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Financial services delivery and access is undergoing a digital transformation across the globe with a new segment of consumers, known as millennials. At the same time, we still have around 1.2 billion people with poor access to banking products and services and are a potential set of future customers. Advancement in mobility has set mobile as the new medium and access as the new paradigm. This transformation offers a unique business opportunity to financial institutions – to transform their digital strategy in line with the consumer experience and consumer ask.

Teknospire, is a financial technology platform provider, based out of India, solving the banking/payments digitization through our flagship platform “FinX”. We partner with financial institutions and business houses with last mile reach, across the globe, and deploy our platform “FinX” as SaaS offering to provide them with lean technology platform to enable them taking their products and services to consumers, digitally.

Given the role of digital financial services in the developing and under-developed economies, the opportunity to extend banking services to underserved and unbanked segments has been apparent for several years and is reflected in the uptake of financial services in diverse markets globally.

Taking this opportunity of providing financial services with cutting edge futuristic technology, we have designed FinX –enables our business partners to serve the needs of both banked and unbanked customers in their respective geographies through OMNI Channel Digital Banking Ecosystem. It brings in an all-inclusive bank grade platform that equips these set of consumers with a low risk and easy to maintain pre-funded stored value account enabling them to perform multiple transactions including digital onboarding, lending, payments, bill payments, remittances and access these financial and non-financial services through the Agent Touch Points.

LAUNCHED YEAR

2015

TRANSACTIONS COUNT

20 Million+

TRANSACTION VALUE

\$ 6 Billion+

LIVE COUNTRIES

10

PRODUCT LINE

8



VISION

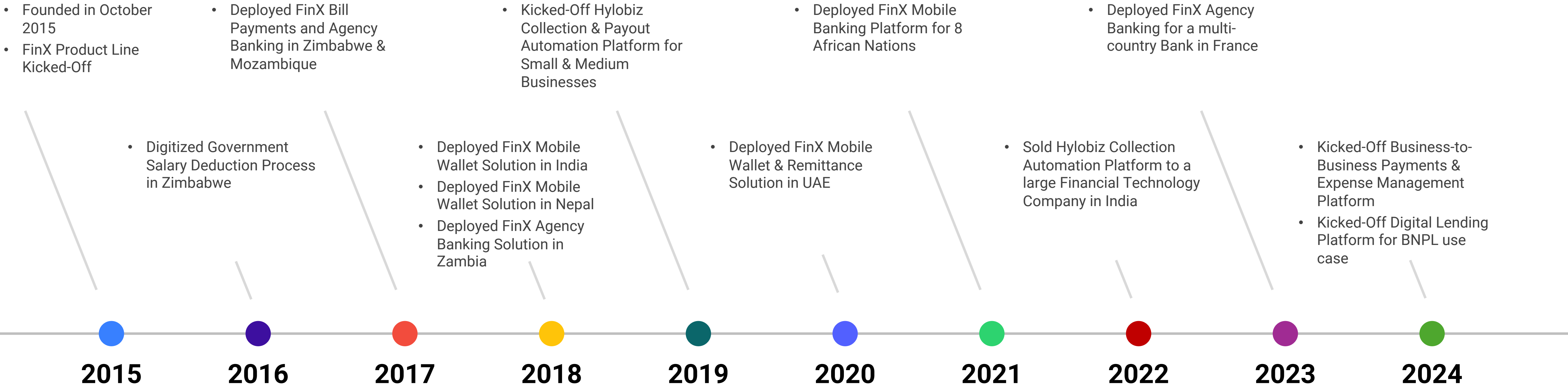
Offer cutting-edge financial technology platforms that can transform the lives of the people.

MISSION

Drive technology and people together to offer affordable world-class banking services for the enrichment of the financial institutions and enhancements of social and economic inclusion

CORE VALUES

Social and Economic Boost
Customer Service Orientation
Achievement and Drive to Succeed
Honesty & Integrity
Collaboration



SEGMENTS	USE CASES SERVED	PRODUCT OFFERING
BANKS NBFCs MICRO-FINANCE INSTITUTIONS	LAST MILE FINANCIAL PRODUCT DISTRIBUTION, BILL PAYMENT AGGREGATION, DIGITAL WALLETS FOR MINNEIAL BANKING, SME BANKING, CORPORATE PAYMENTS, BILLING MANAGEMENT, DIGITAL LENDING, USSD BANKING, WHATSAPP BANKING, MOBILE BANKING, INTERNET BANKING,	FINX AGENCY BANKING SYSTEM FINX DIGITAL PAYMENTS SYSTEM FINX DIGITAL WALLET SYSTEM HYLOBIZ BILLIEX FINX BILLING ENGINE PAYX FINX CONVERSATIONAL BANKING FINX OMNI-CHANNEL BANKING
FINANCIAL TECNOLOGY PLAYERS	DIGITAL WALLET FOR RETAIL PAYMENTS, CROSS-COUNTRY REMITTANCE WALLET	FINX - DIGITAL WALLET SYSTEM
SMALL AND MEDIUM BUSINESSES	COLLECTION AUTOMATION AND RECONCILIATION	HYLOBIZ
CORPORATES AND MID-SIZE BUSINESSES	EXPENSE MANAGEMENT, REIMBURSEMENTS, PETTY CASH MANAGEMENT, BILLING MANAGEMENT, RECONCILIATION	BILLIEX FINX BILLING ENGINE FINX RECONCILIATION SYSTEM



Flexibility to support a range of operating models

**OPERATOR OWNED/
TECHNOLOGY SERVICE PROVIDER**

- License based model
- Owned and operated by Solution Owner/ Service Provider
- Complete owned by Solution Owner/ Service Provider

MANAGED SERVICE MODEL

- License based model
- Owned by Solution Owner/ Service Provider
- Teknospire manages technology and integration management

**PARTNERSHIP MODEL/
CO-CREATION MODEL**

- One Time Commitment Cost
- Revenue Share Model
- Teknospire manages solution at Solution Owner/Service Provider's end
- Teknospire manages capacity & revenue build-up.



KEY PRODUCT PORTFOLIO



Fin**X** provides a comprehensive digital banking solution to Financial Institutions that encompasses all factors essential for building an end-to-end successful digital journey.



OMNI-CHANNEL BANKING

Fin**X** enables MFIs to provide omni-channel banking experience including mobile, web, physical agents and API.



DIGITAL LENDING

Fin**X** enables MFI to create and launch Digital Credit Journey with inbuilt Business Rule Engine to overcome the laborious work of origination and verification, thus, reducing TAT to serve the customer need.



DIGITAL PAYMENTS

Fin**X** ensures swift, secure, and frictionless payments for customers and merchants. Facilitates digital payments with all form-factors and methods like 'Scan and Pay'.



DIGITAL ONBOARDING

Digitalization of all banking services, including digital onboarding – increases adoption & decreases the cost of serving consumers and brings pre-integrated services from RegTech players



AGENCY BANKING

Fin**X** helps in distributing the financial services via the Agent-led service distribution model. The singular platform helps building the distribution network of super-agents and agents.



BILL PAYMENTS

Fin**X** helps MFI to aggregate the billers to give them the power of becoming distributors of non-financial services and thus empower them to earn more revenue.



CONVERSATIONAL BANKING

Fin**X** helps you offer financial and non-financial services through WhatsApp or through in-app chat feature.



REMITTANCES

Fin**X** helps in launching remittances services through in-built modules for digital wallet management, AML checks and integration with cross-border payment providers.

The onboarding process is usually the first experience that a customer has with any financial institution and that sets the tone of the ongoing experience the financial institution can deliver.

The customer onboarding process is also critical because it gathers Know Your Customer (KYC) Data for continuing maintenance and management of the account.

FinX offers a comprehensive digital onboarding process through which the financial institutions can onboard new customers online through mobile or web application or extend the workflow through Agency Banking interfaces. The safety, guarantee, and credibility are maintained.

Solution Benefits



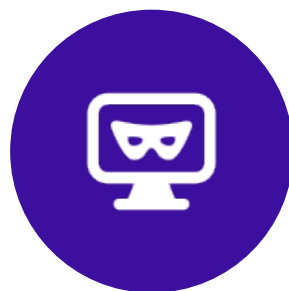
Up to 80% lower cost of customer acquisition



Up to 70% reduction in servicing the customer



3x increase in business efficiency



Up to 90% reduction in digital fraud



1000% compliant with all the regulations



10x return over investment

Key Features

Instant Account Opening

Pre-packaged with eKYC/AML, FinX Digital Onboarding ensures that your initial customer touchpoint is completely digital and fully compliant.

End-to-end Digitized Process

FinX Digital Onboarding comes with powerful case management, automated document gathering and collaboration capabilities, for less paperwork and more productivity.

Open for Customization

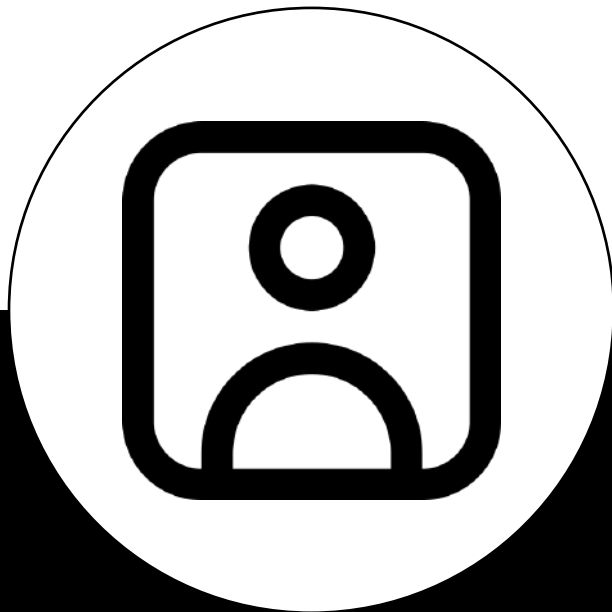
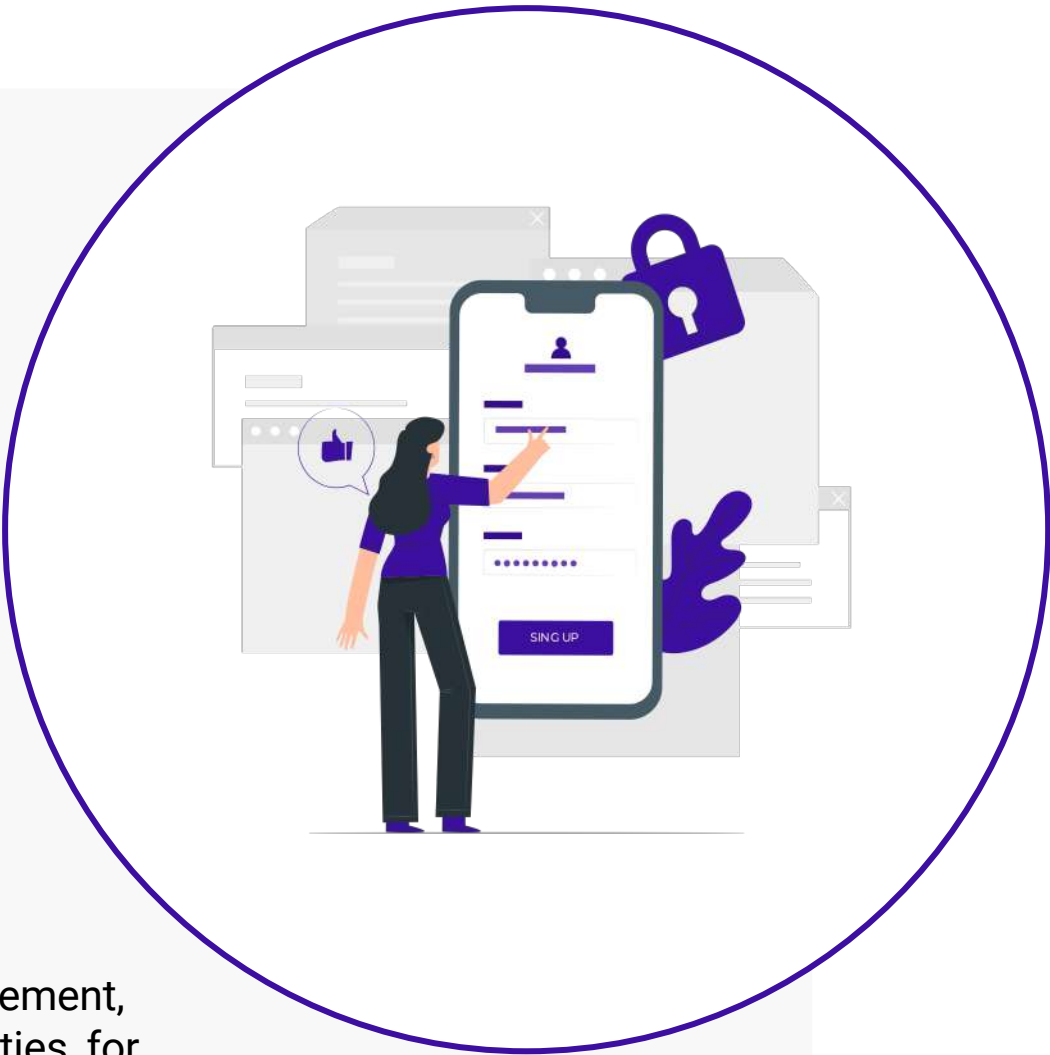
FinX Digital Onboarding lets you adopt onboarding flows and configure them to your bank without any extra coding.

Pre-built Integration

Open by design. Complement the platform with the best fintech partners

Document Orchestration

Improve accuracy and end-to-end document interaction between customers & employees



FinX, brings an innovative digital lending product, and is at the forefront of transforming the digital lending by harnessing the power of technology and data-driven solutions. With a strong focus on enhancing the borrowing experience, FinX is designed to make the lending process smoother, faster, and more accessible for individuals and businesses alike.

Our Loan Management and Delinquency Management functionalities, not only facilitate efficient lending but also equip lenders with the tools to maintain a healthy loan portfolio. Through automation, data-driven insights, and proactive measures, the platform significantly reduces the administrative burden on lenders while enhancing their ability to manage and monitor loan performance effectively. This combination ensures a seamless end-to-end lending process, promoting financial inclusivity and responsible lending practices in the digital era.

Solution Benefits



SPEED AND EFFICIENCY

Streamlined paperless application process with faster approval and swift disbursement



CUSTOMER EXPERIENCE

User-Friendly interface where Intuitive digital platforms provide a seamless and easy-to-navigate experience for borrowers.



ACCESSIBILITY

24/7 accessibility where users can apply for loans anytime and from anywhere.



DATA SECURITY AND PRIVACY

Robust encryption and data protection measures safeguard sensitive borrower information from unauthorized access.



PERSONALIZATION

Data-Driven decisions to offer personalized loan options tailored to individual needs and risk profiles.

Key Features

Lead Management

Real-time capture and tracking of leads from various digital channels, such as bank portals, mobile applications and websites.

Loan Assessment

Pre-packaged with eKYC/AML, FinX Digital Onboarding ensures that your initial customer touchpoint is completely digital and fully compliant.

Loan Management

Provides configurable rules and policies capabilities such as differentiated repayment options, configurable late payment penalties, loan rescheduling, loan cancellation and restructuring of loans.

Loan Origination

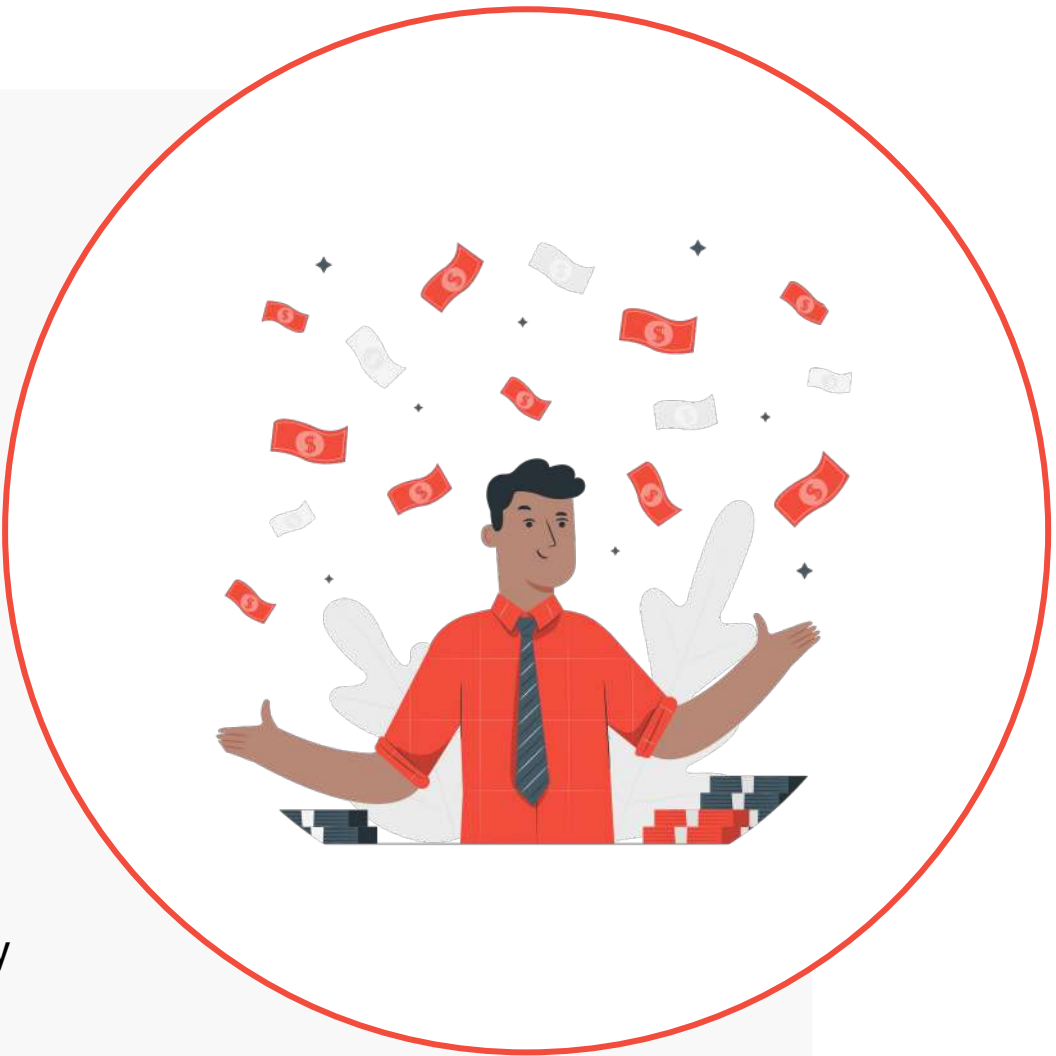
Comprehensive loan origination setup which controls and automates various business processes/activities performed in the processing of a loan for advanced risk management and business process optimization.

Disbursal Management

Rule-based disbursal process that allows flexibility to structure single and multiple disbursals as per the lending policies while maintaining a seamless and secure disbursal process.

Delinquency Management

A workflow-driven solution that allows managing, monitoring and control of delinquent loan accounts while automating the loan collections management framework.



FinX offers cutting-edge Omnichannel Banking solution that revolutionizes how customers interact with their finances. With a focus on providing a seamless and consistent user experience across various digital touchpoints, our platform ensures a frictionless banking experience. From personalized customer journeys to robust analytics and compliance features, FinX empowers financial institutions to stay competitive and enhance customer satisfaction.

FinX platform enables data synchronization in real-time between multiple channels. This involves customers initiating their onboarding process through one channel and wrapping up the process on a completely different channel without having to feed in their data repeatedly.

Solution Benefits



DIGITAL OPERATIONS

Provide customers access to both digital and offline services with digital-first approach.



BETTER COMMUNICATION

Allows monitoring and tracking of all communication touchpoints for both existing and prospective clients.



REDUCED COST

Automates mundane and repetitive tasks minimizing operations expenditures, leaving human resources to execute more complex jobs.



ENHANCED SECURITY

Platform comes secured with multi-factor authentication protocols that keep user data safe from unauthorized access



NEW REVENUE STREAMS

Provides access to new features like online onboarding, complex data analytics and marketing that facilitates better decision-making.

Key Features

Unified Products Overview

Eliminate the need for your customers to toggle between banking apps by offering a unified product overview.

Smart Orchestration

The orchestrator uses customer banking data to deliver relevant and personalized messages, at the right time and place.

Automation and Insights

Trigger and automate communications, notify users, and provide relevant advice based on activity, banking data, and more.

Endless Data Integration

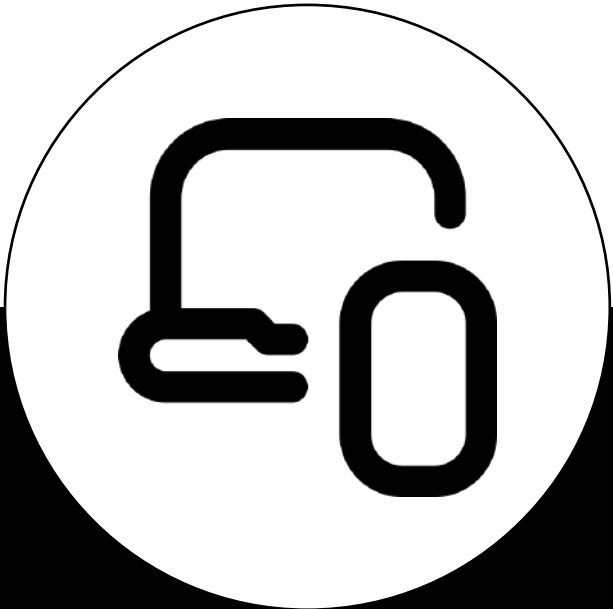
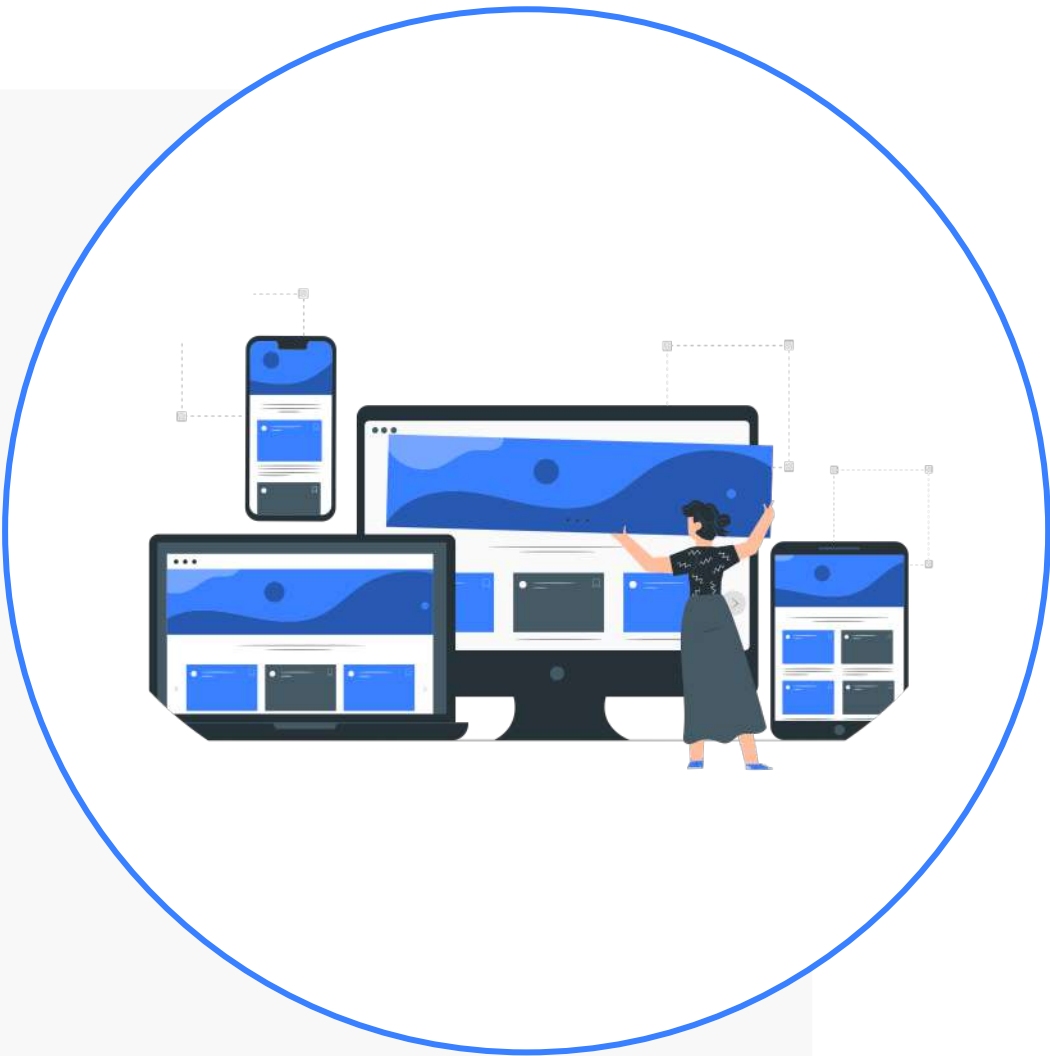
With third-party data integration, targeting & segmentation can be enriched using web analytics, credit scores, location data, and much more.

Core Agnostic

FinX interfaces easily with both legacy systems and the most modern systems of record.

Scalable Architecture

A modern, microservice-based architecture that enables you to seamlessly orchestrate customer journeys across any touchpoint.



FinX Digital Payments is a feature rich , robust, scalable and flexible platform that offers holistic and serves consumers, service providers, and Fintech alike. Businesses and governments can credit salaries, disburse cash subsidies, relief aid, and make other bulk payments. FinX platform is built on micro-service-based architecture to achieve greater agility, time to market, and fetch a higher value from fast-changing digital business models and services.

Solution Benefits



PERSONALIZATION

Data-Driven decisions to offer personalized loan options tailored to individual needs and risk profiles.



BETTER COMMUNICATION

Introduce in-app chat or push-notifications with pre-integrated third-party markTech platforms to increase customer engagement.



REDUCED COST

Automates mundane and repetitive tasks minimizing operations expenditures, leaving human resources to execute more complex jobs.



ENHANCED SECURITY

Platform comes secured with multi-factor authentication protocols that keep user data safe from unauthorized access



NEW REVENUE STREAMS

Provides access to new features like bill payments, third-party services or couponing for merchants.



CUSTOMER EXPERIENCE

User-Friendly interface where powerful digital application interface provide a seamless and easy-to-navigate experience for customers.

Key Features

Multiple Method Supported

Supports QR payments using Scan and Pay, in-app transfers through mobile numbers or mobile number to bank account transfers.

Digital Wallet

For unbanked consumers, FinX offers a stored value account, a prepaid digital wallet linked to their mobile number, enabling them to do multiple financial transactions.

Link Bank Accounts

For banked and carded consumers, FinX provides an option to save a payment instrument like a credit card, debit card or bank account with the digital wallet and make payments using it.

Dynamic Pricing through in-built Billing Engine

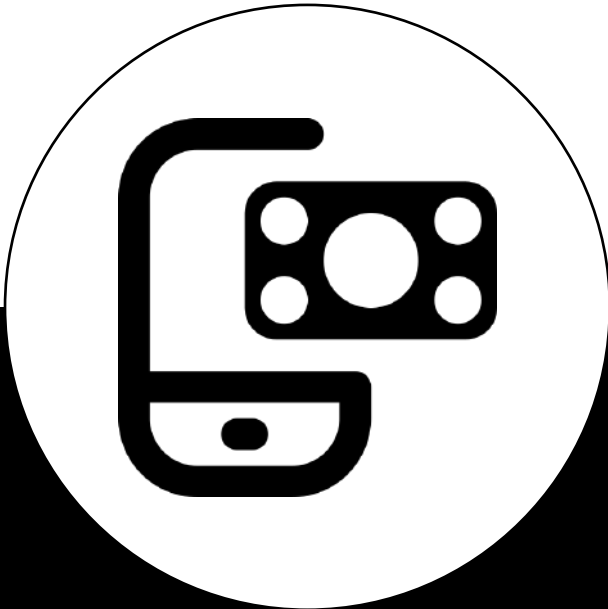
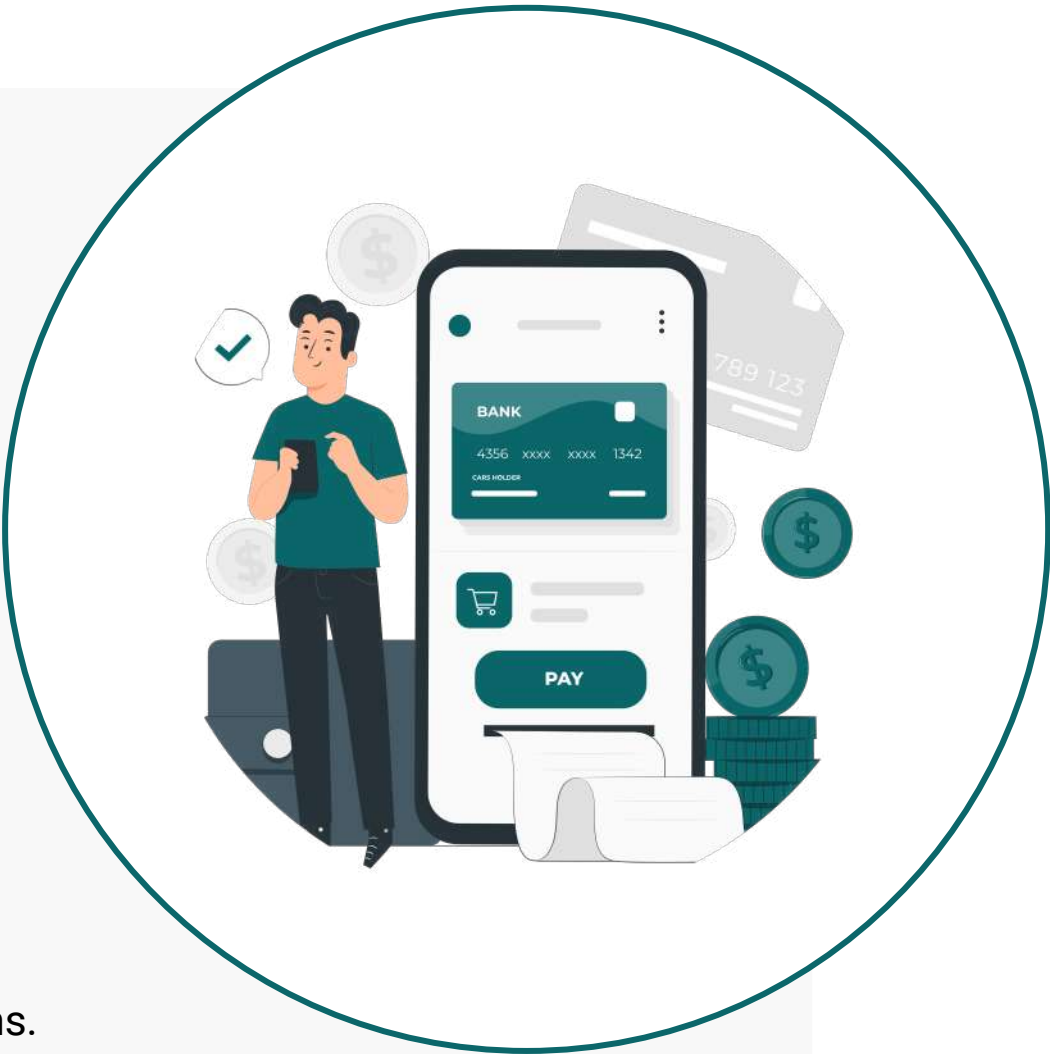
The powerful billing engine gives the flexibility to revise pricing and run new promotions or to set commissions based on multiple parameters such as the customer's profile, location etc.

Transaction Tracking

End-to-end tracking of entire payment transaction across all the stages from initiation to completion.

Innovation with Open APIs

Offer the workflows to third-party service providers through Open APIs and enable wide variety of offerings to the customers from these third-party service providers.



FinX Digital Financial Services platform allows platform users to offer the full range of transactions directly by themselves or through assistance through agents. This includes cash deposits (cash to account) and withdrawals (account to cash), money transfers including cash to cash transfers, account to account payments, loan repayments & bill payments.

Agents can on board new customers , performing KYC by capturing the customer ID and customer photo and submit it for verification and even open accounts on their behalf. Once enrolled, the solution allows agents to offer the customers a complete range of services, including access to mini statements and balance inquiries, customer PIN change, cash withdrawal, issue a card or print a receipt.

Solution Benefits



ADDITIONAL DELIVERY CHANNEL

Agent Banking is an additional delivery channel that enhances the convenience and outreach of affordable financial services to an underserved segment of the population in a very cost-efficient manner.



COST SAVING

The cost of opening branches or setting up ATMS in remote locations tends to be high and Agent Banking offers a more cost-efficient solution by leveraging networks of existing retail outlets.



GROW CLIENT BASE

By providing services through a network of agents, financial institutions can more easily register new customers or open new accounts online. As a result, a financial institution does not only need to rely on their existing branch network and staff to acquire new customers.



INCREASE REVENUE

Financial service providers can easily expand their reach without being limited by their existing branch network and can reach new areas and new customer segments. As a result, transaction volumes and revenue will increase.



Key Features

Interactive Business Dashboards

Agents can monitor their business health in terms of keeping a close watch on sales and revenue.

Enable Agents for Financial Services

Based on Agent type, an Agent can offer financial services like account opening, deposits, transfers, withdrawals, insurances etc.

Value Added Services

Agents can earn lucrative commissions by selling various value-added services like airtime, recharges, coupons, electricity tokens etc. You can avail commissions in real-time basis.

Dynamic Pricing through in-built Billing Engine

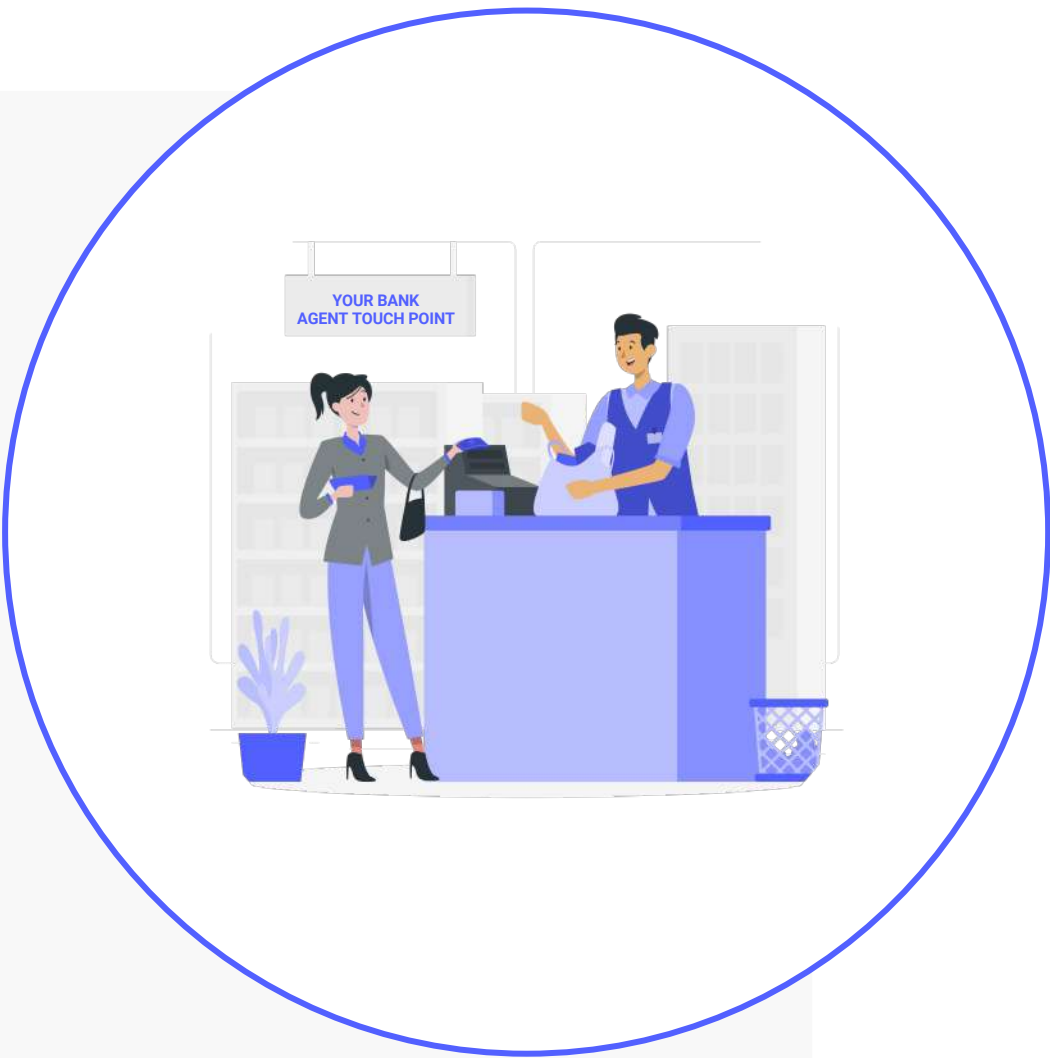
The powerful billing engine gives the flexibility to revise pricing and run new promotions or to set commissions based on multiple parameters such as the agent's profile, location etc.

Float Management

Agents can easily manage their float/e-Value/Cash Value through standing instructions. Based on the thresholds, system sends the reminder to top-up their float.

Two Factor Authentication for Security

Each Agent is assigned with a unique login and transactional password. No transaction can get processed without entering the unique transactional password.



While social media is taken for gossip in one part of a continent, it is a banking tool in another. WhatsApp is evolving from just a mere chit chat messaging platform to one used for basic banking services. Before you will know it, it will be another of the e-banking options your bank will improvise – through WhatsApp banking.

To revive communications & continue providing services to customers remotely, financial institutions need a messaging tool to engage with their customers and WhatsApp is a natural choice because practically every smartphone user has this app installed. Millions of users are on WhatsApp and track all their tasks on it multiple times every day. FinX helps Financial Institutions to roll-out the ready to use service with full support from WhatsApp business account setup to journey creation.

Solution Benefits

- ☉ Most downloaded and used App in the world
- ☉ Preferred App to communicate with friends and family
- ☉ WhatsApp business has changed the online business ecosystem
- ☉ Banking on WhatsApp enables additional channel for engagement
- ☉ Adding convenience to a hassle-free banking is possible through WhatsApp.
- ☉ Route more traffic & Increase penetration of Value-Added Services

Account Related Queries

Loan Enquiry & Application

Payment Reminders


Chatbot for Support

Are you all set for
WhatsApp Banking?



Safeguard customer data and meet regulatory compliance, with a centralized solution for authentication, authorization, and entitlements across the entire customer lifecycle.

FinX ensures security while offering a frictionless user experience across all digital channels, from onboarding to daily banking, up-and-cross selling, and offboarding.



Authorise with Face ID
To protect you from unwanted changes to your account, we just need to confirm it's you.


Authorise

Cancel


One extra step to help protect your account


×

To protect you from unwanted changes to your account, we just need to confirm it's you. Please select an option:





Text me a verification code
We'll send a verification code to your registered number:
+1 *** **






Email me a verification code
We'll send a verification code to your registered email:
Ric*****@gmail.com.






Log in with my mobile banking app
We'll send your device a notification to approve your log in.

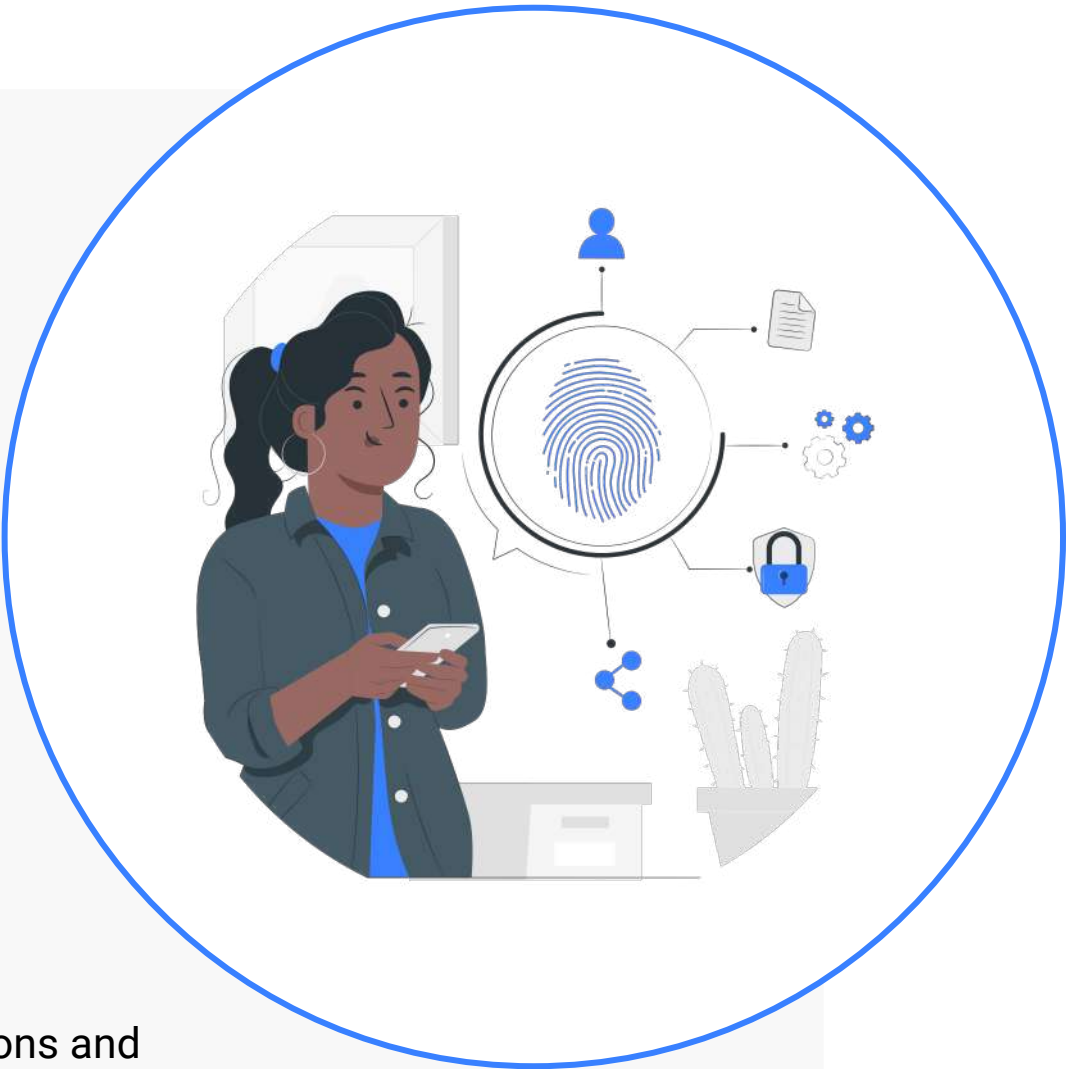


Experiencing problems?
[Speak with an advisor](#)

Cancel



Key Features



Access Control, Limits & Approvals

Manage Access Control and Limits & Approvals across all platform capabilities for both the end user, as well as the back and mid-office employee. And all of this can be done from a single, powerful central administration dashboard.

Audit Trails

Leverage a powerful platform with built-in secure interactions and access control parameters, making your records fully auditable, searchable, and exportable for full visibility.

Unified Identity Management

Manage user identities throughout their lifecycle, from prospecting and onboarding to daily transactions. With features such as user provisioning, deprovisioning, role-based access control, and periodic access reviews, you can ensure appropriate user privileges while deactivating dormant accounts.

Powerful Access Control Engine

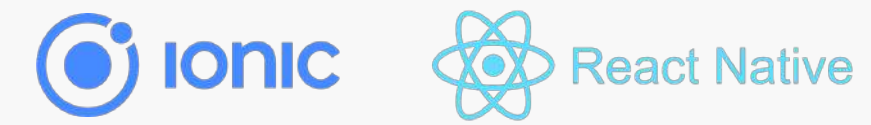
Empower your entitlements management by allowing end users to fully manage complex Access Control, and Limits & Approvals rules.

Industry specified INFOSEC Policies Compliant

Take full control of enforcing policies and regulations across your banking systems to mitigate risks associated with identity fraud, money laundering, and more.

POWERFUL SECURITY MECHANISM

Mobile • Tablet • Web



Core • API • Backend



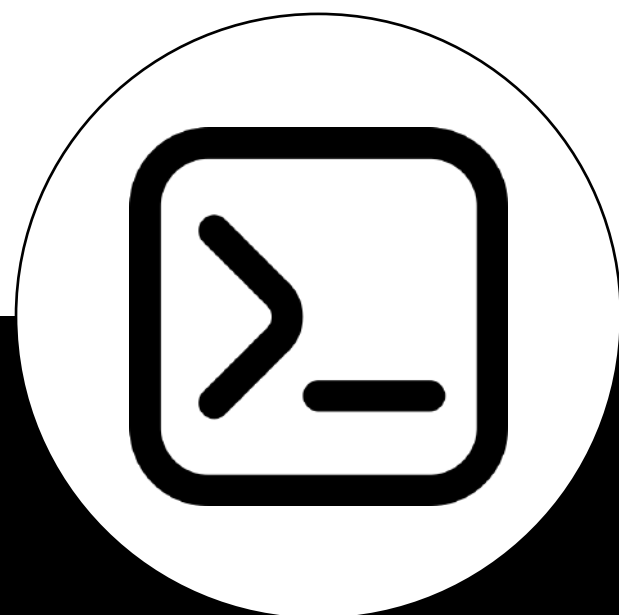
Database & Analytics



API Development



Cloud First





About Baobab



The Baobab story begins in 2005, with the foundation of Microcred, supported by Positive Planet (formerly PlaNet Finance) via its Chairman Jacques Attali, as well as shareholders AXA Group, the European Investment Bank (EIB) and the International Finance Corporation (IFC).

In 2018, they changed the name Baobab. Strong and resilient, the African baobab – or ‘tree of life’ – thrives in harsh conditions, providing food, shelter and water to millions. Committed to supporting its customers beyond financial services, the Group founded Baobab+ in 2018 to offer non-financial solutions. Today, Baobab+ brings access to light and digital technologies– two drivers of economic development–within reach of rural populations.

Moving ahead, Baobab is deepening its roots in the local communities it serves. They are combining the best aspects of automation and scaling with the intimacy born of our unparalleled network of field agents to connect people through trust, in life and in business.

ACTIVE CUSTOMERS
450,000+

WOMEN CUSTOMERS
48%

TOTAL DEPOSITS
€ 335 million

LOAN PORTFOLIO
€ 745 million

Problem Statement



Platform that can manage Agent Network and integrate with Temenos Core Banking System

Baobab Group pre-dominantly works on distributing the financial services via the dedicated Agent Touch Points. They were looking for a platform where various functionalities required to establish a successful Agent Network that comprising of Super Agent , Sub-Agent and Relationship Manager concept. More importantly the platform must be able to integrate with the Core Banking System from Temenos.

Platform that is built on micro-services

The platform should be built on modern SOA based architecture comprising micro-services to ensure single service failure should not lead to complete business halt.

Platform that can support regulatory compliances and security

The platform must have in-built compliance requirements like maker-checker, two-factor authentication for cash withdrawals, fund transfers etc.

Platform that is available on cloud

The platform must be deployable on cloud and can run multi-country operations through a singular instance.

Solution & Impact



Implemented FinX Agency Banking System to help Baobab managing the Agent Operations in cost effective manner

Teknospire started implementing the FinX Agency Banking System in August 2021 and went live with closed user group in January 2023. It is helping the Baobab to create both bank sponsored, and super-agent linked Agents. Teknospire team’s experience with the Core Banking System Integrations helped ensuring the relevant services from Temenos are accessed to fulfil the regulatory requirements.

Managed Service Model

Teknospire is hosting the application on Amazon Web Services and is taking care of round the clock monitoring, hosting, maintenance and servicing of the application. This has reduced Baobab’s CAPEX significantly.

Omni-Channel Application with ZERO Downtime

FinX Agency Banking Application is available in Mobile and Web App format that also supports second factor authentication based on Biometric and OTPs. Since deployment, over 2000+ agents are using the platform and have processed € 100 million value of transactions as deposits, fund transfers or loans.

TOTAL TRANSACTION VALUE
€ 100 million+

SYSTEM DOWNTIME
ZERO



CASE STUDY - 2,000+ BANKING TOUCH POINTS ACROSS 8 AFRICAN NATIONS



About Hubpay



Hubpay is a digital wallet building bespoke, data-driven financial products accessible to everyone in the world's most challenging markets. As the first startup to obtain a full Category 3c license in the UAE and now holding In Principle Approval for an EMI license in Pakistan, Hubpay has been able to offer a digital solution to customers looking to send money both domestically and internationally at zero cost.

Hubpay is addressing both the remittance market and the mobile money market by launching a digital wallet for those sending money internationally and those who will use funds domestically. Leveraging transaction volumes and data, Hubpay has multiple products in the pipeline and 2022 will see the company expand operations into new markets across Asia and Africa.

FX VOLUME PROCESSED

USD 1.8 Bn+

COUNTRIES SUPPORTED

85

Problem Statement



Looking for a right technology provider who can help launching the product for faster GTM for cross border remittances.

Hubpay team was looking for a right technology provider at the very inception of the business with a thought process of leveraging a right platform for a faster GTM and enable cross border remittances in association with local & international partners.

Experience in integrating with third-party service providers

The platform should be built on modern SOA based architecture comprising micro-services to ensure single service failure should not lead to complete business disruption and must be able to use the integrations to create powerful customer journeys like Customer KYC, Ability to load money in the wallet, check the FX rates, perform AML checks etc.

Platform that can support regulatory compliances and security

The platform must have in-built compliance requirements like maker-checker, two-factor authentication for cash withdrawals, fund transfers etc.

End-to-end management of the platform on the cloud

The platform must be deployable on cloud and can run multi-country operations through a singular instance.

Solution & Impact



Implemented FinX Digital Wallet System to help Hubpay roll-out the application to the market

Teknospire partnered with Hubpay to leverage its flagship FinX Digital Wallet System to aggregate micro-services from different third-party service providers and build a customer friendly mobile application on Google Play Store and Apple App Store. This launch was also important for the Hubpay team to secure the final nod from the regulatory body of ADGM. And as they said the rest is history. Teknospire helped delivering multiple integrations that helped Hubpay to grow from grounds-up and in 24 months they had half a million mobile application downloads with closed to USD 800 million of FX processed through FinX. Teknospire also delivered the unified bill payment for more than 100 countries on the mobile application.

Managed Service Model

Teknospire hosted the application on Amazon Web Services and is taking care of round the clock monitoring, hosting, maintenance and servicing of the application. This has reduced Hubpay's CAPEX significantly.

NEW PRODUCT LINES FOR 2024-25

Introducing

BillieX

Single window to manage **All Business Payments, Addressing Categories, Workflows, Authorisation, payment, Reconciliation & enabling FIs** to deploy lending products in Close Loop !

- Dashboard
- Payments
- Manage Cards
- Transaction Reports
- Manage Wallets
- Manage Vendors
- Manage Branches
- Manage Categories
- Settings
- Sign Out

Hello Richard!
Welcome back

Available Balance

AED 510,000.00

Total Income

AED 850,000.00

Total Expenses

AED 340,000.00

TOP CATEGORIES

Vendor Payments

76% of expenses

AED 258,400.00 >

Utility Payments

12% of expenses

AED 40,800.00 >

Travel

5% of expenses

AED 17,000.00 >

VIEW MORE

AVAILABLE CARD LIMITS

3 Cards

Total Limit

AED 10,50,000.00

Card 4375 9876
AED 225,000.00

Card 4375 9870
AED 350,000.00

Card 4375 8865
AED 350,000.00

VIEW MORE

LATEST TRANSACTIONS

09 Dec 2023 at 10:40 AM

Dubai Electricity & Water Authority

Paid through card ending 9876

- AED 1,700.00

Success

WALLET BALANCE

3 Wallets

Total Balance

AED 100,000.00

Wallet ending 990009
AED 25,000.00

N Network Finance LLC

YOUR CARDS

4375 9876

NETWORK FINANCE LLC

AED 125,000.00/350,000.00

VISA

PAYMENTS

- TRANSFER VIA CARDS

AED 125,000.00
- TRANSFER TO SAME BANK

AED 45,000.00
- TRANSFER VIA WALLET

AED 45,000.00
- TRANSFER TO OTHER BANK

AED 125,000.00

Offer accelerated
**business growth to your
customers**
like never before !

- Smart Automation Platform

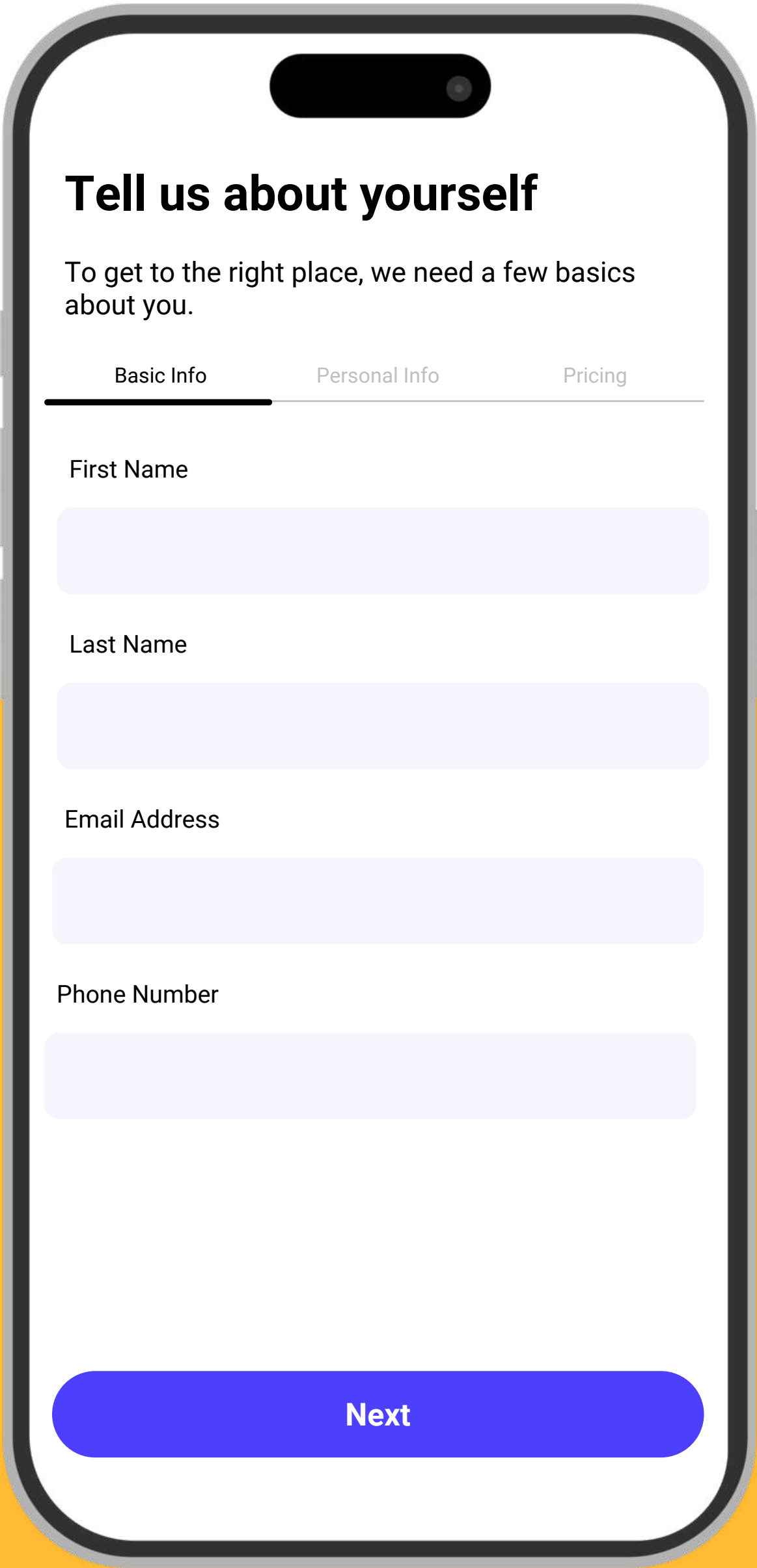
Increase Business Productivity
- Real-time Data & Insights

Exceptional Working Capital Management

Introducing

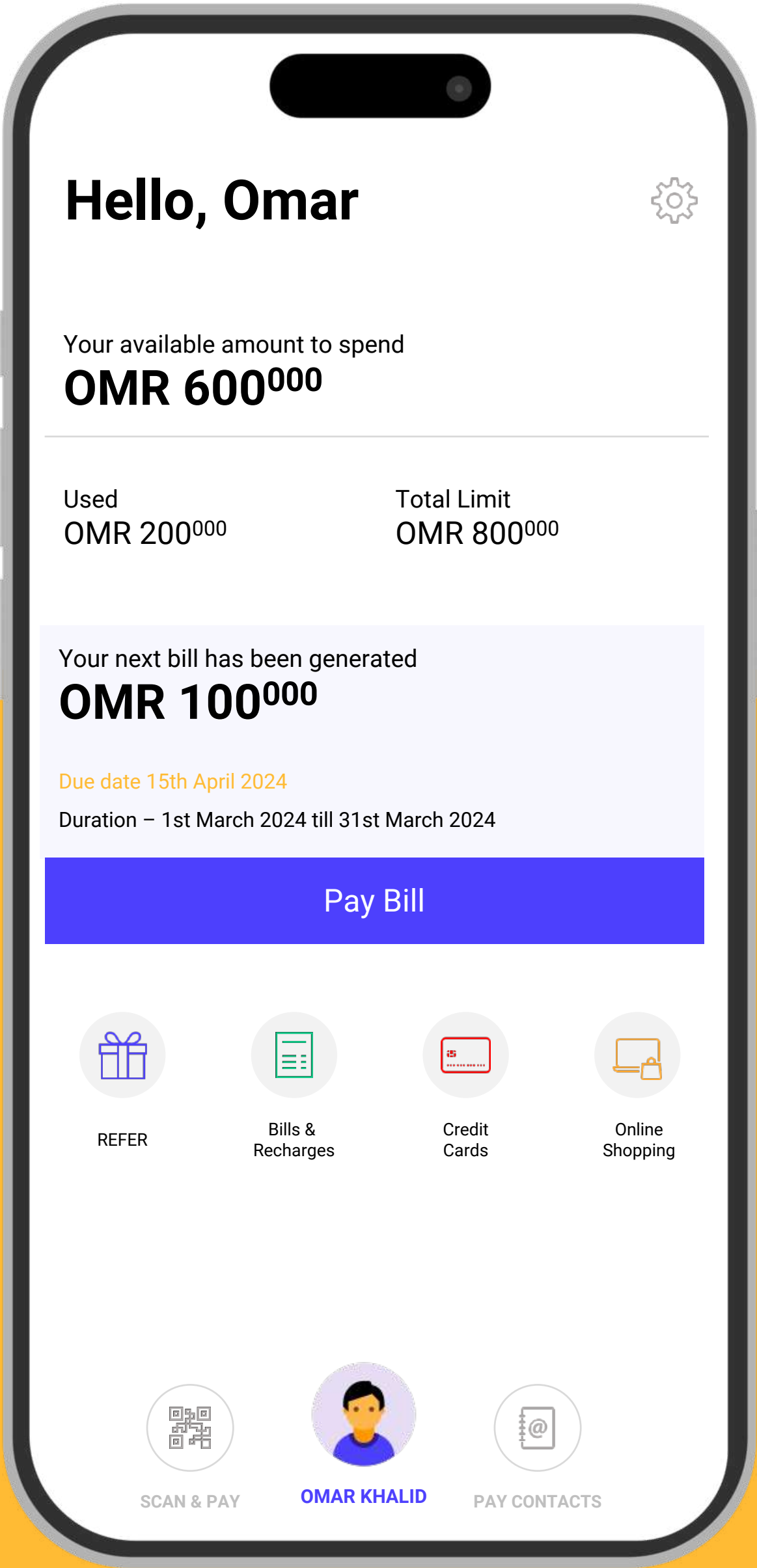
PayX

A Unified Buy Now, Pay Later Solution to help Financial Institution tap into the micro-segment of retail customers and merchants to boost the e-commerce multifold.



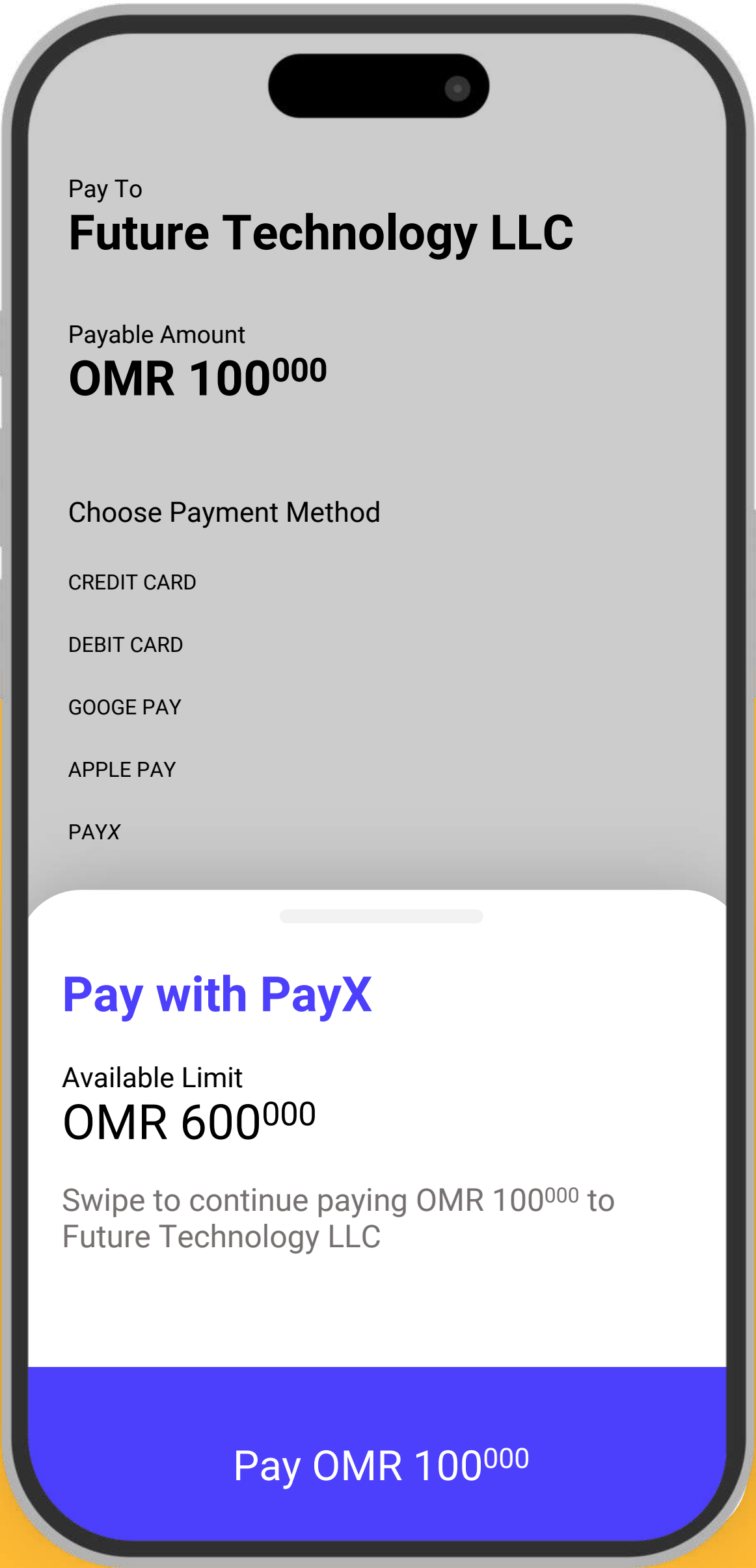
Digital Onboarding

Ensures the customer lead is captures in real-time with data validation and feed into the Business Rule Engine of the Financial Institution



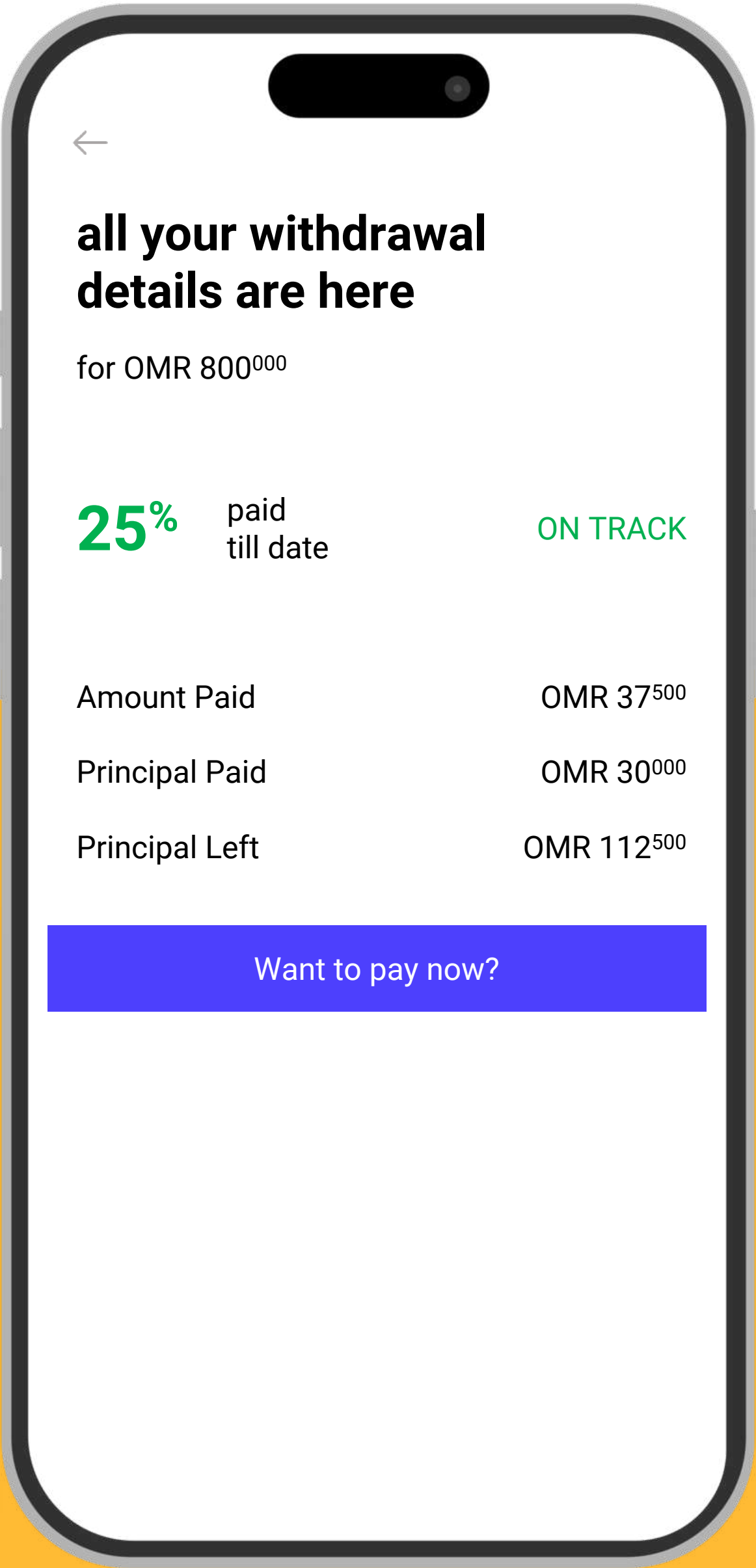
Customer Interface

Empowers the customer to view and track the available limit and repayment option for the utilized credit limit



Seamless Checkout Experience

SDK sits in the Merchant's Application for a seamless checkout experience that helps overcoming drop-out rates



Easy Repayment Options

SDK sits in the Merchant's Application for a seamless checkout experience that helps overcoming drop-out rates

SEGMENTS SERVED

BANKS

FINTECH STARTUPS

MICROFINANCE INSTITUTIONS

BILL PAYMENT AGGREGATORS

NBFC

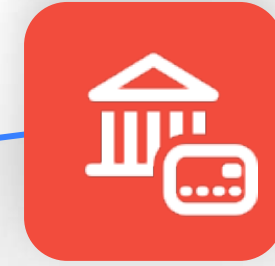
COOPERATIVE BANKS

SMES

CORPORATES



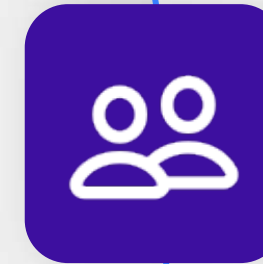
DIGITAL LENDING



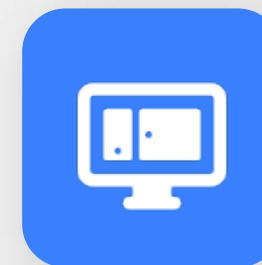
PAYMENTS



DIGITAL
ONBOARDING



OMNI Channel



AGENCY BANKING



REMITTANCES



BILL PAYMENTS



CONVERSATIONAL
BANKING



CONTACT

VISHAL GUPTA

FOUNDER & CHIEF EXECUTIVE OFFICER

VISHAL@TEKNOSPIRE.COM