

mojaloop

Sybrin Update

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mojaloop

Company Overview - Sybrin

- A customer-centric software company focused on the development and implementation of complex applications using our own Rapid Application Development Platform – Sybrin Nitro & Accelerators in Banking and AI
- Sybrin has a rich history in the financial services industry with solutions deployed specifically in domains such as payments, information processing and process automation
- Unlike similar package software products, our product provides a full stack rapid application development framework from front to back, focusing on the power developer and enforces the best practice for building, managing, and deploying enterprise apps

1991

Sybrin was established in 1991. We have more than two decades worth of experience in the provision of bespoke solutions in the payment and information management industries.

600

We have sold more than 600 systems across Africa, Europe, and the Middle East.

250+

Sybrin has over 250 employees, and we are steadily growing our team with staff who are dedicated, resourceful, and passionate about their work.

20

Our solutions are currently deployed in 20 countries worldwide and we are actively expanding into new territories.

30%

Sybrin has experienced a consistent growth rate of over 30% year-on-year. We are expanding rapidly to best serve our growing customer base in and around Africa.

EOH

As an EOH company, we benefit from being part of one of the largest, JSE-listed, information technology providers in South Africa with over 15 000 staff.



FNB
First National Bank



Ecobank
The Pan African Bank

BARCLAYS

BIDVest BANK

Standard Chartered



citibank

NEDBANK

OLD MUTUAL

Sanlam

Company Overview - Sybrin

- A customer-centric software company focused on the development and implementation of complex applications using our own Rapid Application Development Platform – Sybrin Nitro & Accelerators in Banking and AI

- **Nearly 100 Banking Brands as customers.
As well as a few Central Banks and Clearing Houses.**

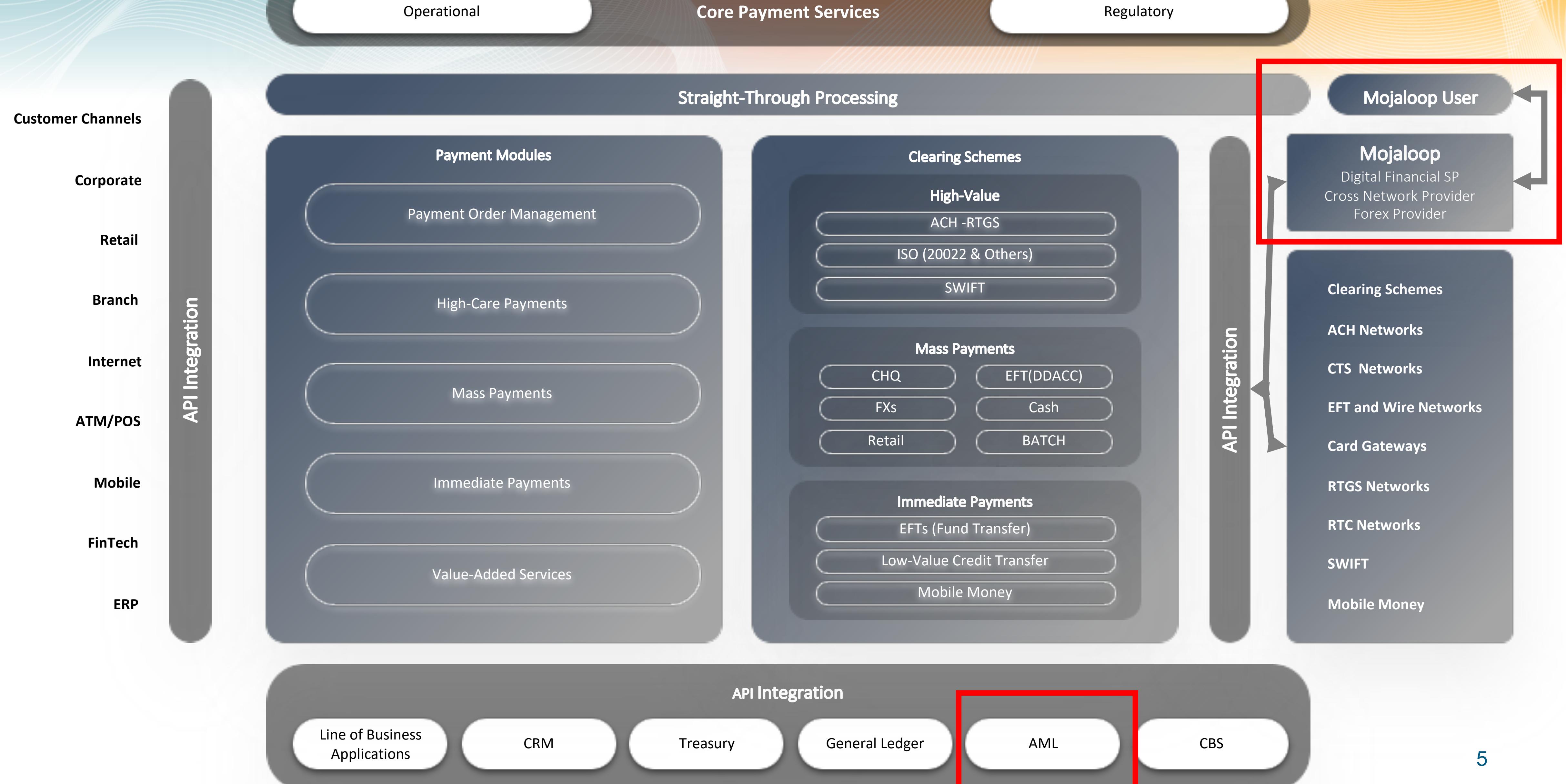


Sybrin plans to leverage Mojaloop

- With our clearing house customers
 - Additional real time switch option
 - With cross border payments
- Providing integration components and connectivity to other payment networks
 - At the clearing house and
 - FSP
- Providing switching to our FSP customers
- Providing Fraud Risk Management Solutions for the Mojaloop ecosystem

Specifically with the Sybrin Payments Hub

Management Cockpit

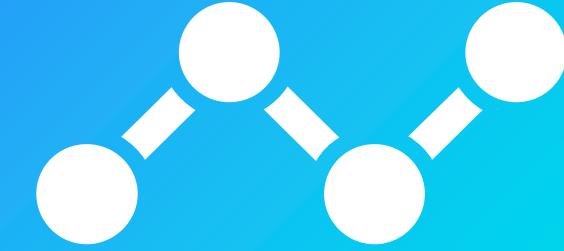


Use w/ Our Fraud Risk Management (FRM) Tools



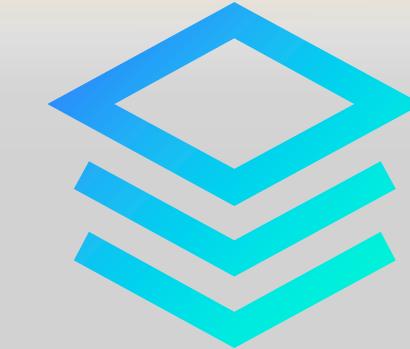
Case Management

- Process Control
- Investigation
- Audit



Acceleration

- Machine Learning / AI
- Classification
- Automatic Data Extraction



Data Management

- Consolidation
- Filtering / Lists
- Governance



Frameworks

- Rules
- Processes
- Models



Analytics

- Real-time
- Predictive
- Alerts



Reporting

- Transacting
- Messages
- Audit

FRM Lookups, Checks & Validations

White Label
Channel Apps

Remote Biometric On-Boarding Apps



Mobile



Web



Chat

Operational Portal

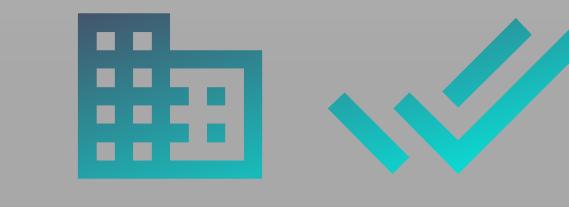


KYC/AML Operational Portal

ID & V / KYC



Consumer ID & V



Business ID & V

Screening



Sanction & Watch Lists



PEP



Adverse Media



Investigations



Monitoring

EDD



Source of Wealth



PEP & Status Link



Adverse Media



Investigations



Monitoring

Mngt
Cockpit



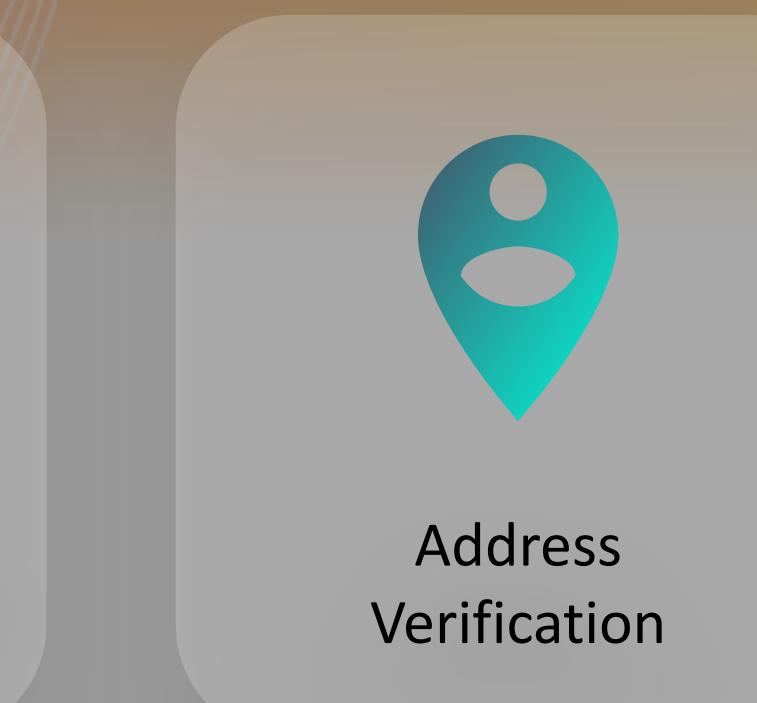
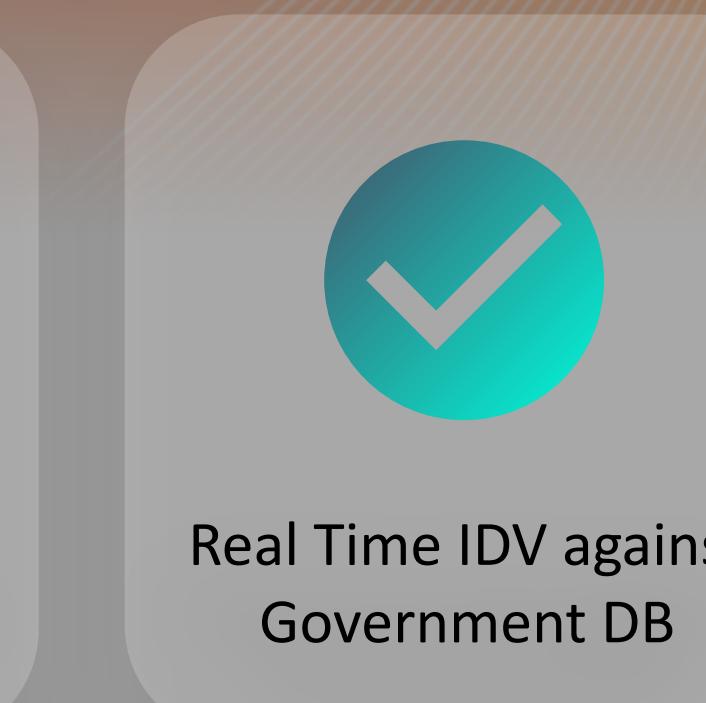
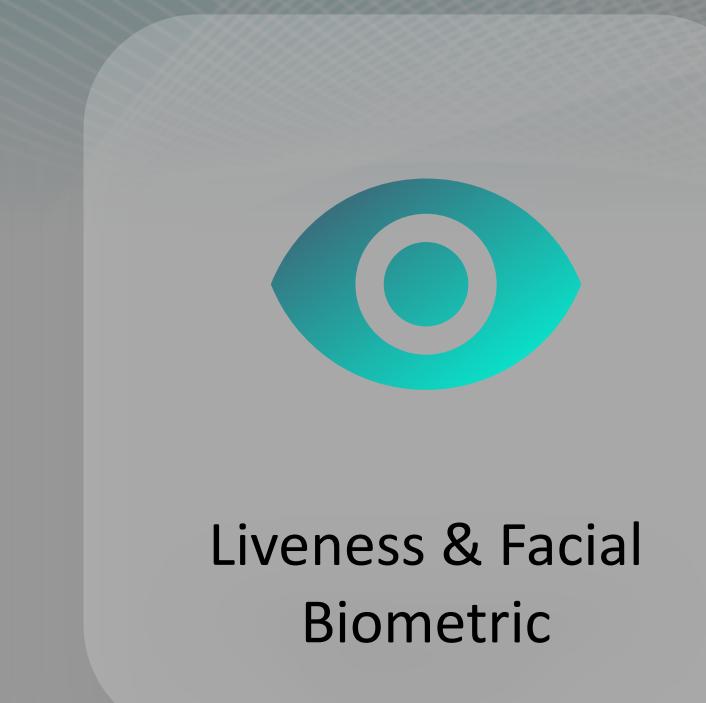
Regulatory View



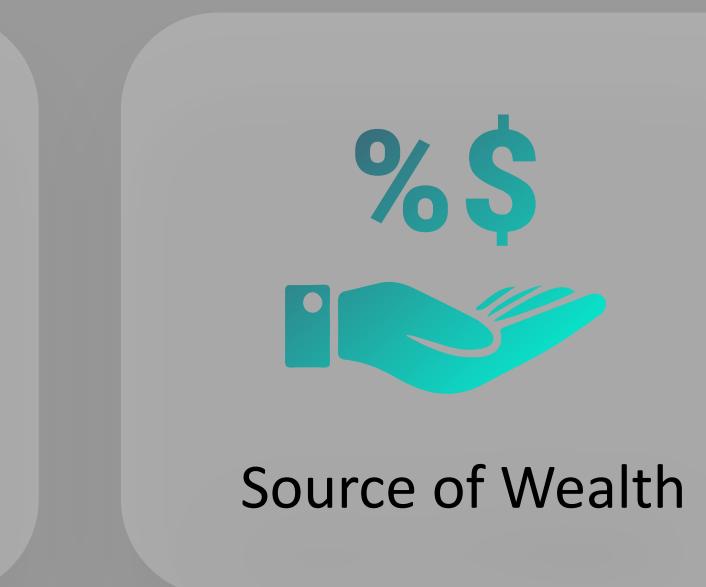
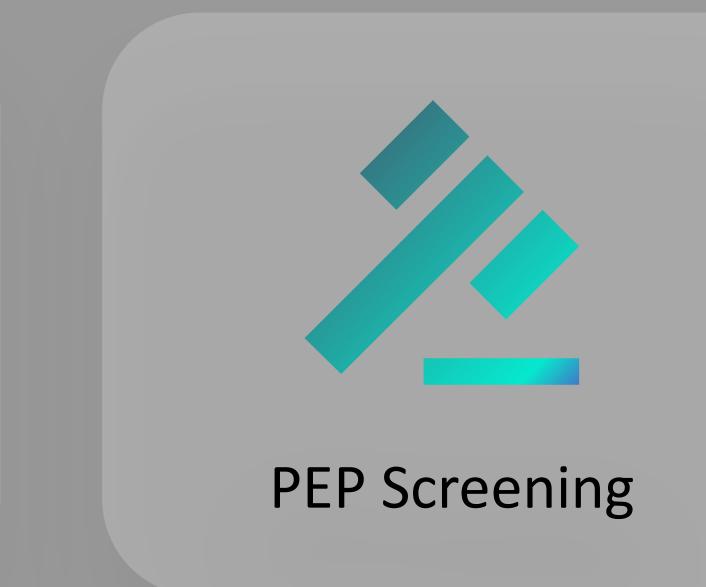
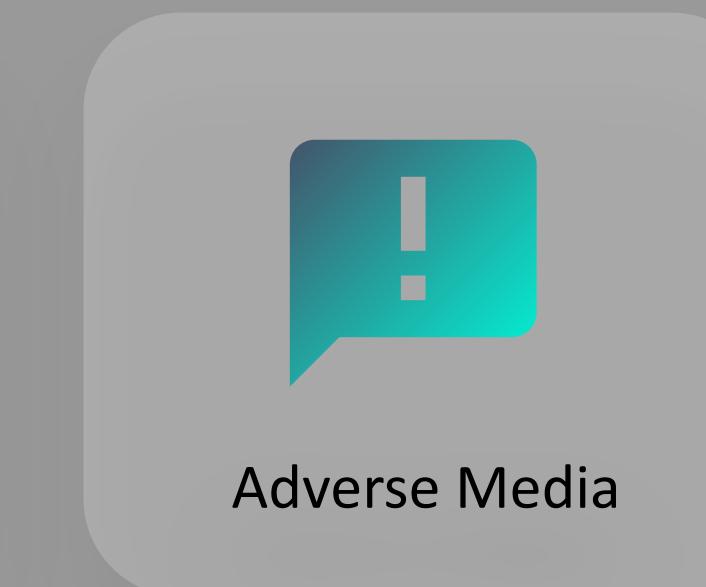
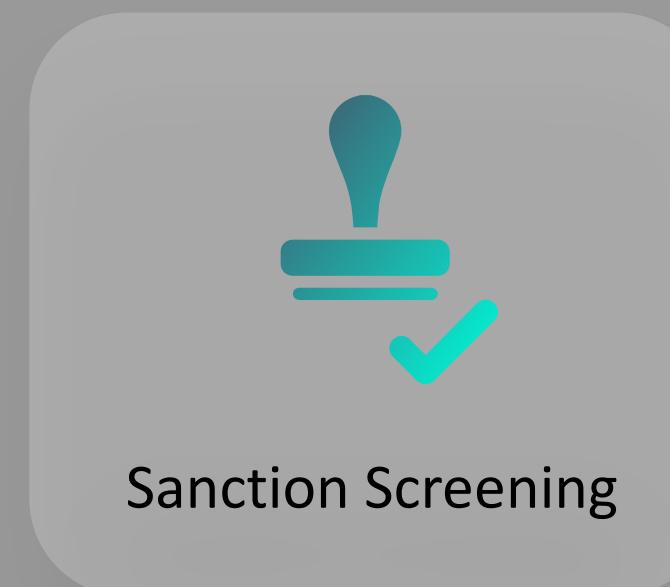
Operational View

FRM Lookups, Checks & Validations

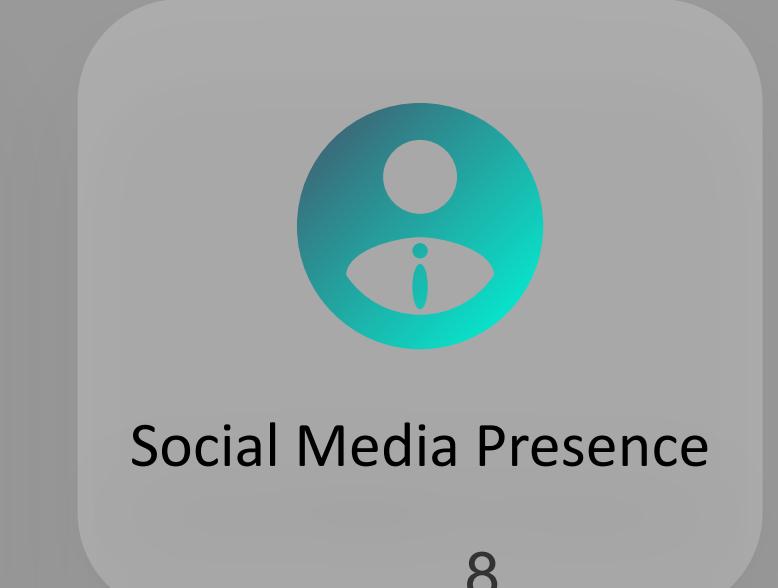
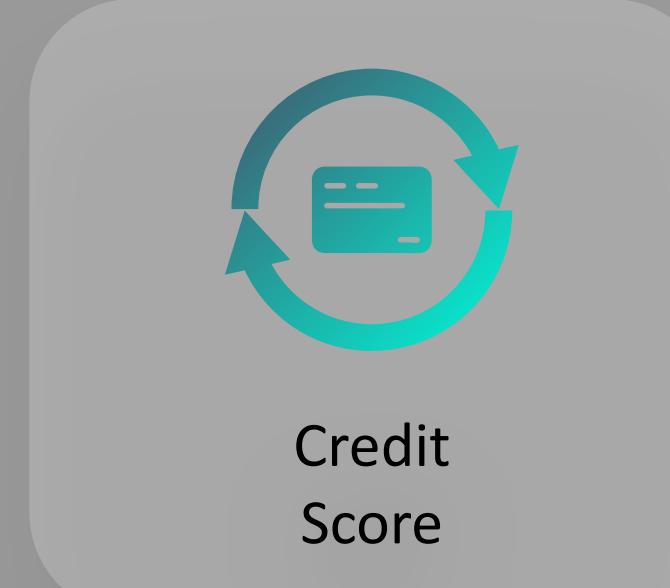
Remote Biometric
On-Boarding



Sanction Screening



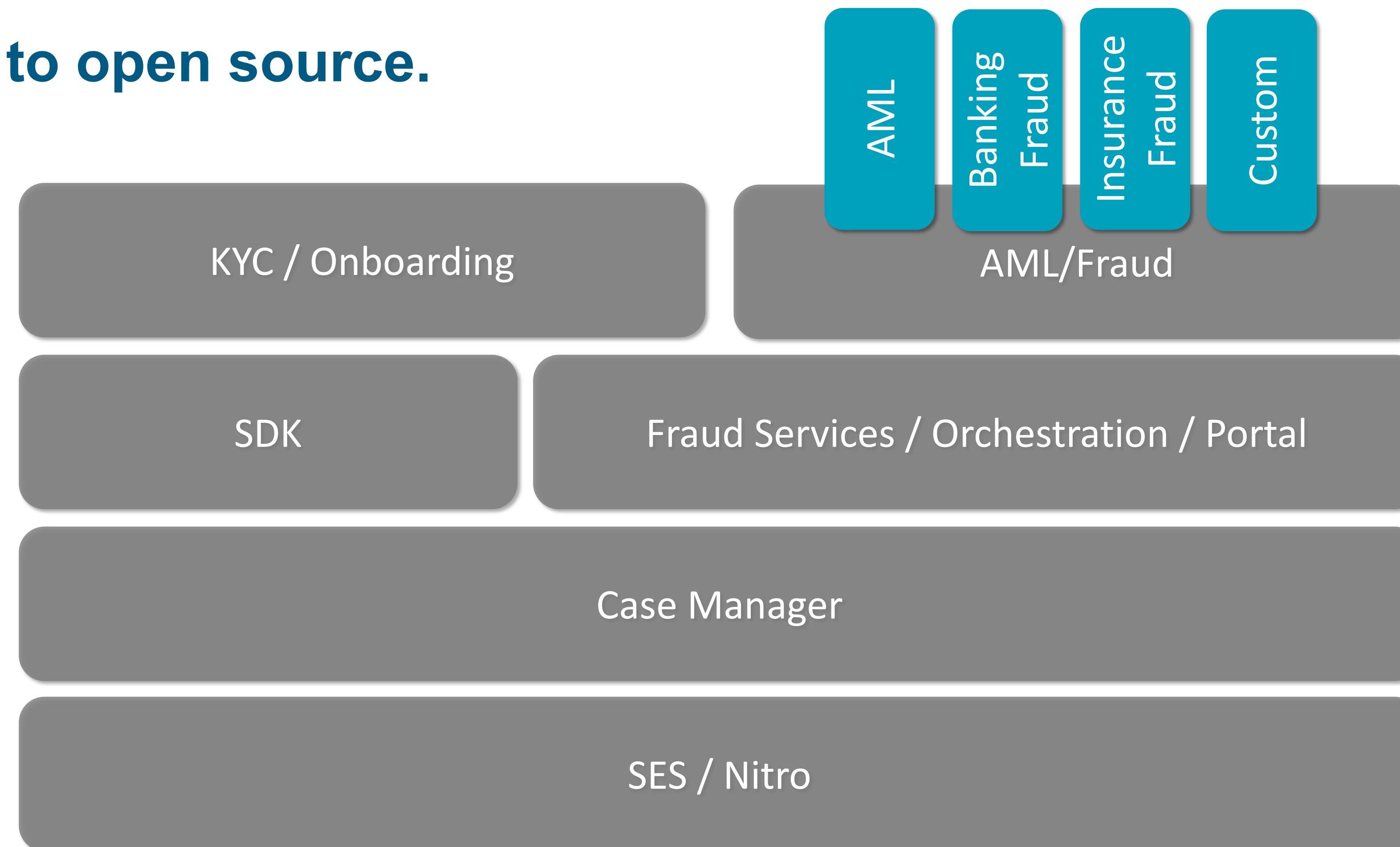
Other Checks



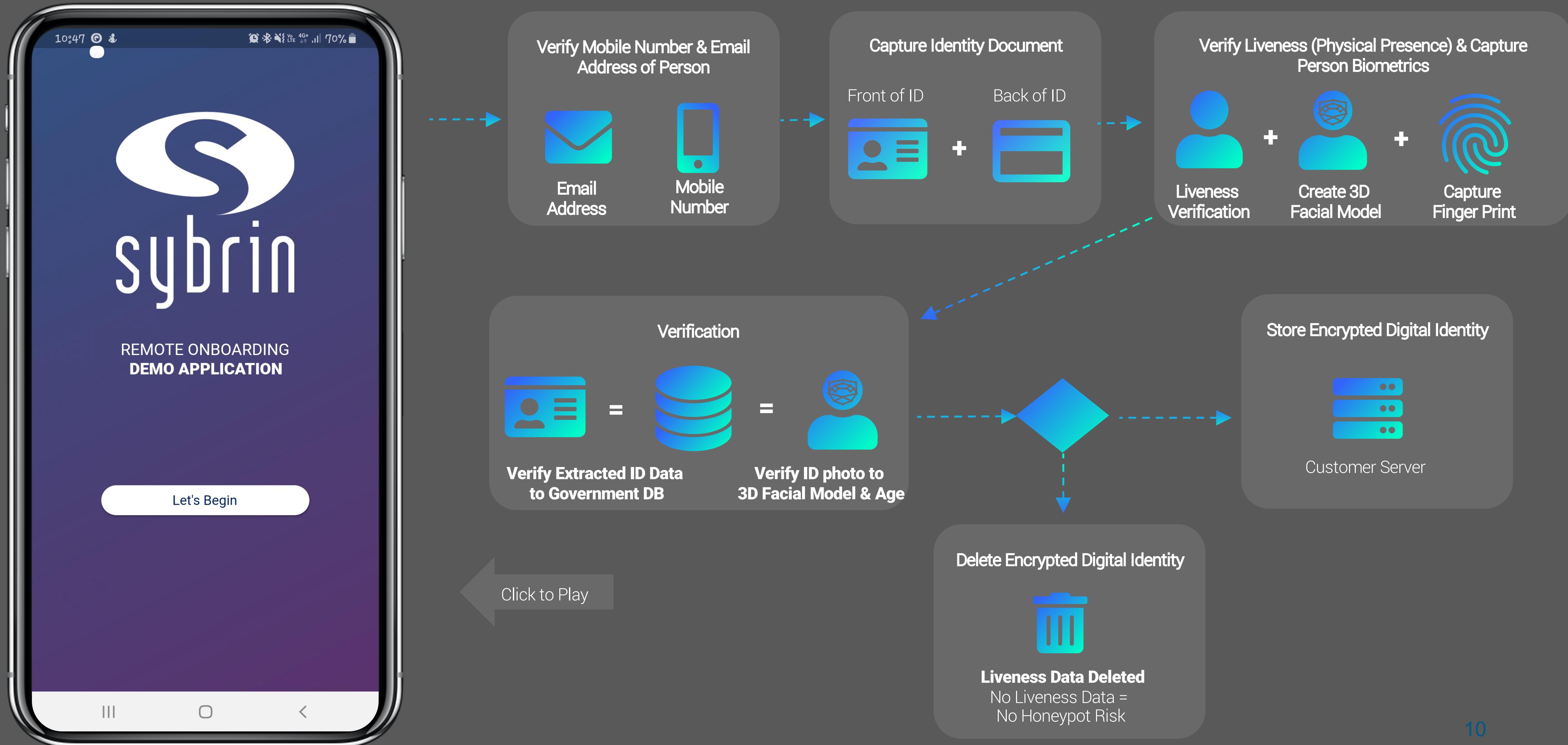
Fraud Risk Management (FRM) Tools

Comprehensive complimentary and integrated stack.

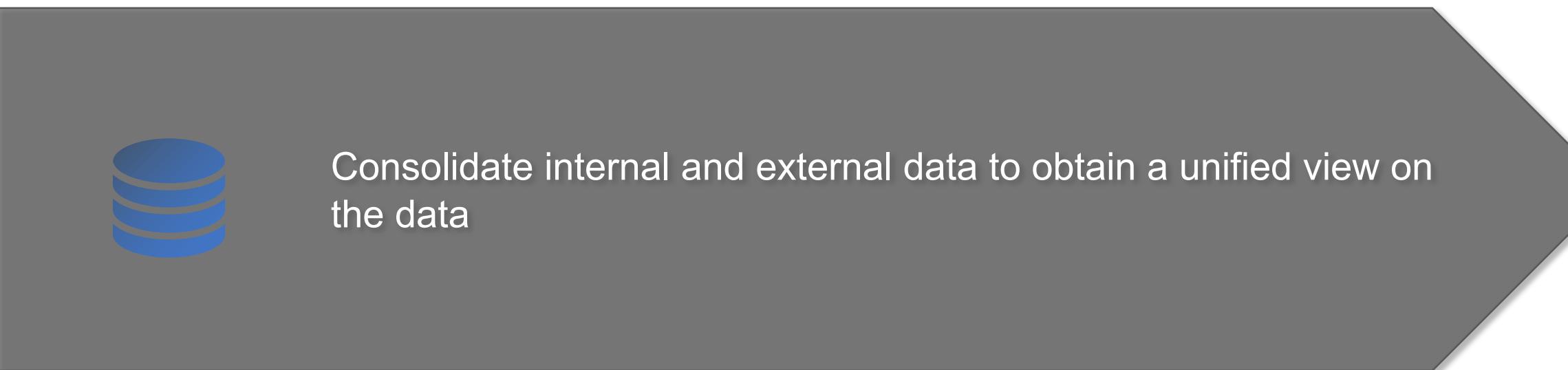
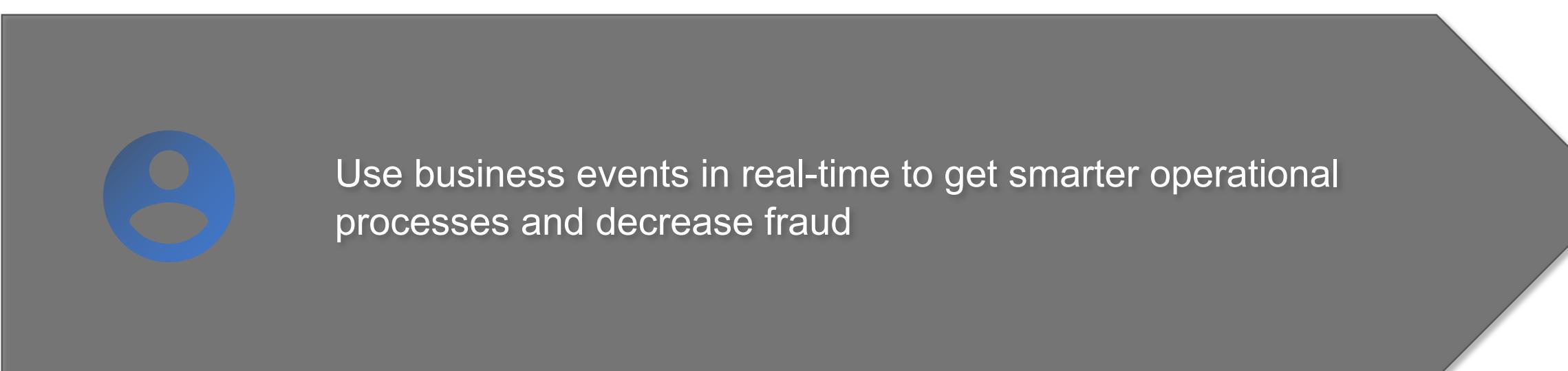
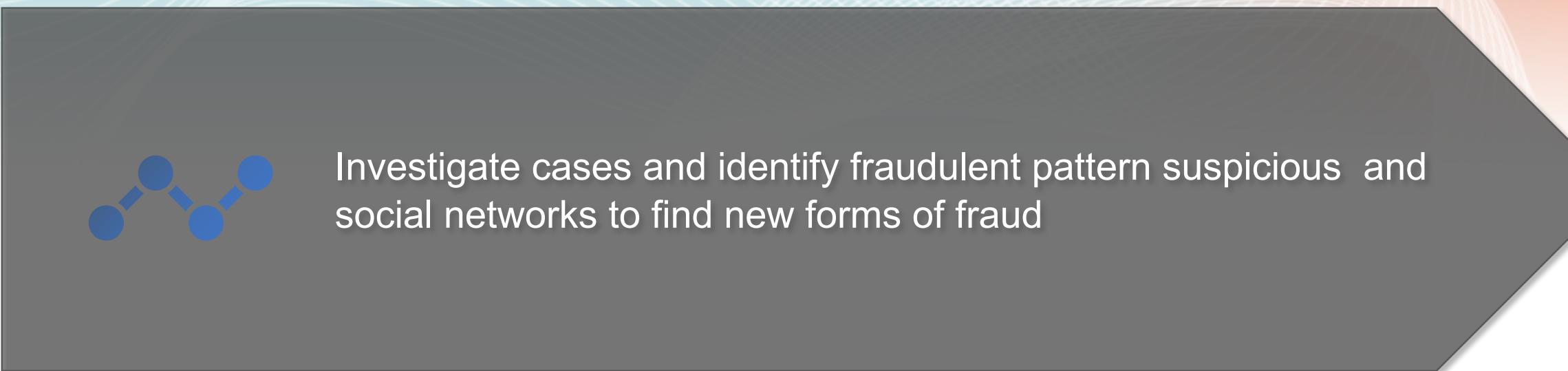
Hard to open source.



For example mobile based onboarding - KYC



Investigator Suite and Transactional Monitoring



Progress from the last meeting

- Still mostly lurking and learning
- Wanting to assist with performance
 - Azure implementation is up and running
 - Bare Metal Servers up and running
 - Had some issues with helm etc – thanks to everyone for the assist
- Cross Network Work Stream
- Discussing the Payment versus Payment options with Michael
- Actively participating in the FRM Work Stream
 - Researching if we can open source portions of our rules engine, doubtful on case management
 - We already do centralized KYC and SaaS based solutions

Plans for the next PI

- Become more active
- Work on integrations with
 - our payment hub
 - FRM tools
- Work on Payment versus Payment
- Conclude decision on open source rules engine and case management
 - Begin prototyping if there is a “go” decision