

TRADITIONAL FINANCE AND LEASING



its[®] International
Turnkey
Systems

Ethix NG[®]
NEXT GENERATION

Traditional Finance and Leasing

ETHIX NG offers finance and leasing companies the empowerment to deliver all the needed services to their clients. Our powerful engine delivers a dynamic financing/leasing options that allow your company to offer many small business owners to use their services. Not only do these lenders offer lines of credit and term loans, but they also offer merchant cash advances, invoice financing, Asset Leasing, short term loans, working capital loans, and much more. In addition, commercial finance companies work much faster than banks.

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

Towards a customer-centric

ETHIX-NG CRM solution helps financial institutions 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. Financial institutions 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 financial institutions 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.



A Tightly Managed Financing Business

Dynamic Workflow

ETHIX NG Finance Origination & Operation Engine is completely managed by a dynamic workflow configured by the financial institution. The Engine provides the User with the facility to define properties of the cash flow plan which will be used in each transaction, in addition to defining the business model that the financial institution can apply. This is mapped at the end to Fixed Native Applications related to the Banking and Financial Industry including Finance, Leasing, Trading, Investment & Treasury and Reverse Financing.

Dynamic Finance Management

ETHIX NG Finance Management Engine automates the lending operations of Islamic financial institutions, supporting all types of lending products such as Personal Finance, Syndicated Loans, Murabaha, Istisnaa and others. The Engine provides a variety of finance profit calculation methods, a flexible rates mechanism, and a dynamic repayment schedule generation engine that can support an unlimited number of payment schedules.

Comprehensive Agility

The Finance Management Engine delivers optimal flexibility to financial institutions. The Engine facilitates skipping a payment, early payment or finance payoff, in addition to the offering of flexible charges and commissions capabilities that provide the financial institution with the ability to define their own charge matrix and apply this charge within the finance life cycle while including VAT and other Tax schemas.

Intuitive Automation

ETHIX NG Finance Management Engine allows the facility for auto collection of instalments from customer account on the due date, with multi-settlement capabilities and the definition of a coverage account in case insufficient balance available in the main settling account. The intuitive Engine Automatically applies a hold on the account for the past due instalment in order to retry collecting the amount once the funds are available.



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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