

# ISLAMIC FINANCE AND LEASING



## Islamic Finance and Leasing

- ETHIX NG is a next generation solution that empowers financial institutions to succeed in the continuously evolving business landscape of the financial services industry. Its platform offers a wide range of Islamic Finance & Leasing capabilities that are fully complying with the principles of Shariaa.
- ETHIX-NG Designed to manage End to end financing and leasing lifecycle starting from customer on-boarding, Application administration and management, automated credit scoring , credit decision management and lease/finance origination.
- ETHIX-NG possesses a robust built-in dynamic product definition engine that enables your organization to offer a wide range of customized financing and leasing products to your customers. It also supports the efficient management of associated aftersale services, such as, payment collections, reshcedhulling and transfer of liability.
- ETHIX NG provides a structured approach to data analysis and reporting, a seamless omnichannel customer experience in addition to enabling digital customer onboarding, all while ensuring compliance with changing regulations around data security; it facilitates collaboration with emerging FinTech solutions and enables continuous innovation.

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.



## 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 banking customers with a seamless and consistent digital banking 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.



## Smarter Credit Decision

### Controlling credit risk

ETHIX NG supports banks and financial institutions in managing and controlling credit risk, providing the banks and 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 banks and 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.

### Robust Collateral Management

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

### 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 banks and financial institution is working with the right borrowers on the right terms.



## 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 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.

## 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.

## 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.

## Streamlining Financing

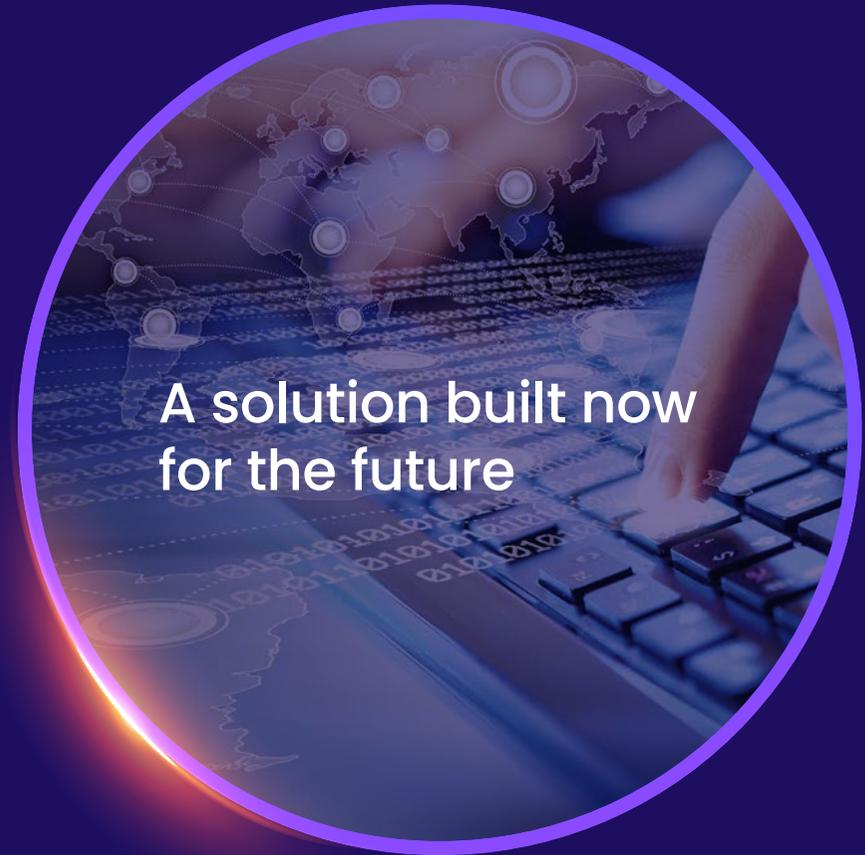
ETHIX-NG provides a complete end-to-end Financing management operations solution that brings origination, analysis, underwriting, documentation, and executive reporting together in a collaborative, streamlined way. ETHIX-NG addresses the workflow management needs for the entire Financing operations through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



# 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.

For more information please visit [www.its.ws](http://www.its.ws) or email [info@its.ws](mailto:info@its.ws)



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