avanza solutions

Self-service & Transaction Processing

Avanza Solutions provides a range of Self-service and Transaction Processing solutions that enable you to provide the best customer experience efficiently and consistently.

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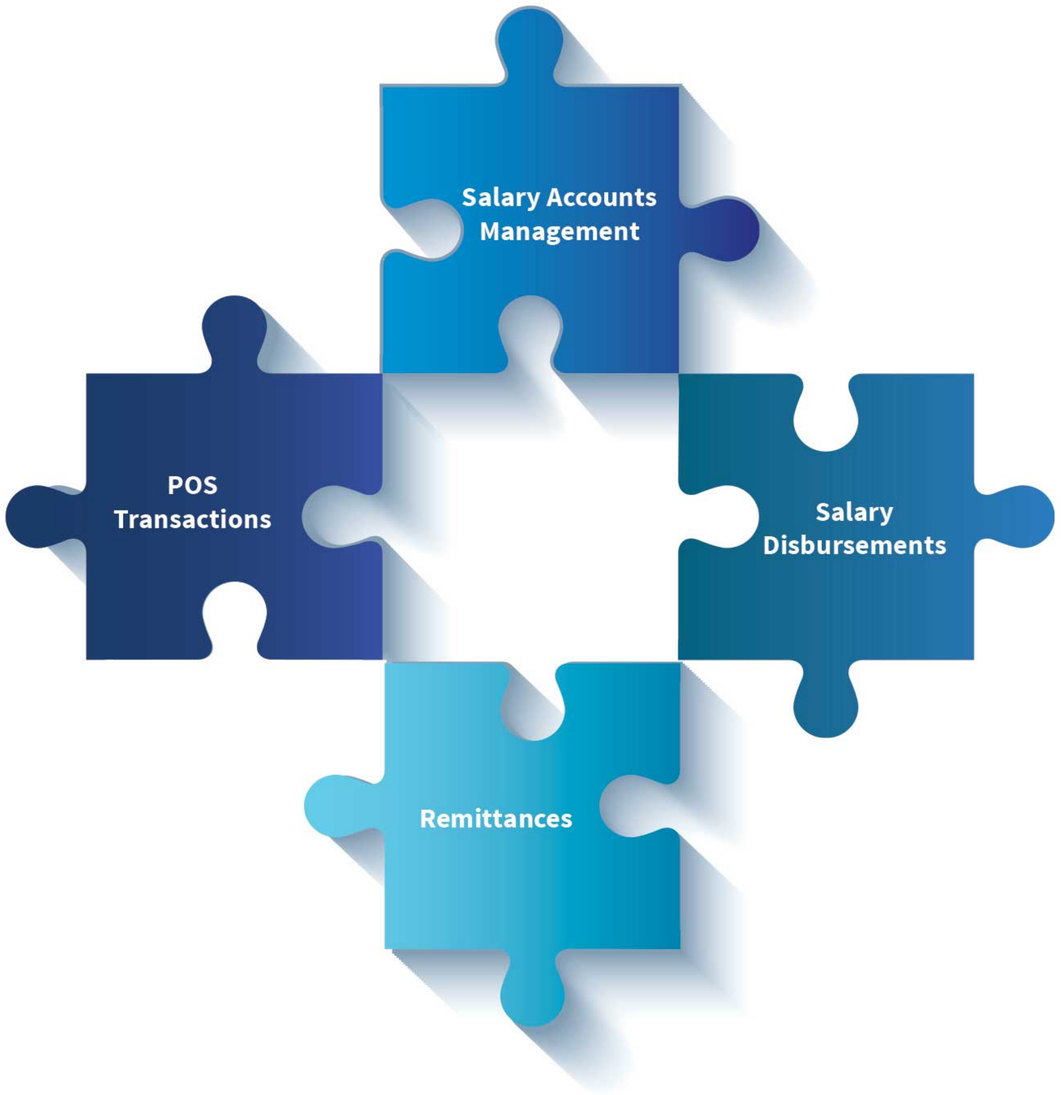
SALARY Disbursement
Payroll Management Soluion

Salary Disbursement Solution, powered by Novus (Avanza's Multichannel Switch), automates end-to-end payroll management and electronic salary disbursements through ATMs using either a private ATM network or an issuer's existing ATM network.

The solution eliminates the hassle of maintaining, processing, and disbursing of payroll to workers who do not have access to banking facilities and channels. Inbuilt remittance and other value-added transactions make it a turnkey solution for payroll management in compliance with Central Bank Regulations and Wage Protection Standards.



Highlights

- Instant and convenient access to funds through electronic payments
- Reduce cost and inconvenience of disbursing salaries by cash or cheques
- Streamline salary disbursements to all employees
- Workers receive salaries electronically and conveniently access funds 24x7
- Workers save time and save cheque cashing fee to obtain cash
- Access funds on an ATM that is protected by a PIN (card system)
- Workers are given Magnetic Cards to carry out transactions at ATMs
- Inbuilt value-added transactions such as Remittance Transactions
- Complies with Wage Protection System regulations and standards

Features

- Employees do not necessarily require bank accounts
- Worker Identification using Magnetic Cards
- Authentication through PIN or Biometric Technology
- Worker Profile Management
- Monthly Remuneration
- Account block requests as well as PIN change requests
- ATM Transactions available to Workers include:
  - Cash withdrawal with printed receipt
  - Remittance Transactions
  - On-screen balance enquiry
  - On-screen PIN change
  - Printed Mini Statement
- ATM screens available in over 10 languages
- Detailed cash withdrawal reports

Convenient
Payroll Generation & Disbursement