

# True Omnichannel Banking Platform

Your Partners for Becoming Digital-First



## True End-2-End Omnichannel Banking Platform

At minttechs we offer a true omnichannel banking fabric that you can progressively wrap around every aspect of your end-to-end digital customer experience based on our multichannel platform as the centralized orchestration hub for all your delivery channels; abstracting your business systems, databases of record, and B2B partners to ensure a frictionless consistent experience across all self-service channels.

Based on the 4 pillars that define and differentiate our platform, we shall help you stand out from the crowd by providing your customers with a unique digital customer experience in the easiest and most agile approach that aggregates your modular businesses services and ensure they are available across all your channels at once.

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## Modular Architecture

Our Lego-Style building blocks are finely designed and developed with interoperability and reusability in mind. Having these services and capabilities introduced in this modular agile manner allows us to easily share them across the various processes and channels allowing you easily to build and customize your digital offerings without large complicated deployments.

These loosely coupled building blocks is what comprise our platform and lays down the foundation for our agile framework of processes helping a small team to easily create a big impact on the overall value proposition.

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## Open Banking

Despite the traditional flags raised by your Risk and Information Security departments, open banking is becoming a fact . Composite applications, so-called APIs Mash-Ups hold many business opportunities that shall change the business model through the aggregation of services of various third-party providers into one place.

Get your environment ready to expose your business processes as consumable services and get ready to consume third party processes and services as well.

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## Smart Banking

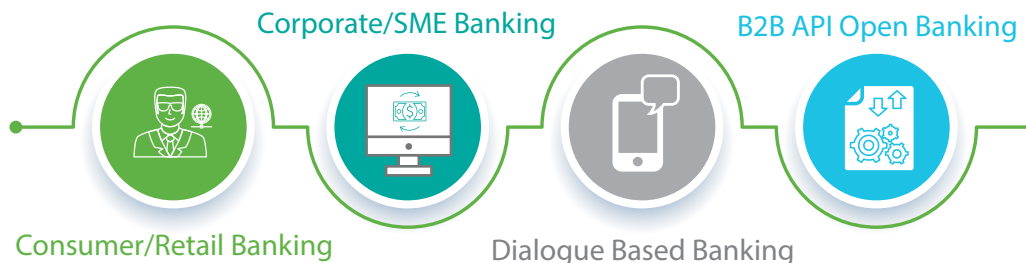
AI and Machine Learning are becoming the fundamental to your business. Having tons of services scattered around your online banking and Mobile Apps is no longer a viable approach. Let the machine drive the customer journey and experience based on intelligent targeting and assembly of granular services to address your customer specific needs and portfolio.

Based on behavioral analysis and profiling let your channels adapt to the customer unique requirements as we turn each customer into a segment-of-one.



# One Platform – Multiple Solutions:

Launch to all your Browser, Mobile, and third-party Integration Channels at once using our unique omnichannel platform covering:



## Solution Features:



### The Fundamentals

- Onboarding and Account Opening
- 360 View
- Accounts & Term Deposit Management
- Loans Management
- Cards Management
- Fund Transfers
- KYC
- Transaction History, Transaction Categorization, and Spending Aggregation & Analysis
- Beneficiaries Management and within Bank Transfers
- Limits Management
- Bill Presentment, Payment, and Management
- Service Centers and Secure Mail
- Notifications
- Biometrics and Multi-Factor Authentication
- HTML5 and native Mobile APPs for Android and iOS



### The Advanced

- Transactional and Access Authorization Matrix – For Corporate/SME Banking
- Account Aggregation – For Corporate/SME Banking
- Bulk Payments – For Corporate/SME Banking
- Payroll Management – For Corporate/SME Banking
- Bulk Banker Cheques Issuance and Dividends Management – For Corporate/SME Banking
- Global Fees Management
- Global Limits Management
- Central Channels Management
- Central Bulk Notification, Announcements, and T&Cs Management
- Campaign Management
- FX auto deals and auto coverage via direct online integration with your FIS gateway
- Scheduled transfers, auto-coverage, and auto-sweeping
- DMS integration
- ATM Switch and Card Management System (CMS) integration
- CRM Integration
- Branch Queuing System Integration
- Domestic and International Transfers via Swift & ACH integration
- Mobile Payments and eWallet Beneficiaries Definitions and Transfers
- Geo-Location Enabled
- Integration with Domestic Financial Infrastructure and Payments Schemes



### The Different

- AI Driven dynamic features and screen auto-loading
- Behavioral Analysis; a segment-of-one personalized experience
- Progressive transaction completion; seamless dehydrate and rehydrate
- Detection of deviations and Backed-off Analysis and Online Advisory & Session Interception Agent-Enablement