



HIT Banking & Finance Solutions

Banks and other financial institutions are facing more competition than ever. To compete effectively, HIT solutions and services are helping financial services firms become more competitive through:



- Retail Banking
- Wholesale Banking
- ATM Transaction Switching
- POS Transaction Switching
- Card Management
- Card Fraud Management
- Smart Card Solutions
- e-Payment Gateways
- Internet Banking
- M-Commerce
- Data Warehousing
- Brokerage and Internet Trading
- Portfolio Management
- Anti-Money Laundering
- E-Bill Presentment & Payment
- SWIFT Messaging Services



Retail Banking

A comprehensive, end-to-end solution for Retail banks. It offers exciting opportunities to banks who wish to leap-frog into next generation banking. It helps introduce new products and also leverage the infinite potential of the web. It enables a financial institution adapt to the rapid changes in technology while providing the option of retaining its investments in existing systems.

Wholesale Banking

In order to meet the requirements of wholesale banking we provide solutions that support Management Information Systems, Risk Management, Cheque Clearing, Nostro Reconciliation, Loans, Loan Syndications, Letters of Credit, Foreign Exchange & Money Market, Cash & Liquidity Management, Asset Management, Derivatives, Securities management.

ATM Transaction Switching

An integrated EFT (Electronic Funds Transfers) processing and switching system that provides ATM device driving, transaction routing and authorization, host and interchange interfaces, settlement, management reporting, network control, and stored-value functionality. The ATM Switching system provides you with a robust, high performance, fault-tolerant solution to deliver services through ATMs, kiosks and self-service devices.

POS Transaction Switching

A fast, powerful authorization system that can improve margins by reducing losses and operational costs, while allowing businesses to gain from new opportunities. The POS Switching system offers data integrity for these mission critical applications and allows businesses to leverage their infrastructure investment and build a foundation for future development.

Card Management

A multi-currency set of applications that manages the issuing and acquiring functions for proprietary and international bankcards. The solution processes all relevant types of card products, including multi-function, magnetic stripe and smart (chip) cards.

Card Fraud Management

A neural network-based fraud detection system to help card issuers, merchants, acquirers and financial institutions combat fraud schemes. The system combines the pattern recognition capability of neural-network transaction scoring with custom risk models of expert rules-based strategies and advanced client/server account management software.

Smart Card Solutions

A multifunction smart card lifecycle management solution designed to control every aspect of the lifecycle of a smart card and the applications that reside on it, including issuance, suspension/resumption and cancellation.

e-Payment Gateways

Payment Gateway will allow banks to act as a payments gateway for consumer purchases made across the Internet using both debit and credit cards. The risk module can monitor the transactions and will assist the bank in controlling internet-based fraud. It includes a commerce server for transaction processing, a central transaction database for logging, reporting and queries, the SSL plug-ins to merchant shopping carts.

Internet Banking

A state-of-the-art Internet banking solutions that lets you create and deploy financial applications or banking functions over the Web, which include personal banking, account information, customer verification, account balance and transfer requests, transaction history, and other requests to the financial institutions.

M-Commerce

A Mobile Payment Infrastructure Solution that allows financial Institutions and mobile operator partnerships to jointly implement mobile payment services. It helps to move into new value-added products – mobile payments and micro-payments. The solution offers a comprehensive suite of components from which to choose, including transaction authorization and routing, account management, merchant settlement, online registration, risk management and transaction warehousing. Opportunities in M-Commerce are still wide open for those who act quickly to take the lead.

Data Warehousing

An enterprise-wide large data warehouse solutions in the financial industry. This solution provided a GUI interface for Metadata definition and maintenance, Business Definitions, Data Loading definitions, Data Transformations Definition, Data Quality Definition, WEB Based Metadata Browsers, Data Model Storage and Views, WEB based Process Views etc. All together provided for a integrated platform for Data Warehouse implementations.

Brokerage and Internet Trading

On-line brokerage and Internet trading is one of the emerging world solutions that HIT provide to financial institutions. It provides complete functionality and capability that lets institutions implement and launch Internet trading. Also, supports web-based trading in a range of sophisticated instruments, fixed income securities, options, and futures.

Portfolio Management

A flexible, Web-based portfolio management software, designed to implement--and automate--the portfolio management process, enabling more strategic management of technology, projects, assets, services, products, or vendors.

Anti-Money Laundering

Governments around the world are deputizing financial institutions in the fight against money laundering, a criminal and now terrorist activity. Financial institutions will find themselves on the wrong side of the law if they fail to detect money-laundering activity. The operating rules of AML detection presume that banks are guilty of wrongdoing or gross negligence unless these institutions are able to prove they deployed highly diligent AML programs. Both rule based and neural technology based solutions are available from HIT in the fight against Money Laundering activity.

E-Bill Presentment & Payment

A comprehensive solution that covers the e-billing, Bill Presentment and Payment Solution (EBPP). The module transcends the boundaries of the bank and enables bill presentment and payment to billers from customer accounts in other banks.

SWIFT Messaging Services

A unique "messaging applications server" that offers you powerful integrated solutions in a number of key operational areas; cash control and liquidity management, message preparation and entry, message routing and work flow, billing, traffic reconciliation, communications links, audit and control. It utilizes the latest web browser technology to give your bank immense functionality, flexibility and scalability. It can handle from 100 to literally millions of S.W.I.F.T. messages per day, from single workstations to Internet/Intranet enterprise-wide servers.