



| A KMS Company

KMS Modern Banking Platform

Innovative Banking Lifestyle Solutions

Digital Banking Challenges

DEMOGRAPHICS

- Younger generation.
- New technologies and business models are redefining how banks interact with customers.
- Consumers are leapfrogging the 'card age' directly to mobile wallets and account-based payments.

MACROECONOMICS

- Evolving Regulation.
- Payment initiation is changing from cards and accounts to digital wallets supported by open banking.
- APAC will grow the fastest with cashless transaction volume increasing by 109% from 2020 to 2025 and by 76% from 2025 to 2030.(*)

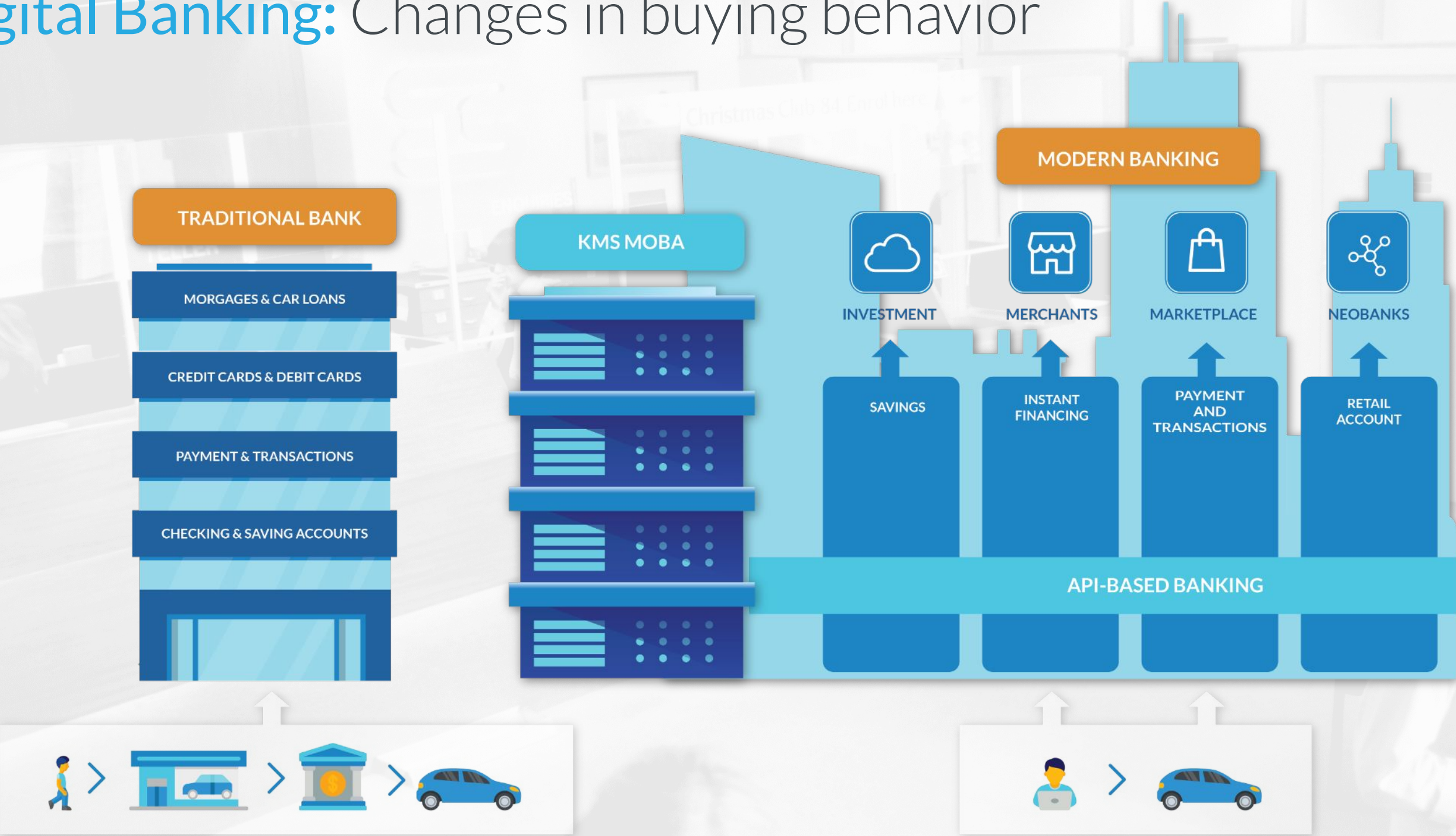
INTERNAL

- Legacy Systems slow down business growth.
- Slow in introducing new banking products and services.
- Fierce competition from the non-banking sector.

(*) PwC's Navigating the Payment Matrix



Digital Banking: Changes in buying behavior



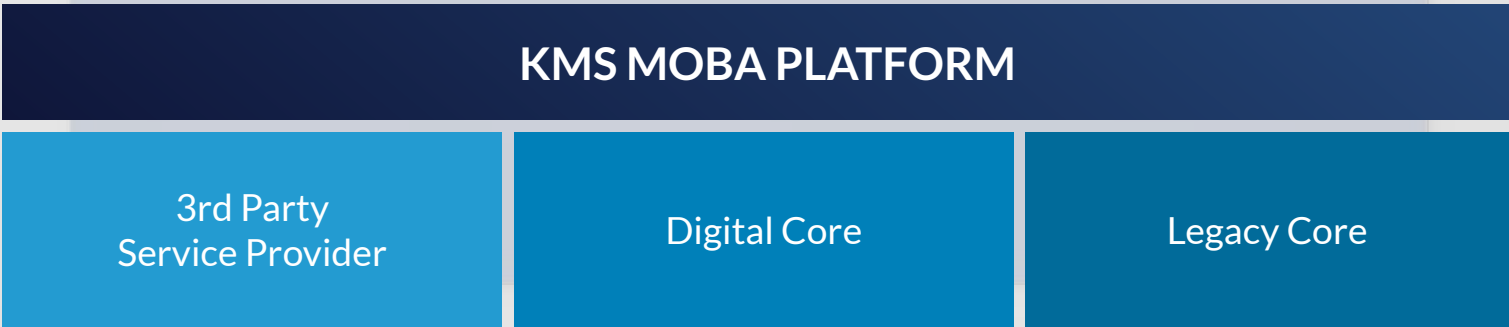
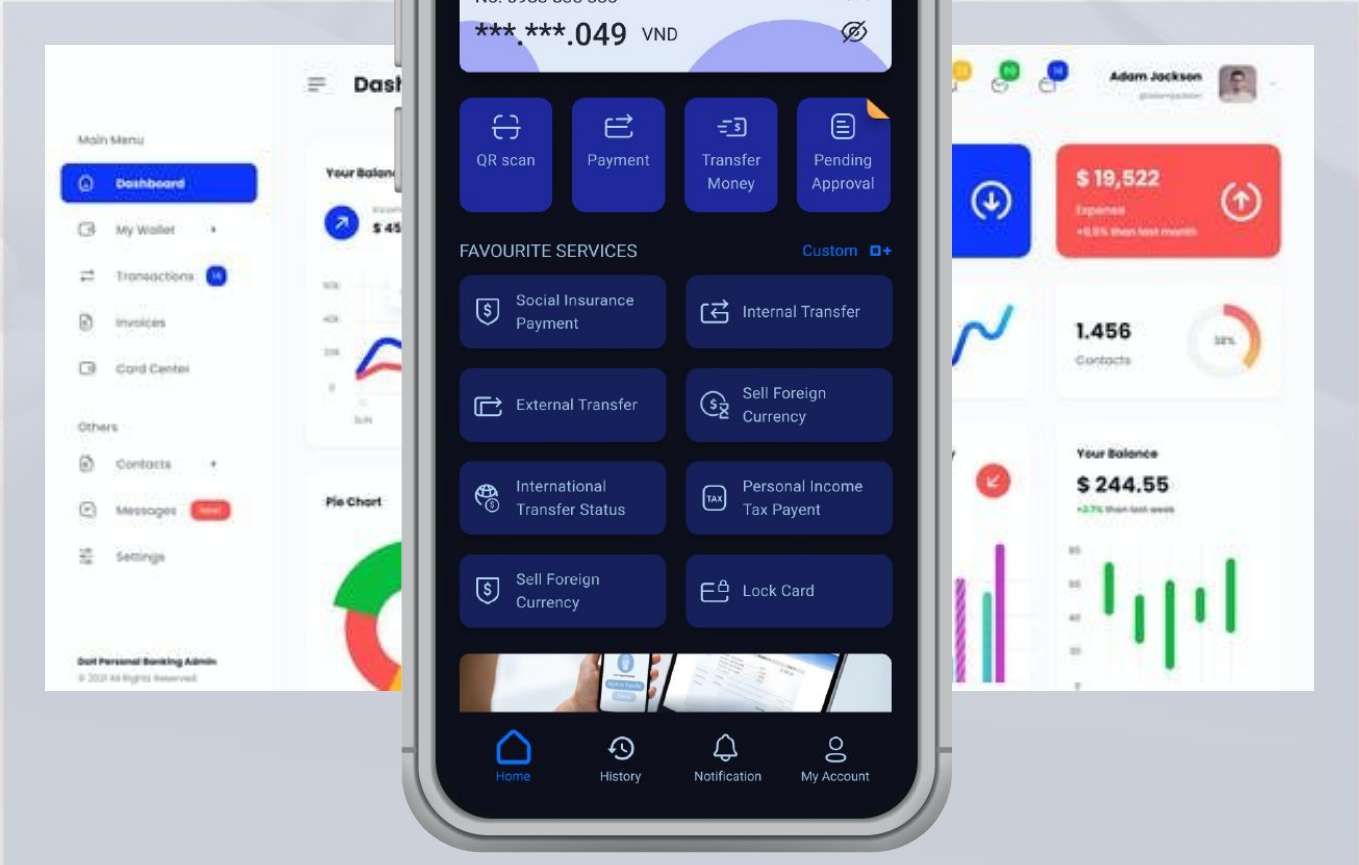
KMS Modern Banking Platform

Designed to meet the challenges and opportunities of digital transformation in Banking space

Service-oriented, API-first and Cloud Native
Leverage latest technologies, reduces service delivery costs

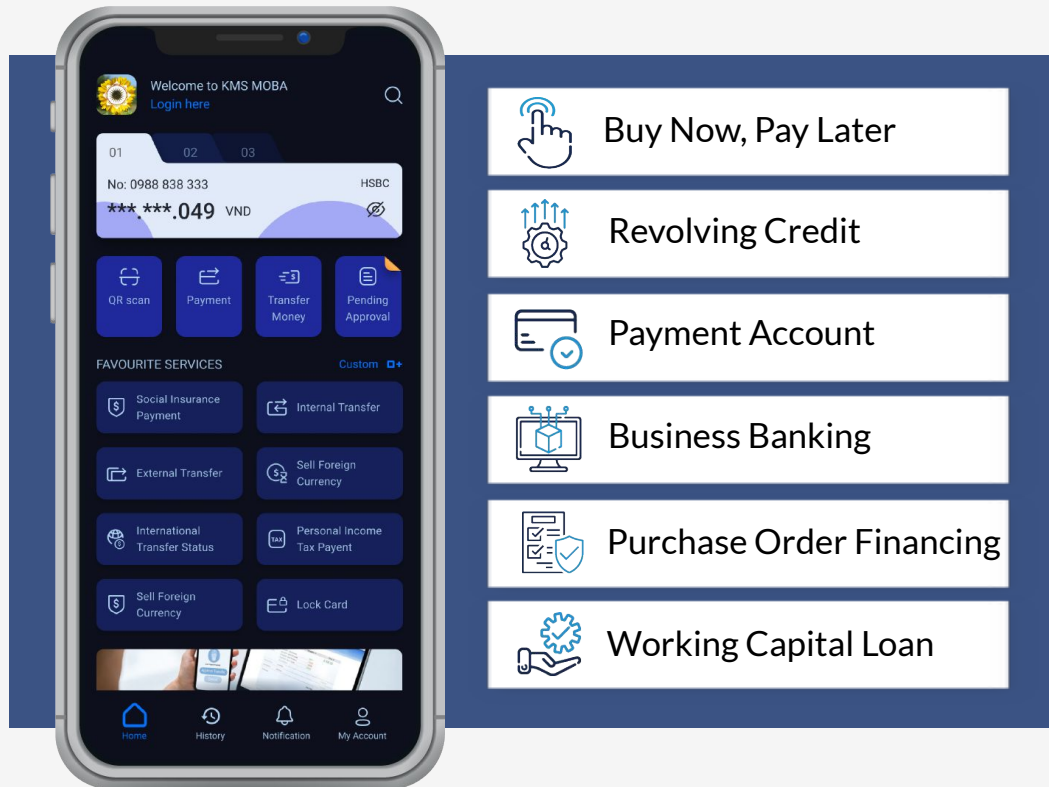
Open platform & Ecosystem Enablement
Support new business models and quick response to evolving customer needs

Digital Banking Experience & Next-Gen Core Banking
Embrace digital banking experience with deep domain expertise and next generation core banking capabilities



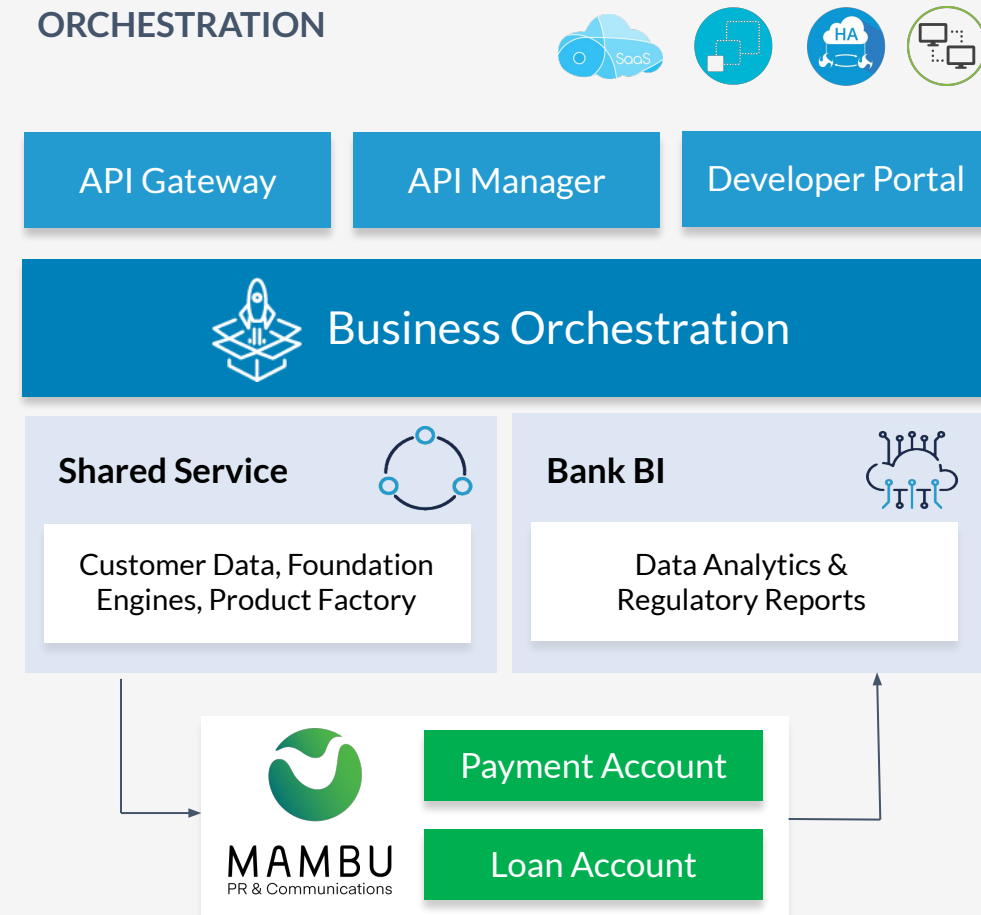
Modern Banking Platform | Built for Changes

DIGITAL CHANNEL



Pick & Choose Solutions

ORCHESTRATION



TRADITIONAL BANKING CHANNELS



- **PICK & CHOOSE** your solution for financial products such as Business Banking, Payment Account. The solution comes with foundational components and integrate with your existing infrastructure such as General Ledger, Cards
- Easy to **CONFIGURE**, powerful **LOW-CODE TOOL** to design business processes and integration between systems
- Our platform supports **PLATFORM-AS-A-SERVICE (PaaS)** model, dedicated instance, increased security control for Client



Modern Banking (MOBA): Offerings

User-centric and personalize banking products



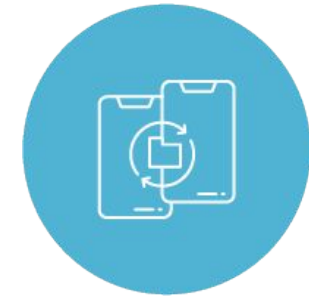
BUSINESS BANKING

A central hub for
your business
clients' all banking
needs



RETAIL BANKING

The latest financial
products to offer an
integrated banking
experience

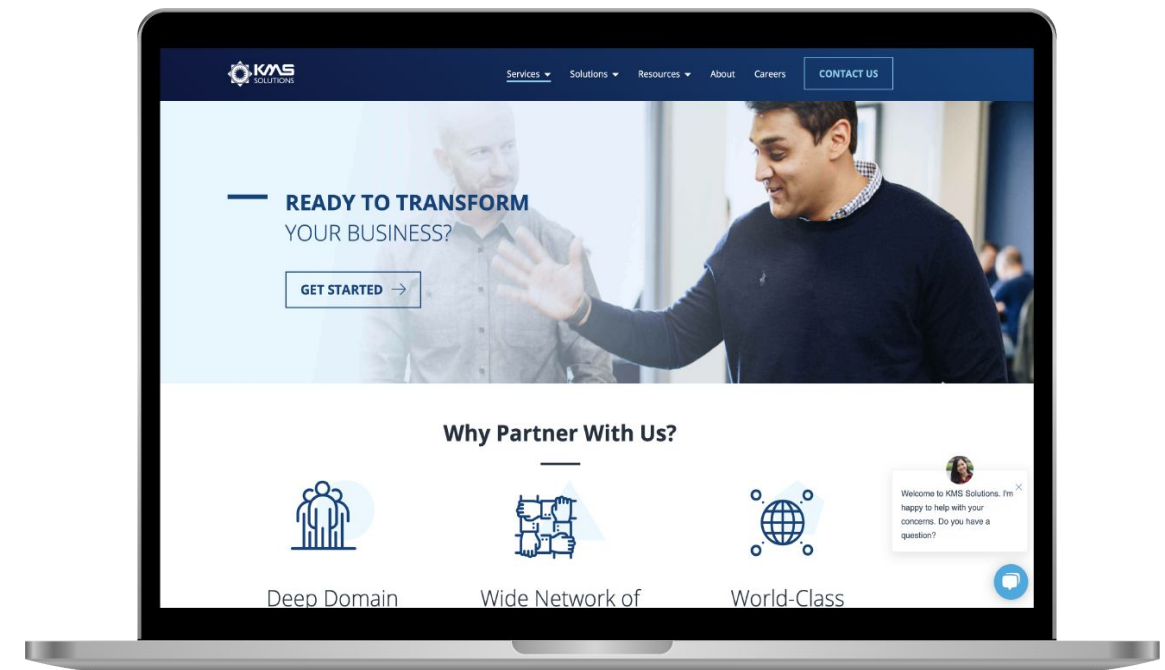


ANALYTICS

AI/ML-powered
analytics solutions
that enable banking
personalization



BUSINESS BANKING



Business Banking

DIGITAL ONBOARDING

Onboard on mobile app, create account, provide company details, 2-step verification, start your digital banking journey

DIGITAL TRANSACTION APPROVAL

Straight through approval flow with Mobile devices and secure OTP

INSTANT PAYMENTS

Perform one-off or recurring payment from your account instantly or on a scheduled date. Interbank transfer via Napas, Citad. Instant payment notifications. Get notified the second you pay or get paid

ACCOUNTING INTEGRATION

CSV export your transactions or share with your accountant
Instantly link your transaction feed to accounting software

DIGITAL SAVINGS ACCOUNT

Open a Savings Account anytime anywhere. Day or night; we're open 24/7 to lend a hand

TAX PAYMENTS

You can easily pay your taxes from business account such as Income Tax, Value Added Tax (VAT), Corporate Tax

FUND YOUR BUSINESS

Boost your cash flow instantly using our credit lines such as overdraft, Revolving Credit, Working Capital, Invoice Finance



MOBA | Agile Product Delivery

Enables banks to deliver customer-driven
commercial banking ecosystem



API Driven platform, active participation in
Changing Banking System



Empower your Agile Delivery Teams



Innovation at speed with pre-packaged solutions



Ready in 90 days

