



## Transactional Banking

STRONG FOUNDATION | FUTURE FOCUS

# Transactional Banking At a Glance

Transactional Banking revolve around **offering** cash Management **solutions** to *corporates, Institutions, Government Agencies, Business Banking and bank-wide business customers.*

The **main areas of Transactional Banking include but not limited to;**

- Collections Solutions
- Payments Solutions
- Liquidity Management and Reconciliation solutions

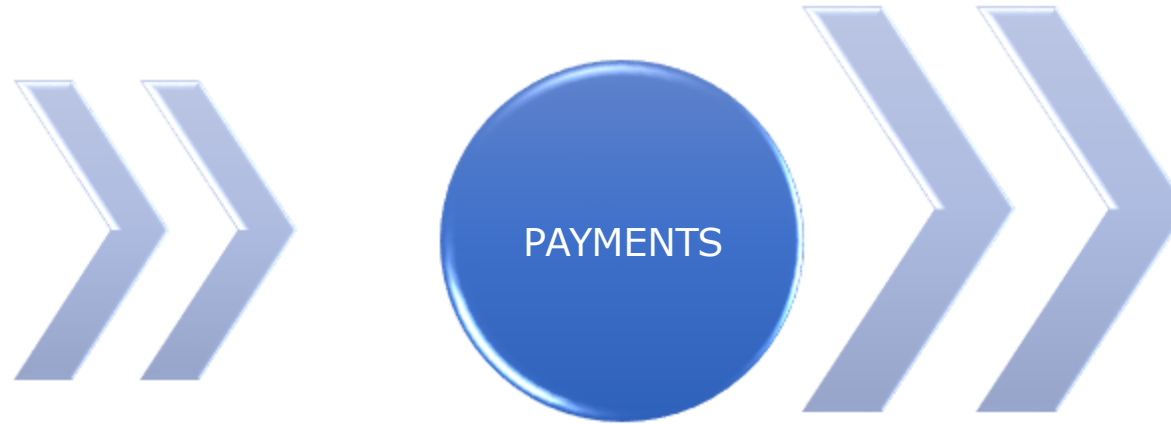


# Collections and Payments Solutions



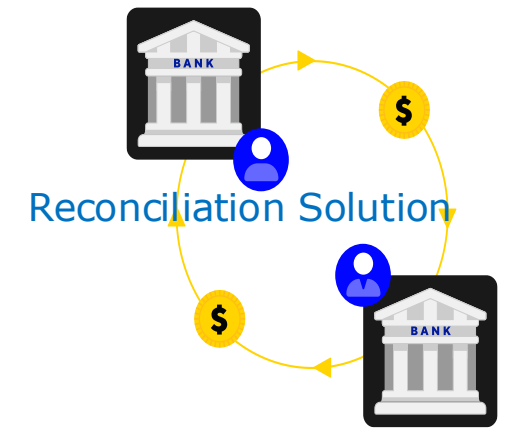
## **Collections Solutions**

- E-commerce
- Remote Cheque Capture
- PDQ
- Lipa Na I&M



## **Payments Solutions**

- Online Banking (I&M On The Go)
- Payment Gateway Integrations



## **Reconciliation Solutions**

- Business Connect
- MT 940
- Auto Sweep



# COLLECTION

- Mobile Collections (Revamp M-Pesa, LNM, Pay Bill, Buy Goods)
- Cheque Collection (Remote Cheque Scanner)
- Integrated Collections (B2B Integration)
- Inward Collections (Inward EFT/RTGS/SWIFT)
- Card Collection (PDQ)
- Standing instructions (Direct Debits)



- Business Connect
- Remote Cheque Scanner
- Lipa na I&M
- Inward Transfers (EFT/RTGS/SWIFT)
- Direct Debit

## Collection Needs



Rent Collections

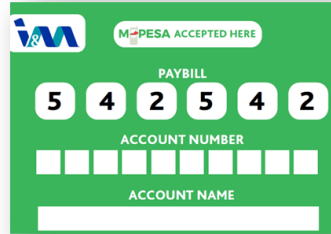
Membership Subscription

Premium payments

Trade Sales Collections

School Fees Collections

## I&M Collection Solutions



## I&M Payments Solutions



I&M On The Go "OTG" Corporate



I&M Payment API Gateway (Host to Host Integration)

OPEN BANKING



## Payments Needs



Salaries & Supplier Payments



Statutory Bill Payments

Dividend Payments

Loan Disbursements

# PAYMENTS

- Local Suppliers
- International Suppliers
- Salary
- Wage
- Utility Bill Payments i.e., Water, Electricity
- Statutory Bill Payments i.e., KRA
- MFI & Sacco Loan disbursements
- Farmers Payment – e.g., Tea, coffee, dairy proceeds.
- Dividend Payment - For listed companies
- Pension Payment – Annuities and monthly payments.



- Internet Banking - (I&M On The Go "OTG" Corporate)
- Mobile Bulk - (M-Pesa Bulk)
- Bulk Pesalink
- Host to Host Integration - (I&M Payment API Gateway)



# I&M On The Go

## A new way to bank away from the bank

State of the art I&M On The Go (OTG) Web access for Corporates and on Mobile App for Personal accounts. I&M On The Go has been developed with your needs in mind.

✓ View accounts balance

✓ Quick links for most used payments

✓ All accounts overview

✓ Unsecured Personal Loan

✓ Mobile Money, Local and International Payments

✓ Airtime | Utility | Pesalink | KRA Payments

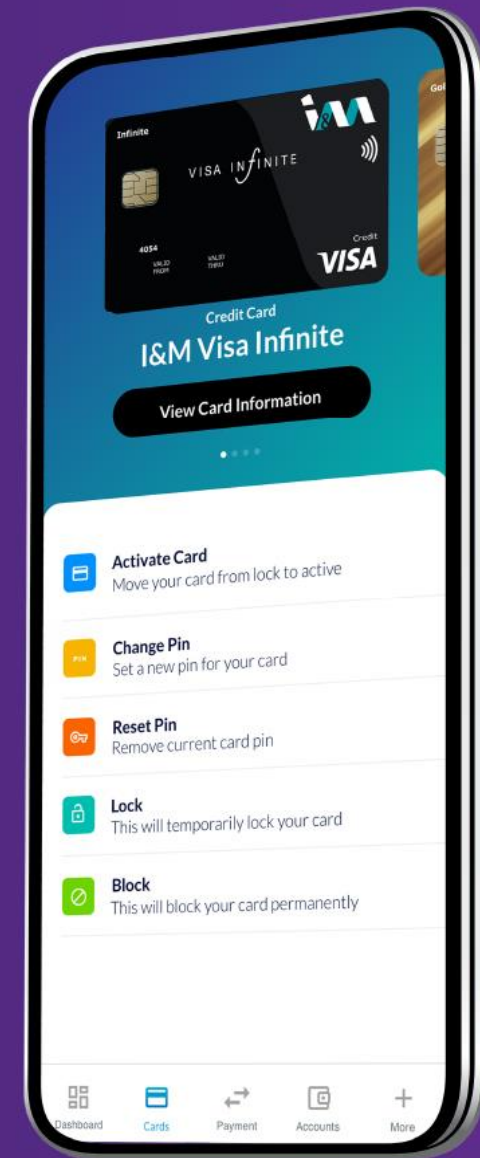
✓ Ability to View loan & Credit card balances and order for statements

✓ Service Requests: Stop Cheque | Card Lock/Unlock capability

✓ Authentication through SMS/E-Mail or Google Authenticator and so much more!

✓ Approval policy for Joint Account Holders as well as complex Corporate structures with viewing limits and transaction Mandates

Available on





**Thank You**