

Conventional Neo-Bank

ETHIXNG

Next Generation

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Banks are facing numerous challenges in today's increasingly complex business environment. In addition to keeping up with emerging technologies, digital banks must find innovative solutions to ensure compliance with changing regulations around data security and protect their stakeholders from cybercrime. Digital banks must also meet growing customer demand for personalization and customization, including end to end digital onboarding and a seamless omnichannel digital banking experience. Digital Banks must also be able to effectively collaborate with fintechs, and ETHIX NG, the next generation core banking system by ITS, is designed to address these challenges and empower digital banks 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.

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.

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.



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 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.

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.

About ITS

International Turnkey Systems (ITS Group) provides advanced technology solutions for banks, 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.



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WWW.ITS.WS

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www.its.ws or email info@its.ws

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info@its.ws

