

Islamic NeoBanking

ETHIXNG

Next Generation

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Islamic banks are facing numerous challenges in today's increasingly complex business environment. In addition to keeping up with emerging technologies, Islamic banks must find innovative solutions to ensure compliance with changing regulations, customer demand for personalization and customization, including end to end digital onboarding and a seamless omnichannel digital banking experience. Islamic 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 Islamic 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.



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.

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.

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 using 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.

It's All About Expandability



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.

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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