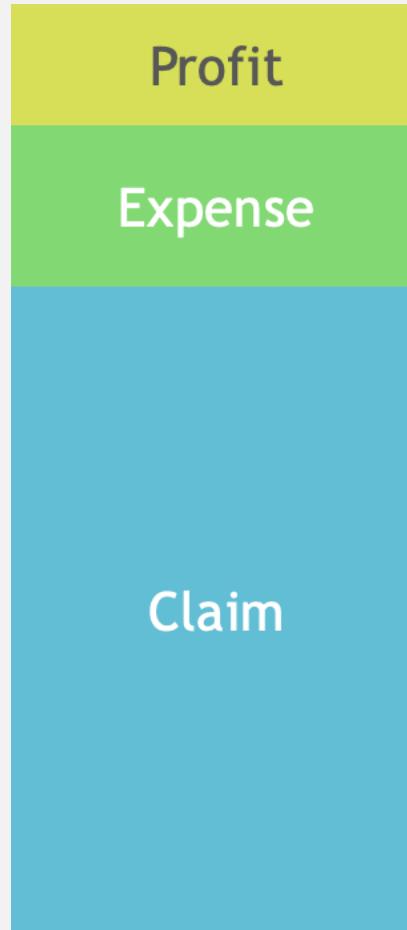




Next-generation
Insurtech

Premiums (+RoP)



- 1. More customer, more reliability
- 2. Increase conversion rate
- 3. Customer loyalty

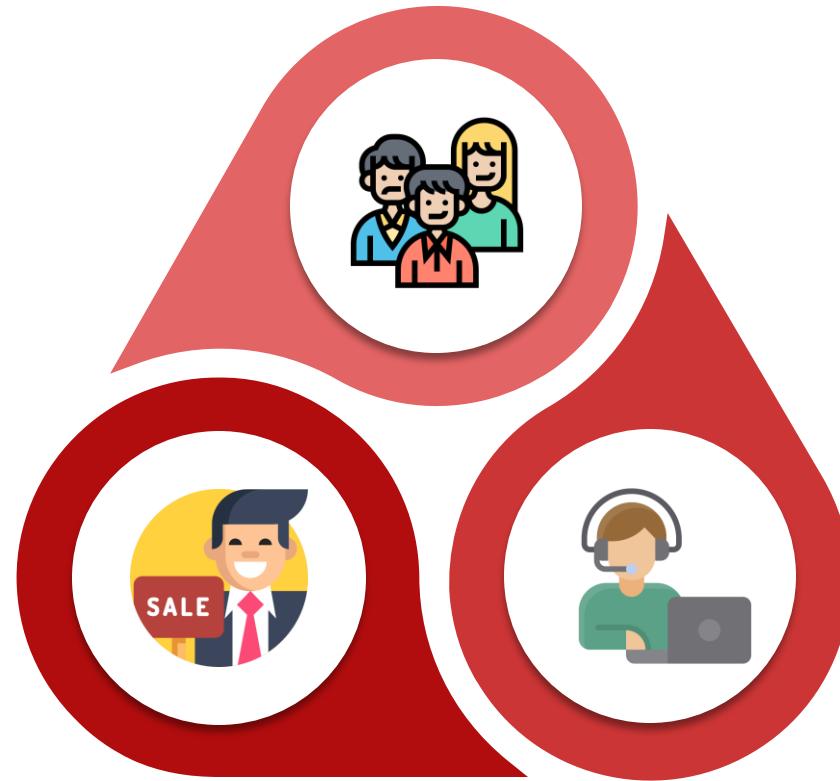
- 1. Digital transformation

- 1. Reducing the fraud rate
- 2. Optimize operating processes by automating workflows

A black and white photograph showing two women from the chest up, both looking down at their smartphones. The woman on the left has long dark hair and is wearing a light-colored top. The woman on the right has blonde hair and is wearing a patterned top.

Key users for
this platform

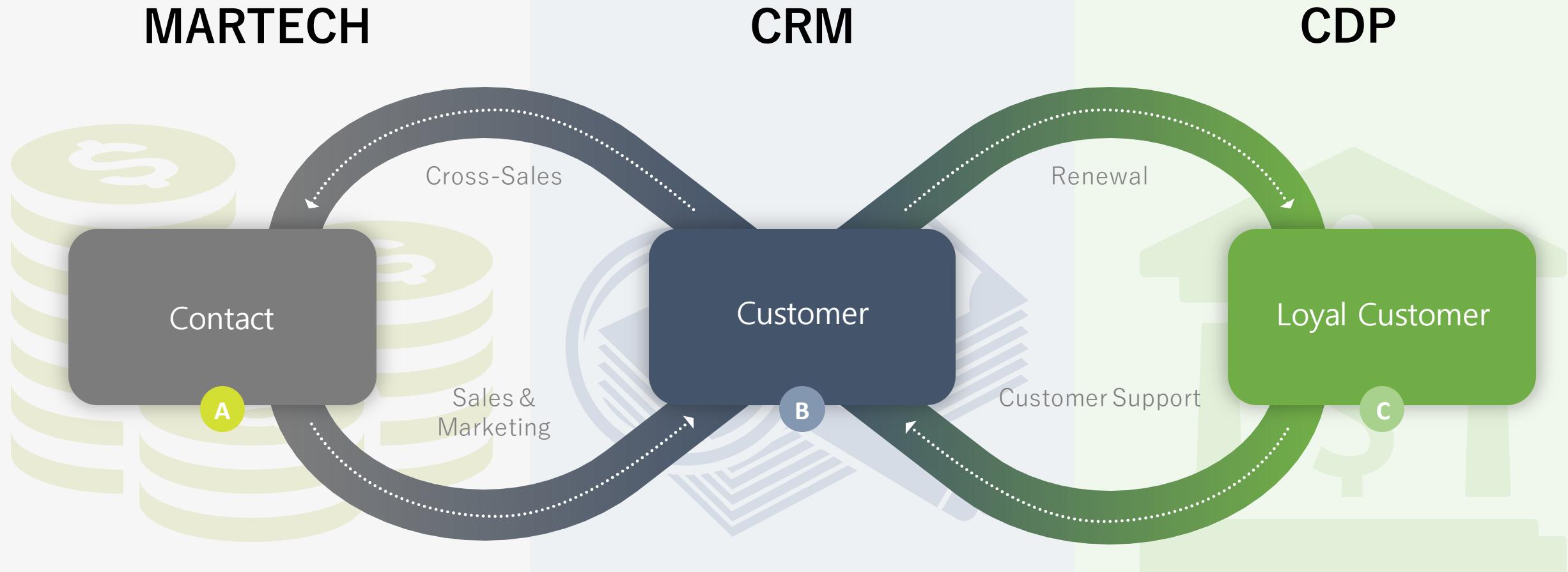
CUSTOMER



SALES

OPERATOR

B2C | Customer Journey

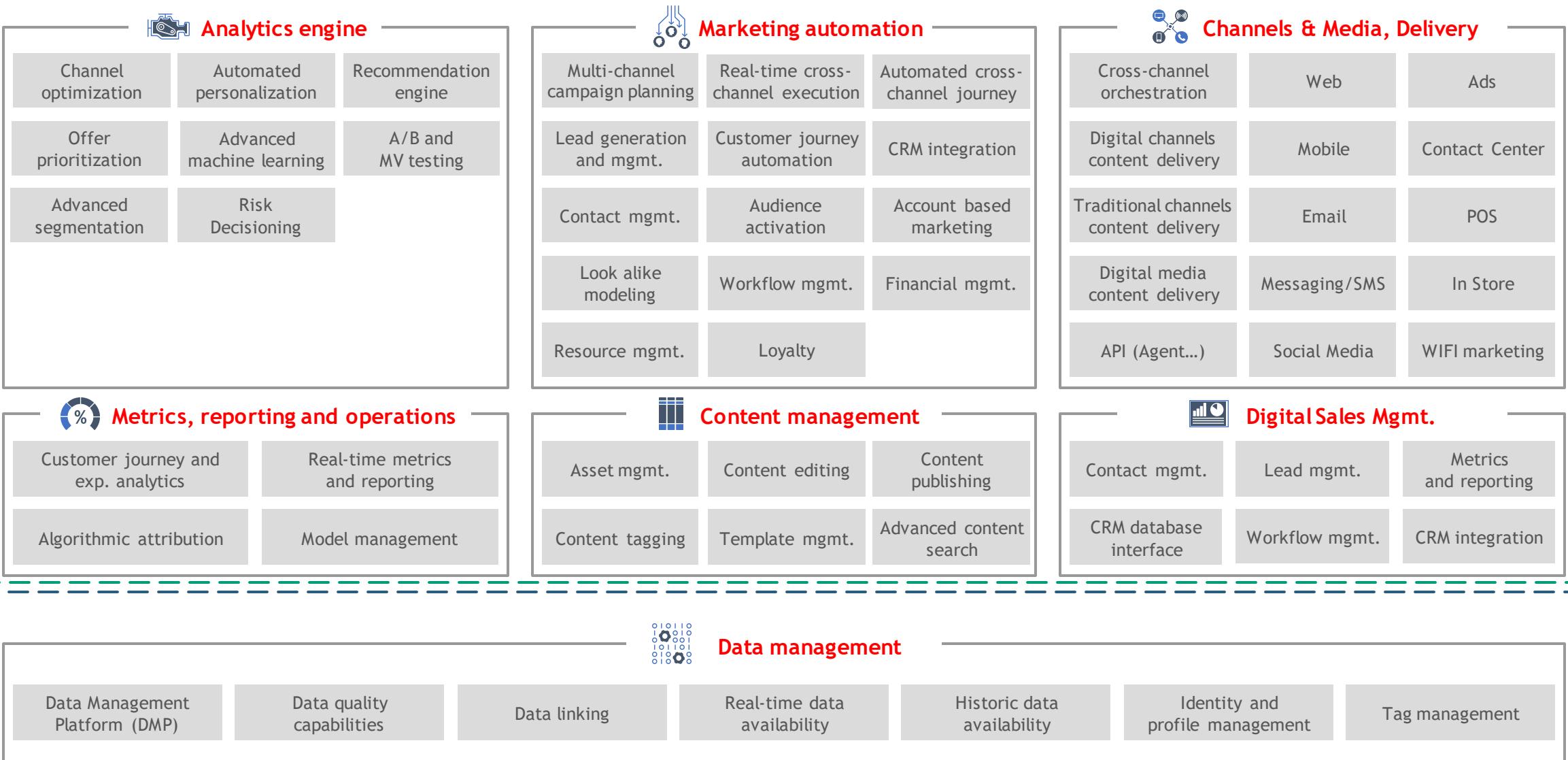


Customer centric with rich data and high reliability

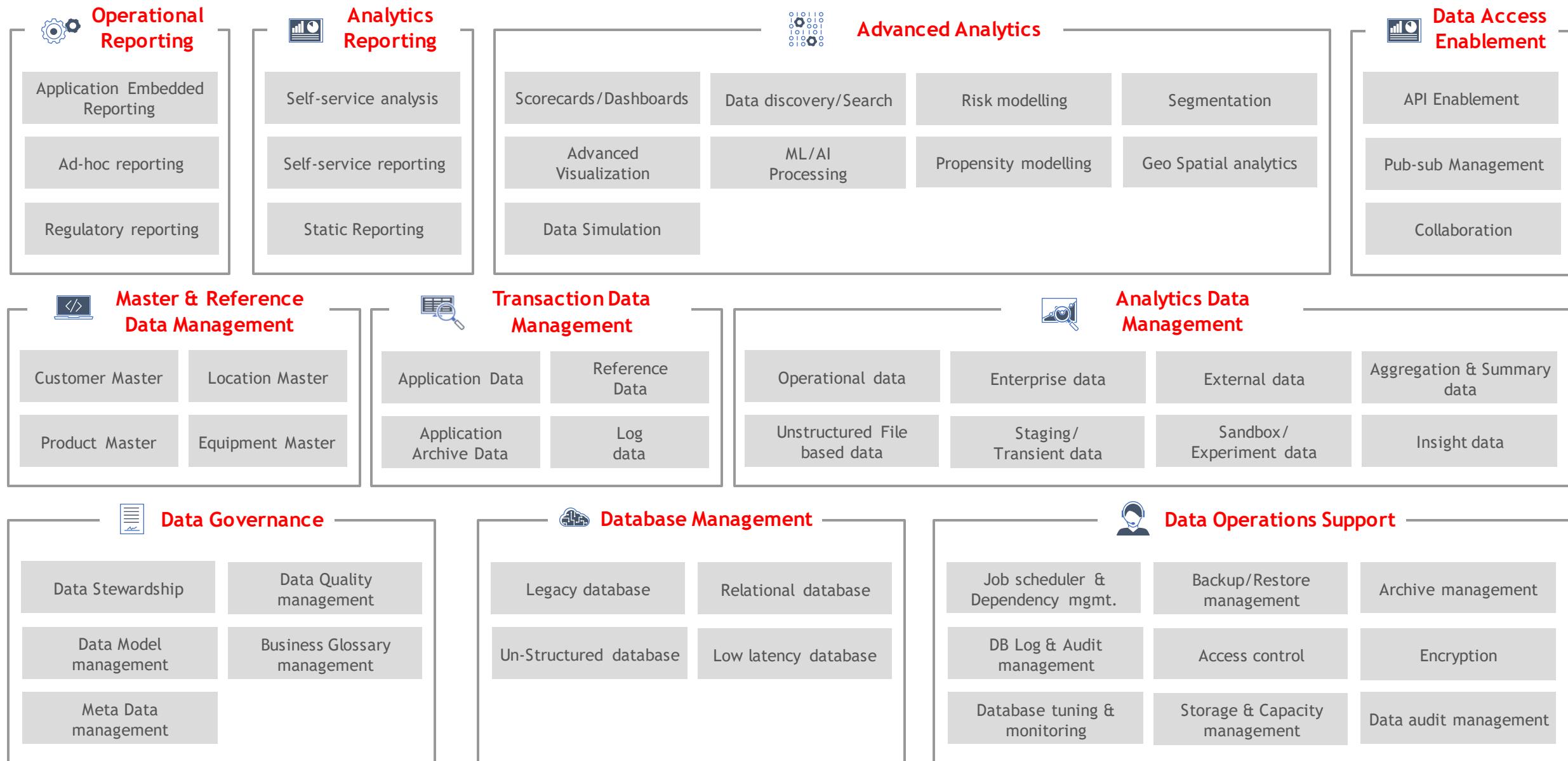
Future design | Sales & Marketing Platform

MARTECH

CRM/CDP



Future design | Data & Insights



Future design | Data Gov Maturity Assessment

1. DATA STRUCTURES

- Various data domains (and their owners), families, business data objects
- Harmonize data domains and families on the basis of the PTT's end goal
- Data glossaries, models, dictionaries, lineage



4. DATA ORGANIZATION & TOM

- Key stakeholders, mandates, R&Rs for each participant
- Decision framework, specifying different levels of decision-making authority

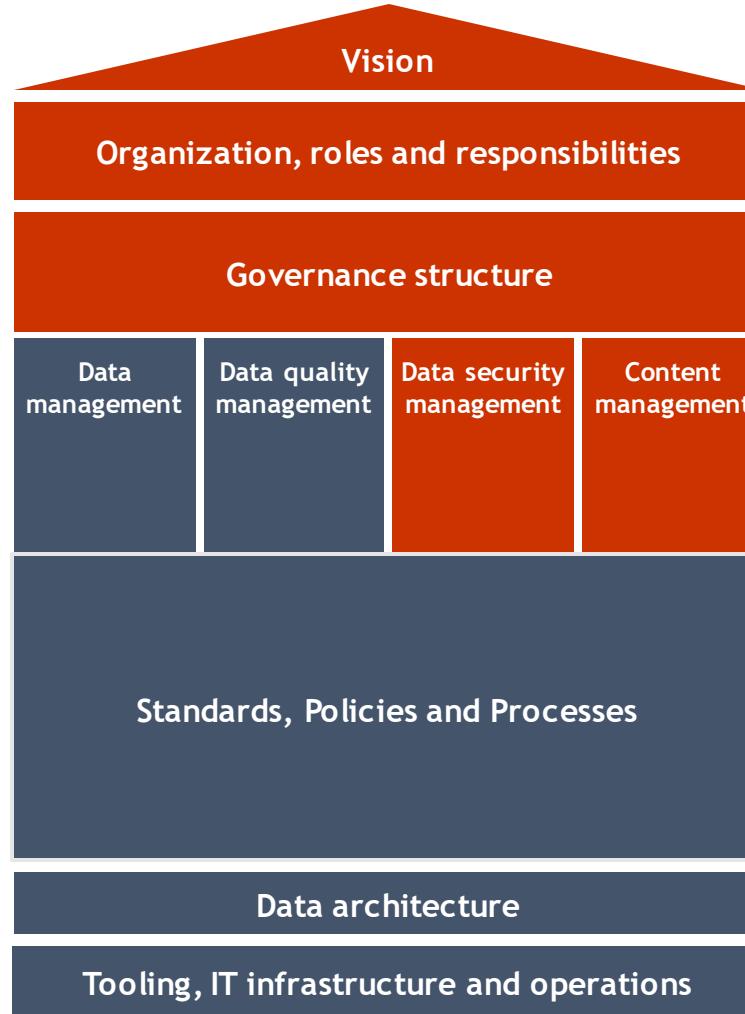
2. DATA POLICIES

- Rulebooks on, for example, data quality, data documentation, data accessibility, master data management
- Policies that correspond to specific issues and root causes; no bureaucratic “Ministry of Data”

3. DATA GOVERNANCE TOOLS

- Basic data hygiene tools supporting the data dictionaries and lineage
- Advanced data management tools adapted to the company's needs: MDM, lineage, KQI automation

Future design | Data Gov Maturity Assessment



Vision

- Data governance vision, objectives and strategy

Organization, roles and responsibilities

- Positioning and structure of the data governance organization, roles and responsibilities

Governance structure

- Formal governance structures that enforce standards and policies, make decisions, and are points of escalation for resolving issues related to data governance

Core data governance Standards

- Data mgt.: Maintaining single source of truth & integrity of critical data, data entities and relationships, data dictionary, and data lineage.
- Data quality mgt.: Management of data consistency, accuracy, completeness, availability etc.
- Data security mgt.: Appropriate access controls, data privacy and protection
- Content mgt. : Classification, naming, tagging standards for documents

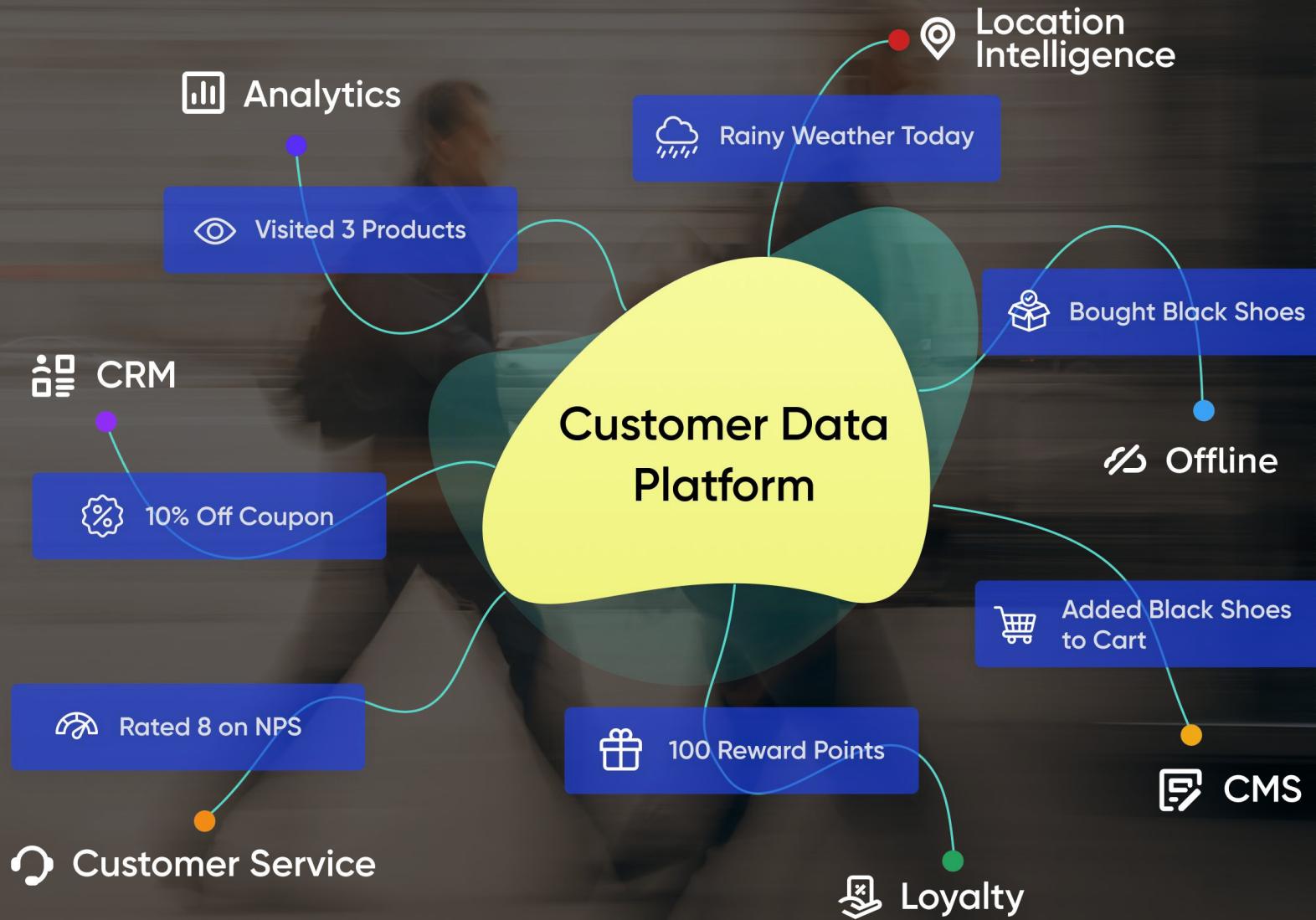
Policies and processes

- Policy documents describe the activities that need to be executed and set standards to be observed and guidelines for the organization on a specific data governance topic (e.g., data quality policy, data management policy, data security policy etc.)
- Data governance processes define structure to daily work and include RACI matrices defining the involvement of key data governance roles within these processes.
- Policies and processes may also include the definition of metrics, monitoring activities and operational reporting

Data architecture, tooling, IT infrastructure and operations

- Data architecture: Standards for data modelling, data integration, data stores and platforms
- Specific tooling implemented to support the core data governance competencies
- Underlying IT infrastructure and operational support processes

B2C | Customer Loyalty Segmentation



AutoBot for Insurance Assist

Customer Experience

CxGPT a state-of-the-art AI assistant that can automate your customer support with a truly revolutionary human-like conversational interface.



Business Reporting

QueryGPT is a state-of-the-art AI assistant for every employee, connected to all your business systems, and fine-tuned to your enterprise data.



Smart Skills



Find an Insurance Agent

Identify available insurance agents based on user location



Cancel Policy

Extract user concerns and help user cancel active policy



File a Claim

Guide the user to file a claim for their existing policy

Smart Skills



Track Claim

Fetch active claims and share their status



Update Contact Details

Fetch user details and enable user to update and edit existing details



Find Insurance Plan

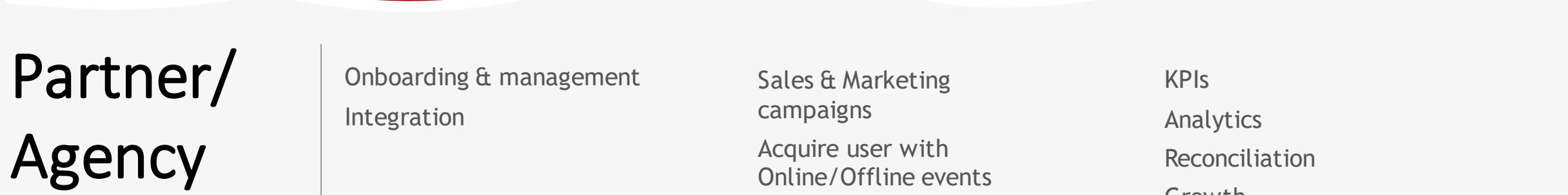
Guide the user to find the best matched insurance plan

B2B2C | Partner/Agency Journey

Insurance Company



Partner/ Agency



Enterprise Management

Organization Structure

Portal

- Dashboard
- Quản trị hệ thống
- Quản trị doanh nghiệp
 - Sơ đồ doanh nghiệp
 - Thông tin doanh nghiệp
 - Phòng ban
 - Chức danh
 - Nguồn bán
 - Email/SMS
 - Chữ ký số

Quản trị doanh nghiệp / Sơ đồ doanh nghiệp

Công ty bảo hiểm AAA Cấu hình các tổ chức có trong hệ thống

Tìm kiếm tổ chức con

Công ty Bảo hiểm 3A	
1	Quản lý khu vực miền Bắc
1.1	• Chi nhánh Hải Phòng
1.1.1	Chi nhánh Hoàng Văn Thú
1.2	• Chi nhánh Tây Hà Nội
1.3	• Chi nhánh Nam Hà Nội
1.4	• Chi nhánh Lạng Sơn
1.5	• Chi nhánh Sơn La
1.6	• Chi nhánh Quảng Ninh

Thông tin chung

Chỉnh sửa thông tin

Tên tổ chức * : Cty bảo hiểm AAA

Địa chỉ: 2A Núi Trúc

Chọn loại tổ chức * : Cty bảo hiểm

Mã số thuế * : 013847747484

Trạng thái: Mặc định là **Đang hoạt động**

Mô tả:

Mã tổ chức * : 0123AAA

Bắt đầu bằng chữ 0, chỉ bao gồm 5 ký tự chữ viết hoa và số

Domain Portal: OAAA023.portal.com

Email * : aaa@gmail.com

Số điện thoại * : 0123456788

Enterprise Management

Product Management

Portal

Sản phẩm bảo hiểm / Tạo mới sản phẩm bảo hiểm

Tạo mới sản phẩm bảo hiểm

Tên SPBH *

Vật chất xe ô tô

Mã SPBH *

LBH001

Nhóm ĐTCTT *

Xe ô tô dưới 9 chỗ không kinh doanh

Loại ĐTĐBH

Xe ô tô

Mô tả

Danh sách quyền lợi bảo hiểm

STT	MÃ	TÊN	MÔ TẢ	THAO TÁC
1	QL001	Bảo hiểm thân vỏ	Áp dụng với thân vỏ xe ô tô	
2	QL002	Bảo hiểm khung gầm	Áp dụng với thân khung gầm xe	
3	QL003	Bảo hiểm ngập nước	Áp dụng khi xem bị ngập nước thủy kích	
3	QL004	Bảo hiểm mất cắp	Áp dụng khi xe bị mất cắp gương, cần gạt nước	

Quay lại

11

Serati Ma

15

Activity Management System

New Online/Offline event

Portal

- Dashboard
- Quản trị hệ thống
- Quản trị doanh nghiệp
- Quản trị nghiệp vụ
- Quản lý sự kiện

Tên chương trình
Tên chương trình sẽ chỉ có mình bạn thấy trong danh sách chương trình của mình

1 2 3

Thông tin cơ bản Nội dung chương trình Preview

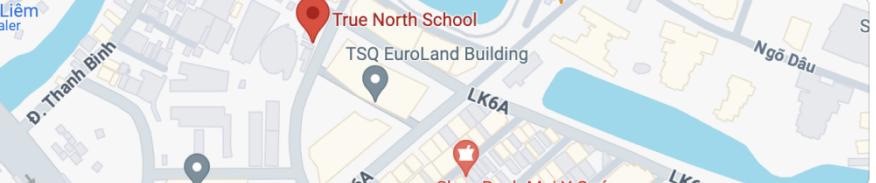
Chủ đề
Điền chủ đề chương trình

Tổ chức bởi
Lựa chọn tổ chức

Chọn loại chương trình

Online Offline
Gửi lời mời online Tạo địa điểm, chương trình

Địa điểm diễn ra
Tên công ty, nhà hàng

Địa chỉ *

Lô TH03 Khu Đô thị Mỗ Lao, Hà Đông, Hà Nội

Thay đổi

Thời gian của chương trình
Tên chương trình sẽ chỉ có mình bạn thấy trong danh sách chương trình của mình

Diễn ra một lần Diễn ra theo chu kỳ

Ngày bắt đầu Thời gian bắt đầu
Chọn ngày bắt đầu 10:00 AM

Ngày kết thúc Thời gian kết thúc
Chọn kết thúc 10:00 AM

← Quay lại Tiếp tục

Distribution Management System

New Channel

Portal

- Master data
- User Group
- Communication Channel
- Channel**
- Insurance Product
- Electronic Signature
- Contract & Certification
- CRM
- Payment
- Promotion
- Commission

Kênh bán/ Dự án/ Tạo dự án

Bảo hiểm du lịch trong nước Cấu hình dự án bảo hiểm

Công ty bảo hiểm Công ty Bảo hiểm 3A- Hội Sở

Đối tác bảo hiểm Công ty TNHH Hoàng Văn Chất

Sản phẩm bảo hiểm Bảo Hiểm du lịch quốc tế

Nguồn www.sanphambaohiemtuyetnhat.com.vn

Điều kiện tham gia

Lựa chọn điều kiện Quốc tịch [Thêm](#)

Tuổi 18 | Tháng → 56 | Năm

Giới tính Nam Nữ

Quốc tịch Chọn quốc tịch [Việt Nam](#) [Thái Lan](#)

Danh sách gói sản phẩm (0 gói) [Thêm mới](#)

Khuyến mại

Hoa hồng

Distribution Management System

New Channel with Commission configuration

Portal

- Master data
- User Group
- Communication Channel
- Channel**
- Insurance Product
- Electronic Signature
- Contract & Certification
- CRM
- Payment
- Promotion
- Commision

Kênh bán/ Dự án/ Tạo dự án

Bảo hiểm du lịch trong nước Cấu hình dự án bảo hiểm

Công ty bảo hiểm

Công ty Bảo hiểm 3A- Hội Sở

Đối tác bảo hiểm

Công ty TNHH Hoàng Văn Chất

Sản phẩm bảo hiểm

Bảo Hiểm du lịch quốc tế

Nguồn

www.sanphambaohiemtuyetnhat.com.vn

Điều kiện tham gia

Danh sách gói sản phẩm (4 gói)

Thêm mới

Khuyến mại

Hoa hồng

Mã hoa hồng

HH0001

Ngày bắt đầu

—/—/—

Tên hoa hồng

Điền tên hoa hồng

Ngày kết thúc

—/—/—

Công thức tính hoa hồng

Vd: $(B+V-D) / 1.1 * 0.9$

B Doanh thu trước thuế **V** Thuế VAT **D** Khuyến mãi **C** Thuế thu nhập cá nhân

Cấu hình hoa hồng theo cấp

Số	Mã cấp bậc	Loại cấp bậc	Số hoa hồng (%)
1	điền mã	Tên cấp bậc	Vd: 1

Thêm

Distribution Management System

New Channel with Promotion configuration

Cấu hình chương trình khuyến mãi

Hoạt động

Lưu bản nháp

Xác nhận

19

THÔNG TIN & THỜI GIAN KHUYẾN MÃI

Mã chương trình * : VN001

Ngày bắt đầu

28/12/2023

Tên chương trình *: Đón lộc đầu xuân

Ngày kết thúc

28/03/2024

Miêu tả

Chúc mừng năm mới 2024, Công ty ABC XYZ
trân trọng dành tặng chương trình tri ân khách hàng
với nhiều quà tặng đặc biệt.

Hiển thị trên FE

Hình ảnh CT khuyến mãi



Tải lên tệp

HÌNH THỨC KHUYẾN MÃI

Lựa chọn hình thức khuyến mãi

+

Giảm giá trên giá trị
hợp đồng

Giá trị hợp đồng từ

500.000

Giá trị hợp đồng đến

2.500.000

Giảm giá

20

%

Giảm tối đa

500.000

VND

-

500.000

1.500.000

10

%

200.000

VND

+

Giảm giá trên sản phẩm

Số lượng

500.000

Giảm giá

20

%

Giảm tối đa

500.000

VND

-

500.000

10

%

200.000

VND

+

Tặng sản phẩm trên giá
trị hợp đồng

Giá trị hợp đồng từ

500.000

Giá trị hợp đồng đến

2.500.000

Sản phẩm tặng

Bảo hiểm người ngồi trên xe

Số lượng tặng

500.000

-

500.000

1.500.000

10

%

200.000

VND

+

PHẠM VI ÁP DỤNG

Khu vực

Toàn quốc

+

Áp dụng khách hàng

Toàn bộ khách hàng

Nhóm khách hàng

Policy Management

Contract & Endorsement

Hợp đồng bảo hiểm**Yêu cầu bồi thường****Hợp đồng bảo hiểm****Yêu cầu bồi thường**

- Hết hạn hợp đồng**
19:30 19/11/2023 |
- Huỷ hợp đồng**
19:30 19/11/2023 | Người tạo: {mã nhân viên} - Nguyễn Hùng Sơn
- Huỷ hợp đồng thành công- cấp mới hợp đồng**
19:30 19/11/2023 | Người tạo: {mã nhân viên} - Nguyễn Hùng Sơn
Mã HD mới | 0011-2023-220823-AAA
- Tạo yêu cầu huỷ hợp đồng**
19:30 19/11/2023 | Người tạo: KH - Nguyễn Hùng Sơn
- Cấp giấy Sửa đổi bổ sung**
19:30 19/11/2023 | Người tạo: {mã nhân viên} - Nguyễn Hùng Sơn
- Tạo yêu cầu Sửa đổi bổ sung**
19:30 19/11/2023 | Người tạo: KH - Nguyễn Hùng Sơn
- Tạo hợp đồng**
19:30 19/11/2023 | Người tạo: KH - Nguyễn Hùng Sơn

YCBT- {mã YCBT} ▼

- Đã thanh toán YCBT**
19:30 19/11/2023 | Người tạo: {mã nhân viên} - Nguyễn Hùng Sơn
- Duyệt YCBT lần 1**
19:30 19/11/2023 | Người tạo: {mã nhân viên} - Nguyễn Hùng Sơn
Mã YCBT | YCBT 01
- Yêu cầu Sửa đổi bổ sung**
19:30 19/11/2023 | Người tạo: {mã nhân viên} - Nguyễn Hùng Sơn
Mã YCBT | YCBT 01
- Tạo YCBT**
19:30 19/11/2023 | Người tạo: Khách hàng - Nguyễn Hùng Sơn
Mã YCBT | YCBT 01

YCBT- {mã YCBT} ▼**YCBT- {mã YCBT} ▼**

Business Process Management System

Design & Execution

Create Opportunity from Lead

Process elements

- User actions
 - Perform task
 - User dialog
 - Open edit page
 - Auto-generated page
 - Pre-configured page
 - Send email
 - Approval
- System actions
 - Read data
 - Add data
 - Modify data
 - Delete data
 - Formula
 - Change access rights
 - Call web service
 - Predict data
 - Script task
 - Connect process to object

SAVE RUN CANCEL ACTIONS ▾

Lead in 'Awaiting sale' stage

```

graph TD
    Start((Start)) --> RunProc{Run process?}
    RunProc -- No --> End((End))
    RunProc -- Yes --> ReadLead[Read lead data]
    ReadLead --> Qual{Qualified as account?}
    Qual -- No --> SpecContact[Specify contact]
    SpecContact --> ReadContData[Read contact data]
    ReadContData --> ReadContOp[Read number of opportunities of contact]
    ReadContOp --> SetContParam[Set Number of opportunities parameter]
    Qual -- Yes --> SpecAcc[Specify account]
    SpecAcc --> ReadAccData[Read account data]
    ReadAccData --> ReadAccOp[Read number of opportunities of account]
    ReadAccOp --> SetAccParam[Set Number of opportunities parameter]
    SpecContact --> AddProdOp[Add products to opportunity]
    SpecAcc --> AddProdOp
    AddProdOp --> ReadOppOwner[Read opportunity owner]
    ReadOppOwner --> OppNotif[Opportunity notification]
    OppNotif --> MeetingDate{Meeting date filled in}
    MeetingDate --> End
  
```

Process

Code*: LeadToOpportunity780

Version: 0

Tag: OpportunityManagement780

Process description:

Package*: OpportunityManagement

Maximum Number of Repetitions: 100

Process instance caption: #[PropertyValue:Caption]#

Active

Enable logging

Serialize in DB

Actual version

Use system security context

Business Process Management System

Library

Process library

What can I do for you? >

VIEW ▾

NEW FOLDER ▾ NEW PROCESS ACTIONS ▾ PROCESS LOG

Run by object signal

- + Activity
- + Case
- + Contact
- + Feed notification
- + FinishedSyncSession
- + Installed application
- + Lead
- + Marketing activity
- + Message/comment
- + Opportunity
- + Partnership
- + PartnershipParameter
- + Social like
- + User mention

Run by timer

- Minutes and hours
- Day
- Week

Favorites

All

- Approval processes
- Lead management

Active Filters/folders ▾

Process Name	Status	Created on	Modified on
StaticFolderConverter	Active Yes	Created on 4/9/2022 3:59 PM	Modified on 3/31/2022 1:50 AM
Searching contact	Active Yes	Created on 7/18/2021 8:34 PM	Modified on 8/2/2021 12:21 PM
Searching and creating contact	Active Yes	Created on 7/18/2021 8:34 PM	Modified on 8/2/2021 1:04 PM
Lead generation. Processing incoming messages	Active Yes	Created on 7/18/2021 8:33 PM	Modified on 6/19/2021 11:16 AM
Lead generation. Loading leads	Active Yes	Created on 6/16/2021 12:16 AM	Modified on 6/1/2021 2:24 PM
Fill active users statistics	Active Yes	Created on 5/14/2021 2:38 AM	Modified on 4/23/2021 4:07 PM
Lead generation. Deleting archive data	Active Yes	Created on 4/5/2021 8:24 PM	Modified on 3/23/2021 12:45 PM
Lead generation. Consistency check	Active Yes	Created on 4/5/2021 8:24 PM	Modified on 8/18/2021 12:14 PM
Lead generation. Webhook processing	Active Yes	Created on 3/1/2021 3:07 PM	Modified on 6/1/2021 2:20 PM
Lead generation. Start sending notifications	Active Yes	Created on 3/1/2021 3:07 PM	Modified on 6/14/2021 11:46 AM
Lead generation. Sending notifications	Active Yes	Created on 3/1/2021 3:07 PM	Modified on 6/15/2021 2:17 PM
Lead generation. Lead creation	Active Yes	Created on 3/1/2021 3:07 PM	Modified on 6/1/2021 2:22 PM
Trigger similar cases search	Active Yes	Created on 1/31/2021 7:21 PM	Modified on 12/15/2020 12:39 PM
Similar cases search	Active Yes	Created on 1/31/2021 7:21 PM	Modified on 12/18/2020 12:16 PM
Push expired licenses notification	Active Yes	Created on 1/31/2021 7:20 PM	Modified on 12/7/2020 12:19 PM
Checks licenses for notification	Active Yes	Created on 1/31/2021 7:20 PM	Modified on 5/14/2021 9:00 AM
Notify of new social messages	Active Yes	Created on 1/5/2021 4:46 PM	Modified on 11/4/2020 3:45 PM
ExpireLicenseNotificationProcess	Active Yes	Created on 1/5/2021 4:46 PM	Modified on 12/7/2020 12:26 PM

Icons on the right side:

- User profile
- Gear (Settings)
- Question mark (Help)
- Phone
- Email
- Message
- Comment
- Notification bell
- Print

Business Process Management System

Monitoring

Dashboards

What can I do for you? >

SALES SEQUENCE ANALYTICS

The dashboard displays two sales sequence processes. The top sequence consists of 8 steps: Read opportunity, Conduct discovery call with the client, Share supporting materials with the client, Conduct additional call with the client, Identify buying process, decision criteria, & key players, and Schedule presentation meeting with the client. The bottom sequence also consists of 8 steps: Read opportunity, Conduct discovery call with the client, Share supporting materials with the client, Contact client to schedule the additional call, Conduct additional call with the client, Consult with the manager regarding the strategy for further communication with the client, Identify buying process, decision criteria, & key players, and Schedule presentation meeting with the client. Both sequences include feedback loops for additional information required and completed tasks.

Average task execution - 1st sequence: 5 hours

Average task execution - 2nd sequence: 2 hours

Average process execution - 1st sequence: 15 days

Average process execution - 2nd sequence: 7 days

of iterations by reps - 1st sequence

Rep	Iterations
Caleb Jones	51
John Best	28
Mary King	20
Megan Lewis	24
Peter Moore	24
Symon Clarke	35
Valerie E. Murphy	30
William Clarks	30
William Walker	13

of iterations by reps - 2nd sequence

Rep	Iterations
Caleb Jones	34
John Best	10
Mary King	2
Megan Lewis	7
Peter Moore	11
Symon Clarke	21
Valerie E. Murphy	13
William Clarks	20
William Walker	11

Icons on the right side of the dashboard include: Home, Back, Forward, Search, Settings, Help, Phone, Email, Chat, Bell, and Print.

Mobile Application

Customer Policy KPI Income

...

9:41

Quản lý hợp đồng

Tìm kiếm

Bảo hiểm TNDS Ô tô
Cung cấp bởi BH AAA

Mã tham chiếu: OT1234

Có hiệu lực

Người mua: Nguyễn Thị An
Biển số: 88A - 36231
Thời hạn: 12/12/2022 - 12/12/2023

465.000đ

Bảo hiểm sức khỏe
Cung cấp bởi BH AAA

Mã tham chiếu: SK1234

Chờ xử lý

Người mua: Nguyễn Thị An
Người được BH: Nguyễn Thị An
Thời hạn: 12/12/2022 - 12/12/2023

1.235.000đ

Bảo hiểm tai nạn
Cung cấp bởi BH AAA

Mã tham chiếu: PA1234

Hết hiệu lực

Người mua: Nguyễn Thị An
Người được BH: Nguyễn Thị An
Thời hạn: 12/12/2022 - 12/12/2023

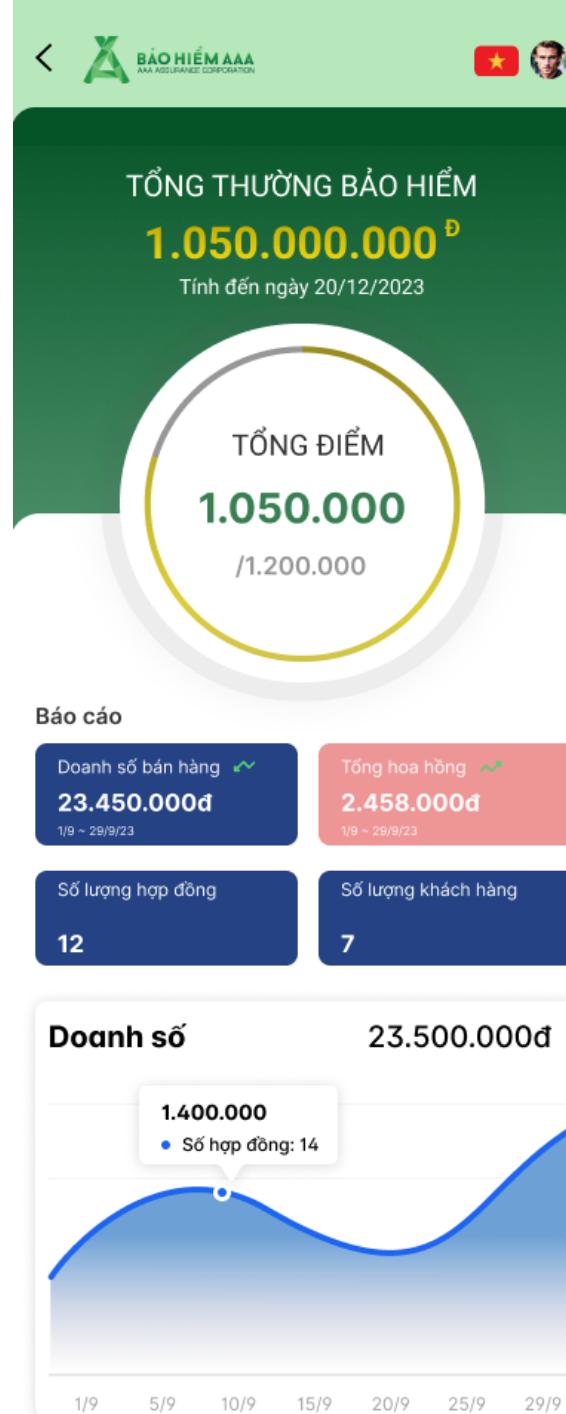
1.235.000đ

Trang chủ

Hợp đồng

Thông báo

Cài đặt



Traditional architecture needs to move from **Product centric** core platforms

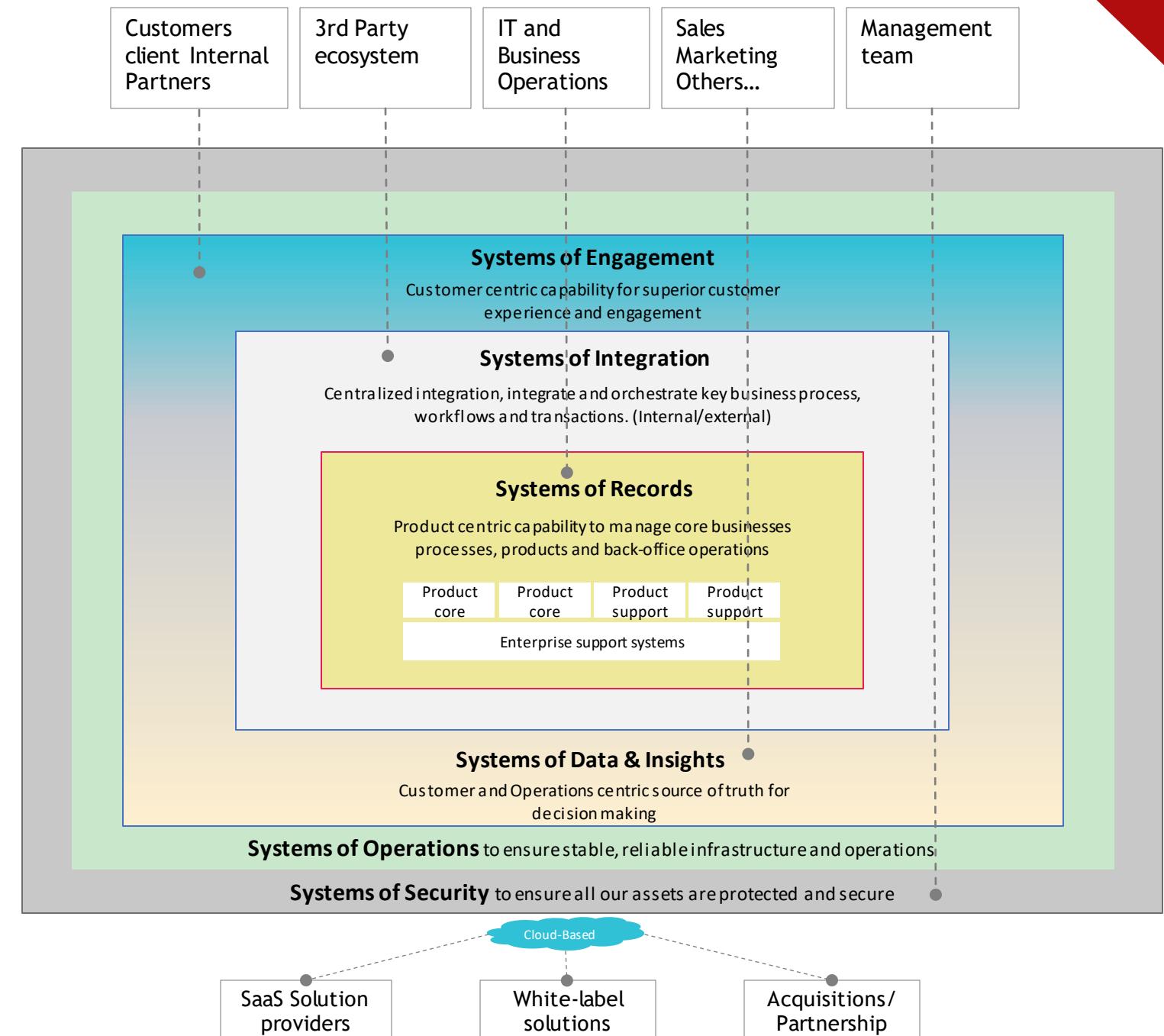
... transformed and integrated to ...

Customer centric engagement and data platforms

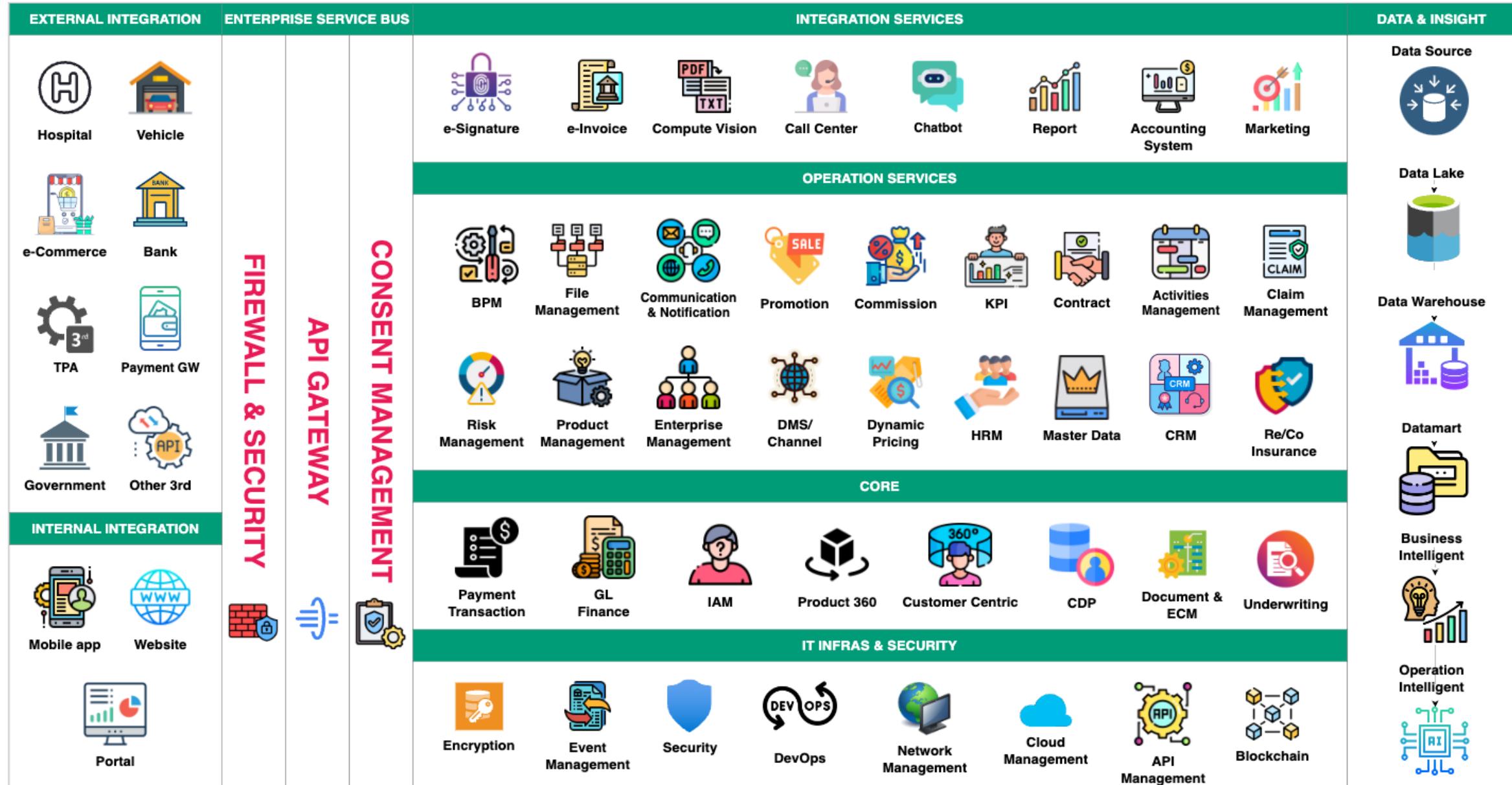
With well defined approaches to drive...

Access and Integration

..at enterprise architecture level



Future design | Solution Architecture



Version 1 Key Metrics

>40
Partners

Bank, Airline, FMCG...

>650K
Transaction

Per day

6 Companies
PTI, AAA, PVI
VNI, Chubb, BSH

20K Policies
Per day
Up to 5M/year

500B VND
Revenue

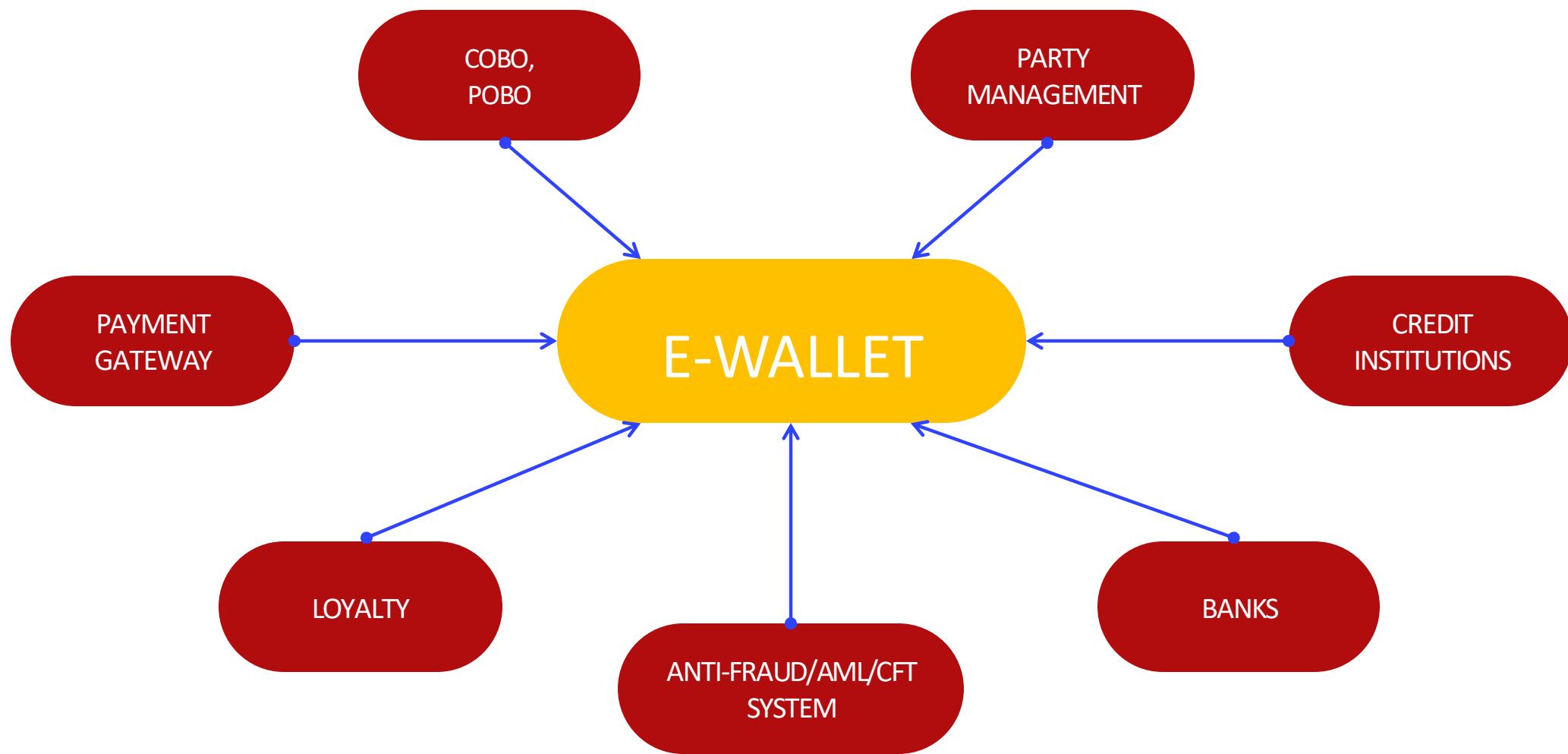


Digital Wallet

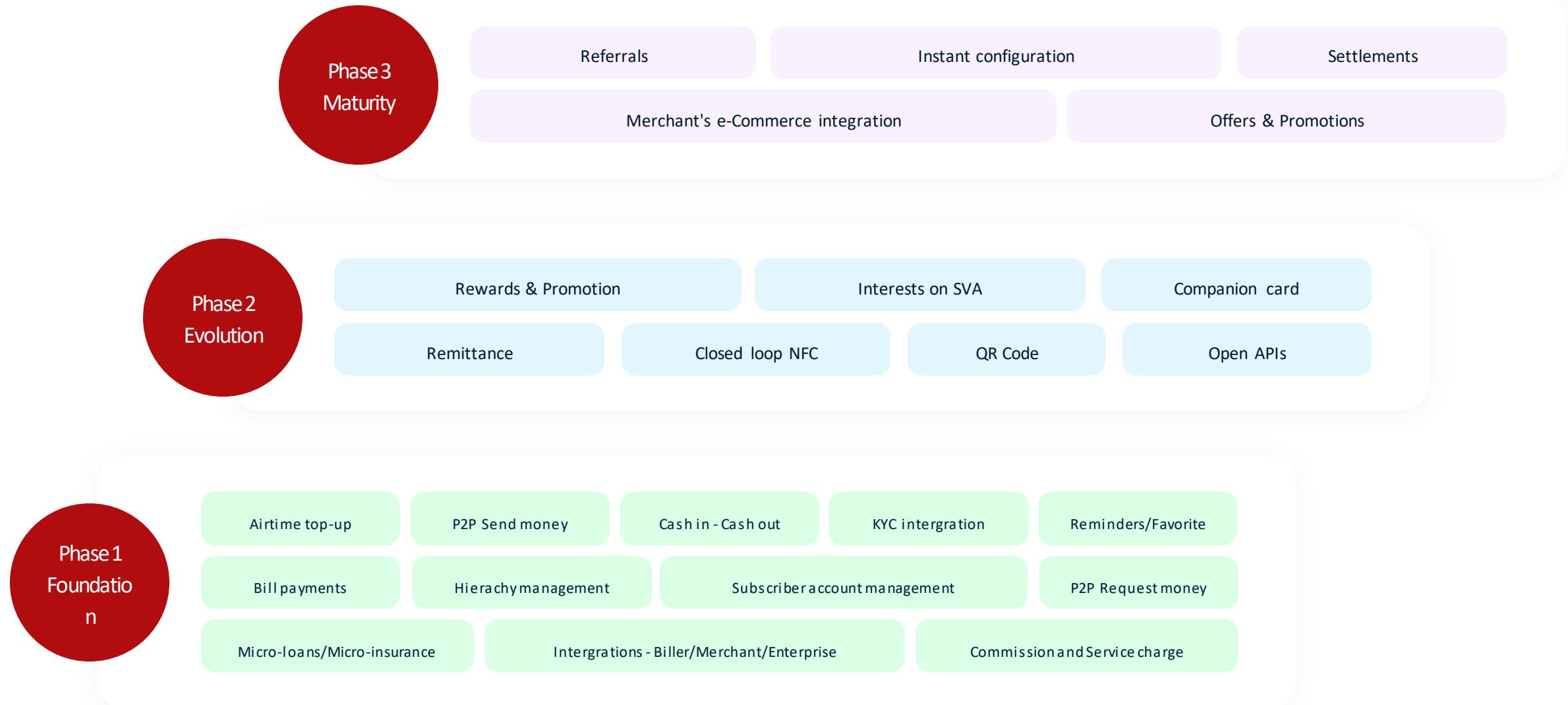


OUR SOLUTION

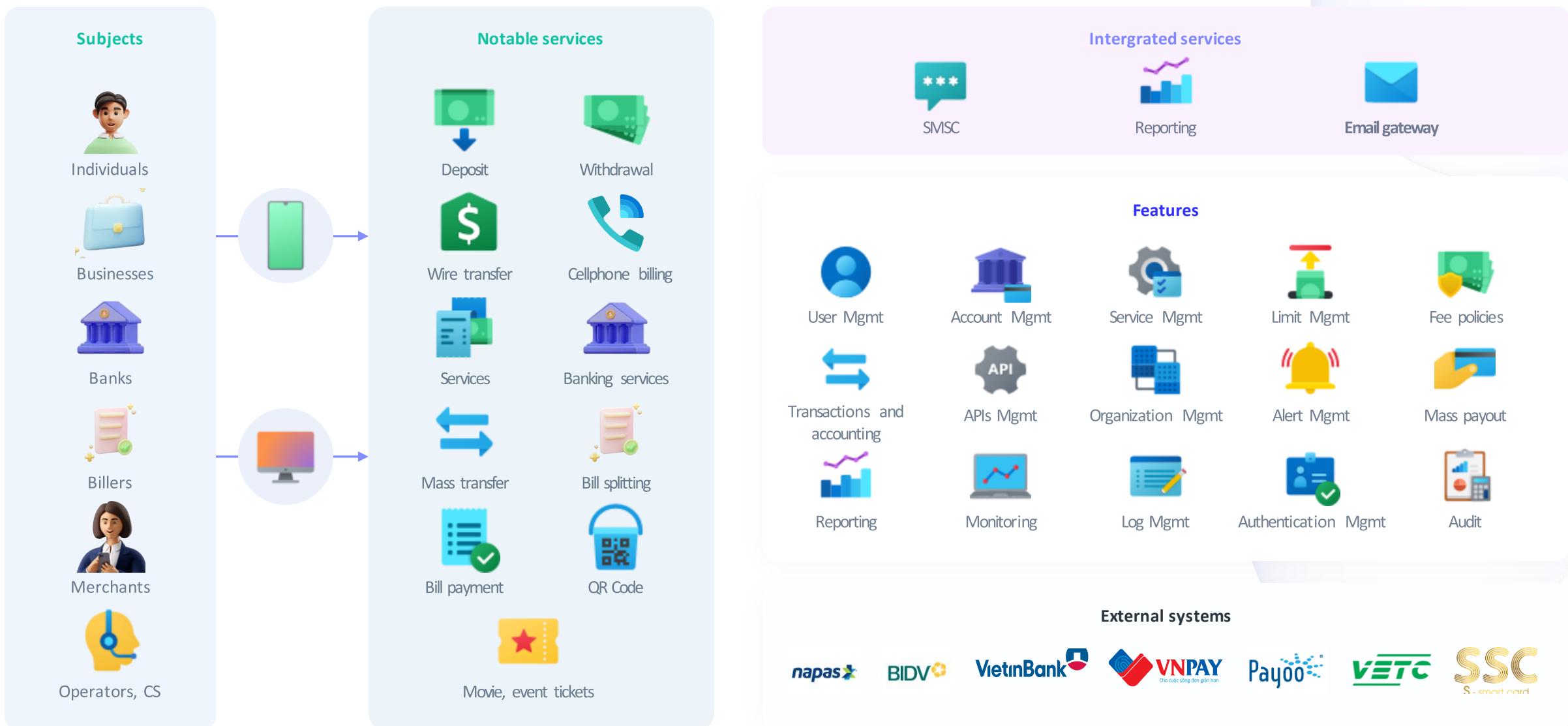
E-FINANCIAL ECOSYSTEM



EVOLUTION IN DIGITAL PAYMENT LANDSCAPE



BUSINESS MODEL



EXHAUSTIVE USE-CASES

CUSTOMER ON-BOARDING & LIFECYCLE MANAGEMENT

- Self and Agent assisted
- Comprehensive registration types (Mobile no., Email)
- Bulk Registration
- Registration using National ID Database
- KYC and No-KYC status basis National Database
- Grade Management
- Multiple Wallets
- Referrals & Cashbacks
- Interoperability
- Consumer App

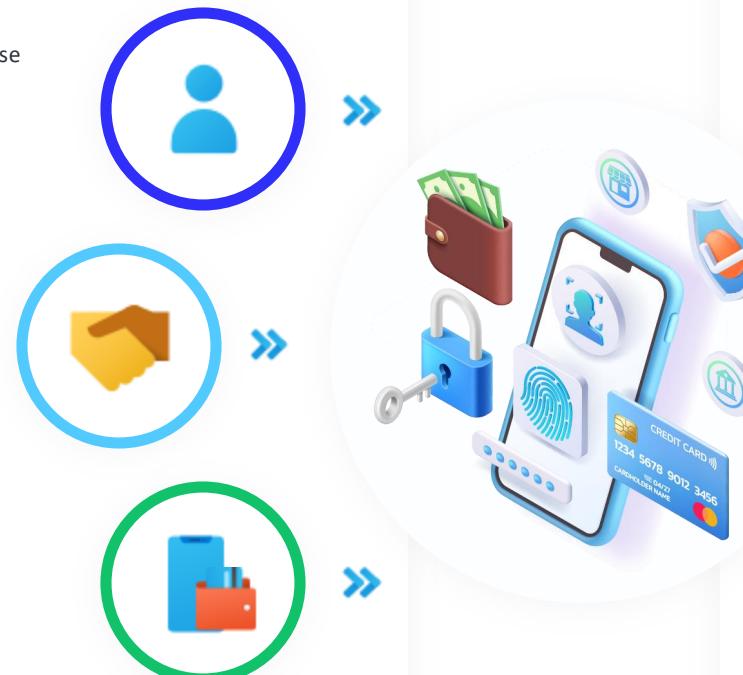
PARTNER MANAGEMENT

(AGENT/MERCHANT/ENTERPRISES)

- Managing N x M Hierarchy
- Grade Management
- Multiple Wallets
- Roles & Responsibilities
- Biller Management
- Offline/Online Merchant
- Offer Management System
- Agent & Merchant App

FUNDING OF E-WALLET ACCOUNT & CASHOUT

- Bank account
- Cards - Debit/Credit
- CDM/ATM/Kiosk
- Agents



TRANSFERS

- Self and Agent assisted transfers
- Domestic Transfers
 - Send money to Registered/Unregistered
 - Request money
- International Remittances - Inward/Outward
- G2P and P2G Payments
- B2P and B2B Payments

PAYMENTS AND TECHNOLOGY

- Multi-instrument payments
- Utility bill payments/e-recharge
- In-store payments using NFC and QR
- Web/App payments
- NFC for P2P payments
- Mobile Ticketing
- Auto Debit & Standing Instructions

COMPREHENSIVE ADMIN MODULE

- Basic AML using Limits and Threshold
- Group/Role Management
- Grade Management
- Pricing Engine
- Reporting Module
- EIG/API Manager

Targeted Segments: Banked/Unbanked and Underbanked

Primary Access Medium: Mobile/Web/USSD IVR/SMS

ACCOUNT MANAGEMENT



Individual wallets



Merchant wallets



Organization wallets



Internal wallets



Channel distribution
wallets

ACCOUNTING



Ensuring Data's Integrity



High performance: Up to 300 TPS, failure
failure rate <1%

POLICIES

Fee

Limit

Discount

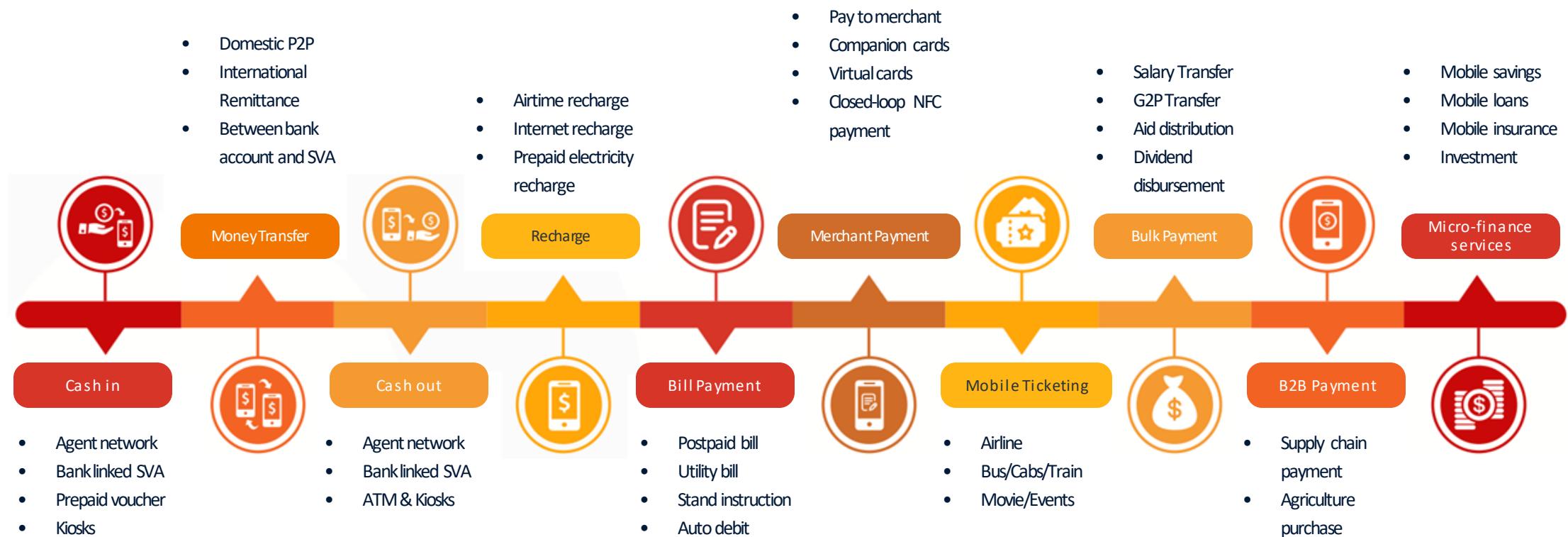
Commission

Cashback



**Flexibly configure different
different types of policies
policies**

MOBILE FINANCIAL SERVICES



P2P AND SOCIAL PAYMENT

Sender enters receiver's
phone/username, amount and confirms
transaction

Sender selects SVA as
payment medium for
P2P transfer



Receiver receives money
money in SVA

Sender's and receiver's
receiver's SVA are linked
linked with Wallet app



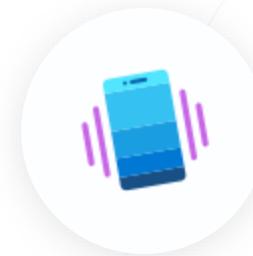
Both receive transaction
completion notification



**TRANSFER MONEY ON
SMARTPHONE**

SPLIT PAYMENT

Nam and friends arrive at restaurant, receive offers in the mobile app



After meal, Nam goes to pay the bill for the entire group



Nam uses QR Code or merchant ID to make the transaction



Notification sent to friends with amount to pay

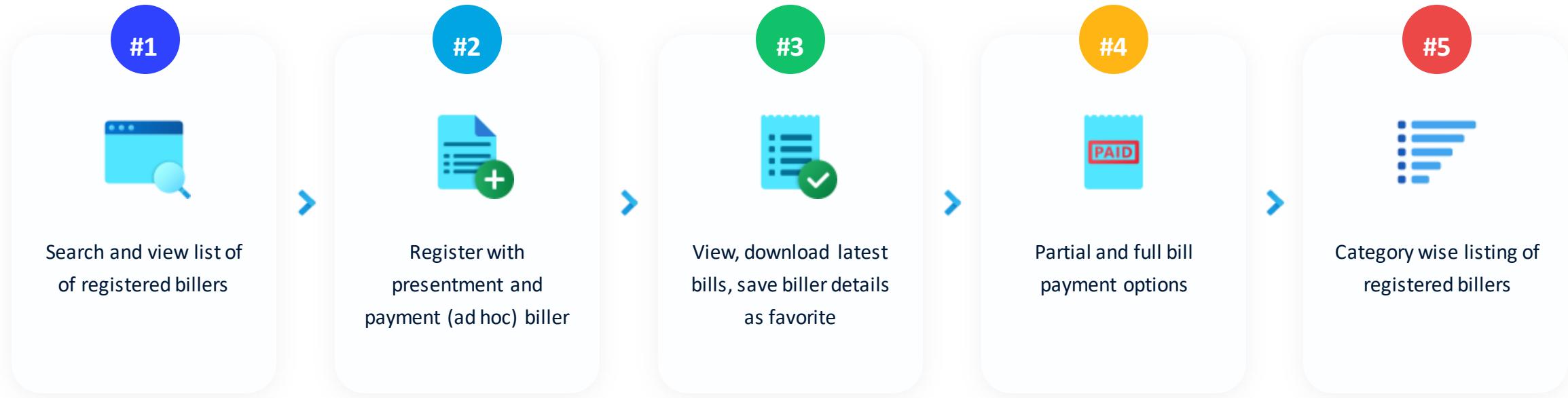


Nam then selects friends from contact list and splits the bill

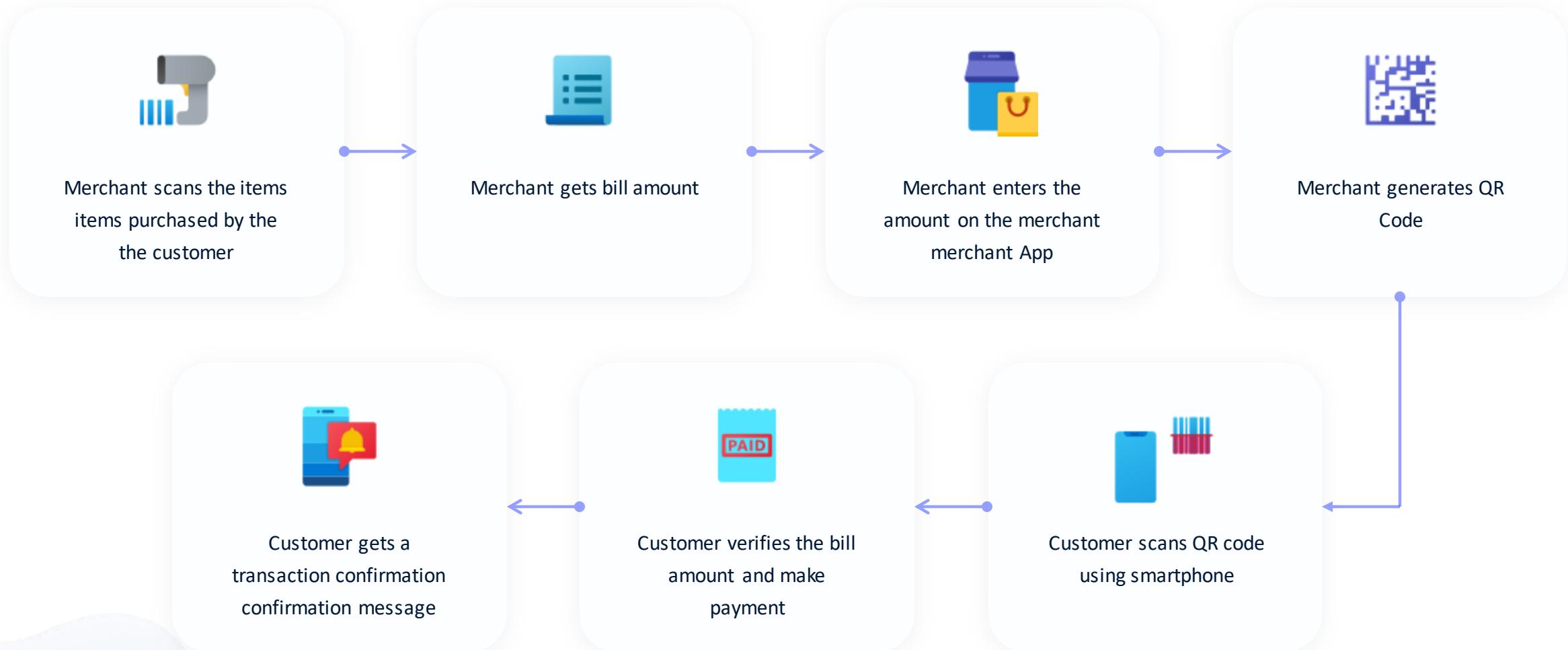


Nam receives payment confirmation notification in the app after successful payment

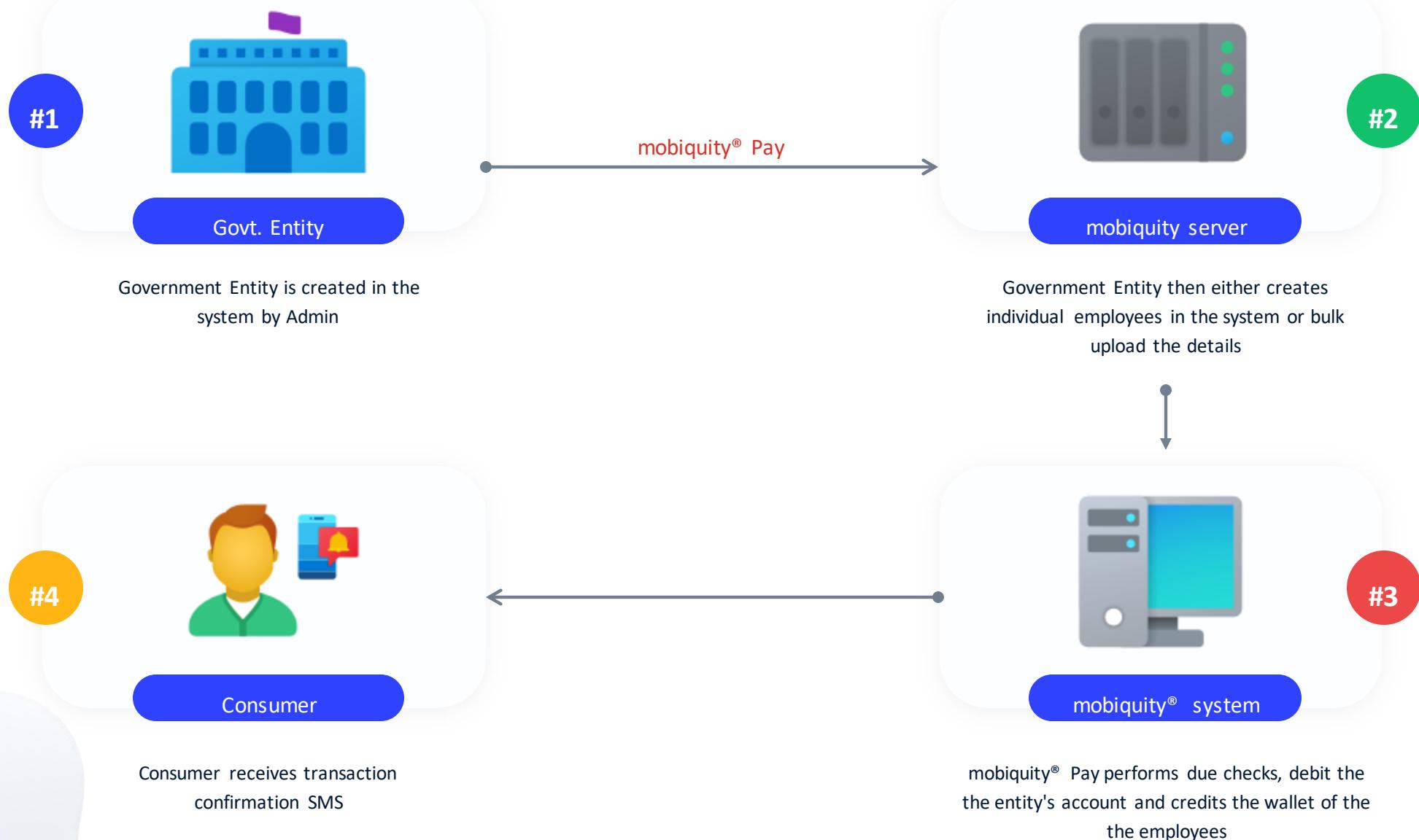
BILL PAYMENT



QR CODE BASED MERCHANT PAYMENT

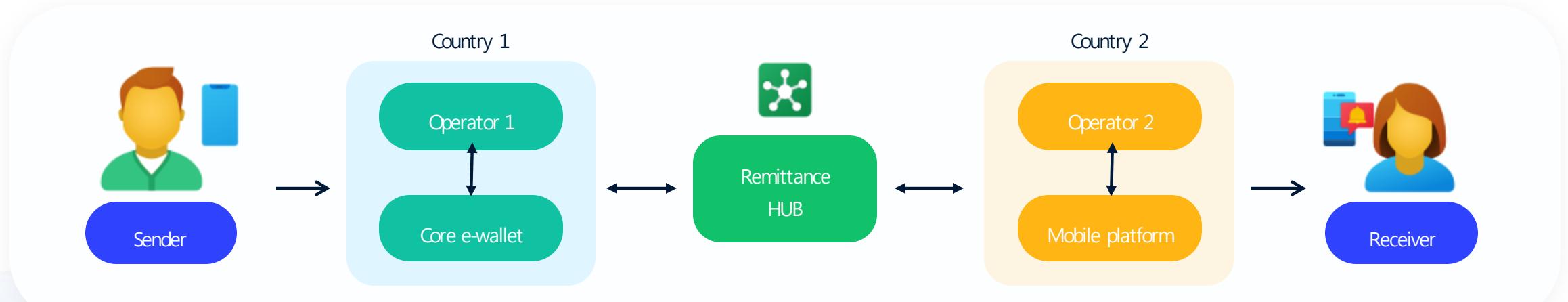


SALARY DISBURSEMENT



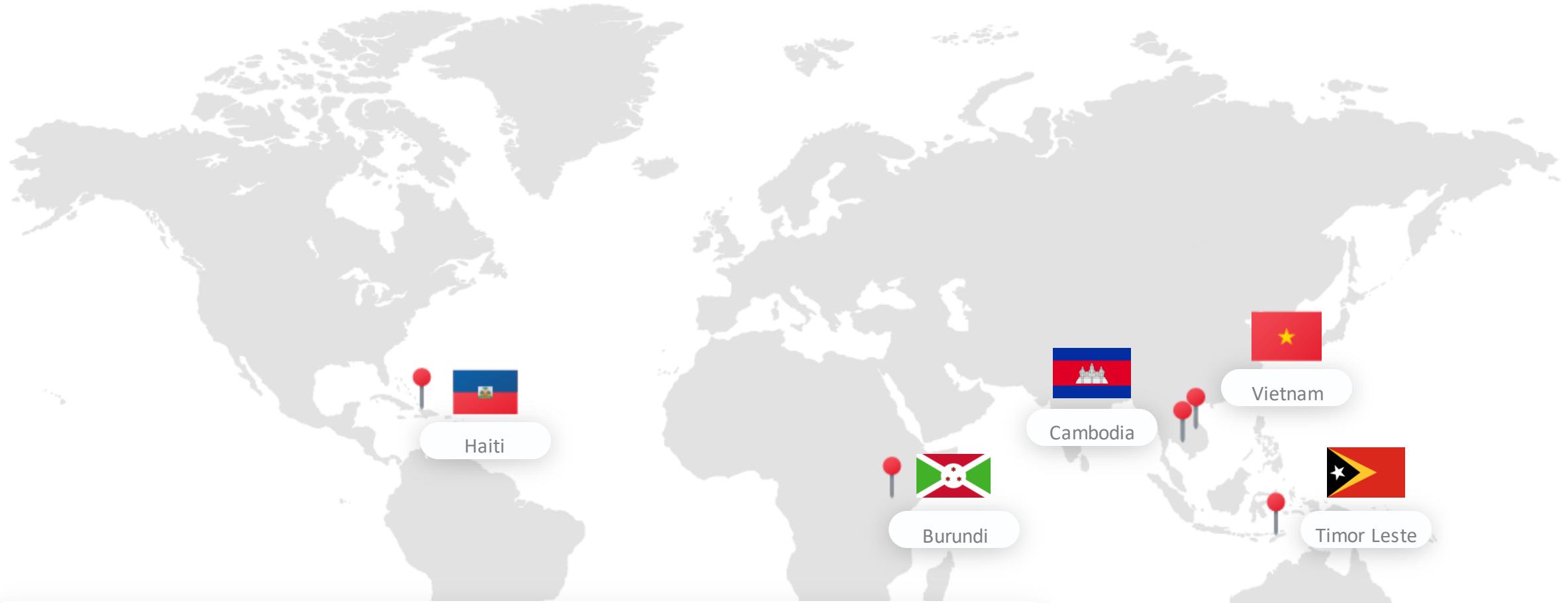
MOBILE TO MOBILE INTERNATIONAL REMITTANCE

- Core e-wallet allows a customer to Send or Receive Money internationally via integration with a Remittance HUB e.g. Western Union.
- At the time of an International Remittance Transaction a customer would be either a Sender or Receiver for Core e-wallet system.
- Customer can send money from Mobile Wallet and can receive remittance directly in his Mobile Wallet, which is Mobile to Mobile Transfer (M2M).
- Core e-wallet sends or receives an International Remittance request from HUB which is connected with different operators in different countries.
- HUB performs the required currency conversion based on current FX Rate, declares its own service charges or Discounts and then Core e-wallet does debit or credit to the customer.



02

CASE STUDIES



70+

Deployments

50+

countries

110 M+

registered consumers

6.5 B+

transaction volume
annually

\$130 B+

transaction value
annually

DEPLOY NATCASH E-WALLET SYSTEM

Country: Haiti

Client: Natcom (Haiti's largest network operator)

Domain: E-wallet

Service: Software development

Collaboration Model: Project Base



Project Details

Personnel: 25 people

Fundamentals technology: Back-end (Java), Front-end (ReactJS), Mobile (React Native)

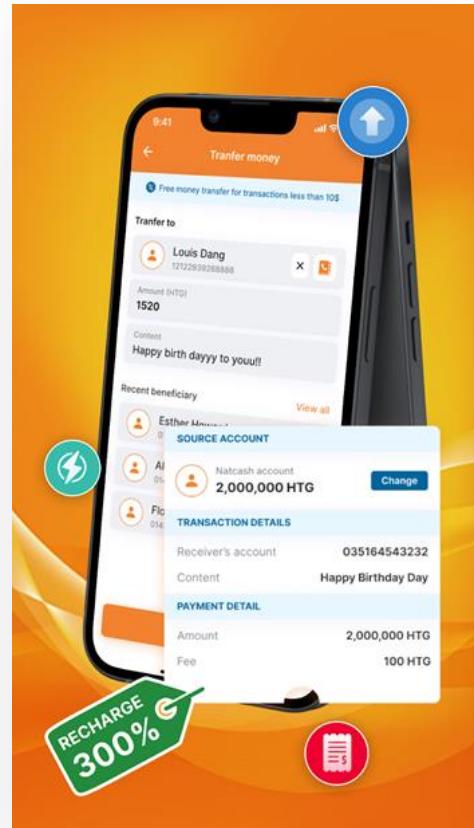
Link app:

Natcash End User

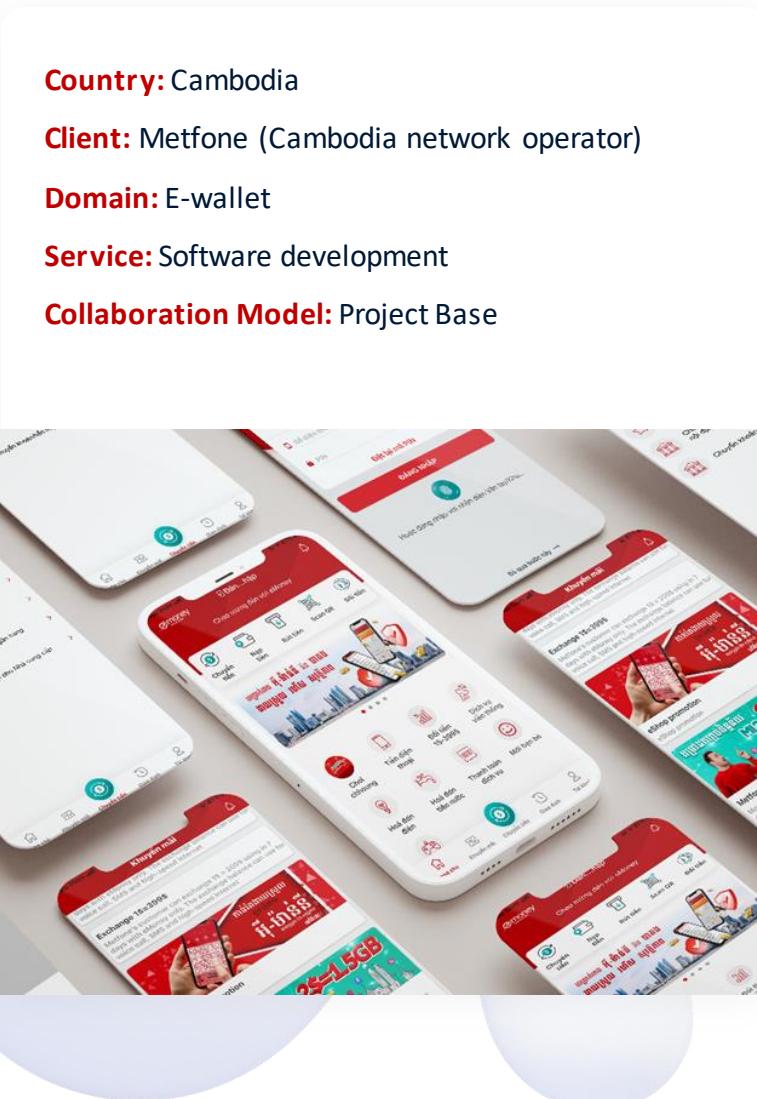
- Android: <https://play.google.com/store/apps/details?id=com.natcash>
- iOS: <https://apps.apple.com/us/app/natcash-natcom/id1613464862>

Natcash Agent

- Android:
<https://play.google.com/store/apps/details?id=ht.com.natcash.agent>
- iOS: <https://apps.apple.com/us/app/natcash-agent/id1614557083>



DEVELOP E-MONEY WALLET SYSTEM



Country: Cambodia

Client: Metfone (Cambodia network operator)

Domain: E-wallet

Service: Software development

Collaboration Model: Project Base

Project Details

Personnel: 15 people

Fundamentals technology: Back-end (Java), Front-end (ReactJS), Mobile (React Native)

Link app:

eMoney End User

- Android:

<https://play.google.com/store/apps/details?id=com.viettel.vtt.vn.emoneycustomer>

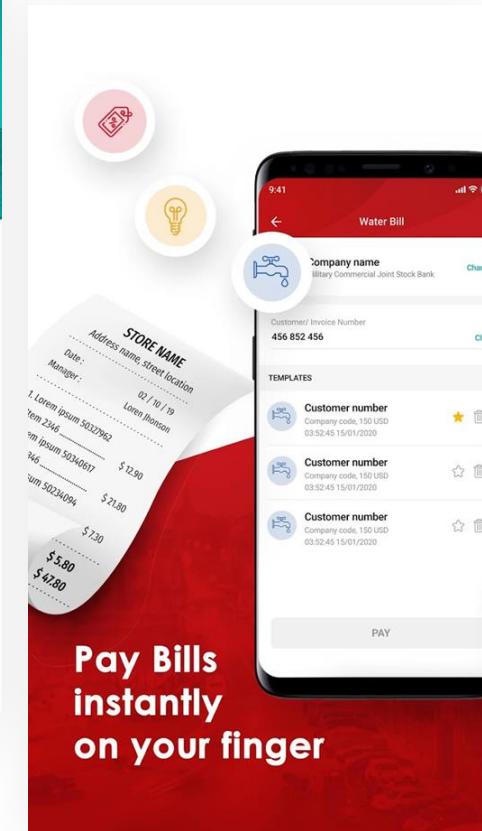
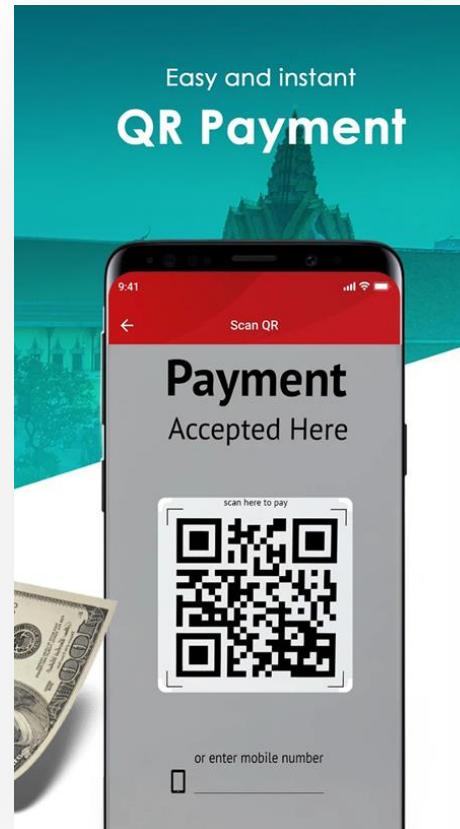
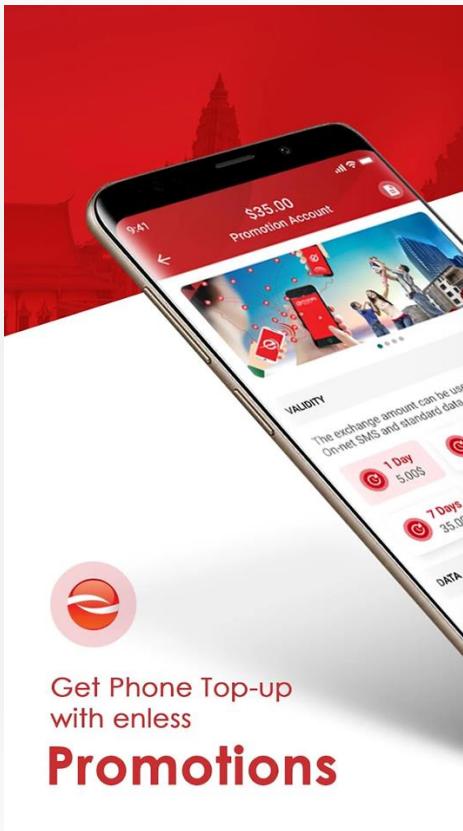
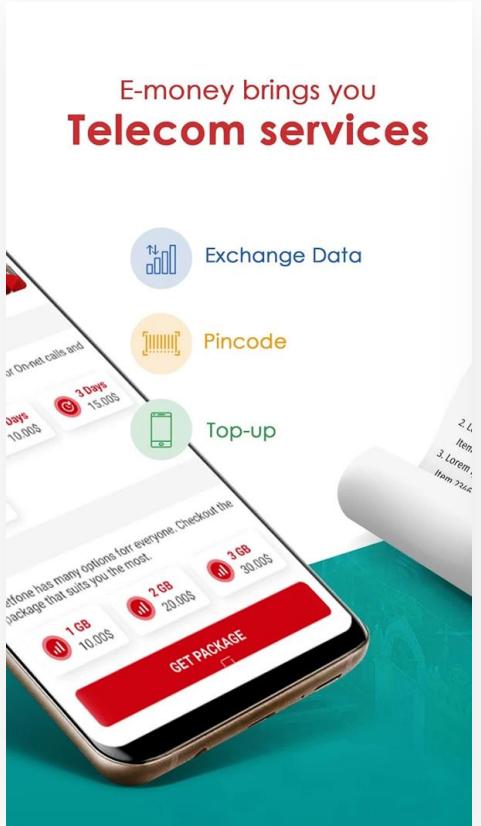
- iOS: <https://apps.apple.com/us/app/emoney-end-user/id1069866065>

eMoney Agent

- Android:

<https://play.google.com/store/apps/details?id=com.viettel.vtt.vn.emoneyagent>

- iOS: <https://apps.apple.com/us/app/emoney-agent/id1525854081>



DEVELOP MOSAN WALLET SYSTEM

Project Details

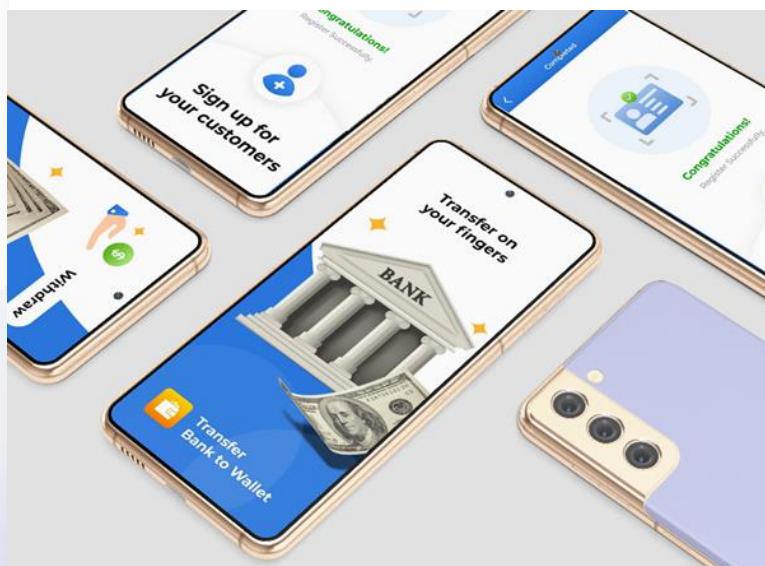
Country: Timor Leste

Client: Telemor

Domain: E-wallet

Service: Software development

Collaboration Model: Project Base



Personnel: 5 people

Fundamentals technology: Back-end (Java), Front-end (ReactJS), Mobile (React Native)

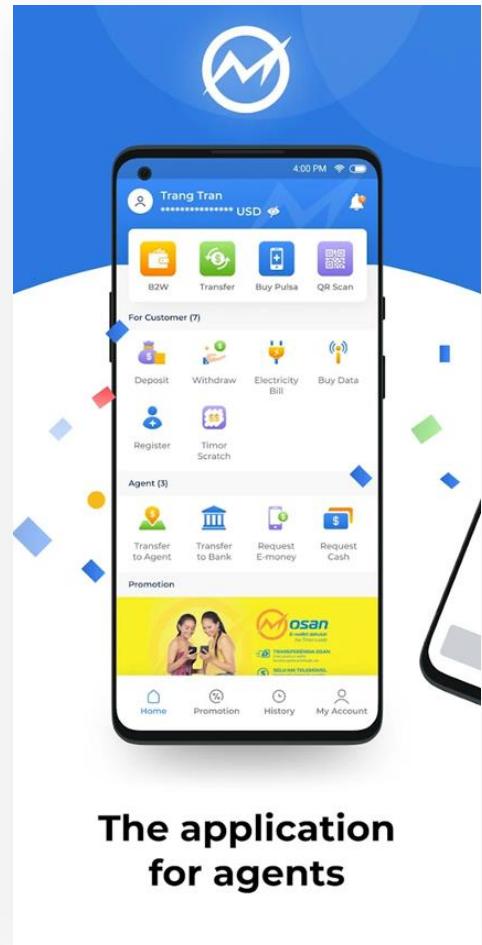
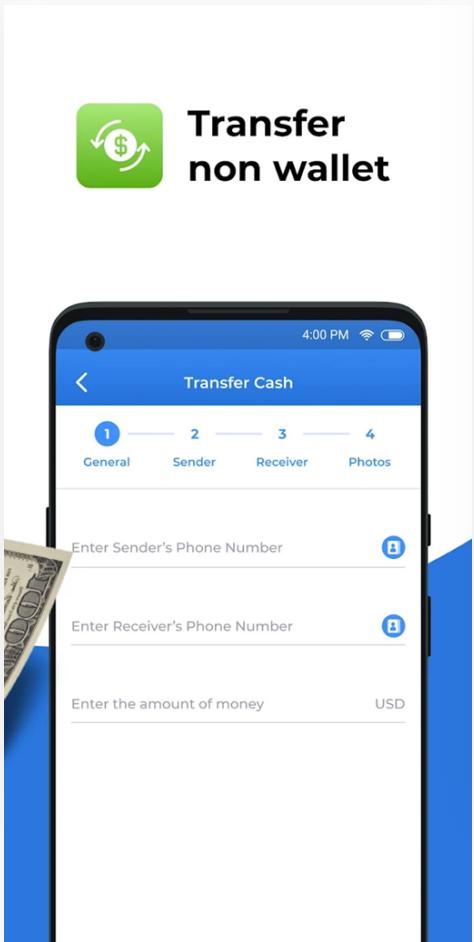
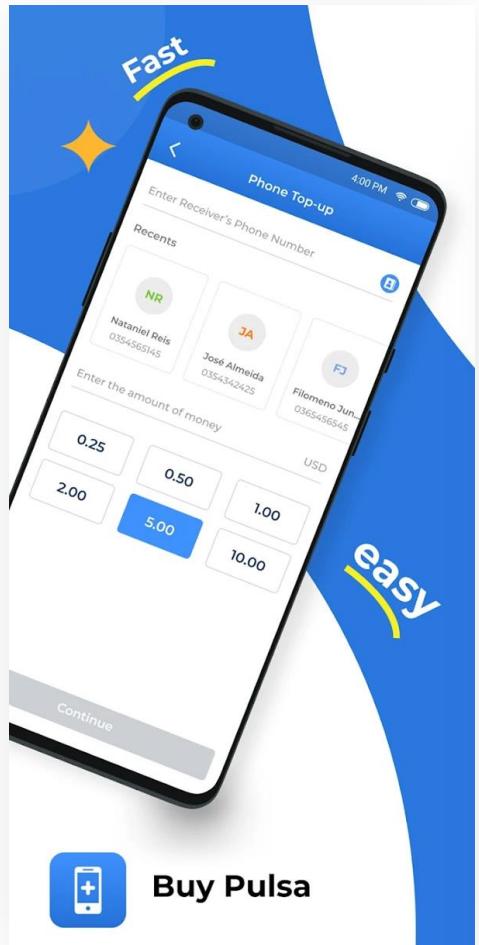
Link app:

Mosan End User

- Android: <https://play.google.com/store/apps/details?id=com.mosan.eu>
- iOS: Build Enterprise

Mosan Agent

- Android: <https://play.google.com/store/apps/details?id=com.mosan.agent>
- iOS: Build Enterprise



DEVELOP BEPAY WALLET SYSTEM

Project Details

Country: Burundi

Client: Lumitel

Domain: E-wallet

Service: Software development

Collaboration Model: Project Base



Personnel: 20 people

Fundamentals technology: Back-end (Java), Front-end (ReactJS), Mobile (React Native)

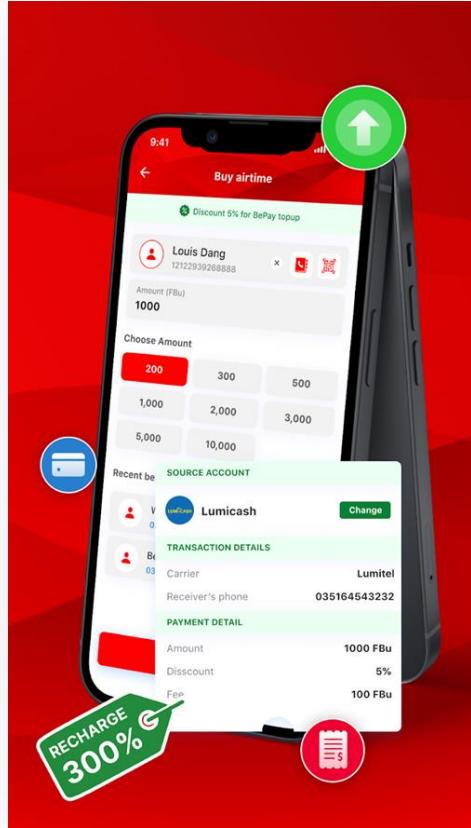
Link app:

BePAY End User

- Android: <https://play.google.com/store/apps/details?id=bi.lumitel.bepay>
- iOS: <https://apps.apple.com/us/app/bepay-lumicash/id1625524783>

BePAY Agent

- Android:
<https://play.google.com/store/apps/details?id=bi.lumitel.lumicashchannel>
- iOS: <https://apps.apple.com/us/app/bepay-lumicash/id1625524767>





Thank you!