

Antuar's inBranch Modules

Module	Description
BASE	The Antuar base module provides our banking clients with all the key teller functionality required to serve as their minimum viable product, for the delivery of a teller platform-based product. The base module contains several underlying frameworks to support the overall product, and feature and functionality sets to enable employees to perform the basic teller transactions. It includes Journal, financial transactions engine, security, logging and more; and, key processes like Teller Start/End of Day; and transactions like deposit, withdrawal, transfer, account history and more.
ACCOUNT ORIGINATION	Facilitates the process of opening of new customer accounts by branch employees as well as opening accounts by existing clients.
ACCOUNT MANAGEMENT	Powers branch employees to manage the end-to-end details associated with customer accounts, including statements, preferences, check-holds, signatories and more.
ASSISTED SELF-SERVICE KIOSK	The Antuar assisted self-service kiosk is a hardware agnostic application and augments our client's branch solution to help banks customers perform specific transactions. Please see Kiosk Documentation for more details.
BACK OFFICE	Our back-office module adds functionality to the Base Teller application which allows back-office users to perform their duties through the inBranch Transact application. For example, account adjustments, this functionality allows the back office and front office to work through the same system ensuring a seamless workflow between front and back-office employees where the back office is located.
BRANCH REPORTS	Our reporting solutions cover predefined and configurable reports to help ensure and inform the management of the bank's branches. Reports are developed from the teller application and key reports are created to support data and insights related to employees, and the

	overall branch network. Our reports include reports on Cash, transactions, staff, volumes and more.
BUSINESS DEPOSIT CAPTURE	Our business deposit capture enables small business owners to scan and submit checks from their place of work, saving time and effort and creating efficiencies for banks clients.
C21 AGGREGATION	The C21 service collates all the X9 metadata - creates a cash letter to send to the FED, Uses a 3rd party OEM'd solution.
C21 OCR	Runs OCR over the check image captured at the teller line. Can be used for checking images coming from other channels if required. Returns CAR / LAR values for amount and date, as well as MICR line information. This solution returns a confidence level which can be displayed to tellers, ensuring that tellers can concentrate on correcting values when the confidence level is lower. Image Quality can be checked at this time.
CALCULATORS	Branch employees use our calculators to calculate customer information on customer accounts and assist with the day-to-day activities by bank branch employees.
CALL CENTER MODULE	Our call center enables a bank to use the inBranch Transact application in the call center. This ensures that customer inquiries, and transactions are completed. The inBranch Transact application does not act as an IVR application but can be integrated into these applications. Our application provides a single interface for call center employees to assist, transact, and interact proactively with customers calls of the call center.
CASH MACHINE INTEGRATION	Our cash machine integration connects branch applications to the devices directly without the need to use any other user interface. Different cash machines can be used (recyclers, dispensers, counters). Audie, reporting and is available to all of our banking clients.
CASH PLANNING	Our cash-planning module supports the branch's cash planning. Using analysis of historical data, and input from staff (branch managers or central) the module enables forecasting in relation to cash usage, CIT schedules etc. We will interface to CIT companies directly or indirectly to order the funds required for each location (branch or ITMs)

CHECK ISSUING	Our check issuing module provides the functionality which supports the issuance of a cashier check, with integration to a Check printer, while allowing the manual entry of MICR data into the transaction data when posting to the core system. It will assume pre- printed check stock.
CHECK PRINTING	We support the Issue Cashier Check or other negotiable instruments, with integration to a dedicated third-party check printing solution. These systems typically will manage the MICR line data management amongst other functions.
ClickSWITCH	Supports the banks with customers wishing to switch recurring payments from one bank to another. We support the_bank through the integration into ClickSwitch.
COIN MACHINE INTEGRATION	Headless integration to a coin machine (recycler, or dispenser)
CREDIT CARD DISPUTE	Features to allow the creation and management of credit card disputes
CTR AGGREGATION	CTR Aggregation module collates all the CTR's raised by the branch staff in the full branch network to be collated and sent to the FED. This completes the CTR process.
CTR CAPTURE	Prompts branch employees to capture CTR details, of transactor or benefactor based on rules (e.g., 10,000 cumulative total per day) has been breached. It prompts the teller to capture the details required for CTR, and pre-populates the data that is already known, the prompt will occur during the transaction - enabling the Teller to capture the details at the time of the transaction. If the Teller chooses to prepare the CTR later, the end of day process will prompt the teller will be to ensure that all the CTR reports for the day have been filled - and must confirm the number of reports that the teller has filled. Only when the number of reports required, and the number of reports filed match will the Teller be able to End their day.
CUSTOMER ENGAGEMENT	The Engage module includes interactions from all channels, full overview of customer, indicators for promotions that the customer is pre-qualified for, as well as sales and a scripting tool. The Engage

	module facilitates the information to support cross sell of promotions or products to banking customers.
CUSTOMER MANAGEMENT	Manages the Personal details of clients
CUSTOMER ORIGINATION	This module allows the management and workflow of the Customer Origination process. We will need to interface to external systems for KYC, account opening, card issuance as needed. This module allows the execution of the process but will not master the customer or account data. inBranch can manage the status of the overall workflow if needed.
DOCUSIGN INTEGRATION	Our solution supports connecting to DocuSign to allow for multi signature on account transactions, such as withdrawals or transfers from business accounts.
FEE ENGINE	We offer a rule-based fee engine for the identification and calculation of fees for transactions. Fees can be identified based on the product, the transaction, and calculated as flat fee, percentage fee or combination.
FX	We support multiple currency cashboxes, and exchange one currency for another by pulling in the foreign exchange rates, and rate management. FI must source the exchange rate but each transaction's details of origination currency, target currency, exchange rates used are all recorded in the journal and can be reversed using the correct rates. This module can be used in conjunction with the Fees module to calculate commissions. Thresholds can be defined for rates/fee overrides and larger amounts can go to trading desks if available.
GL ADJUSTMENTS	Allows movement from one GL to another or from a customer account to GL or vice versa. Allows the same solution to be used in Front and back office.
HSA/IRA	Implementation of the business rules and form generation for these US specific financial products. (Health Saving Account, Individual Retirement Account).
HOSTING	Antuar can provide and manage the hosting of the application if required.

INSTANT ISSUE CARDS	This module can interface with acquirer networks and be able to issue new bank card numbers to clients. This is further extended with the capability to print new cards.
LOCAL SUPPORT	Level 1 and Level 2 support is available from our local partners. There are a number of options for local support (24/7, 7 days 12 hours etc.).
PDF FORMS	Allows the design of PDF forms to take in fields from the inBranch application.
QUEUE MANAGEMENT	Manage Queues within the branch, allowing tellers to assign themselves to and from specific queues set up to optimize branch traffic.
SDB	Management of Safe Deposit Boxes: set up of contract, set up of payments, recording of visits; general management / administration.
TELLER LINE ATM - CASH ADVANCE	Teller line processing of card transactions as a cash advance at the teller line.
TELLER LINE CAPTURE	Teller Line capture allows tellers to scan checks at the front line - The image of the check is captured from the integrated check scanner, that image is passed to an OCR service. The Antuar Teller line capture can pass the image to its own OCR service or any 3rd party OCR service. Once the Check image has completed OCR, the details of the check are presented to the Teller to confirm the check image is presented to the Teller along with the following details - Routing Number, Account Number, issue Date, Check type (On US / other) and check amount. If the confidence level of the image read is returned the application can highlight when the read is less than the configured level. The branch staff can then choose to correct any of the values if required. Once accepted the application creates the X9 meta data which can be picked up by a check aggregation tool for creation of the cash letter to send to the FED.