

**TRADITIONAL
BANK**

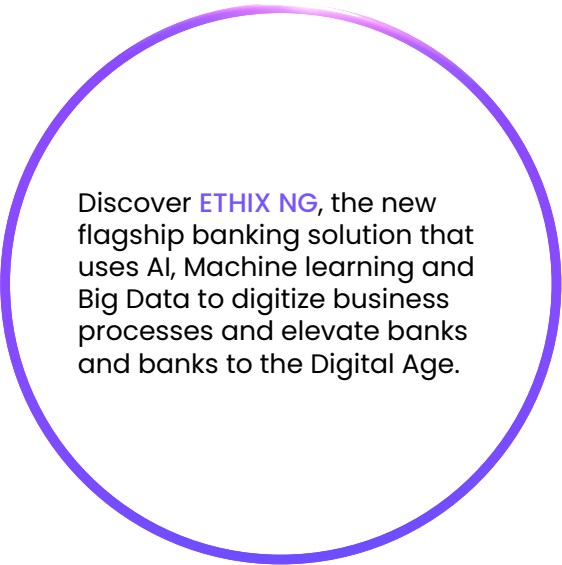


its[®] International
Turnkey
Systems

Ethix **NG**[®]
NEXT GENERATION

Traditional Bank

Banks are facing numerous challenges in today's increasingly complex business environment. In addition to keeping up with emerging technologies, banks must find innovative solutions to ensure compliance with changing regulations as they cater to evolving market demands, such as, more personalized customer experiences, end to end onboarding and integration of FinTech applications, all while maintaining efficiency and a faster time to market. ETHIX NG is the next generation core banking system by ITS, smartly designed to address these challenges of a transforming financial services industry and empower banks to achieve success and sustainability in the Digital Economy.



Discover **ETHIX NG**, the new flagship banking solution that uses AI, Machine learning and Big Data to digitize business processes and elevate banks and banks to the Digital Age.

Towards a customer-centric

ETHIX-NG CRM solution helps banks become more customer-centric, helping them to better manage their relationships with customers and business partners by automating manual business processes, enhancing generation of customer-related data, and facilitating effective communications with both current customers and prospects.

Next generation marketing

ETHIX-NG CRM takes marketing campaigns to the next level. Banks can design campaigns and target relevant customers for more successful cross selling and up selling, with detailed performance measures providing valuable customer insights that can inform future marketing decisions. ETHIX-NG allows banks to manage customer activities effectively and efficiently, by booking meetings and appointments that can create new opportunities and lead generation for cross selling and upselling activities.

360 customer view

ETHIX-NG CRM provides a comprehensive dashboard showing all customer's assets and liabilities analysis coupled with product ownership charts, and a drilling capability that allows a deep dive into the customer's deals and position, complaints and profitability – all at the click of a button.

Compliant customer onboarding

ETHIX-NG Customer Management interface is a multi-channel customer on-boarding solution that is intuitive, interactive, and user-friendly. The interface provides online customer opening forms that can be accessed at any time and from any device while remaining fully compliant with regulatory standards such as Blacklist, FATCA, CRS, AML, Risk Rating and Credit Rating.

Intuitive & agile

Designed with a three-decade-long understanding of customer onboarding related challenges, the ETHIX NG Customer Management interface is smart, comprehensive, and simple. Users have the flexibility to complete online applications in one session or save intermittently and come back later for completion. The flexibility of ETHIX NG Customer Management's Configurability provides a future-proof solution that helps banks adapt to a dynamic market and changing customer needs.

Satisfactory Onboarding Experience & Smarter Credit Decision

Simple and fast

ETHIX-NG easily captures customer data from external sources with automatic data population making the customer onboarding experience faster and easier. The Card Reader can be used with identification documents including CIVIL ID cards, with data auto fetched and pre-filled into the application form reducing the need for additional typing or validation steps. ETHIX-NG also supports multiple biometrics for verification throughout the customer on-boarding journey in addition to allowing digital signature handling to support organisations aiming for a paperless workplace.

Customer satisfaction guaranteed

With improved turnaround times and enhanced services, higher risk tolerance level and de-risking of business processes, ETHIX NG guarantees higher levels of customer satisfaction.

Controlling credit risk

ETHIX NG supports banks in managing and controlling credit risk, providing the bank with a flexible end-to-end functionality combined with unmatched scalability to reduce risks and minimize human errors. ETHIX-NG's Intelligent Credit Analysis and Facility Granting module, allows banks to control credit risk at all levels. This includes at the point of origination, upon individual account review, at the portfolio level, and also to control operational risk using ETHIX-NG standardized workflow to enforce credit management policies.

Accurate analysis

Financial statement analysis is a key process in Corporate Financing and ETHIX-NG Financial Analyzer provides unmatched flexibility in the ability to define financial spreading ratios and calculations. On the retail side, ETHIX-NG provides a template-based retail credit analysis, and according to the bank's needs, a credit analysis template can be designed with the ability to create score cards for different products, define the factors inside the score cards and evaluate the customer automatically.



About ITS

International Turnkey Systems (ITS Group) provides advanced technology solutions for banks, government, and other private sector organizations across a wide array of industry, with demonstrated technology competencies and high-end skill capabilities that support client's critical business functions Headquartered in the State of Kuwait, with R&D facilities in Kuwait and Cairo and a presence throughout the Middle East, Africa, the Americas, the Caribbean and the Russian Commonwealth (CIS), ITS Global Business Solutions Development Center (GBS) in Cairo delivers Managed Services globally, bringing expertise to all stages of the software development process, and providing the support companies need to transition from legacy systems to new technologies. Our award-winning flagship solutions package, ETHIX, supports the digital transformation of financial institutions and is trusted by leading banks worldwide.

For more information please visit www.its.ws or email info@its.ws



**A solution built now
for the future**

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