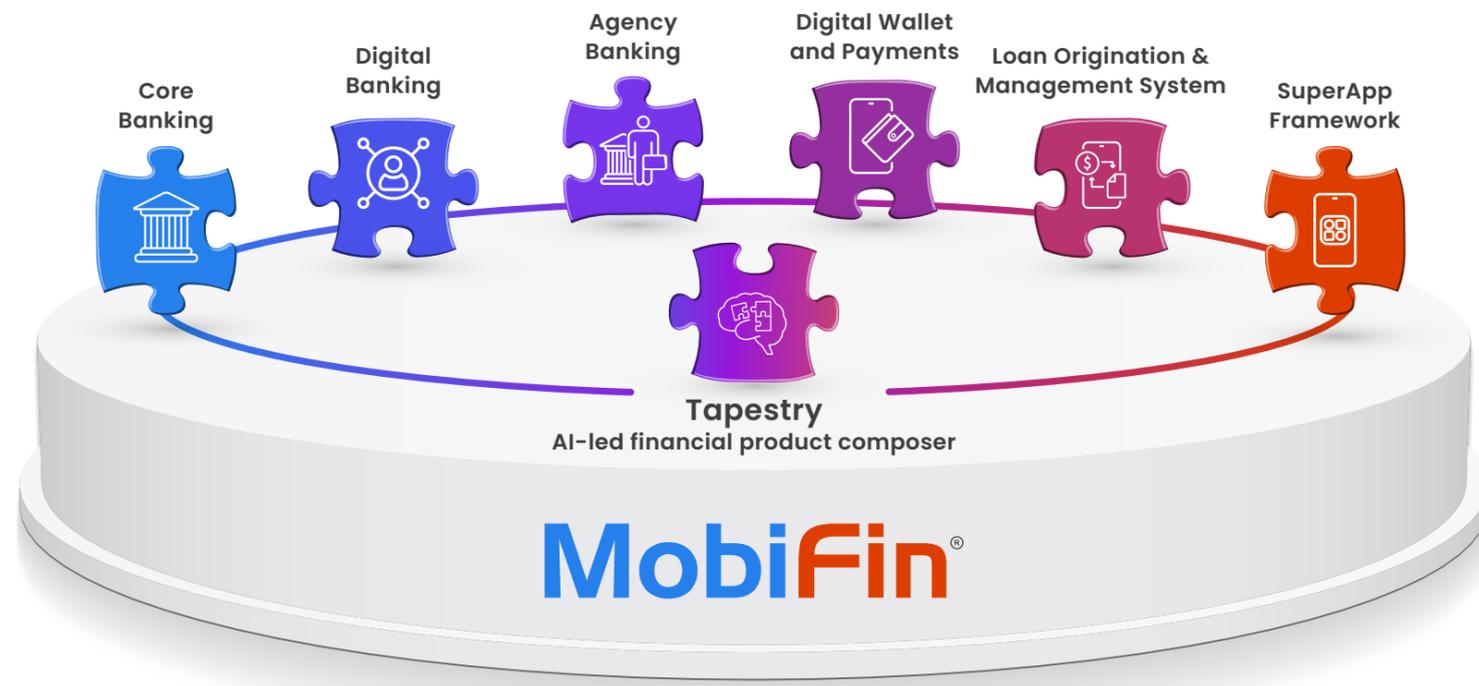


MobiFin®

**AI-powered
Digital Banking
and Payments
Platform**



MobiFin is an AI-powered, blockchain-enabled, digital banking and payments platform helping Banks, Credit Unions, FinTechs, Telcos, DigiTechs (e.g., AgriTech, HealthTech, RetailTech), and aggregators to deliver hyper-personalized financial experiences.



Your partner for next-gen financial innovations



AI and Blockchain powered



Industry-leading platform



Built on a modern architecture



Proven across segments and regions

800+ Million

FinTech transactions processed annually

1500+

Transactions per second at scale

20+

Years of FinTech innovation

150+

Institutions powered by MobiFin platform



Core Banking

MobiFin core banking solution is a simple yet intuitive solution to drive primary operations of a bank from any branch or headquarter, efficiently. It is a centralized system that can handle various banking activities, including deposit accounts, loans, mortgages, payments, and customer information with real-time updates to the system.

Strong at the core, amazing at the banking



Retail banking

- CASA and term deposit
- Loan and NPA management
- Cash and card management
- AML with CFT compliance
- Centralized clearing and settlement
- Customer onboarding
- Teller and channel management



Corporate banking

- HR payroll
- Fixed asset management
- Real-time balance sheet
- NPA management
- Trade finance management
- Treasury management
- Shares module

Match the speed of change



Cloud-ready CBS



Parallel core compatibility



Cybersecurity governance



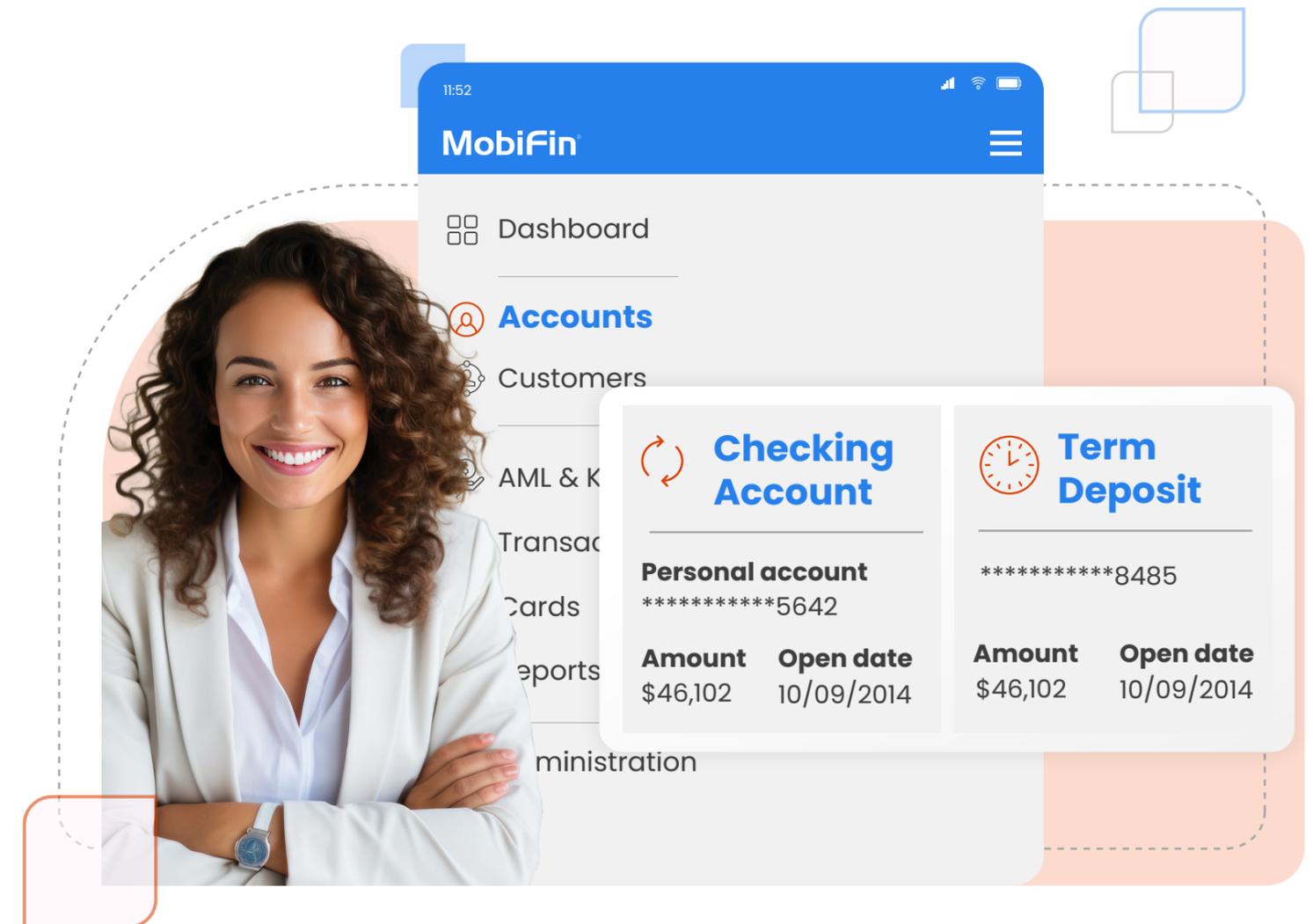
Multi-party reconciliation

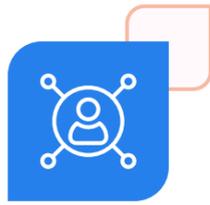


Immutable audit tables on blockchain



Blockchain-driven KYC with smart contracts





Digital Banking

MobiFin Digital Banking provides an AI-powered and unified banking experience across multiple channels seamlessly. It enables customers to access banking services through digital and in-branch interactions with real-time data synchronization.

Seamless banking, anywhere, anytime, any device



Retail banking

- AI-powered digital onboarding
- Payments and fund transfer
- Accounts, deposits, cards, loans
- Real-time fraud prevention
- SuperApp framework
- Unified customer profile
- Hyper-personalization
- Cross-channel consistency
- Digital engagement

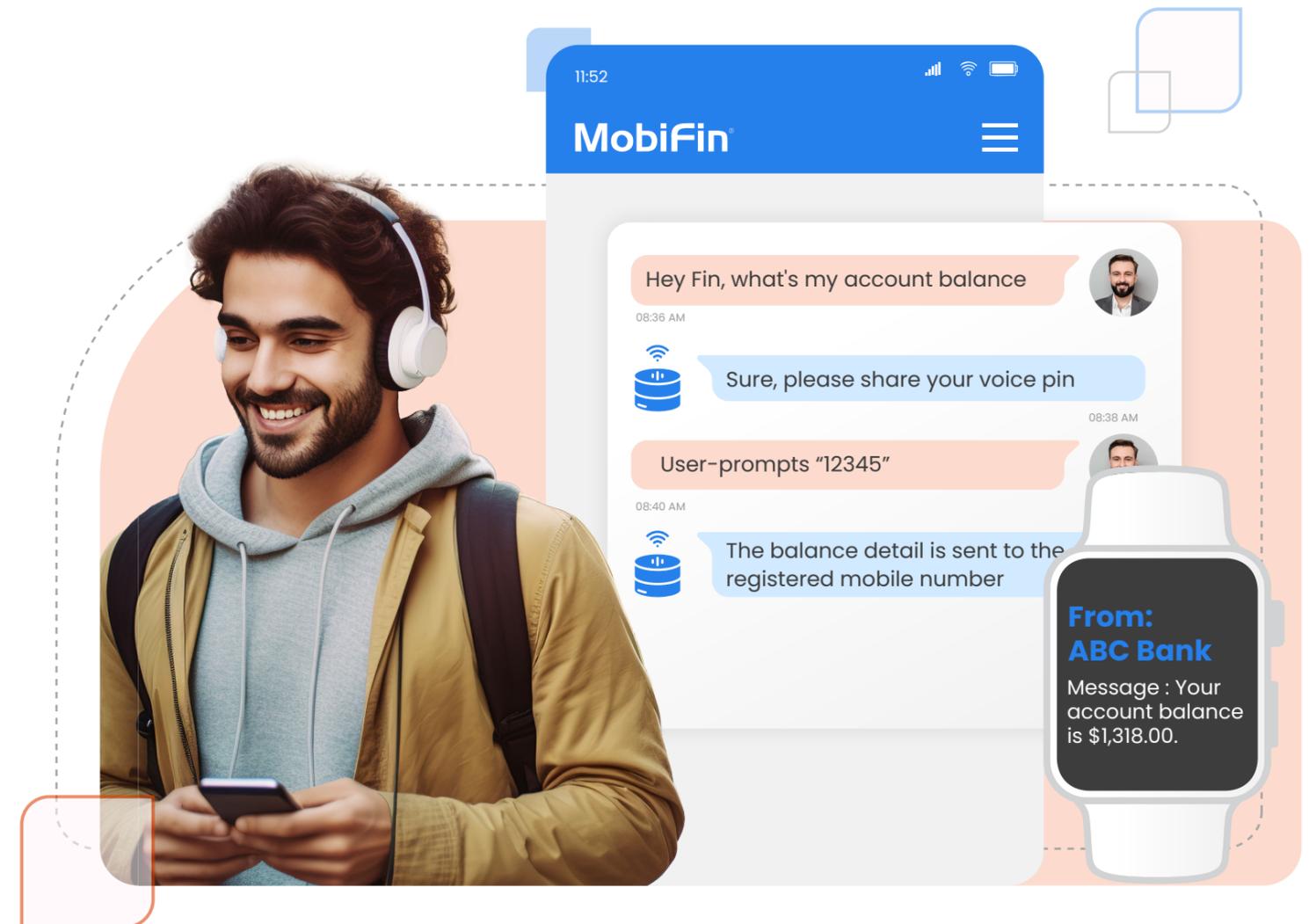


Corporate banking

- Centralized control management
- Bulk transactions
- Service authorization
- Trade finance

Leverage CMS-powered real-time experience orchestration

- Enhance customer engagement
- Drive continuous front-end innovation
- Empower business teams
- Accelerate go-to-market cycles
- Unify omnichannel experiences
- Deepen customer loyalty





Agency Banking

MobiFin Agency Banking empowers banks to extend their services beyond traditional branches, enabling agents to facilitate banking transactions in underserved and remote areas. It is a secure and scalable platform that supports deposits, withdrawals, bill payments, and more.

Accessible banking, for the underbanked

 **Wide range of agent-assisted services**

 **AI-powered digital onboarding kit**

 **NxM agent network management**

 **AI-enabled liquidity prediction**

 **Target and performance management**

 **Advanced liquidity tools**

Next-gen agency banking: seamless, secure, and smart

 **AI-powered agent experiences**

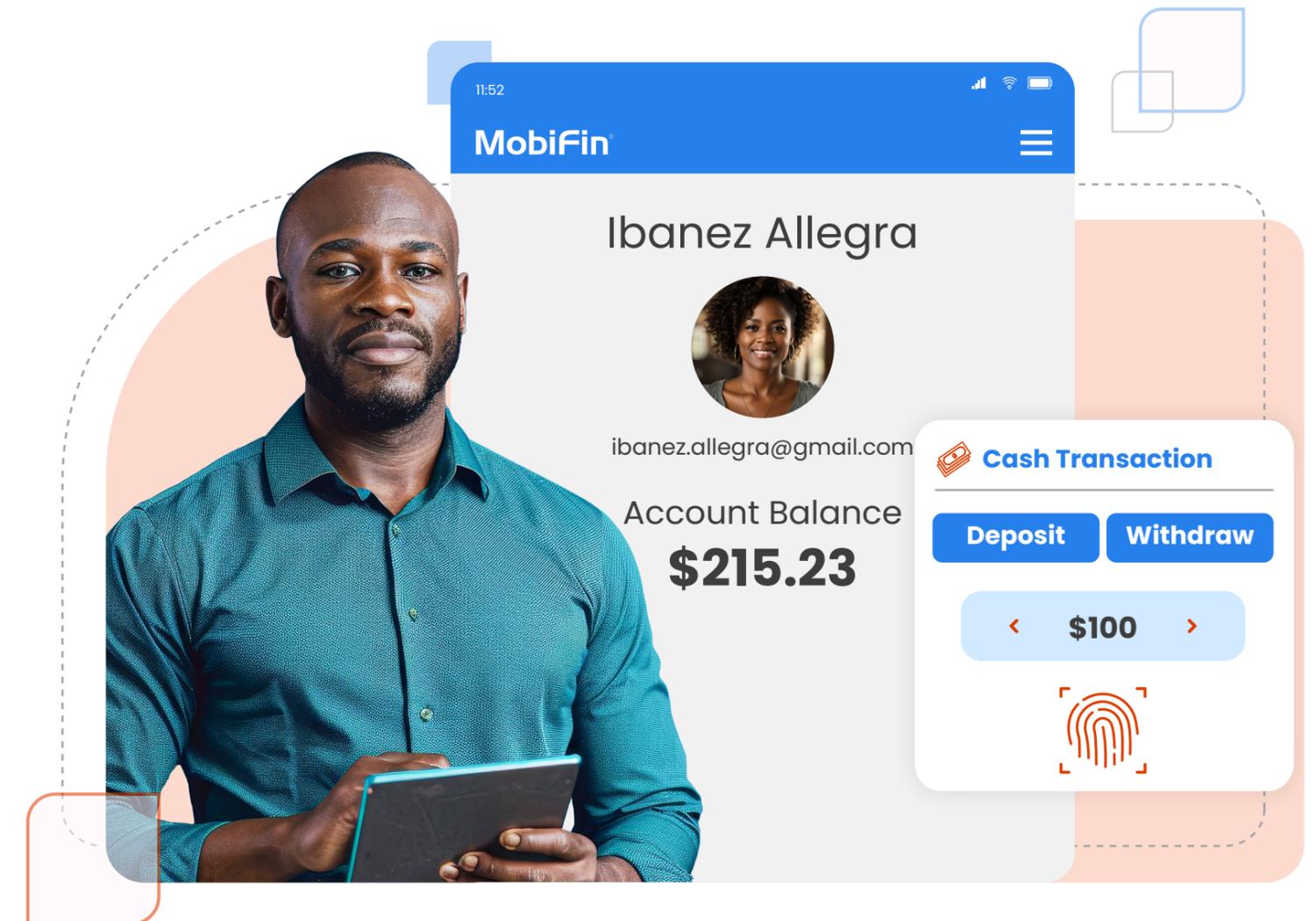
 **Core-independent capability**

 **Biometric authentication**

 **Regulatory compliance**

 **Services over Apps and POS devices**

 **Multi-language support**





Digital Wallet and Payments

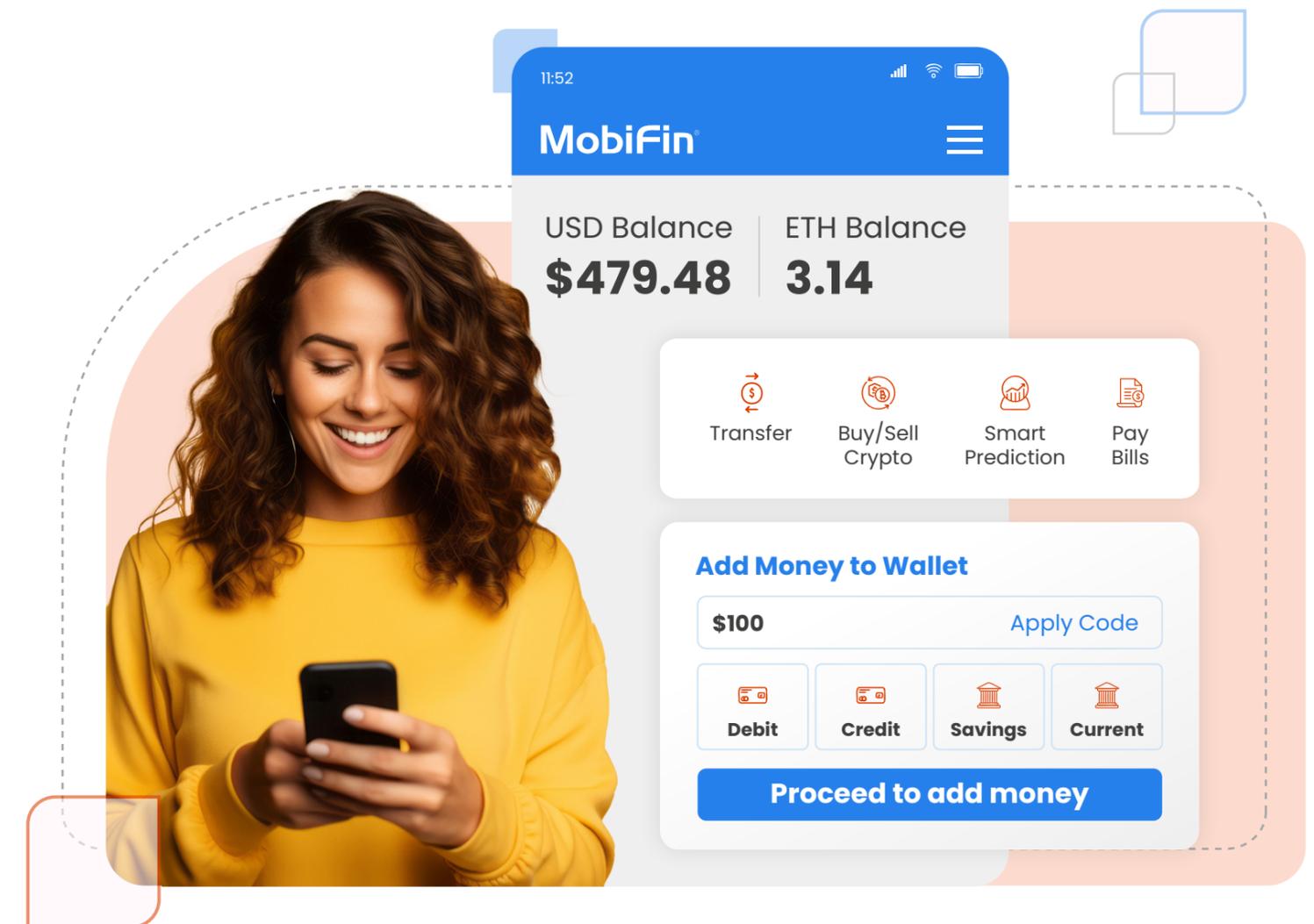
MobiFin Digital Wallet offers a secure and flexible platform for managing digital money, payments and rich mobile financial services. Enable your customers to manage multiple payment instruments, transfer funds, pay bills, make contactless payments (NFC, QR) with a gamified and rewarding experience.

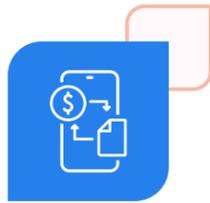
More than just a wallet, a futuristic payment platform

-  **AI-powered onboarding**
-  **Liquidity prediction with AI**
-  **CMS-powered experience orchestration**
-  **Gamified loyalty & rewards**
-  **Multiple payment instruments**
-  **Payments and transfers**
-  **SuperApp framework**
-  **Hybrid crypto wallet**

Give your wallet a competitive edge

-  **Goal-based savings**
-  **Top-up, bill payment and reminders**
-  **Target management for agents and business users**
-  **Settlement, reversals, and reconciliation**
-  **Real-time fees, charges, and taxes**
-  **Security and authentication**





Loan Origination and Management System (LOMS)

MobiFin's Loan Origination & Management System automates the entire lending lifecycle - from application to disbursement to repayment - across all retail, SME, corporate, and micro-loans, enabling faster approvals, intelligent risk assessment, and AI-driven credit management.

The ultimate lending experience: fast, secure, and intuitive.



LOS

- Lead and enquiry management
- AI-powered onboarding
- Advanced document processing
- Credit scoring and decisioning
- Smart underwriting
- Loan approval and sanctioning



LMS

- Account setup and disbursement
- Servicing and collections
- Restructuring
- NPA management
- Reporting and compliance
- Account closure

Faster processing, smarter decisions, better outcomes.



Cloud-ready LOMS



API-first multi-party aggregation



Co-lending/BC and scrutinization module



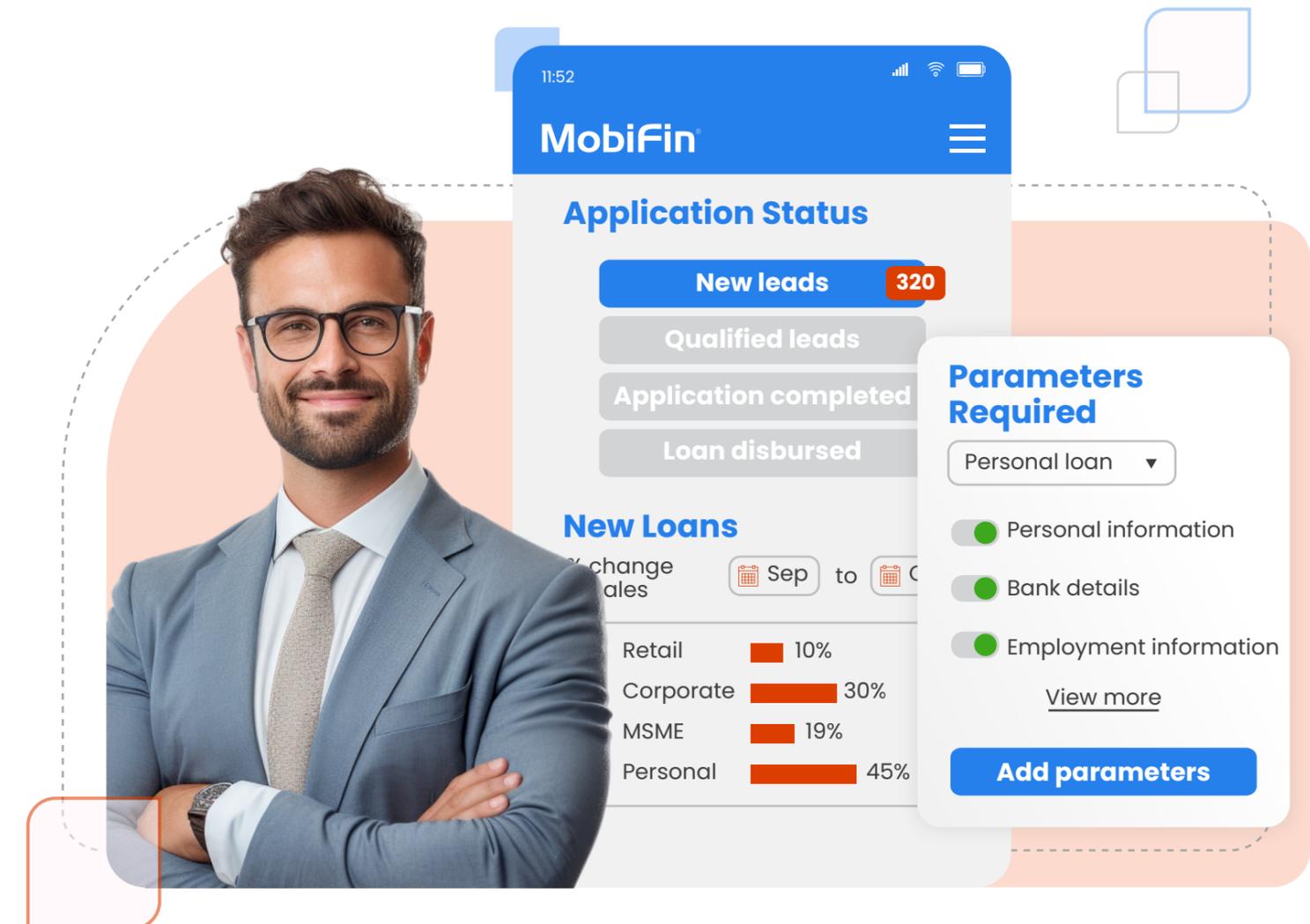
Multi-product workflows



Data dedupe engine



Custom dashboards





MobiFin Tapestry

As financial services become integral to digital journeys, every business can now launch financial products. Yet building them remains slow, complex, and costly—constrained by rigid development, developer bottlenecks, and fragmented, non-reusable FinTech logic.

Launch products in days, not months



**Prebuilt FinTech
templates**



**Low-code workflow
automation**



**Dynamic API
orchestration**



**AI-powered workflow
generation**



**Composable FinTech
primitives**



**Multi-tenant
architecture**

What makes Tapestry unique?



Purpose-built
for FinTech



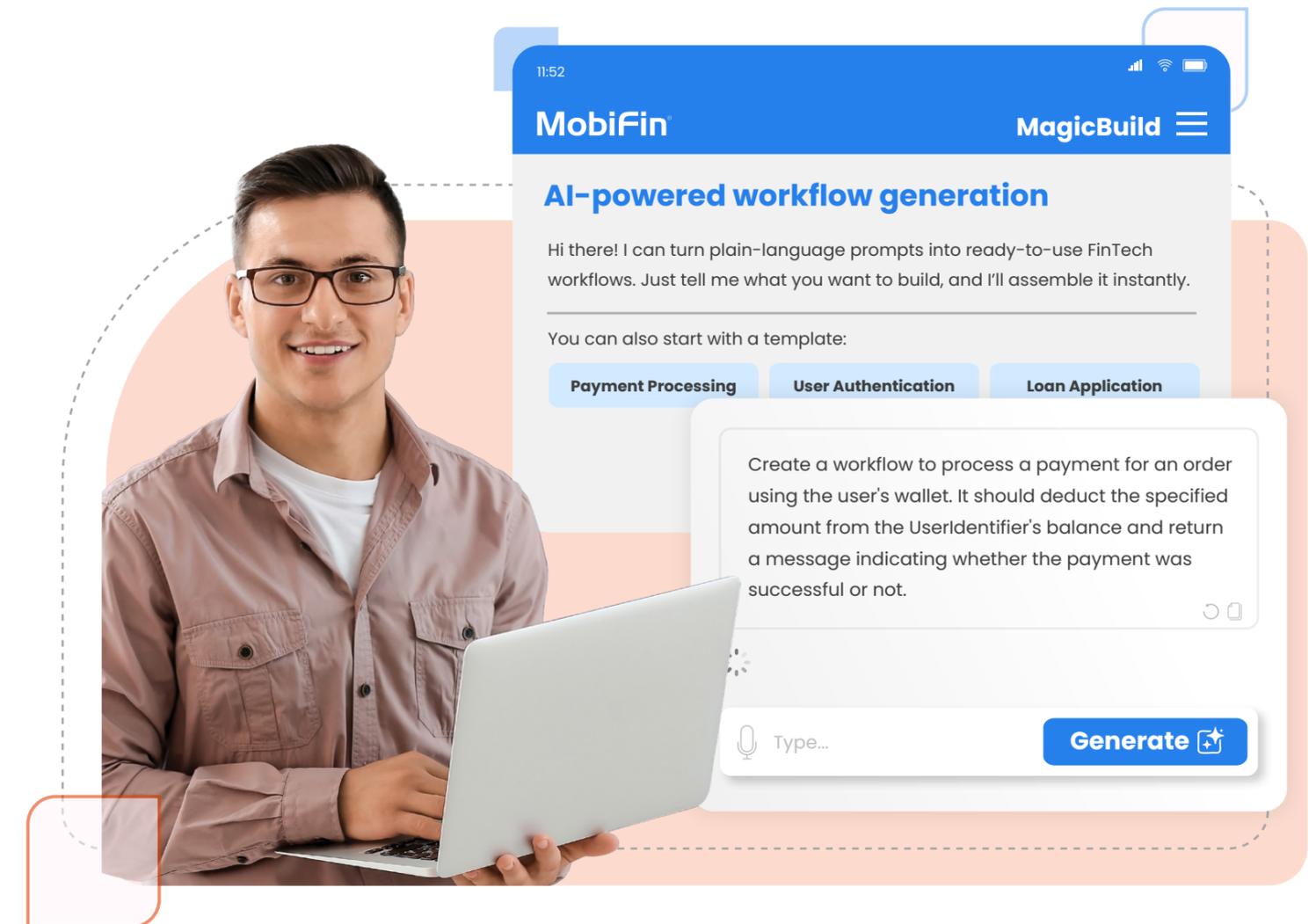
AI-powered
orchestration

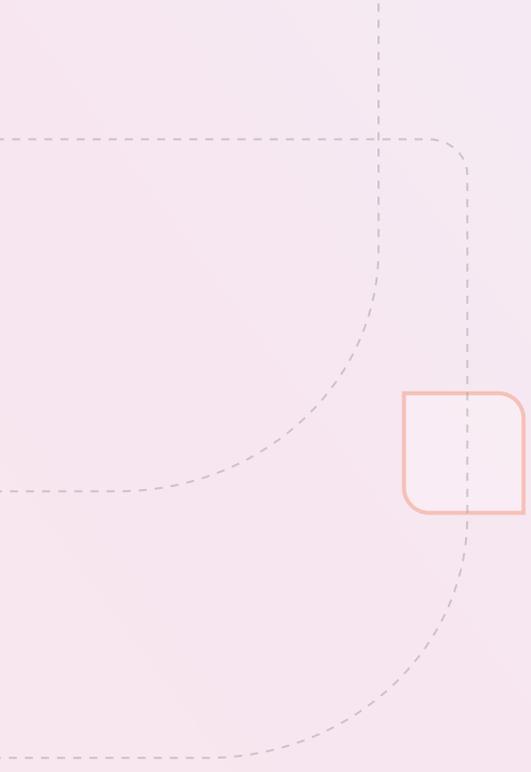


Composable and
granular design



Openness, flexibility,
and reusability





MobiFin[®]

Scan for a
demo



**Redefining banking, payments, and lending
for the world.**

5900 Balcones Drive Ste 100, Austin, TX 78731, United States

 +1 718 713 8417

 info@mobifin.com

 www.mobifin.com