

## About our client

Established in 1994, Mumbai based bank with 1004 branches across India. The bank offers commercial, transactional and electronic banking products and services.

### Project Summary

1st live STP Implementation of Flux payment platform (PayDirect) in india with NPCI NACH system.

Support ISO20022 message format.

Integrated with Finacle 10x CBS for real time account verification, transaction posting and signature verification interface

Interfaced with centralized document management system, loan origination /corporate system for mandates and centralized charge processing

System live operational from:  
**January, 2014**

National Payment System Name:  
**NPCI – National Automated  
Clearing House System**

### Multiple Payment types supported: -

- Mandate management (MMS)-  
ISO20022
- ACH Debit payments
- ACH Credit payments
- Aadhaar based payments
- Direct Benefit Transfer for LPG( DBTL)
- ECS credit payments

### Banks System interfaced:

- CBS – Finacle 10 Integration
- iWorks Document Management System  
Integration
- Internet Banking Integrations
- SMS /Email Alerting
- Host to host(H2H) interface with NPCI  
NACH
- Loan system interface
- Centralised Charge processing system –  
Zaffin