inBranch Transact BASE Product Summary

Overview

The Antuar inBranch Transact BASE product provides our banking clients with the key teller functionality that most FI's require to serve as their branch application. The BASE product contains several underlying frameworks to support the overall product; with feature and functionality sets to enable employees to perform all of the basic teller transactions. Included in the BASE product are the Electronic Journal, financial transactions engine, security, logging and more; key processes like Teller Start/End of Day; and the most common transactions used by most FI's are all included.

Full description

There are several underlying business concepts that are delivered with the BASE product which include the overall architecture of the products, as well as the key frameworks that allow a teller application to perform. On top of these frameworks, the most common financial transactions that are generally required by all FI's are built to allow clients to deliver basic Teller functionality to their customers.

The Business Frameworks include:

- Electronic Journal
- Financial Transaction Processing Framework
- Security / Access Control (RBAC and Authorization Framework)
- Secondary Authorizations

The application configuration facilitates the configuration of the frameworks, business rules and general set up. This is delivered through the **inBranch Admin Console** user interface:

- Application / System configuration
- Company (FI) administration
- Branch administration
- User administration (RBAC)
- Workstation administration
- Cashbox administration

- Account product administration
- Transaction administration
- Override administration
- Customer type administration
- Bond file administration
- Routing number administration
- Check hold administration

Teller functionality is delivered through the **inBranch Transact** user interface and includes the following feature sets:

- Non-Customer related features
    - User Login
    - Branch Start/End of Day
    - Teller Start/End of Day
    - View Journal
    - Cashbox/Vault Management
    - View/Proof Batch
    - Force Log Out User
- Customer related features
    - Customer Dashboard (Top Panel, 360 of the customer)
    - Customer Search
    - Deposit (cash, check) (multi transaction)
    - Business Deposit
    - Loan Payment
    - Withdrawal
    - Internal Transfer, same customer
    - Funds Transfer, other customers within the organization
    - Cash Check
    - Issue Cashier Check (pre-printed stock)
    - Account History
    - Cash Exchange
    - Bond Inquiry/Redemption
    - Scan Drive-In Documents

Market benefits

- The Antuar approach is to modularize the solution so that a client only implements/pays for what they need. The scope of this product is the minimal feature set that allows the client to be up and running in a branch and offering financial transactions with cash and checks, it is the start of the transaction servicing that is required by a Financial Institution. Getting this feature set up and running allows the client to move to a basic solution for the branch in a short period of time
- Account and Customer origination can often be achieved through core or CRM applications, branch teller is often not within their remit,

so separating transaction servicing from customer and account servicing allows for better pricing and scoping of the product offering for clients

- Other modules can be included or added over time, or as needed to extend the full feature set of a full-service teller application.
- The solution can be applied for pre integration or bespoke integration
- The application can be configured by the client business system administrator with little input from Antuar or third-party systems integration.

Dependencies

- This is the initial (BASE) install of the inBranch Transact application. There are no dependencies on other inBranch modules for this product feature set
- inBranch is designed to retrieve customer and account information in real time, a core system must be made available as the system of record for account (and customer) information
- Environmental/technical dependencies exist, which include application servers, network, database applications

EULA/Contract clauses

There are a number of underlying technical solutions that are used to implement the code base. These systems are a mixture of GNU and other open-source licenses that must be referenced for their use. Please go to the Antuar portal to view an updated list. Any license sold will reference these underlying software libraries and their related licenses.

The application software may not be resold unless previously agreed.

Non-production requirements

The Antuar inBranch Transact licensing allows multiple installs of the application to allow for training, development, testing and product. There is no subscription for non-production environments but there may be costs associated with the infrastructure to support each environment.

The client will buy a license for the product and any extra modules. This license will be available for each environment.

Specific data elements

The solution is designed to retrieve data from the systems of record (Core, CRM, etc.) in real time. However, there are a number of data points that are recorded to maintain the usability of feature offering.

Journal details: customer ID, customer name, account numbers, transactions type, transaction amount, user id, user name

Business Rules: authorization details (RBAC), account and transaction rules (holds, customer types, account types)

Company/ Branch Network Structure: company, region, branch identifier details; routing numbers

Cashbox position: currency denominations and positions, last used user ID

Technical configuration details: hardware configurations (e.g. driver details for check scanners)

Due diligence impact

There is no third-party paid application software that this code is using. Other modules may require third party paid software to be used, e.g. check printing to blank stock - each module will explicitly call out any 3rd party dependencies

Document management

Date	Update	Author
Jan 1, 2024	Initial draft	Gearoid Power