

# AXXIOME DIGITAL ONLINE & MOBILE BANKING

Experience-driven banking

Banking has become more convenient with the ever-increasing adoption of online and mobile banking. Customers seek a highly personalized, intuitive and frictionless experience from banks, much like they do when interacting with an online store, a travel portal or an app to get a ride. Banks, therefore, have new customer expectations to meet with their digital channels, and at the same time, need to grow and retain their loyal customer base that values trust, safety and personalized services across channels. **Axxiome Digital Online & Mobile Banking** are solutions that banks can readily leverage to become more competitive.

## ABOUT AXXIOME DIGITAL:

Axxiome Digital is a digital platform designed to purposefully transform financial institutions into customer-centric and future-ready digital enterprises. The platform supplements the existing technology landscape with ready-to-use omni-channel solutions and UIs, out-of-the-box banking processes, and digital widgets that ensure seamless operations and superior experiences in every customer interaction across devices and channels.

## ABOUT AXXIOME DIGITAL ONLINE AND MOBILE BANKING:



Axxiome Digital Online and Mobile banking solutions are based on the overarching omni-channel platform, Axxiome Digital. Axxiome Digital Online Banking and Axxiome Digital Mobile Banking can be consumed by banks as standalone solutions, or, can be leveraged as an integrated digital banking suite. The solutions offer banks the flexibility to integrate with their existing technologies, business processes and partner ecosystem, and in turn empower banks to:

- ✓ Introduce modern and intuitive user experiences on online and mobile channels that are consistent with other channels like the branch
- ✓ Offer flexibility so that customers can use any channel or device to carry out banking transactions that are quick, easy, secure and available 24/7
- ✓ Launch new offers on digital channels with faster time-to-market and reduced dependency on IT
- ✓ Drive innovation by partnering with market innovators to offer new, value-added services
- ✓ Quickly react to changing market and customers' digital banking needs

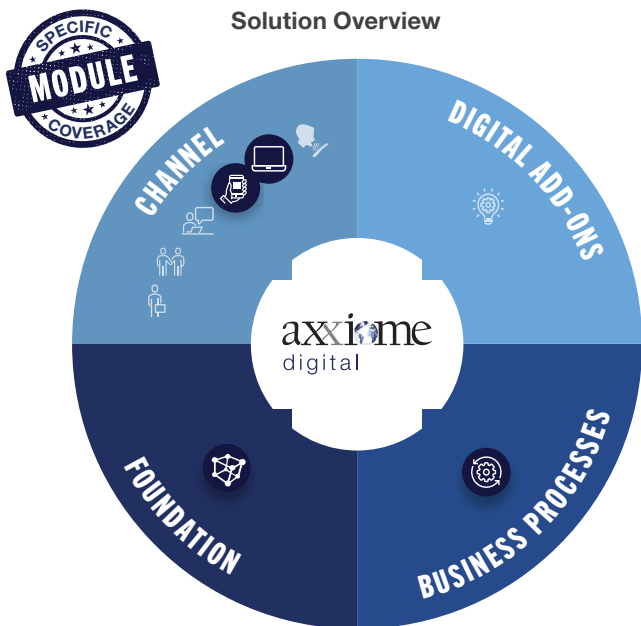


Axxiome Digital is designed for financial institutions to embrace the digital challenges they face today

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## Solution Overview



### RAPID DEPLOYMENT:

Optimized for most common online and mobile banking use cases, it is an out-of-the-box solution that can seamlessly integrate with any core banking solutions and 3rd party systems through the core-agnostic platform. The solution ensures products are exposed in all channels rapidly for fast time-to-market



### SECURE:

Provides continuous, binding and secure communication between banks and its customers through device authentication, two-factor authentication and secured approvals. The solution also provides secure push notifications to keep communications with customers effective and confidential



### INDUSTRY-STANDARD BANKING PROCESSES:

Includes a collection of industry-standard banking processes that span customers & accounts, loans services, corporate banking, product origination and more, which are integrated with online and mobile channels. The processes are also configurable to suit specific needs of the banks



### AGILE ARCHITECTURE :

Designed to enable banks to become future-ready. It provides scalability and agility preparing banks to embrace newer performance requirements and market changes. Through its open API architecture, it provides the flexibility for banks to integrate with and leverage internal and 3rd party systems, as needed



### PROCESS ORCHESTRATION:

Combines a powerful Business Process Management engine (BPMN2 standard) and Business Rules Management for standardization, automation and centralised management of processes & workflows, which drive improved process simplicity and efficiency at banks

## SOLUTION HIGHLIGHTS:



### SUPERIOR AND UNIFIED EXPERIENCES:

Offers ready-to-use channel UIs for modern and intuitive user experiences. Channel UIs are highly configurable and customizable for specific needs of banks and customers. Responsive in design and based on HTML5, Channel UIs are tuned for consistent user experiences across devices



### OMNI-CHANNEL CAPABILITIES:

Provides banks' customers the flexibility to initiate a transaction on their preferred channel or device, and resume and complete the transaction from where they left off on a different channel or device. Ensures consistent user experiences across channels – online, mobile, branch, customer service and mobile sales



### DIGITAL ADD-ONS:

Presents value-added services such as personal finance management and secure video identification that are readily available on online and mobile channels. Introduces the flexibility to add new and innovative offerings that can be home grown or integrated with 3rd party providers including fintechs

## Axxiome Digital Online and Mobile Banking – Overview of benefits



UNIQUE EXPERIENCES



CUSTOMER SELF-SERVICE



ON-DEMAND FULFILLMENT



SEAMLESS SUPPORT



CONTINUOUS VALUE



SECURED COMMUNICATION