



aurionpro 

Accelerate Digital Transformation

iCashpro+

Integrated Transaction Banking Platform

Digital transformation continues to dominate business sentiment with vast improvements in process automation, customer experience, data integration & Analytics.

To ride the digital bandwagon, Financial Institutions require modern technology with flexible controls to spearhead innovation.

The Challenge is to provide a truly digital platform which can enable platform led transformation to the banks and yet provide economies of scale.

Guided by the dual mandate of driving front-to-back digital journey and cost effectiveness, Aurionpro offerings are built on state-of-the-art Microservices architecture benchmarked to handle over 5 Mn transactions per hour with 6000+ concurrencies.

The goal of iCashpro⁺, an integrated transaction banking system, is to improve corporate and small & medium-sized enterprise (SME) customer experience and operational efficiency, which will increase banks' income streams.



CORPORATE INTERNET BANKING

- Dashboards
- Account Aggregation
- Account Statements
- Cheque Services
- Service Request
- Fixed Deposits
- Credit Cards

PAYMENTS

- Electronic Payments
- Paper Based Payments
- Utility Bill payments
- WPS Payments
- Positive Pay

COLLECTIONS

- Paper Based Collection
- Cash Collection
- Direct Debits
- E-Collection
- PDC Management

VIRTUAL ACCOUNTS

- Virtual Account Nomenclature
- Issuance Of Virtual Accounts
- Collections On Behalf Of (COBO)
- Payments On Behalf Of (POBO)

RECEIVABLES MANAGEMENT

- Account Receivables
- Accounts Payables
- Reconciliation

LIQUIDITY MANAGEMENT

- Sweeping
- Notional Pooling
- Inter Company Loans

MOBILE APP

- Transaction Initiation & Authorization
- Dashboard
- Enquiry & Listing
- Account Summary

FOREX

- Forex requests
- Buy Sell currency
- Outward Remittance

TRADE

- Letter of Credits
- Bank Guarantees
- Shipping Guarantees
- Import Bills
- Financing

FINANCIAL SUPPLY CHAIN

- Supplier Financing
- Dealer Financing
- Factoring
- Reverse Factoring
- Dynamic Discounting
- Invoice Discounting
- Warehouse Financing
- EIPP



Key Highlights



Winner of industry recognized “Technoviti Award – for Most Innovative Product” three times in row 2020-21-22



25 years of expertise serving well-known banks worldwide, Our Philosophy of “Solutions for bankers, by bankers.” is supported by passionate Tech & Functional experts.



100% success ratio in Implementing across 30+ Banks



5 million TPH with concurrency of 6000 users.



Proficiency in both off-shore and on-site implementation & support models.



55% increase in operational efficiency

Go Digital ! **ADAPT** with iCashpro⁺



Accelerated

Onboarding, Products and services setup using common framework



Digital

Banking led customized offering reaching out to wider and newer customer base while ensuring customer stickiness



Advanced

Analytical and Predictive tools for Effective Decisioning and Capital management



Platform

Decoupled frontend and backend. Backed by future ready technology stack & API first architecture.



Transform

Operational latency by converting manual interventions into rule driven business workflows and digital journeys.

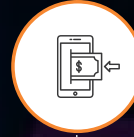
Driving Innovation through Digitization

360° Banking Services providing aggregated view across portfolios including Islamic Banking



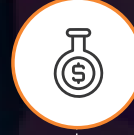
Localized flavors for Statutory Payments, Customs Duty, EPF, WPS payments, Country Specific Payments, Bill Payments

Unlocking Trapped Capital with tailored Channel Financing offerings



Automated Receivables Management through new age electronic channels and manage physical receipts.

Lower Maintenance and Faster Rollout of products bolstering In-house Banking



Strategize Liquidity to optimize corporate cash reserves & investment decisions

Deep Insights through predictive analytics for Informed Decisions



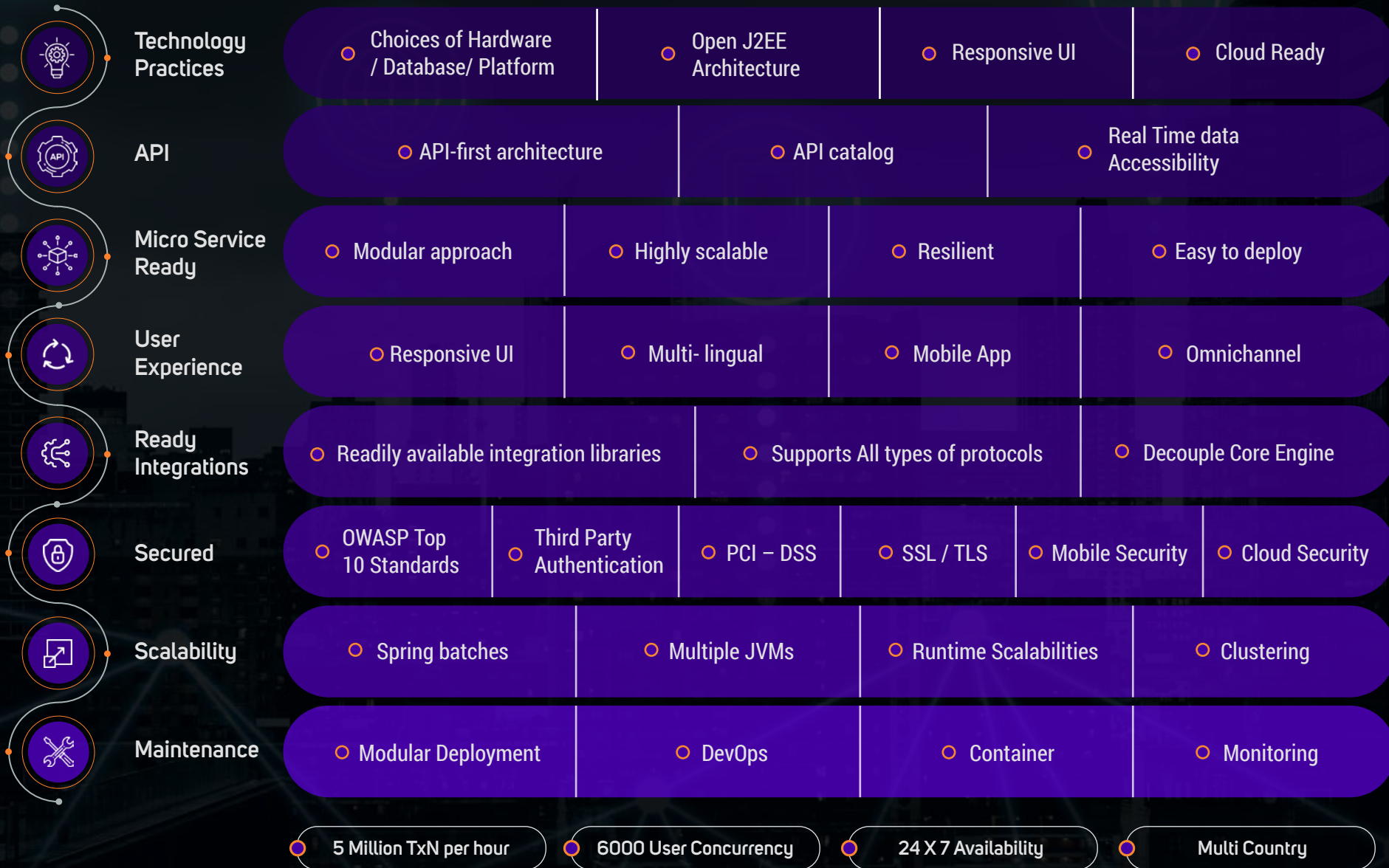
On the Go Accessibility to extend all functions on demand or on tap

SME Inclusive ecosystem through differentiated experience



Reimagine onboarding journey through rapid/quick self registration

Digital Transformation



Case Study

One of the Largest & Best Cash Management Bank in UAE



Solution:

Account Services, Payments, Collection reporting, Charge Computation Engine, WPS, Integration with ERP and mobile app



Value Realized:

- Peak transaction volumes : Upto 40% increase
- Approximate no. of Corporates – 18,000+ new corporates added
- Approximate no. of Users – 80,000+ Corporate users & 575+ Bank users



Awards / Innovation:

Best Cash Management Award: The Bank has received the accolade of 'Best Cash Management Bank in the UAE' from Euromoney for 4 years in 2016-17 & 2020-21.

Most Innovative Bank in Thailand



Solution:

FSCM - fully integrated End-to- End Purchase Order & Invoice processing system localized for Language, Taxation, Regulatory & Calendar



Value Realized:

- Once Invoice is captured through API integration, a block is placed the Buyer's OD limit to automatically settle the invoice payment on maturity date with Reconciliation
- 10% reduction in Recourse (dispute) management due to features like API integration, WHT refunds & Monitoring Dashboards



Awards / Innovation:

- Real-time monitoring screen which helps bank in reviewing the Backend Processes, Scheduled Jobs and other manual activities
- The iCashpro+ FSCM system enables refund of WHT for Buyer

Global Footprint



Global Presence

- Global leaders in Banking & Fintech Domain
- UX & UI friendly products
- Technology Innovation in Products



Global Quality Mgmt Certification

- ISO 9001 : 2015
- ISO 20000 : 2018
- ISO 27001 : 2013
- CMMi : Level 5

North America:

- One of the largest payment facilitators in the USA powered by Aurionpro Payment Framework Software
- Automatic Fare Collection (AFC) has been implemented for Sacramento Light Rail Transit Project, California

South America:

- In Lima, Peru 'On-Board Validators' provided for the bus transportation systems

Africa

- A leading regional bank in Kenya implements iCashpro+ Internet Banking System
- Aurionpro implements 'E-Ticketing Solution' for Nigeria Railway

APAC

- The largest bank in Thailand uses iCashpro+ FSCM to get itself along with suppliers and dealers in one platform
- Market leading solution supports the banks in Singapore, Malaysia & Indonesia to achieve its business goal, for their credit businesses
- Leading bank in Vietnam uses the Loan Origination System to centrally manage & standardise all records

Middle East

- Leading banks in Oman, Baharin & UAE implemented the transaction banking platform
- A top bank in the UAE is powered by our platform for Commercial Lending
- 'OptiQ', 'Experia' & 'Insight' are the solutions which are helping various organisations like banks, Telecom group for improving their 'Customer retention rate'

South East Asia:

- One of the largest private power sector companies of India, designing and building its Data Centre and Disaster Recovery Centre
- In Sri Lanka 3 major banks implemented our transaction banking platform
- Automatic Fare Collection (AFC) has been implemented for Metro Railway Projects in India
- Supply, implementation, maintenance & Support of a largest public sector bank in India through integrated transaction banking Solution
- Smart City implementation has been done In India
- 'Contactless Ticketing' solutions activated for the citizens of Maldives



Key products

- iCashpro+
- Smart Lender Suite
- Auropay



Other Products:

- Smart Mobility
- Cloud Implementation
- Murex
- Smart Cities Projects
- Govt. Projects



About Aurionpro:

- HQ- Navi Mumbai
- Offices - 24 globally
- Regions - 8
- Countries - 14
- Employees - 1700+
- Customers - 100+
- Revenue - 65+ Mn (USD)

Embrace Digital's New World Order

ADAPT With Us

CORPORATE HEADQUARTERS

📍 **Navi Mumbai, Maharashtra, India**
Synergia IT Park, Plot No-R-270,
T.T.C. Industrial Estate, Rabale,
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