



TAKING BANKING FORWARD

The banking and financial services industry is unleashing its full potential, embracing a relentless pursuit of innovation to revolutionize the way we interact with money and prepare for an extraordinary future shaped by technology.

Financial institutions (FIs), today, are faced with dual challenges. On the one hand, they need to satisfy the demand and sustain the interest of the digital-age customers who expect them to equal the amazing experience and service levels offered by eCommerce and entertainment giants. On the other, FIs need to overcome what have always been their traditional challenges, which originate from market volatility, regulatory/compliance requirements and the need to maximize returns from legacy systems. Further, the need to enhance operational productivity, eliminate silos and manage risks is perpetual.

The industry is witnessing a continued and aggressive focus on digitalization and the adoption of new and emerging technologies to up the innovation quotient for new products, enhance time-to-market, improve process efficiencies and deliver superior customer experiences to eventually increase revenues and market share. FIs need to continuously redefine themselves as agile technology companies to innovate and raise the bar of digitalization and mobility. The increasing use of Artificial Intelligence (AI) and robotics is imperative to keep pace with changing customer preferences, demographics and lifestyles. The best approach for FIs is to be technologically innovative to be prepared for any exigency.



AZENTIO ONEBANKING - MODERN BANKING PLATFORM

The Azentio **ONE**Banking platform empowers banks and FIs to overcome modern challenges and enhance profitability. It facilitates efficient customer onboarding and service delivery through various digital channels, addressing numerous business lines and transactional processes. With comprehensive coverage of lending, core banking, Islamic banking, treasury, trade finance, risk management, compliance, digital banking, and analytics, it equips institutions for the future.

By incorporating top-tier banking practices and drawing from successful global implementations, it acts as a force multiplier. This cloud-enabled platform, deployable on a scalable, containerized architecture, supports open banking and digital transformation. Trusted by more than 250 FIs in over 45 countries, it serves both retail and corporate banking needs.

BANKING SOLUTIONS SNAPSHOT



AZENTIO ONEBANKING PLATFORM COVERAGE



EXPERTISE ACROSS BORDERS

Azentio **ONE**Banking is impeccably placed to serve organizations in the banking and financial services sector, backed by the most coveted experience and expertise that cut across geographical borders, market intricacies, regulatory compulsions and customer mindsets.

65+
Countries

350+
Clients

440+
Installations

35000+
Users



Revolutionizing Open Banking with an API-First Microservices Architecture



Empowering Clients and Partners with Configurable Product Offerings and Implementation Layer Access



Cloud-Native Architecture for Seamless Deployment: Supporting SaaS and DaaS Models



Focused Digital Strategy with Embedded AI/ML Engine and Data-Driven Approach

UNIVERSAL LENDING

Leveraging Processes Cut Out for the Digital Era

As FIs are evolving, they must be customer-centric. To achieve this, it is imperative for them to embrace digitalization of customer journeys by providing an intuitive interface. By doing so, the end customer experience becomes delightful, while ensuring that assisted journeys by the internal sales teams are more efficient.

Azentio **ONEBanking** Universal Lending, a single ecosystem part of the Azentio **ONEBanking** platform, is a holistic solution that digitizes the end-to-end lending process for the bank and its customers. A web-based application available for both desktop and mobile devices, it provides a wide range of functionalities which can efficiently improve the banking processes. It can be hosted on the internet and can be an extension of the bank's or FIs' website.

The solution streamlines multiple stages in the digital journey - starting from capturing the application data, running the back-end checks for the application (eligibility, fraud & ID checks), connecting to inbound or outbound sources of data to capture the data and verify the application. It also computes the loan amount, tenure, and other related parameters as per the eligibility of the application:

- Automate the customer acquisition life cycle of retail products, right from lead generation to disbursement
- Manage real-time monitoring of loan process
- Bring an overall improvement to the customer onboarding process as it requires users to capture only relevant information for the initiation.

FUNCTIONAL COVERAGE

RETAIL, SMEs & CORPORATE

- Digital Loan Origination
- Digital Loan Management
- Digital Loan Collection

ADDITIONAL COVERAGE

- Securitization
- Funding
- Customer Service



LINES OF BUSINESS

RETAIL

- Personal Loan
- Auto Loan
- Home/Mortgage Loan
- Consumer Durables
- Credit Card

SMEs & CORPORATE

- Term/Working Capital Loan
- Cash Credit/Overdraft
- Fleet Finance
- Project Finance
- Microfinance
- Agri Lending



iMAL ISLAMIC BANKING

The First AAOIFI-Certified and Sharia-Compliant Modern Islamic Core Banking Platform

In a fast growing industry such as Islamic banking, where Islamic banks are facing a variety of challenges and unpredictable pressures from the multitude of new regulations to potential risks, customer retention and cost of legacy systems, the industry has no option but to consider strategic choices and address operational fundamentals and regulatory and Sharia compliance to capture untapped market opportunities.

iMAL is a fully interoperable platform that seamlessly integrates with any existing core banking system. Consistently ranked as the first Islamic core banking platform worldwide, the software combines front-to-back-office functionality with unparalleled scalability and customer-centricity. The flexibility and parameterization built into the system adds to its advantages. Not only does the software enable Islamic FIs to cater to the requirements of new, innovative financing and investment products with minimum set-up time and effort, but it does so with ease of use that is unmatched in the industry.

COVERAGE

ISLAMIC INVEST

- Murabaha, Murabaha LC Financing, Reverse Murabaha
- Mudaraba, Tawarruq, Musawama, Musharaka
- Istisnaa, Salam, Project Financing, Ijara - Operating & Financing

ISLAMIC PROFIT CALCULATION

- Standalone solution
- Compliant with Mudaraba, Musharaka and Wakala contracts
- Multiple pools management

ISLAMIC TREASURY

- Islamic money market instruments: Placements, borrowings, exchange of deposits
- Islamic derivatives: Islamic profit rate swaps, Islamic cross currency swaps
- Foreign exchange transactions: Promissory FX, SPOT, TOM, TOD

SUKUK MANAGEMENT

- Sukuk operations
- Initial Public Offering (IPO) management
- Online or offline integration with Reuters and Bloomberg for deal processing, securities management and currency exchange rates

TRADE FINANCE

Trade, Supply Chain Finance and Factoring

FIs are continuously facing intense competition in the global and fast-changing business environment. In order to maintain a competitive edge and to be at the top of the pyramid, organizations need to innovate and offer competitive products to customers. In the current market scenario, improving service levels, reducing costs and minimizing the operational and credit risk have become imperative. One of the key decisions that they have to make is the choice of technology which includes the need to select an innovative solution to match customer expectations.

The Azentio Trade Finance platform has been designed and engineered to provide a flexible and robust solution that offers innovative trade and working capital finance products to the SME and corporate customers under a single platform. The solution offers a unified customer portal which allows customers to directly interact online, thereby enabling ease of availing trade and working capital finance.

The Trade Finance platform manages the complete trade finance process lifecycle with highly automated workflows, state-of-the-art dashboards, centralized originations, and digital engagements.

The Supply Chain Finance & Factoring platform is flexible, robust solution and one-stop solution for a wide variety of financing options, including reverse factoring, supplier finance, payable finance, receivable finance, and more.

FEATURES

- Document Management
- Letter of Credit (LC) Management
- Trade Workflow Automation
- Risk Management
- Trade Analytics and Reporting
- Compliance and Regulatory Compliance
- Supplier/Buyer Management
- Trade Finance Communication
- Financing Options
- Omnichannel Access Across Devices
- Audit Trail and Security



FUNCTIONAL COVERAGE

- Trade Finance
- Supply Chain Finance
- Factoring
- Reverse Factoring
- Invoice Discounting
- Digital Trade Finance



DIGITAL TREASURY SOLUTION

Fixed Income, Money Market, Forex, Derivatives & Commodities

Managing treasuries in today's highly competitive era has become increasingly complex. Profitability now relies on investing in diverse product lines, which poses a significant challenge. Simultaneously, maintaining optimal liquidity is crucial while adhering to stringent regulatory frameworks. Advancements in technology and global connectivity have expanded the investment horizons for treasuries worldwide, facilitating the smooth flow of market information. To effectively handle such a monumental task, treasuries must adopt a robust and scalable technological solution. This solution should seamlessly integrate with multiple trading platforms, settlement systems, and regulatory bodies, ensuring efficient coordination and operation.

Azentio's Treasury platform is an integrated solution to meet the front, mid and back-office requirements across foreign exchange, money market, equity, derivatives, and other conventional and Islamic instruments.

It has achieved widespread success and adoption in various regions, serving a diverse range of customers. With its adaptable architecture, this solution offers a cross-asset platform that seamlessly integrates with global trading systems. It provides real-time positions across multiple asset classes, empowering treasurers to make smarter and faster business decisions.

FUNCTIONAL COVERAGE

- Fixed Income
- Money Market
- Foreign Exchange
- Derivatives
- Commodities
- Issuance and Funding

FEATURES

- Cash Management
- Payments and Receivables Management
- Bank Account Management
- Risk Management
- Debt and Investment Management
- Financial Reporting and Analytics
- Compliance and Regulatory Compliance
- Cash Forecasting and Scenario Analysis
- Treasury Workstations
- Integration and Connectivity
- Security and Data Privacy
- Omnichannel Support

INTEGRATED RISK MANAGEMENT

Market Risk, Asset Liability Management and Credit Risk

Risks have evolved and increased manifold in recent times due to innumerable contemporary factors like multi-format and digital data volumes, multi-region operations, cybercrime, changing regulations, investments in developing markets, political instability and high media influence, to name a few. If risks are not pre-empted and managed on time, they can pose a grave threat to a bank's reputation, profitability and survival.

Azentio Integrated Risk Management is an effective Risk Management solution that enables robust risk control and mitigation initiatives. Its extensive modules cover the risk spectrum relevant to all FIs.

With the objective of incorporating the latest in financial risk and banking regulations, Azentio Integrated Risk Management is a comprehensive package of wide-ranging tools at the disposal of the Risk Manager. These modules cover all the required regulatory benchmarks alongwith a wide-ranging suite of analytical tools to prevent and mitigate risks and arrive at well-informed and well-guided decisions.

FEATURES

- Complete flexibility in creating and editing multiple financial templates and risk models
- Ease of deployment, maintenance by leveraging latest web-based technologies
- Multidimensional view of profitability
- Process automation using scheduled uploads and computations
- End-to-end Straight-Through-Processing (STP) from direct data input uploads to final reporting
- Compliant with Basel II and III norms and configurable to adjust with central bank regulations specific to any geography



FUNCTIONAL COVERAGE

- Market Risk
- Asset Liability Management
- Credit Risk
- Expected Credit Loss
- Credit Assessment & Rating Engine



FINANCIAL CRIME MANAGEMENT & ANTI-FRAUD SOLUTION

Sanction Screening, Transaction Monitoring and Fraud Management

Azentio Financial Crime Management & Anti-Fraud system is a globally trusted integrated web-based solution that helps banks and FIs meet changing anti-money laundering (AML) challenges. The solution provides an integrated view across data streams and includes analytical and investigative tools that transform routine data into meaningful, valuable and actionable intelligence to detect potential money laundering and fraudulent activities. It is a powerful, highly parameterized, and easy-to-use solution. Azentio Financial Crime Management & Anti-Fraud system (FCM suite) makes it easy to keep up with the pace, volume, and complexities in the world of financial crime.

The system enables users to have a consistent interface to address crucial needs across all areas of anti-money laundering (AML) compliance. It helps banks, insurance companies, security firms and other members of the financial community, easily identify suspicious activity at both the transaction and customer level and then receive the resulting alerts for resolution and reporting. It caters to bankwide monitoring and cross-channel fraud helping prevent data breaches, identity theft, financial fraud and loss of reputation. Using Azentio FCM suite, FIs can expect the following benefits:

INDUSTRIES WE SERVE

- Banks
- Fintechs
- Mobile Wallets
- Non-Banking Finance Companies
- Insurance Firms
- Payment Companies
- Money Exchanges
- Conglomerates

CAPABILITY SNAPSHOT

Prospect onboarding due diligence

- Know Your Customer
- Risk Categorization
- Transaction Monitoring
- Case Management
- Compliance Reporting
- Remittance Transactions Monitoring
- Anti-Fraud Capabilities
- Analytics

BENEFITS

- Sanction Screening against all designated sanction lists & customised lists
- Flexible risk engine supporting both static and dynamic risk attributes
- Comprehensive library of 150+ scenarios covering ML and fraud typologies
- Combination of profile deviation & predefined rules for suspicious transaction identification
- Configurable case management with user-friendly dashboards
- Smart analytics using AI models
- Single solution to handle both AML and fraud management

ONECAPITALMARKETS PLATFORM

Wealth Management, Asset Management and Private Banking

Azentio **ONE**CapitalMarkets is an all-in-one investment management solution powering over 100 leading wealth & asset managers globally, collectively managing assets over \$500 billion. It manages end-to-end customer and investment lifecycle across multiple asset classes with powerful reporting and analytics, supporting diverse segments like banks, wealth management, asset management, pension & hedge funds, family offices, trusts, registrars and transfer agents.

INDUSTRIES WE SERVE

Wealth Management and Private Banking

A single unified platform that empowers your advisors to offer highly personalized and bespoke advice supporting an end-to-end investment lifecycle across a variety of asset classes, powered by AI and ML

Portfolio Management

Equipped with powerful features to address the unique challenges of fund/investment management companies to streamline disparate workflows and enable complete investment management cycle

Alternative Investment Fund

A comprehensive, multi-currency, web-based application designed to provide a powerful automation tool for various FIs undertaking fund management activities

Asset Management

Web-based comprehensive asset, fund and portfolio management system that empowers conventional & Islamic FIs to manage their own and their customers' assets and portfolios throughout the investment lifecycle, along with all related back-office operations

Investor Services

A web-based system through which the mutual fund clients and distributors can manage investor services and fund administration activities

Pension Fund Management

A web-based system to support the efficient administration and management of pension funds.



INDUSTRIES WE SERVE

- Wealth Management & Private Banking
- Robo Advisory
- Fund Management
- Provident Fund Management
- Trust & Custody Management
- Transfer Agency
- Alternative Investments
- Portfolio Management



GLOBAL CREDENTIALS AZENTIO SOFTWARE



2500+
Employees
Worldwide



6+ Global
Delivery
Centers



1000+ Clients in
65+ Countries



20+ Offices in
9+ Countries



AZENTIOTM

Azentio Software Private Ltd

Azentio provides mission-critical software products across Asia Pacific, Middle East, Africa and India to banks, financial services providers and insurers. It also provides ERP solutions to mid-market enterprises. The company's flagship platforms include Azentio **ONE**Banking, Azentio **ONE**CapitalMarkets, Azentio **ONE**Insurance, and Azentio **ONE**ERP. The flexibility that comes from its software platforms allows a host of applications to work with a single source of data and equips clients with workflow, analytics, document management and flexible integration mechanisms. Azentio Software Private Limited is wholly owned by funds advised by Apax.

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