

# i-BUS

Enterprise Service Bus i-BUS

## Introduction:

Banking industry today is facing radical changes on technology front. The pace of these innovative technological advancements is making it difficult for the Banks to give matching response by offering Banking Services and Products through new delivery channels. The Banks who can absorb these new innovative technologies thus gets edge over other rival banks and this race will continue. The silver lining is that the Customer gets the benefits by availing new products and services which are at his finger tips, on the fly and saves time, cost and efforts. The Digital Banking is thus the emerging trend.

Assimilating the new technologies, putting them to use for banking transactions, product development and interfacing it with multiple back end data bases is a challenging task and results in higher gestation period. To cut short this product development cycle, Intech has analysed the stage wise process time. The basic requirements are to receive Customer service request, process it and deliver the required service. While the mode, manner and delivery channel used could be different, the back end processes at core banking level are same. It is here that Enterprise Service Bus as a middle layer can provide a solution. There are good number of vendors who provide such solutions, but cost is an limiting factor.

IDBI Intech Ltd. (Intech) has developed a middle ware i-BUS, which provides a cost effective solution to overcome these issues. The advantage is that it can be used to integrate any internet facing application with the core banking and other application like Demat Services etc.

## Key features & Technology backbone:

i-BUS is a mini ESB system that pumps data securely to the internet facing and Bank's internal applications.

It is powered by in house developed encryption algorithm on top of AES 256 bit algorithm.

It has dynamic salt generation for AES algorithm.

Hosted on internet, it can cater to next generation API banking.

All rest API are secured with open authentication 2.0 and are microservices

100% encryption of data to and fro i-BUS ESB makes it highly secure.

It can be used with mobile applications, payment gateways, monitoring systems etc.



Passwords are encrypted using highly secured custom build algorithm.

Data exchanged between i-BUS and clients can be in XML, JSON or ISO8583

Use Cases - Aadhaar Vault, Card management system, Online SWIFT screening

## Advantages:

Serves all business functionalities

Easy to use

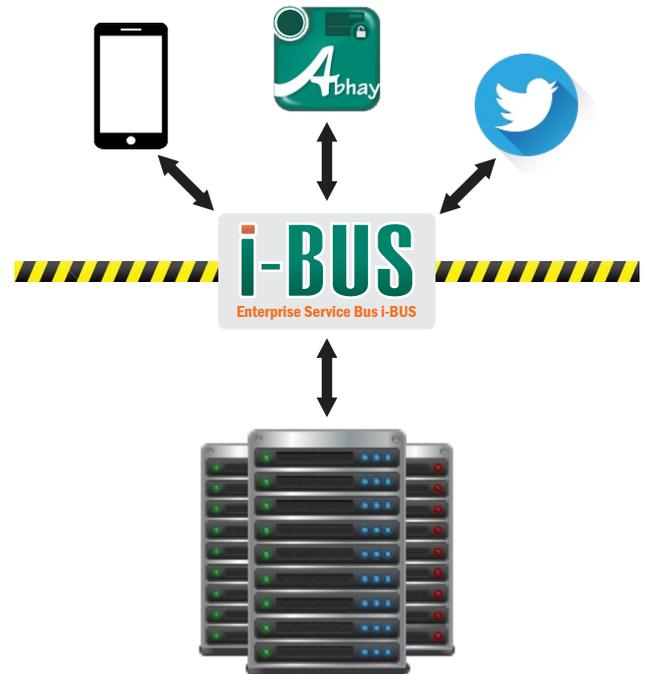
Highly Secure

Provides ease for integration

Cost effective

Being part of digital / paperless banking is environment friendly

Enables launching any new Internet facing application in shortest time.



CBS / Switch / Demat / Cards...

## For enquiries on our offerings,

Please get in touch with our Business Development Team

Email: [business.solutions@idbiintech.com](mailto:business.solutions@idbiintech.com)

Tel: +91-22 39148000 | Mobile: +91 8591 911 911