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# Modules to enhance third party digital banking applications

The FINEX EXCELLENCE solution has a flexible integration layer enabling seamless integration to third party digital banking systems. FINEX provides range of ready-to-go modules and capabilities that can be seamlessly integrated to third-party banking solutions to enhance certain capabilities.



#### Online Customer Onboarding

Seamless digital customer origination and account opening process, that enables banks to capture leads online and convert them to customers in a fully digitized origination



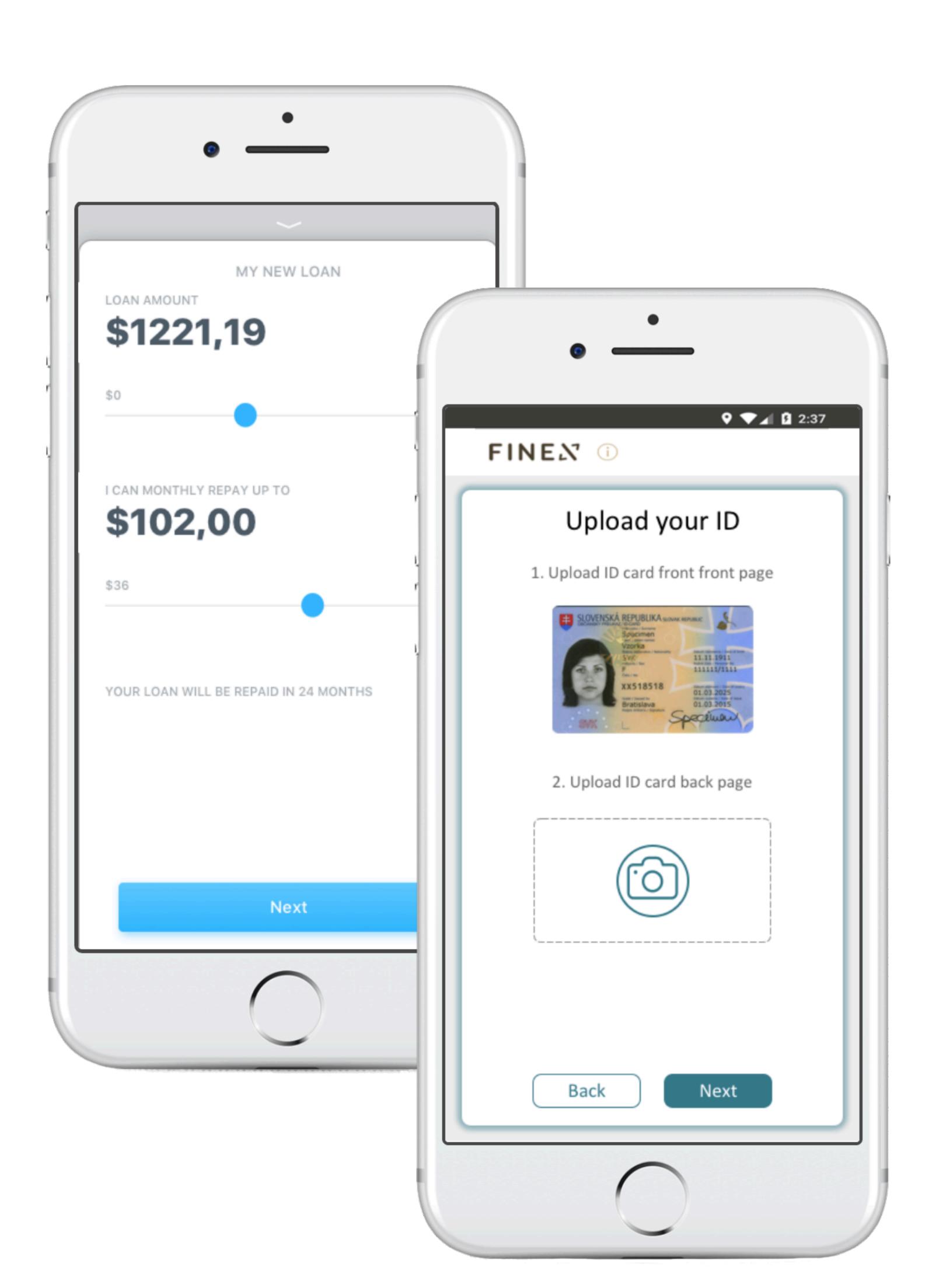
### Social Media Referrals

Grow customer base via invitations and referral campaigns that can be distributed on a range of channels, including Social Media.



#### Personal Financial Management (PFM)

Easy-to-use budgeting and financial planning tools for financial insight.





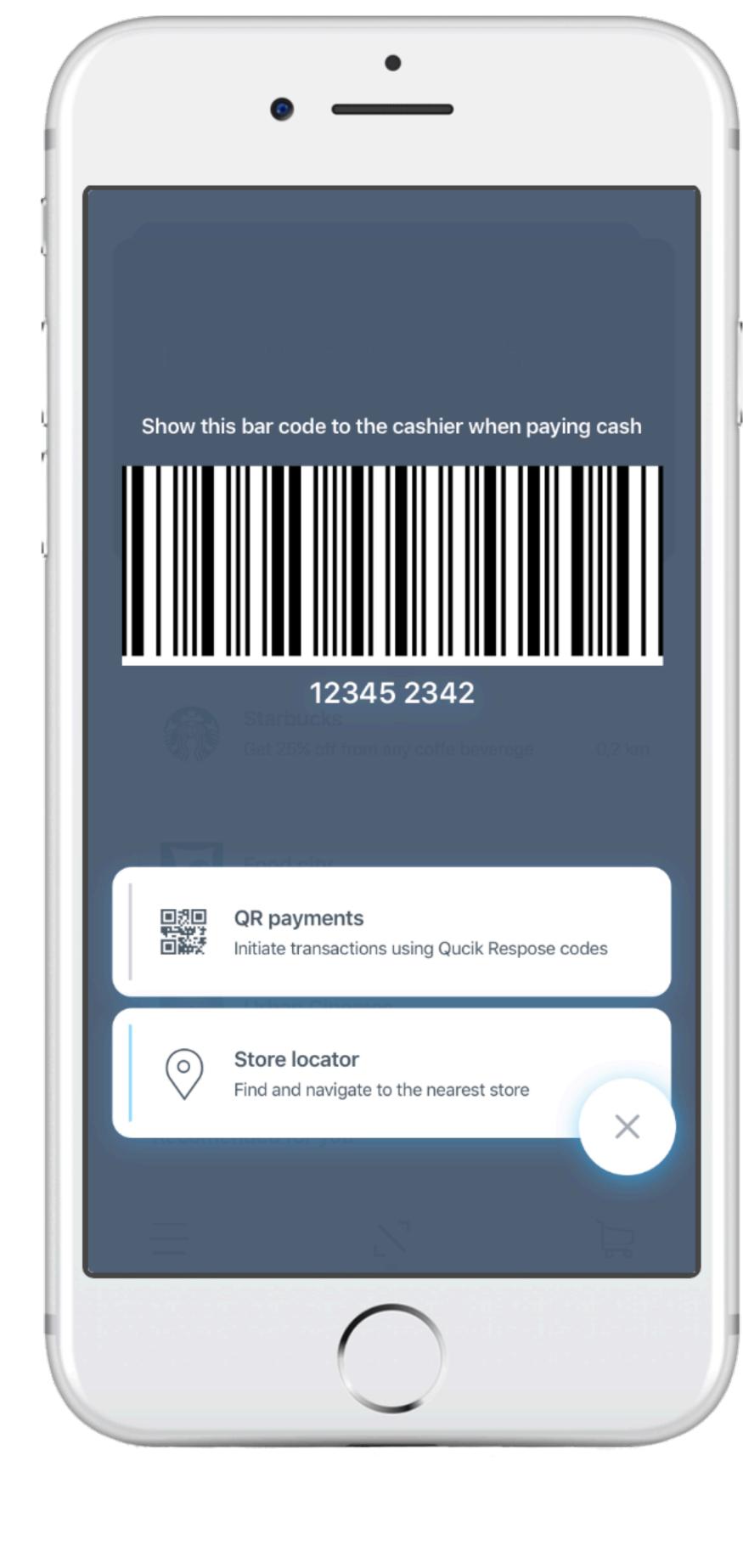
## Loyalty

A retail digital solution, which provides a range of reward and loyalty services. It helps turn consumer data into new revenue sources, by delivering accurate and personalized recommendations



# Psychometric Profiling

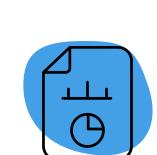
Enables financial institutions to accurately predict their customers' personality traits via their digital banking footprint. It also provides tools for personalized marketing, customer communication, and digital banking experience – all tailored based on each customer's





# Digital Campaign Management

Delivering omni-channel marketing campaigns with sophisticated segmentation. Distribute campaigns to online banking, native mobile banking apps, social media channels, and third party applications.



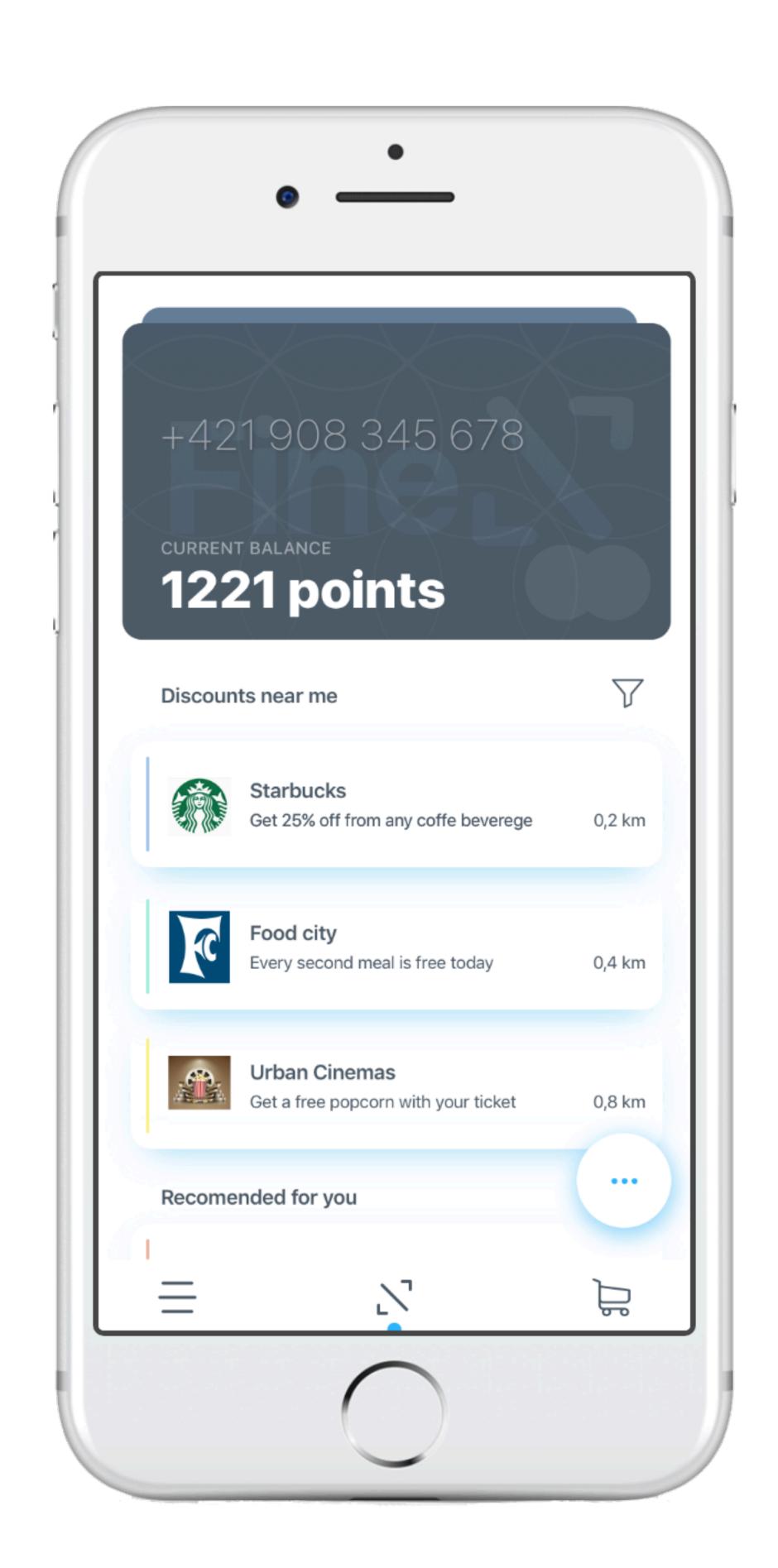
# Microfinance

A digital solution that enables financial institutions to provide personal and business microfinancing via agents, including online loan origination.



# Mobile Token

A smartphone soft token providing a cost effective, multi-factor authentication solution, supporting biometrics, Bluetooth and NFC tags, and location based



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