



ETHIX NG
LEASE FINANCING



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Next Generation

Lease Financing

An increase in the digitization of services and customers growing demand for speed and convenience is transforming the lending industry. Lenders must capitalize on the opportunities this changing lease finance landscape brings by embracing digital lending processes which will allow for much more profitable decision-making speeds while supporting compliance with changing regulations around data security. Key to success will be the development of an automated digital process that is also part of a wider business ecosystem. ETHIX NG, the next generation core banking system by ITS is designed to address the challenges of the rapidly transforming financial services industry and empower lease finance companies to achieve sustainability and succeed in the Digital Economy.

Discover ETHIX NG, the new flagship banking solution that uses AI, Machine learning and Big Data to digitize business processes and elevate banks and Financial institutions to the Digital Age.

Towards a customer-centric business

ETHIX-NG CRM solution helps financial institutions become more customer-centric, helping them to better manage their relationships with customers and business partners by automating manual business processes, enhancing generation of customer-related data, and facilitating effective communications with both current customers and prospects.

Next generation marketing

ETHIX-NG CRM takes marketing campaigns to the next level. Financial institutions can design campaigns and target relevant customers for more successful cross selling and up selling, with detailed performance measures providing valuable customer insights that can inform future marketing decisions. ETHIX-NG allows financial institutions to manage customer activities effectively and efficiently, by booking meetings and appointments that can create new opportunities and lead generation for cross selling and upselling activities.



Satisfactory Onboarding Experience

Compliant customer onboarding

ETHIX-NG Customer Management interface is a multi-channel customer on-boarding solution that is intuitive, interactive, and user-friendly. The interface provides online customer opening forms that can be accessed at any time and from any device while remaining fully compliant with regulatory standards such as Blacklist, FATCA, CRS, AML, Risk Rating and Credit Rating.

Intuitive & agile

Designed with a three-decade-long understanding of customer onboarding related challenges, the ETHIX NG Customer Management interface is smart, comprehensive, and simple. Users have the flexibility to complete online applications in one session or save intermittently and come back later for completion. The flexibility of ETHIX NG Customer Management's Configurability provides a future-proof solution that helps financial institutions adapt to a dynamic market and changing customer needs.

Customer satisfaction guaranteed

With improved turnaround times and enhanced services, higher risk tolerance level and de-risking of business processes, ETHIX NG guarantees higher levels of customer satisfaction.

Simple and fast

ETHIX-NG easily captures customer data from external sources with automatic data population making the customer onboarding experience faster and easier. The Card Reader can be used with identification documents including CIVIL ID cards, with data auto fetched and pre-filled into the application form reducing the need for additional typing or validation steps. ETHIX-NG also supports multiple biometrics for verification throughout the customer on-boarding journey in addition to allowing digital signature handling to support organisations aiming for a paperless workplace.



Smarter Credit Decision

Controlling credit risk

ETHIX NG supports financial institutions in managing and controlling credit risk, providing the financial institution with a flexible end-to-end functionality combined with unmatched scalability to reduce risks and minimize human errors. ETHIX-NG's Intelligent Credit Analysis and Facility Granting module, allows financial institutions to control credit risk at all levels. This includes at the point of origination, upon individual account review, at the portfolio level, and also to control operational risk using ETHIX-NG standardized workflow to enforce credit management policies.

Accurate analysis

Financial statement analysis is a key process in Corporate Financing and ETHIX-NG Financial Analyzer provides unmatched flexibility in the ability to define financial spreading ratios and calculations. On the retail side, ETHIX-NG provides a template-based retail credit analysis, and according to the financial institution's needs, a credit analysis template can be designed with the ability to create score cards for different products, define the factors inside the score cards and evaluate the customer automatically.

Eliminating guess work

ETHIX-NG's Rule Based technology automates processes, including application approvals to create an effortless user experience. Using Industry-leading scoring technologies, ETHIX NG eliminates the guesswork in Financing and credit decisions, even with high-risk clients. Its sophisticated self-learning algorithm supports the credit management operation in making faster and more accurate decisions, while its rule-based credit decisioning reduces the risk of non-repayment. With ETHIX NG automatic or semi-automatic decision making that is made in seconds can ensure the financial institution is working with the right borrowers on the right terms.

Robust Collateral Management

ETHIX NG delivers a robust Collateral Management Engine that enables financial institutions to define collateral categories, such as Vehicle, Commodity, Property, Shares, Portfolio, etc. and design the needed input data by collateral category.

Simplifying & automating the credit decision process

Financial institutions are faced with increasingly complex credit scenarios with the need to incorporate a variety of risk-related information about their customers. ETHIX-NG provides an integrated and easy-to-use solution built around the unique needs of the credit decision process. ETHIX-NG improves productivity throughout the entire credit lifecycle by centralizing information from many sources and by automating routine tasks. This also substantially reduces paper usage by providing a convenient electronic credit file.

Flexible & Automated

The Collateral Management Engine allows financial institutions to create collateral pools and attach the finance/deposit/limits to the collateral pool or attach individually to multiple collaterals with different lending values, supporting the attaching of both cash and non-cash collaterals to the accounts with multi-currency capability. ETHIX NG Collateral Management Engine facilitates the processing and automatic revaluation of collaterals affecting customers' financial statements and position.

Streamlining Financing

ETHIX-NG provides a complete end-to-end Financing management operations solution that brings origination, analysis, underwriting, documentation, and executive reporting together in a collaborative, streamlined way. ETHIX-NG addresses the workflow management needs for the entire Financing operations through a unified, relationship-centric view of the customer's financial data, supporting documents and portfolio management capability.





Controlled Customers' Exposure

Supporting Exposure Control

ETHIX NG Limit Management Engine support the management of a financial institutions' exposure due to customer activities. The dynamic Engine configures all limits aspects, including group and single limits, country limits, transactional limits and operational limits in regard to the Finance, Treasury, and Trade Finance operations.

Facilitating Workflow

ETHIX NG Limit Management Engine is an integral part of the operations performed by Users facilitating effective and efficient limit checking and utilization, with the Limit Engine controlling whether a transaction proceeds based on limit availability. The Limit Management Engine provides financial institutions with the flexibility to define different lines of credit and or facilities to the customer that are both revolving and non-revolving, in addition to commercial and business credit lines, with the ability to set up commissions on unused balance limits with flexible maintenance for customer limits.

Elevating Lending Operations

ETHIX NG Finance Origination & Operation Engine supports Islamic aspects of Retail, Corporate, SME and micro finance lending operations, and provides a facility for the financial institution to conduct Project Feasibility studies and follow up for project-based financing deals.

Interactive Control

The Finance Origination & Operation Engine ensures seamless after sales operations, offering financial institutions an interactive and seamless capability to enrich control over changes that need to be conducted for finance payment plans, including rescheduling, shifting or postponing the plan. The Engine also numerous business operations to support settling up or cancelling the finance, considering all the financial impact in between.

A Tightly Managed Financing Business



Dynamic Workflow

ETHIX NG Finance Origination & Operation Engine is completely managed by a dynamic workflow configured by the financial institution. The Engine provides the User with the facility to define properties of the cash flow plan which will be used in each transaction, in addition to defining the business model that the financial institution can apply. This is mapped at the end to Fixed Native Applications related to the Banking and Financial Industry including Finance, Leasing, Trading, Investment & Treasury and Reverse Financing.

Dynamic Finance Management

ETHIX NG Finance Management Engine automates the lending operations of Islamic financial institutions, supporting all types of lending products such as Personal Finance, Syndicated Loans, Murabaha, Istisnaa and others. The Engine provides a variety of finance profit calculation methods, a flexible rates mechanism, and a dynamic repayment schedule generation engine that can support an unlimited number of payment schedules.

Comprehensive Agility

The Finance Management Engine delivers optimal flexibility to financial institutions. The Engine facilitates skipping a payment, early payment or finance payoff, in addition to the offering of flexible charges and commissions capabilities that provide the financial institution with the ability to define their own charge matrix and apply this charge within the finance life cycle while including VAT and other Tax schemas.

Intuitive Automation

ETHIX NG Finance Management Engine allows the facility for auto collection of instalments from customer account on the due date, with multi-settlement capabilities and the definition of a coverage account in case insufficient balance available in the main settling account. The intuitive Engine Automatically applies a hold on the account for the past due instalment in order to retry collecting the amount once the funds are available.

Delivering Customer Convenience



Contemporary Branch Solution

ETHIX NG Branch provides a modern and comprehensive solution for branch operations which reduces branch operational costs, guarantees compliance with banking and financial rules and prevents fraud. ETHIX-NG's detailed configuration, allows financial institutions to adjust services and operational workflow in order to cope with the current business demands and regulations and to meet an institution's future expansion needs.

Full Daily Branch Needs

ETHIX NG Branch provides full daily branch management operations and a complete set of teller transactions with the needed capabilities to increase efficiency of operations and reduce queues with short cuts for common functions such as Account balance, Customer position, Account statement and to automatically populate fields with relevant data including currency like FX rates, charges and fees.

Multiple Operations

ETHIX NG provides customized and automatic handling of multiple operations such as cheque management cycle and clearing, cards operations, including credit, debit and pre-paid, stock management cycle, and includes but is not limited to cashier order, demand draft, counter cheque, commercial papers cycle, underwriting and remittances processing, with high flexibility to integrate with the 3rd parties as Electronic Cheque Clearing systems, Electronic Fund Transfer Systems, Card Management Systems and more.

Empowered Day-to-Day Operations



Payment & Collection made easy

From simple cash payments and cash collection to blockchain payments and transfer, today's Banking Industry manage a diverse range of collection and payment methods. ETHIX-NG support all collection and payment methods dynamically through an engine that defines the most applicable collection and payment methods in any transaction.

Seamless supplier management

ETHIX NG 3rd Party Engine is a powerful tool that allows financial institutions to seamlessly manage process flows with 3rd party suppliers by defining and maintaining information on any party that provide services, such as physical assets, maintenance or construction.

Robust Operational Reporting

ETHIX NG Reporting Engine supports financial institutions with day-to-day activity reporting requirements, providing a full view of operational details that reflect the institution's current activities.

Seamless & Effective Deposit Management

ETHIX NG Deposit Management Module is a powerful tool that supports of Islamic Deposit Operations, providing verities of credit and debit profit calculation methods with a flexible rates definition mechanism.

The Deposit Management Module supports a wide range of Islamic Deposit Products, including Mudaraba, Wakala and reverse commodity Murabaha and more.

360 real time dashboard

ETHIX-NG 3rd Party Engine provides a centralized 360 dashboard that enables users to summarize complex information and present it in an easily digestible way. The real time dashboard, which is automatically updated by the latest data set available, provides a simple visualisation of the different processes for each 3rd party entity, defining the payments and collection process along with the sales incentive schema if applicable.

Centralized Messaging Repository

ETHIX NG delivers a built in SWIFT Engine with an architecture designed to help financial institutions connect seamlessly to the SWIFT network. As the Centralised Repository for all Outgoing and incoming SWIFT messages, the SWIFT Engine provides institutions with the ability to differentiate between Internal and External SWIFT messages and connect to the corresponding network while sending messages.

Adaptable & Accessible

The Reporting Engine enables financial institutions to categorize reports into groups and sub-groups with security authentication for categorized report accessibility.

ETHIX NG Reporting Engine provides compelling convenience and shareability, allowing reports to be easily directed to multiple channels such as printers, email, SMS and the flexibility to extract these reports in multiple formats, such as excel, PDF HTML.

Next Generation financial reporting

General Ledger (GL) and Accounting is the backbone of any financial solution. ETHIX-NG GL & Accounting module is a powerful engine that meets the financial reporting needs of financial institutions.

Customizable & intuitive

ETHIX NG provides financial institutions with the flexibility to define a custom chart of account, select preferred segmentation, and the right totalling structure, and with automatic re-evaluation of foreign currency transactions, ETHIX NG provides intuitive reporting functionality.

Complete security

Establishing security for GL accounts is crucial. ETHIX-NG meets this need in one single step with GL Access feature enabling access rights to be assigned according to defined user privileges.

Next Generation Reporting



Robust Accounting Backbone



Dynamic Accounting Solution

ETHIX NG Accounting Entries Engine provides financial institutions with a dynamic mechanism to effectively and efficiently manage their accounting needs. The Engine provides for the setup of all needed financial entries for each business transaction and processes and supports online transactions posting 24/7 with the capability to future and back date entries. Financial institutions can simply create group of accounting entries to be posted automatically with the attached business purpose.

Powerful 3rd Party Interface

The Accounting Entries Engine provides a comprehensive interface for posting entries by authorized 3rd parties over the ESB layer, meeting today's demand for 3rd party applications to post financial transactions directly to the institutions core banking system.

Automated Online Control

ETHIX NG Accounting Entries Engine empowers financial institutions with complete online control and viewing capabilities. The Engine realizes Foreign Exchange gain and loss instantly and posts the relevant accounting entries while also automatically generating Interbranch legs while simultaneously posting the transactions.

Automatic peace of mind

Provisioning is a process designed to secure a Financial Institution's financial position and ensure compliance with all financial and regulatory requirements. Provision Amounts represent the amount deducted from income to cover anticipated losses on finances and overdrawn accounts. ETHIX-NG Provision module automates the entire provisioning cycle, from setting up the criteria of calculation, to execution and GL reconciliation.

Empowering Financial Control

ETHIX NG Budgeting Module empowers financial institutions with the tools for effective financial control, providing the mechanism to monitor and measure the success of the operations and to facilitate the preparation and implementation of financial plans.

The Key of Flexibility and Maintainability



ETHIX NG Archiving Engine

ETHIX NG Archiving Engine equips financial institutions with the tools to safely, securely and conveniently archive old data to ensure regulatory compliance and for historical reference. Ensuring an effective archiving capability is important in order to offload the production environment with old or closed operations while complying with regulatory requirements.

Powering Business Processes

ETHIX-NG's built in BPM Engine manages processes across multiple organizational business units, streamlining and simplifying your business workflow and enhancing organizational efficiency and effectiveness. The Engine, which acts as an enterprise middleware by transferring processes between different business units executes business processes uses the latest BPMN 2 specifications, offering businesses a systematic workflow approach that reduces human errors, enhances communication between stakeholders and builds effective collaborative processes between various lines-of-business within the organization.

Customized Layouts

ETHIX-NG bridges the gap between business analysts, IT and end users through process management features and tools that benefit both business users and IT. Users can build their preferred process with customized layouts to ensure every business process is tailored to business users needs and is easily understood.

Flexible & Adaptive

Real-life business situations can be complex and are not always easily described using a rigid process. ETHIX-NG supports adaptive and dynamic processes that require flexibility, allowing users to deviate from the process when needed including the ability to control which parts of the process should be executed.

Solution for a transforming industry

The Financial Services industry is undergoing continuous transformation. Businesses need a system dynamic enough to support these changes with faster time to market and lower total cost of ownership. ETHIX NG Business Rules Engine is a comprehensive solution with integrated core modules and front end modules and features designed to support any business rules and conditions, allowing the fast and reliable evaluation of business rules and complex event processing. The Business Rules Engine can be used across all ETHIX-NG areas including Business Process Management, Workflow/Override, Systems Screens Validations, Policy Parameters and controls, Credit Scoring, Finance Pricing Matrices and much more.

Driving innovation

ETHIX-NG comes with out of the box rules for the banking and financial industry, driving innovation through its state of the art Complex Rule Designer that provides financial institutions with the flexibility to build any business rule they need to support their business success; From a Simple Rule designer to writing rule scripts to evaluating rules that utilize the system fields and the already built data models with in-house developed services.

Faster time to market

ETHIX-NG Business Rules Engine is a powerful tool that allows financial institutions to implement their business rules without having to return back to the vendor with a change request. With the dynamic nature of central banks and financial industry regulations and the numerous variables to comply with, ETHIX-NG Business Rules Engine offers a solution that results in a faster time to market.

Dynamic Form Building

ETHIX NG Form Builder Engine provides financial institutions with the ability to design any screen and integrate it into a business process.

The Form Builder Engine provides the flexibility to build and edit business components, flows and screens, and design screens with components including fields such as lists and grids that link to any business operation or process.

Next Generation Wizard

ETHIX NG Wizard Engine allows financial institution to simplify user operations by creating different wizards in order to simplify complex tabbed screens to a simple one. This provides users with the capability to apply these wizards to certain users or roles to improve performance and efficiency.





All About Compliance

Alerts & Reporting

ETHIX-NG ensures unresolved cases are not forgotten and helps managers achieve goals and KPI's through alerts and reporting functionalities. ETHIX NG brings together business processes, business rules and complex event processing to provide a complete Business Process Management solution that builds a more effective workflow across the entire organization.

The Smart Compliance Engine

ETHIX FATCA is ETHIX NG's Smart Compliance Engine. ETHIX FATCA supports financial institutions to achieve full compliance with FATCA faster and easier, offering seamless integration with the financial institutions' existing IT solutions.

Robust Reporting

ETHIX FATCA facilitates the collection and reporting of required information to the Internal Revenue Service (IRS), covering all FATCA requirements from supporting due diligence checks, to the online reporting of that information to the relevant authority. For countries with Intergovernmental Agreements with FATCA, or IGA countries, this is done through XML integration with the country authorities, and for NON IGA countries, this is conducted through direct integration to the IRS using IRS encryption.

Protection & Protocol

ETHIX NG delivers a comprehensive Blacklist Engine that allows financial institutions to highlight whether individuals, whether or not they are current Financial Institution customers, are blacklisted, due to any number of financial and / or legal concerns and defines protocols when a blacklisted customer or potential customer is validated. The Blacklist Engine facilitates the financial institution to upload blacklists from sources such as Central Bank's, Watch List, etc. segment these lists, and then define at which process or transaction to perform the validation, and the defined system response such as stopping or alerting a User.

Seamless Processing

ETHIX FATCA supports runtime checks of the customer and performs customer follow up. This includes the requesting of necessary forms (w9, w8Ben, w8Ben-E, Self-Certificate), and the automatic updating of FATCA status for reporting requirements.

Centralized compliance

ETHIX-NG Business Rules Engine is the centralized repository for all the conditions, expressions, calculations, business rules and validations. The Engine allows business users to complete their transactions and processes in full compliance with both the organization's policies and procedures and external and internal regulators, whilst providing financial institutions with the flexibility to build any rule, calculation or condition and save it in the Engine's repository to be used in any future business process.

A Single Ecosystem



Empowering Digital Transformation

ETHIX-NG Document Management System (DMS) engine, empowers Financial Institutions on their digital transformation journey, moving them closer to a modern, paperless work environment whilst streamlining business processes for a more efficient, collaborative and effective organization.

ETHIX NG supports institutions in converting all hard copy documents to digital through scanning and uploading, so that all customer and internal operations can be performed using E-documents that can be securely integrated into the operation following the workflow rules and conditions.

Tenant Management on the Cloud

ETHIX-NG Multi Tenancy Module is a highly scalable, cloud-based platform that offers a compelling set of features for building services that many users will pay a subscription to use. The platform offers tenants their own domain name and customized login pages and provides an isolated environment for specific tenants.

Elevating Legacy

ETHIX-NG has a very comprehensive ESB (Enterprise Service Bus) Layer, which enables the effective communication between ETHIX NG and any older technology systems within the financial institution.

Supporting Transformation

ETHIX NG's out of the box ESB Layer supports various protocol transformations, multiple languages, multiple data formats and spans a broad collection of capabilities, including but not limited to Application and partner integration, API management, B2B integration, Managed file transfer, High-speed messaging and In-memory caching. It provides authentication, authorization and encryption, both for incoming and outgoing messages, which complies with security requirements requested by service providers.

An Integrated Ecosystem

ETHIX NG ESB Layer Integrates over FTP, HTTPs, JMS, TCP or SMTP, among other transport protocols, and guarantees the stability of the overall ecosystem through a configuration driven development and elimination of point-to-point integration.

Controlled Notifications

ETHIX NG Notification Engine is a comprehensive messaging and notification system that supports the sending of a variety of different types of messages through various media. The Engine provides the financial institution with complete control to define notification content and type, whether it be SMS, E-mail, System Notifications or other, and to link the content to the overall system's actions and dynamically connect it to the defined notification media and 3rd parties.

Seamless Customer Experiences

ETHIX NG Omni Channel provides customers with a seamless and consistent digital experience across all channels, allowing a customer to begin their journey on one device, whether it be a desktop, laptop, mobile or tablet, and finish it on another, without any interruption.

Facilitating Self Service

ETHIX NG Omni Channel facilitates customer interactions through various self-service facilities that enable them to accomplish banking and financial tasks on their own and through assisted service channels. Omni Channels leverages Customer 360° View, CRM and Content Management to support financial institutions to deliver exceptional banking experiences.



It's All About Expendability



Meeting Market Demand

In line with digital banking trends, ETHIX Mobile provides a wide range of functionalities including fully automatic and compliant customer onboarding, a comprehensive lending platform offering comprising lending request online submission all the way to the lending origination system, request following up, after-sales services submission and follow up, a full goal setup, spending categories monitoring tool and much more.

Next Generation Internet Banking

ETHIX Net is an easily configurable, cost effective and secure e-banking solution that provides financial institutions with a unified and centralized view of the customer and a single point of access to all dealings between the customer and the financial institution, including all retail and corporate relationships.

Micro Branch Expansion

ETHIX XTM, or the “eXtreme Teller Machine” is in fact a state-of-the-art micro branch that combines visual, interactive financial services and self-service technology to offer customers 24/7 secure access to financial services. ETHIX XTM facilitates Financial Institution expansion by providing a portable branch solution at a reasonable cost, leveraging the institutions current customer-base while attracting new customers fast!

Exceptional Customer Experience

ETHIX Mobile offers customers an exceptional on the go banking experience, providing a broad range of mobile transactions, from simple inquiries to complete subscription and redemption transactions and mobile alerting and payment models to satisfy the needs of every customer segment. The user-friendly Application is built with a native mobile development approach to provide the highest level of security, stability and performance on Android and iOS mobile platforms while supporting multiple languages for increased customer satisfaction.

A Culturally Intelligent Solution

ETHIX NG Multi Language Engine is a next generation solution designed to address the multicultural needs of today's diverse banking environment, providing the tools to define languages at the system level, user level and customer level.

Powerful Language Capabilities

ETHIX NG Multi Language Engine is a highly efficient engine that defines multiple languages with a user-friendly interface providing the ability to align language from right to left or from left to right according to the bank's needs. The powerful capability provides a unified language culture that customizes the format of numbers, currencies, times and dates.

Increased Satisfaction

ETHIX NG Multi Language Engine empowers employees to work in a language they are comfortable with and the bank to communicate with customers through SMS's, emails, statements and other correspondence in a language of the customers' choice, substantially increasing both employee and customer satisfaction.



About ITS

International Turnkey Systems (ITS Group) provides advanced technology solutions for financial institutions, government, and other private sector organizations across a wide array of industry, with demonstrated technology competencies and high-end skill capabilities that support client's critical business functions. Headquartered in the State of Kuwait, with R&D facilities in Kuwait and Cairo and a presence throughout the Middle East, Africa, the Americas, the Caribbean and the Russian Commonwealth (CIS), ITS Global Business Solutions Development Center (GBS) in Cairo delivers Managed Services globally, bringing expertise to all stages of the software development process, and providing the support companies need to transition from legacy systems to new technologies. Our award-winning flagship solutions package, ETHIX, supports the digital transformation of financial institutions and is trusted by leading banks worldwide.

For more information on **ETHIX NG** please visit www.its.ws or email info@its.ws



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a Demo



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