

# Unlock a Connected Credit Ecosystem with an GCC-Ready Marketplace



High Impact Credit  
Solutions built on  
**Composable  
Technologies**

CURATE »  
Integrated credit  
experiences

»  
TARGET  
New customer  
segments

»  
LAUNCH  
Innovative credit  
products

» ELIMINATE  
Inefficiencies in the  
credit lifecycle



# iKredit360



## Limitless Credit Solutions. Built for a Boundary-less World

**iKredit360 is a comprehensive and composable credit technology platform that enables financial institutions to curate unique credit experiences to merchants, channels-partners, and end consumers.**

With its ability to converge multiple elements such as internal and external systems, financial products, credit lifecycle, and fintechs, iKredit360 empowers financial institutions to expand and extend their credit experiences to become the primary engagement point for their customers by offering both commoditised and specialised credit products across all business segments including Retail, Corporate, SME and Agri.



Financial institutions no longer need to tweak their process design to fit the product, instead, the platform can give wings to their strategic ambitions and design solutions that can wow their customers.



# Why should Banks Choose iKredit360?

## 1 Era of the Specialist Systems

Traditionally, Lending solutions were packaged along with Core Banking systems, whose replacements were considered a massive transformation exercise for the FIs. **iKredit360 is an Asset 360 platform on the cloud that enables banks to curate bespoke credit experiences encompassing multiple channels, products, business segments, and fintech partners**

## 2 Shift from Product Pushers to Ecosystem Players

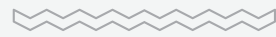
We are also witnessing the industry replace a traditional product focus approach with a more customer-centric one, leading to an ecosystem based product proposition in which credit/lending/consumer finance gets intrinsically wedded to the ecosystem where the finance is being offered. **iKredit360 will enable FIs to raise the bar from being just product pushers to relevant ecosystem players.**

## 3 Convergence of the Credit Lifecycle

Existence of information silos has become a harsh reality, resulting in disrupted customer experience. With standardization and democratization of technologies, there is a critical need to converge solution components. **iKredit360 is a seamlessly inter-connected platform that helps converge service delivery capabilities across the relationship lifecycle, irrespective of access channels or device form factors.**

# 360°

# Unlock the Power of Convergence with iKredit360



With its ability to converge multiple elements in the ecosystem, iKredit360 empowers financial institutions to expand and extend their credit experiences to ensure a superlative experience for their customers:



Relationship Touchpoint  
Convergence



Branch, Call Centre, Web Portal, POS, Mobile, Marketplace etc.

Credit Product  
Convergence



Vehicle Loan, POS Finance, Secured Loans, Wallet, Cards etc

Credit Lifecycle  
Convergence



Origination, Credit Management, Merchant Services, Debt Management

Internal Ecosystem  
Convergence



Rules Engine, Accounting, Fees and Charges, Report, Workflow etc.

External Ecosystem  
Convergence



Fintechs, CRM, Government agencies, Credit Bureaus etc.

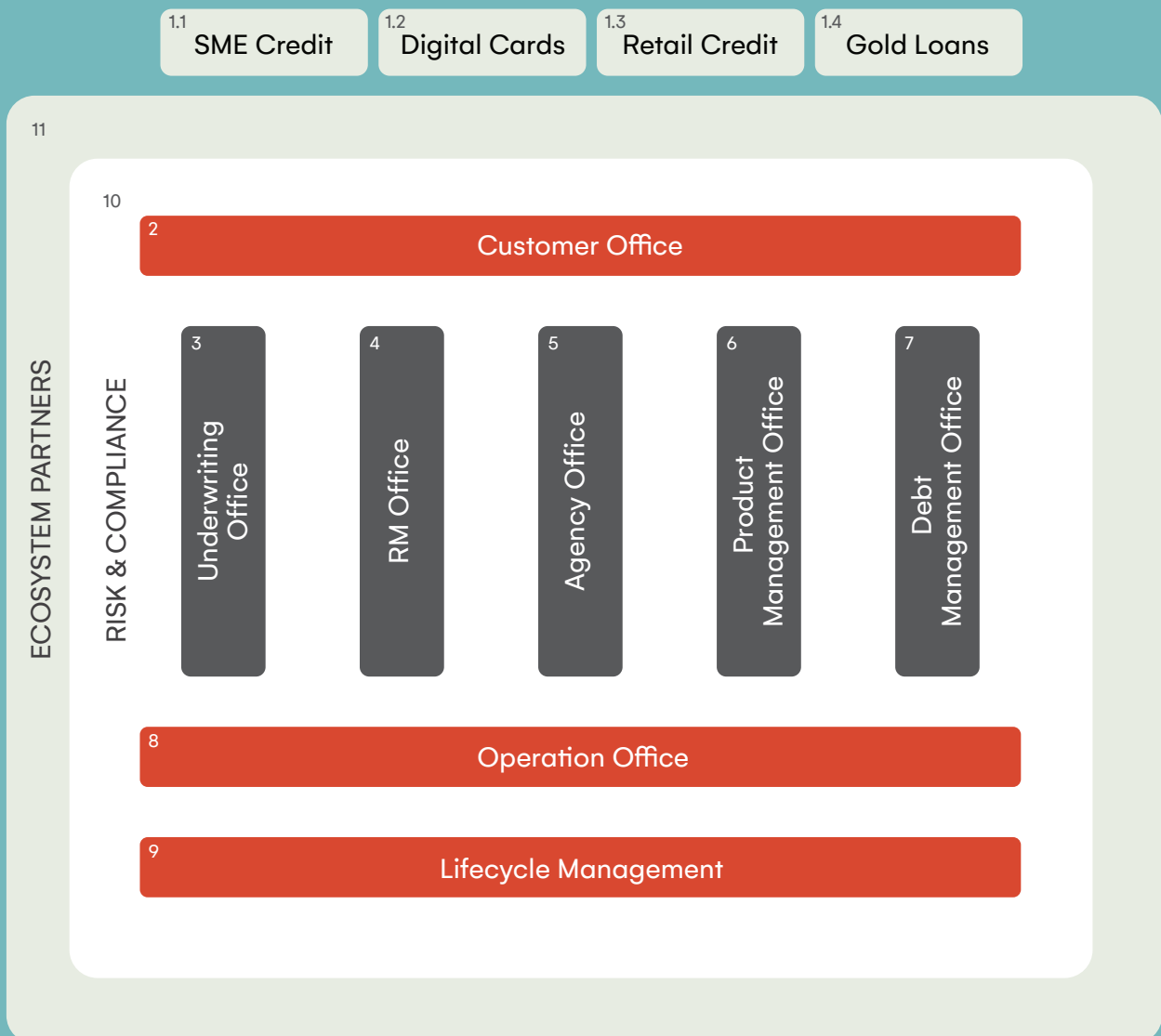


# Cater to all your Customers' Credit Needs



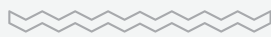
A complete Asset 360 Platform ensuring end-to-end credit lifecycle management

# 1





# Deliver New and Innovative Services Rapidly



**State-of-the-art platform powered by an eMACH architecture**



Based on an event driven MACH architecture – Micro services-based with autonomous building blocks of credit, API-enabled, Cloud Native, Headless Architecture.



MACH Composability Platform (iTurmeric) enabling a Compose It Yourself (CIY) Experience.



Boundary less performance and scalability with Kubernetes based deployment on cloud.



360-degree security by Design

# 2



# Flexibility of Credit Offering Suited to Business

## Building blocks of credit that open up a world of credit possibilities



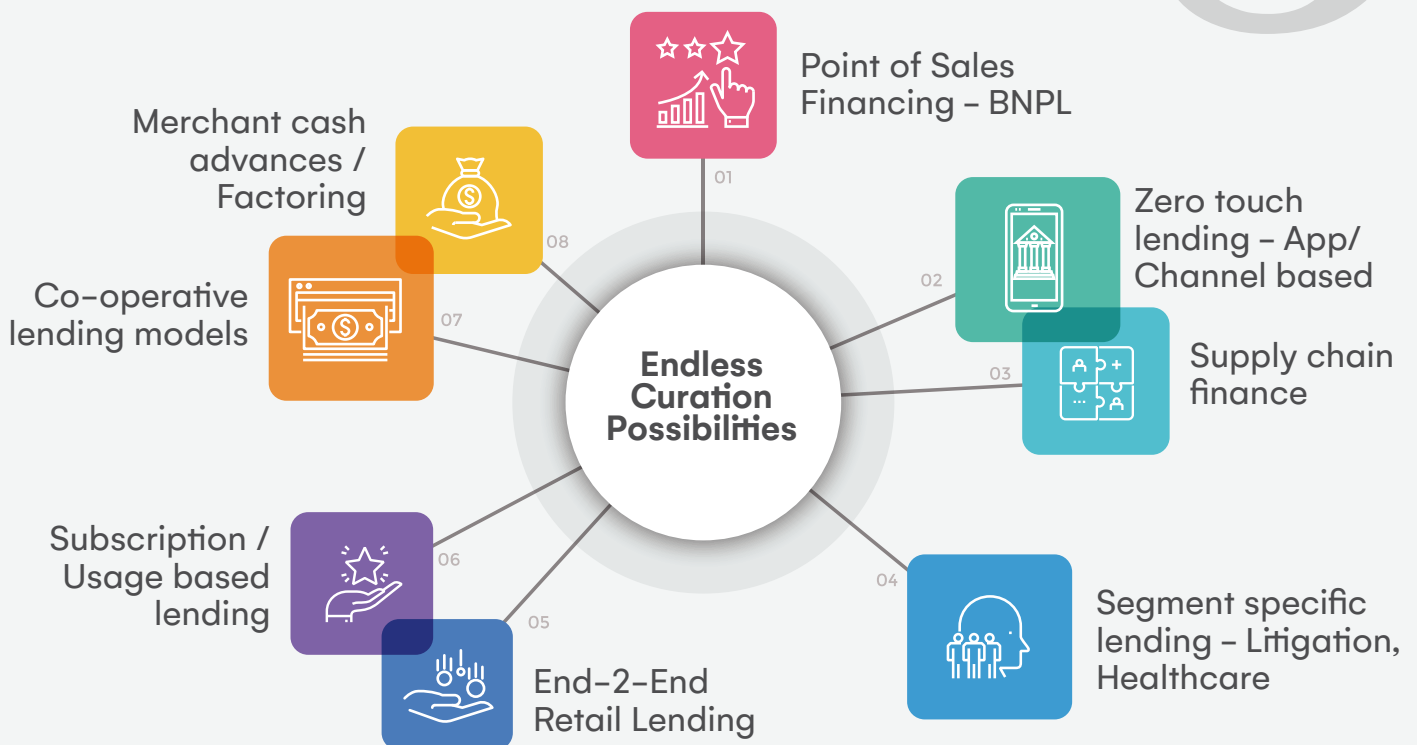
**All building blocks** – Pre-stitched “product” with out-of-the-box user journeys around all Lending business process in a bank



**Compose Business Components** for conceiving credit solutions



**Enterprise Services** for “point solutions” like Digital Agency, Limits, etc by using Business Components independently



# Launch your Credit Business in 50 Days with Minimal CAPEX Commitment



Pay as you grow with an end-to-end credit lifecycle management on a single platform



**‘Try-Test-Grow’** with Zero capex commercial model to enable **‘pay as you go’**



AWS Cloud Hosting — Reduce Business and Technology Risks, Lower maintenance costs and higher agility and scalability



Pricing structure based on number of transactions, users and features

# 4





# Drive Value Creation with GCC-Ready Marketplace

Leverage a comprehensive marketplace to collaborate and accelerate business growth efficiently



Unique composition platform—iTurmeric brings all elements of digital — **orchestration, integration, APIs, and user experience together**



**Pre-integrated with best-in-class fintech partners** to offer differentiated solutions.



**Enable rapid connections** with your ecosystem partners to drive growth

5



# Offerings on iKredit360



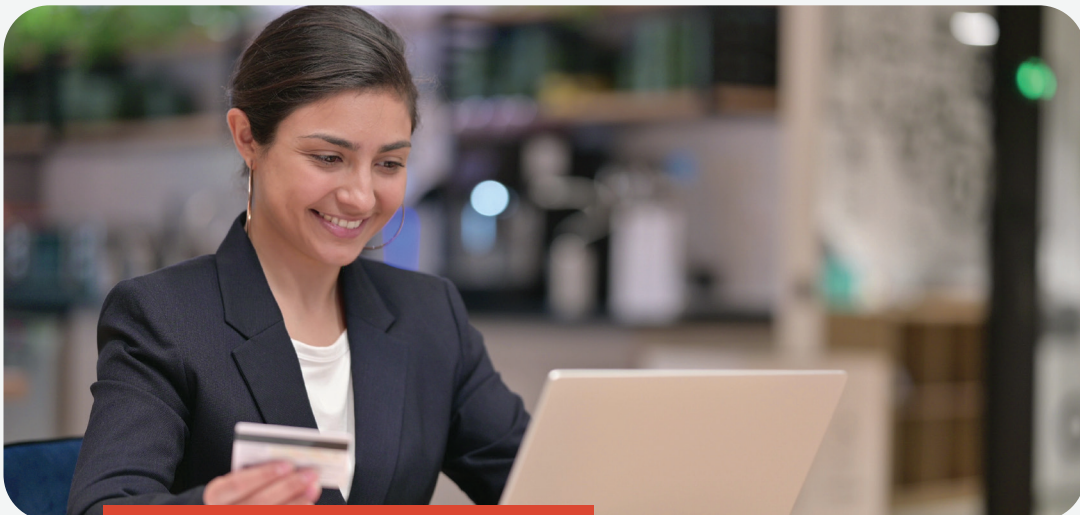
## SME Marketplace

An end-to-end digital SME credit management platform which helps you launch your SME business in just 50 days



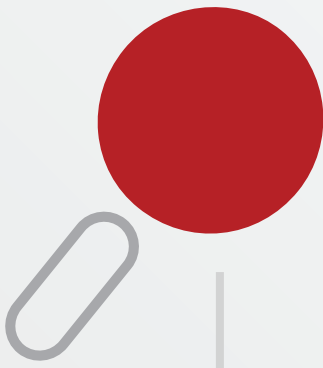
## Cards Marketplace

The First 'Truly Green' Credit Card Solution, With The Power And Flexibility To Reimagine Or Build Your Cards Canvas



# Full Spectrum Banking – Designed For Digital





We have been Un-complicating  
**Retail and Central Banking for  
the last 25 years**

**Across 57 countries  
and 270+ clients...**



**A Design thinking  
approach** in everything  
we do



**A single minded focus  
on finance** since the  
last 25 years

**...Through**



**An innovation  
partnership** approach



**An Agile methodology**  
for all our implementations



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