COMMERCIAL CREDIT *solution*

A powerful and flexible card platform for creating and launching innovative Commercial Credit programs

INTRODUCTION

The ever expanding business of corporates opens up the whole world as the playing field to conduct business in. This changing scenario throws up a challenge to the corporate to manage and track the business related expenses and provide a flexible, controlled and secure payment method for its employees. This and other features are facilitated by usage of commercial card. Banking and Financial Institutions issuing commercial cards need to have a flexible, comprehensive and secure solution to manage the complete lifecycle of the commercial card.

COMMERCIAL CREDIT SOLUTION

The Commercial Credit Solution from YALAMANCHILI encompasses the varied facets of commercial credit management and seamlessly integrates the functions of the Issuer organization, Corporate, Card holders and external entities. The solution comprises Organization Hierarchy Management of the Corporate and the Issuer, Corporate Management, Segmentation Management, Product Management, Card Issuance Management, Authorization Management, Corporate Billing Management, Payment Processing Management, Collection Management, Call Center, Risk Management and Settlement & Reconciliation and Card holder portal.

The solution is available as an outsourced service or as licensed software.

SOLUTION DIFFERENTIATORS

- Integrated Solution, providing the entire gamut of Value added features and services for comprehensive Service Centric Commercial Credit Management.
- Modular Solution Architecture that provides the flexibility to plug in or remove any unction. Designed to be completely Configurable and Parameterized.
- Corporate Management enables the Issuer to setup multiple Corporates with varied characteristics to suit the specific corporate requirement.
- Uses web based frontends and enables access to the application over Intranet or Internet.
- Complete Operations Management providing secure and controlled access to different User Groups performing various functions.
- All components of the solution are owned and provided by a Single Service Provider.

We will empower you to drive the success of your business

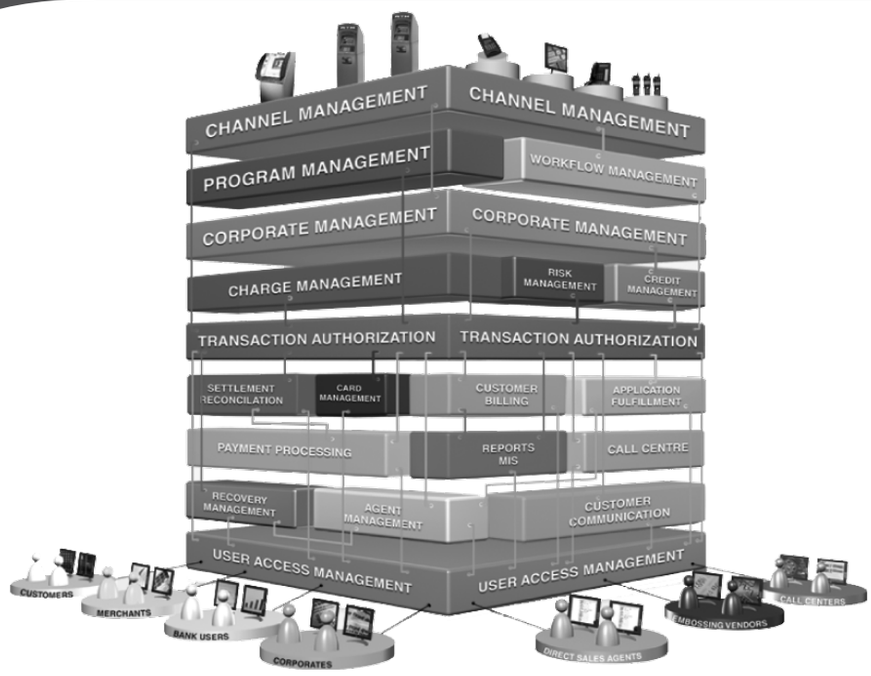
We've provided our solutions and services to organizations of all sizes and ensured increasing efficiency and operational performance.

Get in touch to find out how we can help improve your business:

YALAMANCHILI International Pte Ltd.
26 Sin Ming Lane, #05-121 Midview City,
Singapore 573971
tel: +65 6933 8600
info@yalamanchili.com.sg

yalamanchili.com.sg

Yalamanchili



PLATFORM ARCHITECTURE

The NARADA® Platform has been developed from the ground up using open system standards and tools like C++ and Java. It is optimized to run on UNIX and LINUX using ANSI compliant RDBMS. It can be deployed in N-tier architecture. It provides superior performance, scalability, and security for enterprise needs while reducing the cost and complexity of IT infrastructures. It scales up both horizontally and vertically to handle volume requirement of transactions, concurrent devices and user logins. It empowers the users by providing configurable features / parameters to meet ever changing business needs. The platform allows creation, configuration and deployment of new services instantaneously.

CHANNEL MANAGEMENT

Manage transactions from delivery channels like ATM, POS / EDC, IVR, Voice Authorization, Ecommerce and Branches.

ORGANIZATION HIERARCHY

Enables the Issuers and corporates to create Organization hierarchy and manage the commercial card issuance.

CORPORATE MANAGEMENT

Provides facility to register corporates; Define Corporate Brand preferences, customer segments, programs, billing, Rewards accumulation and Redemption parameters; Assign programs, customer, Billing profiles segments to corporate.

CREDIT MANAGEMENT

Provides facility to Score and assign Credit limit to the corporate at Global or country level based on Issuer defined rules and corporate characteristics.

AUTHORIZATION MANAGEMENT

Facilitates authentication and authorization of the transactions received across Delivery channels and interchanges using authorization parameters as a function of Usage setting – Country, Acquiring network, Delivery channel, MCC; Transaction Limit settings; Risk Parameter settings at product and cardholder levels; Special authorization rules; Negative card settings.

RISK MANAGEMENT

Flash Fraud Alert System with configurable Risk profiles & risk rules; Monitoring of credit utilization; Block code based status with for visual prompt; Customizable Decision setting for risk Transactions.

CREDIT MANAGEMENT

Provides a bird's eye view of the corporate credit relationship and card activities; Enables to perform a host of card administration activities and process various card based requests;

CARD ISSUANCE & MANAGEMENT

Employee eApplication; Issuance of Bulk cards; Single usage card with pre-defined / usage based expiry; Multi-Currency Cards; Card Swap functions; Ability to assign fees, Limits and charges at a Product and employee Level;

CORPORATE BILLING MANAGEMENT

Billing Profiles at Product / corporate level; Flexible cycle based grace period, Configurable payment knock-off order; Minimum repayment based on Account status; configurable Cash rebate; Reward Point Calculation and redemption at corporate level; event-based messages for advertising, greetings etc.

SETTLEMENT & RECONCILIATION

Handle incoming & outgoing Interchange Settlement files; Support for single and dual messaging systems; Product type based Alerts; Configurable reconciliation tolerance limits at BIN / MCC level.

ABOUT YALAMANCHILI

YALAMANCHILI provides Consumer centric software application solutions specializing in the area of middleware technologies, transaction processing, card payments, banking solutions and consumer service delivery channels such as ATM, KIOSK, point-of-sale terminals, internet and mobile banking.

YALAMANCHILI developed end to end scalable software products and solutions (brand name NARADA®) from concept to final implementation across international borders. This gives YALAMANCHILI the knowledge, experience, expertise and exposure to create customized solutions meeting Client business needs, enhanced by innovation and expertise, offering large and small clients a one-stop partner for all their Transaction, Card and Payment processing needs.

Need more information?

For more information on our products and services or to request a demo, visit:
yalamanchili.com.sg

or contact us at
YALAMANCHILI International Pte Ltd.
26 Sin Ming Lane, #05-121 Midview City,
Singapore 573971
tel: +65 6933 8600
info@yalamanchili.com.sg

Yalamanchili