EXPLORE CORPORATE PAYMENTS LANDSCAPE

Analysing a Payment Services Hub Crafted by Bankers for Bankers

iGTB WHITEPAPER

Table of Content

Synopsis

Importance of the Right Payment Services Hub for Banks

Payments is the most critical area for a bank. They bring in the much needed liquidity and are a sine qua non to enable the bank to offer other products and services to their clients.

With the onset of real-time payments, SWIFT GO, SWIFT GPI and numerous fintech platforms for cross-border remittances, the volume of payments has increased significantly. This exponential increase in payment volume, when juxtaposed with 10 second SLA's, stringent regulations and new formats puts enormous pressure on a banks payments operations.

Hence selecting the right payments hub becomes very important for a bank. This paper delves deeper than the conventional drivers and uncovers **eight key considerations** that can assist banks in making an informed decision. Through real-life examples, the paper illuminates the multifaceted aspects of this decision, aiming to empower banks in their journey to foster growth, offer diversified services, and meet the dynamic needs of their ever-expanding customer base.

Modernisation in Banking:

The rise of Open Finance, Fintech and the Evolution of Corporate Payments

The digital age has brought transformative modernisation and innovation across industries, with banking leading the way by constantly adapting its strategies, products, and services to the digital world. Open Banking regulations, epitomised by frameworks such as the Account Information Service Provider (AISP) and Payments Initiation Service Provider (PISP), have dramatically shifted the banking paradigm.

By catalysing non-traditional competition (Fintech), these regulations have expanded the ecosystem, introducing players and models that previously existed outside the typical banking framework. The concept of Open Finance is rapidly gaining momentum on a global scale, marking a broader and more inclusive evolution of the original Open Banking principles.

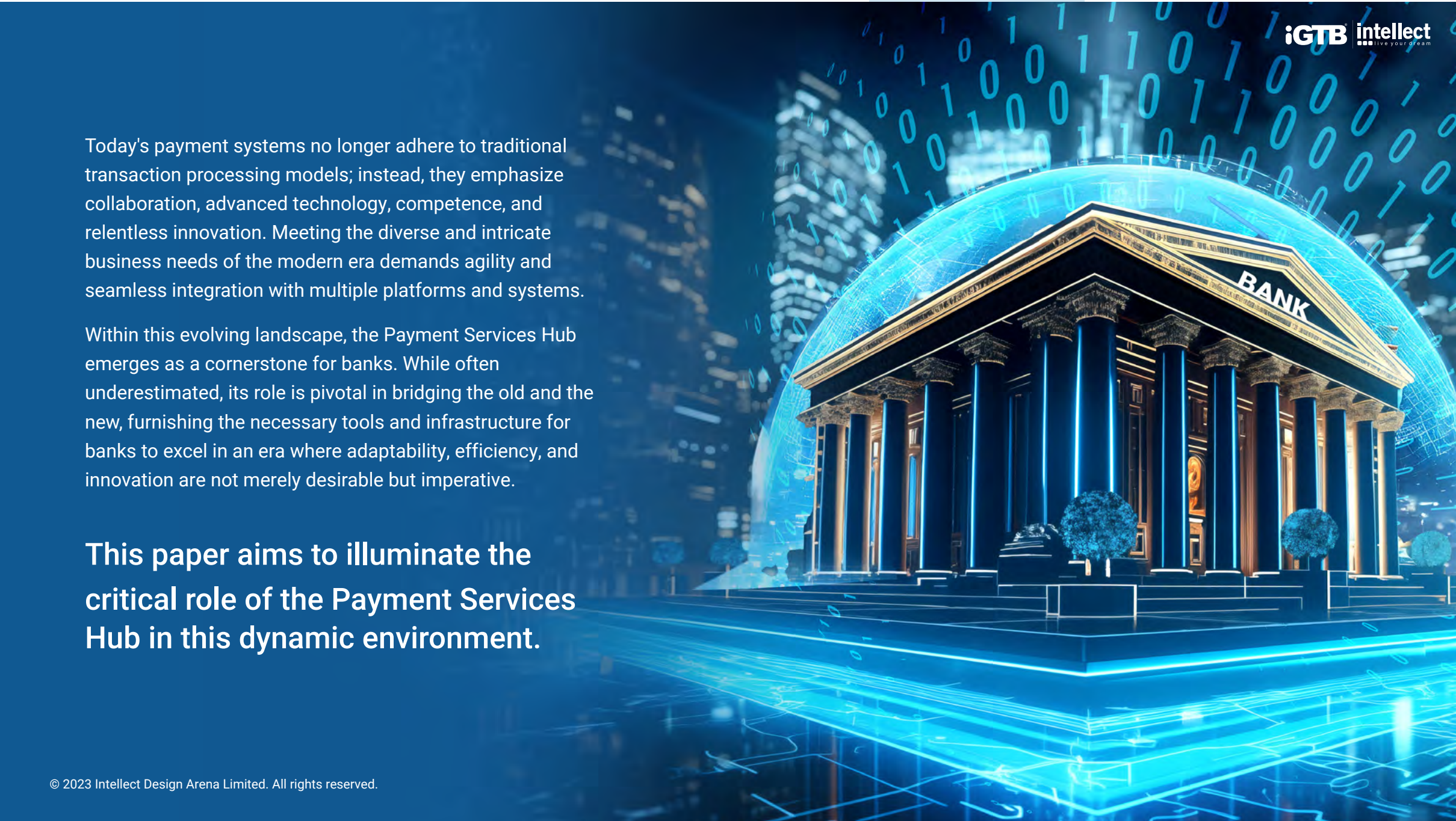
This expansion transcends the boundaries of traditional banking and encompasses a wider range of financial products and services, pushing institutions to further innovate and adapt.

In parallel with these developments, the payments industry is undergoing a significant transformation.

Today's payment systems no longer adhere to traditional transaction processing models; instead, they emphasize collaboration, advanced technology, competence, and relentless innovation. Meeting the diverse and intricate business needs of the modern era demands agility and seamless integration with multiple platforms and systems.

Within this evolving landscape, the Payment Services Hub emerges as a cornerstone for banks. While often underestimated, its role is pivotal in bridging the old and the new, furnishing the necessary tools and infrastructure for banks to excel in an era where adaptability, efficiency, and innovation are not merely desirable but imperative.

This paper aims to illuminate the critical role of the Payment Services Hub in this dynamic environment.



Meeting Essentials, Banks Aiming for More…

Corporate Payments are an integral part of Corporate Banking, playing a pivotal role in the success of modern businesses. Efficient corporate payment systems yield a plethora of advantages, including improved cash flow, cost reduction, and heightened business agility. By selecting the appropriate payment solutions, businesses can effortlessly manage their finances and remain at the forefront of their respective industries.

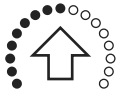
However, Corporate Banking faces a range of practical challenges that can disrupt the daily routines of corporate bankers and lead to substantial resource and time expenditures. Here are some illustrative examples:

Processing Large Transaction Files

Some corporate clients generate extensive payment files from their ERP systems, a streamlined Payment Hub System is expected to handle these files seamlessly, without requiring manual intervention from the client or bank personnel. Employing split file functionality with parent-child linkage can trace these files back to their origins, saving significant time and effort.

Single File Upload for Multiple Payment Products

Corporate customers often seek a unified payment file upload to accommodates multiple payment types, such as low/high-value payments, deferred time settlement payments, and account-to-account transfers. This simplifies file preparation, retrieval from ERP systems, but at the same time requires a smart payment hub that can debulk from a physical to logical files to batches to transactions all with lightning speed.



Partial File Processing

Some corporate clients require selective processing of payment files, with valid transactions being processed while invalid ones are rejected. This flexibility is crucial and requires a payment hub with strong referral, repair, exception processing and robust audit trail.

Customized Processing for Host-to-Host Files

Different corporate customers have varying preferences, with some wanting their ERP-generated files to undergo straight-through processing (STP), while others prefer approval in the front office by corporate users before STP, which means that payment hubs need to be channel aware.

Centralized Funds Control

Corporates typically have hundred's of accounts across regions and need consolidated view of liquidity across all their accounts. Hence, a sophisticated funds control module will enable checking net and gross limits / DEL / ODL before releasing a payment in real-time.

Flexibility for Customization and Extensions

Corporate bankers seek a Payments Hub that can address custom requirements from corporate customers. This requires flexibility, allowing customization through configuration or custom code, such as setting transaction maximum limits to meet specific customer expectations.

Corporate Onboarding for Payments

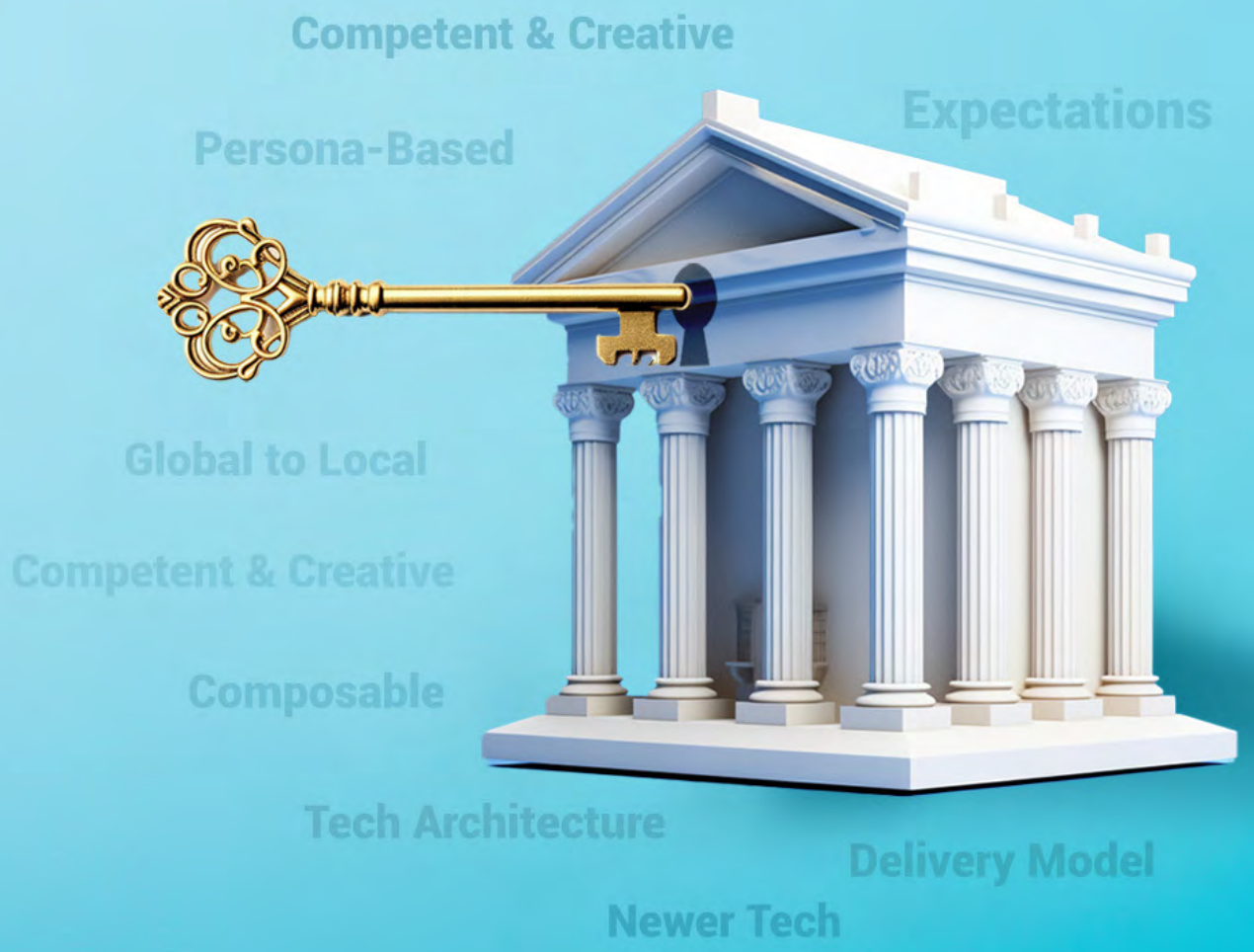
To win new corporate RFP mandates, banks need to onboard bespoke ERP file formats in their payments ecosystem, which is time consuming. To improve efficiency, banks need a payment hub with a flexible message designer to map a payment file format into an ISO20022 canonical model for standardised processing.

Priority Processing

With banks being inundated with huge numbers of corporate bulk payment files at the same time (sometimes just before cut off), they need a sophisticated payment hub that can prioritize payments / files based on urgency, cut-off time, currency and other factors. No corporate banker wants to miss a payroll file cutoff on a month end.

In conclusion, addressing these challenges and implementing innovative solutions within the realm of Corporate Payments is essential for banks to deliver exceptional service to their corporate clients and in turn be **The Principle Banker to Corporates.**

Here are the top **Eight Critical Factors** to consider while selecting a corporate payments platform



Critical consideration #1

Ever Increasing Expectations of Bank's Corporate Customers

Here are some of the many expectations corporate customers have from their banks

Diverse expectations:

Today's Corporates need custom-tailored products and services. For instance, some may require transaction execution exclusively on their working days, while others may request specific criteria for transaction duplicate checks, that includes variables such as transaction amount, value date, and customer transaction reference number for the past 90 days.

Faster payments:

Corporates don't want to wait for days/weeks for payments to reach their bank accounts after initiation by their counterparts. Real-time payments, both push and pull, are becoming a global reality. The G20 and CPMI have set a target for 75% of x-border wholesale payments to settle in 1 hour and Swift GPI Instant is helping achieve that already.

Real-Time visibility:

Customers want to track payments in near real-time, coupled with multiple levels of acknowledgements, it not only enhances payment predictability but also greatly assists in cash flow forecasting. Features such as auto invoice reconciliation is taking Corporate Transaction Banking to the next level.
This avoids the lengthy process of manual reconciliation.

ISO 200022:

Corporates are expecting payments to support extended remittance information. With ISO 20022, payments data can be very rich and can carry structured & unstructured remittance information. This provides a place to capture data such as invoice data, vendor payment details, creditor reference and many more can be generated from corporate ERP systems through the payment processing life cycle as well for reporting purposes.

All this enables Bank's corporate customers to have a digital edge and stay ahead of competition. In turn banks become **The Principle Banker to The Corporate.**

Critical consideration #2

Persona-Based Payment Services

Banks are embracing Payment Services Hubs to revolutionise the payments experience for corporate customers, offering tailored, persona-based solutions. The goal is to provide corporate users with dynamic, personalised platforms that adapt to their unique needs, preferences, and roles within the organisation. Key objectives include creating persona-based dashboards for executive-level and operation-level users, tailoring user experiences upon login by orchestrating widgets and functionalities, and offering flexibility in payment options throughout the payment lifecycle.

Corporate users, in their quest for a user-friendly interface within the Payments Services Hub, yearn for the flexibility to select the most fitting payment options, not only during the initiation phase but also throughout the entire payment lifecycle. The system is expected to exhibit a level of proactive intelligence by presenting decision-making choices to corporate users based on a multifaceted array of parameters. For instance, as demonstrated by a previous engagement with a European bank, corporate customers voiced their desire for the system to grant them the liberty to choose specific payment rails for processing payments. Some prioritise cost-effectiveness, even if it entails longer processing times, while others prioritise time urgency, willing to incur additional charges for expedited transactions. The Payments Hub is envisioned as a conduit for empowering corporate users with such informed choices.

Corporate customers seek the ability to duplicate previously initiated transactions with minimal adjustments, such as modifying dates and amounts. This streamlines the process of initiating new transactions and enhances efficiency.

To meet the diverse needs of corporate customers, the Payments Hub should offer extensive configuration options. Some clients want to set default debit accounts for specific payment rails, like NACH and Fedwire, while having different defaults for CHIPS payments. Others prefer the flexibility to choose a debit account each time they initiate a payment and some may want to post a consolidated debit for an outgoing bulk payment or receive a consolidated credit for bulk collections/direct debits.

The Payments Hub must provide a highly adaptable configuration framework to accommodate these varying requirements.

In summary, the goal is to create a Payments Services Hub that goes beyond traditional banking paradigms. **It should be responsive, adaptive, and capable of anticipating the unique demands of each corporate user.**

The vision for corporate banking is where personalized experiences, informed choices and streamlined processes come together.

Critical consideration #3

Competent and Creative Payments

In the ever-evolving landscape of payments, financial institutions are increasingly seeking a Payment Services Hub that transcends conventional paradigms.

The realm of payment innovations and developments is remarkably nuanced, varying from country to country. For instance, an emerging trend is the proliferation of Domestic Real-time Payments systems, exemplified by Australia's NPP and India's IMPS. Beyond national borders, the industry is witnessing the rise of cross-border Real-time Payments between nations and groups of countries. Furthermore, entities like SWIFT have redefined the payments landscape with services such as SWIFT GPI, offering a comprehensive suite of functionalities including pre-validation of payments, real-time stop and recall, and case resolution. SWIFT GO, an offshoot of GPI, has brought about a paradigm shift by enabling low-value real-time cross-border payments, significantly impacting small and medium enterprises on a global scale. Banks need to get creative and consider solutions such as API-based variable recurring payments, smart payments which get triggered based on a condition (such as payment from a landlord escrow account when the tenancy ends), Payments from Virtual Accounts (POBO, COBO, ROBO) and IOT-based embedded payments which get triggered automatically when the inventory level of a SKU falls below a threshold.

Examples abound: Payment to Proxy ID utilises the foundation of real-time payments but introduces an additional layer of Proxy ID, as seen in implementations like UPI in India, PayID in Australia, and PayNow in Singapore. Request for Payment (RfP) offers a real-time payment service where the requester initiates a payment request, subject to the payer's approval or rejection—a prime example being UPI collect in India. In the corporate sector, the eagerly awaited Automated Invoice Reconciliation, a premium service from banks, leverages Payments Hub to efficiently match invoices with payments. Another innovative application involves the use of proxy payment features to facilitate cardless cash withdrawals from ATMs through QR Code scanning, as evidenced in India, Philippines and other regions in the APAC.

Today's payments landscape demands not only technological expertise but also a deep understanding of market trends. Banks and Payment Hubs that excel in delivering competent and creative payment solutions will lead the charge in this financial revolution, offering unmatched services and innovations to customers on a global scale.

Critical consideration #4

Global to Local Payments

To effectively navigate the challenges of diverse local regulations, compliance demands, and taxation frameworks, and to meet their clients' needs, banks can gain significant advantages by offering payment products customised to local payment practices. For example, consider the complexities of Withholding Tax (WHT), a tax deduction applied to various payment categories, including salaries, royalties, rent, dividends, and interest payments. In the context of Thai tax regulations, taxpayers are required to remit WHT to the Thai Tax authority within specific deadlines. Banks are entrusted with the responsibility of providing WHT reports to their corporate customers, enabling compliance with regulatory requirements.

Moreover, the importance of data security in the realm of global payments cannot be overstated. Different countries prescribe unique guidelines for data encryption during data transit. For instance GDPR in the EU, CCPA (USA), PIPA (Japan), PCI-DSS, PIPEDA (Canada). With ISO20022 Payments carrying a lot of structured information including names, addresses and account numbers, protecting this information is crucial. Furthermore, the use of purpose codes in payment transactions has gained prominence as a means to specify the intent behind a transaction. Central banks across various nations advocate for the inclusion of purpose codes in both cross-border and domestic payments. Standardised purpose codes help in better compliance and AML checks and also help banks derive insight from payments data.

Additionally, corporates are present in multiple jurisdictions and need to make payments from a central payments factory (OBO Payments/shared service centre) to many countries like a local. They need access to global local ach/rtgs/real-time payment rails and need their payment hubs to support virtual multi-currency IBANs for this purpose.

To support the needs of global corporates banks need to have a versatile multi-entity model within their payment solutions. This model should encompass support for various payment types, including bulk payments, single payments, domestic transfers, cross-border transactions, and in-house payments. Additionally, it should cater to a variety of message formats, including standard ones like MT and MX, as well as proprietary formats such as Text and CSV. Furthermore, **a comprehensive payment solution must facilitate multi-country operations, multi-language support, and multi-currency capabilities, accommodating the diverse needs** of clients across different regions and channels, be it mobile, web, or human-to-human interactions. This multi-entity model serves as the bedrock for banks to meet the complex demands of global and local payments in the contemporary financial landscape.

Critical consideration #5

Support for New Technologies

In the dynamic realm of modern finance, banks find themselves increasingly dependent on their software providers to maintain competitiveness and adaptability. This dependence underscores the critical need for unwavering commitment to facilitating the integration of emerging technologies. This section of our white paper delves into the imperative for banks to not only embrace but actively harness nascent technologies, with particular emphasis on two influential examples: Distributed Ledger Technology (DLT) and Central Bank Digital Currency (CBDC).

5.1 Distributed Ledger Technology (DLT)

Distributed Ledger Technology, commonly known as DLT, represents a seismic shift in financial systems. It boasts an array of pivotal attributes, including an immutable ledger, the absence of a centralized database, augmented security measures, and a host of other compelling features. DLT, in essence, harbors the potential to revolutionize the modus operandi of financial institutions.

5.2 Central Bank Digital Currency (CBDC)

CBDC stands as a momentous innovation within the financial world. It capitalizes on Distributed Ledger Technology to generate digital tokens that mirror the established fiat currencies issued by central banks. CBDC introduces unparalleled security and efficiency when juxtaposed with traditional fiat currencies, and its potential to foster financial inclusion by mitigating risks and reducing transaction costs is remarkable.

Covid-19 Pandemic prompted Central Banks to think about better way of distribution of money in terms of urgency & scale towards public relief funds and CBDC stands as solution to such problems. Commercial Banks have their role to play.

EXAMPLES >>

5.2.1 Global Interest in CBDC

The allure of CBDC has transcended borders, with nations across the globe fervently exploring its multifarious benefits. Noteworthy developments within the Nordic region include:

INDIA

Marking a significant milestone, the Digital Rupee (e₹), a tokenized digital rendition of the Indian Rupee, was inaugurated on December 1, 2022, serving as the inaugural pilot for CBDC-Retail. This pioneering initiative aims to cater to the masses of consumers. Furthermore, India is actively pursuing a pilot project for CBDC-Wholesale, targeting interbank settlement using e₹.

SWEDEN

In 2022, the Riksbank, Sweden's central bank, successfully concluded the second phase of CBDC development, with further plans for 2023 encompassing the exploration of diverse use cases.

CHINA

The People's Bank of China (PBOC), the nation's central bank, is at the forefront of extensive e-CNY testing. PBOC's move to make the e-CNY app available for public download and use signifies a momentous stride in the adoption of CBDC.

NORWAY

The Norwegian central bank has ardently embraced Ethereum for CBDC endeavors, making its sandbox environment publicly accessible.

In an ever-transforming financial landscape, banks' ability to retain their cutting-edge status hinges on their software providers' prowess. The act of not just embracing but actively bolstering nascent technologies such as DLT and CBDC stands as an imperative facet of staying competitive and meeting the evolving demands of the market. These technologies possess the capacity to reshape the financial sector, bolster financial inclusion, enhance security, and reduce transaction costs. Commercial banks must wholeheartedly engage with and contribute to these transformative advancements to secure their continued relevance and prosperity.

Critical consideration #6

Composable Payments

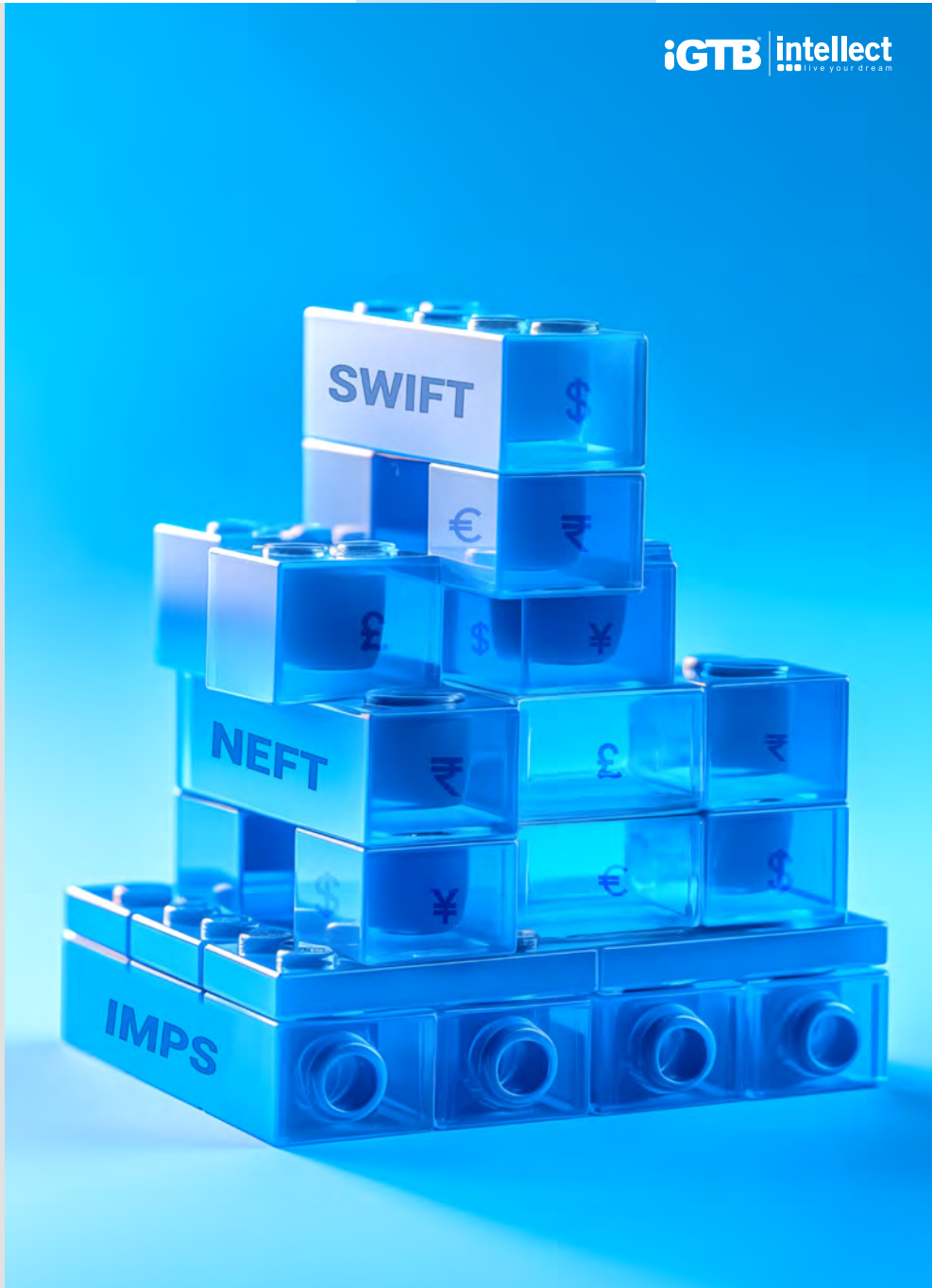
In the realm of Composable banking, a novel concept known as Composable Payments has emerged, offering a paradigm shift in the financial industry. Unlike traditional approaches that often result in legacy payment systems and necessitate extensive and costly transformation programs down the line, Composable Payments offer a forward-looking solution. In today's fiercely competitive landscape, banks are eager to innovate and set themselves apart by tailoring their services to meet the unique needs of their target customers.

For instance, corporate clients increasingly demand the ability to customize their payment processes, selecting from a diverse array of payment rails with features such as bulk uploads or single transactions, payments to registered beneficiaries or ad-hoc recipients, and the option for future-dated payments. Moreover, they seek robust solutions for addressing debit failure scenarios, either handled by the corporation itself or in collaboration with the bank.

In this pursuit, banks are actively seeking Payment Services Hubs equipped with built-in design and delivery capabilities that facilitate rapid adaptation to evolving customer demands. These hubs adhere to design principles emphasizing minimal code and extensive configuration rules, expediting time to market while accommodating customers' unique requirements. Reduced vendor dependency stands as a critical factor in offering tailor-made solutions to corporate clients.

Faster time-to-market is achievable for banks, provided new modules can seamlessly integrate into their existing infrastructure with minimal adjustments. A standardized set of APIs forms the backbone of these systems, enabling flexible composition and decomposition to cater to the diverse business needs of both banks and their corporate clients. This approach also ensures compliance with regulatory mandates.

The adoption of cloud-hosted payment systems, tailored to the size of the bank, provides a competitive advantage and cost-efficiency. These Payment Hubs should seamlessly integrate with other modules such as Cash & Receivables, Virtual Account Management, Liquidity Management, and Digital Channels, enhancing their overall utility. With cutting-edge technologies and a flexible framework, these systems offer a future-proof solution for banks, empowering them to evolve and thrive in the ever-changing financial landscape.



Critical consideration #7

Technical Architecture & Delivery Model

In crafting the technical architecture of the Payments Hub, the bank places paramount importance on a framework characterized by six critical attributes: Security, Scalability, Sustainability, Interoperability, Reliability, and Componentization. These facets underpin the foundation upon which the Payments Hub will be constructed to serve both internal and external banking requirements, positioning the bank competitively within the marketplace.

The shift towards API-driven and Cloud-based payment solutions highlights the potential for increased efficiency and enhanced customer experiences in the industry. As traditional banks continue to evaluate their payment systems, they must consider the benefits of embracing these innovative technologies to stay competitive and meet evolving customer expectations in the realm of payments.

Critical consideration #8

Delivery & Deployment Model

Banks may select a payments hub with the the best product functionality and a solid technology architecture, but still end up with a failed implementations after spending millions of dollars and resources. The reason for this is the lack of a robust delivery, implementation and governance methodology. This is where the credentials of software vendors and partners comes under close scrutiny.
A post-live support model, executed with minimal disruption to existing banking solutions, is imperative. Automation emerges as a pivotal facet, addressing critical needs such as auto repair, auto scaling, and others.

Flexibility is the bedrock of the bank's approach, with the freedom to select from various development and delivery methodologies, including waterfall, agile, V-model, or others, in accordance with the bank's specific requirements.
The adoption of the 6Rs framework for cloud migration—re-host, re-platform, repurchase, retain, retire, and re-factor—offers a structured approach to migration strategy. The bank sets forth a mandate for timely delivery, firmly grounded in the confines of an agreed-upon scope. High availability is a non-negotiable aspect, substantiated by cluster-based deployments that ensure uninterrupted service.

The bank retains the prerogative to opt for delivery methods that align with its needs, be it on-premise, host, or cloud, supplemented by an adaptable continuous integration and continuous deployment (CI/CD) model as the situation demands. In this approach, the banks find assurance that the Payments Hub will not only meet but exceed expectations in its technical architecture and delivery.

How Can Payment Services Hub Help a Bank?

In conclusion, Payment Services Hub (PSH) stands as a testament to innovation in the world of banking. When crafted by a team of former bankers who possess a deep understanding of the payments domain, in close collaboration with technical experts, it can emerge as the embodiment of a "True Payments Solution by Bankers for Bankers."

PSH brings with it a plethora of benefits for banks, not only meeting but surpassing their expectations as an out-of-the-box solution. Its inherent configurability empowers banks to seamlessly integrate their unique value propositions, allowing for a truly tailored banking experience. PSH is more than just a platform; it is a strategic partner in the banks journey toward enhanced payment services.

With PSH, banks can look forward to a future where payments are not just transactions but opportunity for growth, efficiency, and customer satisfaction. Embracing this cutting-edge solution means embracing a brighter, more agile, and customer-centric future for the banking industry. It is a testament to our commitment to revolutionize banking, one transaction at a time.

By incorporating Design Thinking principles, PSH delivers all the eight factors essential for success and revolutionises the way users interact with their banking products. It empowers both banking professionals and customers to achieve their goals with efficiency and convenience.

PSH can enable a bank to launch solutions for specific segments and specific customers. PSH can help the bank to define **unique operational workflows** based on their needs for low-value, high-value and instant payments.

A futuristic **cloud native architecture** gives the system very high elastic scalability and availability needed by today's 24/7 payments environment.

With an application architecture based on **rules, workflows, parameters and API's** banks can integrate / embed into corporate TMS / ERP systems and provide rich PSR's back to their corporate clients.

With **AI at its core and a payments co-pilot** banks and corporate client no longer needs to stress about missing high value payment cut offs.
A PSH also includes state of art ancillary modules like Remittance Data Management (with a remittance repository of Enhanced remittance information), a Contextual Payments Engine (for recommendation of the fastest / cheapest payment rail), Transaction Limits Management (for payments funds control) and a partner banking module (for connectivity to partner banks) making it a holistic solution for corporate payments.

Glossary of Terms

UPI India is Unified Payments Interface developed by National Payments Cooperation of India. It supports both Push & Pull payments in real-time.

PayID for NPP Australia: New Payments Platform (NPP) is real-time payment system and PayID is the account addressing system with mobile number or email-id.

SWIFT GPI: SWIFT Global Payments Innovation provides faster, transparent, predictable cross-border payments with traceability.

SWIFT GO: is launched in Jul 2021 to provide fast & cost effective service for low-value cross-border payments.

Open Finance, Open Banking & API: Open banking allows banks & third party financial service providers to securely exchange the account & transaction data using an Application Programming Interface (API). Software can communicate with other software using API. Open finance makes entire umbrella of financial products & services available to third party service providers.

Design Thinking: It is collaborative design process with human empathy, technical feasibility & business viability. Applying Design Thinking for software product gives distinctive advantage.

Note from Design Desk — Unleashing AI-Generated Imagery

Explore the fascinating world of AI-generated images, where we the Design Team at iGTB have harnessed advanced AI algorithms to create visuals, pushing the boundaries of creativity. Highlights include a deep dive into AI technology for image generation, real-world applications, compelling use-case scenario, ethical considerations, and a glimpse into the future of AI-driven design.

It's an attempt to inspire designers, tech enthusiasts, and anyone curious about the future of AI in design.

About the Authors

Yogesh Patil

AVP - Payments Product Management, iGTB

Yogesh Patil, an accomplished ex-banker, brings a wealth of experience and expertise to the world of Payments & Cash Management. His track record includes successful software implementations spanning across diverse geographies, from India to Singapore, Thailand to the Middle East, the UK to the USA.

A consistent learner, Yogesh Patil is deeply passionate about fostering innovation in the Payments & Cash Management Industry. Armed with an MBA and nearly two decades of experience in the Payment & Banking sector, Yogesh currently serves as a Product Manager for iGTB-Payment Services Hub at Intellect.

Tapan Agarwal

SVP & Head of Payments iGTB Intellect

Tapan is a banking technology and domain expert, who now leads the payments product management function for iGTB. He has over 2 decades of experience in banking technology, having worked at Oracle OFSS (i-flex), Wipro, MindTree and Deutsche Software. He has worked in roles that range from development, design, consultancy to strategy and operational roles including managing large teams, top line targets and bottom-line responsibilities. He has implemented banking technology in multiple banks and consulted with CTOs and CIOs at banks on technology driven business and operational efficiency improvement.

The World's Best Corporate Banks Bank on iGTB

iGTB is the world's first complete Global Transaction Banking Platform from the house of Intellect that empowers Corporate Banks prepare for a new era of customer-centric services. With a rich suite of transaction banking products, across Liquidity Management, Virtual Accounts, Payments, Cash Management and Trade and Supply Chain Finance, iGTB is an authority on vertical and integrated products that enable banks to meet their ambition to be the Principal Banker to their corporate customers. iGTB seamlessly integrates all transaction needs of corporate customers, delighting them with Contextual Banking eXperience (CBX), a white label digital transaction banking platform that leverages machine learning and predictive analytics, delivered through APIs and an omnichannel UX. For more information on iGTB, please visit **www.igtb.com**

iGTB has a global presence through its offices across all 5 continents

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iGTB ranked #1 in the world for Global Transaction Banking by IBS Intelligence for the **fourth consecutive year**

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