



ETHIX Digital Channels

Solutions for the Digital Age





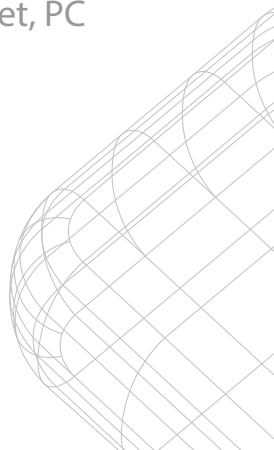
Leading Innovation & Excellence Since 1981

International Turnkey Systems Group (ITS) has evolved to become an industry leader in the provision of innovative information technology solutions and services, bringing tested and proven business solutions to global top tier clients across a wide range of industry segments.

ETHIX by ITS is an award winning, integrated solutions package that supports the digital transformation of financial operations. It is a cost effective and innovative solution that enables financial companies to leverage the latest technologies, and compete aggressively with both local and global players in their field, and comprises modules and linked components such as ETHIX Core, ETHIX Finance, ETHIX Branch, ETHIX 360, ETHIX Portfolio, ETHIX Fund, ETHIX Treasury, and other extensions that together create an evolved financial operation.

ETHIX Digital Channels Secure | Seamless | Customized

The financial services industry is on the cusp of complete transformation. Access to more data, and the availability of new technologies amongst other factors, has led to customers demanding a more customized, immediate and frictionless banking experience. ETHIX Digital Channels enables banks to serve their Corporate, Retail and Investment clients using ETHIX Internet, ETHIX Mobile and Xtreme Teller Machines (XTM) solutions; offering a better, more personalized, customized and secure banking experience via a customer's smart phone, smart watch, tablet, PC and laptop.



Retail Mobile Banking

Retail Mobile Banking is a market responsive solution that reduces branch loads and operational costs, enhances speed to market, and provides customers with an engaging and effortless user experience (UX). The simple yet intelligent solution targets more than 98% of smartphones through Native Android and iOS coding and offers a wide range of services such as viewing balances and transaction history to conducting international transfers and e-Wallet transactions. Retail Mobile Banking delivers Advanced advertising – Per Customer Segment



Retail Mobile Banking delivers Advanced advertising – Per Customer Segment

NFC	Charts	Biometric and face recognition
QR Codes	Calendar Synchronization	Mobile Wallet
Smart Watch Integration (Login, Accounts, Last transactions, Credit Cards)	Cheque deposits	Analytics
IRIS Scan	GIS / GPS integration	Beacon Technology

Retail Internet Banking

Retail Internet Banking delivers product quality, competitive functionality and information security in a packaged and affordable online solution.

From simple account reviews to sophisticated payment, transfer and self-service functionality, Retail Internet Banking delivers a compelling online experience that will provide competitive advantage. Generate more revenue and reduce transaction costs whilst attracting and retaining your retail customer.

Corporate Internet Banking

Corporate Internet Banking delivers a sophisticated multilingual and multicurrency offering with proven performance across a wide range of functionalities, including Cash Management, Trade Finance, Invoicing, collections, advanced security matrix and workflow management. The solution delivers real time data on account balances and transactions as well as straight through processing on payments such as SWIFT.



CUSTOMER NOTIFICATION ENGINE

Designed for new-age mobility, the Customer Notification Engine allows banks to alert customers of any changes to their accounts, to notify about submitted requests, and broadcast promotional messages. The feature also notifies Digital Banking Application Users of new assigned work threads. The Notification Engine is fully parameterized with the capability to integrate with any core banking system and can configure any products or services that are supported by the system.

ETHIX Contact (SMS & Notification) is a multi-language system that offers customers and application users with the ability to select to receive notifications as SMS, Email, Internet Banking alert or Mobile application notification.

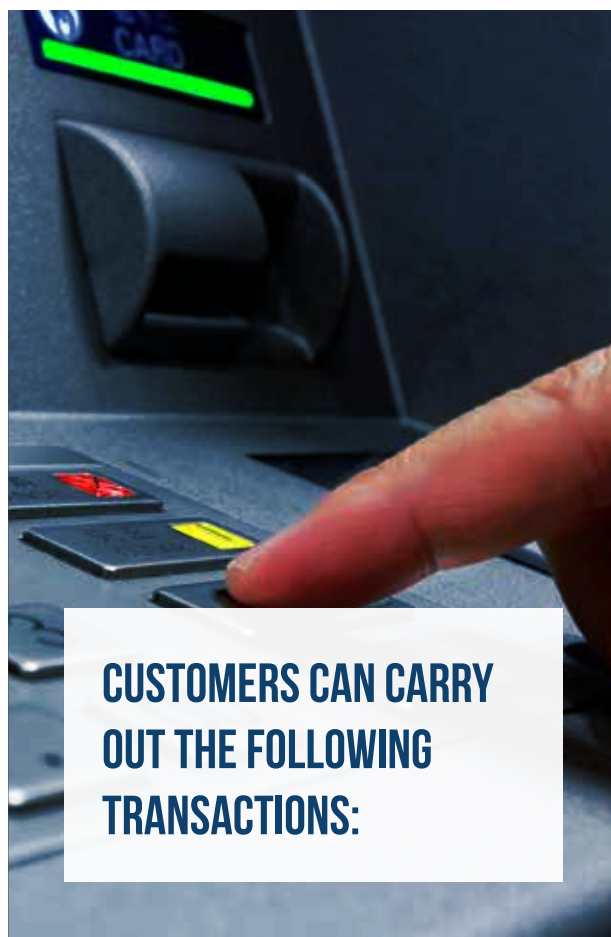
Customers and application users can also subscribe or unsubscribe to the service which can send notifications for Channel Activities (Account related activities, such as transfers and payments, and Non-account related activities, such as beneficiary/payee maintenance or to register/unregister a mobile device), Sensitive Customer Activates, such as failed login, locked account, login credential change, etc. Notifications can also be sent regarding Suspicious Customer Activities, (login from a different session/location, financial operation on account / beneficiary not belonging to the customer).

ACCOUNT LEVEL TRANSACTIONS THAT ARE SUPPORTED INCLUDE

Balance change	Change in deposit rates	Salary credit
Transaction on certain account exceeding certain amount	Certain standing instruction executed successfully or failed	Low account balance
Confirmation of stopping ATM card	Standing order execution	Change in lending rates
Standing instruction execution	Cheque processed exceeding certain amount	Fixed deposit renewal
Closing balance notification	ATM successful transaction	Failed ATM transaction
Large debit / credit transactions	Creation of overdraft	Credit of FD interest to certain accounts
Loan disbursed in account	Deposit rate for a given currency Transaction for a given date	ATM card ready for collection

EXTREME TELLER MACHINES (XTM)

The innovative Extreme Teller Machine (XTM) facilitates the shift from branch banking to an evolved, seamless and cost-effective banking model, bringing an advanced 'micro branch' to your network. The "Bank in a box" signals a turning point in the banking and finance industry, utilizing a digital video teller machine experience that elevates "branchless banking" by combining visual interactive banking technology and call center services. The XTM reduces branch load, allowing banks to concentrate their efforts on improving the customer experience, reducing costs and generating new revenue streams. The mobility of the XTM Gives edge for banks to go beyond the normal location constraints. The micro branch concept is an integrated software & hardware solution offering multichannel integration (Mobile/Email/SMS), a combination of "Video Conference Services" and "Self Service Machines" that deliver a full range of services to retail & corporate banking customers.



- **Balance (Inquiry/Mini statement)**
- **Cash (Withdrawal/Deposit)**
- **Opening Accounts (Saving/Current)**
- **Money Transfer (Local/National/International)**
- **Credit Card (Application/Issuance/Activation)**
- **Cheque Book (deposit/issuing/printing)**
- **Cheque Payment (stop/release/hold)**
- **Foreign Currency Exchange**
- **Precious Metals (Buy/Sell)**
- **Loan (Application)**
- **Financial consulting**
- **Payment services (Utility bills)**
- **Investment product purchase**



XTM BENEFITS

Effective sales engine:

Supports the generation of new revenue streams, through a range of targeted marketing activities and tactics, and facilitates cross sell and up selling of products.

Capitalize on new market opportunities:

Strong platform for a bank to develop its proposition incrementally. New modules and features can be added to enhance the overall value proposition.

Enhanced Customer engagement:

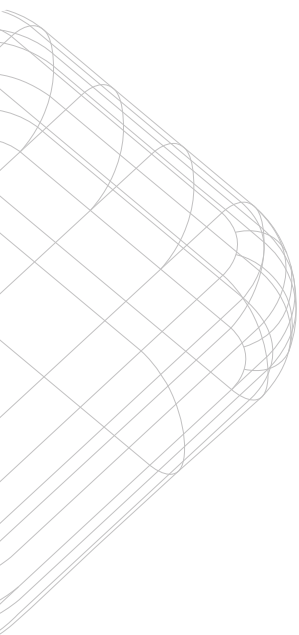
An improved user experience supports customer retention by increasing satisfaction levels.

Easily customizable:

The digital platform is based on open Java standards allowing easier integration and saving time for partners, customers and Banks.

Cost saving:
















Online transactions will lead to fewer branch transactions. This will reduce operational costs including costs for renting and maintaining offices.





ETHIX Digital Channels Functions

Business Functions:

 Customer Onboarding	 Authentication	 Card less P2P
 Financial Charts	 Account Summary	 Account Statements
 Recent Transactions	 Transfers	 Payments
 Manage Beneficiaries	 Standing Orders	 GIS System
 Alerts	 Contact Center	 Cash Management



CORPORATE FUNCTIONS

- Trades
- Letter of Credit
- Letter of Guarantee
- User Groups
- Signatories



RETAIL FUNCTIONS

- **Personal Fund Management**
 - Net worth Balance
 - Spending Categories
 - Personal Goal/Budget setting
 - Financial Calendar
- **Credit Card Management**
 - Application
 - Limit adjustment
 - Card Stop
 - Pin Change
 - Payment
- **Request of Finance**
- **Online Bill payment**
- **Online local transfer through national network**
- **Standing order maintenance**
- **Order Currency in Cash**

WHY ETHIX DIGITAL CHANNELS?



Omni Channel

The ETHIX Digital Channels are designed to cooperate and build a coherent, evolving, cross-channel experience.



Customer Centric

The customer centric architecture enables the bank to launch one-stop financial services for its customers. This effectively supports true relationship banking and provides a robust framework for cross sell opportunities. The ETHIX Digital Channels also supports the adoption of a customer centric mindset, leading to increased customer satisfaction, loyalty and retention rates.



Time to Market (TTM)

ETHIX Digital Channels expedites Time to Market (TTM) and facilitates efficient resource management, predictable product scheduling and launch dates and effectively increasing total revenue. The delivery of timely products and services will increase customer satisfaction, retention organizational profitability and highly competitive market.



Interface Personalization for an Exceptional UX

The ETHIX Digital Channel features visual tools built upon the latest interactive mobile and web technologies. Its responsive design, that is optimized for all device types with Advanced Dashboards and Widgets, create a rich, User Experience (UX) which can be segregated based on customer segmentation.



Agile Framework

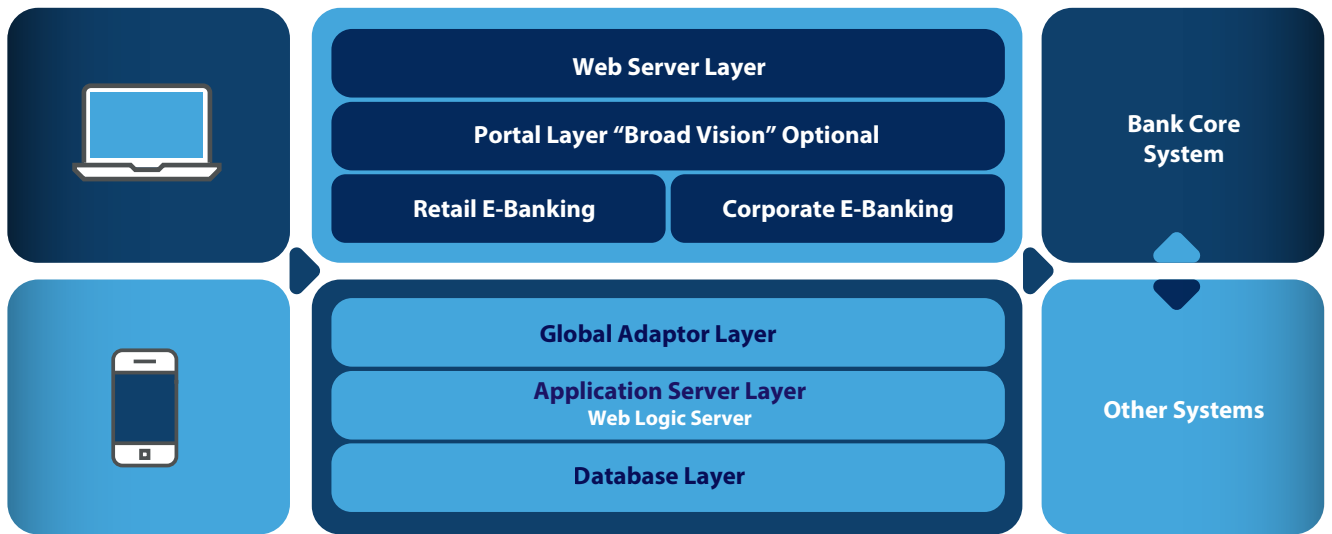
Our Solution is highly parametrized. You can manage your business rules, User Experience (UX) customization on site with zero development effort. ETHIX Digital changes is SOA based using a code free integration capabilities.



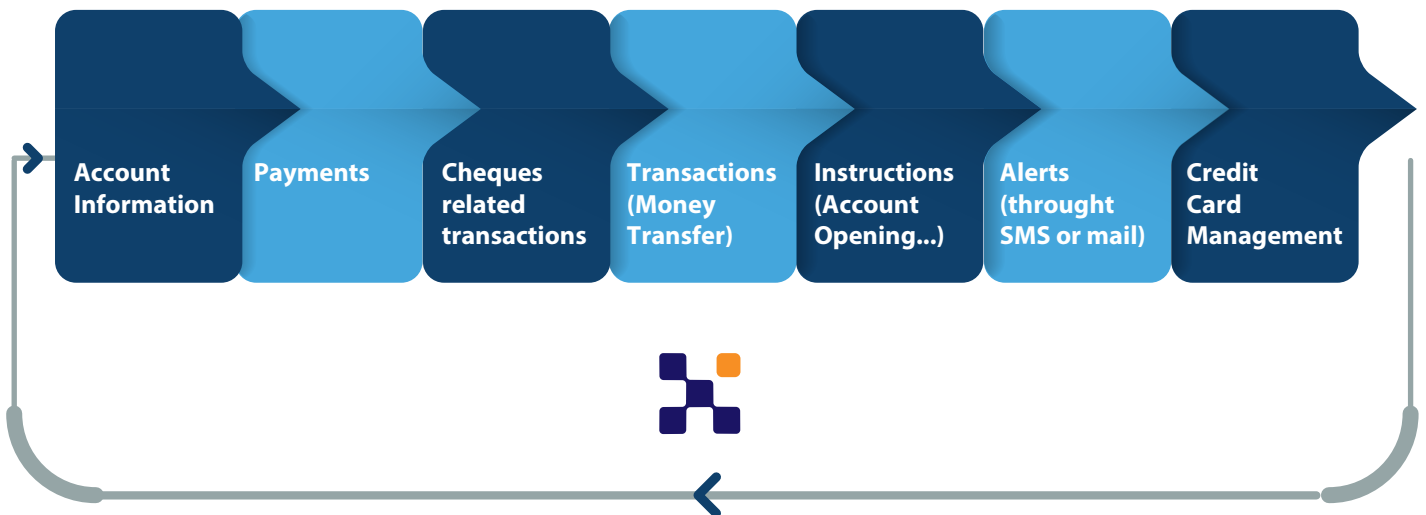
Secured Platform

Built upon latest security standards (i.e. OWASP) and PCI compliance guidelines.

Architecture



Internet operations General



ETHIX Net Backend



Why ITS?

At the forefront Since 1981

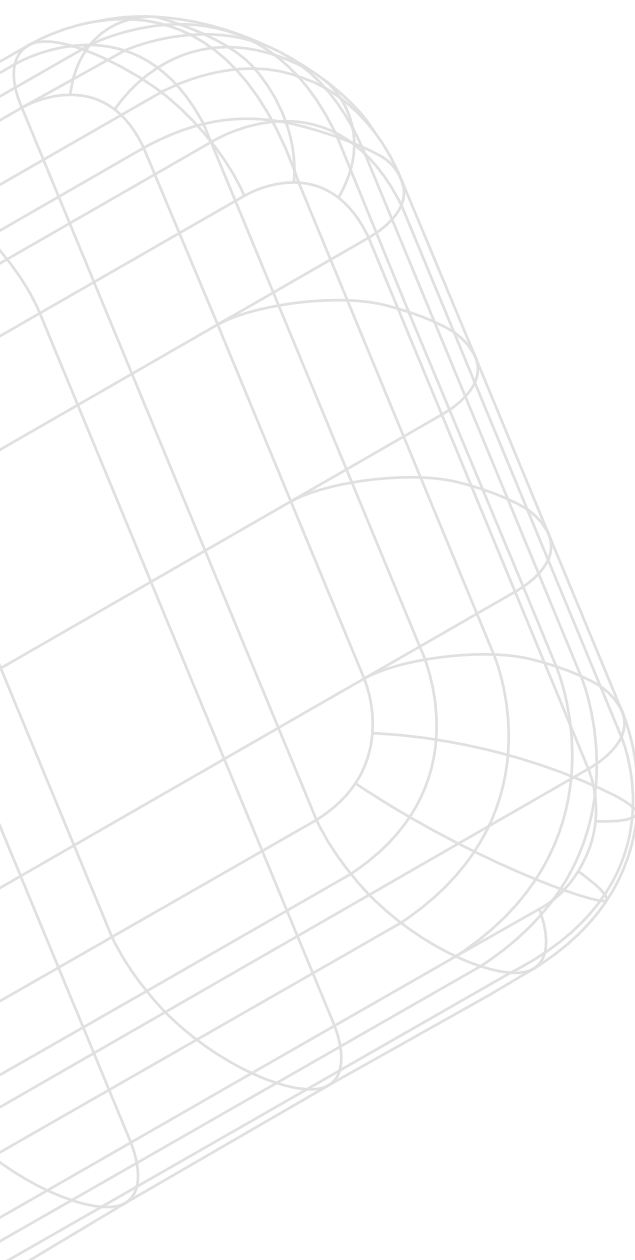
International Turnkey Systems Group (ITS) has evolved to become the industry leader in the provision of innovative information technology solutions and services, bringing tested and proven business solutions to global top tier clients across a wide range of industry segments.



A global financial technology provider, ITS offers R&D centers in Kuwait & Cairo, and 8 offices and numerous partners in the Middle East, Africa, East Asian regions, as well as the Caribbean. The Company brings vast experience and the expertise of more than 1200 professionals across 7 countries.

ITS Certified ISO 9001:2015, 20000:2011, 27001:2013. ITS is the market leading provider of innovative Shari'ah compliant IT solutions. ITS offers clients award winning products and expert IT services that support our customers' critical business functions. We leverage the "Global Delivery Center" to develop, design and deliver cutting edge software and service solutions to our local, regional and international clientele, and collaborate with leading names, including IBM, Oracle and Microsoft, to ensure our clients are provided with the latest solutions available in the market.

Recognized as a leading solutions provider, ITS has received numerous accolades including 12 international awards in the last five years, with its, flagship product range, 'ETHIX' continuing to be adopted by financial institutions throughout the MENA region and beyond.




About ETHIX Financial Solutions:

ETHIX financial solutions empower financial institutions to achieve operational excellence, cost leadership, growth and product innovation in today's challenging and ever-evolving global financial services environment. ETHIX's multi-channeled corporate and retail products and services address the challenges encountered by financial institutions today, equipping them with the tools and technology they need to sharpen their competitive edge. The ETHIX portfolio is aimed at Islamic financial institutions, universal banks, greenfield banks, and investment and treasury organizations.



Find out more on www.its.ws

 Follow us: @ITSGroup

 Like us: itscorporate

 Engage with us: international-turnkey-systems