



CODEBASE
TECHNOLOGIES

Demystifying Digital Financial Services

Digital Onboarding - Use of technology to expand Takaful outreach

Speaking to your Customers today

Takaful & Re-Takaful Conference Ethiopia March 2021

Paul Nilsen - Commercial Director

01

About Codebase Technologies

Codebase Technologies (CBT) is a Global Open API Banking solutions provider that enables banks and financial institutions (both Conventional and Islamic) as well as the emerging FinTech ecosystem to Demystify Digital Financial Services. We help organizations create and deliver Innovative and Intuitive experiences across customer lifecycle.

With presence and customers across 4 continents, Codebase Technologies with its award-winning suite of products, including the innovative **Digibanc™**, a comprehensive one-stop 'Bank in box', helps its customers unlock the true potential of the next generation of the digital financial eco-system.



Recent Awards and Recognitions:



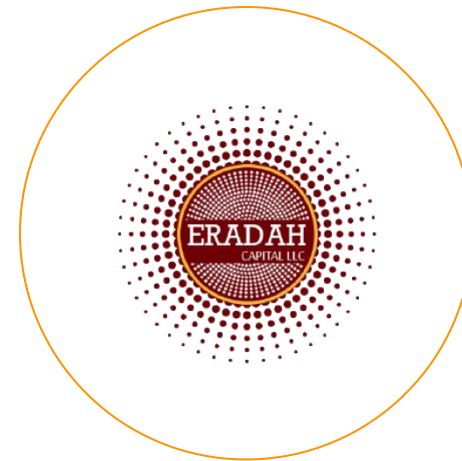
01

Supercharging Digital Banking



Bahrain's 1st Digital Bank

Launched Bahrain's 1st completely digital banking arm of Kuwait Finance House to address the growing demand for digital banking products and a shift towards customer driven financial solutions.



Dubai's 1st Digital Bank

Built and launched the GCC's first completely virtual and digital bank to address the need for digital products across the BFSI frontier and benchmark using the best in breed technology and practices.



Europe and UK's 1st Digital Islamic Bank

Developing and launching Europe and UK's first completely ethical and digital retail bank to be targeted towards the new digital generation of banking customers across the European and UK region.

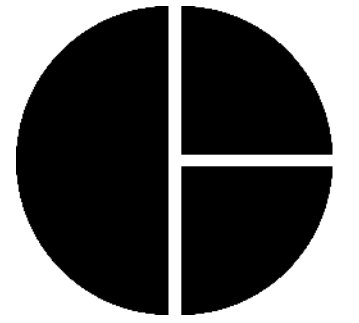


Pakistan's 1st Instant Digital Roshan Proposition

Pakistan's first bank to offer a complete array of digital financial services including instant digital customer onboarding and account opening for Overseas Pakistanis.

02

Some Statistics



02 Why Digital



Population	110 Million
0-14 Years	39.81%
15-24 Years	19.47%
25 - 54 Years	32.92%
55 and Above	4.42%
Population under 25	59.00%
Mobile Connections	47 Million
Growth 2018 -19	18.00%

- 60% of the Population is under 25
- New Mobile Licences being issued - Exponential growth
- 18% Growth in Mobile Penetration 2019 - 2020

Sources - [Ethiopia Socioeconomic Survey \(ESS\) 2018/ 19, Factbook](#)

02 Why Digital

Baby Boomers - Born between 1946 and 1964 (57-75 years old) : Boomers prefer to go into a *branch* to perform transactions. This generational cohort still prefers to use cash, especially for purchases under \$5.

Generation X (Gen X) - Born between 1965 and 1980 (41-56 years old): Since they are digitally savvy, Gen X will do some *research* and financial management *online*, but still *prefer* to do transactions *in person*. They believe banking is a person-to-person business and demonstrate brand loyalty.

Generation Y (Gen Y) - (Millennials) Born between 1981 and 1996 (25-40 years old) have *less* brand *loyalty* than previous generations. They prefer to shop product and features first, and have little patience for inefficient or poor service. Because of this, Millennials place their trust in brands with superior product history such as Apple and Google. They seek digital tools to help manage their debt and *see their banks as transactional* as opposed to relational.

Generation Z (Gen Z) - Born between 1997 and 2015 (6-24 years old) This generation has seen the struggle of Millennials and has adopted a more fiscally conservative approach. They want to *avoid debt* and appreciate accounts or services that aid in that endeavour. *Debit cards* top their priority list, followed by *mobile banking*.

**Circa 75%
of the
Population
in Ethiopia**

02 Why Digital



Seconds

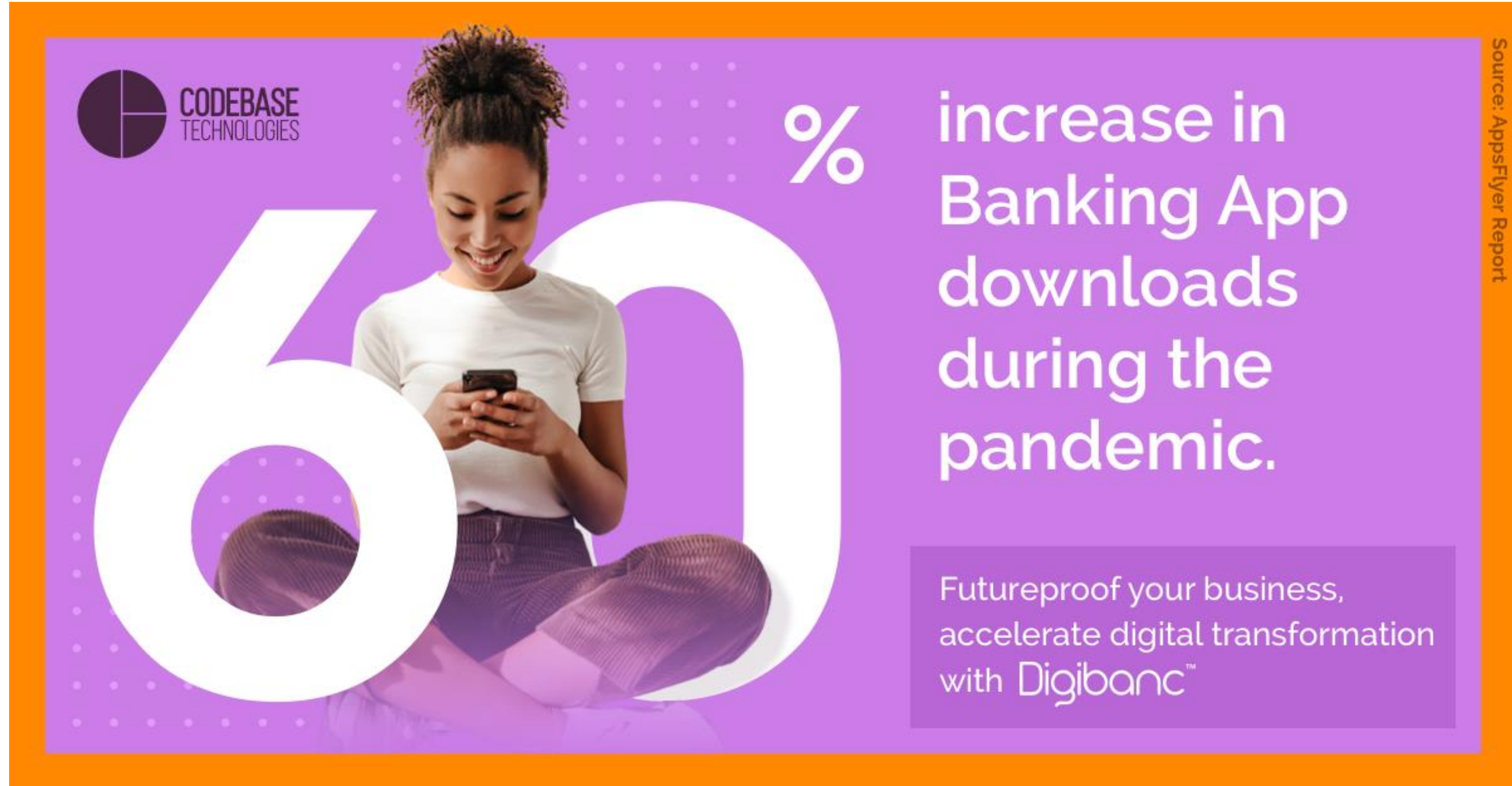
The average attention span of Gen-Zs.

Is your onboarding experience fast enough?

Futureproof your business with rapid digital onboarding by Digibanc™

Source: Forbes

02 Why Digital



The infographic features a woman in a white t-shirt and purple pants sitting cross-legged, smiling while looking at her smartphone. The background is purple with a grid of white dots. A large white number '60' is overlaid on the image, with a white percentage sign to its right. The text 'increase in Banking App downloads during the pandemic.' is written in white on the right side. The Codebase Technologies logo is in the top left corner, and the source 'Source: AppsFlyer Report' is written vertically on the right edge.

60% increase in Banking App downloads during the pandemic.

Futureproof your business, accelerate digital transformation with **Digibanc™**

Source: AppsFlyer Report

02 Why Digital



reduction
in customer
acquisition costs.

We're helping our client
digitally onboard
customers in minutes.

Futureproof your business
with rapid digital onboarding
by Digibanc™

02 Why Digital

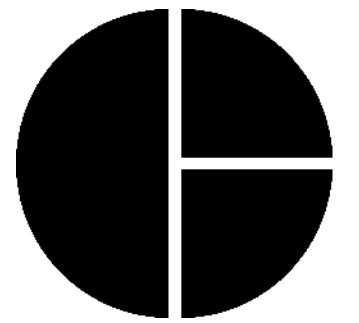


DROP IN PROCESSING TIME.

“ Our Client, **Tamweely**, attracted new and existing customers to the app, slashed operating costs, and vastly reduced manual processes. ”

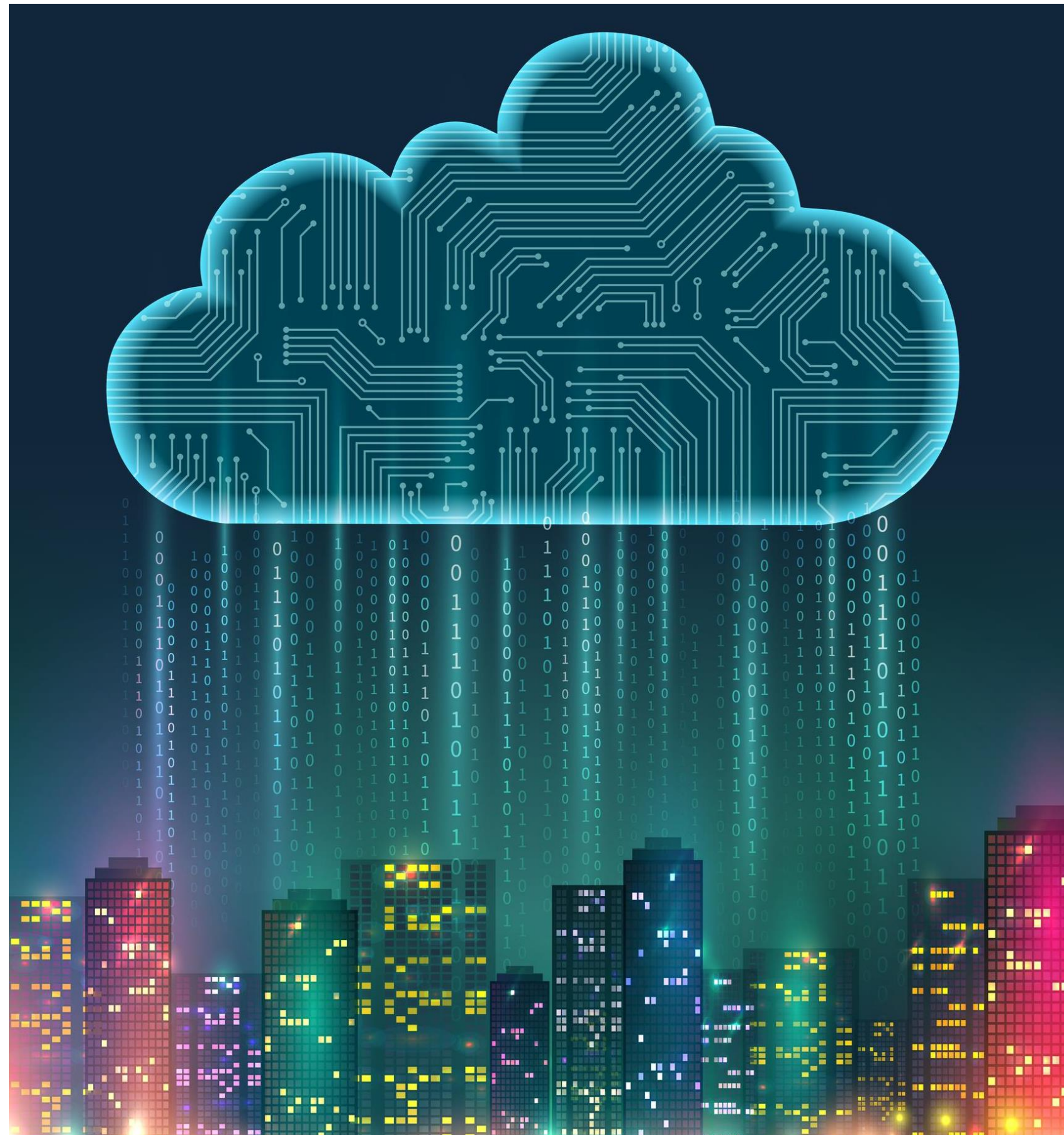
Futureproof your business with instant lending by **Digibanc™**

03 The Digibanc™ Onboarding Platform

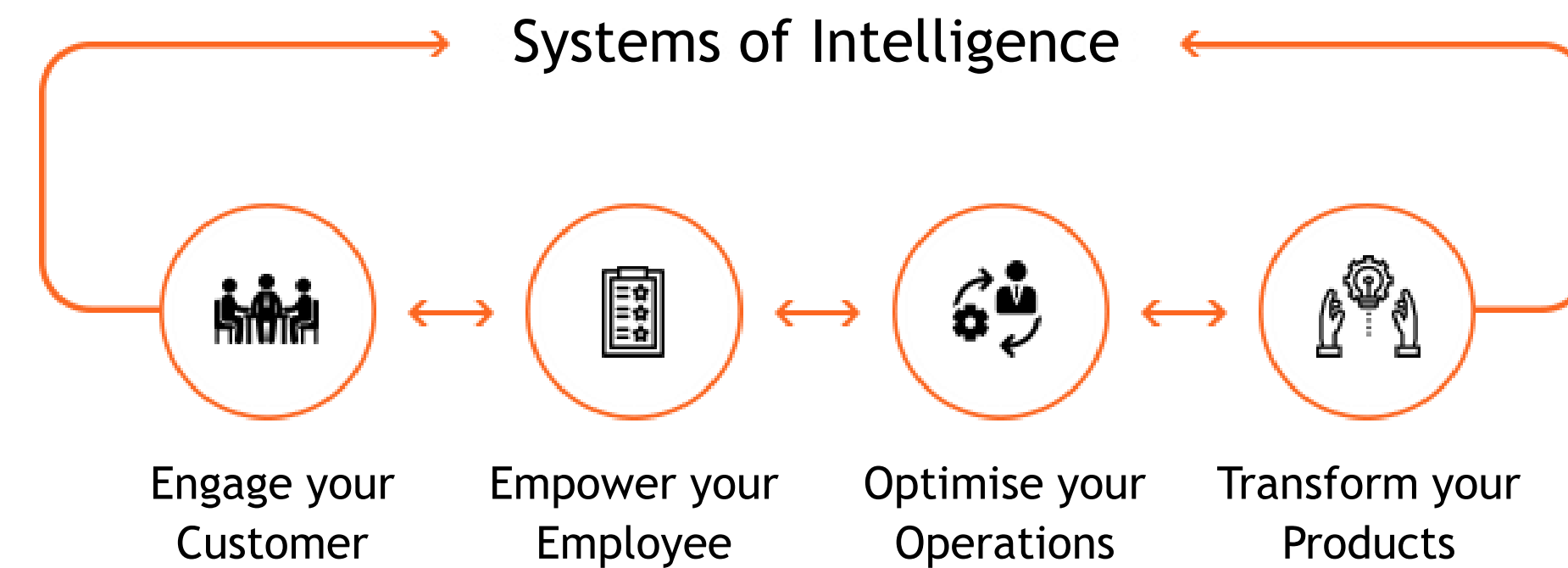


03

Digital Transformation



The impact and concept of digitization is not new, the digital economy is entering a new age that presents extraordinary tests for all Financial institutions. Digital tools are taking over the business environments and industries, inciting a significant change in the way we work, communicate and sell.



Our solutions give an innovative rise to new opportunities for enterprises looking to disrupt the existing norms and act as a catalyst to deliver practical and successful digital transformation agendas.

03 Digibanc™ Onboarding



BlueSHIELD Insurance

Freedom to select your preferred level of life protection with customized plans and more benefits.

[Get My Plan](#)

[Show example](#)

STEP 1 - Scan ID
Scan your details ID in the area below.



Make sure you're in bright place



[Show example](#)

STEP 1 - Scan ID
Please confirm your details we picked up from your ID.

ID No.
GHA139819

Surname
Sumai

First Name
Sherifatu

Last Name
Sumaila

Sex
Female

Date of Birth
15 / 09 / 1987

[Yes, I confirm](#)

[Show example](#)

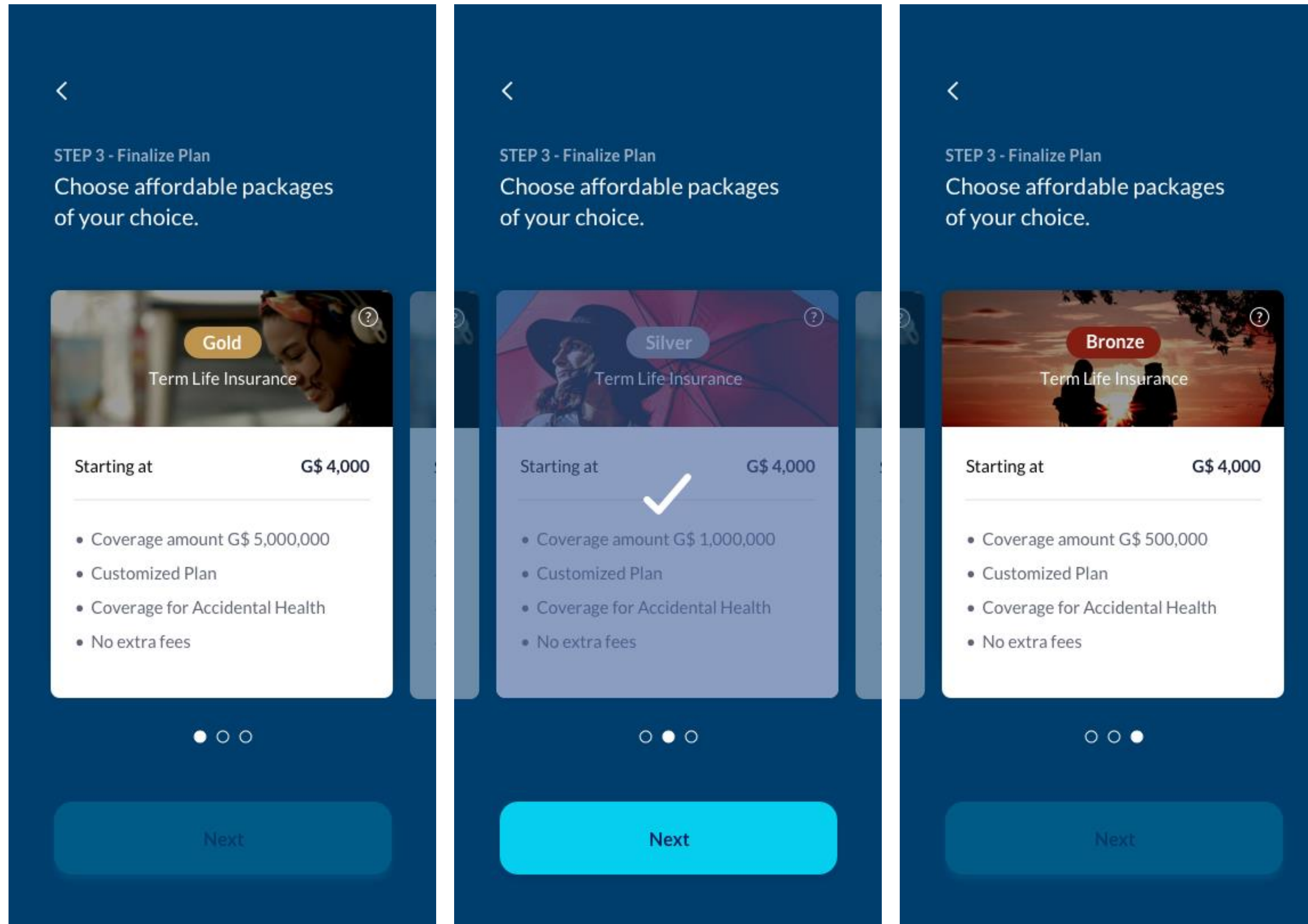
STEP 2 - Job Details
We'd like to know your job and tax details

Occupation
Accountant

Salary
G\$ 5,000 - G\$ 10,000

TIN No
1245676788

[Yes, I confirm](#)



STEP 4 - Health Questions
Great! Please tell us more about your conditions.

Do you take regular medication for treatment or control of any condition or ailment?

Yes No

Do you contemplate any operation or visit to a doctor for an existing inquiry or ailment?

Yes No

Have you had any injury, sickness or ailment, or have you consulted or been treated by a healthcare provided for reason in any the past five years? you like to receive your monthly bill?

Yes No

During the last 2 years, have you been involved in any type of hazardous occupation or avocation?

Yes No

Have you ever had any sickness or disease?

Yes No

Do you use tobacco or alcohol?

Yes No


Are you now unable to work full time because of any disorder or disease?

Yes No


Next

03 Digibanc™ Onboarding

STEP 5 - Add-ons Benefits
Pick and pay for only what you want.



Extended Accidental Death
G\$ 2,000



Repatriation Expenses
G\$ 1,000

Benefit Selected 1

Total Add-ons G\$ 2,000

TOTAL PREMIUM
G\$ 6,100

Review & Pay

Policy Summary
Here we've bundled it up for you.

Policy Holder ✎
Name: Sherifatu Sumaila
ID No: 1123456677
Age: 53

Plan ✎
Silver (G\$ 4,000)

Health Questions ✎
Smoking: Yes (G\$ 100)

Add-ons ✎
Extended Accidental Death (G\$ 2,000)

TOTAL PREMIUM
G\$ 6,100

Pay now

Select payment method

Transfer Card

Enter card details

Name on Card
Sherifatu Sumaila

Card Number
8912731646161112 VISA

Card Expiry
11 / 2023

CVV
124

Confirm G\$6,100.00

Thank you.
Your policy is confirmed.

We will send a copy of your insurance policy to shefatu@gmail.com. Please contact our support line if you wish to receive a physical copy.

Payment successful

Tap to view receipt

Policy Holder
Sherifatu Sumaila

Policy No.
A12356788

Issuance Date
15 / 7 / 2020

Policy Expiry
15 / 7 / 2021 - Auto Renewal

Add policy as beneficiary?

Done



Paul Nilsen
Commercial Director
paul@codebtech.com

Connect with us



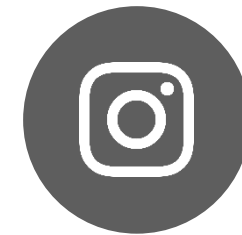
www.codebtech.com



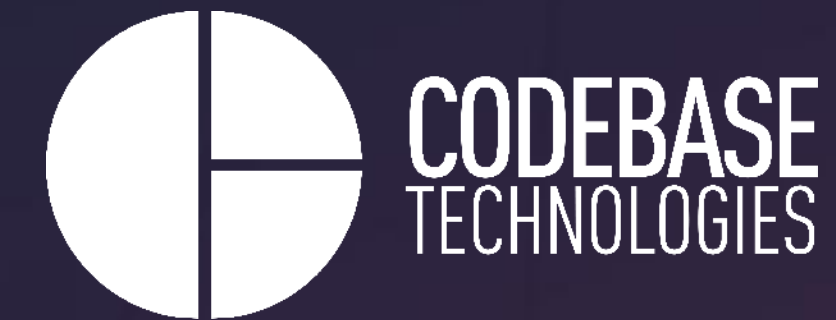
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