

# iMFAST

Smart Transaction Systems

Biometric Authentication  
Smart Card Identity  
Mobile Communication  
Local Voice Guidance and Printing  
GPS Integration

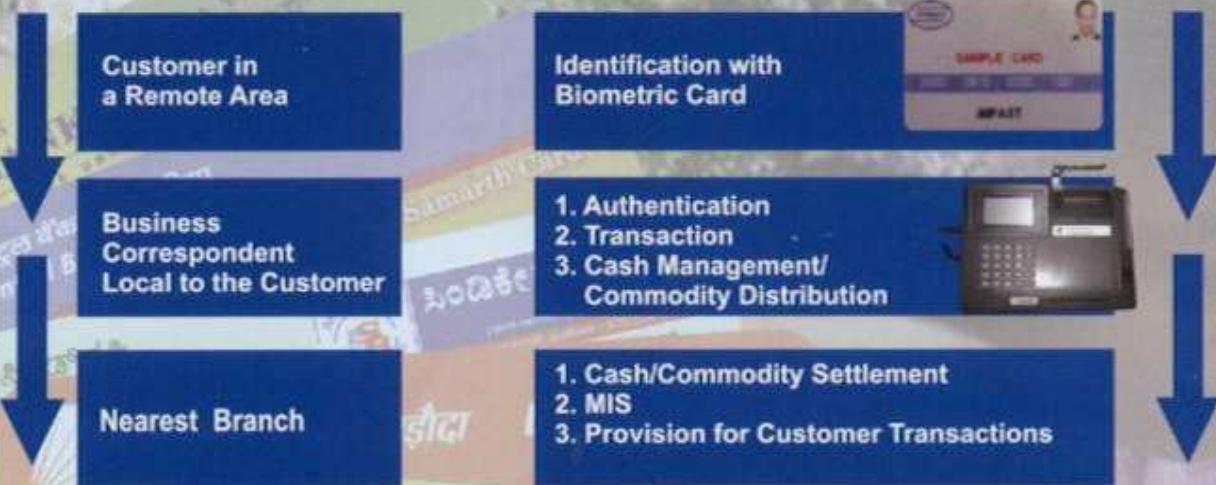


[www.integramicro.com](http://www.integramicro.com)

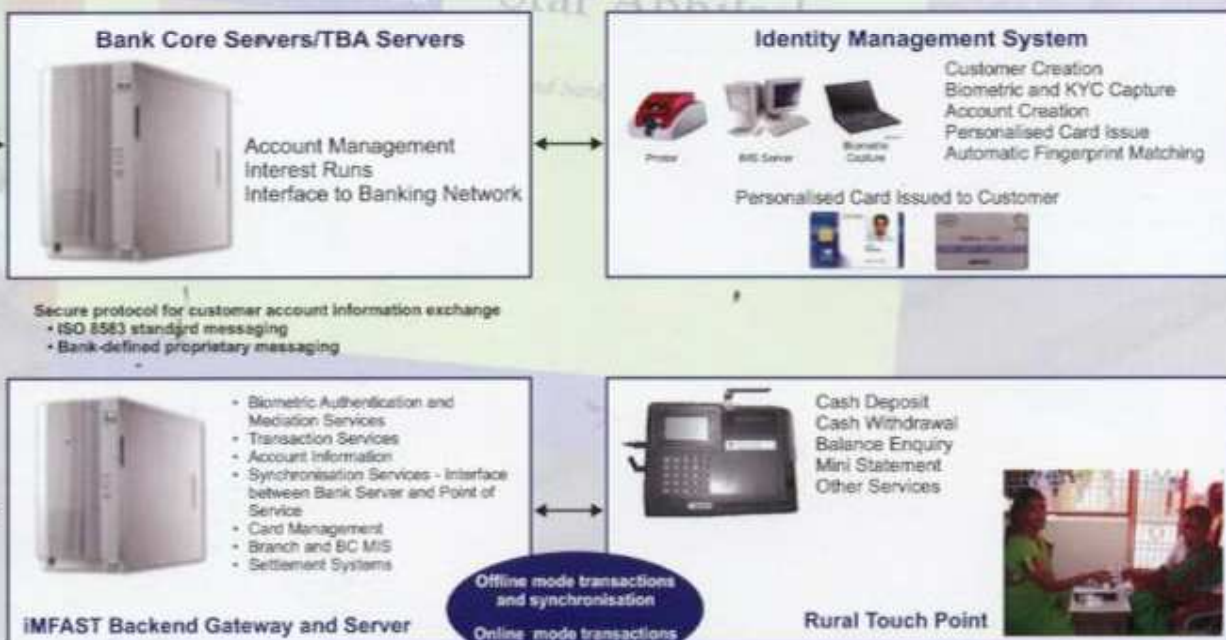
[www.imfast.in](http://www.imfast.in)

# Applications and Solutions

## Remote Branchless Banking and Commodity Distribution



## IMFAST Banking Ecosystem



### Technology Designed to Address Challenges

- Illiteracy addressed by voice guidance and fingerprint authentication
- Rural realities regarding power, communication and manpower
- Transactions at doorstep
- Expandability to address multiple applications and verticals
- Variations in banking systems and interfaces
- Scalability
- Card types to address harsh storage environments

### IMFAST: Total Solution or Flexible Modules

- Front-end Terminals
- Central Transaction Server
- Card Management
- Field Operations and Card Generation
- Settlement System
- Banking Interface (optional banking package)
- AFIS

### Multiple Applications

- Financial Inclusion
  - No-frills accounts
  - Loans
  - GPCC
- Insurance
- Disbursement
- Procurement
- Identification
- Billing and Ticketing
- Top-up Services

Contact, contactless and swipe cards

IVR and mobile phone based transactions

Multiple terminal forms - Handheld, Wall mounted and Mini kiosks

# Financial Inclusion



## Relationships with

- **i25 Rural Mobile Commerce Services**  
(Business Correspondent or Facilitator)
- **Bharat Electronics Limited (BEL)**
- **IIT Kanpur**

## Verticals

- **Public Distribution System**  
(Fair Price Shops, Dealer Distributions, Government Enforcement Offices)
- **E-Governance**  
(NREGS, SSP, E-muster, National IDs, Licences, Registrations)
- **Mobile Applications**

Bank of Baroda

Bank of India

Canara Bank

Central Bank of India

Corporation Bank

Indian Bank

Indian Overseas Bank

Pragati Grameen Bank

Punjab National Bank

State Bank of Mysore

Syndicate Bank

Vijaya Bank



- **Gold Medal in the Lockheed Martin India Innovation Program**
- **Most Innovative Application in the Mobile Innovation Program, Asia Mobile Congress**

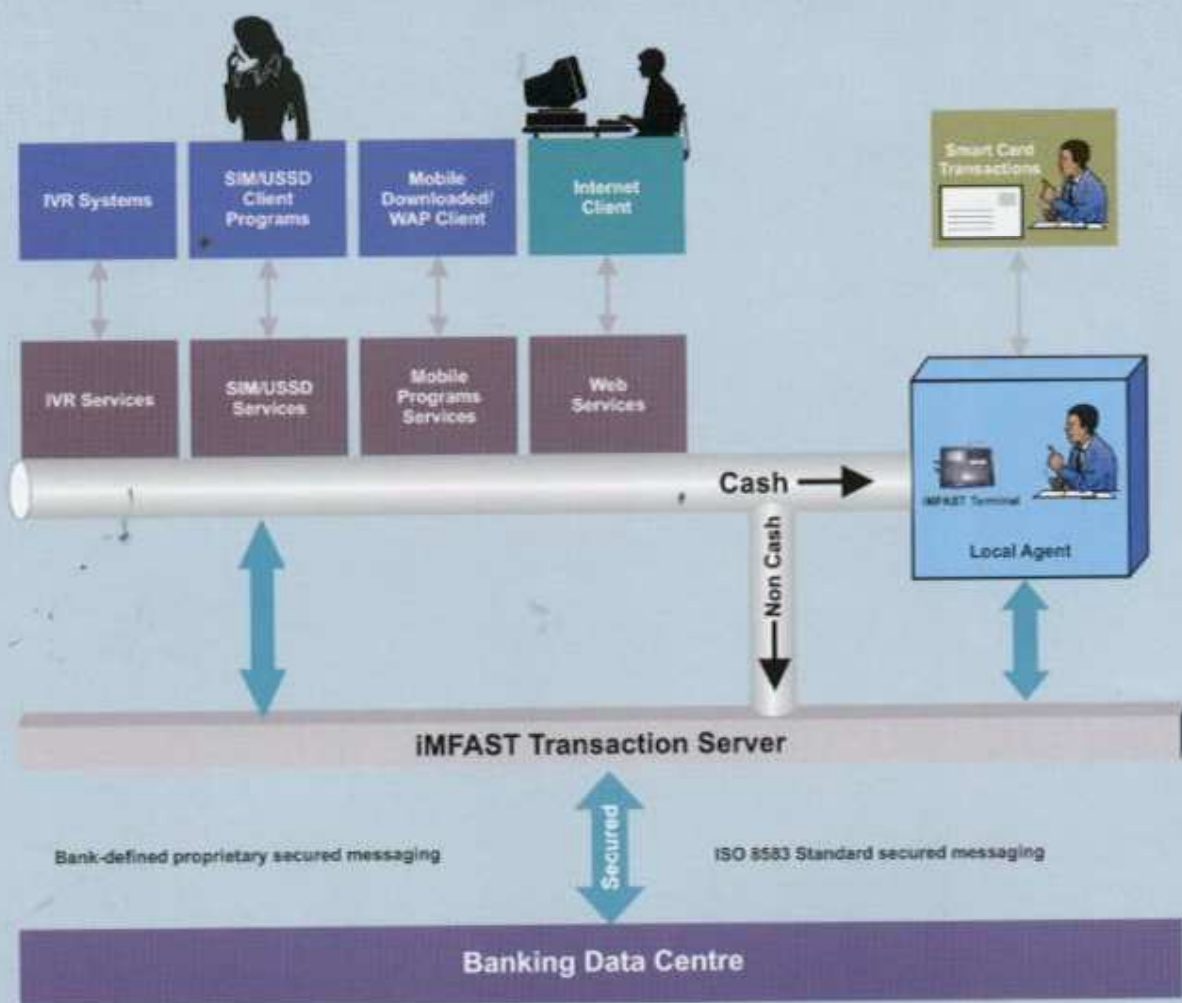


## Innovative Solution

- Integration of mobile and IVR solutions
- Cash dispenser
- Mini ATM

Formed in 1982, Integra is a provider of high technology products and solutions for customers in the Government, BFSI and Telecom, with an emphasis in India and Africa. Integra has several innovative initiatives and products to its credit:

- iLink/ScanCom - Storage and retrieval solution for signatures and fingerprints. Used by more than 75% of the banking industry in India, and overseas
- Sahara Para-banking - OMR branch automation solution used in over 1600 locations by 100,000 operators catering to 25 million accounts, with 1200 branches having VPN over VSAT
- Election ID cards and family cards - 200 million cards produced using Integra's solution
- Hybrid Internet and Internet broadcasting - Reaching remote parts of the country
- iOffice, iMail, FIDO, iAsset, iTrac, iFleet, VoiceCom
- Mobile solutions from Jataayu Software (a former subsidiary)



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