

TC4Total Concept System

TC/4 (Total Concept version 5.0) is a state-of-the-art, online, real-time Centralised Core Banking Solution that provides a truly integrated enterprise-wide platform for delivering dynamic and challenging banking requirements of this e-age.

TC/4 is a highly secure, extensively parameterised, multi-currency, multi language system that provides rich core banking functionality. The system has a fully integrated and highly flexible multi-currency general ledger. The system can be interfaced to a multitude of new-age delivery channels such as ATMs, remote terminals, kiosks, internet banking, tele-banking, e-cheques and other delivery and payment systems. The open framework provides immense scalability and allows easy integration to external systems such as Treasury, Trade Finance, Dealing, Asset Liability Management systems, etc.

The TC/4 system has been successfully implemented in The United Western Bank - erstwhile one of the leading private sector banks in western India – now merged in IDBI Bank. Currently over 40 branches with more than 400,000 accounts have been moved over to the centralised TC/4 environment. TC/4 is being implemented at The National Bank of Bahrain, one of the premier banks in the Gulf.

FunctionalityCore Modules

- Customer Management System
 - Customer information system
 - Customer relations
 - Customer group
 - Customer profitability
- General ledger
- Deposits
 - Demand deposits
 - Term deposits
 - Flexi deposits
 - NRE/NRO deposits
 - Annuity, pension, daily deposits, etc.
- Loans and advances (simple interest, discount, overdraft, cash credits, etc.)
 - Loans
 - Loan applications
 - Loan calculator
 - Syndicate loans

Other Modules

- Clearing (outward, inward, service branch)
- Tax deduction at source
- NPA Management
- Financials (teller, teller inquiry)
- Credit lines and collaterals (Limit and Security Management)
- Parameterisation and Security
- Standing instructions
- Travellers cheques
- Remittances
- Safe deposit lockers/safe custody services
- Executive/ management information system
- Signatures
- Collection items (inward and outward bills)

- Discounting of bills
- Letter of Credit/Bank Guarantee/Deferred Payment Guarantees
- Sundry assets and sundry liabilities accounting
- Islamic Banking

Interfaces

- SWIFT
- ATM and switch
- POS and remote terminals
- Tele banking (IVRS)
- Internet and mobile banking

Other solutions interfaced to TC/4

- TC/4 Treasury
- TC/4 IVRS (Tele-banking)
- TC/4 Internet Banking (WISeBank)
- E-cheques
- TC/4 Asset Liability Management

Architecture

TC/4 has been developed on open systems standards. The architecture is N-tier client server based, and uses Tuxedo as the middleware for transaction management. The front-end branch delivery system is a Graphical User Interface. The front-end branch delivery system supports two types of delivery interface; Visual Basic interface and the browser-based interface. TC/4 also supports thin client architecture. The core engine is open system compliant and is available on UNIX platforms like, HP-UX, SUN (Solaris), Linux, HP-COMPAQ (Tru64) and IBM (AIX)

Strategic Benefits

- 24*7 anywhere operations at low with robust, built-in high availability features
- Introduce new products and services in short time frames to meet market requirements
- Manage financial risks and identify revenue opportunities
- Strengthen bank's market position through innovations using new delivery channels
- Effective risk management through online control and tracking
- Ensured technological superiority by using cutting edge technologies
- Bank's position at a glance

The depth of functionality of TC/4 the flexibility and ease of operation, and the array of user-friendly utilities and allied services, assure complete satisfaction to the banker as well as the customer.

Product USPs

- The Total Concept System TC/4© offers many benefits unavailable with traditional banking solutions – including lower costs, greater flexibility, and robustness equivalent to a mainframe environment. With this powerful, adaptable product implemented across your Bank, you'll be able to:
 - Ensure continuous operations and reduce maintenance costs with robust, built-in high availability features.
 - Access, analyze, and use customer information to manage financial risk and identify revenue opportunities.
 - Develop new products and services quickly and easily to meet changing market demands.

- Strengthen your market position by offering complementary services and by exploiting new delivery channels.
- Protect your information technology investments and position yourself for ongoing success with leading edge technology.