



Digiwise

Digital banking & payments suite

DIGIWISE – THE COHESIVE DIGITAL BANKING AND PAYMENTS SUITE

In today's digital ecosystem, a digital platform is expected to perform a variety of functions, be it payments, purchases, or any other financial transaction. Digiwise is a versatile Digital Banking Platform, a comprehensive solution designed to meet financial needs across various channels and multiple segments, including retail, SME and corporate customers.

WHAT IS UNIQUE ABOUT THE DIGIWISE PLATFORM?

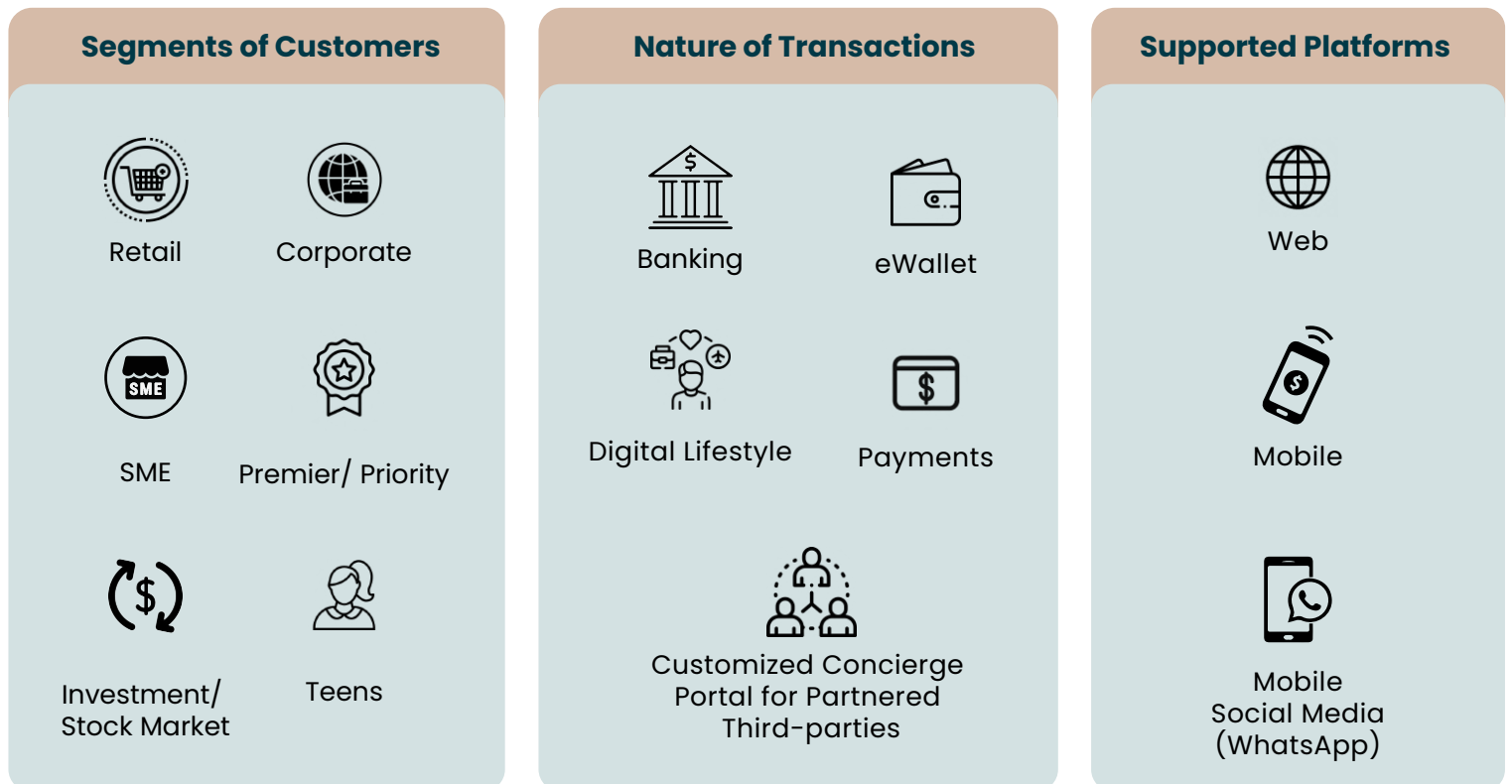
Offers a holistic banking platform for retail, SMEs, and corporate customers with value propositions tailored to each segment.

Facilitates seamless banking across all customer touchpoints by centralising preferences, entitlements, and business rules.

Delivers adaptable layouts for seamless experiences on various devices, platforms, and access modes.

The unified hub allows financial institutions to analyze data from various channels, creating a detailed understanding of consumer preferences and behaviour.

SOLUTION OVERVIEW



FEATURES AND CAPABILITIES

- | User Profile Creation through 'DigiID', the built-in profile app for seamless onboarding.
- | platform access through password authentication based on the password policy and device-specific biometrics.
- | Real-time account opening for a range of financial products such as Savings, Fixed Deposits, Lease & Loan Accounts
- | Peer-to-peer Transfers based on Nicknames/ Social Media Profiles.
- | Touchless Cash Withdrawals.
- | Payments through Common Wallet Acceptance API.
- | P2P Account-based QR Payments (On-Us).
- | Financial Service Requests (loan facilities, leasing facilities, credit/debit card requests, account opening etc.)
- | Complete control over the management of personal credit cards.