



Experience
Agility

www.b-saas.com



ABOUT IDEALINVENT

Established in 2005, IDEALINVENT Technologies Pvt. Ltd provides solutions through innovative products focused on the banking and financial industry. Our products and services are the result of a collective knowledge and over 150 years of cumulative experience within our senior management team in banking, core bank development and implementation projects. Our team's expertise and beliefs distill into a strong identity for our offerings, proving that we truly understand banks, the challenges they face and the solutions they need. We know from many years in the implementation trenches that banks long for a company that listens and understands rather than dictates and imposes.

WHAT IS B-SaaS?

B-SaaS (Banking Software as a Service) is a packaging of Banking software, IT infrastructure and Support offered to banks as a service so that they can focus their resources on their business and customers. All you need to access these services is a Web browser or a mobile app.

The B-SaaS offering is optimized for small and mid-sized banks as well as specialized financial institutions. It is a branded service created and provided by IDEALINVENT. The application is owned, delivered, and managed remotely by IDEALINVENT or its regional partners.

The service is provided on a community cloud model where customers share common infrastructure and core services while at the same time maintaining their unique profile towards the market.

SERVICES LANDSCAPE

B-SaaS services landscape is a complete portfolio of banking technology services that you can avail. The services are derived from the definitions that govern the platform architecture, which is closely aligned with the BIAN model. You can use the BIAN services landscape as a map for understanding the B-SaaS service definitions, as we use the same vocabulary to define our business services.



REFERENCE DATA

PARTY

Counter party data management
Party Profile
Entity data management
Entity branch, region details
Counter party categorization
Counter party agreement
Merchant / Agent management

GENERIC INDUSTRY DEFINITIONS

Currency
Country
SIC codes
Language
Zones
Card Industry codes

PRICING

Interest income and expenses
Charge income
Consolidated charge bundling

EXTERNAL REFERENCE DATA

Information provider administration
Correspondent bank relationship
Bank Directory management
Clearing Network management

MARKET DATA

Information provider
Market Information management
Market data broadcast administration
Market data broadcast operation
Location data management
Financial instruments reference data management
Market Interest rate
Market Exchange rates

PRODUCT MANAGEMENT

Product Design
Product Combination
Product deployment

Product Training
Product pricing
Product reference data

USER DATA

Profiles
Roles
Groups
Channel user
External users

SALES & SERVICES

ASSISTED CHANNEL

Branch location Management
E-Branch management
Branch location operations
E-Branch operations
Branch currency distribution
Inventory management
Secure stationary management

CROSS CHANNEL

Party authentication
Transaction authentication
Servicing position
Servicing event history
Servicing activity analysis
Activity log
Contact routing
Contact dialogue
Interactive help

MARKETING

Prospect Campaign management
Customer Campaign management
Customer offers

SALES

Prospect management
Lead /Opportunity management
Customer campaign execution
Offer Management
Product matching
Product expert sales support

CUSTOMER MANAGEMENT

Customer Relationship management
Single Engagement / 360 view
Customer eligibility Profile
Customer agreement
Sales product agreement
Customer Access entitlement
Customer behavioral insights
Customer credit rating
Account recovery
Customer event history

SERVICING

Servicing Issue
Case management
Case Resolution analysis
Customer Case
Card case
Customer order
Transaction management

OPERATIONS & EXECUTION

CONSUMER LOANS & DEPOSITS

Consumer Loans & Deposits
Loan
Leasing
Subsidy management
Asset administration
Current Account
Deposit Account

CARDS

Card Operations
Card Loans
Card Facility
Card Authorization
Card Capture
Card Billing & Payments
Merchant Relations
Card disputes and claim management

CONSUMER SERVICES

Remittance Services
Currency Exchange
Bank Drafts & T checks
Consumer Tax Handling
Checks and Debit orders
Inward and outward checks

PAYMENTS

Payments Execution
Financial Message Analysis
Financial Message Gateway
Cheque Processing
Central Cash Holding
Correspondent Bank Fulfillment

COLLATERAL ADMINISTRATION

Collateral Management
Collateral Asset Administration
Collections

ACCOUNT MANAGEMENT

Position Keeping
Reward Points Account
Accounts Receivable
Account Reconciliation
Counterparty Risk
Position Management
Fraud Detection
Transaction Engine

OPERATIONAL SERVICES

Token Inventory
Token Tracking
Disbursement
Open Item Management
Leasing Item Administration
Dunning
Billing Services
Reward Points Administration
Consolidated Customer Activity

RISK & COMPLIANCE

MODELS
Credit Risk Models

BUSINESS ANALYSIS
Segment Plan
Product Portfolio
Customer Portfolio
Branch Portfolio
Channel Portfolio

REGULATION & COMPLIANCE
Compliance Checks
Compliance Reporting
Fraud/ AML Resolution

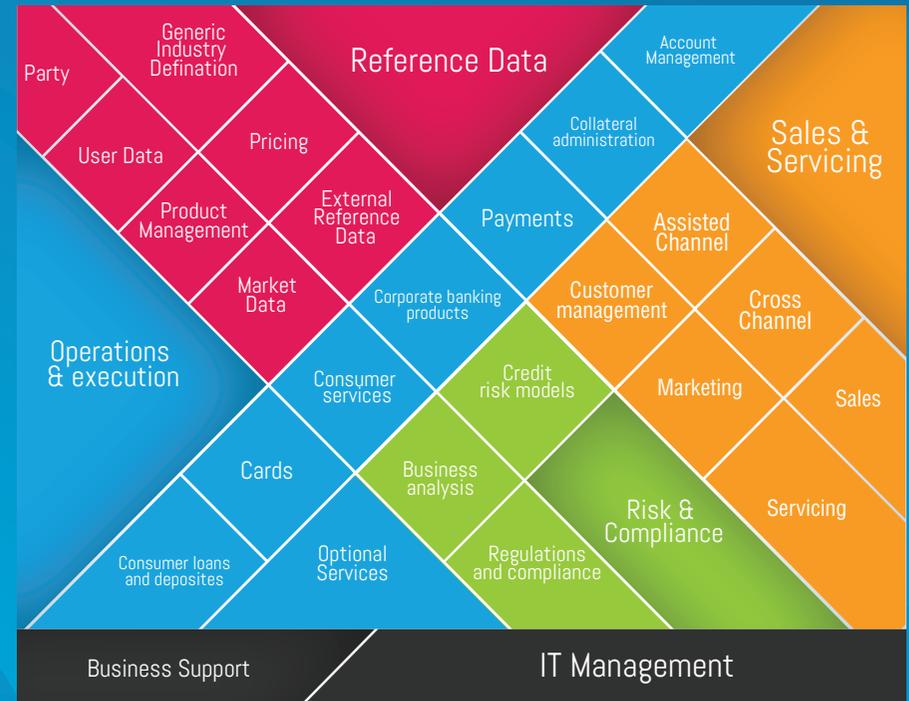
BUSINESS SUPPORT

IT MANAGEMENT
IT Architecture Standards and Guidelines
Systems Administration
Development Environment
System Development
Production Release
System Deployment
Systems Operations
Platform Operations
Systems Help Desk
Systems Assurance

to get more details on individual service contact on

b-saas@idealinvent.com

SERVICES LANDSCAPE



HOW B-SaaS DRIVES BUSINESS AGILITY?

Business agility is about having the freedom to make your business drive everything, including IT.

SERVICE ORIENTED ARCHITECTURE

SOA is the Holy Grail for business agility because SOA is about moving IT from being application centric to service centric. SOA is achieved by mapping technology into business-defined, self-contained services that are easily combined, shared and reused. This way, your IT ecosystem is driven by your business needs.

The banking platform powering B-SaaS is built on well-defined service boundaries. It is closely aligned with the BIAN model (www.bian.org) and definition of SOA. It implements SOA using more than 5 500 published web services. The SOA enabled engine makes B-SaaS extremely flexible, allowing easy integration with other systems. This will provide for increased agility and reduced cost. The flexibility of B-SaaS makes it easy to support business objectives and allows you to respond quicker to customer needs.

INVEST AS YOU GROW

B-SaaS unshackles your business from the hurdles of IT infrastructure maintenance, scalability challenges and time consuming decisions while transforming the initial capital expenditure to operating expenditure.

Thanks to well-defined and self-contained service boundaries, B-SaaS gives you the flexibility to pick and choose exactly the service you want and as your business evolves, you can simply add more B-SaaS services. The B-SaaS business model is predictable and structured to support invest as you grow. Your investment is derived from the B-SaaS services selected and on the managed volume of those particular services. Depending on which market you are in, the cost structure could be pay per branch, pay per account or pay per use.

REDUCE COST

Shared infrastructure is the new paradigm in reducing service cost per account. B-SaaS is based on a multi-tenanted model which allows customers to share common infrastructure and core services. The cost benefit is provided by the fact that B-SaaS is capable of handling multi-enterprise, multi-currency and multi-time structures and hence many customers can co-exist in one infrastructure set up with a clear separation of data and user information between different enterprises

B-SaaS powers every customer with one and the same version of the next generation banking platform. Product enhancements and efforts to maintain regulatory compliance will be shared across the B-SaaS community. This is true multi-tenancy! Join B-SaaS now and you will never walk alone anymore.

RETAIN EDGE

B-SaaS comes with pre-packaged business processes available out of the box to support sales, customer service and transaction processing. The unique thing about B-SaaS is that it also allows you to apply your own business processes enabling you to retain your edge and focus on what makes you so special to your customers.

B-SaaS allows you to have your own fully independent pricing, risk management and monitoring structures for all your services. You can choose to set your own pricing for different products and choose to have an independent risk calibration and assessment for credit approval. All of this is possible within the multi-tenanted model enabling you to reduce cost and retain your edge.

LIGHTNING QUICK LAUNCH OF SERVICE

In B-SaaS any newly created business offering e.g. a new loan product, is immediately available via all servicing channels in a consistent manner. The B-SaaS differentiator is the ease with which it connects to other systems and channels to make the business offerings available beyond the back office system.

For reports, B-SaaS allows you to configure and deploy data handoffs or any data exchange to fulfill your reporting needs. Being able to quickly respond to different kind of business needs enables you to have a lightning quick go-to-market capability and not only a product creation facility.

HOW B-SaaS WORKS

NEXT GENERATION BANKING PLATFORM

B-SaaS is powered by our next generation banking platform ConnectCore/DataMatrice delivered on a community cloud model. Customers share common infrastructure and core services to manage typical retail banking processes.

With B-SaaS you can easily create and quickly deploy your own products and services, have your own customer categorization, define your own risk calculation, apply your own pricing, manage your own credit scoring and still share the same banking platform with other B-SaaS customers.

B-SaaS easily coexist with other systems. The benefit of our framework allows data movement across various industry standard protocols that ensure that your business processes and data are moved across geographies if needed. Our unique data management capabilities allow you to move data between hybrid environments. If you have some on premise applications that need to interact with our services the same can be configured and managed easily.



IT MANAGEMENT

Our B-SaaS services are hosted and operated from a data center kept under high physical and information security standards. All information is held under highly secure standards in compliance with ISO information management norms. Our network of data centers ensures compliance of data handling for respective local market

The data center specification for powering our B-SaaS services include direct and redundant access to the local internet backbone ensuring reliable, high-speed connections. It includes state-of-the-art servers, RAID disk arrays and 24/7 hardware monitoring to eliminate downtime and maximize performance. Dual layer firewall protection is included to ensure that data is secure from outside intrusion.

IT Operations comes with first- and second line support and are included in all B-SaaS services. Performance targets are defined and measured by a SLA.

SAFE PASSAGE TO GO LIVE

Before launching your business on B-SaaS there is a pre-requisite set up project to define your master data, products and pricing. There could also be a need for a migration project if you have any existing business information that needs to be loaded into the B-SaaS environment. Our dedicated and experienced team will manage the set-up project to offer a safe passage to Go Live.

We ensure data migration from your legacy systems into the B-SaaS framework keeping in mind your business continuity and need for handling legacy data. Our migration experts will handle this on a turn-key basis with an ability to run your business and seamlessly handle the transition. We also have business parameter migration abilities that allow you to move your business data from the test bed to production at ease.

In B-SaaS implementation we focus on fit-for-purpose testing, that is aimed on your business goals of and not elaborate product testing. We have ensured all testing of our products so you only need to test its fitness for the purpose at hand.

SUPPORT

B-SaaS comes with a service level agreement. All support and service requests are handled by an independent support team that assures service quality. The bank will have an access to our support portal to register support calls that will be handled on both first level and second level support basis.



contact

OFFICE ADDRESS

Norr Mälarstrand 6,
SE-112 20
Stockholm, Sweden
Tel: + 46 760 255570 / 760 155569

BUSINESS ENQUIRY

Europe: + 46 760 255570
Southeast Asia: +65 8292 1453
India: +91 80 2860 8105

WEB CONTACT

b-saas@idealinvent.com
www.b-saas.com
www.idealinvent.com