all key business processes from core banking functionalities to extended functionalities that serves the emerging trends in the banking industry and differentiates Pumori users from other banks.

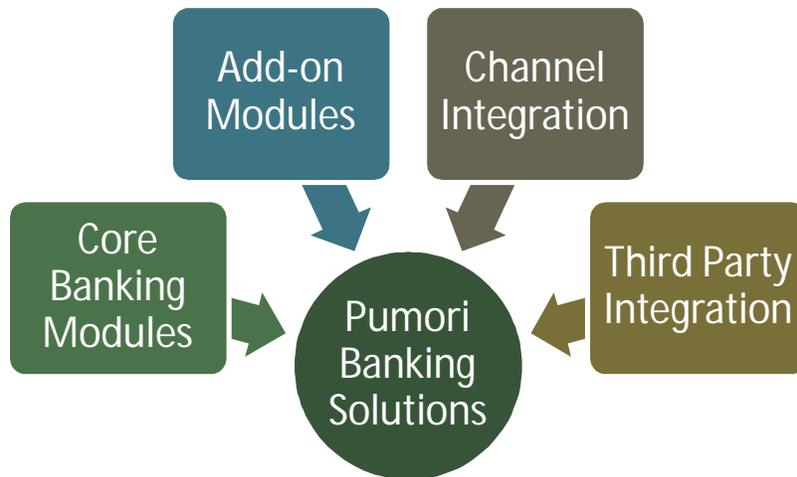
The client centric approach of Pumori allows tailoring the solution as per the needs of the financial institution.

CRITICAL SUCCESS FACTOR	
Convenience through Multiple Delivery channel	<p>Pumori offers multiple delivery channels like internet, telephone, mobile, ATM, POS, SMS and branch banking giving customers convenience of banking anytime and anywhere.</p> <p>Pumori's flexible architecture and channel integration and management solutions make it fast and seamless to add new channels as and when needed.</p>
Empowerment through agility	A flexible product definition framework based on templates, business needs and workflows empowers users to create new and/or modify existing product quickly without having vendor to enhance the

	<p>system.</p> <p>This parameter solution delivers the power of speed to market as there is no waiting for a software vendor to provide system enhancement. Users are in control and are able to define their own products.</p>
Scalability through Modular structure	<p>Pumori is built with a modular design that is very flexible and scalable. It can be optimized as per the client requirements to begin with and enhanced rapidly with deployment of new modules or interfaces as needed. Whether you expand your business horizontally or vertically, Pumori's true scalable end-to-end platform is flexible enough to support all your expansion with no degradation in quality or customer experience and minimal investments.</p>
Simplicity	<p>Pumori's user interface is user friendly and intuitive. Pumori has various wizards for easy and quick setup for features like product definition. It also has one window processes for each task making the process simple and easy.</p>
Efficiency & Availability	<p>Pumori allows faster periodic operations. The system can be configured to have a single periodic operations key. With single key, the system will automatically determine which periodic operations are required and will perform them. Faster periodic operations ensures that banking operations via ATM is not hindered providing bank clients a true 24/7 system availability.</p>
Quicker Return on Investment & Low Total Cost of Ownership	<p>Pumori requires low investment and has low maintenance cost which leads to quicker Return on Investment & low Total Cost of Ownership.</p>

Pumori Banking Solution offers

- **Core Banking Modules:** Covers end to end banking functionalities.
- **Add-on Modules:** Pumori is built around core modules and a range of add-on modules are available for banks to select based upon their needs like Utility bill payments, Bills/Remittance, Inter Bank Transactions, etc.
- **CorePlus** is build around a core system and a range of modules that the banks can select based upon their current and future business needs.
- **Channel Integration:** Enables 'anywhere anyplace anytime' banking through multiple delivery channels.
- **Third Party Integration:** Allows 3rd Party integration via ISO 8583 message format.



Pumori Enterprise - Core Banking Modules

Pumori Enterprise comprises of core modules that supports front end functions like account services, deposits, transaction management and remittances to back end functions like clearing and standing instructions.

Pumori Enterprise is capable of handling multiple delivery channels in an integrated system. It is capable of processing high volumes of transactions in multi-branch environments. It supports all core banking functionalities with comprehensive reporting on management information, security, audit tools, regulatory and ad hoc reports.

KEY FEATURES

- End-to-end core banking solution
- Facilitates wide range of banking operations from frontend to backend
- Supports multiple delivery channels
- Multi-user & Multi-currency
- Highly scalable & flexible
- Capable of handling large volumes of transactions
- Can be easily integrated with 3rd party through messaging format & flat files
- Parameterized solution
- Operational, Management, Regulatory & Ad hoc reporting
- Efficient periodic end operations



Add-on Modules

Inter-Bank Transaction

Pumori's Inter Bank Transaction module automates the transactions between two Banks whether it is between Pumori to Pumori Users or Pumori Users to other Banking Software users that supports ISO 8583 messaging format.

With this system implemented, Bank A can accept the Withdrawal and Deposit of Bank B and vice versa without any human interventions as long as the transaction is within the limit. It has built in capability to exchange Signature through Secure Network for withdrawals. It comes with all parameter settings like Service Charge, Withdrawal and Deposit Limits, User Permission, etc. For Security purpose it logs all successful and failed transactions.

IBTX facilitates transactions like

- Withdraw Cash from Bank B using cheque issued by Bank A.
- Deposit to Bank B using cheque issued by Bank A.
- Deposit in Account of Bank A from Bank B.

Utility bill Payment

Utility Bill Payment module allows customers to pay utility and services bill like phone, mobile, electricity, water, school, etc through bank branches, online banking, and SMS banking services. The customer is simply charged for whatever the bill amount is and they can either pay in cash or have their

account automatically debited for the same amount. The customer also has option to give standing instruction and authorize the bank to debit his account and make payment of the bills to the utilities/service provider.

Three Tier Architecture

Pumori is designed using Three Tier Architecture for flexibility, scalability, portability and efficient maintainability.

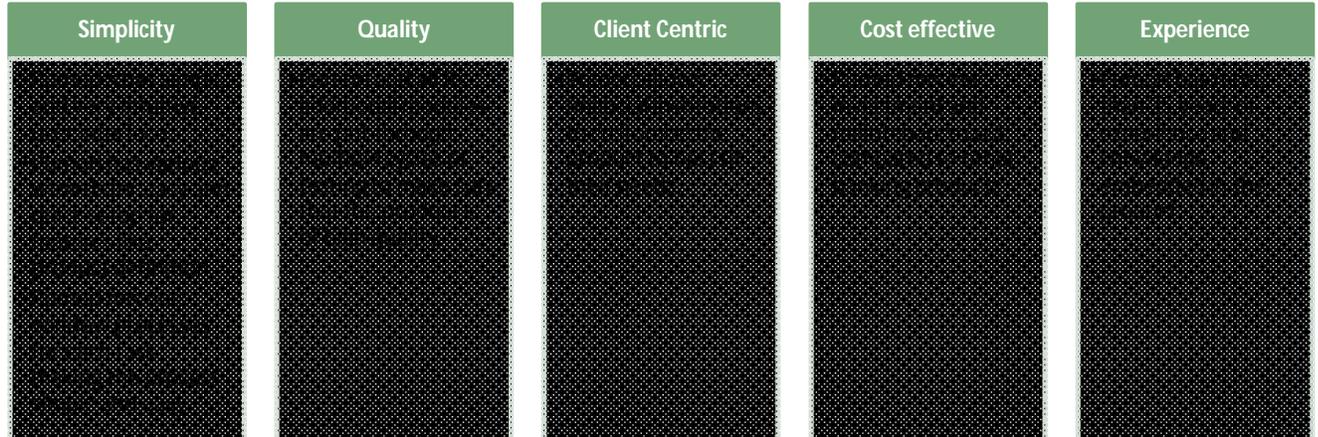
Interface Layer	Presentation(web/Delphi thin clients)
Business Layer	Business Objects stored Procedures
Database Layer	Storage SQL Server

Security

Pumori has multiple levels of security:

- **Application and Database level security:** Data Encryption Standard (DES) encryptions key (US Defense Department Standard) is used for security at application level and database level is secured using windows server and RDBMS level password.
- **Biometric:** Finger print verification is available for user login and also serves as an alternative for customer signature.
- **Station Code:** Additional level of security is built on the terminals that access the Pumori system. Terminal identification (IP address or computer name) has to be registered in Pumori before the terminal can access the application.
- **Stack Approve:** Depending upon the hierarchy, different roles have different access level to approve different sized transactions.
- **Audit Trail & Edit History:** Audit trail captures user's actions from login to logout and edit history tracks changes made in the system including date and time stamp, original value, etc. of all additions, changes and deletions in the system.
- **User rights and permission:** Several level user controls can be placed via user rights and permission
- **Exception Reporting:** Exception report is generated when the data is not normal or not within expected parameters. For example, an exception report will be generated when customer account always having credit balance all of a sudden has a debit balance.

Why Pumori?



About Mercantile Office Systems Pvt. Ltd. (MOS)

Established in 1985, Mercantile Office Systems Pvt. Ltd. (MOS) is a leading banking software vendor in Nepal with 600+ installations in 140 financial institutions. It is headquartered in Kathmandu, Nepal. It has over 25 years of banking domain knowledge, strong information technology expertise, strong corporate values, reliable serviced, cost effective products and an impressive track record.

We can help you gain a competitive edge through our banking solution. Contact us at

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