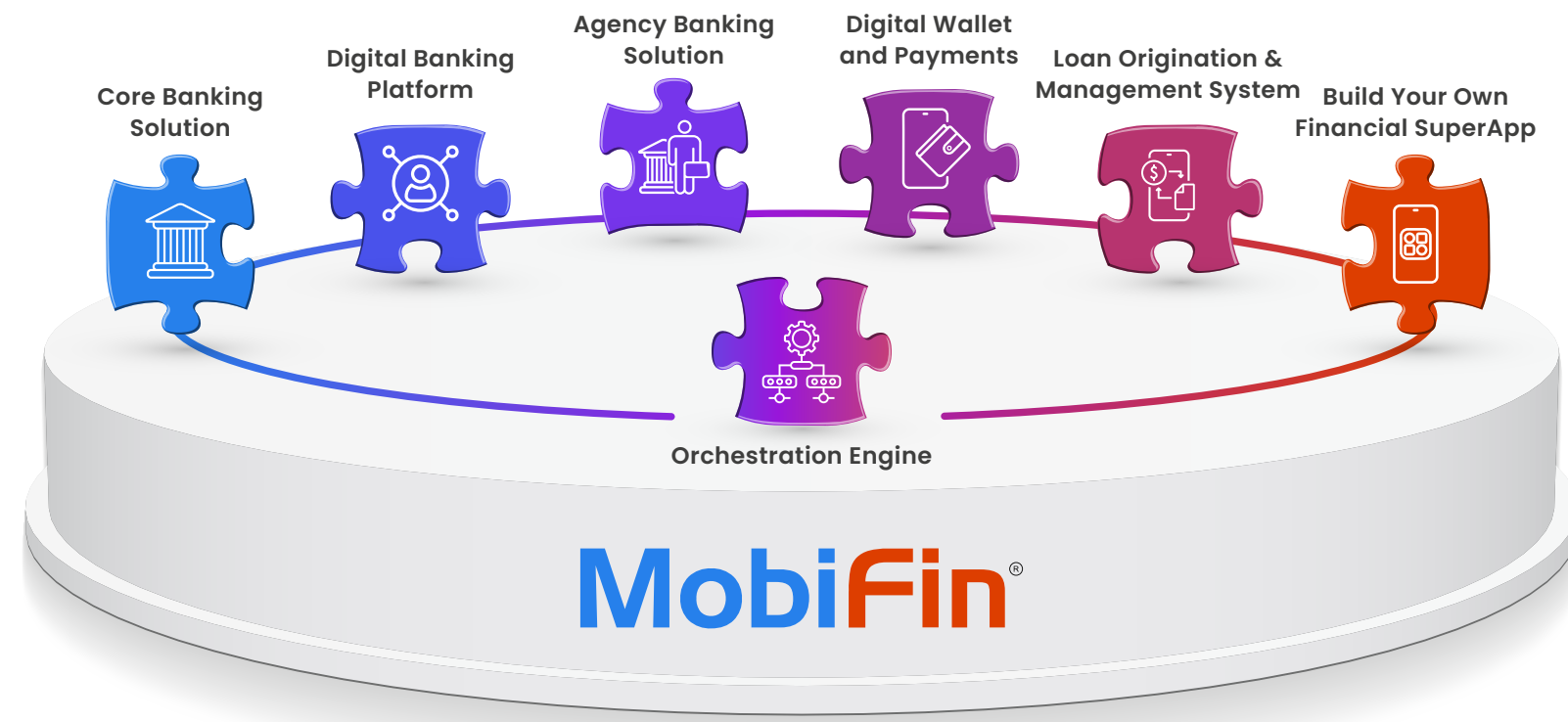


# Unified Digital Banking and Payments Platform

 **#MobiFintastic**



MobiFin is a unified digital banking and payments platform that elevates customer experiences. Our core platform and ready-to-use products empower banks, fintechs, telecoms, credit unions, and digitech to deliver next-gen solutions in payments, banking, and transaction processing.

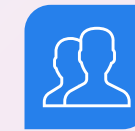


## Why MobiFin

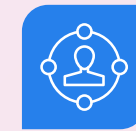
**An engineering marvel that supports a world-class platform**



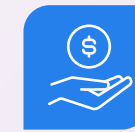
**Platform**



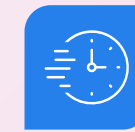
**People**



**Personalization**



**Value**



**Speed**



**Intelligent**

**800+ Million**

Fintech transactions per year

**200+**

Banks/Wallets using MobiFin platform

**20+**

Years of experience

**1500+**

Employees worldwide



# Core Banking Solution

MobiFin CBS 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

- Customer onboarding
- CASA and term deposit
- Loan and NPA management
- Card management
- Teller & channel management
- AML with CFT compliance



### Corporate banking

- HR & payroll management
- Fixed asset & inventory management
- Trade finance
- Wealth/treasury management
- Shares module
- Custom report builder

## Match the speed of change



Cloud-ready CBS



Parallel core compatibility



Cybersecurity governance



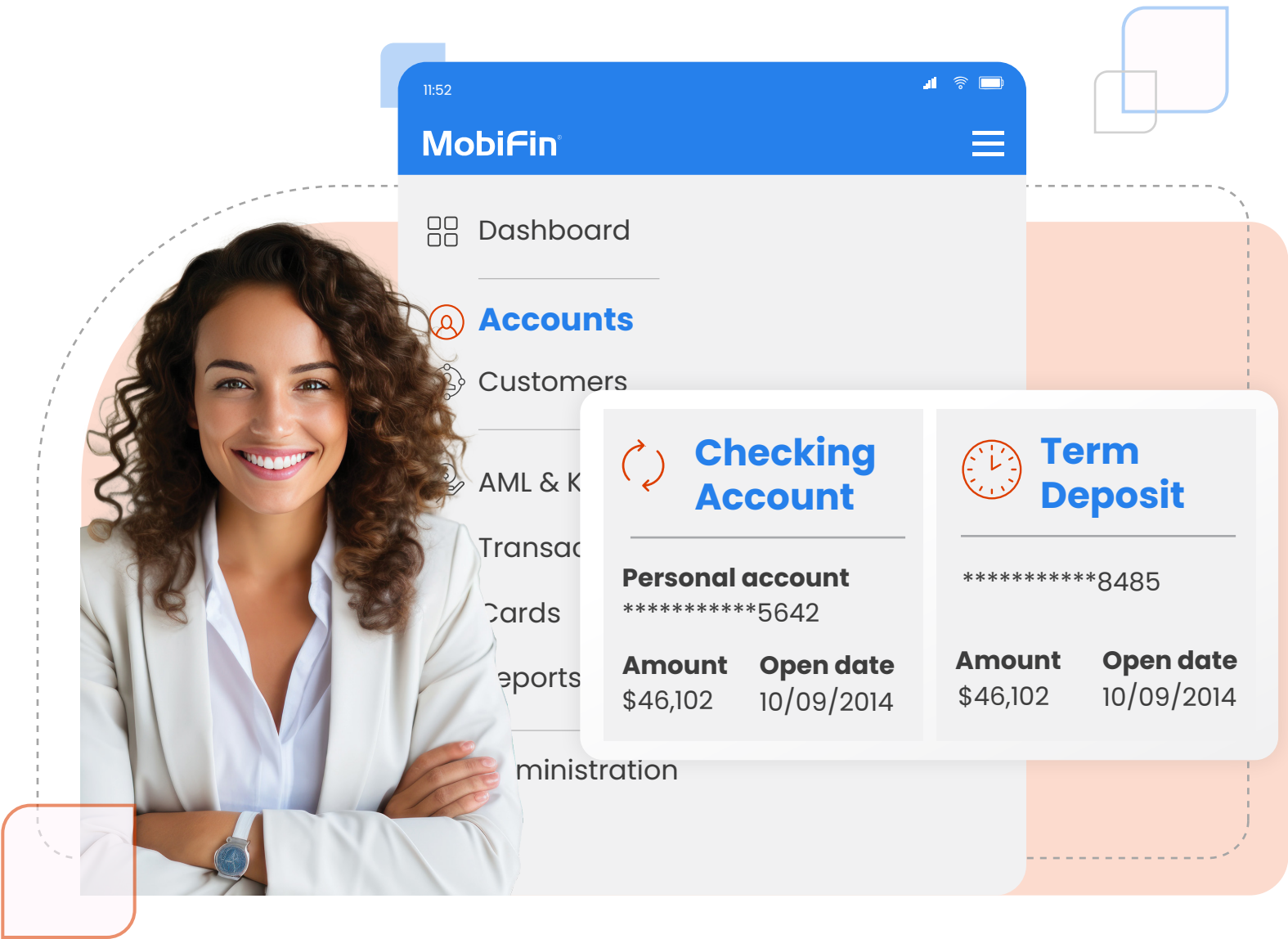
Multi-party reconciliation

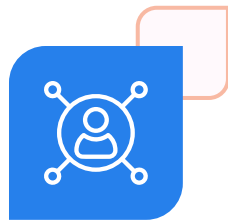


Immutable audit tables on blockchain



Blockchain-driven KYC with smart contracts





## Digital Banking Platform

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

### Seamless banking, anywhere, anytime, any device



**Seamless digital onboarding**



**Unified customer profile**



**Hyper-personalized & intelligent**



**Lifestyle-centric banking**



**Cross-channel consistency**



**Instant support anytime**

## Build deeper customer relationship



Individualized banking experience



Enhance customer engagement



Enhance loyalty for using multiple channel



Understand how customers bank



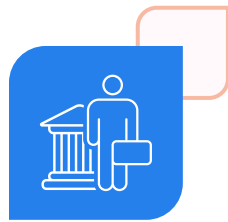
Personalized offerings based on customer profiles



Increase cross-sell opportunities



















# Agency Banking Solution

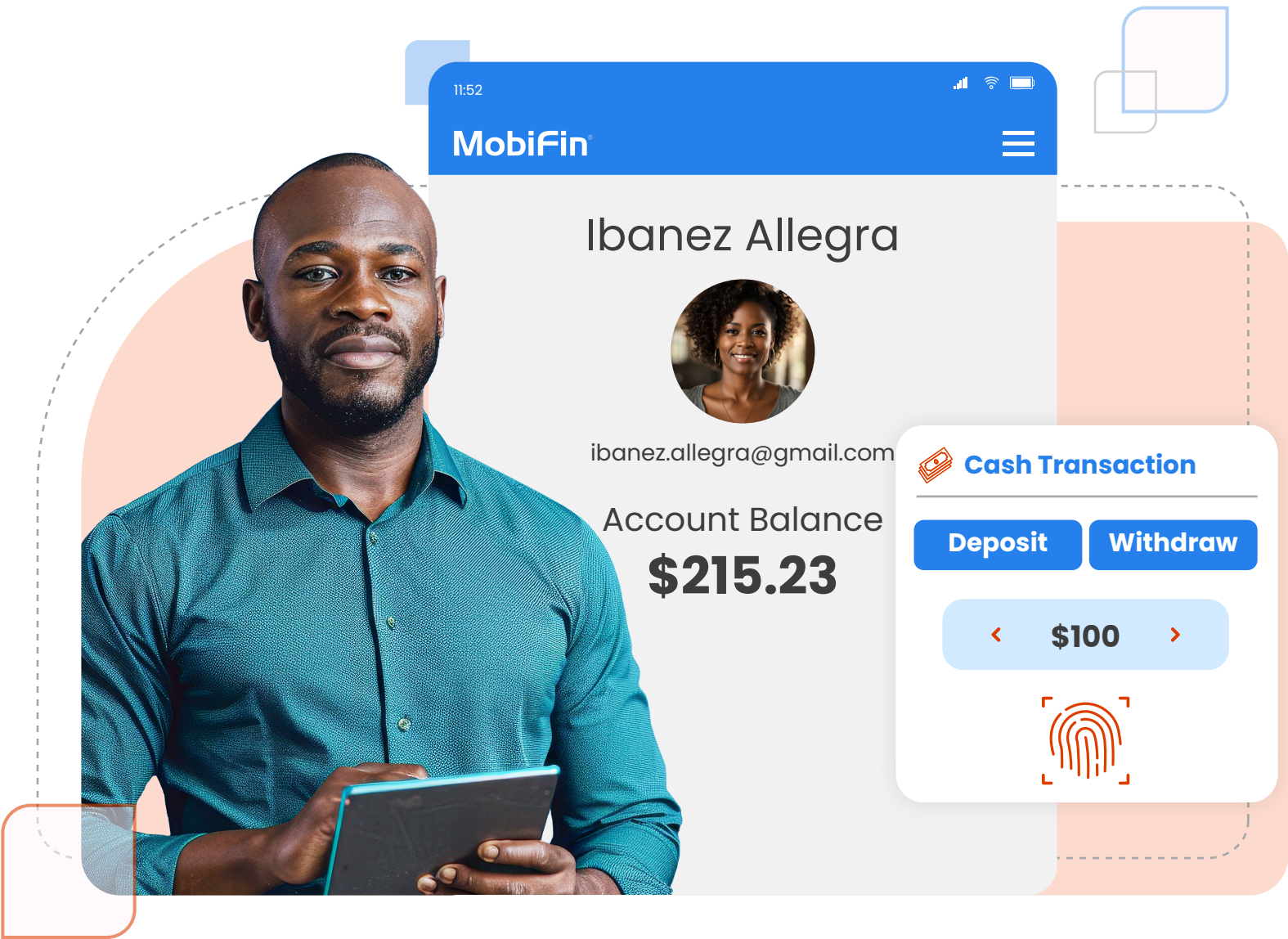
MobiFin Agency Banking empowers banks to extend their services beyond traditional branches, enabling agents to facilitate banking transactions in underserved and remote areas. It is a secure and scalable platform that supports deposits, withdrawals, bill payments, and more.

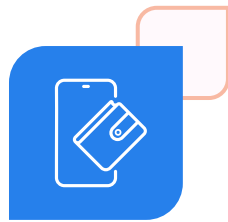
## Accessible banking, for the underbanked

- **Digital onboarding (self and assisted)**
- **Loans, insurance & savings**
- **Liquidity prediction (AI-enabled)**
- **Agent performance tracking**
- **Deposit, withdrawal and fund transfer**
- **Balance inquiry & account statement**

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

- **NxM agent network**
- **Core independent**
- **Biometric authentication**
- **Regulatory compliance**
- **Service over POS and 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

 **Digital onboarding**


 **Multiple payment instruments**

 **Intelligent money management**

 **Liquidity prediction with AI**

 **Payments and transfers**

 **Instant credit**

 **Gamified loyalty & rewards**

 **Manage crypto currencies**

## Give your wallet a competitive edge



Goal-based savings



Top-up, bill payment and reminders



NxM business hierarchy management



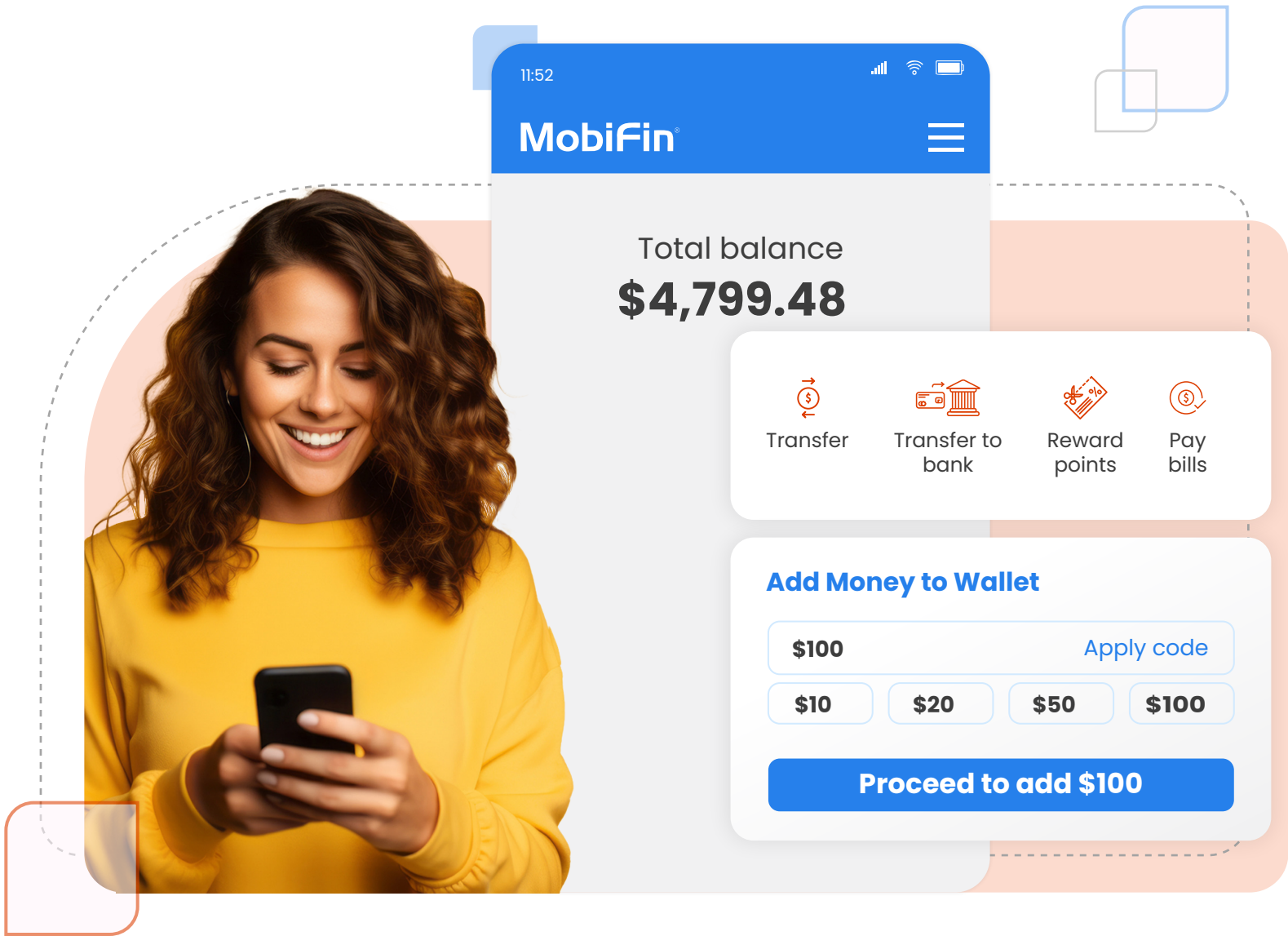
Settlement, reversals, and reconciliation

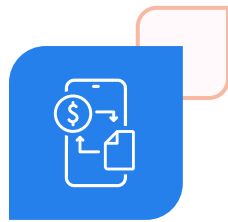


Real-time fees, charges, and taxes



Security and authentication





# Loan Origination & Management System (LOMS)

MobiFin Loan Origination and Management System streamlines the entire lending lifecycle from application to disbursement and repayment. It automates the evaluation, approval, and monitoring of loans, enabling banks and financial institutions to manage credit intelligently.

## The ultimate lending experience, fast, secure, intuitive



### LOS

- Inquiry and lead management
- Digital application processing
- Automated underwriting
- Integration capabilities
- Decision-based engine
- Document management



### LMS

- Loan disbursement
- Loan servicing and management
- Collection management
- Risk management
- Regulatory and reporting tools
- NPA management

## Faster processing, smarter decisions, better outcomes



Cloud-ready LOMS



Multi-party aggregation



Managed services



Co-lending/BC and scrutinization module



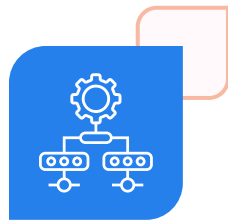
Multi-product workflows



API first







# Orchestration Engine

MobiFin’s orchestration engine streamlines banking & payments operation by seamlessly connecting diverse financial systems for smooth data sharing and communication. It integrates both MobiFin and third-party platforms, ensuring efficient transaction processing, account management, and customer interactions, all from a unified central hub.

## Unify your financial platforms without disrupting current system

### Key Features:

 **Legacy system compatibility**

 **Central data hub**

 **Low-code interface**







 **Scalable architecture**

 **Bespoke workflow builder**

 **Advanced analytics**

# MobiFin Cognified

## Deliver smarter financial experiences using next-gen use cases

-  Liquidity prediction
-  Digital onboarding with deepfake
-  Personalized financial recommendations
-  Virtual assistants and chatbots
-  Predictive analytics for loan underwriting
-  Gamified smart loyalty and rewards

## Say hello to CogniGenX™ our AI platform

- 01

AI expertise with domain insights
- 02

Pre-trained AI models
- 03

Custom AI solutions for fintech, banking, and telecom
- 04

Access to 25+ unique models across ML, NLP and CV use cases
- 05

Accelerated time-to-market with CogniGenX
- 06

Automated decision making, reduced manual intervention




Scan for the  
demo




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

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