



CHANNEL MANAGEMENT supports transactions from all standard delivery channels including SSTs, POS/EDC terminals, IVR, e-commerce and international interchanges such as VISA and MasterCard.

PREPAID PRODUCTS support offerings such as: multi-currency travel card, student card, bonus/reward card, loan disbursement card, remittance cards, gift cards, payroll cards and many more.

CREDIT MANAGEMENT handles credit limits at the corporate and agency level for a specific amount or period.

LOYALTY MANAGEMENT offers comprehensive loyalty settings and detailed redemption configuration down to the merchant category code.

RETAIL AND CORPORATE MANAGEMENT supports creation and management of distributors and agencies, collection of organization details, credit scoring, issuance and product management.

AUTHORIZATION MANAGEMENT interfaces with regional, national and international interchanges, authorization of transactions can be parameterized based on country of usage, acquirer institution, channel, type of transaction, merchant category code, terminal ID, merchant ID, fund availability, charges maintained PIN, CVV and other card validations.

SETTLEMENT AND RECONCILIATION supports settlement of single and dual messaging systems, dispute management and generates settlement and reconciliation reports.

USER ACCESS MANAGEMENT enables the establishment of corporation hierarchies and the delegation of functions down to any level. Unique flexibility and grouping adapts to varying corporate organization.

FEE MANAGEMENT groups and assigns fees for application to different products, they can be applied at a fixed rate or percentage. Charges are computed on one-time or recurring basis and can be configured for a group of cards or a single card.

CARDHOLDER CUSTOMIZATION offers SMS and email alerts for providing information on card activation, top up, refund and on authorization of transactions via SMS/email. Customers can also view their statements and execute balance enquiries on the internet through the web-based user interface where they can also manage the card settings for usage and limits as well as checking usage and blocking or unblocking the card(s).

CARD ISSUANCE AND MANAGEMENT manages the life-cycle of card products through product creation, inventory management, customer creation and customer maintenance. Key features include inventory status and auto-reordering, BIN group creation, fee, limit/usage customization, PIN and embossing-file generation.

YALAMANCHILI provides application software products specializing in IT solutions in the area of middleware technologies, transaction processing, card payments, banking solutions and customer delivery channels; e.g., ATM, KIOSK, point-of-sale terminals, internet, and mobile banking. Conceptualization, design, development and implementation of the NARADA® Solutions across international borders gives **YALAMANCHILI** the experience to create end-to-end scalable solutions enhanced by innovation and expertise, offering large and small clients a one-stop partner for their IT solutions and needs.

