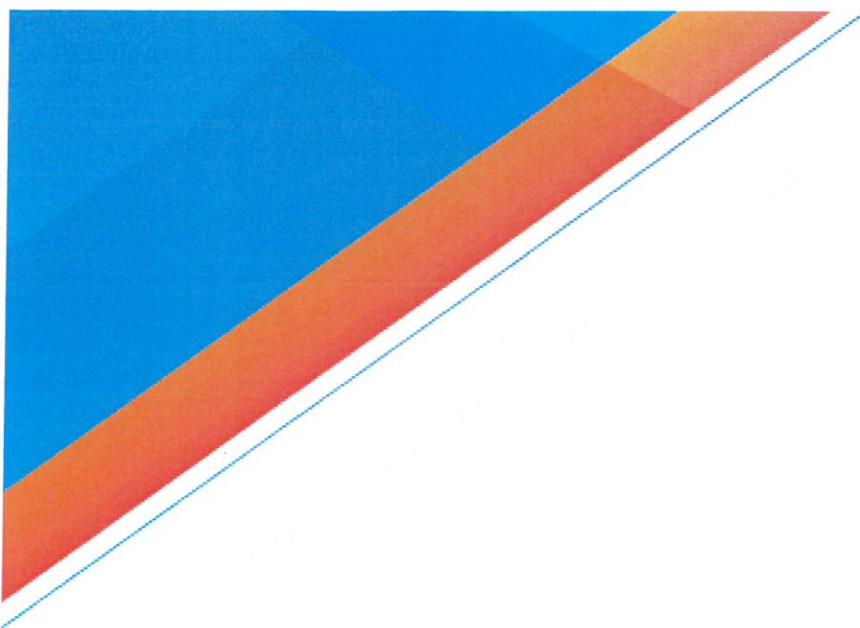


INTRODUCTION TO SEDANIA INNOVATOR

An Empowerment Company.

28 February 2018



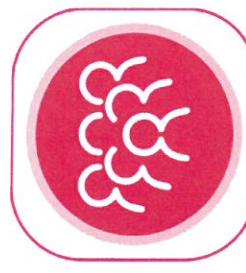
01 INTRODUCTION



Sedania Innovator is...

- a technology empowerment company dedicated to enabling corporations to
- stay relevant in the market by applying new technologies,
- adapt quickly and cost-effective to market disruptions, and to
- remain flexible and open to embrace future trends.

OUR VERTICALS



SHARING
SERVICES



INTERNET
OF THINGS



GREEN
TECH



BIG DATA
ANALYTICS



FINTECH



Products & Services



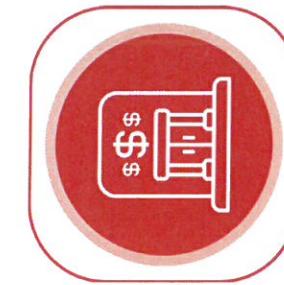
SHARING
SERVICES



INTERNET
OF THINGS



GREEN
TECH



FINTECH

API-based platform for telco industry to share airtime credit and data between users

Fleet Management System with integrated Business Intelligence

People Profiling with HR Analytics for talent acquisition, retention, and operational optimization

Automatic Islamic Banking Trading Platform

Fire Alert Linkage System with Bomba

System Integrator for Crealogix' Digital Banking Middleware

LRT Passenger Information System for KTM

02

FINTECH - SEDANIA AS SALAM CAPITAL SDN BHD





Fintech Segment

SOLUTIONS AS A SERVICE

Digital Banking Hub Solutions

1 Middleware platform that facilitates financial institutions effort in optimizing its core-banking and operational system to transition towards digitization, branchless and mobile banking

Alternative Funding and e-Commerce Platforms

2 P2P platform that gives corporate & SMEs alternative funding and trading channels

Shariah-Compliant Islamic Finance Solutions (As-Sidq, Wareeq and Salam)

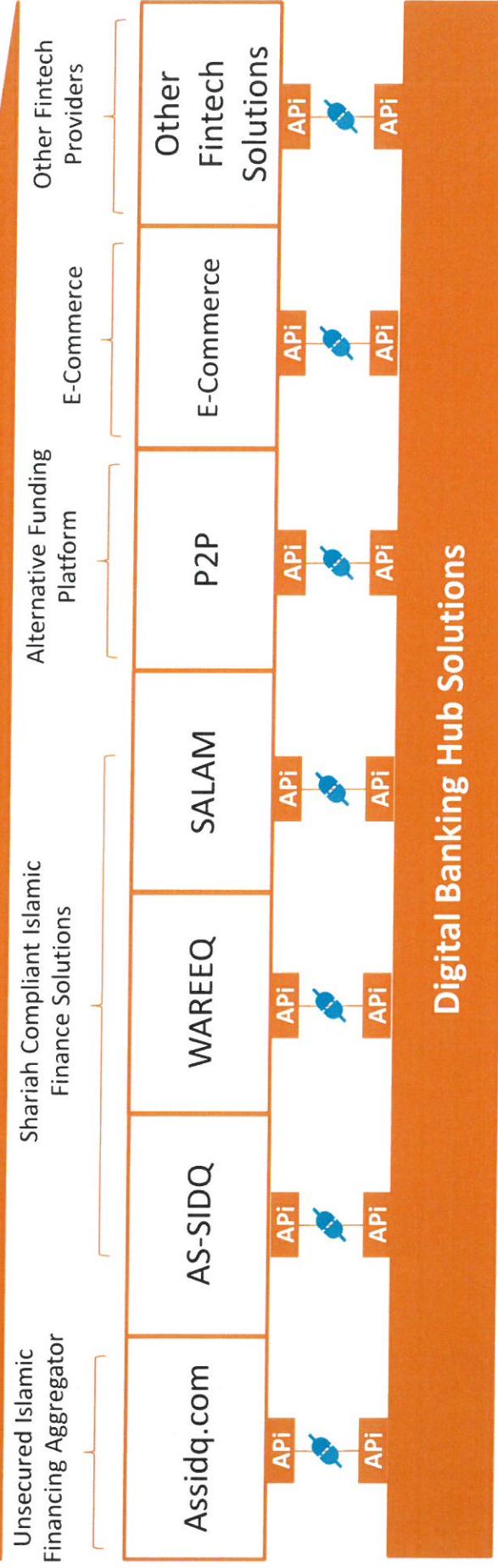
3 B2B solutions that facilitates end-to-end digital offering of shariah-compliant retail and corporate banking services

Unsecured Islamic Financing Aggregator (As-Sidq.com)

4 B2C platform that aggregates, compares and facilitate initiation of various retail and SME shariah-compliant financial products by our banking partners

Fintech Segment

Consumer



Core-Banking System

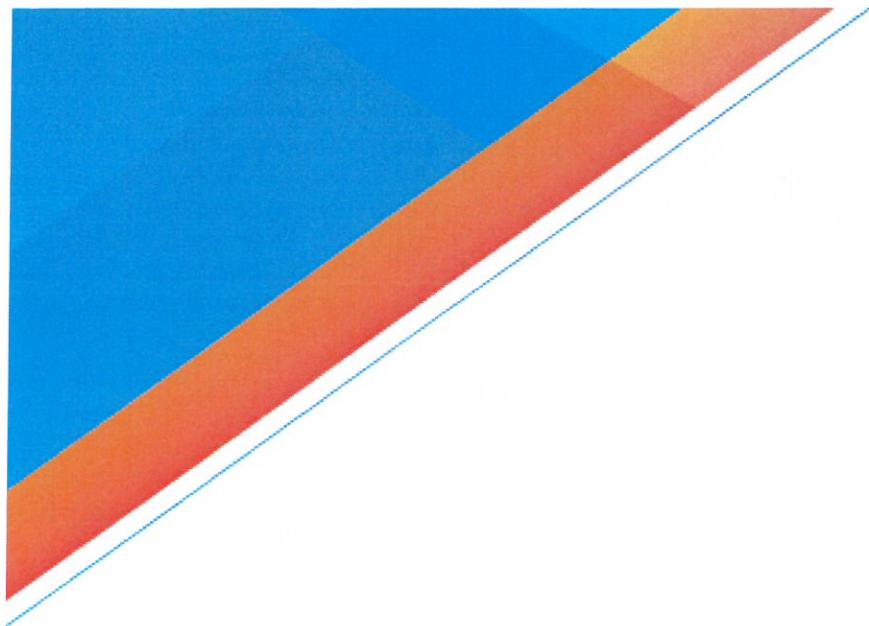
Our Clients



There are **40 existing clients to-date**, including banks, credit-cooperatives, factoring houses and government-owned financing agencies

03

FOCUS ISSUE



Focus issue- Bai'Inah



DUPPLICACY OF ASSET

There is no guarantee by Bank that the asset is exposed to duplicacy/reused issue



ENCUMBRANCE OF ASSET

There is no specific explanation on the ownership process of commodity



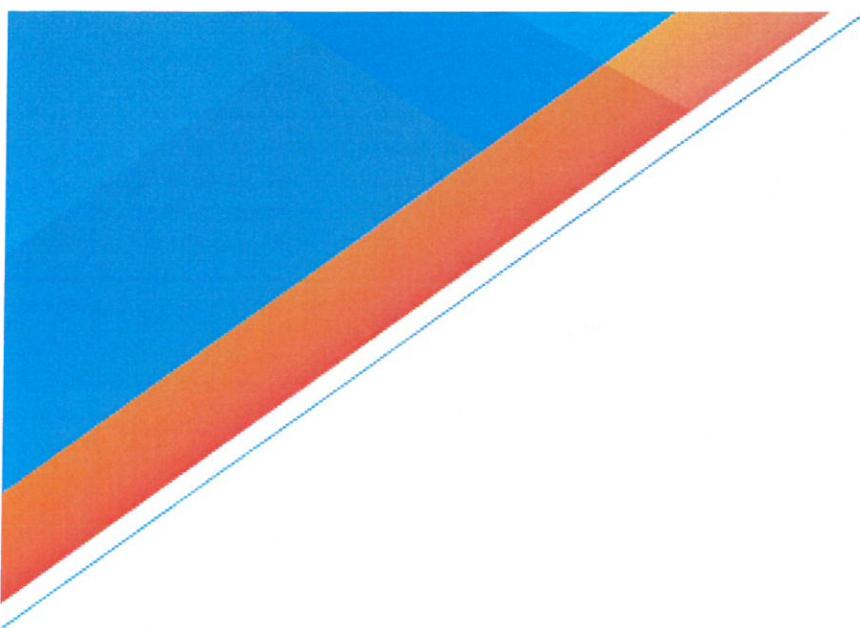
IDENTIFIABLE OF ASSET

Its difficult to classify the commodity's specification by applicant



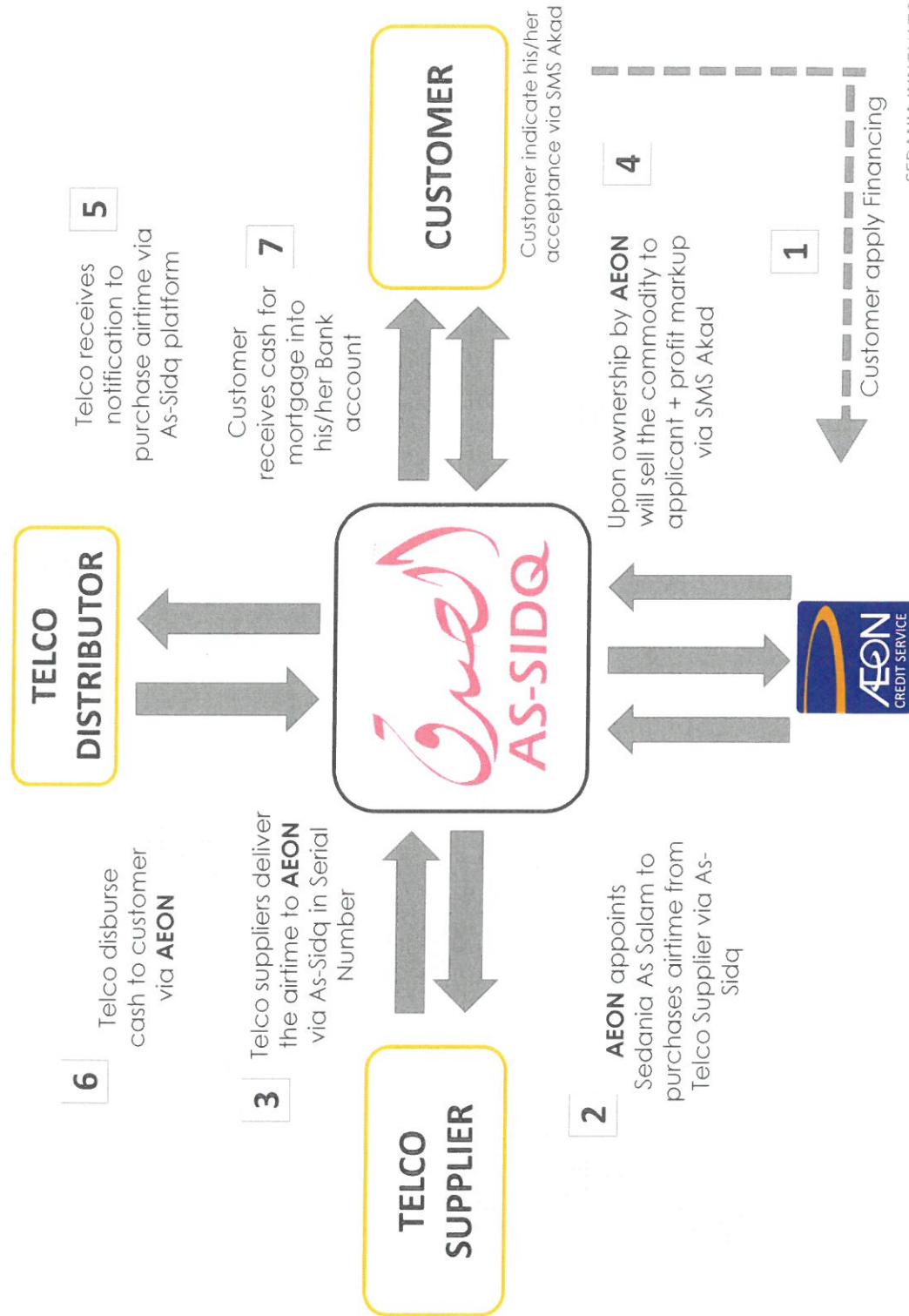
COURT CASE ISSUE

Fictitious ownership of commodity may lead to a problem when deal with a court case issue.



04 PLATFORM FLOW

Platform Flow





SMS Akad & LO Platform

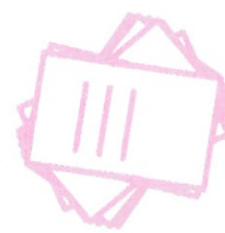
Institusi Kewangan Islam -Pembentangan Peribadi-! Tuan/Puan, SMS ini merupakan salut akad Jual Beli bagi pematuhan syarat pembentangan peribadi anda. Pihak Institusi telah melengkapkan proses Jual Beli Komoditi (Komoditi didagangkan adalah kredit/prabayar/airtime) bagi pembiayaan ini dan menunggu jawapan anda bagi proses seerusnya. Sila jawab YA (jika anda ingin membeli dan kemudiannya menjual Komoditi ini dengan harga yang dipersetujui semasa mendatangani surat tawaran berkaitan dan menerima jumlah pembentangan yang dipohon), jawab TIDAK (jika anda inginkan memiliki Komoditi yang didagangkan) atau jawab BATAL (jika anda ingin membatalkan alau tidak lagi memerlukan pembentangan ini).

Minimize cost while reducing Turn Around Time (TAT) for each applications



REDUCE STAMPING COST

Improve efficiency and reduce wastage of other expenses i.e. stamping cost



REDUCE PAPER COST

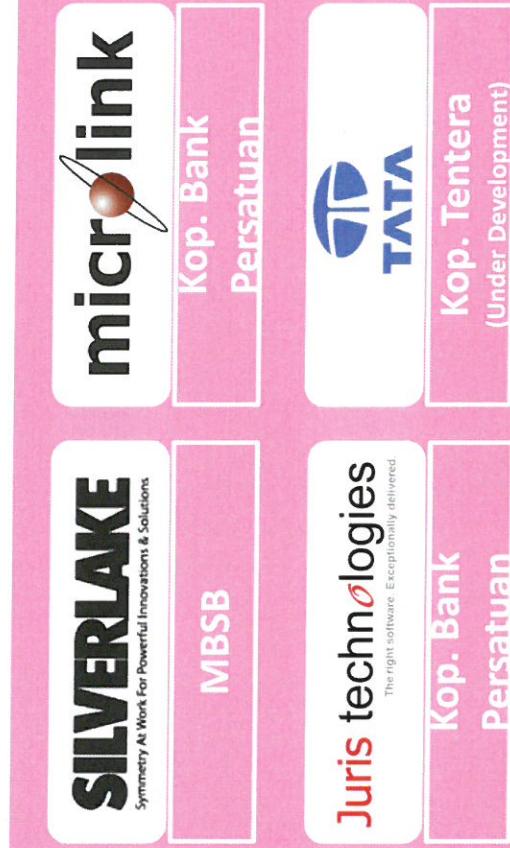
Paper cost will be reduced in each applications since its all been automated

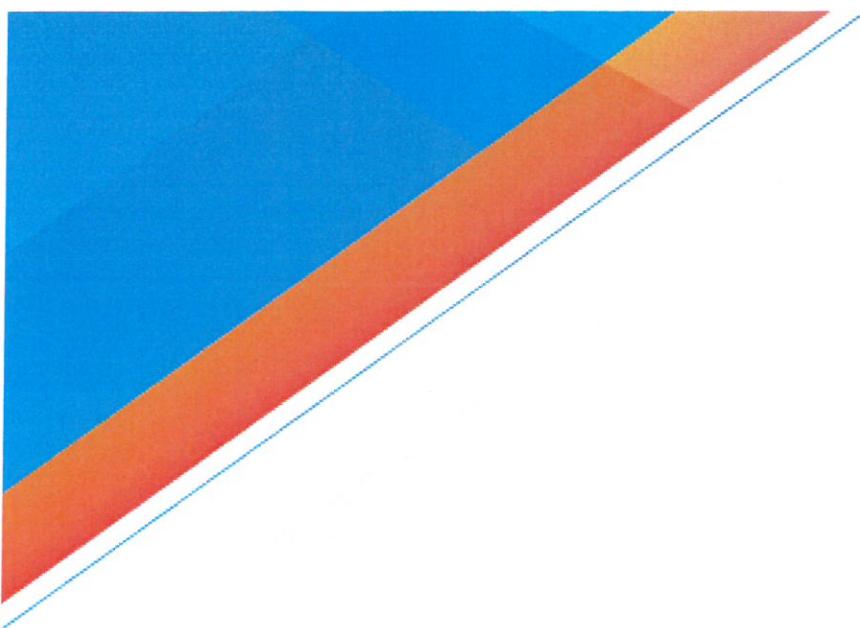


REDUCE TIME TAKEN

By performing Akad or LO acceptance via SMS, it will reduce lots of financing TAT

Core Banking – Direct Integration





05 KEY TAKEAWAY

Key Takeaway

Integrated Tawarruq Trading Platform that focus to
minimize operational cost & human error while promoting
guaranteed Tawarruq TAT in less than **1 minutes**



AUTOMATED

- Integrated data entry
- Letter of Offer via SMS
- Integrated tawarruq trading
- SMS akad acceptance
- Auto-disbursement function



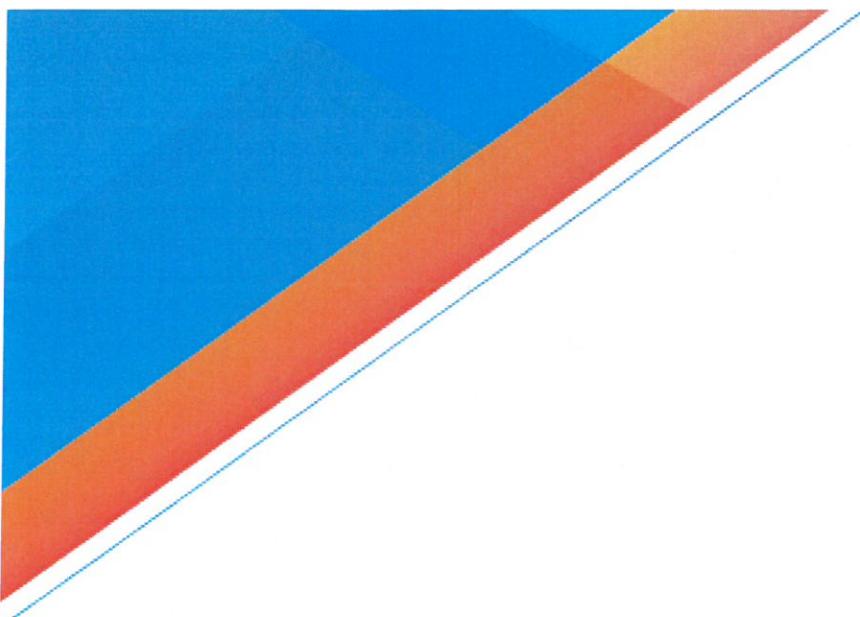
DOCUMENTED

- Integrated audit trail
- Online trading documents
- Tawarruq E-certificate
- Ownership certificate



SHARIAH COMPLIANT

- Certified by IBFIM
- Follow AAOIFI standard 30
- Supervised by internal shariah advisors



05 REAL CASE-STUDY

RHB Islamic Bank CRM Reporting Portal

Since its inception, RHB Islamic has went through several enhancement that are not merely focus on "Trading" platform but the enhancement has made RHB Islamic is the pioneer in adopting a holistic Tawarruq Management Model.

As-Sidq's Reporting Portal - enable system to instruct core-banking to make payment to third parties/merchant.

Letter of Approval & Disbursement Advise - Auto-generate documents for RHB's printing vendor to courier to customer.

Auto Disbursement – Disbursement instruction to third parties via REFLEX



AS-SIDQ boost MBSB's Disbursement from 3 days to less than 3 hours

Letter of Offer (LO) via **SMS platform** - Reduced cost of stamping in customer's financing application. The model is said to be the most successful approach as customer is not required to physically sign LO and Akad at branch.

The model has assisted MBSB in making the overall process of **disbursement** from 3 days to less than 3 hours.



Real-time decentralized model utilized by Branch level

Agrobank has adopted a **decentralized** model in their tawarruq processes. Over 180 branches has direct access to As-Sidq platform increasing the efficiency of the bank's operation

As a bonus, the Turn Around Time (TAT) is reduced using this approach and at the same time minimized the HQ's resources.

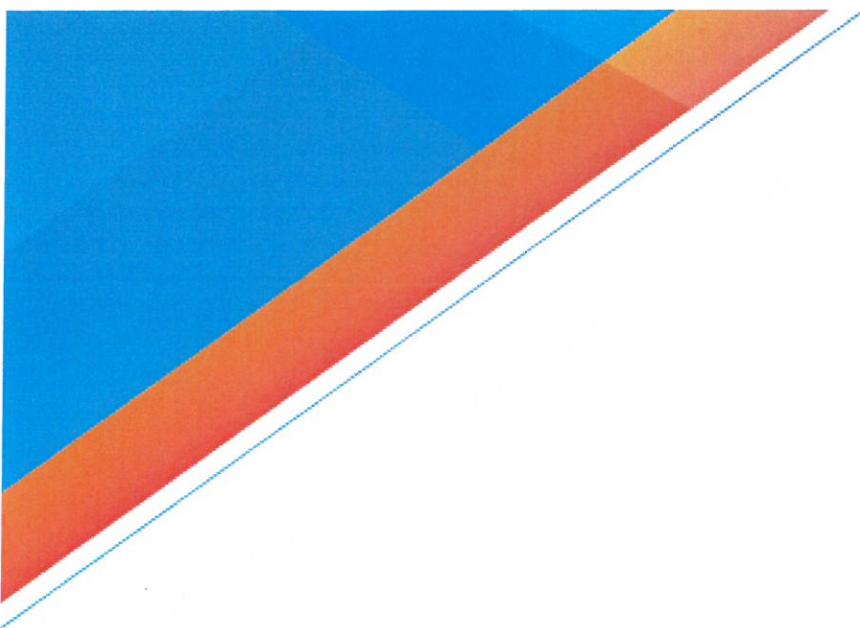


Email akad is much easier for corporate/offshore clients

Kopetro Bhd and Zikay Factoring Sdn Bhd is another case study that proves Tawarruq automation has made existing business operation easier.

Zikay Factoring for instance, has widely utilized ***email akad*** for its corporate SMEs.

Kopetro has used email akad to cater to their offshore members who needs to complete their akad acceptance where there are no telco network.

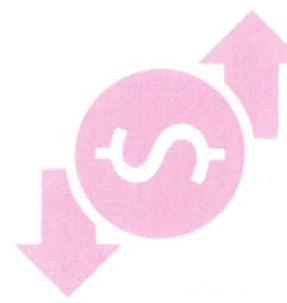


06 ABOUT US

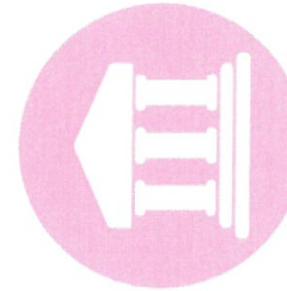
Milestone



Facilitated over
RM23 Billion
worth of
commodity



Over **400,000**
transaction
transacted via
the system



Serving over
**40 financial
institutions**
and growing





Strong & Creditable Board



**Y. Bhg. Tan Sri
Abdul Halim bin
Ali**
*Independent Non-Executive Chairman
Former Chief Secretary to the Government
Former Chairman, MDeC*

**Y. Bhg. Datuk
Azrin Mohd
Noor**
Founder / Managing Director, Sedania Group

**Noor
Syafiroz bin
Mohd Noor**
Executive Director, Sedania Group

**Y. Bhg Tan Sri
Nuraizah
bte Abdul
Hamid**
*Independent Non-Executive Director
Former Chairman, MCMC*

**Y. Bhg. Datuk
Syed Izuan
bin Syed
Kamarulbahrin**
*Non-Executive Director
Financial Advisor to the Group
Executive Chairman, Weststar Group*

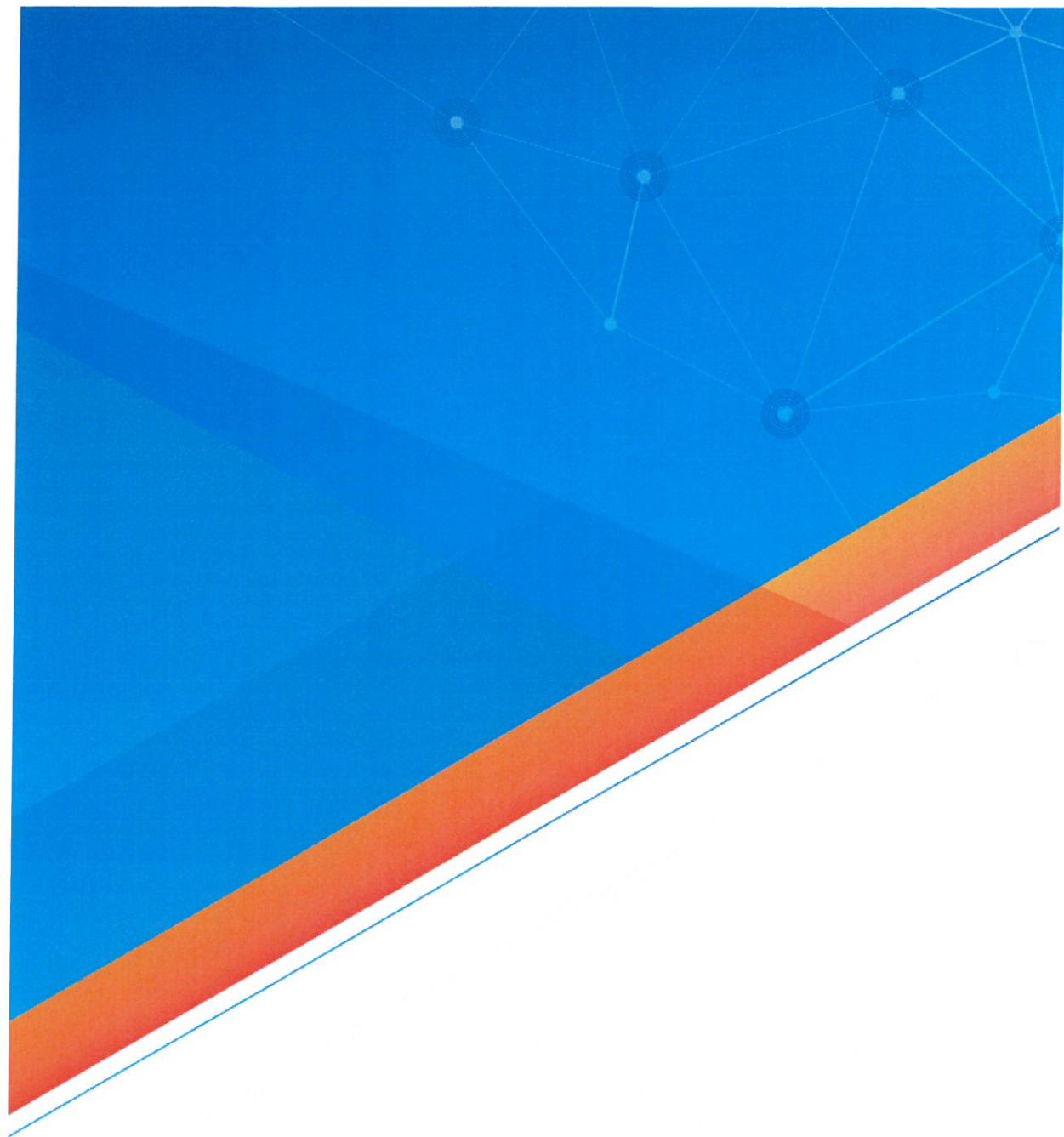
Lau Kin Wai
Independent Non-Executive Director

The Management



En.Ridzuan Aziz
*CEO,
Sedania As Salam
Capital Sdn Bhd*

**Prof Madya Dr
Aznan Hasan**
Shariah Advisor,
**Prof Madya Dr
Zaharuddin Abd
Rahman**
Shariah Advisor,



THANK YOU.