

International Turnkey Systems

Post Covid-19 Banking Paradigm Shift

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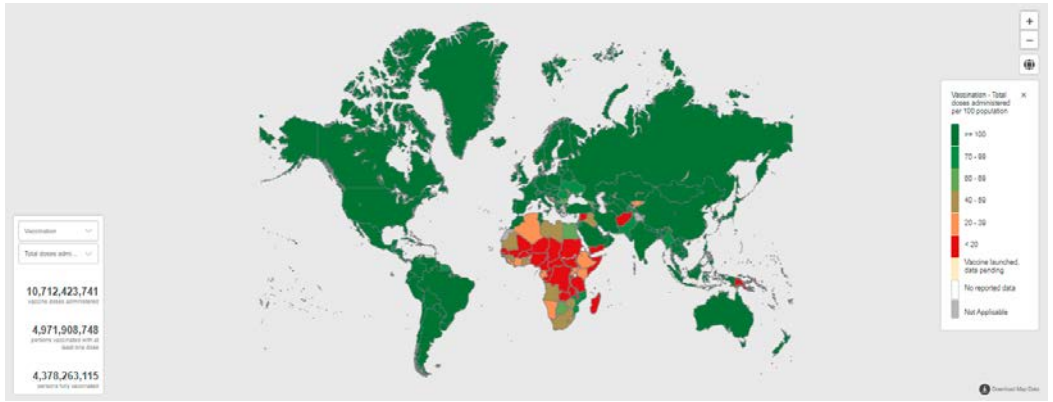
COVID-19 PANDEMIC





Confirmed Cases

458,479,635

Deaths

6,047,653

(as of 12 March 2022)



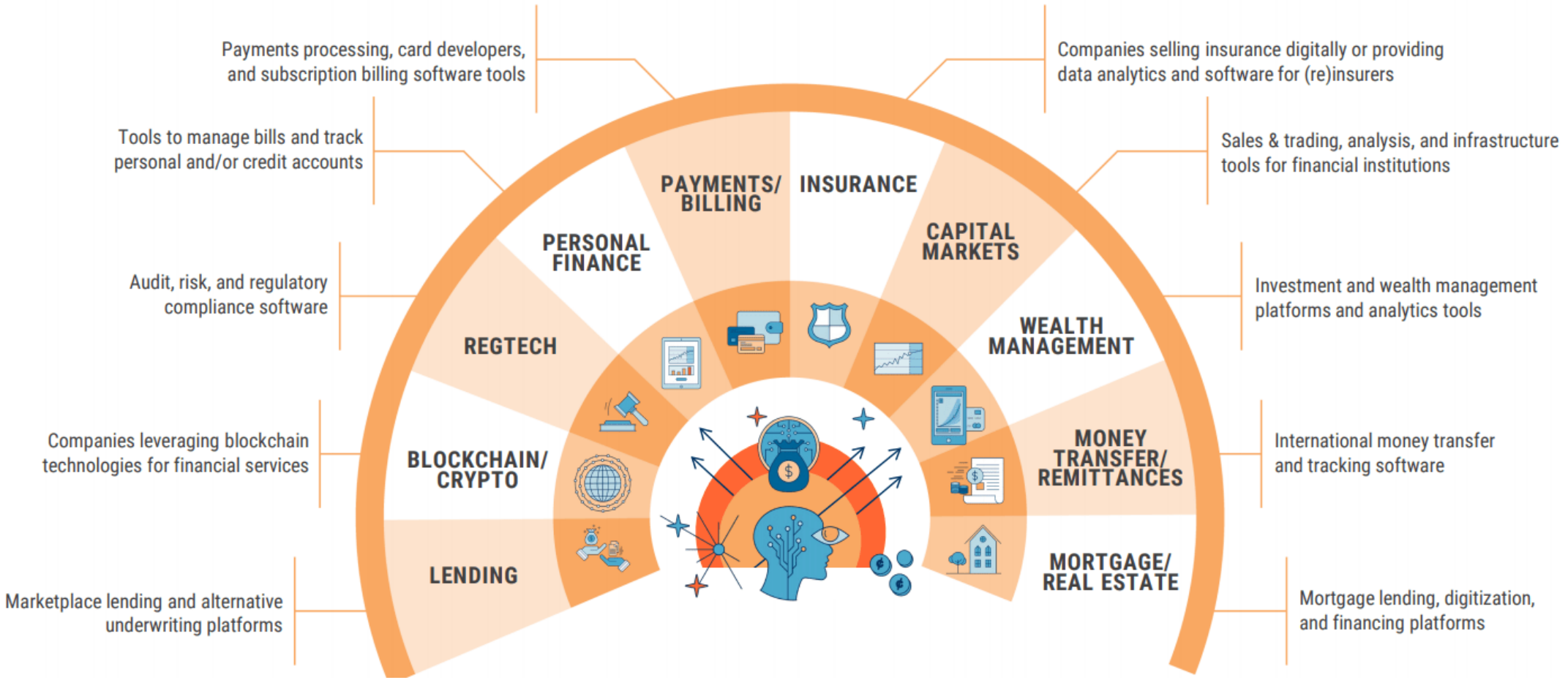
10,712,423,741

vaccine doses have been administered as of **12 March 2022**

Source: https://covid19.who.int/

DIGITAL TRENDS POST COVID-19

The New Normal



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How Fintech Is Adapting Post-Covid-19 - CB Insights Research

DIGITAL AND FINTECH ACCELERATION

Post Covid-19

US$8,266,917m in 2024

↑ US$

US$4,406,431m in 2020
Digital Payment – Total Transaction Value

US$1000 billion in 2025

↑ US$

US$3.5 billion in 2013
Digital Lending Worth

USD$7,580.1 bn by 2027

↑ US$

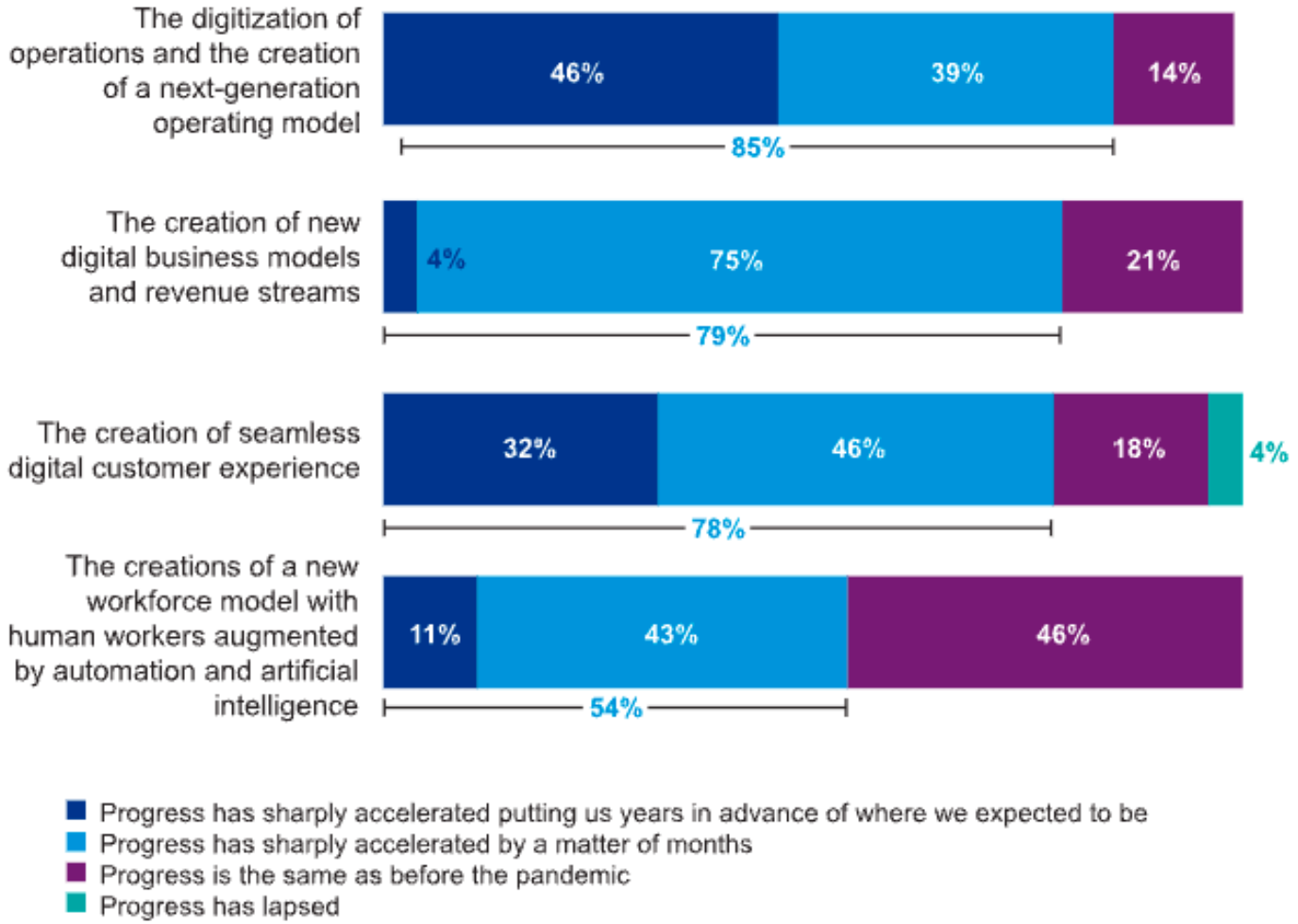
USD$1,043.1 bn in 2019
Digital Mobile Wallet Market Size Value

46%

Of people exclusively use digital channels for their financial needs

US$7.3 bn

Will be saved by banks by 2023 and thanks for Chatbots



The COVID-19 catalyst: Insurers race to digitize - KPMG Global (home.kpmg)
81 Key Fintech Statistics 2021/2022: Market Share & Data Analysis - Financesonline.com
26 Fintech Statistics Showing an Industry on the Rise (2021) (fortunly.com)

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ETHIXNG

Business Coverage

It is a new Flag Ship Banking Solution

Modernize Business Operations and Provide Business processes Optimization and Automation.

Dynamic Solution that Provides Lower TCO and Higher ROI.

Digitalizing Operation towards a Paperless Environment.

Innovative Customer Journey and User Experience

Powered By State-of-the-Art Technology company for Middle Ware and API Management Supporting Seamless Collaboration with FinTech's.

Provide complete solution to support Corporate, Retail and SME services



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WHY ETHIXNG

Digital Trends

- Neo-Bank (Digital Only Bank)
- Open Banking (Fintech Engine)
- Comprehensive Internet and Mobile banking
- Digital Kiosks and Video Teller Machines
- Digital Payment and Collection Engine
- Dynamic Swift & Trading Network Engine
- Omni-Channels
- Web based
- SaaS/Cloud hosting



Compliance

- Advanced Reporting and Journaling Engine
- Security Engine
- Notification Management Engine
- Credit Analysis and Facility Granting Engine
- Meeting Regulatory Requirements
- Regional Experience
- Diversified Banking Know How

Business Enrichment

- Multi-Organizations Engine
- Business Model Definition Engine
- Financing Instruments Definition Engine (Conventional & Islamic)
- Dynamic Financing Origination Engine
- Flexible Services layer/Catalog
- Rich Customization Layer

Flexibility & Time to Market

- Robust CRM
- Business Process & Rules Management Engine
- Fields Interaction & Control Engines
- Form Builder and Wizard Engines
- Customer, Accounts, Limits, Collaterals Management Engines
- Currency & Exchange Engine
- Comprehensive Fees, Charges, Taxes & VAT Engines
- DMS Engine
- 3rd Party Engine

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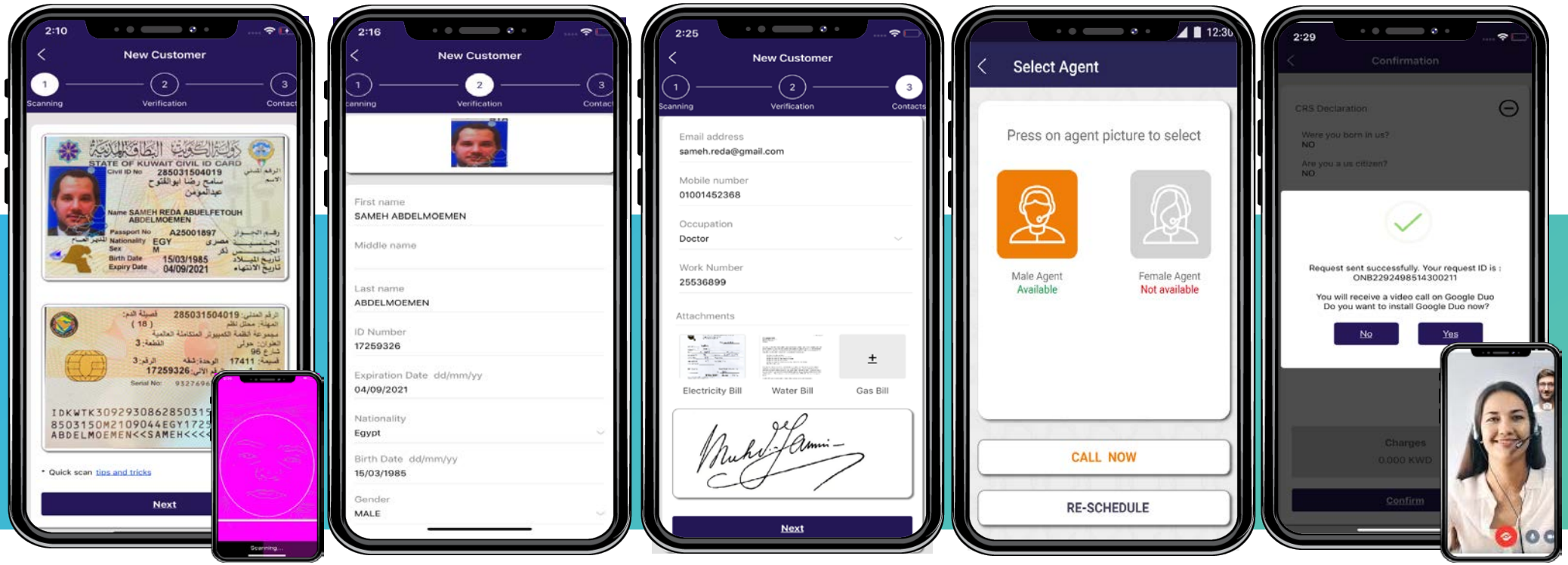
OUR WAYS IN DIGITALIZING OPERATIONS

Customer Onboarding

Request submission → **Identity verification & onboarding**

Estimated Time: 5 Minutes | Estimated Time: 3 Minutes

- ID Scan and Facial Recognition
- ID Data Extraction
- Personal Details & Documents
- Video Call Booking
- Back-office Request Processing



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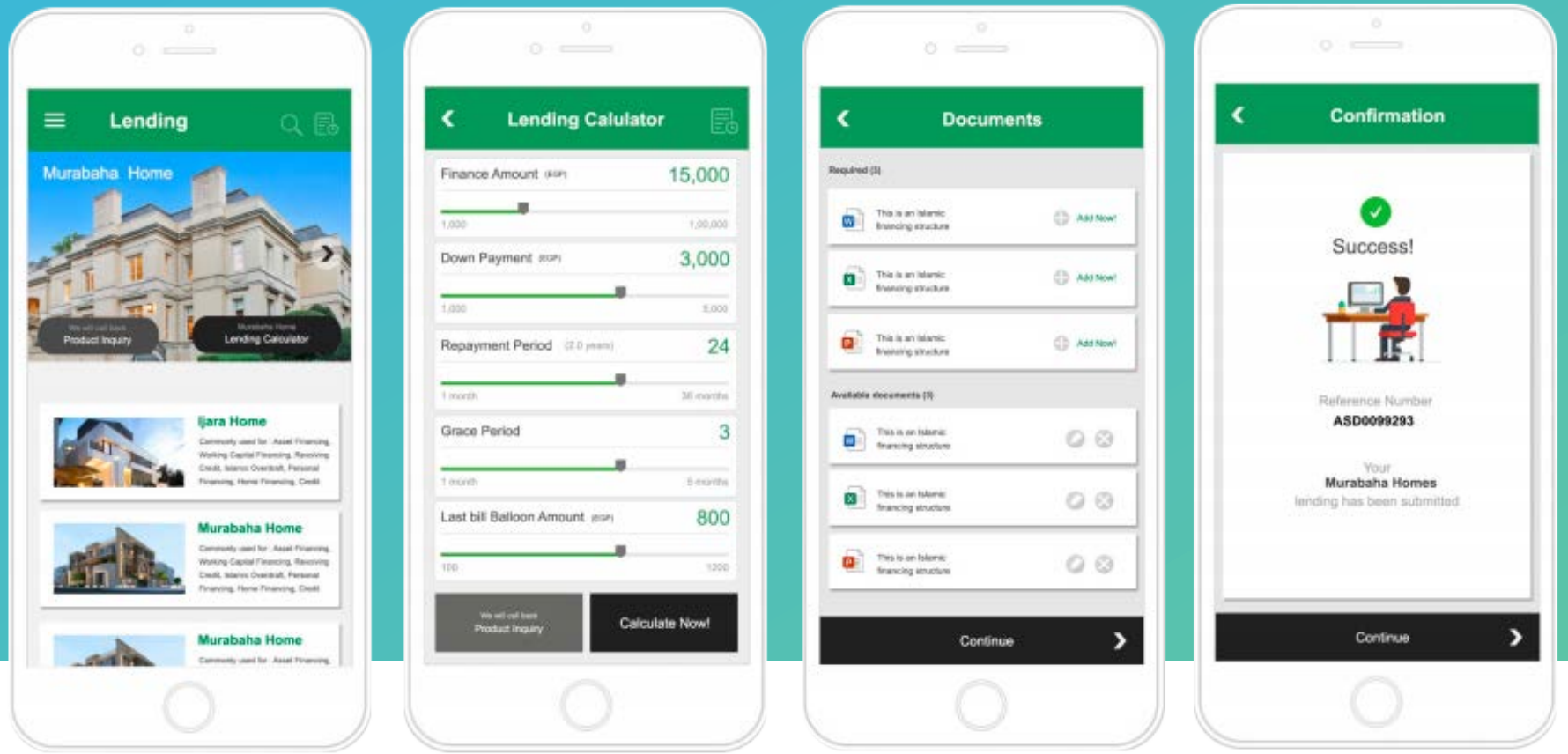
OUR WAYS IN DIGITALIZING OPERATIONS

Lending Platform

A what-if calculator fully integrated with Loan Originating System.

- **Select a product**
- **Enter amount**
- **Set the down payment**
- **Set the finance period**
- **Simply submit it.**

Get an upper hand by keeping an eye on your request and receiving frequent notification for the status of your request till receiving your fund/good.



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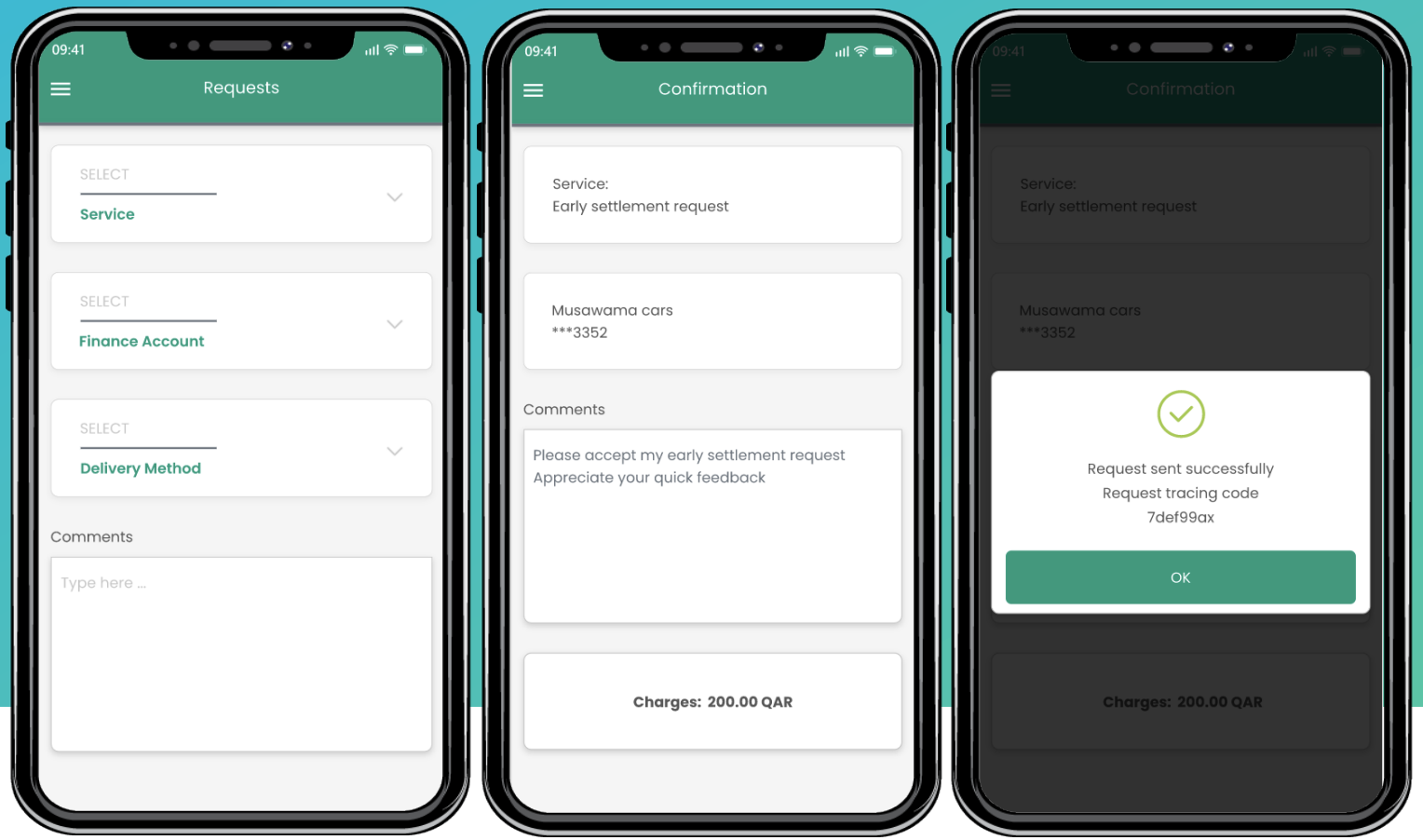
OUR WAYS IN DIGITALIZING OPERATIONS

Lending Platform

AFTER-SALE SERVICES - REQUESTS

- Liability e-certificate issuance
- Standing order cancellation
- Finance liability completion certificate
- Finance's collaterals release
- Revoke travel ban
- Plate number change
- Finance installments re-scheduling, installments skip, defer, postpone
- Finance Early Settlement
- Extra-Paid Amount



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OUR WAYS IN DIGITALIZING OPERATIONS

Virtual Branch/Kiosk



What is XTM?

eXtreme Transactions machine is a highly safe, interactive and innovative banking product.

Customer can make ATM and branch transactions via the XTM.

XTM provides a comfortable self-services experience with its easy interface.

Moreover, he can connect to video call center with one click and make transactions with the agents' assistance.

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THANK YOU

CONTACT US

For any additional information or sales inquiry, kindly use the below form, which will automatically be submitted to the Marketing Department.

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