



Company and Product Presentation

Version 6.13

28 May 2025

Sybrin Marketing

An all-inclusive presentation for all things Sybrin. Here you will find everything from our company profile to our product portfolio.



Evolving Business Through Digital Transformation

With today's disruptive technologies accelerating the pace for digital transformation, customers' expectations are heavily influenced and constantly evolving, demanding effortless interactions anytime, anywhere.



Hyperautomation

 7 Solutions  All Industries

Digital transformation made easy. Automate your business processes, reduce costs, and improve efficiency.



Payments & Clearing

 4 Solutions  Banking

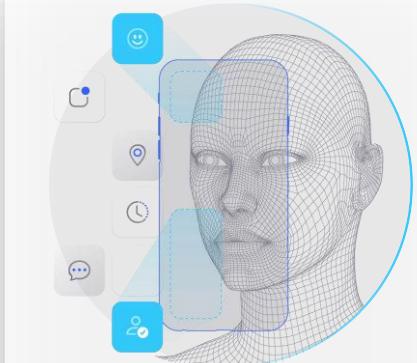
A centralised payments ecosystem. Provide greater flexibility and control within your payment infrastructure.



Digital Onboarding

 7 Solutions  All Industries

A complete solution to open accounts, verify identities, and provide compliance assurance and proactive protection.



Identity Verification

 3 Solutions  All Industries

Our technology provides comprehensive, cutting-edge solutions for ensuring the security and authenticity of user identities.



Fraud Risk Management

 6 Solutions  All Industries

Mitigate fraud risk and reduce losses. Improve the detection and prevention of anomalies across all channels.

Statistically Speaking

As an industry leader, we've helped clients just like you achieve greatness through exciting their customers, enabling their business teams, and empowering their DevOps. In the realms of Banking, Financial Services, Customer Acquisition, and more, our solutions have proven to be innovative, cutting-edge, and reliable. The stats speak for themselves.

**15+**Countries
Worldwide**800+**Systems
Implemented**30%**Consistent
Growth**110+**Satisfied
Customers**87.3%**CX
Rating**30+**Years in Project
Delivery

 TESTIMONIALS

Our Clients Love Our Solutions

We pride ourselves on delivering high-quality solutions that are tailored to meet the unique needs of each of our customers. Our team of experienced professionals work closely with our clients to ensure that their needs are understood and addressed effectively. Our commitment to quality and customer satisfaction is evident in our long-standing relationships with many of our clients.

 **Our Brand Promise**

As a **digital partner**, we invest our passion for innovation to **enhance and elevate our customers' business evolution** through a team committed to mutual success.



Having worked with the Sybrin team for the past 6 years, I must say both the team and the Sybrin system are built for a seamless customer service.

The current Sybrin version we are using is user friendly and makes work easy to get done. As for the team - starting from the Chief Operating Officer; Mr Brendon Paul, the Zambian team, and the SA Finance team are all approachable, always ready to respond, and resolve any issues arising from operations.

Looking forward to using the new Sybrin Platform!

**Mutinta Chilembe**

Manager: Foreign and Local Clearing



Sybrin Systems' service and support has always been commendable and we have not experienced any difficulties in obtaining the adequate support as and when required. Sybrin's exemplary support can be attributed to their experienced team, their level of expertise with the aforementioned solution, their commitment to working hard in order to achieve the desired outcomes, and the customisable nature of their solutions.

**Fidelis M. Muia**

Director: Technical Services

 TESTIMONIALS

Our Clients Love Our Solutions



Since the project go-live, Sybrin has displayed exceptional technical support and maintenance on our production environment allowing us to focus our key business operations. We have no hesitation in recommending them from both a solution and service provider perspective.

**Ramakopoi Seeiso**

Head of Technology Operations and Architecture



We recommend Sybrin as a service provider because they are professional, experienced, provide quality solutions, and most importantly, offer excellent post-implementation support.

**Dr. Francis M. Lwanga (DBA)**

Chief Executive Officer



Sybrin, over time, has become our preferred solution partner and they have maintained a high level of professionalism, proficiency, and great support.

**Neeraj Anand**

Head: IT Applications



Our working relationship with Sybrin has been remarkable throughout the years and as a customer we are very happy with their services and support.

**Fanuel J Kumdana**

Executive Director



The support we have received from Sybrin's Kenyan office has been dependable and consistent.

**Paul M. Tikani**

Head of Operations

Sybrin SA is committed to Black Economic Empowerment and is continuously looking to maintain and improve its standing with suppliers and customers alike.



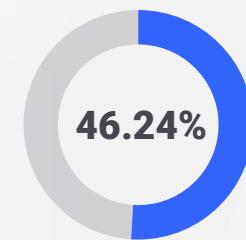
Sybrin SA is measured under the Generic Scorecard of the Financial Services Sector.

As a generic entity, Sybrin SA is measured against all elements of the scorecard to which Preferential Procurement is a priority element. For Sybrin SA to meet its score, it must ensure the entire supply chain is

B-BBEE compliant.

Sybrin SA has been rated by the BEE Verification Agency GLP BBEEE (PTY) Ltd and is a Certified Level One Contributor.

135% Procurement Recognition Level in accordance with the Specialised Enterprise Generic Scorecard.



We are currently a **Generic Level 1** under the new codes with **46.24% Black Ownership.**

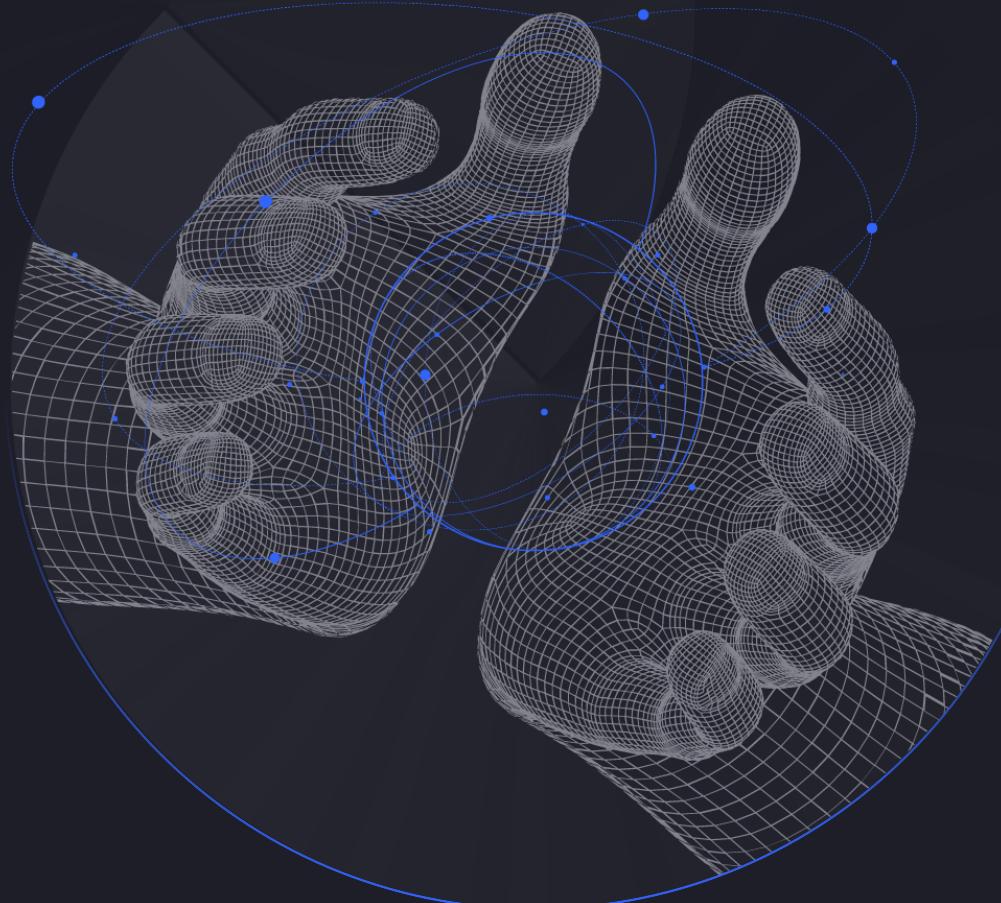


Our current certificate is **available on our website** or can be **emailed on request.**



Get to Know Us, Our Leaders, and Our Purpose

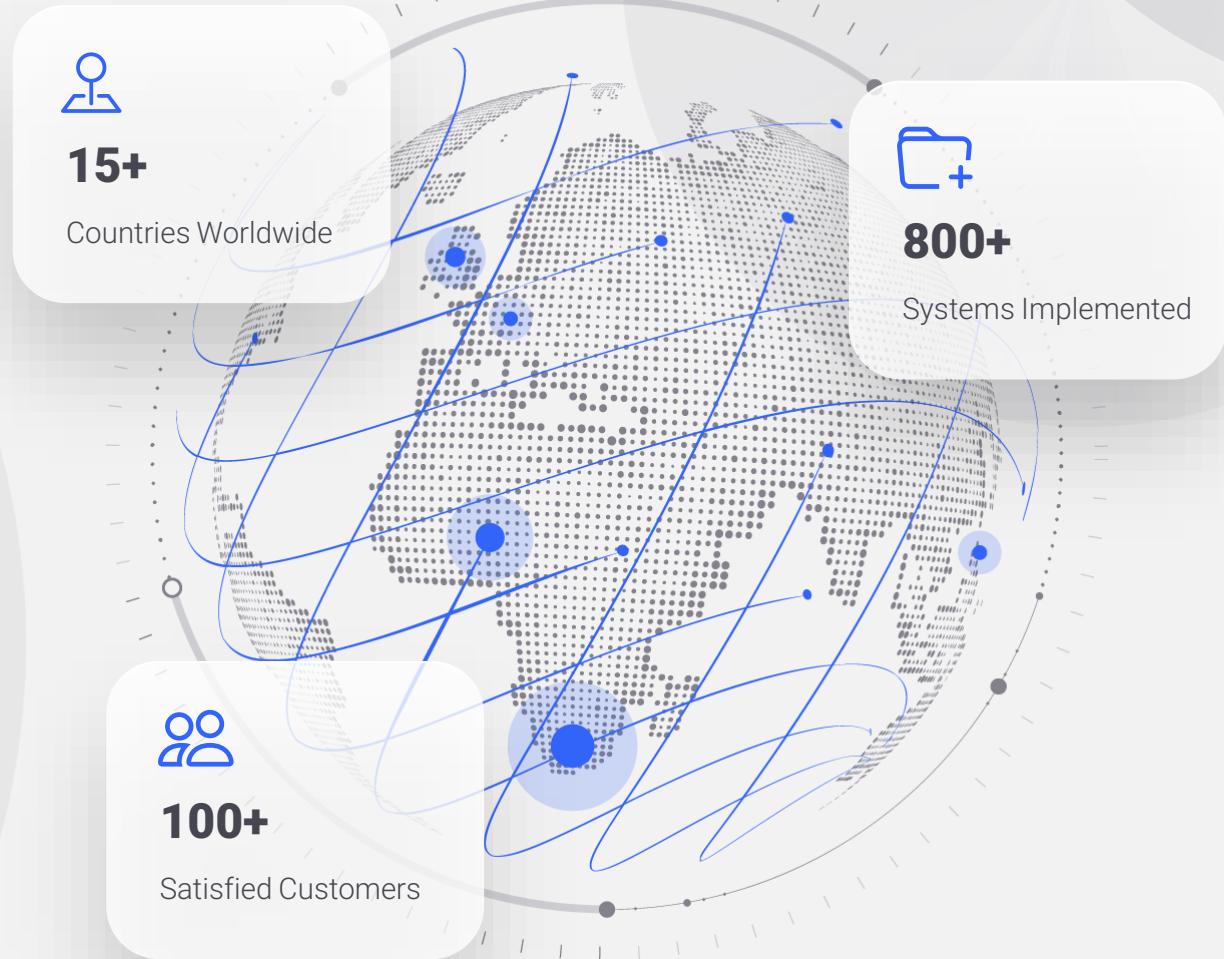
We are a leading global provider of solutions for the **financial services, insurance, and telecommunications industries**. Everything we deliver is based on our specialist knowledge of complex solutions complemented by 30+ years of industry experience.





Our Presence

We have provided solutions across Africa, the United Kingdom, and into the Middle East, servicing these solutions from our strategically located international offices. Sybrin remains united in our mission and focused on our commitment to customers. Our corporate governance is well-rounded and balanced through our breadth of global perspective and executive experience.





OWNERSHIP

1K1V and Crossfin Consortium

Sybrin was acquired by the 1K1V and Crossfin Consortium in 2020. This enabled significant additional leverage and valuable insight into the South African, African, and U.S. markets, providing a bridge between the two continents with tremendous opportunities that will open economic opportunities for cross-border collaboration and technological innovation.



 DID YOU KNOW?

The Facts Speak for Themselves

We've been around since before the term 'FinTech' was even coined. As pioneers in the industry, we have provided solutions to our customers in various regions to comply with various regulatory requirements. Our team of seasoned experts are ready to assist you on your digital transformation journey.



Reputable

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



Pioneers

1st Truncation solution in Africa, 3rd in the world.



Prosperous

We have sold more than 800 systems across Africa, Europe, and the Middle East.



Capable

Sybrin has over 300 employees, and we are steadily growing our team with staff who are dedicated, resourceful, and passionate about their work.



Recognised

100+ Customers worldwide.

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Progression

Sybrin has experienced a consistent growth rate of over 20% year-on-year. We are expanding rapidly to best serve our growing customer base in and around Africa.



Growth

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



Experienced

Installed Solutions
Breakdown: 50% Cheque and EFT, 40% Document Management, Imaging & Workflow, 5% ACH Systems, 5% Others.



Expertise

Our payments centralisation solution is implemented across 9 countries for digital payments processing.

Our Leaders

We have the right people for the job! Our leaders have a combined experience of more than two centuries between them - across Africa and various other regions.

Group

Software Solutions

South Africa

Rest of Africa

Philippines

Our Purpose

To bring about **positive change**, to both our customers and ourselves, by **investing our passion** in creating innovative solutions giving rise to **growth, reliability, and shared prosperity**.

Our Vision

To provide a **globally recognised platform**, and an app store that **enables digital transformation in any industry** giving our customers the control, insight, and agility for a **competitive advantage**.



Ryan Barlow

Chief Executive Officer

With 20+ years' experience in the IT, financial services, and property sectors, Ryan has a successful track record of delivering innovative software solutions to assist financial services companies with their digital transformation journeys.



Wynand Venter

Chief Financial Officer

Wynand is a CA(SA) who completed his articles at KPMG before gaining >10 years' experience in private equity where he was responsible for acquisitions, raising capital, portfolio management and group restructurings.

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Roland Van Hee

Chief Technology Officer

Roland has extensive experience in the design of products and solutions as well as infrastructure, databases, and integrations with key expertise in payments clearing, customer onboarding, and document management.



Brendon Paul

Chief Operating Officer

Brendon's career experience among leading FIs across Africa spans Enterprise Solutions and Service Delivery, through to Chief of Customer Success responsibilities, and importantly growing the business by introducing digital transformation solutions.

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Christiana John

Chief Human Resource Officer

Christiana has extensive experience in the Talent, People Development, and Wellness environments within various industries. Her role includes developing and implementing strategies that improve our company culture.



Duncan Marallich

Chief of Staff

With 15+ years' experience in IT, Duncan has worked extensively in banking and related financial sectors. His career has spanned across human capital management, programme management, business management, consulting, and strategy.



Ryan Barlow
Chief Executive Officer



Wynand Venter
Chief Financial Officer



Roland Van Hee
Chief Technology Officer



Brendon Paul
Chief Operating Officer



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Shiona Blundell

Executive Head: Sales

Shiona leads Sybrin's demand generation and marketing team with a focus on business development to ensure that the company diversifies its customer base and portfolio of offerings within the markets that Sybrin operates in.



Morne Wheller

Executive: Presales

With 30+ years in the software industry, Morne excels in a broad spectrum of competencies from Software Development to Presales and Management. His expertise and leadership ensure strategic success and exceptional results in every endeavour.

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Jason Darmanovich

Chief Information Officer

Jason has more than a decade of experience in the IT industry with a very extensive scope of knowledge including SQL, Windows, MCSA, MCSE, MCITP, CEH, ECSA, and holds an advanced certificate in management.



Sean Botha

Product Manager: Hyperautomation

Having successfully implemented numerous enterprise capabilities and operating models at medium to large organisations, Sean manages and heads the strategic direction of the Sybrin Platform and Hyperautomation products.

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Stacey Japhta

Executive Head of Growth

Stacey is the previous host of a successful FinTech podcast. She has extensive experience in tech sales and has a passion for upscaling businesses.



Barrie Venter

Product Manager: Digital Onboarding

With more than 20 years' industry experience, Barrie plays a crucial role in developing and managing products for Sybrin's Digital Onboarding and Compliance solutions, including Digital Account Opening, Fraud Risk Management, and more.

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Avinash Naidoo

Product Manager:
Payments and Clearing

Avinash comes from a Financial Services Industry background having fulfilled various operational and business roles. He has a strong understanding of the Payments environment within Africa.

</> Software Solutions

**Shiona Blundell**

Executive Head: Sales

**Morne Wheller**

Executive: Presales

**Jason Darmanovich**

Chief Information Officer

**Sean Botha**Product Manager:
Hyperautomation**Stacey Japhta**

Executive Head of Growth

**Barrie Venter**Product Manager: Digital
Onboarding**Avinash Naidoo**Product Manager: Payments
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Rest of Africa



Stephen Mulenga

Regional Manager

Stephen is an ambitious IT professional with extensive experience in software development and payment systems. He possesses strong skills in service delivery, leadership, and solution engineering.



Joe Kiragu

Regional Director

Joe has extensive experience in the fields of project management, networking, system administration, system integration, system deployment and support, as well as system design and development.

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Rest of Africa



Baatile Mathibe

Sales Executive

With more than two decades of industry experience, Baatile is a dynamic IT Executive with extensive knowledge in solving business problems using technology.



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Greg Formoso

Director: Sybrin Philippines

Greg has extensive experience in operations and supply chain management, strategic planning, and business development in various industries in executive management and board membership positions at numerous companies.



Joseph Cebrero

Director: Sybrin Philippines

Joseph has extensive experience in sales; being capable of selling any product or service with a creative approach to provide a better environment of acceptability among stakeholders with varied interest.



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Matt Tandiamana

Business Dev. Manager

Matt has more than 15 years of experience in sales and sales operations for B2B and B2C verticals straddling multi-industry and multinational companies with a particular focus on fintech in emerging markets.



 About

 Partners

Your Digital, Strategic, and Value-Added Partner

Partner with a leader in the Digital Transformation space. Join our growing community of Resellers and Technology Partners.



 PARTNER LEVELS

Level-Up with Us

Let's work together for joint prosperity, including that of our clients as well as the regions and the communities in which we operate. Whether it be a Referral, System Integrator, or Build/OEM Partnership, we would like to hear your proposition.



Referral Partner

Do you know of a company that can make use of one of our software solutions and/or low-code platform, but don't have access to, or don't want to enter into a Build/OEM or SI partnership with Sybrin? You are welcome to refer this opportunity to the sales team and earn a referral commission if it is not already registered with us as an opportunity.



System Integrator (SI) Partner

Do you want to expand your business and resell, implement, and support our software solutions and/or low-code platform? We will enable your sales team to sell them and train your technical team to implement and support it. Own your customer relationships and manage all contracting and invoicing, and earn 100% of the professional services.



Build/OEM Partner

Do you have a team of developers and have already invested in building your own software or want to build your own application? Then you can accelerate your development with either our low-code platform (Sybrin Platform) for low-code application development, or make use of one of our SDKs to speed up the time to market on your own development.

 BENEFITS

Why Partner with Us?

In today's competitive economy, strategic partnerships are the cornerstone of long-term success. We believe that together we can achieve more, and to that effect, we want to forge strong, lasting partnerships with you to bring digitisation to the forefront across all industries and verticals.

As part of our Partner Programme, partners have access to a digital training platform, marketing materials, go-to-market strategies, and more. We also provide you with the necessary support to enable growth and success via a dedicated Partner Manager and supporting team.



Revenue

Long-term revenue generation comprising of multiple income streams (Software Capex, Software Annual Maintenance Renewals, Services, Support, Application Royalties).



Low-Code Application Development

"Ready-to-Go" business applications available to partner at no cost.



VS Code

Freedom to add your own VS Code plugins where required.



Track Record

A business process that has produced a proven track record and long-term client base.

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Staff Assessment

Provision of staff assessment tools for recruitment.



Marketing Support

Web content, product brochures, technical documentation, event support, digital marketing support.



Technical Support

Pre-sales, Project, and Support.



Training

Technical and Sales.



App Dev

30+ Years in application development on a low-code platform.

 PARTNER ONBOARDING

Trust the Process, Enjoy the Journey

Becoming a partner is easy. Below, we have outlined the journey and the expectations from both parties for optimal benefits and mutual growth for a healthy and long-lasting relationship.



Qualify

We discuss each business and determine whether there are synergies in working together, and if there are we will sign an NDA to protect both organisations when sharing information during the next steps.



Evaluate

In this step, you get to evaluate Sybrin's solutions and the company as a whole in more detail, and in turn, we will evaluate your business. The intent of this is to ensure that we are aligned with each other's visions/strategies and that there will be value-added benefits for both in the envisaged partnership.



Onboard

Once we have agreed that a partnership will be beneficial to both companies, we kick off a process to formalise such with a partner agreement. We offer sales and technical enablement to our partners to ensure they are able to market and implement Sybrin's software.



Scale

We will work together to determine what is required in your territory in terms of marketing efforts such as campaigns, roadshows, etc. Regular communication is key and we will endeavour to meet with each other as frequently as required by each partner to determine how we can help your business grow and to track opportunities.

[!\[\]\(38c152d00a877a70f84c28a2599081db_img.jpg\) About](#)[!\[\]\(130eb552b7f729639752562c836f911d_img.jpg\) Careers](#)

Your Join Our Dynamic, Collaborative, and Result-Driven Team

We are a dynamic, collaborative, and result-driven team of people who are passionate about solutions.



An Open Invitation to Open Minds

This section serves as a virtual tour for potential employees or new starters to everything Sybrin-related. Read all about our culture, career options, training, perks, and more.

Rewards & Benefits

- Growth
- Work Environment
- Employee Wellness



Rewards & Benefits



Medical Aid

Sybrin's staff have the privilege of enjoying medical coverage, and are allowed a choice of their preference among two leading medical aid service providers.



Sybrin Knowledge Centre | SKC

Our Academy offers a range of courses, including graduate programmes, leadership programmes, in-house training, as well as education assistance.



Group Risk

Enjoy peace-of-mind with our life group risk plan, eliminating the threat of financial ruin should a tragedy befall you, where you are unable to provide for you or your loved ones.



Employee Wellness

We care about our employees' personal wellbeing, we therefore offer an assistance programme that include health and wellness, as well as financial and retirement advice.

 EMPLOYEE VALUE PROPOSITION | EVP

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Rewards & Benefits



Team Building Events

Some of the fun team building events Sybrin hosted in the past include: cooking classes, go-karting, golf, obstacle course, and paintball as well as walking and cycling trails.



Special Leave

In addition to extra leave days for long service and complimentary off days during the December shutdown period, we also offer three yearly duvet days - for when you just feel like staying in bed.



Internal Rewards Programme | Syborg Rewards

We have our very own inhouse rewards platform, where you can recognise your colleagues for their hard work and can be recognised in return.



Employee Referral Bonus

Refer a suitable acquaintance to work for Sybrin and enjoy a referral bonus upon them reaching their three-month employment milestone.



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Rewards & Benefits



Social Clubs

Join one of our social clubs to enjoy some of the many fun extracurricular activities it offers such as cycling, cooking, poker, LAN gaming etc.



Hybrid Work Model

We understand the importance of balancing your work life and personal life. We therefore offer a perfect combination of working from home and interacting at the office.

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Rewards & Benefits

Growth

Work Environment

Employee Wellness

Growth

We believe in investing in our employees' careers, we offer them a variety of tailer-focused career paths to choose from and have numerous upskill initiatives such as LinkedIn Learning, leadership courses, remote management skills, mentorship and coaching, and talent management.



Purposeful

- We create efficiencies for ourselves and our clients.
- We take pride in the value we create and do great work.
- We think and plan before executing.



Accountable

- We admit our mistakes and learn from them.
- We are accountable to our shared success or failure.
- We own and deliver what commit to.



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Demonstrate Leadership

- We communicate clear expectations, listen to understand, not respond.
- We engage with our team to understand the situation, trust their word, and then make a decision.
- We look for potential in others and help them grow.



Courageous

- We encourage different thinking.
- We stand up for each other and voice our opinions without fear.
- We take initiative.



Relational

- We are courteous and respectful to all Sybrin staff and customers.
- We ask for help and offer help to other Syborgs as we create 'one Sybrin' family.
- Relationships are important and we notice each person and treat everyone with genuine warmth and respect.

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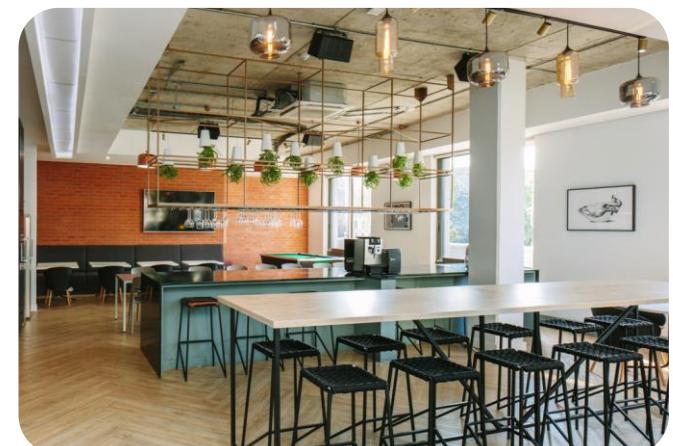
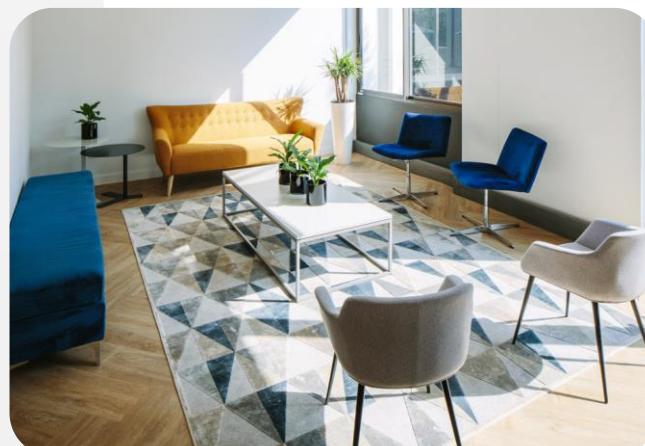
Work Environment

Employee Wellness



Work Environment

People are most effective when they are focused and at ease at work. Our culture and environment are designed to enrich our mental, physical, personal, and professional selves. We demonstrate this through our behaviours which are guided by our values.



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Employee Wellness



Employee Wellness

Employee wellness is an essential aspect of any organisation, as it directly impacts the productivity and success of the business. At our company, we prioritise the well-being of our employees and offer various resources to support their overall health and happiness.



Employee Assistance Programme | EAP

One of the ways we support our employees' well-being is by providing an Employee Assistance Programme (EAP) to all staff members. This Programme offers confidential counselling and support for a wide range of personal and professional issues, including stress, relationship problems, and mental health concerns.



Financial Advice

In addition to the EAP, we also partner with brokers to provide financial advice and support to our employees. This includes guidance on personal finances, retirement funds, wills, and medical aids. We recognise that financial stress can have a significant impact on overall well-being, and we want to ensure that our employees have access to the resources and support they need to feel secure and in control of their finances.

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Sybrin Culture

By investing in the wellness of our employees, we are creating a workplace culture that values and supports the whole person, not just their productivity. We believe that happy and healthy employees are more engaged and productive, leading to a more successful and sustainable business in the long term.



Financial Advice

In addition to the EAP, we also partner with brokers to provide financial advice and support to our employees. This includes guidance on personal finances, retirement funds, wills, and medical aids. We recognise that financial stress can have a significant impact on overall well-being, and we want to ensure that our employees have access to the resources and support they need to feel secure and in control of their finances.

 BEST CULTURE OF LEARNING  LEARNING CHAMPION  SOUTH AFRICA

LinkedIn Talent Awards

We are proud to announce that Sybrin has been awarded  '**Best Culture of Learning**' (under 500 employees) and  '**Learning Champion**' (below 1,000 employees) by the LinkedIn Talent Awards 2021 and 2023, respectively.

This recognition is an acknowledgement of our employees' unwavering efforts towards developing themselves, and learning new ways of doing their work, which collectively shapes Sybrin's commitment to helping our clients become the digital enterprises of tomorrow. Thank you [LinkedIn](#) and [LinkedIn Learning](#) for this honour, and congratulations to the talented Sybrin Team.

#TalentAwards #SybrinCulture



Trust the Process, Enjoy the Journey

Sybrin has grown considerably over the past two decades to become a leading global technology company in the provision of payment and information processing software solutions across various industries amongst leading corporations, banks, and clearing houses. Today we are a well-respected supplier in the banking and corporate sectors.



Developer

 11 Paths Hybrid

Our Software Developers are the problem-solving masterminds behind our innovative solutions, able to identify user needs and create new applications while making improvements based on the feedback from our users.



Project Manager

 5 Paths Hybrid

Being in charge of the planning, scheduling, budgeting, execution, and project delivery, our Project Managers ensure successful project completion by monitoring project progress, setting deadlines, and solving issues that arise.



Business Analyst

 5 Paths Hybrid

As members of our product development team, our BAs analyses our clients' business domain, documents its processes and systems, outlines their business requirements, and matches a business model with the software we're developing.



Tester

 5 Paths Hybrid

Our Software Testers are responsible for the quality of our software development and deployment. They are involved in performing automated and manual tests to ensure the software created by our Developers is fit for purpose.



CAREER PATHS

Trust the Process, Enjoy the Journey

Sybrin has grown considerably over the past two decades to become a leading global technology company in the provision of payment and information processing software solutions across various industries amongst leading corporations, banks, and clearing houses. Today we are a well-respected supplier in the banking and corporate sectors.



Service Coordinator

 5 Paths

 Hybrid

By continuously improving the level of service, our Service Coordinators build and maintain relationships with customers by ensuring that our customer requirements and organisational service targets are constantly met.



Support Engineer

 5 Paths

 Hybrid

Our support staff monitor and maintain our systems and networks while responding in a timely manner to service issues and requests as well as provide technical support to all our clients.

 HIRING PROCESS

Do You Have What it Takes?

We are always on the lookout for talented candidates who are passionate about technology and innovation. Our recruitment process is designed to attract and retain individuals who not only have the necessary skills and qualifications but also share Sybrin's values and vision. Joining the Sybrin team means being part of a dynamic and innovative organisation that values its employees and provides opportunities for personal and professional growth.



Application

We are steadily growing our team with staff who are dedicated, resourceful, and passionate about their work.



Interview

If you are the right fit for our team, we'll invite you for either a face-to-face or online interview. One with your potential direct line managers and another with some of our Directors for a culture-fit assessment.



Checks

Credit, criminal, and qualification verification.



Onboarding

Once specifics like salary, benefits, and further aspects of the role have been agreed upon, you are now ready to complete the necessary documentation and sign your employment contract.



You're Hired!

It's official! You've completed our onboarding process, and we're looking forward to building a successful relationship with you into the future!

Over 30 Years of Agile, Reliable, and Quality Project Delivery

Our continuously evolving project methodology caters for both internal team- and client requirements to ensure timely and quality project deliveries. Our team of experienced professionals understands the importance of meeting deadlines and providing customers with a comprehensive service and hassle-free experience to fulfil all project requirements.



 YOUR BENEFITS

Best Practice Methodologies

We employ certified training professionals with extensive product and project experience to ensure the best possible outcome.



Rapid Delivery

Our Hybrid approach in combining both Waterfall and Agile project methodologies into a flexible yet structured strategy allows for greater flexibility in adapting to changing requirements and priorities, leading to faster delivery times and higher quality outcomes.



Dedicated Teams

Our devoted project delivery teams consist of skilled and experienced Developers, Testers, Project Managers, and Business Analysts, who work closely together to achieve project goals and objectives by combining their expertise with our digital transformation solutions.

 YOUR BENEFITS

Best Practice Methodologies

We employ certified training professionals with extensive product and project experience to ensure the best possible outcome.



Successful Deliveries

We have an excellent track record of delivering high-quality solutions that meet customer requirements and expectations in various industries, including the financial services, insurance, and telecommunications sectors.



Uncompromising Quality

We are committed to delivering solutions that meet the highest standards of quality. We have a rigorous quality assurance and testing process that ensures the solutions delivered are reliable, scalable, secure, and meets all customer requirements.

 YOUR BENEFITS

Best Practice Methodologies

We employ certified training professionals with extensive product and project experience to ensure the best possible outcome.



Thought Leaders

Our Thought Leaders are experts in the digital transformation industry who lead our innovation and development initiatives. They are responsible for staying ahead of emerging trends and technologies, and for sharing their knowledge and insights with our customers and the broader industry.



Industry Experts

Our experts have a thorough understanding of the unique challenges and opportunities facing the industries in which we operate, such as the financial services, insurance, and telecommunications sectors. These experts work closely with our customers to provide tailored solutions that address their specific needs.

 YOUR BENEFITS

Best Practice Methodologies

We employ certified training professionals with extensive product and project experience to ensure the best possible outcome.



Maximised Outcomes

We are focused on delivering projects that maximise the benefits for our customers. We achieve this by taking a holistic approach to project delivery, which includes understanding our customers' business goals, collaborating closely with stakeholders, and providing a tailored solution.



End-To-End Implementation

Our comprehensive approach involves a series of steps, from the initial consultation to the final deployment, to ensure that our solution is tailored to meet the specific needs of the business. This process involves gathering requirements, configuring the solution, testing, quality assurance, and training the end-users.

 OUR SERVICES

Enable Your Digital Transformation Journey

We provide a full range of implementation and support services to enable your digital transformation journey. We can either be a complementary part of your project team until you are self-sufficient, or contract a Sybrin COE Team to complete your project end-to-end.



Project Management

Our Project Managers ensure the successful completion of projects, which comply with our clients' objectives, within the specified timeframe. This involves managing a project through the initiation, planning, execution, monitoring, and closing stages.



Business Analysis

Business Analysis is the discipline of recognising business needs and finding solutions to various business problems. Our Business Analysts are there to understand how your organisation functions to fulfil its purpose.



UX Design

Great customer experience is more than just creating a stunning UI. Our UX design teams create products that provide meaningful and relevant experiences to users. This involves the design of the entire process of acquiring and integrating the product, design, usability, and function.



Development & Implementation

With a team of experienced Developers and Implementers, we're able to develop, deploy, and implement rapidly and efficiently.

 OUR SERVICES

Enable Your Digital Transformation Journey

We provide a full range of implementation and support services to enable your digital transformation journey. We can either be a complementary part of your project team until you are self-sufficient, or contract a Sybrin COE Team to complete your project end-to-end.



Cloud Migration

Want to migrate your current Sybrin solution to the cloud? An expert Sybrin cloud team will conduct a workshop with you, to analyse and advise on the scope of work, and to migrate your system to the cloud.



Quality Assurance

All our solutions undergo rigorous testing to ensure superior product stability and reliability. Our QA team endeavours to ensure your solutions are always of the best calibre and are bug-free.



CoE Sybrin Agile Team

Want to take things to the next level? Contract a team of expert COE Consultants to work closely with your IT, to ensure your project is delivered. Our COE team will ensure end-to-end delivery.

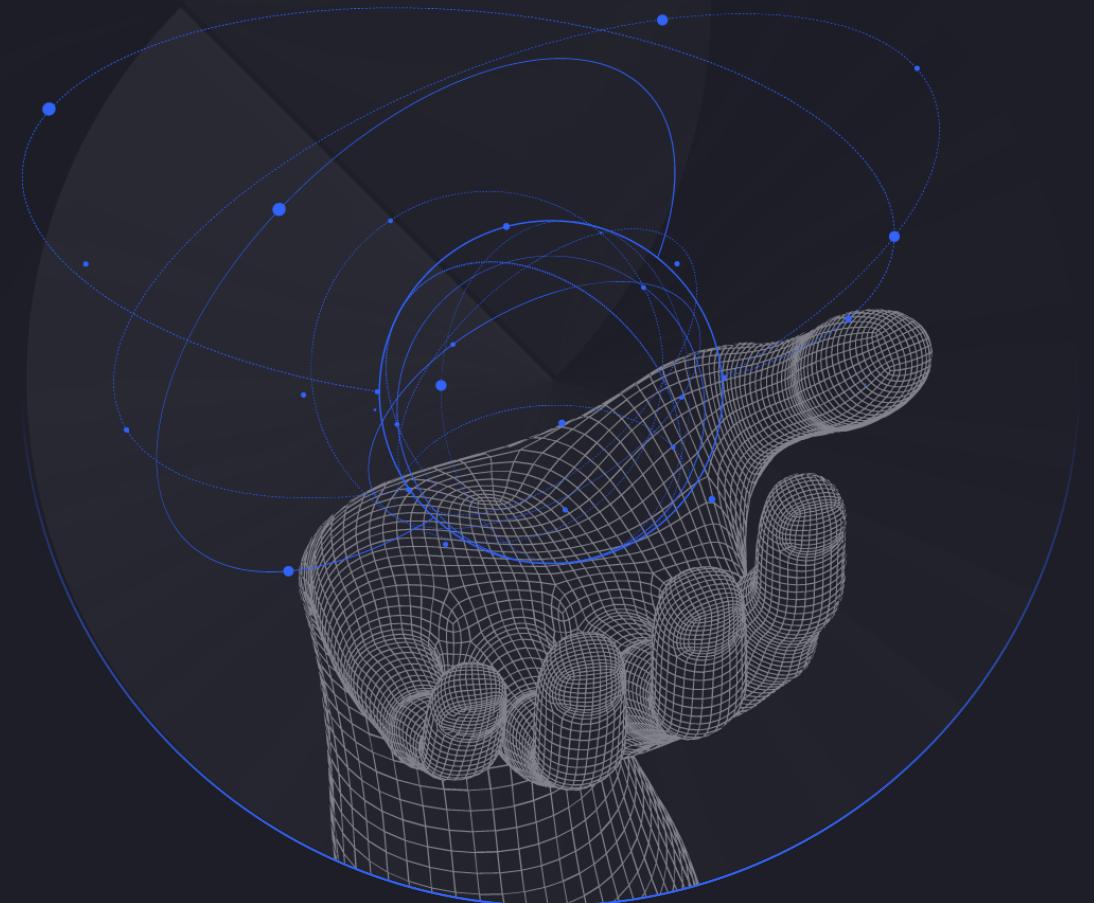


Upgrade Services

We are constantly working on new features and updates, and our upgrade service ensures that you're always aware of what is available for your solutions.

Your Dedicated, Consistent, and Dependable Service Delivery Champions

Sybrin provides 24/7 support for all countries, assisted by our in-region support partners and expert developers from our head office. By utilising our online 'Incident Tracker' portal, clients can simply lodge any potential issues on the system while the tasks are allocated to the appropriate personnel.

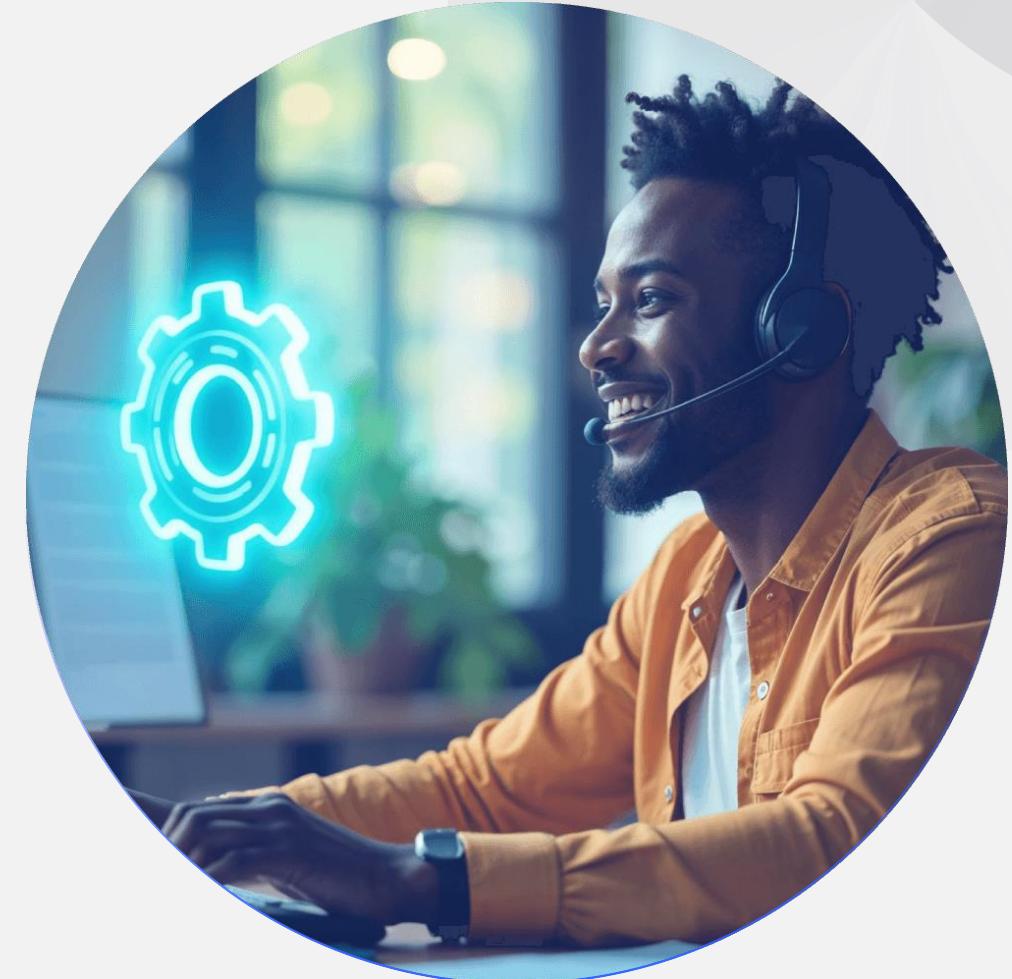


 OUR MISSION

Our Service Delivery Mission

We are committed to developing a partnership with you during your digital transformation journey. You can rely on us to provide far more than just leading software solutions, we also provide you with technical and project support.

Sybrin Support allows logged issues to be directed to the most appropriate Service Delivery Champion, as well as escalation to senior management and directors. You are also provided with oversight of issue logging, tracking, and resolution. Our systems are supported through our comprehensive Service Level Agreement. We pride ourselves on the quality of the support we provide, and our primary focus is to ensure excellence in customer service. To achieve this, our professional Service Delivery team form an integral part of the solution we offer you.





Our Pledge to You!

Our engineers are genuinely invested in the solutions we have developed, and truly care about our customers' businesses. We provide you with peace of mind by doing our utmost to ensure that you have the necessary support so that your systems are working for you and your customers.



Consistent

Always be consistent and dependable in our dealings with you.



Communication

Communicate clearly, courteously, and with transparency at all times.



Representative

Be your representative at Sybrin, with your best interests in mind.



Relationship

Build a relationship on the foundation of respect, honesty, and trust.



Ownership

Take ownership of your service delivery and follow up on your behalf.



Service

Improve service by reviewing and refining engagement processes.



Needs

Listen with the intent to understand your business and its service needs.



Monitoring

Manage risk through monitoring and quick restoration times.

Evolving Learning by Enabling People, Process, and Technology

The key to long-term success for a new solution environment, is knowledge. **Sybrin's Knowledge Centre** empowers your business through developing and enabling human potential by providing comprehensive training and support services to ensure that you get the most out of your solution.



OUR WAY ↳

We Know What Works.

Sybrin's Knowledge Centre empowers your business through developing and enabling human potential - true to our motto; "Evolving learning and enabling people, process, and technology". Education is not just about learning – it's also about people. Our expertise is to design training to ensure your people, process, and technology converge effectively to create business value.



⟵ OUR METHODOLOGY

We Know What We're Doing.

The key to long-term success in a new software solution environment is knowledge. Upon installation of a new software solution in your organisation, Sybrin's training team tailors a programme that uniquely fits your staff's experience level, and your environment, to ensure that they are ready to master the new system.



TRAINING FORMATS

Trust the Process, Enjoy the Journey

We employ certified training professionals with extensive product and project experience to ensure the best possible outcome.



Standard Classroom

Our classroom training courses (in-person or virtual) provide expert-led training to empower your business through developing and enabling your employees' potential.



Customised Workshop-Based

This option provides tailored training to match your organisation's training preferences and unique Sybrin solution focused on specific business requirements.



eLearning

Use our e-learning management system for skills development, enhancement, and testing from the comfort of your own office chair.

Investing Our Passion in Creating Innovative Solutions

Driven by cutting-edge technologies that are customisable, scalable, and secure, we help businesses across various industries streamline their operations and enhance their customers' experiences by automating their processes, reducing costs, and improving efficiency.





Evolving Business Through Digital Transformation.

With today's disruptive technologies accelerating the pace for digital transformation, customers' expectations are heavily influenced and constantly evolving, demanding effortless interactions anytime, anywhere.



Hyperautomation

7 Solutions All Industries

Digital transformation made easy. Automate your business processes, reduce costs, and improve efficiency.



Payments & Clearing

4 Solutions Banking

A centralised payments ecosystem. Provide greater flexibility and control within your payment infrastructure.



Digital Onboarding

7 Solutions All Industries

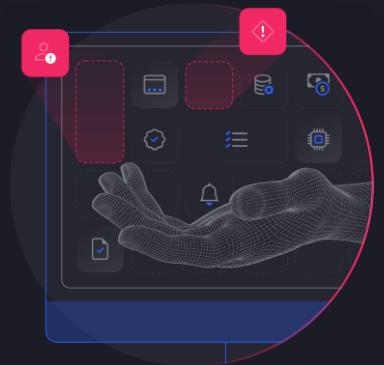
A complete solution to open accounts, verify identities, and provide compliance assurance and proactive protection.



Identity Verification

3 Solutions All Industries

Our technology provides comprehensive, cutting-edge solutions for ensuring the security and authenticity of user identities.



Fraud Risk Management

6 Solutions All Industries

Mitigate fraud risk and reduce losses. Improve the detection and prevention of anomalies across all channels.



Technology Stack



Hyperautomation



Payments & Clearing



Digital Onboarding



Identity Verification

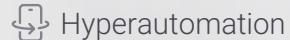


FRM



✓ All Industries

Sybrin Platform

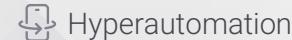


Low-Code Application Development for Power and Citizen Developers building the Digital, Agile, and Intelligent Businesses of Tomorrow.



✓ All Industries

Digital Signatures

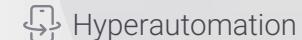


Designed to comply to regulatory requirements and standards, our solution will leave no doubt as to the authenticity of a digital signature through its application.



✓ All Industries

Content Delivery Network | CDN

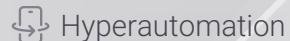


Accelerate data delivery with a network of caching nodes that bring frequently accessed files closer to your users.



✓ All Industries

Document Management System | DMS

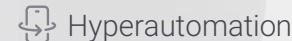


Manage documents with ease and efficiency. With our DMS offering, you can store, organise, and access vital documents securely from anywhere, at any time.



✓ All Industries

Case Builder

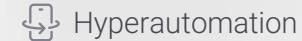


Streamline your casework with flexible workflows which include comprehensive monitoring, alerting, and reporting.



✓ All Industries

Customer Communications & Experience Manager | CCX

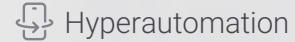


Simplify your client engagement with our end-to-end offering which incorporates the automated generation, customisation, and distribution of all customer-oriented correspondence.



✓ All Industries

Intelligent Document Processing | IDP



Our goal is to achieve true cognitive and intelligent process automation, within the enterprise, by enabling straight-through-processing with no human touch points.



Vitals



Sybrin Vitals is a cutting-edge monitoring and auto recovery solution tailored to bolster system reliability, uptime, and disaster recovery (DR).



 Hyperautomation  Sybrin Platform

Fast Scalable Application Delivery for The Digital Enterprise

Low-Code Application Development for **power** and **citizen** Developers
building the Digital, Agile, and Intelligent Businesses of Tomorrow.





HOW IT WORKS

Digitise. Innovate. Automate.

Built for both the Power Developer and Citizen Developer, the Sybrin Platform is a low-code platform that allows the agile enterprise to design, build, model, deploy, change, and manage enterprise applications without limits, fast. This is achieved using drag-and-drop designers and pre-built application components.

Turbocharge Digitisation

My App, My Canvas

Low-Code or High-Code - why not both?



Turbocharge Digitisation

To be the fully digitised enterprise of tomorrow you need to build powerful, scalable, and secure solutions fast. With our drag-and-drop designers used to build web/mobile/service apps you'll be able to deploy instantly to achieve the quickest time to value possible



The **AppBuilder** is a development tool using drag-and-drop designers to build web, mobile, and service applications for your solution using minimal code, ultimately producing deployable solutions in vastly reduced times.



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Low-Code or High-Code - why not both?



The **Data Modeler** is a tool which is used to create and manage Entity Relationship Diagrams (ERDs) for use in apps. This includes creating new data structures, fields for data structures, and relationships between them.



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Turbocharge Digitisation

My App, My Canvas

Low-Code or High-Code - why not both?



Use the **Sybrin Process and Rules Engine** to standardise your business rules. It focusses on process, not code, and enables you to manage integrations, model processes or rules, orchestrate microservices, and manage business rules. It also includes workflow and decision modelling, digital process automation, and the ability to monitor performance.



HOW IT WORKS

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Built for both the Power Developer and Citizen Developer, the Sybrin Platform is a low-code platform that allows the agile enterprise to design, build, model, deploy, change, and manage enterprise applications without limits, fast. This is achieved using drag-and-drop designers and pre-built application components.

Turbocharge Digitisation

My App, My Canvas

Low-Code or High-Code - why not both?



My App, My Canvas

Brand your app, your way. An intuitive easy-to-use theme and style designer allows full control over the way your app looks and feels.



The **Themes and Style Builder** enables you to create multiple themes and styles for your application. You can change the application's theme and style to white-label it to your brand.



HOW IT WORKS

Digitise. Innovate. Automate.

Built for both the Power Developer and Citizen Developer, the Sybrin Platform is a low-code platform that allows the agile enterprise to design, build, model, deploy, change, and manage enterprise applications without limits, fast. This is achieved using drag-and-drop designers and pre-built application components.

Turbocharge Digitisation

My App, My Canvas

Low-Code or High-Code - why not both?

</> Low-Code or High-Code - why not both?

Extend the platform and add your own reusable front-end components and back-end tasks to the drag-and-drop application designers using VS Code. Switch between visual drag-and-drop application designers and code based on your experience level and preference.



The Sybrin **Developer tools** tools extension is used to create and manage Sybrin Store packages that are used to add custom plugins and custom tasks to Sybrin AppBuilder. You can install the latest version of the extension from the Visual Studio Code Marketplace. The extension is made up of two main views; the package explorer and instance manager, and one auxiliary view; the status bar.

 HIGHLIGHT

Build Anything with Ease and Speed

Our platform makes it easier and faster than ever before to build anything you need. Using our low-code platform with its array of options and tools, businesses can rapidly create applications tailored to their exact needs, fit for any purpose, with minimal effort, regardless of the complexity.



Legacy App Modernisation

Refresh, rebuild, rearchitect your legacy apps and bring them back under the control of IT.



Operational Apps

Get more work done through automation and manage your operations using our case management solution.



Customer Engagement Apps

Create engaging customer experience apps with pixel-perfect design.



Innovation Apps

Turn business ideas into prototypes, test and refine, then deploy.



Multi-Experience Apps

Create a consistent user experience across all digital touchpoints by building multi-experience apps.

 WHY IT WORKS

Increased Pace of Digitisation

To keep up with the ever-accelerating pace of digitisation, and long development training cycles, it is necessary to use a low-code platform with pre-built digital building blocks to create applications faster than ever.



10x Faster

Build apps 10x faster than traditional software development.



Quality and Security

Build apps that have enterprise-grade quality and security.



Fast Deployment

Combine low-code and custom code, re-use pre-built digital assets, fast deployment to app delivery.



Reduced Training Time

A reduced learning curve lowers the time required for Developers to be proficient at building solutions.

 WHY CHOOSE US

Reputable. Experienced. Reliable.

What distinguishes Sybrin from its competitors, is our leading-edge technology coupled with our culture of customer service. We have an excellent track record with our customers, spanning over 30+ years.



Expertise

Our knowledge, gained by working in some of the most digitised industries i.e., Financial Services and Insurance, makes us experts as we developed a custom low-code platform which we ourselves use to meet customer timeline demands in the industries we serve.



Experience

Our deep technical experience of over 30 years in the industry is paired with our skilled highly technical team.



Production

The majority of what we have built for customers has been used in production with only a minor percentage of solutions built never making it to production.



Challenge

Our 100+ customer base continuously challenge us to improve our products with new use cases.



Innovative

Our innovative mindset continuously motivates us to try and add more intelligence into our low-code platform to enrich applications that are built on the platform.

 THE DIFFERENCE

Build Enterprise Apps **without Limits, Fast**

Our product provides you with a full stack low-code application development solution from front to back, focusing on both the Power and Citizen Developer, and enforces the best practices for building, managing, and deploying enterprise apps.

Some of our differentiators include:



Components

IDP - Comprehensive intelligent document processing capability, automating extraction of text from documents, saving considerable time, and lowering costs.

ECM - Content Services are built-in, thereby eliminating the need to purchase specialised Document Management Solutions.

Case Management - Change the way you work by streamlining processes and improving your customer experience.



Accelerator Apps

Our existing Accelerator Apps in the Finance and Insurance Industries.



Lean Tech Stack

Minimal third-party components.



Local Support

Local Support in African markets.



Pricing

Pricing flexibility.

 FEATURES

Convenience, at Your Fingertips

Built on the solid foundation of our platform, our offerings have an intuitive user interface which includes real-time dashboards, reports, analytics, business intelligence, and more. This enables our customers to collaborate on projects, track progress, and stay focused. We provide the insight and tools needed to make informed decisions, improve productivity and compliance, as well as reduce effort and costs.



Add **custom code** and extend the platform directly from VS code.



Create **multi-experience** apps.



Manage your content with **content services**.



Build apps using visual development tools and **digital building blocks**.



Connect and manage **IOT devices**.



Easily integrate with any existing, new, or legacy systems and devices.

 FEATURES

Convenience, at Your Fingertips

Built on the solid foundation of our platform, our offerings have an intuitive user interface which includes real-time dashboards, reports, analytics, business intelligence, and more. This enables our customers to collaborate on projects, track progress, and stay focused. We provide the insight and tools needed to make informed decisions, improve productivity and compliance, as well as reduce effort and costs.



Map processes using **BPMN and DMN**.



Add intelligence and automation to your apps with **sophisticated AI**.



Hassle-free application development and delivery **in the cloud**.



Create a **digital factory** between Power and Citizen Developers.



Enterprise-grade **secure applications**.



Instant **one-click deployment**.

 BENEFITS

But Wait, There's More

In addition to enabling increased customer acquisition and retention, our products are also designed to help streamline processes and automate mundane tasks, allowing organisations to focus on their core activities. Sybrin's offerings provide a secure, robust, and feature-rich platform that is scalable and easy to integrate with your existing stack.



Decreased hand coding.



Better **customer experience**.



Larger collective **contribution**.



Create and release **enterprise-grade applications** in a short amount of time, with real impact on your business.



Empower Citizen Developers to build **quality applications**.



Apply **changes** easily.



Clear your IT backlog to enable Business/IT alignment through **digital factories**.



Reduce Risk and improve governance.

 BENEFITS

But Wait, There's More

In addition to enabling increased customer acquisition and retention, our products are also designed to help streamline processes and automate mundane tasks, allowing organisations to focus on their core activities. Sybrin's offerings provide a secure, robust, and feature-rich platform that is scalable and easy to integrate with your existing stack.



Faster **transformation**.



Drag-and-drop application designers.



Enables lean **start-up** methodology.



Speed up delivery through the **re-use** of digital assets.



Reduce costs by **modernising** or replacing legacy systems.

 USE CASES

Transform the Way You Do Business

Our product use cases are diverse, ranging from automating workflows and increasing productivity, to streamlining customer engagement and improving customer service. With the help of Sybrin's AI-powered solutions, organisations can automate complex processes and tasks, allowing them to operate more efficiently and effectively.

 **System Integrators/Partners/Services** **Government** **Banking, Finance, and Insurance** **Healthcare** **X-Large Enterprises** **Small Enterprises**



 **Hyperautomation**  **Digital Signatures**

Make Signing Documents Simple, Reliable, and Secure

Designed to comply to regulatory requirements and standards, our solution will ensure the authenticity of a digital signature through its application.



 HOW IT WORKS

Seamless. Simple. Compatible.

Our digital signature offering is seamlessly integrated into our solution for a simple user experience. With it we provide you with the capability to digitally capture signatures onto generated documents by connecting to most major signature pads or through third-party providers. Sybrin can use the signature capture APIs available from any provider.

The following signing methods are supported:



**Electronic
Signatures**



**Digital
Signatures**
(Using a third-party
engine).



**EU Qualified
Signatures**
(Using a third-party
engine).



Signing via:

Wacom Device

Web

Mobile Phone

WhatsApp

 WHY IT WORKS

Easy Integration and Compatibility

Our solution is easily embedded into your existing web and mobile applications for a seamless, friction-free customer experience across channels. It is also designed to be compatible with any of your applications, from any service provider, so that you can embed eSignature capabilities directly.

 WHY CHOOSE US

Reliable. Secure. Compliant.

Built to address the requirements of the African and Global markets, this offering focuses on addressing the requirements within the Electronic Communications and Transactions Act (ECTA) and is guided by the Cloud Signature Consortium (CSC) the organisation responsible for setting and driving global electronic signature adoption and standards. It also holds independently verified compliance with various industry-specific regulations like FAIS, NCA and PoPIA.

 THE DIFFERENCE

Assurance in Legitimacy

Digital signatures are not simply digital versions of people's signatures, but should rather be viewed as electronic encrypted stamps of authentication. For a digital signature to be considered legitimate, it needs to address concerns around its authenticity, integrity, non-repudiation, and notarisation qualities. Our Digital Signature offering is designed to address all these points and conform to regulatory requirements and standards with unique cryptographic keys.



 FEATURES

Simple, Yet Secure

A cost-effective and efficient way for you to digitise your document signing processes while maintaining the highest levels of security and compliance.



Integrity

Onboarding and transaction messages are “signed” to permanently protect their integrity.



Trust and Interoperability

The public key can be shared with everyone and tested even when offline.



Everywhere. All the time

With highly available and scalable cloud infrastructure processing millions of transactions a month, work can continue anywhere in the world, at any time.



Identity

The cryptographic key is uniquely assigned, and under the sole control of the individual at all times and is their digital identity placeholder.

FEATURES

Simple, Yet Secure

A cost-effective and efficient way for you to digitise your document signing processes while maintaining the highest levels of security and compliance.



Chain of Custody and Visibility

Every document signed contains a full audit trail of the process followed thus maintaining the chain of custody.



Secure

Our unique pass-through approach means that documents are encrypted and delivered straight to your customers' devices and never permanently stored in our datacentres.



Flexible Signature Workflows

Send signature requests to one or many people who can action sequentially or in any order, you decide.



Visibility

Customers can track documents throughout their journey via dashboards noting when requests are opened, how the document is paged through, signed, and ultimately returned.

 BENEFITS

A Secure Experience Across All Channels

Protect yourself and your customers against fraud by ensuring the integrity of your signed documents. Securely sign and verify electronic documents with confidence, anytime, anywhere, on any device.



Regulation

Improve your compliance.



Device Agnostic

Create omni-channel signature processes that are inclusive as they're available to everyone on their own devices.



Embed Signatures

Embed signatures into your processes using the development kits.



Pricing

Simple, predictable pricing model.



Productivity

Improved process efficiencies.



Data Collecting

Gather data during the signature process by tracking how users interact with the documents they need to sign including GPS location and device and network identifiers demonstrating the chain of custody.

 USE CASES

Holistic Solutions for Complex Challenges

We offer a diverse range of products that cater to various industries and use cases. These include digital transformation solutions, payment systems, customer communication management, workflow automation tools, and more. Our solutions can be tailored to address your specific requirements.

 **Banking and financial services** **Insurance** **Invoicing** **Healthcare** **Legal** **eCommerce** **Compliance** **Government**



 **Hyperautomation**

 **CDN**

Deliver Content Faster and More Securely

Accelerate data delivery with a network of caching nodes that bring frequently accessed files closer to your users. Our CDN forms an extra layer between your front-end and central content repository — providing high-speed, secure file transmission and advanced encryption.



 HOW IT WORKS

Index. Encrypt. Store.

Sybrin CDN introduces one or more caching nodes (web services) between your client interface and the central repository. As each request flows through a node, that content is locally cached, encrypted, and indexed for future retrieval — significantly reducing load times and bandwidth usage.

This diagram below illustrates the process:

- ① The user's device checks the nearest cache server.
- ② If the requested file isn't found, the request moves to the next node.
- ③ If necessary, the request reaches the primary content repository.
- ④ Once the file is located, it's passed back down through each node—caching it along the way for faster access next time.

Visualisation of a Level 2 CDN environment



 WHY IT WORKS

Faster Data Delivery, Reduced Network Load

By storing files on multiple CDN nodes, users enjoy lightning-fast downloads and uploads. Our secure file transfer and encryption measures ensure data integrity while lowering the overall network strain – particularly for large, “heavy” data requests.



Download Flow

By storing files on multiple CDN nodes, users enjoy lightning-fast downloads and uploads. Our secure file transfer and encryption measures ensure data integrity while lowering the overall network strain – particularly for large, “heavy” data requests.



Upload Flow

For uploads, the file first goes straight to the central repository to ensure immediate availability. The system then caches the file asynchronously at the closest CDN node, so subsequent downloads are handled more rapidly.



Encryption

Sybrin's encryption technology supports symmetric, asymmetric and hybrid encryption with a variety of encryption methods.

 WHY IT WORKS

Faster Data Delivery, Reduced Network Load

By storing files on multiple CDN nodes, users enjoy lightning-fast downloads and uploads. Our secure file transfer and encryption measures ensure data integrity while lowering the overall network strain – particularly for large, “heavy” data requests.



Compression

Sybrin optimises files by reducing the size of image-heavy files by as much as 90% where required. This is achieved by eliminating redundant data and converting graphics to the most appropriate file format and resolution. Optimised files are still accessible in their original format and retain all their functionality, so they can be opened.

Additionally, at point of capture, the images are converted to the appropriate file format and resolution to ensure minimum impact on your network. For example, if a document is scanned as black and white with a resolution of 300 dpi and provided in a jpeg format, Sybrin automatically converts the image to TIF LZW and resamples the file to a configurable threshold which is defaulted to 200 DPI.

 WHY CHOOSE US

Fast. Reliable. Secure.

Sybrin's experience across diverse markets has led us to optimise for conditions like low bandwidth and high latency. We ensure business continuity and top-tier performance wherever you operate.

 THE DIFFERENCE

Comprehensive Package

Because it is built on the foundation of our Platform, our CDN solution is available for use with any of our Platform-based offerings, thereby reducing complexity and streamlining support.



 FEATURES

Improve Your Users' Experience

An extensive set of features to help businesses deliver their digital content efficiently and effectively while also providing robust security.



Caching of frequently accessed files for quicker delivery.



Advanced encryption to protect sensitive data.



Supports all **industry-standard compression**.



File optimisation and image size reduction.



Secure file transmission at every step.

 BENEFITS

Optimal Content Delivery

A reliable, fast, and secure way to deliver digital content with advanced encryption, optimisation, and compression technology.



Reduced **bandwidth consumption.**



Improved **content delivery.**



Reduced **latency for a smoother user experience.**



Better **connectivity and scalability.**



Enhanced security with robust encryption.



Boost data delivery speeds and reduce network load.

 USE CASES

Innovate with Our Technology

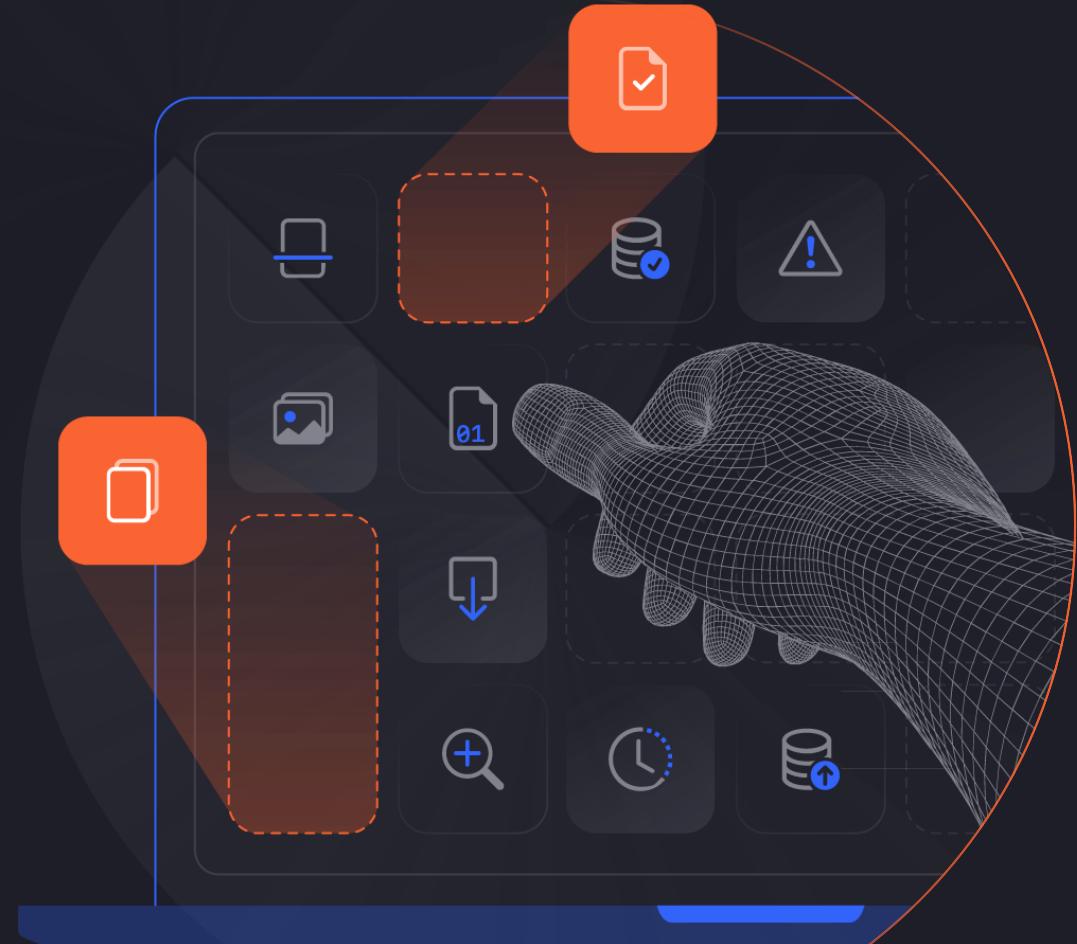
Our solutions are designed to improve efficiency, reduce costs, and enhance the customer experience. With a focus on innovation and technology, our products continue to evolve and adapt to meet the changing needs of our customers.

 **Cheque Capture** **Onboarding** **FRM** **Case Management** **Remote Account Opening**



Comprehensive and Reliable Document Management for the Digital Enterprise

Manage documents with ease and efficiency. With our DMS offering, you can store, organise, and access vital documents securely from anywhere, at any time.



 HOW IT WORKS

Automate. Index. Store.

A comprehensive DMS offering covering everything from automated data entry and document generation to indexing and secure storage. Our solution will cover all your DMS-related business requirements.

File Stores/Libraries

- Document Capture
- Document Generation
- Document Repositories/Types
- Document Indexing and Classification
- ...



File Stores/Libraries

The file stores allow administrators to set up various methods for the physical storage and management of documents. It also manages the movement of files from different types of storage depending on business rules. The library provider where documents are stored, includes SANS, a File System, Azure, Amazon S3, and a Database. We are able to set the following:



Library **integrity checks**.



Cache servers or a central server

depending on user location or IP range multi-experience apps.



Library **warning levels**.



Search order and priority for

document search and retrieval.



Auditing.





HOW IT WORKS

Automate. Index. Store.

A comprehensive DMS offering covering everything from automated data entry and document generation to indexing and secure storage. Our solution will cover all your DMS-related business requirements.

File Stores/Libraries

Document Capture

Document Generation

Document Repositories/Types

Document Indexing and Classification

...



Document Capture

The solution supports the following methods for document capture:



Scan.



Bulk Import.



Drag-and-Drop.



Mobile capture.



Email.



Document Generation

Capture, generate, preview, and send documents using digital forms.

 HOW IT WORKS

Automate. Index. Store.

A comprehensive DMS offering covering everything from automated data entry and document generation to indexing and secure storage. Our solution will cover all your DMS-related business requirements.

File Stores/Libraries

Document Capture

Document Generation

Document Repositories/Types

Document Indexing and Classification

...



Document Repositories/Types

The Documents Repositories allow administrators to define document types and taxonomies:



Configurable **retention** and **archiving** rules.



Create **taxonomy**.



Define different **document types**.



Index **health warning**.



Add **scripting**.



Schema **comparison** and **auto syncing** to DB.



Set **duplication** rules.



Specify **security permissions** for each document type.



Link to **physical storage location**.



Supports **version control**.



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A comprehensive DMS offering covering everything from automated data entry and document generation to indexing and secure storage. Our solution will cover all your DMS-related business requirements.

File Stores/Libraries

Document Capture

Document Generation

Document Repositories/Types

Document Indexing and Classification

...



Document Indexing and Classification

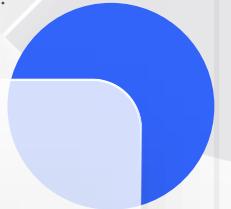
Our indexing capabilities include manual indexing, advanced indexing, and full text indexing - while document classification is simplified with intelligent document recognition.



Advanced Document Indexing

- Designed to increase user productivity and system efficiency where practical. It supports the following indexing methods:
- Bar code recognition: Recognises 13 different bar code types, including up to 64 different bar codes in any orientation on a single document.
- Page separators.
- Patch code recognition: Detects and recognises up to six unique patch code types. Patch codes can be used to recognise changes in batches, stop the scanner for manual adjustment, update scanner settings on the fly, or to signify any unique attributes in a set of documents.

Continued...



Automate. Index. Store.

A comprehensive DMS offering covering everything from automated data entry and document generation to indexing and secure storage. Our solution will cover all your DMS-related business requirements.

File Stores/Libraries

Document Capture

Document Generation

Document Repositories/Types

Document Indexing and Classification

...



Document Indexing and Classification



Advanced Document Indexing (...continued)

- OCR, OMR, ICR, MICR, Native Extraction - Provides scalable voting interface and significant throughput management capabilities. Combined with highly accurate machine-print OCR (OCR, OCR-A, OCR-B and MICR), handprint (ICR), checkmark (OMR) and barcode (1D and 2D) recognition engines, it delivers unmatched flexibility and accuracy.
- Automatic Document Classification - Documents exist in many different types and layouts, and it is a common task to identify and categorise them based on their diverse contents. The new Document Classifier module enables users to separate different documents and sort them based on layout and/or textual similarities. This intelligent and trainable tool can be used in a wide range of business processes, such as email forwarding, mail-room automation, spam filtering, form processing and data extraction.
- Endorsing (scanners equipped with an endorser are used where indexing sequential numbers (for example, claim numbers or sequential invoice numbers, etc.).

 HOW IT WORKS

Automate. Index. Store.

A comprehensive DMS offering covering everything from automated data entry and document generation to indexing and secure storage. Our solution will cover all your DMS-related business requirements.

File Stores/Libraries

Document Capture

Document Generation

Document Repositories/Types

Document Indexing and Classification

...



Document Indexing and Classification



Intelligent Document Recognition

Documents exist in many different types and layouts and it is a common task to identify and categorise them based on their diverse contents. The Document Classifier module enables users to separate different documents and sort them based on layout and/or textual similarities. This intelligent and trainable tool can be used in a wide range of business processes, such as email forwarding, mail-room automation, spam filtering, form processing and data extraction.



Full Text Indexing

Eliminates the time needed for qualified people to read and manually index documents using keywords, instead Sybrin performs Optical Character Recognition (OCR). This process "reads" a scanned page and then indexes every word to track its location. This dramatically reduces indexing costs while providing improved searching capabilities. With full-text indexing, documents can be found using any word or phrase in the document, even if those words are not part of the keyword index.

Automate. Index. Store.

A comprehensive DMS offering covering everything from automated data entry and document generation to indexing and secure storage. Our solution will cover all your DMS-related business requirements.

File Stores/Libraries

Document Capture

Document Generation

Document Repositories/Types

Document Indexing and Classification

...



Document Indexing and Classification



Export Data and Images

Allows Document Index information and the associated images to be exported to a specified format and location using a pre-defined Export Tool. Supports batch exporting and the format and layout of the information is completely configurable through the Export Tool.



Import Tools

Our solution enables automatic data sanitation and validation after the import has been completed.



Business System Integration and Lookup

Automatically performs lookups on external systems (e.g., ERPs, host banking systems, and data lakes) to augment and validate data.



Manual Indexing

Our solution also allows 'drop-down' fields to speed-up index and field entry as well as field validation to ensure data is captured correctly.

Automate. Index. Store.

A comprehensive DMS offering covering everything from automated data entry and document generation to indexing and secure storage. Our solution will cover all your DMS-related business requirements.

...

Document Search and Retrieval

Document Viewer

Records Management

Image Pre-Processing/IQA

Data Import and Export



Document Search and Retrieval

The system supports the following search methodologies and functions:



Basic search.



Advanced search.



Permission based search.



Full text search via elastic search or SQL full text search.



Set search fields on document repository.



Automate. Index. Store.

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...

Document Search and Retrieval

Document Viewer

Records Management

Image Pre-Processing/IQA

Data Import and Export

...



Document Viewer

The web-based document viewer supports:



Various file formats:

- MS Office documents.
- Google documents.
- PDFs Raster image formats.
- Vector image formats.



Various functions:

- Annotations.
- Redaction.
- OCR/full text indexing.
- High-speed viewing.
- Version control.
- Thumbnail display.
- Imaging and web scanning.
- What you see is what you get.



Other features:

- High-speed viewing
- Annotations.
- Rotation.
- eSignatures/digital signatures.
- Redact.
- Web scanning.
- Move pages.
- Comments.

Automate. Index. Store.

A comprehensive DMS offering covering everything from automated data entry and document generation to indexing and secure storage. Our solution will cover all your DMS-related business requirements.

...

Document Search and Retrieval

Document Viewer

Records Management

Image Pre-Processing/IQA

Data Import and Export

...



Records Management

The system capabilities include:



Document Lifecycle

Allows for different document types to have specific phases and policies, or actions triggered at appropriate times based on pre-defined business rules.



Security and access control

Expose content to only authorised workers. Set up security access to give authorised workers View, Delete, Edit rights.



Retention policies

Automate records requirements with event-based retention for workflows and business processes.



Automatic disposal

Ensure the systematic disposal of non-records content when the retention period is complete.



Reconciliation

Reconciliation between paper and images via RMU Maker and Authoriser positions.

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A comprehensive DMS offering covering everything from automated data entry and document generation to indexing and secure storage. Our solution will cover all your DMS-related business requirements.

...

Document Search and Retrieval

Document Viewer

Records Management

Image Pre-Processing/IQA

Data Import and Export

...



Image Pre-Processing/IQA

The solution supports International Qualifications Assessment (IQA); checking 21 standards which include specifications for the below:



Undersized images.



Folded or torn
document corners.



Folded or torn
document edges.



Document **framing**
error.



Excessive **document**
skew.



Oversized image.



Piggyback document.



Image too **light.**



Image too **dark.**

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...

Document Search and Retrieval

Document Viewer

Records Management

Image Pre-Processing/IQA

Data Import and Export

...



Image Pre-Processing/IQA

The solution supports International Qualifications Assessment (IQA); checking 21 standards which include specifications for the below:



Horizontal streaks

present in image.



Below min

compressed image size.



Above min

compressed image size.



Excessive “**spot noise**” in the image.



Image **out of focus**.



Auto **rotate**.

Automate. Index. Store.

A comprehensive DMS offering covering everything from automated data entry and document generation to indexing and secure storage. Our solution will cover all your DMS-related business requirements.

...

Document Search and Retrieval

Document Viewer

Records Management

Image Pre-Processing/IQA

Data Import and Export

...

Data Import & Export



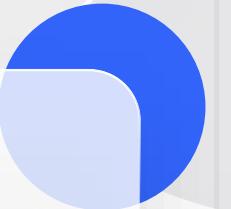
Import Tools - Import Data, Images, and Files

Allows images and data to be imported using a pre-defined Import Tool. Tasks like automatic validation can be initiated automatically after the import procedure has completed.



Export Data and Images

Allows document index information and the associated images to be exported to a specified format and location using a pre-defined Export Tool. Supports batch exporting and the format and layout of the information is completely configurable through the Export Tool.





HOW IT WORKS

Automate. Index. Store.

A comprehensive DMS offering covering everything from automated data entry and document generation to indexing and secure storage. Our solution will cover all your DMS-related business requirements.

...

CMIS API

Data Context API



CMIS API

Sybrin provides an open standard Content Management Interoperability Services (CMIS) that creates an abstraction layer that allows for different systems to easily integrate into the Sybrin system. The service conforms to Oasis CMIS 1.1 standard and is exposed as a set of RESTful APIs. **The Sybrin CMIS service supports the below Authentication providers:**

OAuth 2.0

LDAP

Sybrin Authentication

SAML

To continually ensure that the service adheres to the CMIS 1.1 standard, our development lab makes use of the Apache Chemistry CMIS Workbench.

Data Context API

Sybrin The Sybrin Data Context API is based on Open Data Protocol (OData) which is an ISO/IEC approved OASIS standard. OData RESTful APIs are easy to consume. The OData metadata, a machine-readable description of the data model of the APIs, enables the creation of powerful generic client proxies and tools.

It is a powerful addition to the DMS solution as existing content file plans are represented as data models and allows for consuming applications to query the content using OData queries.

 WHY IT WORKS

Easy Integration and Interoperability

Our solution offers content management interoperability services for easy integration, while our data context API is based on an open data protocol, which is easier to consume.

 WHY CHOOSE US

Tried. Tested. Delivered.

Our DMS has been installed in various countries with outstanding results. Our tried and tested solution ensures that document management happens quickly, accurately, and efficiently in the background, letting you focus on more important tasks.



Familiar User Interface

Our solution is tightly integrated with the standard desktop environment, providing one familiar user interface, and one unified information repository for full-function imaging, advanced routing, Enterprise Report Management (ERM), and document management in client/server and web environments.



Integration

Our DMS can function as a stand-alone solution for document management but could also be integrated as a front-end or back-end to a third-party application, such as an Enterprise Resource Planning (ERP) or accounts receivable solutions. Security is paramount to us, and audit trail functionality; to keep track of each and every activity performed on business processes, is included.



Scalability

Customers have the ability to select the components that best fit their needs using a combination of our DMS modules and services, thus keeping system costs low while maintaining a high and tangible ROI. In essence, our DMS provides for the advent of paperless management. It also caters for the destruction of archived items as well as assigning retention periods, and the freezing of folders should they need to be retained for longer than their assigned retention period.

 THE DIFFERENCE

Fast, Efficient, and is Easily Accessible

Our solution is unique in that it provides clients with a set of modules to manage all sources of information in one easy to use repository.



WebAssist

Through the use of WebAssist, hardware and file services are easily accessible on local workstations, enabling the utilisation of scanners, biometric devices, and other hardware devices for capturing information, images, and documents needed for processing.



CDN

Our Content Delivery Network (CDN) introduces a new layer between the front-end client and the central content repository. Multiple file formats are supported in terms of input sources and the user is able to link multiple documents to a single case thereby obtaining an overview of all related information.



Compatibility

Sybrin's DMS is also able to interact with all legacy devices making the scanning of historical data fast and efficient. This ensures that no data is lost and that all archived data is easily accessible and can be retrieved to be viewed.

 FEATURES

Easily Capture Unstructured Information

Our DMS offering allows for the input of any form of data, thereby supporting all filetypes. Our advanced compression capability enables ease of handling and processing, and aids in the efficient storage of large files, while our innovative archiving feature eliminates the need for indexing and storing data.



Document **Capture.**



Sybrin Content **Delivery Network | CDN.**



Document **Generation, Electronic Signatures and Digital Signing.**



CMIS Service.



Document **Indexing and Classification.**



Secure File
Transmission,
Encryption, and
Compression.



Document
Collaboration.



WebAssist.



Data **Context API.**

 BENEFITS

More Secure, Fast, and Reliable Workflows

Our solution allows you hassle-free compliance, while also improving your workflow and productivity. It is designed to integrate with proprietary information systems to facilitate the aggregation of information from a variety of sources in real-time, thereby eliminating the duplication of work.



Streamline document-centric processes.



Reduces **paper usage** in companies.



Increases **collaboration**.



Regulatory **compliance**.



Improve **productivity**.



Improves **workflows**.



Improve **document security**.



Reduces **overhead costs**.



Document **backup and recovery**.



Promote better **version control**.

 USE CASES

Achieve More, with Less

Our products are designed to improve business processes, increase efficiency, and provide better customer experiences. With our flexible and adaptable solutions, we are able to meet the unique needs of each industry and deliver effective solutions that drive growth and success.

 **KYC Documents** **Onboarding Documents** **Contract Management** **HR Document Management**



 **Hyperautomation**  **Case Builder**

Automate Casework for Improved Decision-Making and Increased Productivity

Streamline your casework with flexible workflows which include comprehensive monitoring, alerting, and reporting.



 HOW IT WORKS

Automate. Track. Resolve.

Case Management focuses on placing case information, from multiple sources across the enterprise, front and centre. This allows employees to assess the case in full and make better, accurate, timely decisions in line with the enterprise's policies and procedures. It can work as a standalone application or can integrate with existing applications managed by third parties or the bank.

The Sybrin Case Management solution supports the development of three types of case management solutions:



Investigative

Reaction to specific events or circumstances by collecting evidence to make an informed decision.



Service Request Casework

Making decisions based on the specific terms of a particular service.



Incident Management

Responding to or resolving accidents or complaints.

Using this solution, we can custom create the digital workflows and workspaces required by the caseworkers dealing with case-related work.

 WHY IT WORKS

Fit-for-Purpose

Built on the Sybrin Platform, our Case Management solution is highly scalable and allows for fast integration. It allows for low-code application development lets the customer customise their solution to best meet their needs. Some key attributes that make the solution fit-for-purpose include:



Analytics

Optimisation, pattern detection, and exception analytics.



Monitoring

Comprehensive monitoring, alerting, and reporting.



Workflows

Flexible workflows allocated/prompted as a case progresses



Dashboards

Case and operations dashboards for a unified view of operations.



Content

Advanced Enterprise Content Management.



Mobile

Mobile capture and secure mobile process interaction.

 WHY IT WORKS

Fit-for-Purpose

Built on the Sybrin Platform, our Case Management solution is highly scalable and allows for fast integration. It allows for low-code application development lets the customer customise their solution to best meet their needs. Some key attributes that make the solution fit-for-purpose include:



Capture

Automated capture across multiple incoming communications streams.



Integration

Integrates into wide variety of hardware devices. e.g., scanners, biometric, and signature devices.



Tasks

Case and task assignment based on staff skills.



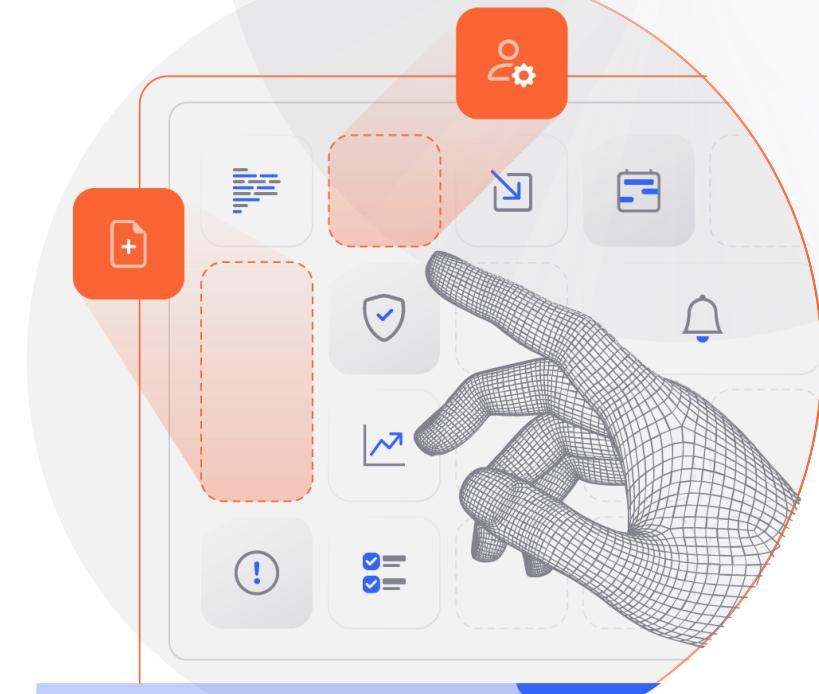
Collaboration

Social links for collaboration, problem solving, and expertise sourcing.

 WHY CHOOSE US

Professional. Qualified. Dependable.

Sybrin has been implementing its Case Management solution for over three decades and has extensive experience in this field. Over the years we've expanded our expertise across various new sectors and applied it to many new use cases. With a background solidly grounded in the Financial vertical our solution adheres to the highest standards as required by the stringent regulations applicable to the industry.



 THE DIFFERENCE

Optimise Business Processes by Consolidating Case Information and Workflow.

An industry-leading solution designed for the swift development and implementation of case management software with competitive and flexible pricing options to suit your specific business needs.



Pricing flexibility.



Our Case Management solution allows for **rapid creation and deployment** of case management applications.



Local Support



Our document capability which includes our **WebAssist component** that is able to communicate to hardware devices like scanners, biometric devices, web cameras, etc.

 FEATURES

Enhanced Control with a Holistic View

With comprehensive monitoring and reporting, dashboards, content management, and optimised analytics our offering provides you with a complete view.



Records

Management.



Service-Level

Agreements | SLAs.



Calendar

Management.



Security.



Templates.



Search and **retrieval**.



Escalations.

 FEATURES

Enhanced Control with a Holistic View

With comprehensive monitoring and reporting, dashboards, content management, and optimised analytics our offering provides you with a complete view.



Case allocation and SLA.



Case audits.



Integrations and automation customer service.



Performance monitoring.



Integrations.



Enhanced customer service.



Notifications.

 FEATURES

Enhanced Control with a Holistic View

With comprehensive monitoring and reporting, dashboards, content management, and optimised analytics our offering provides you with a complete view.



Knowledgebase.



360-degree view.



Workflow and process management.



Task management.



User **authentication**.



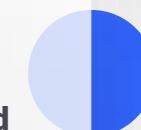
Case status and stages (workflow) and business rules.



Reporting and **business intelligence**, including dashboards.



Intelligent **cases and sub-cases**.



 BENEFITS

Robust, Reliable, and Refined Case Management

Improve customer service with quicker turnaround times, consistent outcomes, and an omni-channel experience that is seamless, personable, and easy to use.



Enhance **client service.**



Improve **customer experience.**



Improve **decision making.**



Automate, track, drive, and streamline casework.



Improve operations **control and visibility.**



Increase **productivity.**

 BENEFITS

Robust, Reliable, and Refined Case Management

Improve customer service with quicker turnaround times, consistent outcomes, and an omni-channel experience that is seamless, personable, and easy to use.



Decrease **regulatory compliance risk.**



Regulatory compliance.



Improve department collaboration.



Improve and track **customer correspondence.**



Maximise **business profitability.**



Improve **efficiency.**



Unlock Your Full Business Potential

Our products are designed to streamline and optimise workflows, improve customer experience, and enhance operational efficiency, making them suitable for a wide range of industries, including financial services, healthcare, telecommunications, government, and more.



Investigative

- IT Governance
- Audit Requests
- Law Enforcement
- Investigations
- Litigation
- Social Work
- Foster Care
- Probation



Service Request

- Customer Service
- Claims Processing
- Loan Origination
- Underwriting
- IT Service Management
- HR Management
- Onboarding
- Procurement



Incident Management

- Complaint Management
- Quality Management
- Medical Records
- Fraud Management
- Natural or Manmade Disaster Management

 INTEGRATIONS

Empower Your Employees with Better Decision-Making

Take advantage of integrations to ensure that your teams are making better informed, accurate, and timely business decisions in line with your policies and procedures.



API for Case Services

The Sybrin Case Management solution provides an open API for case services, case configuration, and case process configuration.



Common Integrations

Common integrations are Systems of Record i.e., ERP, Host Banking Systems. Integrations could also be Document Management Systems, Credit Bureaus, and Risk Systems.



Create and Maintain Meaningful Relationships with your Customers

Simplify your client engagement with our end-to-end offering which incorporates the automated generation, customisation, and distribution of all customer-oriented correspondence.



 HOW IT WORKS

Manage. Distribute. Analyse.

An effective offering with omni-channel communication capabilities through all available channels.

The CCX offering consists of six key components:



Customer Management

Manage preferred communication methods, languages, and communication delivery times.

Customer Details.

Language Preferences.

Preferred Communication Medium.

Preferred Delivery Time.



Correspondence Generation

Generate customer correspondence in the following formats:

Web Portal.

Print.

Fax.

Mobile Devices.

HTML.

Email.

SMS.



Correspondence Template Management

Manage various customer correspondence templates:

Statement Templates.

SMS Templates.

Email Templates.

Document Templates.

 HOW IT WORKS

Manage. Distribute. Analyse.

An effective offering with omni-channel communication capabilities through all available channels.

The CCX offering consists of six key components:



Distribution Management

Generate delivery reports:

-  Email Delivery Report.
-  SMS Delivery Report.



eMarketing

Has the ability to perform:

-  Targeted Marketing.
-  Campaigns.
-  eAdoption.



Correspondence Archiving

Process, route, and archive communication sent by customers from email and SMS.

-  Incoming Correspondence.
-  Outgoing Correspondence.

 WHY IT WORKS

Easily integrate our offering into your existing systems

Our easy-to-use offering distributes all forms of correspondence through a wide variety of channels with ease.

When it comes to integrations, the CCX offering has a full CCX API and customer portal allowing the customer control and visibility across all activities and channels. Ensure the successful leveraging of your CCX platform with our comprehensive and easily-integrated offering.

 WHY CHOOSE US

Simplicity. Reliability. Conformity.

Our experienced team is extremely capable of ensuring that your customer engagements conform to industry standards and regulatory requirements.

With over three decades of experience in the financial industry, we have been implementing similar CCX solutions for our customers for many years and understand the complexity and, as of late, the regulatory requirements involved with setting up a complex CCX solution. We can deliver a solution that is simple, easy to use, and conforms to industry best practice to ensure you are able to leverage off the benefits.

 THE DIFFERENCE

Add a Personal Touch

Fully customisable correspondence conforming to your organisation's branding and industry best practice requirements.

The CCX solution stands apart from its counterparts in the market due these key differentiators:



Super-compression
technology.



World class **security**
principles and practices.



Hyper **personalisation.**



Our understanding of
customer data in the
banking and financial
services.



FEATURES

Customer Correspondence Has Never Been this Easy

Our solution offers you a hassle-free omni-channel experience with advanced compression technology while following world-class security practices.



Our systems also continuously **learn from past campaigns.**



Single, **integrated engine** (personalised communications engine).



Communication **personalisation at scale.**



Numerous and flexible **video-production options.**



Touchpoint and channel agnostic (deliver timely, relevant, and compelling information to your customers, through any channel, any form, and on any device).



Multi-channel **failover planning.**



Personalised **SMS campaigns.**



HTML campaigns.



Personalised.



Personalised **video.**

FEATURES

Customer Correspondence Has Never Been this Easy

Our solution offers you a hassle-free omni-channel experience with advanced compression technology while following world-class security practices.



World class **security principles and practices.**



A true omni-channel resource able to design, produce, manage, and deliver smart communications for any device, channel, or format at scale.



Digital portals (Online customer portal).



Rule-based intelligence (applies your business rules in real-time and self-optimises for continuous improvement).



MMS as a mass-communication channel.



Interactive **pdf attachments or downloads.**

 BENEFITS

Total Flexibility

Our solution enables template-based or fully customisable correspondence while conforming to your organisation's corporate image for your convenience.



Inform and **educate.**



Embedded at-a-glance **statement summaries.**



Adding **secure email payment portals.**



Our technology helps you **personalise email content.**



Create differentiated **experiences.**



Sales **opportunities.**



Connect personalised emails **with service agents.**



Assist and **simplify.**

 BENEFITS

Total Flexibility

Our solution enables template-based or fully customisable correspondence while conforming to your organisation's corporate image for your convenience.



Simple, **fast**
onboarding.



No mind-numbing
integration projects.



Increase customer
satisfaction,
advocacy, and Net
Promotor Scores.



Increase **customer**
loyalty.



Increase customer
lifetime value.



More comprehensive
and **accurate email**
tracking.



No budget-busting
set-up costs



Agile and **flexible to**
use.

 USE CASES

Optimise Your Business

Our product use cases are diverse, ranging from automating workflows and increasing productivity to streamlining customer engagement and improving customer service. With the help of Sybrin's AI-powered solutions, organisations can automate complex processes and tasks, allowing them to operate more efficiently and effectively.

 **Static bank statements**

 **Transaction status notifications**

 **Financial services insurance sector onboarding/welcome**

 **Claims process communication**

 **Collections**

 **Interactive bank statements**

 **Statement distribution**

 **Quarterly customer satisfaction**

 **Post-claim communication**





 **Hyperautomation**  **Intelligent Document Processing | IDP**

Eliminate Manual Data Entry

Our goal is to achieve true **cognitive** and **intelligent** process automation, within the enterprise, by enabling straight-through-processing with no human touch points.

Sybrin's proven IDP solution is one of the easiest and fastest ways companies can leverage AI to deliver tangible results to increase efficiency, deliver a superior customer experience, and maintain compliance.



 HOW IT WORKS

Automate. Extract. Process.

We simplify the automation of data extraction, the intelligent interpretation of that data, and the subsequent processing thereof during customer onboarding, claims processing, and more, from identification documents, policy schedules, and invoices, amongst other document types. As a machine learning-based system, we also provide a model that automatically learns and adapts to changes where possible. New business and account maintenance information can also be captured and sent via workflow to various departments to enable efficient customer service, and web services are available to receive customer correspondence and assign it appropriately while keeping an audit trail thereof.



Ingest



Pre-Process



Classify

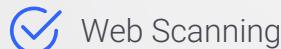


Extract



Integrate

Ingest Content Easily



Web Scanning



Mobile Camera



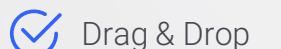
Web Camera



API



Email



Drag & Drop



Bulk Import



SFTP



Bulk Upload

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Ingest



Pre-Process



Classify



Extract



Integrate

Pixel Perfect Image Capture using AI and Computer Vision

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Pre-Process



Classify



Extract



Integrate

Machine Learning Classification

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Ingest



Pre-Process



Classify



Extract



Integrate

Intelligent Data Extraction

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Ingest



Pre-Process



Classify



Extract



Integrate

Easily Integrate Extracted Data to Other Systems

② WHY IT WORKS

Improving upon Perfection

Using computer vision our native and Optical Character Recognition (OCR), extraction is powered by deep learning OCR, which means it is not just another OCR or text extraction tool. Together with a human feedback mechanism, our neural networks allow us to get the most accurate reads and ensures that our system gets better and better over time as it learns.

Our Natural Language Processing (NLP) algorithms help automate any business process which involves processing natural language data such as emails, chats, complex documents, and legal contracts, while our predictive, text, and behavioural analytics derive high-quality information from any text format.

Machine Learning Classification

Data Extraction



Machine Learning Classification



Enable straight-through-processing with no human touch points.



② WHY IT WORKS

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Machine Learning Classification

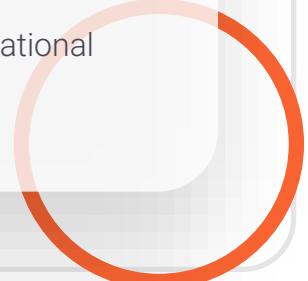
Data Extraction



Data Extraction



Improve productivity, efficiency, and maximise profits by reducing operational costs.



 WHY CHOOSE US

Fast. Trainable. Configurable.

Aside from an increased ROI, Sybrin can offer you out-of-the-box pre-trained IDP solutions which can be easily reconfigured to suit your requirements, while also streamlining your document tracking by providing you with the ability to view records anytime, anywhere.

 WHO WE HELP

Versatility at Your Service.

We assist organisations in document-intensive industries such as insurance providers, underwriters, brokers, banking manufacturers, corporates, healthcare, and more, to automate manual and time-consuming tasks by eliminating data capturing. In turn, we reduce human error and improve productivity and efficiency. The ultimate goal is to shorten business cycles and enable straight-through-processing with no human touch points, thereby maximising profits by reducing operational costs and delighting the customers with faster processing times.



 THE DIFFERENCE

Going the Extra Mile in Automation

Using machine learning technology, our solutions are capable of going beyond what is typically available on the market.



Structured or Unstructured Data

Contrary to typical OCR solutions which are not adequate for the digitisation of diverse scanned documents due to their reliance on template-based structures which are field specific, our IDP solution is AI-driven and can process any form of structured or unstructured data.



AI Technologies

Our IDP software solutions blend the power of AI technologies to efficiently process all types of documents and feed the output into downstream applications.



Pricing Flexibility

 THE DIFFERENCE

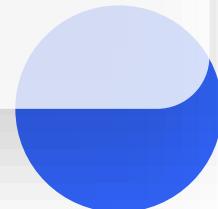
Going the Extra Mile in Automation

Using machine learning technology, our solutions are capable of going beyond what is typically available on the market.



Technical Knowledge

Our technical knowledge in blending the correct extraction technologies to get the best results.



Existing Document Models

Our existing document models i.e., ID, Passport, Bank Statements, and Insurance Policies.



Local Support

FEATURES

Do Things Differently Automate

With our IDP offering, manual data extraction and capturing is a thing of the past. This ever-improving solution just gets more accurate thanks to our sophisticated machine learning algorithms.



Automatic Machine Learning Classification.



Data **Extraction**.



Easily integrate
Extracted Data to
other systems.



Can validate
credentials in online
environments as well
as verify against third-
party databases.



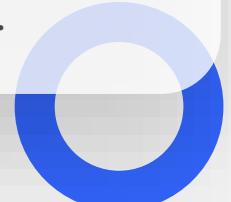
**Self-learning
solution** with
continuous
improvement on
accuracy.



Faster turnaround
times due to
increased **straight-
through-processing**.



Records can be
retrieved **any time,
anywhere**.



 BENEFITS

Optimisation Made Simple

Our IDP offering is designed to streamline and optimise your data extraction and capturing, increasing your overall capacity and efficiency and reducing costs.



Solve complex challenges in data extraction.



Delight your customers with **faster processing times**.



Maximise profits by **reducing** operational costs.



50% to 75% reduction in **process cycle time**.



Automated extraction of structured and unstructured data, documents, files, emails, etc. across the organisation.



Reduce **human error**.



Enable straight-through-processing with **no human touch points**.

 BENEFITS

Optimisation Made Simple

Our IDP offering is designed to streamline and optimise your data extraction and capturing, increasing your overall capacity and efficiency and reducing costs.



25% to 75% **reduction**
in cost.



Automate manual
and time-consuming
low-level work.



Streamlined
regulatory
compliance.



Enable intelligent
process automation.



50% to 400% **capacity**
improvement.



Shorten **business**
cycle.



Eliminate **manual data**
capture.



Information is the lifeblood of a business. It enables employees, from front-line customer service reps to chief executives, to take action and make good decisions. Often times important information already exists somewhere in the organisation but the lack of a holistic document management strategy stops it from getting where it's needed. Although there are technologies that could help address these issues, they have yet to be fully utilized by most organizations.

Kodak alaris

 USE CASES

Innovate with Our Technology

Our solutions are designed to improve efficiency, reduce costs, and enhance the customer experience. With a focus on innovation and technology, our products continue to evolve and adapt to meet the changing needs of our customers.

 **Invoice Data Extraction** **ID Document Data Extraction** **Insurance Policy Data Extraction** **Claims Processing** **Policy Schedule Automation** **Receipt Data Extraction** **Onboarding** **Account Opening** **Auto Indexing and Workflows
for any Document/Case**



Sybrin Vitals

Don't let downtime disrupt your operations

Sybrin Vitals is a cutting-edge monitoring and auto recovery solution tailored to bolster system reliability, uptime, and disaster recovery (DR). This versatile and intelligent tool is adept at integrating with a myriad of software applications, offering a suite of infrastructure-centric features that revolutionise server management, reporting, and system stability.

Sybrin Vitals

VITALS



 HOW IT WORKS

Monitor. Recover. Alert.

Sybrin Vitals is an all-inclusive solution for infrastructure monitoring, recovery, and automation. It gathers and centralises data from all your systems, monitoring them against your predefined configurations, and automatically triggers recovery procedures when failures occur. Integrated alerts via email and MS Teams keep you informed, while its scalability allows for other notification options.

It also thoroughly analyses data, generates detailed reports, and provides real-time dashboards, empowering support teams to maintain peak uptime with minimal manual effort.

Deployment



Initial Setup

The Vitals Installer is provided to simplify the installation on any environment.



Configuration

To simplify configuration, Vitals will automatically detect installed services and solutions and do initial setup by itself, based on its recommended settings of your unique environment.

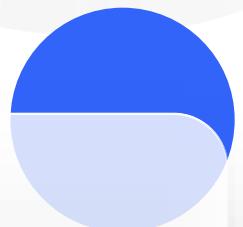
From the initial setup a system administrator can configure and customise the solution for their tailored needs.



Upgrading Vitals

New versions of Vitals can be deployed from the central server host. Vitals will ensure all agents on servers / workstations are automatically updated the very next time they connect to the Vitals Hub.

The upgrade process was designed to be seamless and require little to no maintenance.





**Powerful
monitoring and
auto-recovery**



 WHY IT WORKS

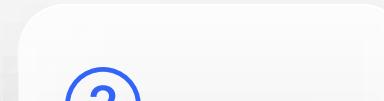
Proven results, real-world impact

System downtime is expensive, both in terms of direct costs and lost productivity. Sybrin has identified the need to address this gap in the market. Vitals has helped our customers in the following ways:



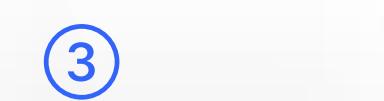
1

Numerous **auto recoveries** across our existing client base.



2

A vast number of **system health checks performed daily** across our existing client base.



3

Countless hours saved in production support and system downtime.



4

Thousands of workflows automated, including disaster recovery automation.



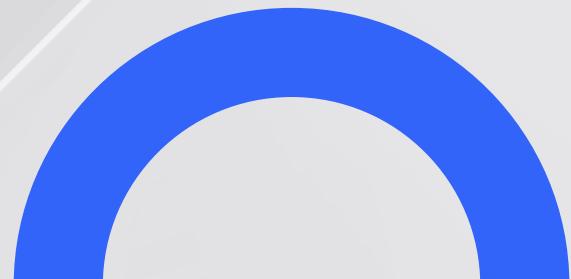
5

Keeping **systems stable for top-tier banks** in numerous African countries.

 WHY CHOOSE US

Experience the ultimate operational stability

Sybrin Vitals ensures that your business remains fully operational and in production, while minimising downtime, allowing you to better serve your valued customers.



Manage a Complex Stack

If you rely on complex and integrated solutions that are critical to your operations, even minor hiccups can cause significant damage. Vitals can step in to ensure these systems keep running smoothly, prioritising customer experience and preventing costly downtime.



More Freedom for Specialist Focus

Let your IT specialists shine by freeing them from routine maintenance tasks. Let Vitals keep your systems running to allow your team to focus on strategic initiatives and problem-solving.



Handling the Heavy Lifting

For systems handling critical, irreplaceable data, Vitals will automatically ensure that they remain operational, continuously processing your crucial data modules.



Maintaining Real-World Solutions

We understand that disruptions are inevitable. Vitals minimises downtime by ensuring a swift recovery, getting your crucial services back online quickly and minimising customer impact.

 THE DIFFERENCE

The all-in-one solution

Sybrin Vitals transcends the limitations of traditional system monitoring and recovery applications, offering a comprehensive solution for operational continuity. The value and unique capabilities of our solution include:

 **Proudly Africa**

Our solution was built on the African continent. It's priced affordably and will intelligently manage continuity of your software ecosystem.

 **Industry Best Practices**

Leveraging industry best practices alongside our 30+ years of experience in African banking software design, we ensure optimal approaches tailored to your environment.

 **Empowering Developers**

Vitals automates routine tasks, freeing up developers to focus on strategic initiatives and innovation.

 **One Solution, All the Benefits**

Ecosystem monitoring, alerting, auto fault recovery, and auto DR failover. Vitals brings it together.

 **Ultimate Teammate**

Vitals acts as your tireless L1 team member, consistently monitoring and recovering from faults, providing detailed reports for analysis and root cause rectification.

 **Flexible and Scalable**

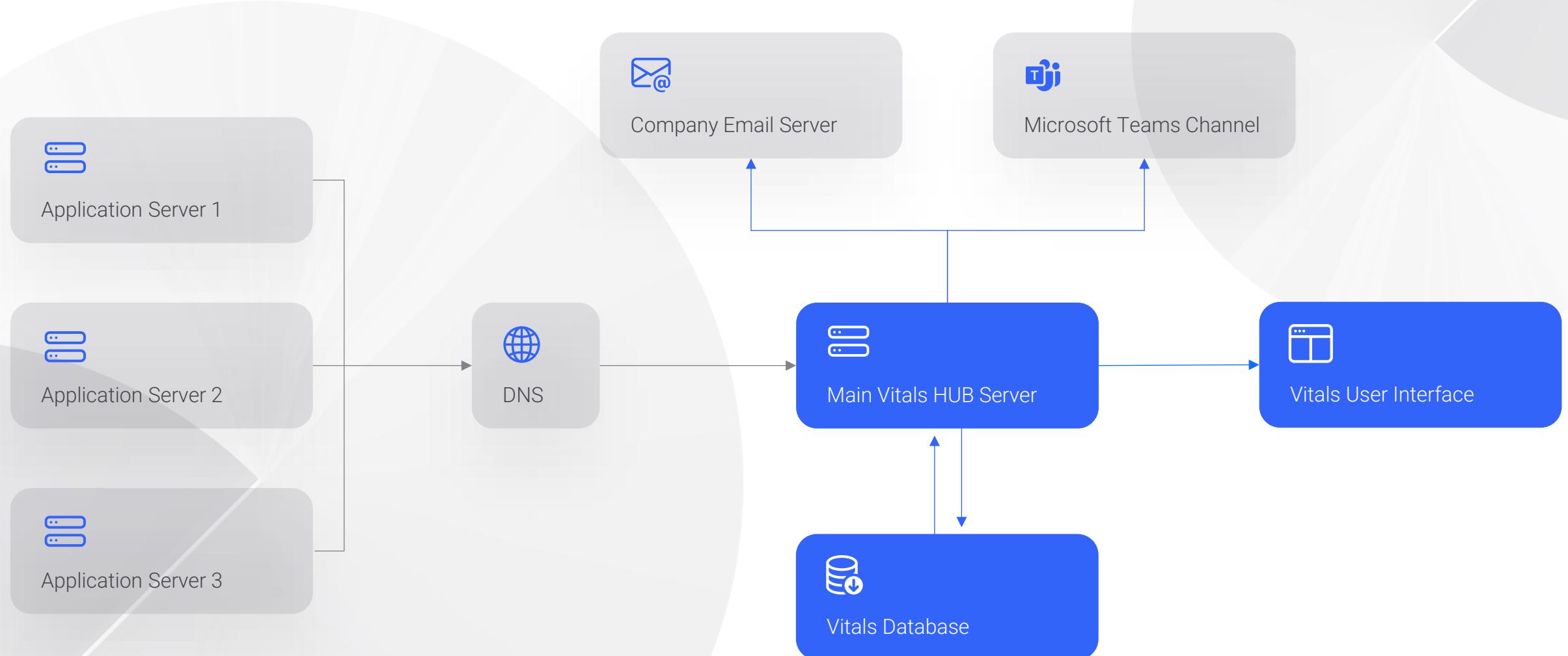
Sybrin Vitals is designed to seamlessly scale across your entire ecosystem, ensuring effortless upgrades with a flexible and usage-based pricing model, making it an affordable and adaptable solution for businesses of all sizes.

 **Improve Solution Uptime**

Sybrin Vitals has proven to significantly increase overall solution stability. It simply recovers day-to-day outages and highlights problems for developers to focus on.

 **Optimised for Integration with MS Windows Environments**

- PostGreSQL, MSSQL, SQLite
- Microsoft Windows
- SOAP and RESTful API's
- SMS, Email, MS Teams, SNOW, Slack, Discord – OPEN APIs



FEATURES

The right tools for the job

Maintaining peak system health and ensuring seamless operational continuity requires a powerful set of tools. Vitals equips your IT team with everything they need to proactively manage your IT infrastructure.

This comprehensive suite of features delivers real-time insights, automates critical tasks, and empowers your team to address potential issues before they become disruptive. Here's a closer look at how Vitals streamlines operations and safeguards your operation continuity.



Comprehensive Monitoring

Constant 24/7 system monitoring to identify issues before they impact operations.



Advanced Automation

Automate tasks and disaster recovery processes with intelligent dynamic actions.



Integrated Alerts and Notifications

Get notified instantly via email, MS Teams, or other channels whenever problems arise.



Enhanced Support Efficiency

Automate routine tasks to free up technical teams to focus on strategic initiatives.

FEATURES

The right tools for the job

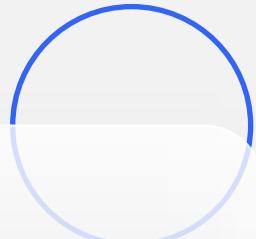
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This comprehensive suite of features delivers real-time insights, automates critical tasks, and empowers your team to address potential issues before they become disruptive. Here's a closer look at how Vitals streamlines operations and safeguards your operation continuity.



Advanced Auto-Recovery

Ensures seamless service restoration by automatically detecting and resolving failures to minimise downtime.



Proactive Risk Management

Identify potential issues and take action before they disrupt your business.



Live Infrastructure View

Organise and manage servers and their health easily and efficiently with the ability to view the health of your entire IT estate in real time through a single, user-friendly interface.

 BENEFITS

Uninterrupted systems operations

In today's digital landscape, system uptime is critical for business success. Downtime can disrupt operations, lead to data loss, and damage customer satisfaction. Vitals empowers businesses to achieve the utmost system reliability and minimise downtime through a suite of intelligent features.

Vitals is designed to empower businesses like yours to achieve seamless continuity, minimise disruptions, and prioritise a flawless customer experience.



Ecosystem Health

Gain real-time insights into the health of all your platforms through tailored dashboards and alerts, keeping you informed of any potential issues.



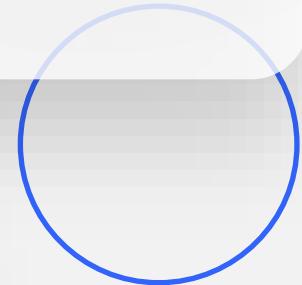
Automated Disaster Recovery

Customisable, intelligent, and swift service recovery by switching to DR during emergencies.



Reduced Service Costs

Automated recovery minimises downtime and ensures services are always available, significantly reducing outage-related costs.



 BENEFITS

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Empowered Tech Teams

Free up your CTO to focus on strategic initiatives. Our solution reduces service recovery time, command centre size, and first responder functions.



Ultimate Control

Intuitive configuration and developer studio allow experts to train our solution for instant and automatic recovery from any service disruption.



Analytics and Reporting

Leverage analytics and reporting to identify trends and proactively address potential issues before they impact your business.



Tried and tested

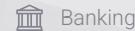
Vitals has been deployed across multiple regions, addressing a wide range of use cases. It has been tailored to meet the unique needs of different industries and environments, proving its versatility and effectiveness in diverse scenarios.

These include:

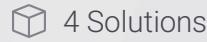
 **Banking, Financial Services, and Insurance (BFSI) Sector**

 **Telecommunications, and more**

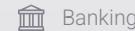




Payments Hub



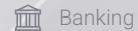
A centralised payments ecosystem that allows you the freedom to manage different payment rails and transaction types in a single environment - service-focused, highly configurable, componentised, and API-centric.



Switch Manager



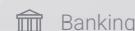
Integrate multiple payment methods and providers to increase your transaction success rates, provide greater flexibility and control within your payment processing infrastructure, and protect yourself from downtime and outages.



Business Banking



A frictionless digital channel that provides seamless connectivity, B2B and B2C transaction handling, and total user control - delivering the promise of connected corporate banking.



Digital Branch



The Sybrin Digital Branch solution has all the tools needed, in one platform, to digitally transform your branch to create the best possible in-branch customer experience.

 Payments & Clearing Payments Hub

An Innovative Payments Technology Stack

A centralised payments ecosystem that allows you the freedom to manage different payment rails and transaction types in a single environment - service-focused, highly configurable, componentised, and API-centric.



 WHAT WE OFFER

Payments Hub Solutions



EFT

Effortlessly manage and streamline electronic funds transfers with Sybrin's EFT Payments.



Cheque

Streamline your cheque clearing and settlement with automated processes and digital imaging.



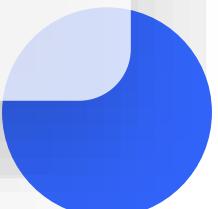
SignPay

Digitise mandate management for financial institutions with a centralised, high-tech platform.



TCIB

TCIB is a game-changer for SADC regional integration, empowering everyone with real-time, low-cost transfers across borders.

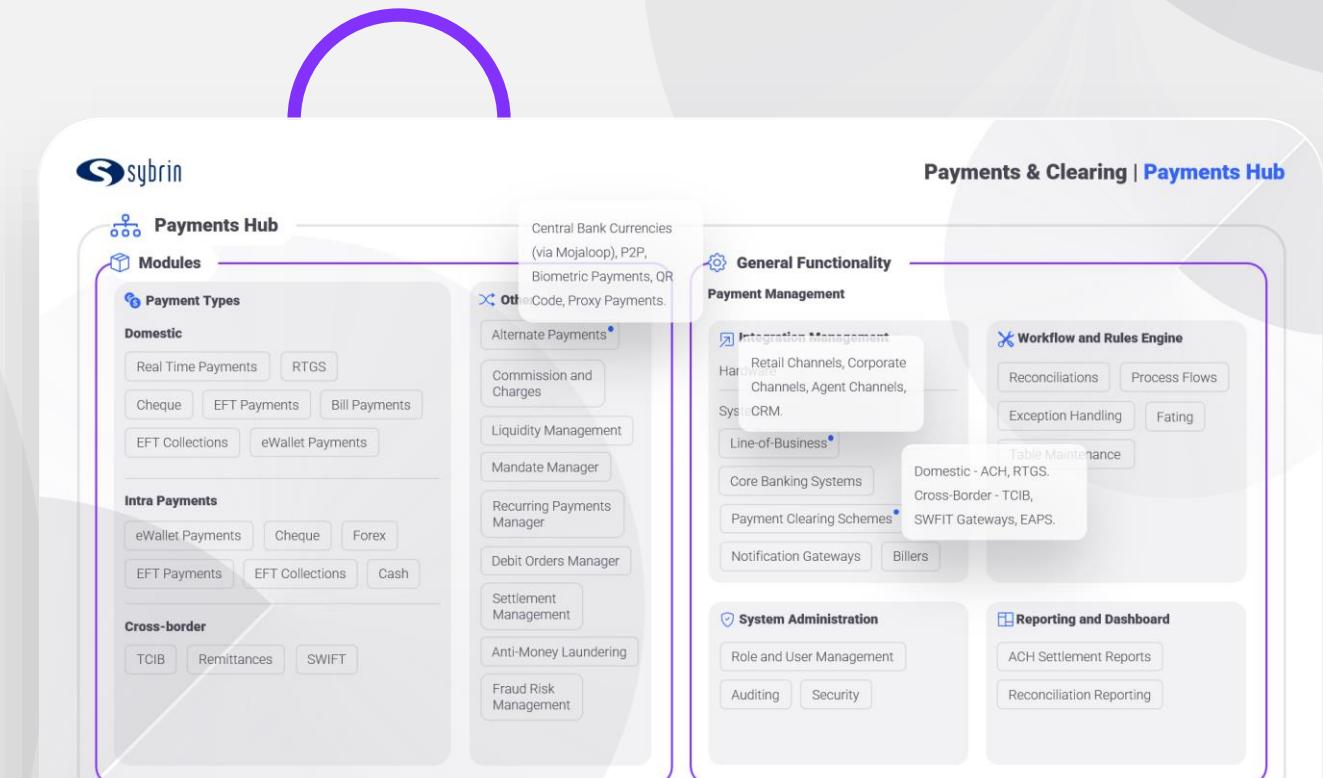


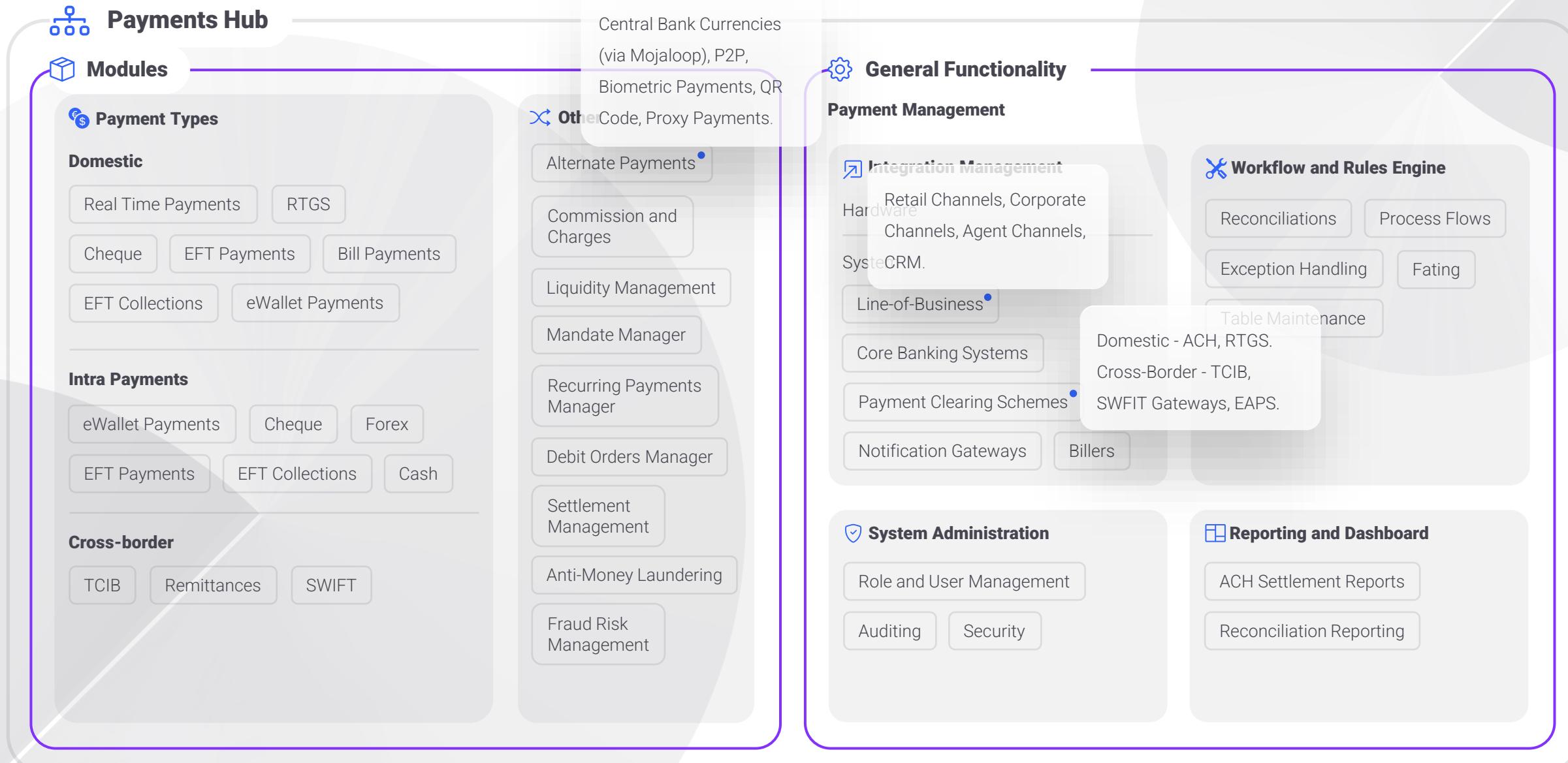


Consolidate. Monitor. Manage.

The Sybrin Payments Hub is a centralised payments ecosystem: service-focused, highly configurable, componentised, and API-centric. It is designed to centrally consolidate, monitor, and manage various payment rails and transaction types on a web-based platform. It also provides an agnostic interface across channel, customer, and payment type and insulates the organisation from the impact of settlement and regulatory scheme changes.

With support for seamless integration with Line-of-Business systems, as well as a range of compliance and Anti-Money Laundering (AML) platforms, it ensures that you are fully compliant and secure. It is ideal for both large multinational banks who are running a variety of back-end processes, as well as smaller more localised banks, and other financial institutions.





 WHY IT WORKS

Your Tailored, Modern, Cloud-Ready Payments Factory

An easily integrated solution, unifying all payment types into an innovative payments ecosystem for on-premise, cloud, or hybrid deployment.



Unify

Unify all payment types into a single payments ecosystem.

ISO 20022, RTGS, SWIFT, ACH, Real-Time, and Cross-Border



Deploy

On-premise.

Private, public, hybrid cloud.

Cloud provider agnostic.



Integrate

Easily connect to third-party payment providers, partner banks, and FinTechs.



Manage

Define and change workflows and business rules with a GUI.

Execute payment workflows reliably and at scale.



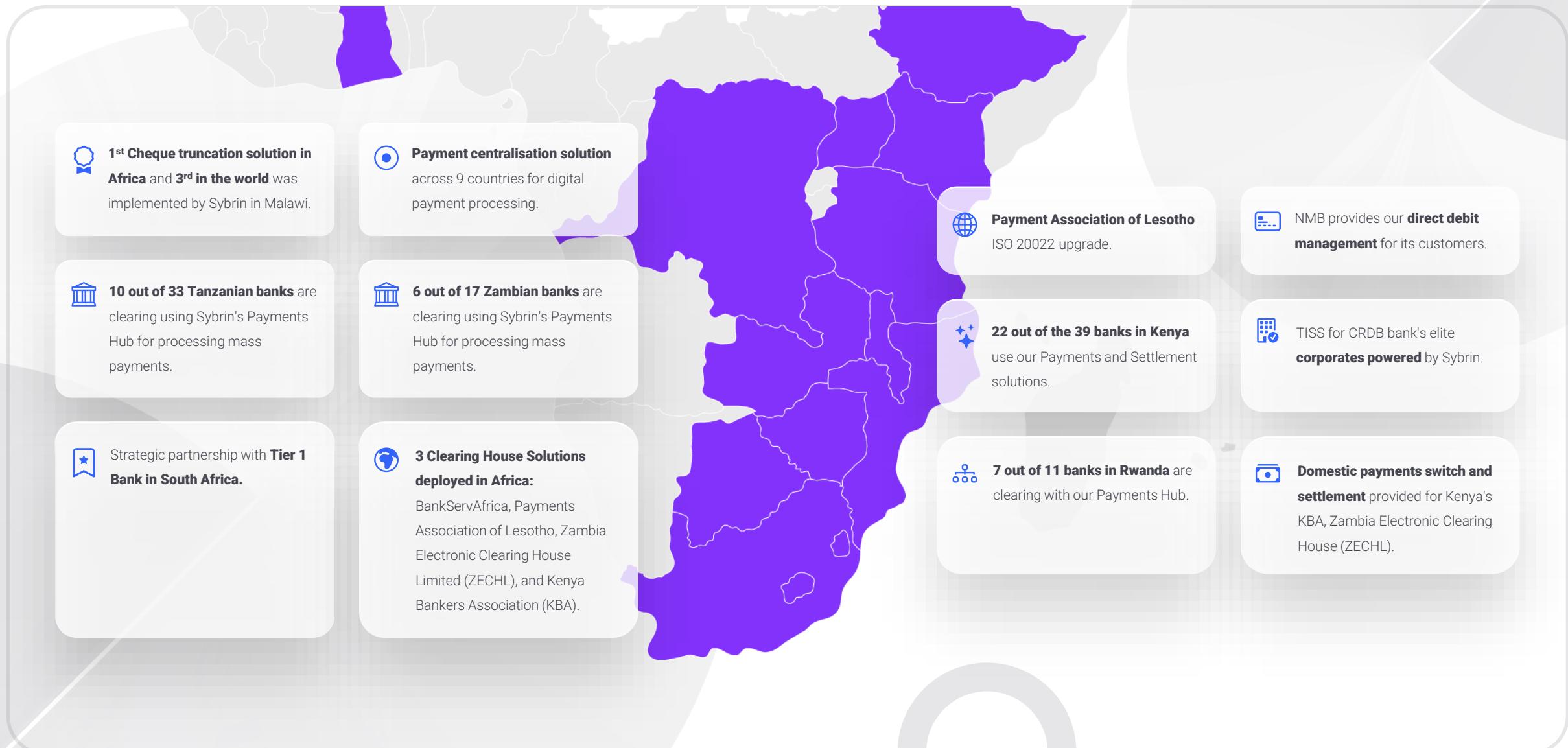
Monitor

Get unified operational and regulatory visibility into your payments ecosystem.



Innovate

Bring new payments products onboard quickly.



The Sybrin Payments Hub is Built from the Ground Up Using Modern Architecture Principles:



Support for **on-premise** or **cloud deployment**.



Cloud-agnostic and can be deployed in a private or public cloud.



Highly **scalable and resilient**.



Banking **industry security**.



Built with **security of data** and users as one of the founding principles.



Regular **penetration testing** as per industry recommendations.



Sybrin is actively pursuing the new **PCI-SSF (SLC and SSS) certification** which is replacing PA-DSS replacement.



Designed with **micro services running on Docker instances**, managed by Kubernetes. This allows for horizontal scaling to support performance, scalability, and resiliency requirements.



All **data in rest and transfer encryption** using industry standards such as X509 certificates (SSL/TLS).



Authentication of users as per industry standards such as OAUTH, SAML, Windows Auth etc.

 THE DIFFERENCE

Our Experience is Your Advantage

Sybrin has a profound understanding of the market and have been trusted Payments Advisors in this space for 15+ years. With a large client-base across the African continent, we are well equipped to provide solutions into markets where there are a variety of factors at play, from economic, to technological, to regulatory. Our products and solutions have been tested thoroughly, even on sub-optimal infrastructure, and we've accommodated for a variety of uses cases.



Sources

Our offering is unique in that it accepts input from a range of transaction sources, covering the whole spectrum of products offered by a bank. Transaction sources include electronic banking, corporate banking, direct branch transactions, and ATM/POS points.

Each payment source is appropriately handled and converted for processing through the communication protocol interface. The interface is responsible for message translation, interpretation, and validation, before passing it through in aggregated format.

Automated Teller Machines (ATMs) and Point-of-Sales (POS) transactions are directed through a third-party ATM switch, which collects the transactions and directs them to the communication protocol interface. This way, all payment sources can efficiently communicate with Sybrin, ensuring uninterrupted service and Straight-Through-Processing (STP) of all transactions.



Destinations

Our offering redirects processed payments to the relevant destinations based on the transaction type and parameters for clearing. Following our input-processing-output paradigm established in all our products, the destinations are considered the outputs. Sybrin determines the correct destinations of transactions, which may include the Automated Clearing House (ACH), the RTGS processor and SWIFT network, and passes them through the communication protocol layer for distribution to these external clearing entities.

As with the input sources, this interface is responsible for message translation, interpretation, and validation. The protocol interface supports several industry formats such as XML, MsgQ, and ISO, and can be adapted for use with proprietary formats to output to any other destination as required for clearing. This offers unrivalled scalability and enhanced product capabilities for banks demanding the most efficient transaction processing solution.

 FEATURES

Multifunctionality in a Single Environment

Sybrin's Payments Hub supports multiple currencies, it also offers support for any transaction sources, with an automated failover feature to ensure payment completion.



Multi-Currency

We can support as many currencies as needed without any limitations. By either utilising a file uploaded from the Treasury with exchange rates or linked directly to the bank's exchange rate system online. More so, the exchange of currency codes and numbers in message requests can all be maintained and customised in Sybrin as required.



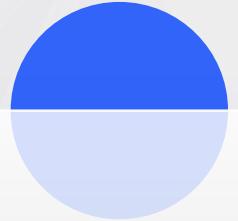
Central Dashboard View

We aggregate all the bank's transaction sources into a unified, web-based dashboard view. The dashboard provides a customisable overview of items such as transaction channel usage, up and downtime, and exceptions. We also provide a detailed audit trail of all transaction events and sources and offer notifications and escalations to customers and users for specific events.



Third-Party Support and Auto Failover

Sybrin has full support for any transaction sources and destinations when processed and switched through our offering. This enables excellent third-party payment source and destination support via the customisable communication protocol interface. We can also intelligently re-channel transactions if they fail through one provider, ensuring payment completion.



 BENEFITS

Rapid Implementation for Rapid Benefits

A scalable and reliable solution with improved management visibility and control resulting in stronger compliance and reduced risk.



Accelerated Time to Market

The Sybrin solution is a purpose-built accelerator for consolidation, processing and monitoring of payments. Therefore, a Bank can go live within months rather than years, creating a competitive advantage for the Bank around payments processing.



Reduced Operational Costs

Faster deployment, configuration flexibility, and open stack support provide additional reductions in operational costs.



Monitor Payments Anytime, Anywhere

Our systems ensure transaction tracking, from initiation until completion, allowing the Bank to make informed decisions from a central and consolidated view of real-time data.



Speed and Flexibility for New Products

Open, extensible data and processing models allow for rapid implementation and rollout of new products and features through low-code development using the Sybrin Platform.

 BENEFITS

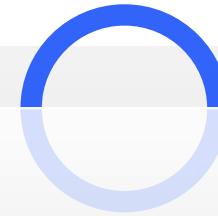
Rapid Implementation for Rapid Benefits

A scalable and reliable solution with improved management visibility and control resulting in stronger compliance and reduced risk.



Stronger Compliance and Reduced Risk

The Sybrin Payment Hub's configurable Rules Engine ensures that new regulations can be easily integrated into the solution as they arise, thus addressing the relentless pressure to incorporate and implement regulatory compliant solutions. The rules engine also enforces Know Your Customer (KYC) and Anti-Money Laundering (AML) policies, while Sybrin Automated Services perform automated sanction screening.



Scalable, Reliable, and Performant

Proven in the most demanding production environments; designed to the highest standards of performance: low-latency, high-capacity, linear scalability, and reliability. The Payments Hub can grow exponentially based on the Bank's future business strategies. Therefore, supporting a low cost of ownership.



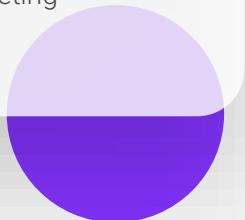
Flexible Commercial Model

Sybrin owns the IP, we can therefore model flexible commercial options based on the Bank's required licensing and deployment requirements i.e., on-premise, transaction-based, or a hybrid model.



Improved Management Visibility and Control

Consolidating the payment processing, allows for the intelligent capture and use of data which allows for business activity monitoring dashboards, analytics, and management reports. These reports aid in making crucial management and business process improvement decisions. The automated collection and analysis of data also improves customer profiling, thus improving the effectiveness of targeted marketing campaigns.



 USE CASES

One Ecosystem, Infinite Opportunities

Our products are designed to improve business processes, increase efficiency, and provide better customer experiences.

With our flexible and adaptable solutions, we are able to meet the unique needs of each industry and deliver effective solutions that drive growth and success.

 **Payment orchestration**

 **Payment interoperability and orchestration**

 **Alternative payments**

 **Lowering the cost of cross-border payments**

 **ISO 20022**

 **Bulk payments**

 **Payments reconciliation**

 **Central payments management console**

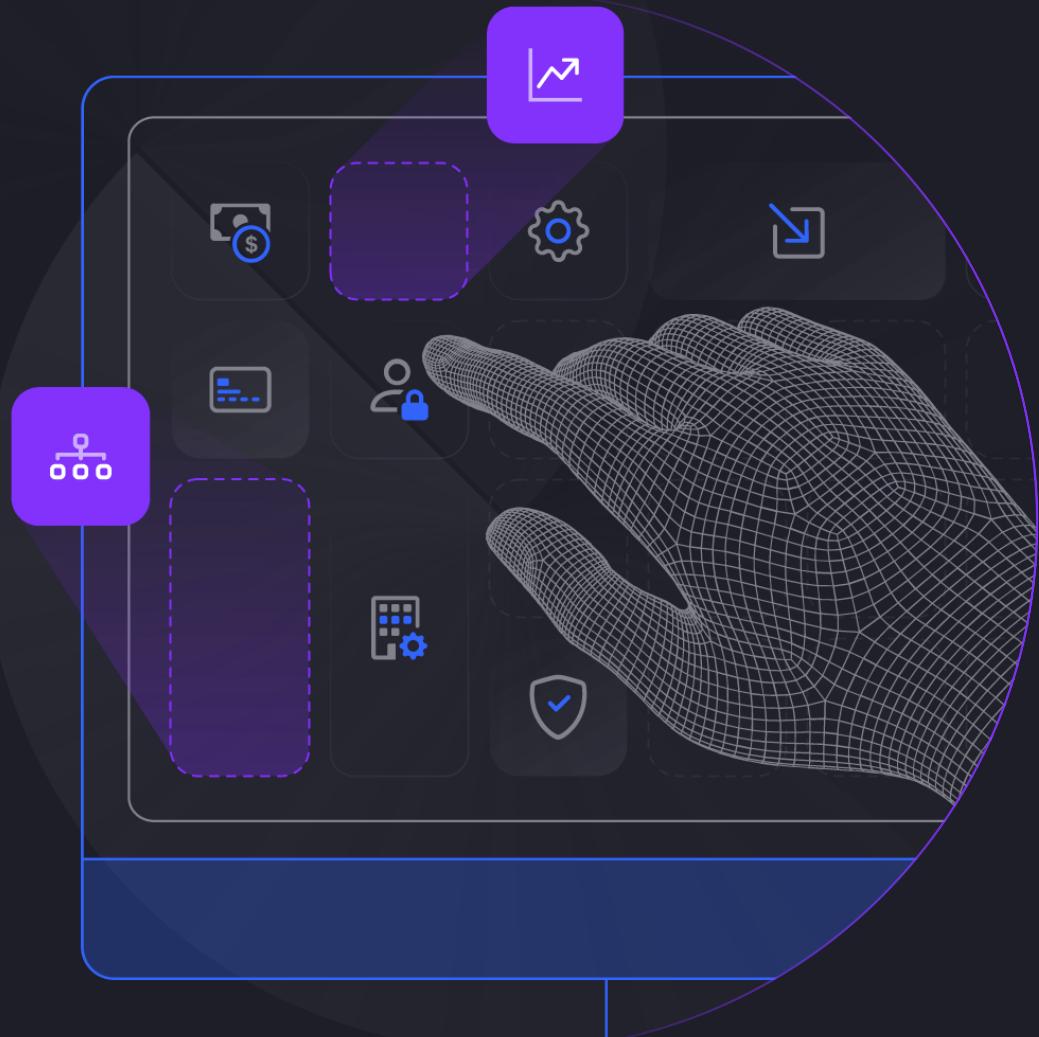




 Payments & Clearing  Payments Hub  EFT

Our EFT means **Effortless, Fast, and Trusted**

Effortlessly manage and streamline electronic funds transfers with Sybrin's EFT Payments. Designed to integrate seamlessly with existing systems, our solution enables secure, fast, and efficient payment processing that enhances customer satisfaction and drives operational efficiency for businesses of all sizes.



 HOW IT WORKS

Efficient. Seamless. Integrated.

Our EFT Payments offers a centralised and automated system for processing EFT transactions. This solution manages EFT payments from initiation to completion, ensuring secure and smooth operations. By routing transactions through reliable clearing channels, it reduces the need for manual intervention and supports faster transaction success rates.



Centralised EFT Management

Consolidates all EFT payment types into a single platform, simplifying processing and reporting.



Flexible Integration

Designed to integrate with various financial systems through APIs, this solution supports scalability and adaptability to business needs.



Real-Time Processing

Enables real-time or batch processing for different EFT transactions, enhancing cash flow and operational timelines.

 THE DIFFERENCE

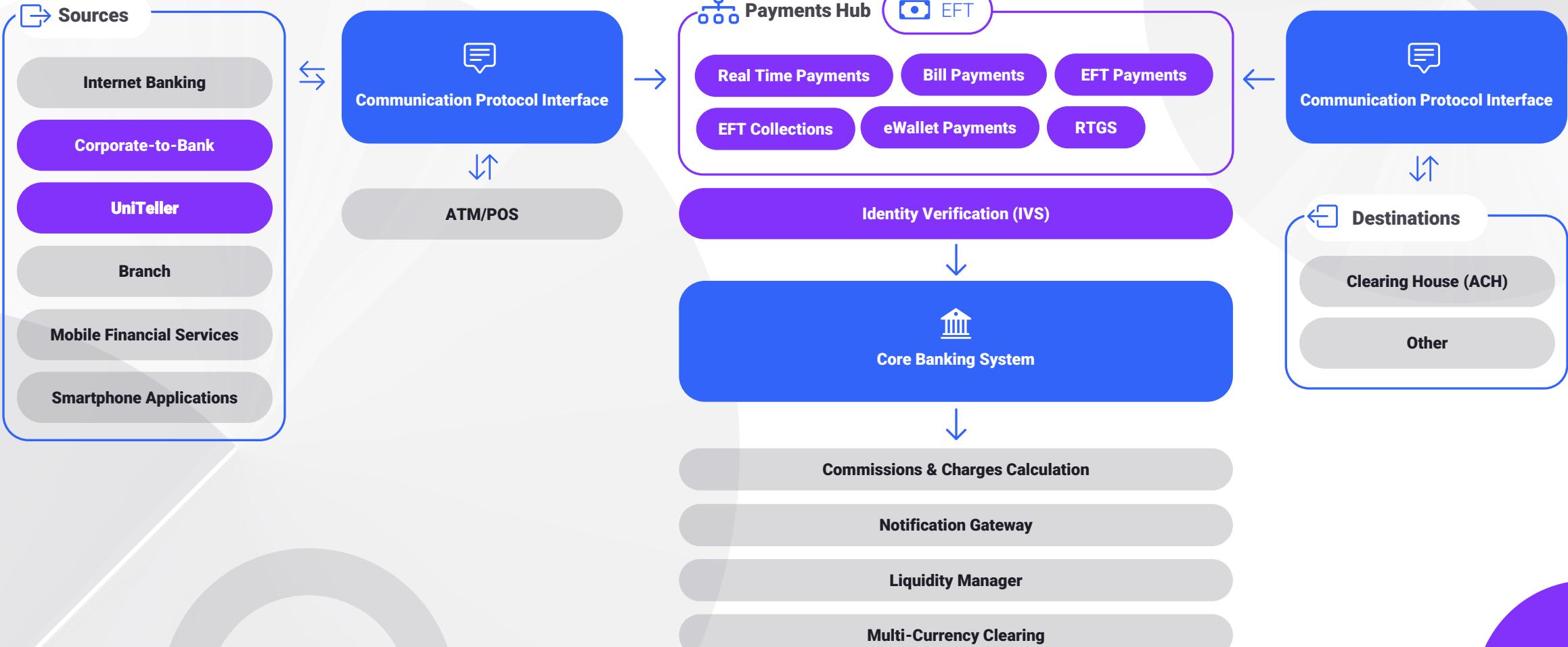
Enhanced. Scalable.

Trusted.

Sybrin's EFT Payments go beyond traditional systems by offering a flexible, API-driven approach to EFT processing. Our solution is built to handle high transaction volumes, with a focus on security and scalability that supports financial institutions' evolving needs.



EFT Process Overview





- ① WHY IT WORKS

Setting the Standard

Built with scalability and security in mind, Sybrin's EFT solution aligns with industry standards, enabling financial institutions to process transactions more efficiently and securely. Automation capabilities reduce errors and ensure compliance with regulatory requirements.

Regulatory Compliance

Adheres to local and international standards, safeguarding sensitive information and ensuring a secure payments environment.

Automation & Reliability

Minimises human error by automating routine processes, from transaction initiation to clearing and settlement.

User-Centric Interface

A simplified interface allows for efficient transaction tracking, reporting, and real-time insights.

- ② WHY CHOOSE US

Innovative. Flexible. Experienced.

Sybrin's expertise in financial technology positions us as a leader in EFT solutions, with a commitment to innovation and quality. Our robust framework is built to meet the unique needs of African markets while ensuring smooth integration and reliable performance.

Deep Industry Experience

With years of experience in payments and financial technology, Sybrin offers a comprehensive understanding of the market's challenges and opportunities.

Customisable Solutions

Our modular approach allows for tailored solutions that can adapt to specific business needs.

Commitment to Excellence

We deliver high-quality, tested solutions that support long-term growth and operational success.

FEATURES

One Platform, Total Control

The EFT Payments combines comprehensive functionality with seamless integration and enhanced security.



Centralised Payment Management

One platform for handling all EFT transaction types.



Automated Clearing & Settlement

Simplifies processing and ensures timely payments.



Flexible Integration Options

API-driven design for easy scalability and adaptability.



Robust Security Protocols

Multi-layered security features to protect data integrity.



Real-Time and Batch Processing

Configurable processing options to suit operational needs.



Detailed Reporting and Analytics

Real-time insights and customisable reports for efficient tracking.

 BENEFITS

The Sybrin Advantage

Our EFT Payments offer a powerful solution for improving operational efficiency, customer satisfaction, and regulatory compliance.



Increased Efficiency and Reduced Costs

Automated processing cuts down on manual tasks, reducing costs and errors.



Improved Cash Flow Management

Real-time processing options optimise cash flow and liquidity.



Enhanced Customer Satisfaction

Faster processing times and self-service options improve the customer experience.



Compliance and Security

Adheres to industry standards to ensure safe and secure transactions.

 USE CASES

A Versatile Solution for Diverse Uses

Our EFT Payments are versatile, making it suitable for various industries and organisations.

 **Financial Institutions** **Healthcare** **Retail** **Government** **Telecoms** **Utilities**

-  **Ideal for:** Organisations requiring efficient fund transfers, payroll processing, supplier payments, and other high-volume transaction handling.





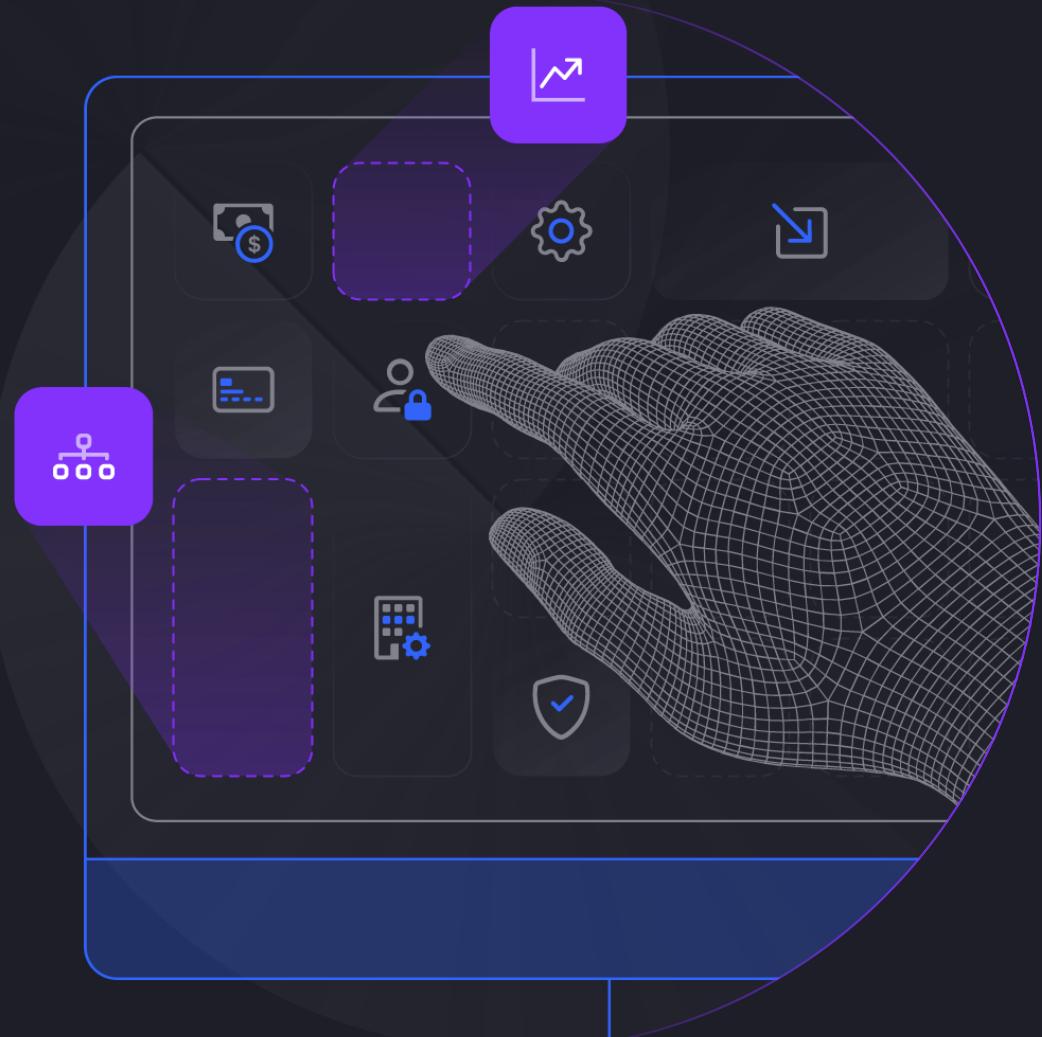
Payments & Clearing

Payments Hub

Cheque

Checkmate to Outdated Cheque Processing

Streamline your cheque clearing and settlement with automated processes and digital imaging. By modernising traditional workflows, our cheque processing solution enhances efficiency, compliance, and security for financial institutions, supporting both cheque-based and digital payment systems.



 HOW IT WORKS

Streamlined. Automated. Secure.

Our solution combines digital imaging and automated cheque processing, providing financial institutions with a single, integrated platform for managing cheque clearing, validation, and settlement. Through digital truncation, cheques are converted into electronic images, enabling faster processing, enhanced security, and reduced manual intervention.

Key capabilities include:



Digital Cheque Imaging

High-resolution scanning captures cheque details for accurate processing.



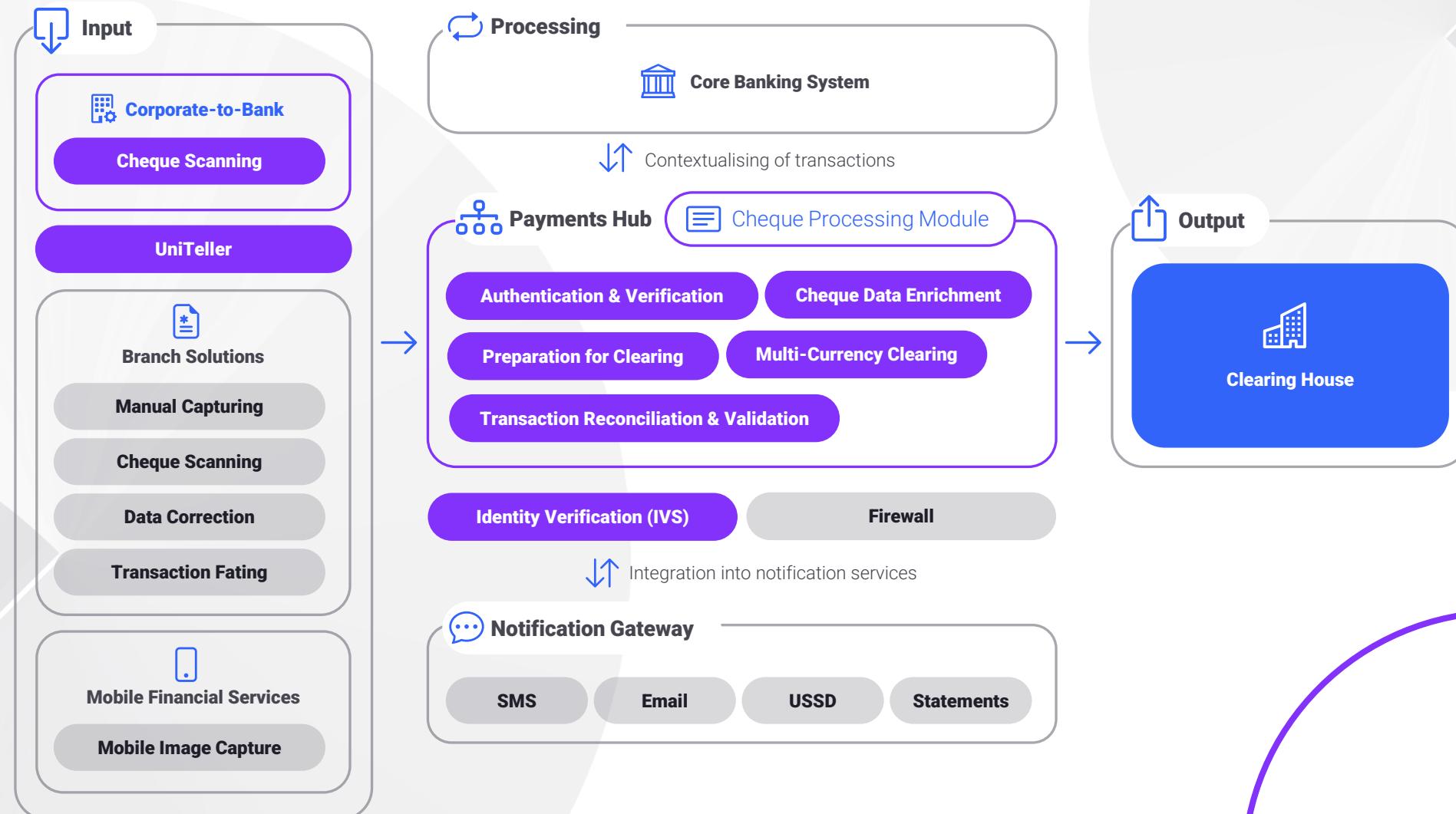
Automated Validation

MICR data, amounts, and other cheque details are verified to ensure compliance and accuracy.



Seamless Integration

Compatible with both legacy and modern systems for an uninterrupted workflow.





WHY IT WORKS

Boost Efficiency and Cut Costs

Our solution addresses critical pain points in cheque processing, such as slow clearing times, manual errors, and fraud risks. By implementing a digital-first approach, the platform reduces operational costs, enhances security, and improves overall processing efficiency. It is designed to support financial institutions with high transaction volumes, ensuring scalability and reliability.

WHY CHOOSE US

Comprehensive. Proven. Secure.

Sybrin has a track record of providing robust solutions to financial institutions globally. Our Cheque Processing Solution leverages advanced technology to modernise and future-proof cheque handling. With Sybrin, institutions benefit from faster clearing times, reduced operational costs, and adherence to industry regulations, all while ensuring customer satisfaction.



THE DIFFERENCE

A Holistic Approach

Our solution is more than just a cheque truncation tool; it's a fully integrated system designed to optimise every stage of cheque processing. Our solution enables secure, fast, and accurate cheque handling, tailored to the unique requirements of institutions in regions where cheques remain in use.

 FEATURES

Efficiency and Security at Every Step

Sybrin's Cheque Processing Solution offers essential features that improve operational efficiency and reduce risks in cheque handling.



Automated Validation and Fraud Detection

Real-time validation of MICR data, cheque amounts, and signatures with fraud detection mechanisms. Includes duplicate checks, forgery detection, and error correction.



Compliance Tools

Adheres to regional and international cheque-clearing standards.



User-Friendly Interface

Simplified, intuitive dashboard for easy management of cheque processing tasks.



Digital Cheque Imaging

High-resolution capture of cheque images for digital storage and processing.



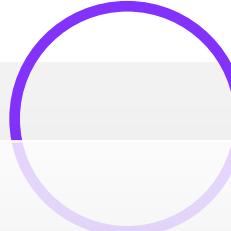
Seamless Integration

Compatible with legacy and modern financial systems for smooth adoption.

 BENEFITS

Experience the Benefits

With Sybrin's Cheque Processing Solution, institutions enjoy faster, more reliable, and secure cheque processing.



Enhanced Processing Speed

Digital truncation eliminates the need for physical cheque transportation.



Improved Accuracy

Automated validation minimises human error.



Advanced Security

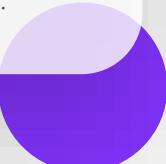
Fraud detection protects institutions from cheque-based risks.

- Detects suspicious patterns
- Duplicate entries
- Post-dated cheques



Cost Savings

Reduced dependency on manual handling lowers operational costs.



 USE CASES

Future-Proof Your Cheque Operations

Sybrin's Cheque Processing Solution is tailored to the needs of various industries where cheque payments are still prominent.

Financial Institutions



Corporate and Government Sectors

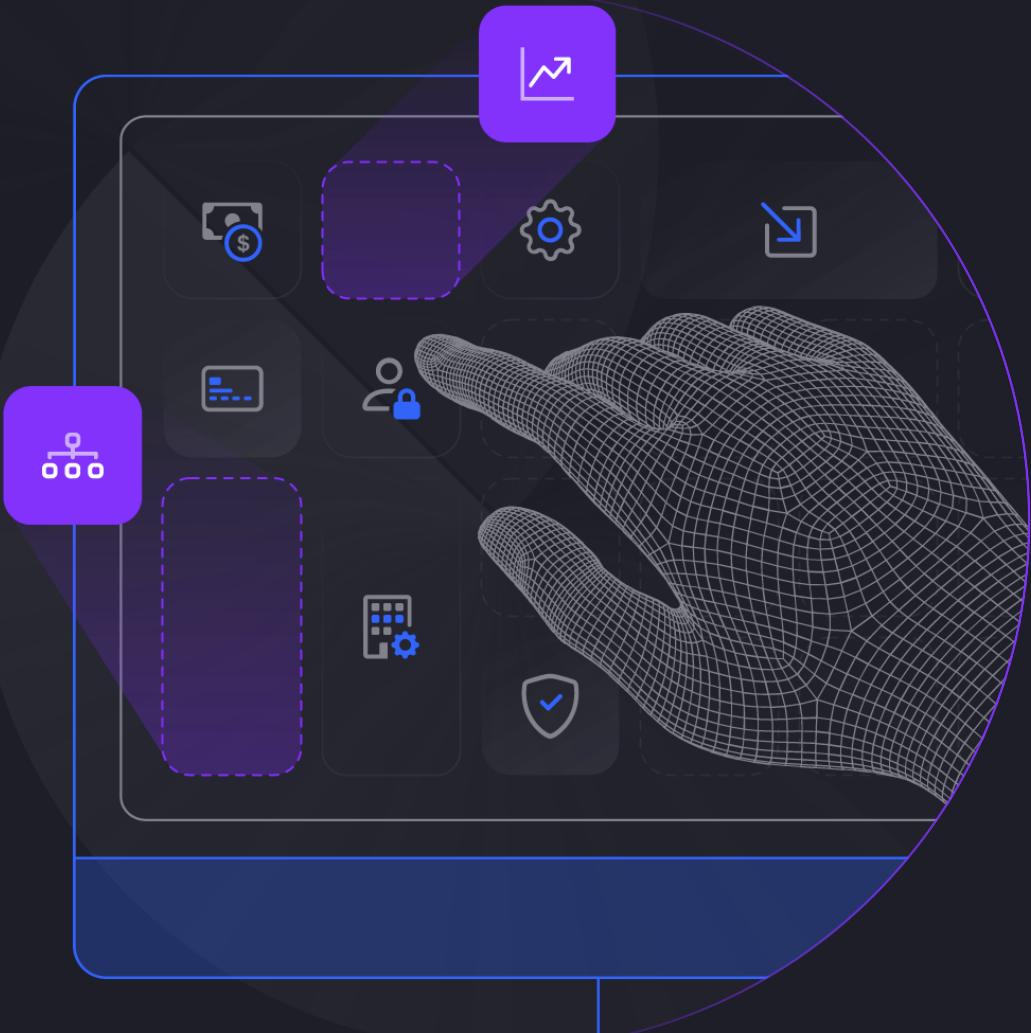
- Ideal for:** B2B and government payments where cheques are frequently used

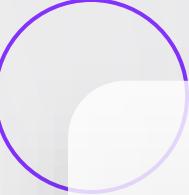


 Payments & Clearing Payments Hub SignPay

Streamlining Mandate Management

We understand the dynamic and ever-evolving nature of corporate banking. In an era where businesses demand efficiency, transparency, and precision in financial operations, our Corporate Banking Mandate Management product stands as a beacon of innovation and reliability.

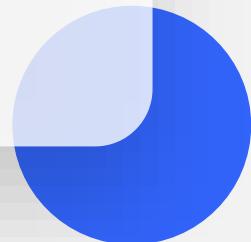


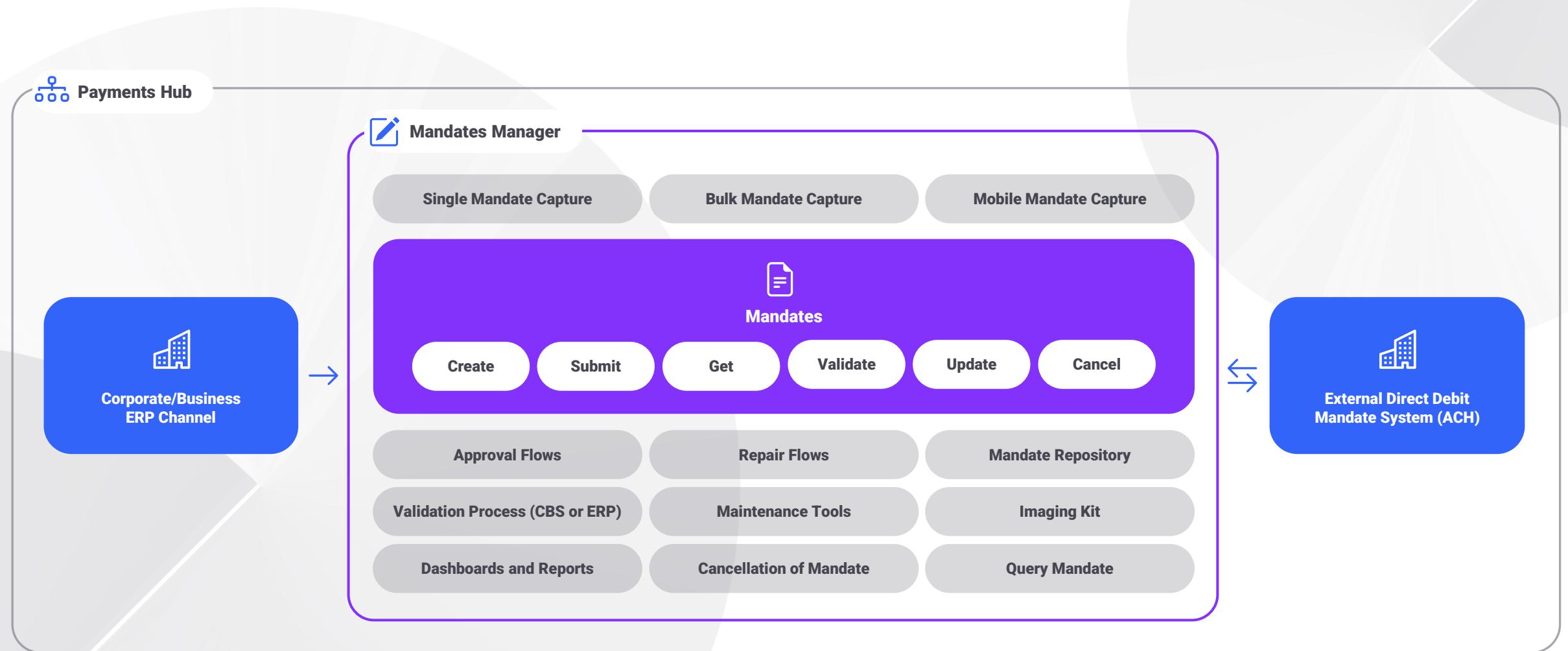

 HOW IT WORKS

Efficient. Secure. Transformative.

SignPay digitises mandate management for financial institutions by transitioning from outdated paper systems to a centralised, high-tech platform. This product enhances transaction speeds, ensures compliance in real-time, and aims to reduce operational costs, significantly improving scalability and customer satisfaction.

Designed with a user-friendly interface, robust security, and analytics, SignPay not only advances digitalisation, but also sets the stage for sustained growth and service excellence in banking.





 WHY IT WORKS

Seamless Integration with Optimised Efficiency and Security

Our Mandate Management product streamlines and secures financial operations for institutions, offering a comprehensive solution tailored to meet diverse business needs.



Seamless Mandate Creation

Features an intuitive interface and customisable templates for hassle-free mandate setup, supported by real-time collaboration.



Automated Approval Workflows

Enhances efficiency with multi-level authorisation and timely notifications, reducing the need for manual oversight.



Centralised Repository and Compliance

Secure cloud-based storage with robust encryption and comprehensive audit trails ensures data security and regulatory compliance.



Integration and Analytics

Offers seamless integration with existing banking systems and powerful analytics for a holistic view of mandates, enhancing decision-making and operational transparency.

Our SignPay product not only significantly reduces manual interventions but also boosts transaction speed and accuracy, making it an essential tool for modern financial institutions to process their collections.

 WHY CHOOSE US

Innovative. Reliable. Supportive.

Choose Sybrin as your preferred service provider to leverage cutting-edge technology tailored to streamline and secure your financial operations. Sybrin's SignPay mandate management product provides basic innovation with an intuitive user interface, robust security measures, and seamless integration capabilities, ensuring compliance and operational excellence.

Our proven track record in enhancing transaction speeds, reducing costs, and providing scalable solutions positions us uniquely to support your institution's growth and adaptability in the dynamic financial landscape. With Sybrin, you are not just adopting a product; you are investing in a partnership that commits to your success through continuous innovation and dedicated support.

 THE DIFFERENCE

Optimise Operations and Reduce Costs

SignPay addresses the critical need for efficient mandate management for global financial institutions, particularly in developing markets, by replacing outdated, paper-based systems with a centralised, technologically advanced platform. This innovative solution streamlines mandate creation, enhances transaction speed, ensures real-time compliance, and significantly reduces operational costs.

With an intuitive user interface, robust security, and powerful analytics, SignPay is poised to transform mandate management, offering scalability and improved customer satisfaction while fortifying the institution's competitive edge and compliance posture. Investing in SignPay is not just a step towards digitalisation, but a leap into future-proof banking infrastructure primed for growth and excellence in service delivery.



FEATURES

Streamlined Features for Enhanced Efficiency

Sybrin's SignPay mandate management enhances operational efficiency through a suite of features.



Corporate Onboarding

Streamlined process including registration, document capture, payment limits, and account management.



Electronic and Manual Mandate Capture

Customisable capture of forms on web and mobile platforms; integrate scanners for manual entry and validation.



Dashboards and Reporting

Access real-time operational tools, dashboards, and reports for effective financial liquidity and transaction monitoring.



Bank Integration

Manage debit order mandates, view transaction histories, and amend details seamlessly.

 BENEFITS

Enhancing Mandate Management with Robust Benefits

SignPay delivers comprehensive benefits designed to enhance the efficiency and security of mandate management processes:

These features collectively ensure that SignPay is not only a tool for managing mandates, but also a platform that enhances operational control, compliance adherence, and overall financial management.



Seamless Mandate Creation

Features an intuitive interface, customisable templates, and real-time collaboration for error-free mandate generation.



Automated Approval Workflows

Includes automated processes and multi-level authorisation to expedite approvals while maintaining compliance.



Advanced Reporting and Analytics

Offers dynamic tools and customisable dashboards for in-depth insights and performance optimisation.



Centralised Mandate Repository

Provides secure cloud-based storage with robust encryption and version control for secure data management.



Comprehensive Compliance Management

Tracks regulatory changes, automates compliance checks, and ensures transparency with detailed audit trails.



Seamless Integration

Ensures easy integration with existing banking systems, supports APIs, and maintains compatibility with industry standards.

 USE CASES

Optimise Your Business

To effectively address the evolving needs in the debt collection sector through digital transformation, Sybrin's SignPay Mandate Management can be applied in several realistic and actionable use cases for any organisation that facilitates collections.

Enhancing Data Integrity in Debt Recovery:

By using data capture and multiple authentication methods, the system improves debtor database accuracy, boosting recovery success rates and reducing errors during data collection.

Automating Routine Collection Tasks:

Automate tasks like payment processing, status updates, and customer inquiries using an omnichannel approach, streamlining operations and reducing costs by eliminating the need for multiple systems.

Facilitating Self-Managed Debt Resolutions:

Offer self-service portals for debtors to manage payments, set up schedules, and communicate, enhancing autonomy and reducing bank workload, allowing focus on more complex cases.

Compliance and Security in Debt Collection:

Ensure all collection activities meet international standards and regulations, with strong security measures protecting sensitive debtor information and maintaining integrity throughout the process.

Optimising Communication in Collection Processes:

Integrate with communication platforms to unify phone, email, SMS, and digital channels, ensuring consistent messaging and reducing errors that could hinder the collection process.



Bridging Borders: Seamless and Affordable Cross-Border Payments with TCIB

TCIB, or Transactions Cleared on an Immediate Basis, is an innovative cross-border payment scheme within the Southern African Development Community (SADC) region, designed to foster regional integration by streamlining financial transactions across borders as Africa's first regional, homegrown cross-border payment system



What is TCIB?

Transactions Cleared On An Immediate Basis (TCIB) is a cross-border low value payment scheme that enables the immediate clearing of single credit "push" transactions, settled on a deferred basis.



Revolutionised Transactions

With TCIB, cross-border payments within the SADC are transformed into swift, text-like exchanges, unimpeded by traditional delays and complexities.



Economic Inclusivity

Designed to democratise financial processes, TCIB facilitates equitable access, enabling businesses and individuals to perform real-time, affordable transfers.



Multi-Currency Operations

Handling transactions in multiple currencies, TCIB accommodates the diverse economic SADC landscape, ensuring efficient processing of high-volume & low-value transactions.



Enhanced Security

Beyond its technological prowess, TCIB is a secure, regulatory-backed platform that instills trust and safeguards all participating entities.



Broad Participation

TCIB's network includes a wide range of financial institutions, from commercial banks to MNOs and MTOs, all set to benefit from the system's expansive capabilities.



Growth & Integration

As a catalyst for regional economic integration, TCIB is more than a payment system; it's a strategic enabler for growth and financial unity across the SADC.





Regulatory Support

Endorsement by SADC
BA and PSOC, leveraging
a committed regional
regulatory framework.



Scheme Management Support

A governance framework
providing risk
management and
dispute resolution.



Inclusive Development

Opportunity to be part of
TCIB's evolution and to
contribute to the
scheme's growth.



Instant Payments Clearing

Assurance of real-time
money transfer and final,
irrevocable transactions.



24/7 x 365 Operations

A guarantee of
continuous service,
allowing transactions at
any time.



Interoperability

An open-loop ecosystem
that extends financial
services reach.



Information-Rich Service

Centralised data
management for
enhanced business
intelligence.



World-Class Security

Adherence to the highest
security standards for
participant peace of
mind.



Messaging Standard

Built on the ISO 20022
framework to align with
global best practices.



Commercial Value

An affordable pricing
model to promote
financial inclusion.



Real-Time Transactions

Accelerating the speed of cross-border payments, enabling instant clearing and differed settlement.



Inclusivity

Open to all authorised financial service providers, including commercial banks and authorised non-banks.



Interoperability

Facilitates an open-loop payments ecosystem, offering expansive market access.



Data-Driven Insights

Provides enriched transaction data, enhancing visibility for financial institutions.



Compliance and Security

Adherence to ISO 20022 standards and a commitment to world-class security protocols.



Cost-Effectiveness

Structured to be economically viable for participants, promoting financial inclusion.

Our Role

Sybrin is a certified TCIB integrator, adopting an active role in promoting and enabling the scheme's ecosystem within the SADC region.

Our TCIB Integration microservice facilitates integration between Sybrin's Core framework and the TCIB scheme at BankServ Africa, or directly connects registered participants to TCIB.



Strategic Alliance

Sybrin has partnered with BankservAfrica to drive a digital financial revolution across the SADC region, leveraging advanced infrastructure for regional growth.



Legal & Regulatory Framework

The TCIB scheme is fortified by comprehensive legal and regulatory structures, ensuring the protection and support of all participants.



Integration Standards

Embracing the ISO 20022 messaging standard, this collaboration enhances financial inclusion and seamless connectivity among SADC nations.



Network Expansion

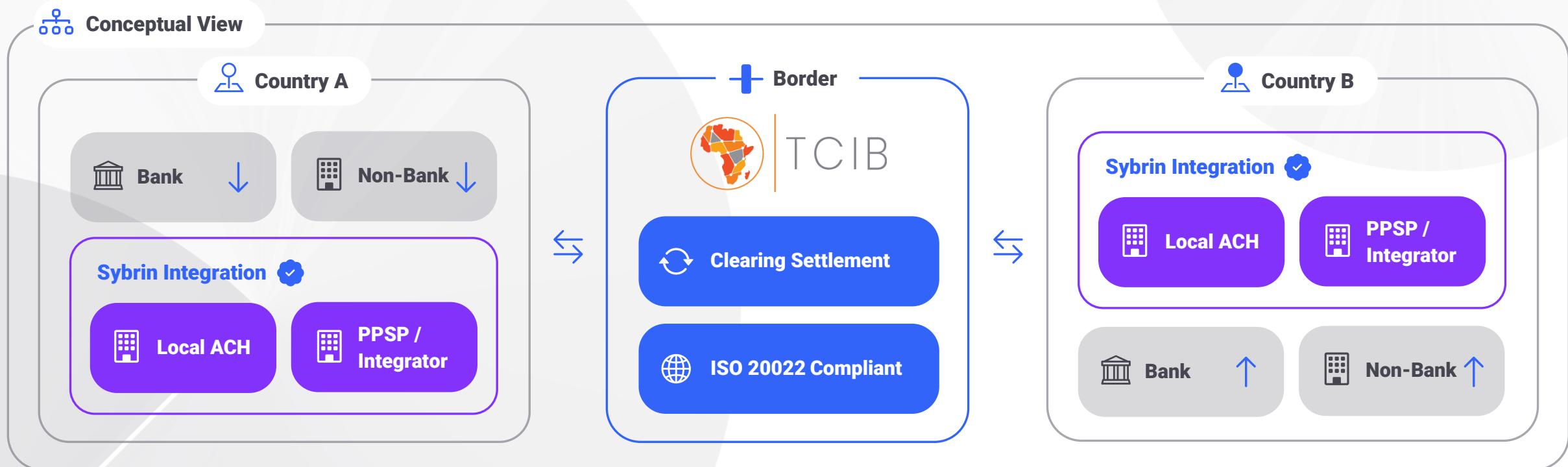
Our combined efforts with BankservAfrica facilitate the expansion of financial networks, granting access to new markets and bridging untapped economic corridors.



Commitment to Inclusion

The joint venture underscores our dedication to fostering financial inclusion, value creation for stakeholders, and the overall economic well-being of the SADC community.

By aligning with BankservAfrica, we assist in simplifying the TCIB enablement process, ensuring that member institutions can easily integrate into this transformative financial network. The scheme, underpinned by the ISO 20022 messaging standard, positions us as an integral player in enhancing the financial inclusivity and connectivity among SADC member countries.



The Additional Capabilities

In addition to providing the integration service, Sybrin offers solutions to review processing statistics, exceptions and history.



Portal

An easy to navigate interface to allow users access to additional service features.



Dashboard

View the real-time request volumes, health status, average processing times and more,



Message History

View the service message history screen to review individual message content and life-cycles.



Settlement

Disposition Report

Review the daily system-generated disposition reports.



Message

Exceptions Report

Identify transactions which have received an error response for any flow.

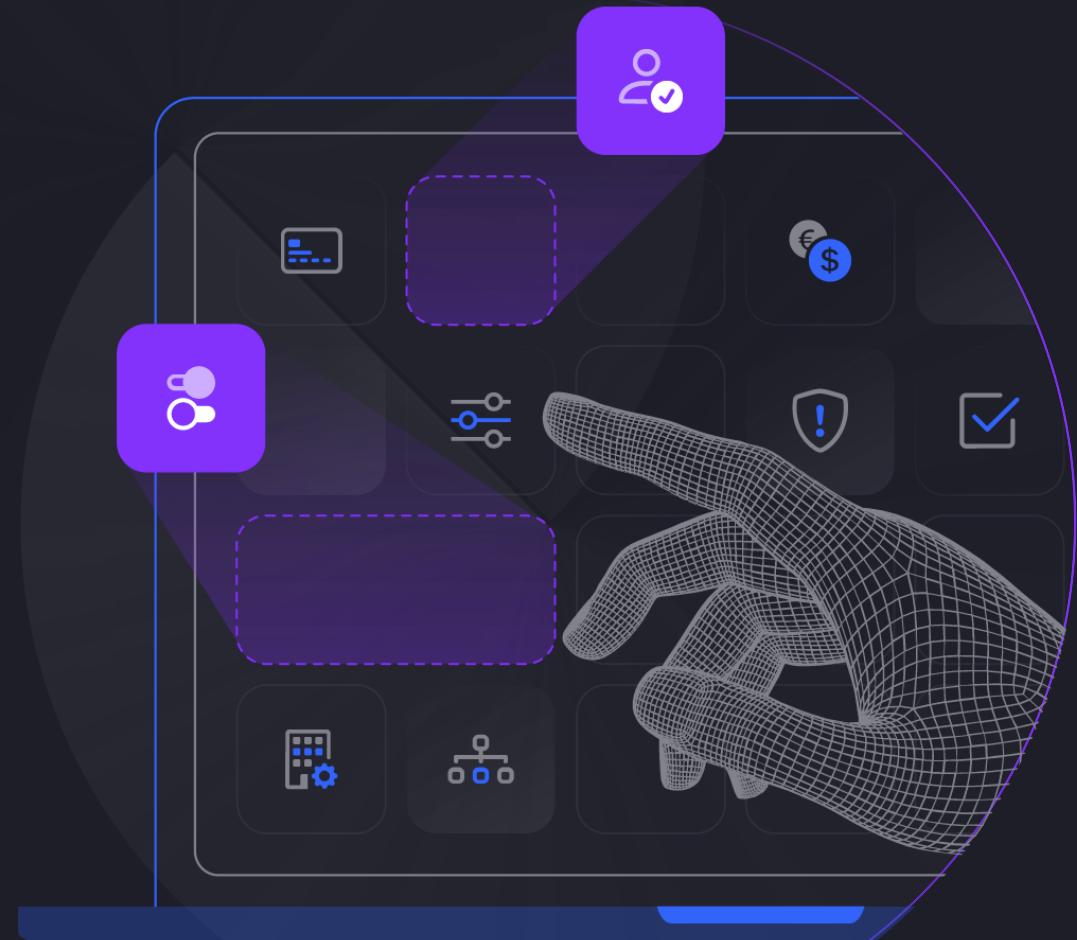


Payments & Clearing

Switch Manager

Switch Up Your Payment Operations

Integrate multiple payment methods and providers to increase your transaction success rates, provide greater flexibility and control within your payment processing infrastructure, and protect yourself from downtime and outages.



 HOW IT WORKS

Unifiable. Customisable. Reliable.

The Sybrin Payments Switch Manager provides the tools to operationally manage the following payment switches:



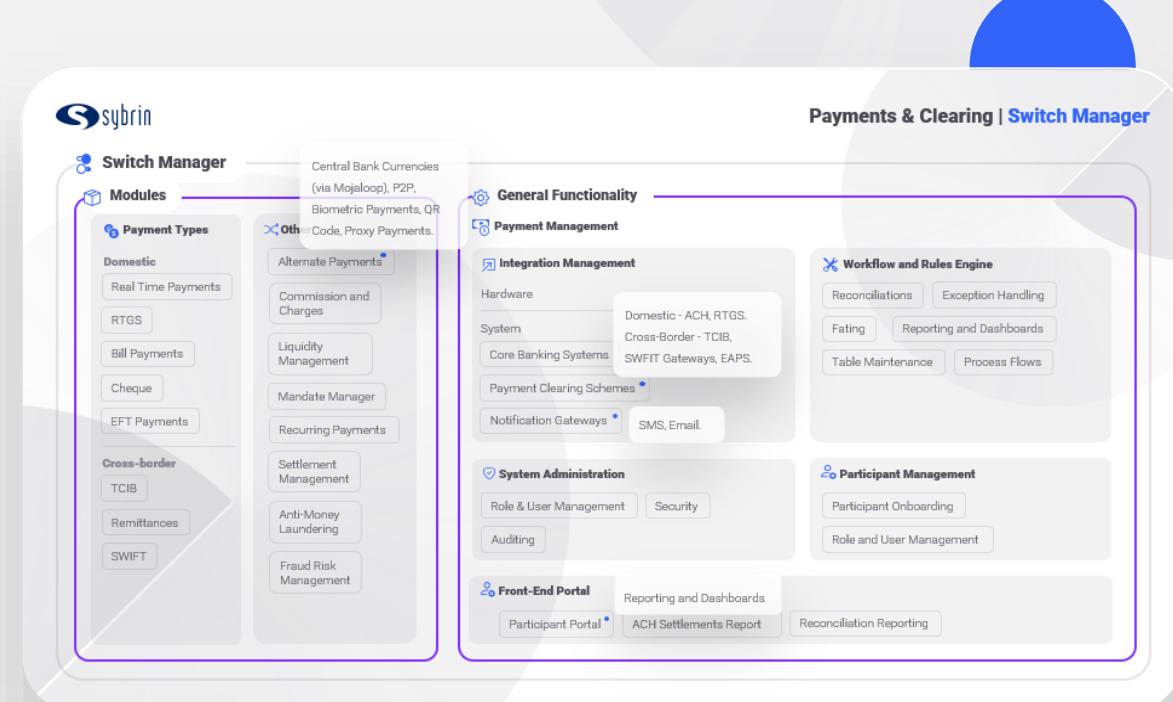
ACH Switch

This Sybrin developed switch provides payment clearing for Cheque and EFT payments. It is typically used by central banks.



Mojaloop Instant Payment Switch

The Bill & Melinda Gates Foundation sponsored the Mojaloop Instant Payment Switch. It aims to lower payment fees by providing an interoperable payment solution.



The screenshot displays the Sybrin Payments & Clearing | Switch Manager interface. The main navigation bar at the top right shows "Payments & Clearing | Switch Manager". The interface is divided into several sections:

- Switch Manager:** A sidebar menu titled "Switch Manager" with "Modules" selected. It lists "Payment Types" (Domestic: Real Time Payments, RTGS, Bill Payments, Cheque, EFT Payments; Cross-border: TCIB, Remittances, SWIFT) and "Central Bank Currencies (via Mojaloop), P2P, Biometric Payments, QR, Other Code, Proxy Payments".
- General Functionality:** A large main area containing the following modules:
 - Payment Management:** Includes Integration Management (Hardware: Domestic - ACH, RTGS; System: Core Banking Systems, SWIFT Gateways, EAPS), Payment Clearing Schemes, and Notification Gateways (SMS, Email).
 - Workflow and Rules Engine:** Includes Reconciliations, Exception Handling, Failing, Reporting and Dashboards, Table Maintenance, and Process Flows.
 - System Administration:** Includes Role & User Management, Security, and Auditing.
 - Participant Management:** Includes Participant Onboarding and Role and User Management.
 - Front-End Portal:** Includes Reporting and Dashboards, Participant Portal (with ACH Settlements Report), and Reconciliation Reporting.

Switch Manager

Modules

Payment Types

Domestic

Real Time Payments

RTGS

Bill Payments

Cheque

EFT Payments

Cross-border

TCIB

Remittances

SWIFT

Central Bank Currencies
(via Mojaloop), P2P,
Biometric Payments, QR

Code, Proxy Payments.

Alternate Payments

Commission and Charges

Liquidity Management

Mandate Manager

Recurring Payments

Settlement Management

Anti-Money Laundering

Fraud Risk Management

General Functionality

Payment Management

Integration Management

Hardware

Domestic - ACH, RTGS.

Cross-Border - TCIB,

SWIFT Gateways, EAPS.

System

Core Banking Systems

Payment Clearing Schemes

Notification Gateways

SMS, Email.

Workflow and Rules Engine

Reconciliations

Exception Handling

Fating

Reporting and Dashboards

Table Maintenance

Process Flows

System Administration

Role & User Management

Security

Auditing

Participant Management

Participant Onboarding

Role and User Management

Front-End Portal

Reporting and Dashboards

Participant Portal

ACH Settlements Report

Reconciliation Reporting



WHY IT WORKS

No Limits

Unified dashboard views, automated failover, and multi-currency support ensure that you are ready for any eventuality and can deliver continuous transactional activity:



Central Dashboard View

Sybrin's solution aggregates all the bank's transaction sources into a unified, web-based dashboard view. The dashboard provides a customisable overview of items such as transaction channel usage, up and downtime, and exceptions. Sybrin can furthermore provide a detailed audit trail of all transaction events and sources and offer notifications and escalations to customers and users for specific events..



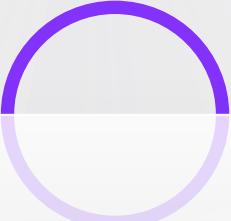
Third-Party Support and Auto Failover

Sybrin has full support for any transaction sources and destinations when processed and switched through the SPS. This enables excellent third-party payment source, and destination, support via the customisable communication protocol interface. In addition, Sybrin can intelligently re-channel transactions if they fail through one provider, ensuring payment completion.



Multi-Currency

Sybrin's Payment Switch can support as many currencies as needed without any limitations. It can either utilise a file uploaded from the Treasury with exchange rates or be linked directly to the bank's exchange rate system online. More so, the exchange of currency codes and numbers in message requests can all be maintained and customised in Sybrin as required.



 WHY CHOOSE US

Knowledgeable. Dependable. Reputable.

Sybrin has been in business for over 30 years and is at the leading edge of payment solutions for both governments and banks. We delivered the third cheque truncation system in the world, and the high-speed switches that run in Kenya, Zambia, and Pan-African banks. We provide payment solutions, front and back-office solutions, fraud risk management solutions, and even have our own line of biometric systems to support the KYC process. As such we are the perfect go to market partner for Mojaloop, and therefore also for you in this space.

 THE DIFFERENCE

Tried-and-Tested, Well-Established

Along with providing installation and support, Sybrin supports our customers with our tried-and-tested switch management software, the ability to bridge payment systems, deeper ISO 20022 support (SWIFT and other payment message types such as trade finance), adapters for various payment rails, connectivity to core banking systems, and more. We also support various payment channels like WhatsApp, QR codes, integration at the till, and bill presentment. And, once again, we do it from the perspective of 30 years of experience proving scalable, performant, and sustainable solutions. We find the right blend of secure open-source software and Sybrin solutions, thereby helping reduce your overall costs.

 FEATURES

Limitless Functionality

Administer clearing and settlements, manage fraud and risk, monitor transactions, generate reports, and more, with the Sybrin Payments Switch.



Net Debit Cap Management

Net debit caps help ensure that payment schemes can complete settlement even if a participant fails to settle:

- Increasing and decreasing available clearing limits on different entities/levels.
- Viewing settlement positions per the above entities.
- Running a net-off settlement.



ACH/RTGS Clearing and Settlement

This feature includes:

- Clearing.
- Payment scheme.
- and clearing house integration.
- Settlement.
- System functions.
- Reports.



Onboarding of Participants

This feature manages the onboarding of a new participant to the payment scheme, with options to:

- Search for an existing participant (name, or registration status).
- Special queue for each registration status, i.e., one for rejected registrations.
- Allow completion of participant details.
- Linking of bank/other accounts.
- Setting of limits for the participant.

 FEATURES

Limitless Functionality

Administer clearing and settlements, manage fraud and risk, monitor transactions, generate reports, and more, with the Sybrin Payments Switch.



Alias Lookup Service

Proxy Payment is aimed at making payment processes easier by eliminating the need for customers to exchange information such as bank account details and instead rely on proxy identifiers such as mobile phone numbers or company names or abbreviations. The alias lookup provides the ability to find related aliases.



Monitoring

The switch operator can operationally monitor transactions via reports and real-time dashboards by:

- Transactions
- Hub operators will have a search option with multiple criteria to identify single transactions and display statuses.
- Summary views on total transactions processed in a defined time interval.
- Net debit cap.
- Performance.
- Operational KPI to be displayed on a dashboard.
- Alerts management.
- Alerts can be defined to fire at certain thresholds.

 FEATURES

Limitless Functionality

Administer clearing and settlements, manage fraud and risk, monitor transactions, generate reports, and more, with the Sybrin Payments Switch.



Fraud and Risk

The Sybrin Switch Manager allows configuration and monitoring of the Sybrin Fraud and Risk Module:

- Access the FRM audit logs as provided by the core payment switch.
- Management of parameters, rules.
- Monitoring.
- Reporting and dashboards.



Reconciliation

Reconciliation of payment transactions:

- Payments reconciled from various sources to various destinations.
- Reconciliation of FX files.
- Flexible business model (business rules and flows) to support various procedures to verify that two sets of records issued by two different entities match.



Dispute Management

Provide managed business processes and rules regarding disputes, for example:

- Payment to wrong recipient.
- Fraudulent payments.
- Facilitate disputes across different payment ecosystems (outside of payment scheme).

 FEATURES

Limitless Functionality

Administer clearing and settlements, manage fraud and risk, monitor transactions, generate reports, and more, with the Sybrin Payments Switch.



Systems Management

This feature comprises three main components:

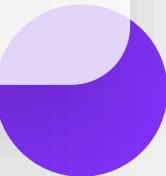
- Role and user management: Manage and maintain roles and users including access.
- Auditing: All actions on the User Interface are logged in a standard audit log.
- Security: Logging of all security events and transmissions to SIEM, managing access credentials, and more.



Liquidity Management

The Sybrin switch manager includes a liquidity management module:

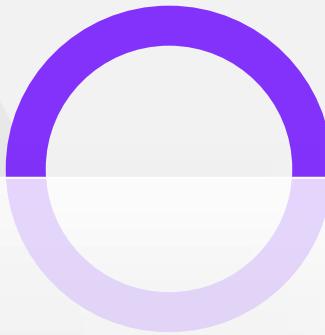
- Flexible business rules engine to configure liquidity calculations, allowing for custom solutions.
- Keeps track of liquidity (net position) of specific entities.
- Provides standard liquidity reports.
- Visual real-time liquidity monitoring dashboard.
- Configurable liquidity limits per different entities, i.e.: limit reached notification.



 FEATURES

Limitless Functionality

Administer clearing and settlements, manage fraud and risk, monitor transactions, generate reports, and more, with the Sybrin Payments Switch.



Fee Management

Sybrin Switch Manager features a Data Model Notation (DMN) Engine, which allows for flexible, complex rules and mappings. This is used by our customers as a charges management solution.

Alternatively, Sybrin Switch Manager can access external fee management solutions, which are typically provided by some host banking solutions. The charges and fees can be obtained from external sources, internal lookup, or a combination of multiple sources if required.



Reporting

Sybrin's solutions provide several off-the-shelf reports. In addition, new reports can be supported in the following ways:

- Use of the internal Sybrin Platform reporting engine, which allows for quickly building reports consisting of internal Sybrin Platform and external data sources. It is possible to separate reporting data to safeguard performance of the transactional system.
- Reporting information can be exported to an external reporting solution, where products like Jasper reporting can be used.
- It is possible for third-party tools to access the information in Sybrin Platform, which will be carefully monitored and managed by Sybrin Platform to avoid performance degradation.

 BENEFITS

Failsafe Automation

Improve your transaction success rate with our automated failover feature that intelligently re-channels transactions when they fail through an alternate service provider.



Facilitate communication between different payment service providers.



Increase transaction **success rates**.



Easily **integrate multiple payment methods** and providers.



Protect your company from payment providers' downtime and outages.

 USE CASES

Enhanced Efficiency

Our products are designed to improve business processes, increase efficiency, and provide better customer experiences. With our flexible and adaptable solutions, we are able to meet the unique needs of each industry and deliver effective solutions that drive growth and success.

 Central Banks ACHs

 Payments & Clearing Corporate-to-Bank | C2B

The Future of Business Banking

Welcome to the world of digitalised Corporate Banking. Our Corporate-to-Bank (C2B) solution is a game-changer for businesses and financial institutions looking for agility, security, and full-scale automation. Say goodbye to manual processes, slow approvals, and outdated banking systems – C2B is here to redefine how corporates connect with banks.



 HOW IT WORKS

Instant. Seamless. Secure.

C2B isn't just a business banking solution – it's a fully integrated financial ecosystem that gives corporate clients complete control over their banking operations. Whether you're a multinational powerhouse or a growing SME, C2B adapts to your needs, ensuring effortless payments, account management, and compliance.

One Platform, Infinite Possibilities:



Digital Corporate Onboarding

Instant registration, approval flows and account linking.



Next-Gen Payments Processing

EFT, RTGS, SWIFT, ACH, and bulk transactions.



Automated User and Access Management

Role-based controls, security, and compliance.



Real-Time Intelligence

Actionable insights, reporting and transaction tracking.



Regulatory Confidence

Built-in KYC, AML, and full audit compliance.



Solution Diagram

Corporate Portal

User Management

Transactional Services



Corporate Digital Enablement Platform

Operational Portal

User Management

Transactional Services

Corporate Registration

User Management

Corporate Management

Sole Proprietorship

Corporate Preferences



Transactional Services

Transactional Services

Corporate Engagement Services

Payment Services

Trade Finance and Supply Chain Services

Non-Transactional Services

Lending and Credit Services

Value-Added Services



Back Office and Line-of-Business Systems Integration

Core Banking Systems

Payment Processing Systems

CRM

AML and Risk Compliance

Card Management

Treasury Services

 WHY IT WORKS

A Smarter, Faster, Better Way to Bank

Say goodbye to bottlenecks caused by slow onboarding, disjointed systems, and manual processes. Experience a smarter, faster, and more efficient way to bank with our C2B solution. Enjoy frictionless self-service banking, instant approvals, real-time monitoring, and advanced security – all on a fully customisable, scalable platform designed to integrate seamlessly with your core banking and payment networks.

Without C2B

-  Painfully slow corporate onboarding and approvals.
-  Disjointed systems with no real-time visibility
-  High security and compliance risk due to manual tracking
-  Clunky, outdated processes that drain productivity

With C2B

-  Frictionless self-service banking and instant approvals
-  Seamless integration with core banking and payment networks
-  Advanced security, role-based access, and real-time monitoring
-  Fully customisable and low-code platform—built to scale.

 WHY CHOOSE US

Scalable. Automated. Limitless.

Break free from banking limitations, go digital with C2B. Designed for agility and efficiency, our solution offers a unified, low-code platform that integrates seamlessly across web, mobile, and APIs. Empower your institution with end-to-end compliance, real-time audit logs, and a truly digital corporate banking experience.

Feature	Sybrin C2B	Legacy Business Banking
One Unified Platform	 All corporate banking in one place	 Multiple disconnected systems
Customisable and Low-Code	 Easy to adapt and integrate	 Rigid, high-maintenance systems
Omnichannel Banking	 Web, API and mobile-enabled	 Limited accessibility
End-to-End Compliance	 KYC, AML and real-time audit logs	 Manual compliance tracking

 THE DIFFERENCE

Where Corporate Banking Meets Innovation

C2B is fully scalable, cloud-ready, and can integrate seamlessly with core banking systems, ACH platforms, and third-party financial services. Built on Sybrin's low-code platform, banks can deploy C2B quickly while ensuring flexibility to adapt to evolving market needs.

Our innovative solution bridges the gap between corporate banking and cutting-edge technology, offering:

-  Instant, seamless, and secure corporate transactions.
-  Smart automation for frictionless banking experiences.
-  Empowering businesses with real-time financial control.

 FEATURES

Everything You Need in One Powerful Platform

C2B is packed with powerful features to streamline corporate banking. From end-to-end registration and automated workflows to real-time payments and treasury management, C2B provides the tools businesses need for seamless operations. With built-in security, KYC and AML compliance, and smart financial reporting, it ensures complete control, transparency, and peace of mind.



Core Features

End-to-end corporate registration and management.

Multi-tiered approvals and automated workflows.

Bulk and real-time corporate payments (EFT, cheque, mandates).



Financial Tools

Treasury and liquidity management.

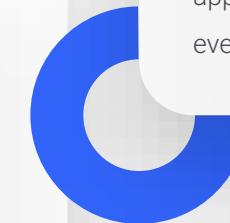
Multi-currency support and transaction limits.

Automated reconciliation and smart reporting.



Notifications and Alerts

Customisable multi-channel notifications via email, SMS, and system alerts.



Corporate users receive alerts on registration, approvals, payment statuses, and key banking events.

 FEATURES

Everything You Need in One Powerful Platform

C2B is packed with powerful features to streamline corporate banking. From end-to-end registration and automated workflows to real-time payments and treasury management, C2B provides the tools businesses need for seamless operations. With built-in security, KYC and AML compliance, and smart financial reporting, it ensures complete control, transparency, and peace of mind.



Security and Compliance

Built-in KYC, AML, and regulatory adherence.

Role-based access control and fraud detection.

Comprehensive audit logs and transaction tracking.



Reports and Dashboards

Comprehensive reporting on corporate activity, transactions, and approvals.

Real-time dashboards with filtering and insights for improved banking oversight.

Exportable reports (PDF, Excel) for audits and financial reconciliation.

 BENEFITS

Powering Businesses of All Sizes

Sybrin's Corporate-to-Bank solution delivers tangible benefits for businesses of all sizes. Whether you're an SME looking for streamlined digital banking or a large multinational requiring complex integrations and global payment capabilities, the platform offers tailored advantages.



For Banks

Increase operational efficiency with automated corporate onboarding and approval workflows.

Enhance security and compliance with role-based access, approval tracking, and audit logs.

Reduce manual intervention through self-service corporate banking and automated reporting.



For Large Corporations and Multinationals

Multi-bank connectivity for streamlined operations.

ERP, Treasury and compliance integration.

SWIFT, RTGS and cross-border payment capabilities.

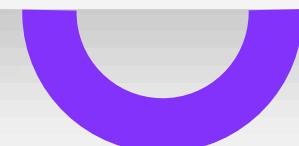


For SMEs and Growing Enterprises

Hassle-free digital banking with self-service access.

Fast, secure payments and account management.

Instant approvals with real-time corporate onboarding.



 USE CASES

Real-World Impact for Banks and Corporates

The C2B product bridges the gap between banks and corporate clients, solving real-world inefficiencies through automation, real-time transaction tracking, and a robust security framework. Below are some of the key use cases where C2B delivers significant impact for financial institutions and businesses.



Streamlined Corporate Onboarding and Approval Workflows

Accelerate corporate onboarding with digital processes, automated verification, and role-based access control—reducing onboarding time by 70% and enabling faster corporate activation.



Frictionless Payments and Bulk Processing for Corporates

Simplify high-volume transactions with bulk payment automation, customisable approval workflows, and real-time tracking, delivering 50% faster payment processing and improved accuracy.



 USE CASES

Real-World Impact for Banks and Corporates

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Real-Time Financial Visibility and Automated Reporting

Enable better cashflow management with real-time dashboards, automated reports, and compliance-ready audit logs, cutting manual reporting effort by 60%.



Enhanced Security and Access Governance for Corporate Clients

Strengthen security with multi-level authentication, role-based access, and centralised user control, reducing corporate fraud risk by 40%.



 USE CASES

Real-World Impact for Banks and Corporates

The C2B product bridges the gap between banks and corporate clients, solving real-world inefficiencies through automation, real-time transaction tracking, and a robust security framework. Below are some of the key use cases where C2B delivers significant impact for financial institutions and businesses.



Self-Service Banking for Corporates

Empower corporate clients with self-service portals for account management, transaction history, and user updates—cutting corporate support requests by 40% and reducing bank dependency.

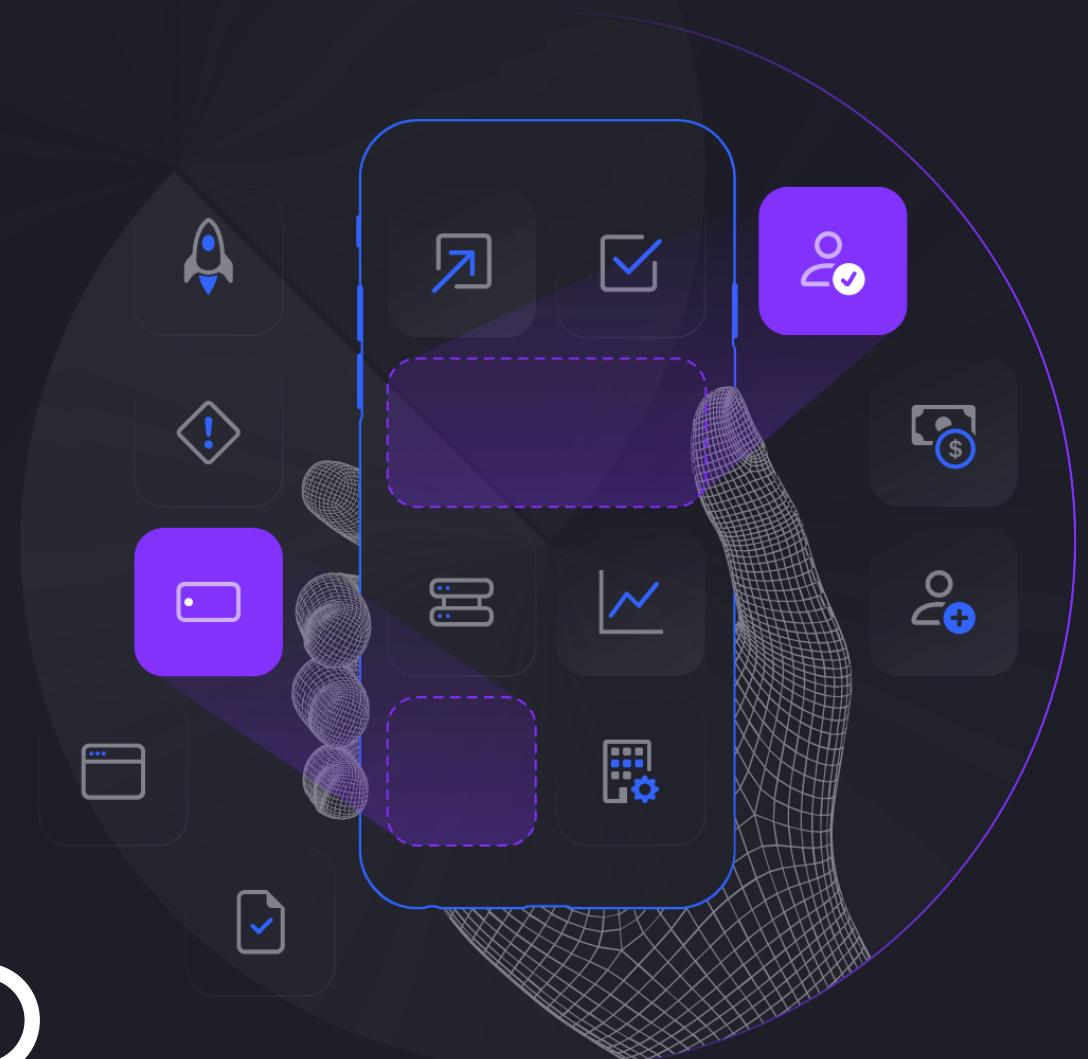




Payments & Clearing Digital Branch

Customer Experience Reimagined

The Sybrin Digital Branch solution has all the tools needed, in one platform, to digitally transform your branch to create the best possible in-branch customer experience.





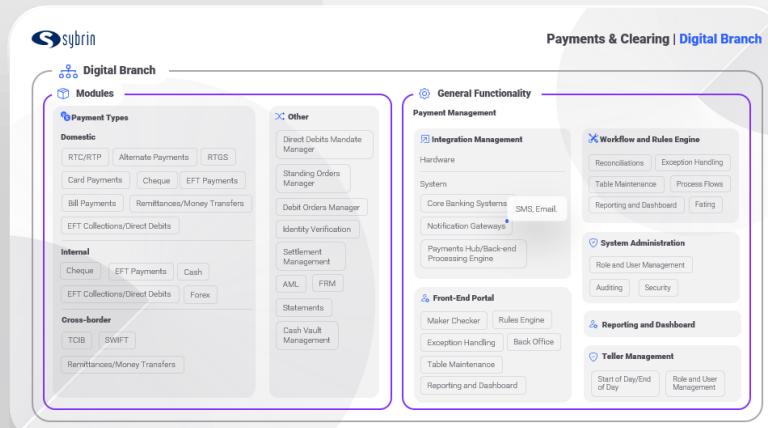
HOW IT WORKS

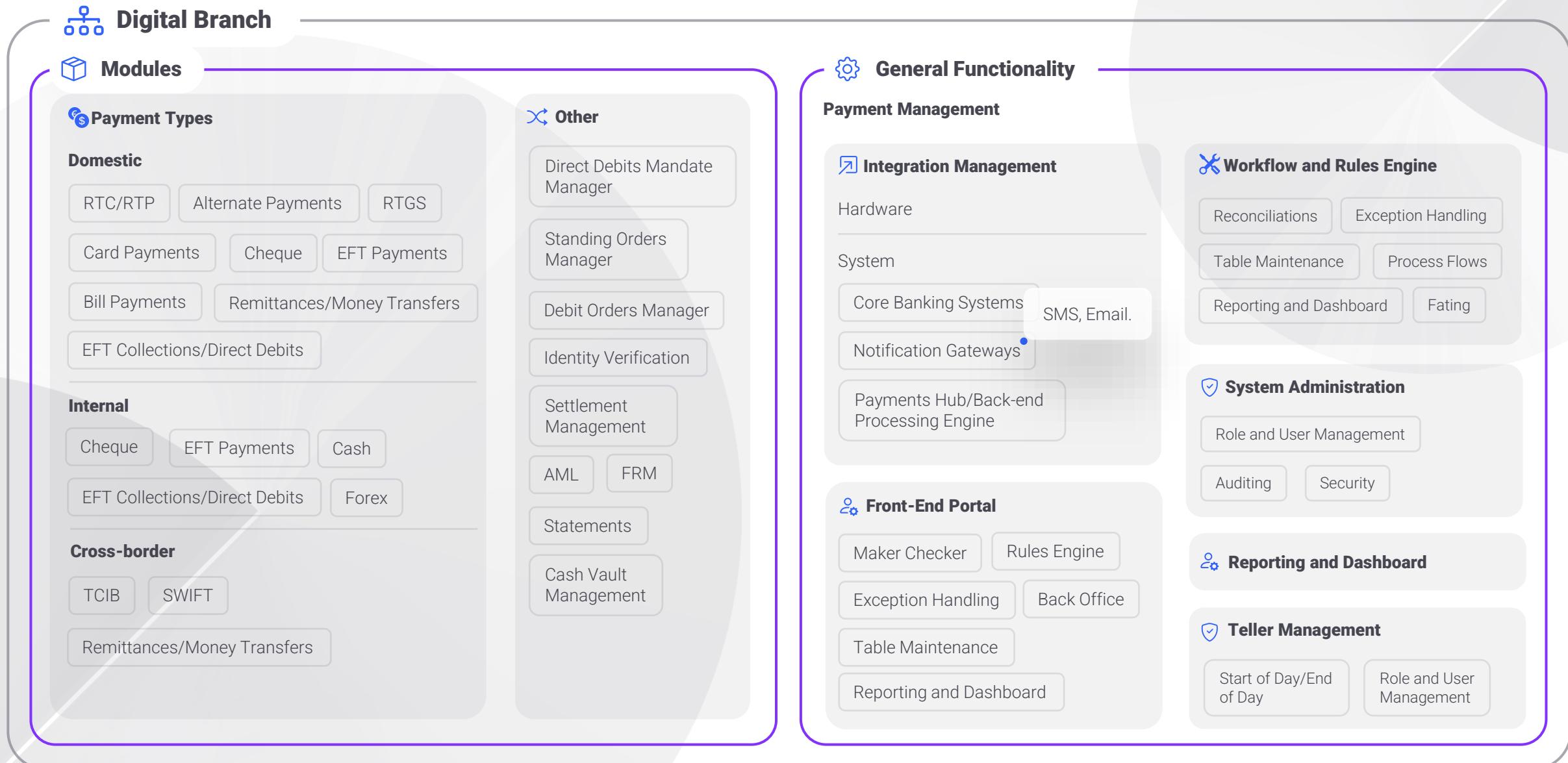
Modular. Flexible. Efficient.

Sybrin Digital Branch is a highly customisable multi-experience digital banking operating system which can be deployed on top of any core banking system.

Powered by the Sybrin Platform, it fast-tracks the bank's ability to digitise teller processes and create extraordinary experiences for customers and employees alike. This is made possible through a single User Interface (UI) for teller functionality.

By design, it is web-based, modular, and backward compatible to ensure we can provide the customer with straight-through-processing from teller, through to the core banking system, and ACH. This modularity enables a unique ability to deploy and manage individual payment streams thus reducing the customer's risk of large deployments and providing the stage for a phased implementation.





 WHY IT WORKS

The Right Tools for the Job

To build the most efficient and effective omni-channel digital banking platform, we provide five key components accompanied by various supporting features.



Digital Branch

In-branch customer experience reimaged.



Payments Hub

Modern, unified, processing platform.



Business Banking

Frictionless digital channel delivering the promise of connected corporate banking.



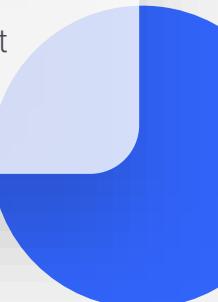
Intelligent KYC and AML

Automated KYC and meeting regulatory compliance.



Account Opening

Fast, reliable, and efficient omni-channel account opening.



 WHY CHOOSE US

Digitise. Modernise. Revolutionise.

International research shows that going paperless can cut operating costs at financial services firms by as much as 25%. The specific cost of managing and storing paper records can be reduced by up to 70%. The potential benefit to a Bank's bottom line is enormous.

The Digital Branch solution enables the branch through the automation and straight-through-processing of the teller activities, improved cash management, signature, and mandate verification. A key enabler is the scanning of cheques via the teller that includes the functionality of back-office clearing and further supporting cheque truncation required by the Central Banks.

 THE DIFFERENCE

The Ultimate Digital Experience

Sybrin's Digital Branch offering is an omni-channel experience with unified communications and the best means to modernise customer interactions, providing the ultimate mobile and digital experience. It integrates with any existing backend host banking platform and mobile banking application, combining the front, middle, and back-office tasks into one simple answer.

 FEATURES

All-Inclusive Functionality

Our Digital Branch offering is feature-packed to provide your customers with a seamless and personalised digital experience.



Supports and enables **biometric authentication** at teller point for withdrawals or transactions.



Paperless deposit, withdrawal, and remittance processes.



Integration with VPC, EFT, and additional backend solutions to provide straight-through-processing.



Intelligent **document recognition**.



UIs to interact with cheque scanners, cash counting, and/or cash recycling machines.



Seamless integration into queue management.

 FEATURES

All-Inclusive Functionality

Our Digital Branch offering is feature-packed to provide your customers with a seamless and personalised digital experience.



360° Customer view.



Utility and/or bill
payments processing
and management.



Insights into **branch**
and teller
performance.



Intelligent **KYC**
and AML.



Case **management.**

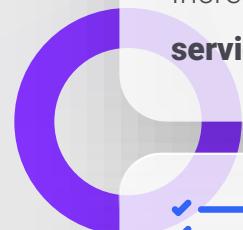


Emailed transaction
receipts.

 BENEFITS

Evolving and Engaging

Our offering automates many of the manual processes associated with the traditional in-branch experience, enabling banks to process tasks faster and with fewer errors.



Increase and monitor
teller productivity.



Increase **banking service speed.**



Enhanced customer experience with **shorter queuing times.**



Short time **to market.**



Reduce **storage costs.**



Reduce **fraud.**



Reduce **human error.**



Engaging **user experiences.**



Paper and printing savings.



No more **banking silos.**

 USE CASES

Innovate with Our Technology

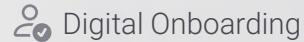
Our solutions are designed to improve efficiency, reduce costs, and enhance the customer experience. With a focus on innovation and technology, our products continue to evolve and adapt to meet the changing needs of our customers.

 Banking



✓ All Industries

No-Code Journey Builder

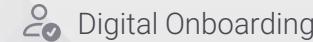


Create specific, tailored onboarding journeys for different customer segments and products.



✓ All Industries

Identity Name Screening

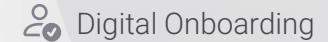


Automatically perform real-time screening against global sanction lists and watchlists using our advanced AI and machine learning technology.



✓ All Industries

Operations Workspace

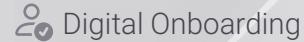


A comprehensive case management solution for efficiently handling account opening exceptions and maintenance requests across all channels.



✓ All Industries

Compliance Workspace



An advanced case management solution for automating KYC compliance, managing identity verification exceptions, and screening matches seamlessly.



✓ All Industries

Liveness, Selfie Capture & Compare



Prove the physical presence and biometric liveness of a person, for remote interactions, with the combined use of image processing techniques and neural networks using only a selfie.



✓ All Industries

Intelligent Document Capture & Extraction



The Sybrin ID Capture product enables the rapid capture and extraction of ID cards, passports, and other identity documents via mobile and web API.



✓ All Industries

Document Fraud Detection

Identity Verification

A robust solution for scrutinising identity documents to detect and prevent fraud through advanced verification and analysis techniques.

Make a Lasting First Impression

The digital age has driven customer expectations to new heights. As a result, the onboarding process, often a customer's first interaction with your business, becomes critical in shaping long-term relationships. Our Digital Onboarding suite comprises an advanced set of intelligent modules that work together to offer a seamless and efficient onboarding journey for establishing trust and fostering loyalty.



Improve Efficiency and Reduce Cost

By automating onboarding processes, document capture, and case management, the solution significantly reduces manual intervention, decreases processing times, and lowers operational costs, resulting in a more efficient and cost-effective onboarding process.



Provide a Seamless Customer Experience

The no-code journey builder, liveness detection, and intelligent document capture features provide a smooth and user-friendly onboarding experience, reducing abandonment rates and improving customer satisfaction and loyalty.

Make a Lasting First Impression

The digital age has driven customer expectations to new heights. As a result, the onboarding process, often a customer's first interaction with your business, becomes critical in shaping long-term relationships. Our Digital Onboarding suite comprises an advanced set of intelligent modules that work together to offer a seamless and efficient onboarding journey for establishing trust and fostering loyalty.



Enhance Compliance and Security

The solution ensures thorough compliance with regulatory requirements through automated document collection, advanced fraud detection, and integration with regional and global identity verification systems, reducing the risk of identity fraud.



Comprehensive and Adaptable Integration

The solution's rich API and integration capabilities allow it to work seamlessly with various banking channels, third-party services, and software vendors, ensuring a unified and adaptable approach to managing customer and business account onboarding across all platforms.





 Digital Onboarding

 No-Code Journey Builder

Digital Onboarding in a Few Simple Steps

First impressions count, give your customers a frictionless omni-channel onboarding experience that is seamless, personable, and exceeds their expectations while avoiding unnecessary admin.



 HOW IT WORKS

Customise. Integrate. Streamline.

Craft tailored onboarding journeys with ease. Using a drag-and-drop interface, you can integrate pre-built steps such as data entry, document upload, electronic signatures, liveness detection, and more, all without any coding required.



Design

Use the drag-and-drop interface to create a customised onboarding workflow tailored to your organisation's specific needs.



Configure

Select and configure prebuilt steps for data entry, document upload, identity verification, and more.



Integrate

Connect with third-party services like national identity registries, credit bureaus, and core banking systems for seamless data verification.



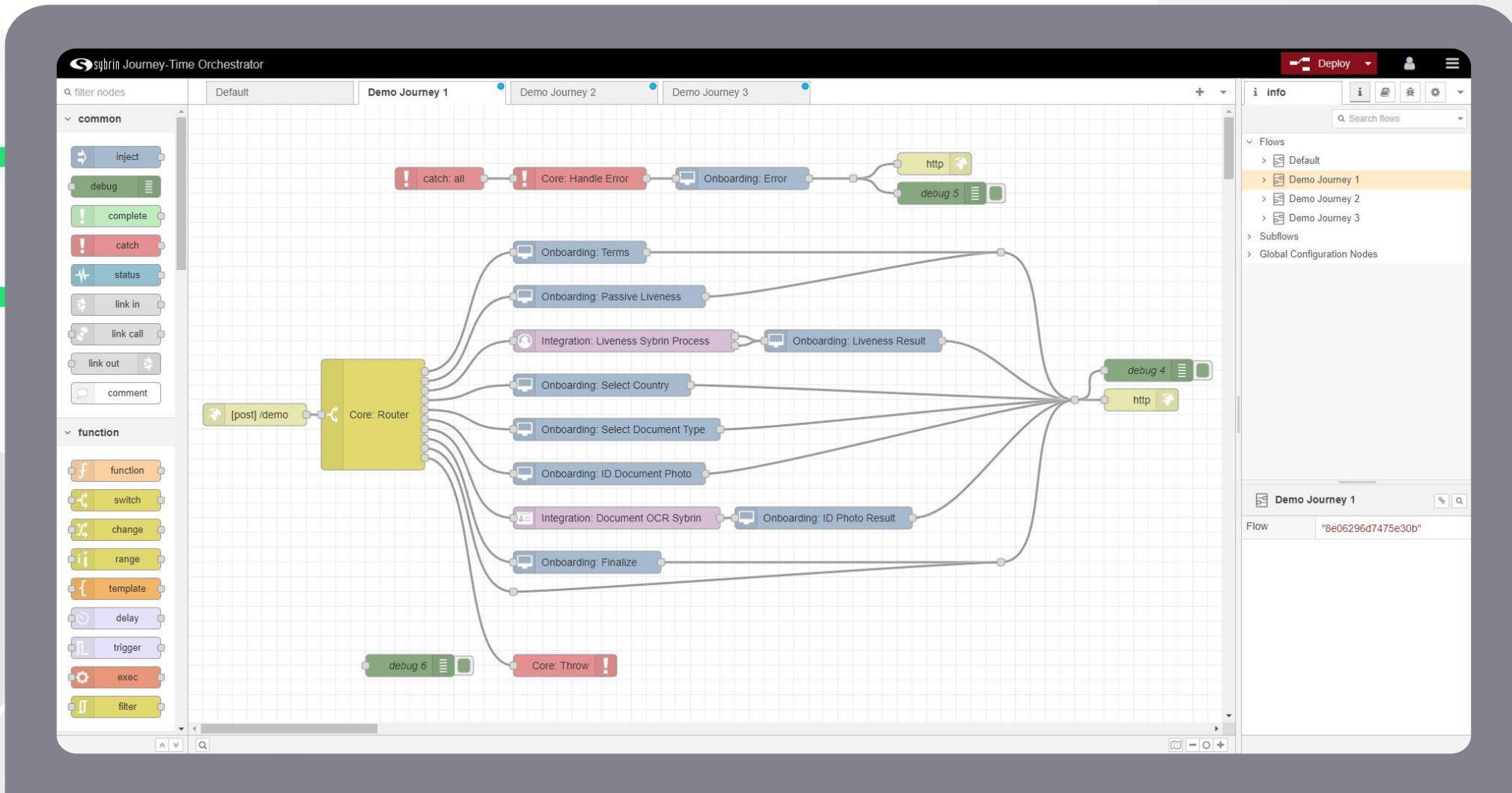
Deploy

Launch the onboarding journey to guide customers through the process.



Monitor

Track progress and manage workflows in real-time through an intuitive dashboard.



 ? WHY IT WORKS

Efficient and Intuitive

The No-Code Journey Builder module simplifies onboarding processes by allowing non-technical users to design and modify them. This translates to increased efficiency as repetitive tasks are automated, reducing manual errors and speeding up the entire process. Furthermore, the Builder offers the ability to customise each journey to perfectly match the needs of different customer segments while adhering to specific regulatory requirements. Integration with essential third-party services ensures data accuracy and compliance throughout the onboarding journey. Sybrin's No-Code Journey Builder promotes straight-through processing by automating the entire onboarding process, minimising the need for human intervention. This automation leads to several benefits including faster onboarding times, increased sales, a more positive user experience, and reduced costs associated with manual exception handling.

□ THE DIFFERENCE

Adaptability and Integration

Unlike traditional solutions, our journey builder adapts swiftly to regulatory changes and integrates seamlessly with diverse third-party services, ensuring your onboarding processes are always up-to-date and compliant.

- **Versatility:** Unlike traditional onboarding tools, Journey Builder is highly adaptable, supporting a wide range of customer types and banking products.
- **User Empowerment:** Empowers business users to take control of the onboarding process without relying on IT departments.
- **Advanced Verification:** Incorporates cutting-edge technologies like liveness detection and biometric verification to enhance security.
- **Regulatory Adaptability:** Quickly adapt onboarding journeys to comply with changing regulations without needing extensive IT resources.
- **Third-Party Flexibility:** Easily switch between different third-party services for identity verification, credit checks, and more, ensuring that you always have the best solutions in place.
- **Omnichannel Support:** Create onboarding journeys that can be deployed across all banking channels, including web, mobile, agent, agency, branch, contact centre, and self-service, ensuring a consistent and seamless customer experience.



 WHY CHOOSE US

Create. Comply. Customise.

Our solution empowers your team to quickly adapt and create customised onboarding experiences for different customer segments and products, ensuring compliance with the latest regulations and integration with various third-party services.

 **Expertise**

Backed by years of experience in biometric verification and security technologies.

 **Innovation**

A continuously evolving platform with the latest advancements in AI and machine learning models.

 **Support**

Dedicated customer support team to assist with setup, customisation, and ongoing maintenance.

 **Flexibility**

Can be deployed on-premise or hosted in a cloud environment, offering deployment flexibility.

 **Modular Approach**

The solution can be purchased as a standalone module, allowing for a lower cost of ownership and the ability to expand as needed.

 **Enhanced Compliance and Security**

Provides stronger compliance and reduced risk through advanced biometric verification.

FEATURES

Comprehensive and Flexible

Our journey builder includes features like data entry, document upload, electronic signatures, liveness detection, ID document capture, integration with third-party databases, and more, all designed to enhance the onboarding experience.



Drag-and-Drop Interface

An intuitive, user-friendly interface that allows non-technical users to create and modify onboarding workflows effortlessly.



Customisable Workflows

Build unique journeys for various customer segments and products, adapting to specific needs and regulatory requirements.



Data Entry Forms

Customisable forms for capturing personal and business information.



Document Upload

An easy-to-use interface for uploading required documents such proof of address and IDs, as well as business registration documents.



Electronic Signatures

Integration of e-signature capabilities to facilitate necessary consents and agreements.



Other KYC Components

Integration with additional third-party KYC services to enhance verification processes.



Selfie Capture

Capture live selfies for identity verification purposes.



Liveness Detection

Advanced algorithms to ensure the customer is physically present during the onboarding process.

FEATURES

Comprehensive and Flexible

Our journey builder includes features like data entry, document upload, electronic signatures, liveness detection, ID document capture, integration with third-party databases, and more, all designed to enhance the onboarding experience.



Journey Decisions and Rules Configuration

Easily configure journey decisions and rules to tailor the onboarding process based on customer data and regulatory requirements.



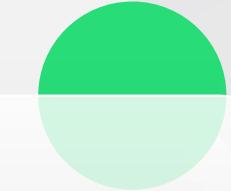
Core Systems

Direct integration with an organisation's core systems to streamline data flow and reduce manual entry.



National Identity Registries

Seamless integration with government databases for instant verification of identity documents.



ID Document Capture and Extraction

Automated extraction of data from scanned ID documents using Optical Character Recognition (OCR) technology.



Credit Bureaus

Integration with credit bureaus to fetch and verify credit scores and histories.



Screening Services

Access global watchlists and sanctions databases for compliance checks.

 BENEFITS

Optimise Your Onboarding Process

Significantly reduce onboarding times, increase sales, improve user experience, and lower operational costs, all while ensuring compliance and reducing risks.



Flexibility

Adaptable to various customer types and regulatory environments, ensuring compliance and a tailored customer experience.



Enhanced Security

Incorporates advanced security features like liveness detection and biometric verification to prevent fraud.

Digital Onboarding | No-Code Journey Builder



User-Friendly

No-code interface empowers business users to design and manage onboarding journeys without IT intervention.



Integration-Ready

Prebuilt integrations with essential third-party services streamline verification processes and ensure data accuracy.



Efficiency and Speed

Significantly reduces the time required to onboard new customers by automating data collection and verification steps.

 USE CASES

Unlock Your Full Business Potential

Agent-Assisted Banking:

Enable agents to assist customers through the onboarding process, providing personalised support and guidance.

Self-Onboarding:

Allow customers to complete the onboarding process independently through web or mobile channels, offering convenience and flexibility.

Remote Onboarding:

Facilitate remote onboarding for customers, enabling them to complete the process from anywhere, reducing the need for branch visits.

Retail Banking:

Simplify the onboarding process for individual customers applying for savings accounts, credit cards, and loans.

Business Banking:

Streamline the onboarding of SMEs and corporate clients, ensuring compliance and thorough verification of business credentials.

Digital Banks and FinTech:

Provide a seamless digital onboarding experience that aligns with modern, mobile-first customer expectations.





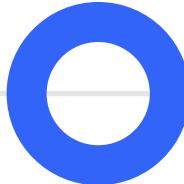
 Digital Onboarding

 Identity Name Screening

Compliance Made Easy

Perform real-time screening against global sanction lists, watchlists, and Politically Exposed Persons (PEPs). By integrating with various screening providers like Acuris, LexisNexis, and Castellum.ai, and connecting to customers' internal lists, our solution ensures compliance with international regulations. It also helps organisations mitigate risks by identifying individuals and entities involved in illegal activities or those who are under sanctions.



 HOW IT WORKS

Screening. Matching. Monitoring.

The Identity Name Screening module automatically performs real-time screening against global sanction lists, watchlists, and PEPs. It integrates with various screening providers and internal databases to provide comprehensive screening results.

- **Name Submission:** The name to be screened is submitted to the system via an API or batch file.
- **Real-Time Screening:** The system performs real-time screening against global sanction lists, watchlists, and PEP lists, leveraging integrations with providers like Acuris, LexisNexis, and Castellum.ai.
- **Matching Algorithm:** Advanced matching algorithms identify potential matches, taking into account variations in spelling and name formatting.
- **Case Creation and Review:** The system creates a CDD case for potential matches, which are displayed in the compliance back-office module for review by risk officers.
- **Matching Confidence and Reports:** Provides matching confidence percentages for potential matches and generates automatic CDD reports to assist in detailed reviews.
- **Comprehensive Results:** Returns other known names, roles, locations, linked individuals, linked companies, sources, and adverse media findings for the identity.
- **Identity Monitoring:** Monitors identities over configurable periods and automatically creates a case if a match is found during the monitoring period.
- **Action and Compliance:** Risk officers review and take appropriate action on the CDD cases, ensuring compliance with international regulations.

 WHY IT WORKS

Accuracy Meets Efficiency

Leveraging advanced matching algorithms and comprehensive databases, the module ensures accurate and efficient identity screening, reducing false positives and manual intervention.

- **Advanced Technology:** Utilises state-of-the-art matching algorithms and comprehensive databases for accurate and efficient screening.
- **Efficiency:** Automates the screening process, reducing the need for manual checks and speeding up compliance efforts.
- **Compliance:** Helps organisations comply with international regulations by identifying individuals and entities under sanctions, on watchlists, or classified as PEPs.
- **Risk Mitigation:** Mitigates risks by providing timely and accurate information about potential matches.





THE DIFFERENCE

Going the Extra Mile

Our module not only returns matches from official lists, but also provides additional information such as known aliases, roles, locations, linked individuals, companies, and adverse media findings, offering a more thorough screening process.

- Comprehensive Coverage:** Screens against a wide range of global sanction lists, watchlists, and PEP lists to ensure thorough and accurate results.
- Effective Case Management:** Creates CDD cases for potential matches, enabling detailed review and action by risk officers.
- Integration Friendly:** Easily integrates with existing systems through APIs, supports batch processing for large volumes, and connects to internal lists for comprehensive screening.
- User-Friendly:** Offers a seamless user experience with automated case creation, matching confidence percentages, and detailed CDD reports.
- Continuous Monitoring:** Adds monitoring to identities, ensuring ongoing compliance and timely detection of new matches.
- Detailed Insights:** Provides comprehensive screening results including known names, roles, locations, linked individuals, linked companies, and adverse media findings.



WHY CHOOSE US

Comprehensive. Reliable. Flexible.

Our solution integrates seamlessly with top screening providers like Acuris, LexisNexis, and Castellum.ai, and connects to your internal lists, ensuring thorough and reliable screening to meet regulatory requirements.

- Expertise:** Backed by years of experience in identity verification and compliance technologies.
- Innovation:** A continuously evolving platform with the latest advancements in matching algorithms and database management.
- Support:** Dedicated customer support team to assist with setup, customisation, and ongoing maintenance.
- Flexibility:** Can be deployed on-premise or hosted in a cloud environment, offering deployment flexibility.
- Enhanced Compliance and Security:** Ensures compliance with international regulations and reduces risks through advanced screening capabilities.
- Integrated Provider Solutions:** Seamlessly integrates with top screening providers like Acuris, LexisNexis, and Castellum.ai for comprehensive screening.

 FEATURES

Extensive Screening Capabilities

Features include real-time screening against global sanction lists, PEPs, and adverse media, integration with various screening providers, and the ability to handle complex compliance cases, ensuring comprehensive identity verification.



Real-Time Screening

- **Global Sanction Lists:** Automatically screens names against a comprehensive database of global sanction lists, including OFAC, UN, EU, and other international bodies.
- **Watchlists:** Screens names against various watchlists to identify individuals and entities involved in activities such as terrorism, money laundering, and other criminal activities.
- **Politically Exposed Persons (PEPs):** Screens names against PEP lists to identify individuals who hold or have held prominent public positions.



Sybrin Screening Services

- **Pre-Built API Integrations:** Offers sets of pre-built API integrations to various screening data sources.
- **Vendor-Agnostic Solution:** The solution is vendor-agnostic with out-of-box integrations into Acuris, LexisNexis, and Castellum.ai.

 FEATURES

Extensive Screening Capabilities

Features include real-time screening against global sanction lists, PEPs, and adverse media, integration with various screening providers, and the ability to handle complex compliance cases, ensuring comprehensive identity verification.



Integration with Internal Lists

- Internal Database Screening:** Connects to customers' internal lists for possible matches, enhancing the comprehensiveness of the screening process.



Automated Case Creation

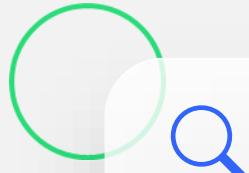
- CDD Case Management:** Creates a CDD case for potential matches, enabling risk officers to review and take action.
- Matching Confidence:** Provides matching confidence percentages to help prioritise investigations and actions.
- Automatic CDD Reports:** Generates automatic CDD reports to facilitate detailed reviews and compliance documentation.



 FEATURES

Extensive Screening Capabilities

Features include real-time screening against global sanction lists, PEPs, and adverse media, integration with various screening providers, and the ability to handle complex compliance cases, ensuring comprehensive identity verification.



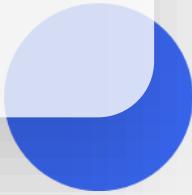
Identity Monitoring

- Configurable Monitoring Period:** Allows for the addition of monitoring onto an identity to screen them over configurable periods (e.g., daily, monthly).
- Automatic Case Creation:** Automatically creates a case for risk officers to review if the monitored identity is found on a list during the monitoring period.



Comprehensive Screening Results

- Known Names:** Returns other names that the identity is known as.
- Roles:** Identifies roles the identity holds.
- Locations:** Provides locations where the identity was registered to stay.
- Linked Individuals:** Identifies any individuals linked to the identity.
- Linked Companies:** Identifies any companies linked to the identity.
- Sources and Adverse Media:** Returns any sources and adverse media findings for the identity.



 FEATURES

Extensive Screening Capabilities

Features include real-time screening against global sanction lists, PEPs, and adverse media, integration with various screening providers, and the ability to handle complex compliance cases, ensuring comprehensive identity verification.



Comprehensive Database

- Regular Updates:** Ensures the database is regularly updated with the latest information from global sanction lists, watchlists, and PEP lists.
- Broad Coverage:** Covers a wide range of international and national lists to provide thorough and accurate screening.



Advanced Matching Algorithms

- Fuzzy Matching:** Utilises fuzzy matching algorithms to identify potential matches, even if there are variations in spelling or name formatting.
- False Positive Reduction:** Implements advanced techniques to reduce the number of false positives, ensuring accurate and reliable screening results.

 FEATURES

Extensive Screening Capabilities

Features include real-time screening against global sanction lists, PEPs, and adverse media, integration with various screening providers, and the ability to handle complex compliance cases, ensuring comprehensive identity verification.



Compliance Back-Office Integration

- Match Display:** Displays any potential matches in our compliance back-office module for review.
- Risk Officer Review:** Allows risk officers to analyse and confirm matches, ensuring a thorough compliance process.



Integration Capabilities

- API Integration:** Provides APIs for seamless integration with existing systems and workflows.
- Batch Processing:** Supports batch processing for screening large volumes of names efficiently.



 BENEFITS

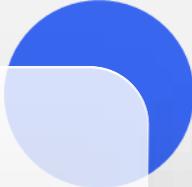
Enhance Compliance and Reduce Risk

Ensure compliance with international regulations, reduce the risk of fraud, improve operational efficiency, and provide detailed insights into potential risks associated with individuals and entities.



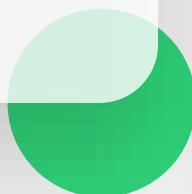
Enhanced Security

Ensures the authenticity of submitted names by screening against comprehensive global sanction lists, watchlists, and PEP lists.



Efficiency

Automates the screening process, reducing manual effort and speeding up compliance checks.



Accuracy

Advanced matching algorithms ensure high accuracy in identifying potential matches and reducing false positives.

 BENEFITS

Enhance Compliance and Reduce Risk

Ensure compliance with international regulations, reduce the risk of fraud, improve operational efficiency, and provide detailed insights into potential risks associated with individuals and entities.



Risk Mitigation

Helps organisations mitigate risks by identifying individuals and entities involved in illegal activities, under sanctions, or classified as PEPs.



Ongoing Compliance

Continuous monitoring of identities ensures ongoing compliance and timely detection of new matches.



Detailed Insights

Provides detailed information on known names, roles, locations, linked individuals, linked companies, and adverse media findings.

 USE CASES

Achieve More, More Simply

 **Retail Banking:** Screen customer names during the onboarding process to ensure that they are not listed on global sanction lists, watchlists, or PEP lists.

 **Business Banking:** Verify the names of business clients against global sanction lists, watchlists, and PEP lists, ensuring compliance and security.

 **Digital Banking:** Enhance security in remote identity verification by screening customer names against global sanction lists, watchlists, and PEP lists.

 **E-commerce:** Screen customer names during high-value transactions to prevent fraud and ensure compliance with international regulations.

 **Telecommunications:** Ensure secure and compliant identity verification for new service activations by screening customer names against global sanction lists, watchlists, and PEP lists.

 **Agent-Assisted Banking:** Enable agents to assist customers while ensuring their names are screened against global sanction lists, watchlists, and PEP lists through advanced name screening.

 **Self-Onboarding:** Allow customers to submit their names for screening independently, ensuring they are not listed on global sanction lists, watchlists, or PEP lists.

 **Remote Onboarding:** Facilitate remote name screening of customer names, ensuring compliance with global sanction lists, watchlists, and PEP lists and reducing the need for branch visits.

 **Ongoing Monitoring:** Continuously monitor customer identities to ensure that they remain compliant with global sanction lists, watchlists, and PEP lists.



 Digital Onboarding Operations Workspace

Streamlined Account Management

The Operations Workspace module is a comprehensive case management solution designed to handle any account opening exceptions and manage account maintenance requests for both retail and business accounts. This module streamlines the resolution of exceptions and maintenance tasks, ensuring efficient and effective management of customer accounts. It can handle cases of any complexity, whereas cases can be created from an instruction from any channel or as an ad-hoc by the operations user.





Create. Manage. Resolve.

A comprehensive solution for handling account opening exceptions and maintenance requests across all channels. Cases can be created automatically or ad-hoc by operations users, ensuring efficient management of both retail and business accounts.



Case Creation

Cases are created automatically from account opening exceptions, account maintenance requests, or manually by users. Cases can be created from instructions received from any channel or as an ad-hoc by operations users.



Workflow Management

Configurable workflows guide the case through various stages, ensuring all necessary steps are completed.



Monitoring and Escalations

SLAs and escalation rules ensure cases are resolved within the required timeframes.



Resolution and Closure

Cases are resolved and closed once all issues are addressed and necessary approvals are obtained.



 WHY IT WORKS

Exceeding Expectations

By centralising case management and providing customisable workflows, this system is designed to empower you with efficiency and control. It automates and streamlines case management processes, freeing up your team's valuable time. Real-time visibility into case status and performance keeps you informed and allows for proactive management, ensuring timely resolution. Compliance and security are paramount, with features like audit trails, role-based access control, and secure data handling providing peace of mind. Ultimately, this translates to a smoother experience for your customers by guaranteeing prompt and effective resolution of any exceptions or requests they may have.

 THE DIFFERENCE

Comprehensive and Adaptive

Unlike traditional systems, our module adapts to various channels and integrates with third-party systems through a rich API, offering a comprehensive and adaptive solution for all account management needs.

- **Comprehensive Management:** Handles a wide range of account opening exceptions and maintenance requests for both retail and business accounts.
- **Customisable Workflows:** Offers highly configurable workflows to match specific organisational processes and requirements.
- **Integrated Communications:** Facilitates integrated customer communications within the case management system, ensuring clear and consistent updates.
- **Advanced Features:** Includes advanced case management features such as SLAs, escalations, maker-checker processes, parent-child case management, and a report and dashboard designer.
- **Complex Case Handling:** Capable of handling cases of any complexity, ensuring comprehensive management of all types of account-related issues.
- **Multi-Channel Integration:** Handles cases from various channels and integrates seamlessly with different software vendors through a rich API.

 WHY CHOOSE US

Integration. Adaptation. Dedication.

Our solution offers seamless integration with various banking channels and software vendors, providing a unified platform to manage all account-related cases uniformly, whether they originate from mobile, web, call centre, or branch.

 **Expertise**

Backed by years of experience in case management and customer service solutions.

 **Innovation**

Continuously evolving our platform with the latest advancements in case management technology.

 **Support**

Dedicated customer support team to assist with setup, customisation, and ongoing maintenance

 **Flexibility**

Can be deployed on-premise or hosted in a cloud environment, offering deployment flexibility.

 **Enhanced Compliance and Security**

Ensures compliance with regulatory requirements and enhances security through robust case management features.

 FEATURES

Robust Case Handling

Features include SLA management, escalations, workflow configuration, maker-checker processes, customer communications, parent and child cases, and integration capabilities, ensuring thorough and efficient case handling.



Case Management

- **Service Level Agreements (SLAs):** Define and manage SLAs to ensure timely resolution of cases.
- **Escalations:** Automate escalations based on predefined rules to ensure prompt attention to critical cases.
- **Workflow Configuration:** Customise workflows to match organisational processes and ensure smooth case handling.
- **Maker-Checker Processes:** Implement maker-checker processes to ensure thorough review and approval of actions.
- **Customer Communications:** Manage customer communications within the case, ensuring clear and consistent updates. Send status updates via SMS or email to keep customers informed about the progress of their instructions.
- **Parent and Child Cases:** Create and manage parent and child cases for complex scenarios that involve multiple related issues.
- **Custom Decisions and Rules:** Handle custom decisions and rules through the solution's decision and rules engine.
- **Analytics, Dashboards, and Reports:** Provide comprehensive analytics, dashboards, and reports for monitoring and managing cases. Includes a report and dashboard designer for custom reports and dashboards.

 FEATURES

Robust Case Handling

Features include SLA management, escalations, workflow configuration, maker-checker processes, customer communications, parent and child cases, and integration capabilities, ensuring thorough and efficient case handling.



Multi-Channel Case Handling

- **Channel Integration:** Handle cases originated from various channels including mobile, web, call centre, branch, and others.
- **Vendor Integration:** Integrate seamlessly with different software vendors to manage digital onboarding journeys created for different bank channels.
- **Uniform Handling:** Ensure all account opening instructions from these channels are handled uniformly in the operations workspace.



Exception Handling

- **Retail Account Exceptions:** Handle exceptions such as missing documents, incorrect customer information, and failed verification checks.
- **Business Account Exceptions:** Manage exceptions related to business documentation, entity verification, and compliance issues.

 FEATURES

Robust Case Handling

Features include SLA management, escalations, workflow configuration, maker-checker processes, customer communications, parent and child cases, and integration capabilities, ensuring thorough and efficient case handling.



Advanced Case Management Features

- **Configurable Dashboards:** Provide customisable dashboards for real-time monitoring and management of cases.
- **Role-Based Access Control:** Ensure secure access to case information based on user roles and responsibilities.
- **Audit Trails:** Maintain detailed audit trails of all actions taken within the case management system for compliance and review.
- **Reporting and Analytics:** Generate reports and perform analytics on case management performance and trends.
- **Report and Dashboard Designer:** Create custom reports and dashboards to meet specific business needs.
- **Integration Capabilities:** Integrate with other systems and platforms to streamline data flow and case management processes. Features a rich API for integration by other vendors.

 FEATURES

Robust Case Handling

Features include SLA management, escalations, workflow configuration, maker-checker processes, customer communications, parent and child cases, and integration capabilities, ensuring thorough and efficient case handling.



Account Maintenance Requests

- **Personal Information Updates:** Process requests to update personal information such as name, address, and contact details.
- **Account Changes:** Manage requests for changes to account types, adding or removing account holders, and updating account settings.
- **Service Requests:** Handle requests for new services, product upgrades, ordering a card ordering, ordering a cheque book ordering, and other account-related services.
- **Closure Requests:** Process account closure requests while ensuring all necessary checks and procedures are followed.

 BENEFITS

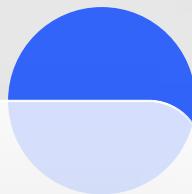
Enhance Compliance and Efficiency

Using our module reduces onboarding TAT, increases sales and profitability, lowers abandonment rates, cuts operational costs, and enhances management visibility and control over account-related processes.



Customer Satisfaction

Enhances customer satisfaction by ensuring prompt and effective resolution of KYC-related cases.



Compliance and Security

Ensures compliance with regulatory requirements through detailed audit trails and secure handling of case data.



Increased Sales and Maximised Profitability

Streamlined processes and efficient case handling contribute to increased sales and profitability.



Enhanced Visibility

Provides real-time visibility into case status and performance, enabling proactive management and timely resolution.



Improved Efficiency

Automates case management processes, reducing manual effort and improving efficiency.



Reduced Operational Cost

Automates and streamlines processes, reducing operational costs.



 BENEFITS

Enhance Compliance and Efficiency

Using our module reduces onboarding TAT, increases sales and profitability, lowers abandonment rates, cuts operational costs, and enhances management visibility and control over account-related processes.



Improved Management Visibility and Control

Provides management with enhanced visibility and control over case management activities.



Reduced Onboarding TAT

Reduces the turnaround time for onboarding new accounts, speeding up the process.



Reduced Abandonment Rate

Improves the onboarding experience, reducing the rate of abandonment.

 USE CASES

Achieve More, More Simply

-  **Retail Banking:** Handle exceptions and maintenance requests related to retail account openings and maintenance.
-  **Business Banking:** Manage exceptions and maintenance requests for business accounts, ensuring compliance and security.
-  **Digital Banking:** Streamline case management for digital banking customers, enhancing efficiency and customer satisfaction.
-  **E-commerce:** Address account-related exceptions and requests to ensure seamless customer experiences.
-  **Telecommunications:** Manage customer account maintenance requests and exceptions efficiently.

-  **Agent-Assisted Banking:** Enable agents to assist customers in resolving account-related issues through a comprehensive case management system.
-  **Self-Onboarding:** Allow customers to submit maintenance requests and exceptions independently, ensuring they are handled promptly.
-  **Remote Onboarding:** Facilitate remote management of account opening exceptions and maintenance requests, ensuring compliance and efficiency.
-  **Multi-Channel Integration:** Handle account opening instructions from various channels including mobile, web, call centre, and branch uniformly.



 Digital Onboarding Compliance Workspace

Simplify Regulatory Compliance

The Compliance Workspace module is a comprehensive case management solution designed to handle cases related to Know Your Customer (KYC), identity verification, screening matching, and transaction monitoring. In addition to managing identity and compliance cases, the module efficiently processes cases flagged as potentially fraudulent by the Transaction Monitoring module. It ensures timely and effective management of fraud-related exemptions, including those arising from suspicious financial transactions, helping organisations meet regulatory requirements and mitigate risks. A key feature of this module is the automation of document collection from different identity sources, simplifying the compliance process for both retail and business customers.



 HOW IT WORKS

Collect. Manage. Resolve.

The Compliance Workspace module efficiently handles all KYC-related cases, including identity verification exceptions and screening matches, ensuring thorough compliance with regulatory requirements through automated document collection and robust case management.



Case Creation

Cases are created automatically from flagged fraudulent transactions in the Transaction Monitoring module or from identity verification exceptions. Cases can also be created manually by compliance users.



Workflow Management

Configurable workflows guide the case through various stages, ensuring fraud alerts are investigated thoroughly and all the necessary steps are completed.



Monitoring and Escalations

SLAs and escalation rules ensure transaction fraud cases are resolved promptly, meeting internal and regulatory deadlines.



Resolution and Closure

Once fraudulent activity is investigated, cases are closed following the appropriate approvals and documentation.



Compliance Workspace |

Customer Due Diligence | CDD | Enhanced Due Diligence | EDD | Live Screening | Search

Close Previous Next No Matches Found Positive Match

Select a Reason Additional Notes

Case Number: 231020-QPYHUGD Date Created: 10/20/2023 12:58:01

Potential Match Information Captured/Extracted Data

No Image Available	Reference	7094648	231020-QPYHUGD
	Full Name	Colin Michael Chapman	COLIN JOHN CHAPLIN
	Date of Birth	1982-09-30	1985-06-14
	Nationality	GB	
	ID Number	NOT VERIFIED	8506145242085
	Gender	Male	M
	Mobile Number	None	270836475449
	Email Address	None	colin.chaplin@sybrin.com

100% Screening Match

Identity Verification

Identity Document Type	GREENBOOK	Liveness Test	Passed: 1.00 confidence
Name	NOT VERIFIED	Surname	NOT VERIFIED
Date of Birth	NOT VERIFIED	ID Image to Selfie	FAILED: 0.00% confidence
ID Doc to National Registry	NOT VERIFIED	Selfie to National Registry	NOT VERIFIED

Screening Overview

Is Deceased	No	Insolvency	YES
Is PEP	No	PEP Level	N/A
Current Sanctions	No	Previous Sanctions	No
Law Enforcement	No	Rep. Risk Exposure	No
Adverse Media	YES	Disqualified Director	No

Collapse Sidebar


⑤ WHY IT WORKS

Accurate and Efficient

Utilising advanced automation and integration capabilities, the solution ensures accurate and efficient handling of fraudulent cases, thereby reducing manual intervention and improving compliance outcomes.



Unified Case Management

By integrating fraud detection from the Transaction Monitoring module, the Compliance Workspace provides a unified platform to manage both KYC and transaction-related fraud cases, reducing the complexity of managing compliance tasks across different modules.



Real-Time Fraud Detection Handling

Suspected fraudulent activities are flagged and managed in real-time, ensuring swift investigation and resolution.



Regulatory Compliance

Detailed audit trails, role-based access controls, and SLA management ensure compliance with global regulatory requirements for both identity verification and fraud detection.



Streamlined Processes

Automated workflows for both identity-related and fraud-related cases reduce manual effort and enhance efficiency.

 THE DIFFERENCE

Detailed and Automated

Our Compliance Workspace module offers detailed inspections, automated document collection from centralised and business directory sources, and the ability to manage complex business entities with ease, ensuring a comprehensive approach to compliance.



Seamless Integration with Transaction Monitoring

The Compliance Workspace efficiently manages fraud cases generated by the Transaction Monitoring module, offering a comprehensive solution for financial crime and compliance.



Unified Case Handling

Both fraud and compliance cases, including multi-channel cases from mobile, web, and branch interactions, are handled uniformly, improving consistency across different touchpoints.



Customisable Workflows for Fraud and Compliance

Easily configurable workflows that handle both KYC exceptions and fraudulent transactions, allowing organisations to adapt processes to their specific risk management needs.



Advanced Features for Fraud Investigations

Fraud-specific capabilities, including parent-child case relationships and maker-checker processes, ensure complex fraud scenarios are handled efficiently.

 WHY CHOOSE US

Automated. Integrated. Dedicated.

Our solution automates the collection of documents from various identity sources and integrates with regional UBO listings, simplifying the compliance process and ensuring thorough verification for both retail and business customers.



Expertise

We offer comprehensive fraud and compliance solutions designed to streamline case management, reducing manual effort and operational costs.



Innovation in Fraud Detection Handling

We integrate real-time transaction monitoring with case management for effective fraud prevention and resolution.



Flexibility

Our platform supports custom workflows for both identity verification and transaction fraud, allowing organisations to stay ahead of evolving fraud schemes.

 FEATURES

Advanced Compliance Tools

Features include automated document collection, integration with centralised identity and business directory sources, UBO checks, configurable workflows, SLA management, escalations, audit trails, and reporting, providing robust support for KYC compliance.



Case Management

- **Service Level Agreements (SLAs):** Define and manage SLAs to ensure timely resolution of cases.
- **Escalations:** Automate escalations based on predefined rules to ensure critical fraud cases receive prompt attention.
- **Workflow Configuration:** Customise workflows to match organisational processes and ensure smooth case handling for both identity verification and fraud detection.
- **Maker-Checker Processes:** Implement maker-checker processes to ensure thorough review and approval of fraud investigations.
- **Customer Communications:** Manage customer communications within the case, sending status updates via SMS or email to keep customers informed about the progress.
- **Parent and Child Cases:** Create and manage parent and child cases, particularly useful in complex fraud scenarios involving multiple transaction or related identities.
- **Custom Decisions and Rules:** Handle custom decisions and rules through the solution's decision engine, enabling dynamic handling of transaction-based fraud cases.
- **Analytics, Dashboards, and Reports:** Provide comprehensive analytics, dashboards, and reports for monitoring and managing cases. Includes a report and dashboard designer for custom fraud and compliance reporting.

 FEATURES

Advanced Compliance Tools

Features include automated document collection, integration with centralised identity and business directory sources, UBO checks, configurable workflows, SLA management, escalations, audit trails, and reporting, providing robust support for KYC compliance.



Transaction Monitoring Case Handling

- **Identity and Fraud Alerts Management:** Automatically manage fraud alerts generated by the Transaction Monitoring module, investigating potential fraud, in real-time, based on rule-based detection of suspicious financial transactions.
- **Transaction Exception Handling:** Address flagged transactions that show suspicious patterns, such as unusual transaction amounts, geographic anomalies, or rapid transaction structuring.
- **Fraud Case Escalations:** Ensure timely escalations of high-risk fraud cases based on custom rule configurations, delivering fast action on urgent alerts.
- **Case Resolution Workflows:** Implement tailored workflows that move flagged transactions through investigation, resolution, and closure, in accordance with regulatory guidelines.

 FEATURES

Advanced Compliance Tools

Features include automated document collection, integration with centralised identity and business directory sources, UBO checks, configurable workflows, SLA management, escalations, audit trails, and reporting, providing robust support for KYC compliance.



Advanced Case Management Features

- **Configurable Dashboards:** Customise dashboards for fraud and compliance case management.
- **Role-Based Access Control:** Secure access to cases based on roles, ensuring compliance and data security.
- **Audit Trails:** Maintain detailed audit trails of all actions taken in fraud cases for review and compliance purposes.
- **Reporting and Analytics:** Generate reports and perform analytics on case management performance and trends.
- **Multi-Channel Case Handling:** Manage fraud alerts and compliance cases from mobile, web, branch, and call centre channels.

 FEATURES

Advanced Compliance Tools

Features include automated document collection, integration with centralised identity and business directory sources, UBO checks, configurable workflows, SLA management, escalations, audit trails, and reporting, providing robust support for KYC compliance.



Document Collection Automation

- **Retail Customer Integration:** Connect to centralised identity data sources for automated document collection, reducing manual input errors.



Complex Business Entity Management

- **Entity Map:** Utilise an entity map to manage complex business ownership structures and relationships.

 FEATURES

Advanced Compliance Tools

Features include automated document collection, integration with centralised identity and business directory sources, UBO checks, configurable workflows, SLA management, escalations, audit trails, and reporting, providing robust support for KYC compliance.



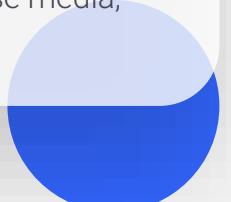
Identity and Verification Case Exceptions

- **Document Verification Exceptions:** Handle exceptions related to the verification of identity documents.
- **Biometric Verification Exceptions:** Manage biometric verification processes mismatches.
- **Liveness Detection Exceptions:** Address issues in liveness detection, ensuring authenticity.



Screening Matching

- **Sanction List Matching:** Investigate cases where matches appear on global sanction lists.
- **Politically Exposed Persons (PEPs) Matching:** Handle matches with PEP lists to ensure due diligence.
- **Adverse Media Matching:** Manage cases involving potential matches in adverse media, requiring investigation.



 BENEFITS

Enhance Compliance and Efficiency

Implementing our Compliance Workspace module improves regulatory compliance, reduces the risk of identity fraud, decreases manual processing costs, and enhances the overall efficiency of compliance operations.



Enhanced Fraud Detection and Resolution

Efficiently handles fraudulent transaction cases flagged by the Transaction Monitoring module, ensuring timely and accurate fraud investigations.



Reduced Fraud Losses

The fast handling of suspicious transactions helps mitigate potential fraud losses by ensuring swift action on flagged transactions.



Improved Case Visibility

Provides real-time visibility into both fraud and KYC case statuses, enabling proactive management and quick resolution.



Improved Management Visibility and Control

Provides management with enhanced visibility and control over case management activities.

 USE CASES

Unlock Your Full Business Potential

- ➡ **Cross-Border Transaction Fraud:** A cross-border transaction flagged for unusual behaviour by the Transaction Monitoring module is escalated to the compliance team, who investigate it for potential fraud, ensuring it aligns with global regulatory standards.
- ➡ **Retail Banking Fraud:** A large ATM withdrawal flagged by the Transaction Monitoring module is routed to the Compliance Workspace for investigation, where the fraud team reviews the transaction's risk profile and resolves the case efficiently.
- ➡ **Digital Banking:** Fraudulent transactions from mobile or online banking are identified by the Transaction Monitoring module and immediately assigned for case handling in the Compliance Workspace, ensuring timely review and resolution.





✓ All Industries

Liveness, Selfie Capture & Compare

Identity Verification

Prove the physical presence and biometric liveness of a person, for remote interactions, with the combined use of image processing techniques and neural networks using only a selfie.



Intelligent Document Capture & Extraction

Identity Verification

The Sybrin ID Capture product enables the rapid capture and extraction of ID cards, passports, and other identity documents via mobile and web API.

✓ All Industries



Document Fraud Detection

Identity Verification

The Intelligent Document Capture and Extraction module enables the rapid capture, upload, and extraction of ID cards, passports, and other...

✓ All Industries

 Identify Verification Liveness, Selfie Capture & Compare

Authenticate Liveness and Presence in Seconds

The Liveness, Selfie Capture and Compare module ensures the physical presence and biometric liveness of a person during remote interactions. Utilising advanced image processing techniques and AI models, this module verifies identity through a simple selfie, enhancing security and user convenience.



 HOW IT WORKS

Capture. Compare. Verify.

AI and ML models prove the physical presence and biometric liveness of a person, ensuring secure remote interactions through simple selfie capture.



Capture

The user captures a selfie using their mobile device or web camera.



Liveness Detection

The system performs either active or passive liveness detection to confirm the user is physically present and alive.



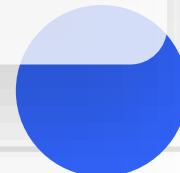
Facial Comparison

The captured selfie is compared with a reference photo using facial biometric technology.



Verification

The system verifies the user's identity based on the results of the liveness detection and facial comparison.



 WHY IT WORKS

Convenience Meets Reliability and Accuracy

Our solution combines advanced technology with user convenience to deliver enhanced security during onboarding. Leveraging state-of-the-art image processing and AI models, the module offers accurate liveness detection and facial comparison. This automates complex verification processes, reducing manual errors and expediting onboarding times. Furthermore, it prioritises security by preventing spoofing attacks through liveness detection, ensuring that the user is physically present during the onboarding process. This is achieved through user-friendly methods, allowing for remote verification using simple and accessible tools.

 THE DIFFERENCE

Certified and Proven

Our technology has been tested and certified to meet globally recognised performance standards, ensuring robust security and compliance for biometric recognition and Presentation Attack Detection (PAD).

- Comprehensive Verification:** Combines active and passive liveness detection with facial biometric comparison for robust security.
- Remote Accessibility:** Supports remote verification, making it ideal for digital and remote onboarding scenarios.
- Ease of Integration:** Easily integrates with existing systems through mobile and web APIs.
- User-Friendly:** Provides a seamless user experience with minimal friction during the verification process.
- Globally Recognised Standards:** Tested by Fime to conform to ISO/IEC 30107-3, meeting globally recognised performance standards for biometric recognition and Presentation Attack Detection (PAD). Fime is accredited by FIDO and NIST NVLAP.
- Advanced Deepfake Detection:** Uses a technique that detects micromovements to combat deepfakes effectively.

 WHY CHOOSE US

Tried. Tested. Compliant.

Choose our solution for its rigorous testing and certification by Fime, compliance with ISO/IEC 30107-3 standards, and advanced techniques like micromovement detection to combat deepfakes and other fraud attempts.

 **Expertise**

Backed by years of experience in biometric verification and security technologies.

 **Innovation**

A continuously evolving platform with the latest advancements in AI and machine learning models.

 **Support**

Dedicated customer support team to assist with setup, customisation, and ongoing maintenance.

 **Flexibility**

Can be deployed on-premise or hosted in a cloud environment, offering deployment flexibility.

 **Enhanced Compliance and Security**

Provides stronger compliance and reduced risk through advanced biometric verification.

 **Proven Reliability**

Passed Level A and B Presentation Attack Detection (PAD) tests with Fime. Level A tests include direct printing of photos on white paper, displaying photos on mobile phone, paper masks, etc. Level B tests include processed images printed on high-quality photo paper, videos displayed on mobile phones, layered paper masks, 3D printed heads, etc.

FEATURES

Fast and Frictionless

Key features include active and passive liveness detection, facial biometric capture and comparison, and advanced fraud detection techniques, all designed to deliver high levels of security and user convenience.

Liveness Detection

Facial Biometric Capture and Compare



Liveness Detection



Active Liveness Detection: Requires user interaction, such as blinking or moving their head, to confirm the user's physical presence and liveness.

FEATURES

Fast and Frictionless

Key features include active and passive liveness detection, facial biometric capture and comparison, and advanced fraud detection techniques, all designed to deliver high levels of security and user convenience.

Liveness Detection

Facial Biometric Capture and Compare



Liveness Detection



Passive Liveness Detection: Uses machine learning models to analyse the user's selfie without requiring explicit interaction, detecting subtle cues to confirm liveness.

FEATURES

Fast and Frictionless

Key features include active and passive liveness detection, facial biometric capture and comparison, and advanced fraud detection techniques, all designed to deliver high levels of security and user convenience.

Liveness Detection

Facial Biometric Capture and Compare

Identity Verification | Liveness, Selfie Capture & Compare



Facial Biometric Capture and Compare



Selfie Capture: Allows users to capture a live selfie using their mobile device or web camera.

Facial Comparison: Compares the captured selfie with a reference photo (e.g., from an ID document) to verify identity. Uses AI models to accurately match facial features.

 BENEFITS

Enhanced Trust and Security

By implementing our solution, you will ensure secure remote interactions, reduce fraud, streamline verification processes, and provide a seamless user experience.



Enhanced Security

Advanced biometric verification technology provides a high level of security.



Convenience

Users can verify their identity remotely using their mobile devices or web cameras.



Speed and Efficiency

A rapid verification process streamlines the onboarding process.



Fraud Prevention

Prevents spoofing and other fraudulent activities by confirming the physical presence and liveness of the user.

 USE CASES

Achieve More, More Simply.

-  **Telecommunications:** Ensure secure and efficient identity verification for new service activations.
-  **Agent-Assisted Banking:** Enable agents to assist customers through the identity verification process, providing personalised support.
-  **Self-Onboarding:** Allow customers to complete the identity verification process independently through web or mobile channels.
-  **Remote Onboarding:** Facilitate remote identity verification for customers, enabling them to complete the process from anywhere, reducing the need for branch visits.
-  **Retail Banking:** Enhance security and streamline the onboarding process for individual customers.
-  **Business Banking:** Provide robust identity verification for business clients, ensuring compliance and security.
-  **Digital Banking:** Enable secure and efficient remote identity verification for digital banking services.
-  **E-commerce:** Verify customer identities during high-value transactions to prevent fraud.



 Identify Verification Intelligent Document Capture & Extraction

Effortless ID Document Handling

The Intelligent Document Capture and Extraction module enables the rapid capture, upload, and extraction of ID cards, passports, and other identity documents via mobile and web APIs. This module utilises advanced image processing and OCR technologies to streamline the data capture process, ensuring accuracy and efficiency in identity verification.



 HOW IT WORKS

Collect. Capture. Extract.

The Intelligent Document Capture and Extraction module enables rapid capture and extraction of ID cards, passports, and other identity documents via mobile and web API, simplifying the data collection process with advanced AI-driven point and auto capture.



Capture or Upload

The user captures an image of their identity document using a mobile device or web camera, or uploads a pre-captured image.



Image Processing

The system processes the captured or uploaded image to enhance quality and ensure readability, including auto-cropping of the face, document, and signature.



Data Extraction

OCR technology extracts the relevant data from the processed image.



Data Parsing

The extracted data is automatically parsed into structured formats for use in identity verification and other processes.

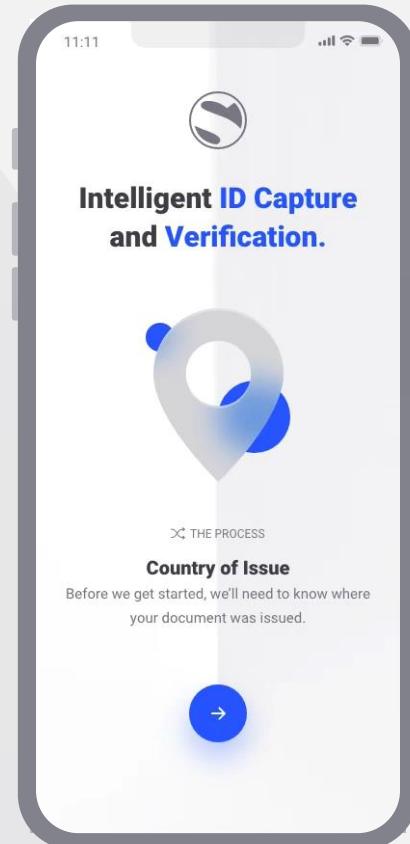


Verification

The captured and extracted data is used to verify the user's identity, ensuring accuracy and efficiency.

Here is an example of an ID Document
being captured using the

Mobile SDK Prototype App →



ID Book



Passport



Smart ID



Driver's License

② WHY IT WORKS

Effortless Precision and Efficiency

Using AI-driven algorithms, the module automates document capture and extraction, reducing errors and manual processing, ensuring high accuracy and efficiency in handling identity documents.

Streamline your onboarding journey with the help of intelligent document capture and extraction. This feature leverages cutting-edge image processing, AI, and OCR technologies to ensure accurate data extraction from a wide range of identity documents, including ID cards and passports. By automating this process, we reduce manual errors and expedite verification times. Furthermore, users can conveniently capture and upload their documents remotely using mobile devices or web cameras, enhancing the overall user experience. This broad applicability makes Sybrin's solution suitable for a variety of onboarding scenarios.

 THE DIFFERENCE

A Global and Comprehensive Approach

Our module offers a powerful and user-friendly experience for capturing and processing identity documents. It can handle a vast range of IDs, including passports from all over the world (including ICAO passports), with exceptional accuracy thanks to its advanced OCR technology. Integrating the system into your existing workflow is a breeze with mobile SDKs for iOS and Android, as well as web APIs. To further streamline the process, the user experience is designed for minimal friction during document capture and upload. Security is a top priority, with support for MRZ and PDF417 barcodes, along with auto-cropping and AI-powered capture to guarantee high-quality and tamper-proof document acquisition. An additional benefit is the ability to function offline, ensuring uninterrupted service even without an internet connection.

 WHY CHOOSE US

Versatile. Compatible. Reliable.

Our solution supports a wide range of ID documents and passports globally, including ICAO-compliant documents, MRZ and PDF417 barcodes, and offers native mobile SDKs for both iOS and Android, ensuring reliable performance and broad compatibility.



Expertise

Backed by years of experience in biometric verification and security technologies.



Innovation

A continuously evolving platform with the latest advancements in image processing, AI, and OCR technologies.



Modular Approach

The solution can be purchased as a standalone module, allowing for a lower cost of ownership and the ability to expand as needed.



Proven Performance

Our solution helps eliminate user errors, decreases back-office capturing costs, prevents ID fraud, controls image quality at the source, and provides a great user experience.



Enhanced Compliance and Security

Provides strong compliance and reduced risk through accurate data capture and extraction.



Global Reach

Supports most ID documents and passports worldwide, including ICAO passports, ensuring compliance with international standards.



Flexibility

Can be deployed on-premise or hosted in a cloud environment, offering deployment flexibility.



Support

A dedicated customer support team to assist with setup, customisation, and ongoing maintenance.

 FEATURES

Advanced Capture Technology

Features include auto-cropping for faces, documents, and signatures, AI-driven point and auto capture for right-first-time document capture, support for MRZ and PDF417 barcodes, and offline functionality, all designed to optimise document handling.



Rapid Document Capture

- **Mobile Capture:** Allows users to capture high-quality images of their identity documents using their mobile devices.
- **Web Capture:** Supports document capture through web cameras, providing flexibility for users to verify their identity from any device.
- **Document Upload:** Enables users to upload pre-captured images of their identity documents, allowing for flexibility in the verification process.
- **Native Mobile SDKs:** Provides native SDKs for both iOS and Android, enabling seamless integration into mobile applications.
- **Web APIs:** Offers web APIs for easy integration into web-based platforms.
- **Offline Support:** The solution can function offline, allowing users to capture and verify documents without an internet connection.
- **MRZ and PDF417 Barcodes:** Supports reading and extracting data from Machine Readable Zone (MRZ) and PDF417 barcodes.

 FEATURES

Advanced Capture Technology

Features include auto-cropping for faces, documents, and signatures, AI-driven point and auto capture for right-first-time document capture, support for MRZ and PDF417 barcodes, and offline functionality, all designed to optimise document handling.



Advanced Data Extraction

- **Optical Character Recognition (OCR):** Utilises OCR technology to extract relevant data from captured and uploaded documents, such as names, dates of birth, and document numbers.
- **Automatic Data Parsing:** Automatically parses extracted data into structured formats, reducing manual data entry errors, and improving processing speed.
- **Auto Cropping:** Automatically crops the face, document, and signature areas from the captured images to ensure precision and clarity.
- **AI-Driven Point and Auto Capture:** Uses AI to ensure right-first-time document capture, enhancing the accuracy and efficiency of the process.

 FEATURES

Advanced Capture Technology

Features include auto-cropping for faces, documents, and signatures, AI-driven point and auto capture for right-first-time document capture, support for MRZ and PDF417 barcodes, and offline functionality, all designed to optimise document handling.



Document Type Support

- **ID Cards:** Supports the capture, upload, and extraction of data from various types of ID cards.
- **Passports:** Enables the capture, upload, and extraction of passport data, including support for ICAO passports.
- **Global Document Support:** Supports most ID documents and passports from countries around the world, ensuring broad applicability.

 BENEFITS

Streamline Operations

Eliminate user errors, decreases back-office capturing costs, prevents ID fraud, and enhance the user experience to streamline your operations and improve your efficiency.



Enhanced Security

Ensures accurate capture and extraction of identity document data, reducing the risk of fraud.



Convenience

Users can capture, upload, and verify their identity documents remotely using their mobile devices or web cameras.



Speed and Efficiency

Rapid capture, upload, and extraction processes streamline the onboarding and verification procedures.



Accuracy

Advanced OCR technology ensures high accuracy in data extraction, minimising errors.



Cost Savings

Reduces back-office capturing costs by automating the data extraction process.

 USE CASES

Achieve More, More Simply

-  **Telecommunications:** Ensure secure and efficient identity verification for new service activations by capturing and extracting identity document data.
-  **Agent-Assisted Banking:** Enable agents to assist customers through the document capture, upload, and verification process, providing personalised support.
-  **Self-Onboarding:** Allow customers to capture, upload, and verify their identity documents independently through web or mobile channels.
-  **Remote Onboarding:** Facilitate remote capture, upload, and verification of identity documents, enabling customers to complete the process from anywhere, reducing the need for branch visits.

-  **Retail Banking:** Streamline the onboarding process by capturing, uploading, and verifying customer identity documents.
-  **Business Banking:** Provide accurate identity verification for business clients, ensuring compliance and security.
-  **Digital Banking:** Enable secure and efficient remote capture, upload, and verification of identity documents for digital banking services.
-  **E-commerce:** Verify customer identities during high-value transactions by capturing and extracting identity document data.



 Identify Verification Document Fraud Detection

Trouble-Free Document Authentication

The Document Fraud Detection module, known as DocFraud, is designed to scrutinise images of IDs and passports submitted during the KYC process. By performing a series of detailed inspections, the system assesses the authenticity of the documents and identifies any signs of tampering or fraud. This module performs a range of advanced checks to detect fraudulent activities, ensuring the authenticity of submitted documents and enhancing security in identity verification.



 HOW IT WORKS

Inspect. Assess. Verify.

The Document Fraud Detection module scrutinises images of IDs and passports submitted during the KYC process, performing detailed inspections to assess authenticity and identify signs of tampering or fraud.



Image Submission

The user submits an image of their ID document or passport.



Metadata Analysis

The system analyses the metadata of the submitted image for inconsistencies or anomalies, including file type verification, metadata presence check, device information, modification flags, date consistency, and file type consistency.



Fraud Detection Checks

The system performs various checks, including photocopy/scan detection, security zones check, physical tampering detection, screen-recapture detection, and digital tampering detection.



Verification

The system verifies the authenticity of the document based on the results of the fraud detection checks.



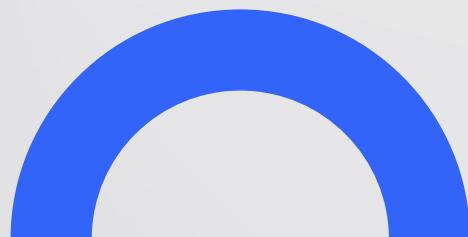
Alerting

If any signs of fraud are detected, the system alerts the relevant parties for further investigation.

 WHY IT WORKS

Stop Fraud in its Tracks

Leveraging cutting-edge image analysis and machine learning, our Document Fraud Detection module boasts advanced technology to effectively identify fraudulent documents. It conducts comprehensive checks to ensure the authenticity of submitted documents, leaving no stone unturned. By automating the entire process, it dramatically reduces the need for manual review, significantly boosting verification efficiency, while the enhanced security layer safeguards the identity verification process from fraudulent attempts.

 THE DIFFERENCE

Detailed Inspections Beyond the Basics

Our fraud detection system performs comprehensive checks, including file type verification, metadata analysis, and physical tampering detection, offering a level of scrutiny that sets it apart from traditional methods.

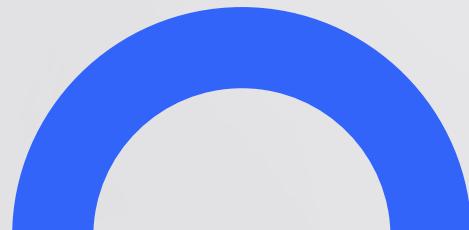
It delivers robust document verification through a combination of advanced fraud detection techniques. The automated process minimises manual intervention, streamlining the experience and boosting efficiency. High accuracy in fraud detection is achieved thanks to powerful algorithms, all while maintaining a user-friendly interface for a smooth document submission process.



 WHY CHOOSE US

Flexible. Modular. Advanced.

Our solution leverages cutting-edge technology to detect document fraud through metadata checks, photocopy/scan detection, and physical tampering detection, ensuring robust security and compliance.

**Expertise**

Backed by years of experience in document fraud detection and identity verification technologies.

**Innovation**

A continuously evolving our platform with the latest advancements in image analysis and machine learning.

**Support**

Dedicated customer support team to assist with setup, customisation, and ongoing maintenance.

**Flexibility**

Can be deployed on-premise or hosted in a cloud environment, offering deployment flexibility.

**Modular Approach**

The solution can be purchased as a standalone module, allowing for a lower cost of ownership and the ability to expand as needed.

**Enhanced Compliance and Security**

Provides strong compliance and reduced risk through advanced fraud detection techniques.

 FEATURES

Robust Fraud Detection Tools

Key features include metadata checks, photocopy/scan detection, physical tampering detection, screen-recapture detection, and digital tampering detection, all designed to ensure the authenticity of submitted documents.



Metadata Checks

- **File Type Verification:** Verifies if the file type of the input image is permitted.
- **Metadata Presence Check:** Checks whether the metadata has been stripped. Metadata can be removed when sharing files over the internet to save space, but this information is crucial for performing fraud checks.
- **Device Information:** Ensures that metadata contains information about the capturing device, such as make and model.
- **Modification Flags:** Analyses metadata flags to determine if any fields have been updated, indicating that the image has been edited. The presence of new metadata flags can also suggest tampering.
- **Date Consistency:** Verifies that the modification date and creation date are consistent and have not been altered.
- **File Type Consistency:** Checks that the file type matches its extension, for example, ensuring that a .jpg file extension corresponds to a JPEG file, not a PNG that was renamed.

 FEATURES

Robust Fraud Detection Tools

Key features include metadata checks, photocopy/scan detection, physical tampering detection, screen-recapture detection, and digital tampering detection, all designed to ensure the authenticity of submitted documents.



Photocopy/Scan Detection

- **Photocopy Detection:** Identifies if the document image is a photocopy (i.e., a printout on a page).
- **Scanned Document Detection:** Detects if the document image has been scanned.
- **Grayscale Detection:** Identifies if the document is in grayscale, regardless of whether it is a printout, scanned, a loose cutout, or even a precise cutout. This component can detect grayscale areas even if the rest of the document is in colour.



Security Zones Check

- **Verification of Security Features:** Examines specific security features and zones on the document, such as holograms and watermarks, to ensure that they are genuine and have not been tampered with.

 FEATURES

Robust Fraud Detection Tools

Key features include metadata checks, photocopy/scan detection, physical tampering detection, screen-recapture detection, and digital tampering detection, all designed to ensure the authenticity of submitted documents.



Physical Tampering Detection

- **Identification of Tampering:** Detects signs of physical tampering, such as facial images with coloured backgrounds, insufficient lighting rendering the ID holder's identity indiscernible, and black borders surrounding the facial image. These indicators are typical of a portrait substitution attack, where an attacker physically pastes a new ID image over the existing facial region of the ID.
- **Isolation and Analysis:** Isolates the facial image from the document and analyses it to determine whether tampering has occurred. Various image processing techniques are employed to identify irregularities indicative of physical manipulation.

 FEATURES

Robust Fraud Detection Tools

Key features include metadata checks, photocopy/scan detection, physical tampering detection, screen-recapture detection, and digital tampering detection, all designed to ensure the authenticity of submitted documents.



Digital Tampering Detection

- **Identification of Digital Manipulation:** Detects images that have been digitally manipulated using tools like Photoshop or GIMP. Digital tampering involves taking elements from other images and pasting them into the current image, such as inserting a different face into the face region of an ID card.
- **Localisation of Tampered Regions:** Not only classifies whether an image has been digitally tampered with but also attempts to localise the tampered regions, providing detailed information about the manipulation.

 FEATURES

Robust Fraud Detection Tools

Key features include metadata checks, photocopy/scan detection, physical tampering detection, screen-recapture detection, and digital tampering detection, all designed to ensure the authenticity of submitted documents.



Screen-Recapture Detection

- **Detection of Screen-Recapture Attacks:** Identifies one of the simplest forms of forgeries, screen-replay attacks or screen recaptures. In these attacks, an ID image displayed on a device's screen is captured. Unlike more sophisticated forgeries, screen recaptures require minimal skill, yet produce realistic results that are increasingly challenging to detect due to advancements in camera and screen technology.

 BENEFITS

Enhanced Compliance and Security

Implementing our Document Fraud Detection module enhances compliance with regulatory standards, reduces the risk of identity fraud, decreases manual review effort, and improves overall document security.



Enhanced Security

Ensures the authenticity of submitted documents, reducing the risk of fraud.



Accuracy

Advanced algorithms and machine learning techniques ensure high accuracy in detecting fraudulent documents.



Efficiency

Automates fraud detection, speeding up the verification process and reducing manual workload.



Cost Savings

Reduces the need for manual review and investigation, lowering operational costs.

 USE CASES

Achieve More, More Simply

 **Telecommunications:** Ensure secure and efficient identity verification for new service activations by detecting fraudulent documents.

 **Agent-Assisted Banking:** Enable agents to assist customers while ensuring the authenticity of submitted documents through advanced fraud detection.

 **Self-Onboarding:** Allow customers to submit their identity documents independently while ensuring authenticity through automated fraud detection.

 **Remote Onboarding:** Facilitate remote verification of identity documents, ensuring their authenticity and reducing the need for branch visits.

 **Retail Banking:** Ensure the authenticity of customers' identity documents during the onboarding process.

 **Business Banking:** Verify the authenticity of business clients' identity documents, ensuring compliance and security.

 **Digital Banking:** Enhance security in remote identity verification by detecting fraudulent documents.

 **E-commerce:** Verify customer identities during high-value transactions by scrutinising submitted documents.





✓ All Industries

Compliance Workspace

Digital Onboarding

FRM

The Compliance Workspace module is a comprehensive case management solution for cases related to KYC, identity verification, screening matching, and transaction monitoring.

✓ All Industries



Transaction Monitoring

FRM

Provides real-time fraud detection using preconfigured rule-based topologies and customisable rules, seamlessly handling ISO 20022-formatted messages and managing fraud alerts.

✓ All Industries



Identity Name Screening

Digital Onboarding

Automatically perform real-time screening against global sanction lists and watchlists using our advanced AI and machine learning technology.



✓ All Industries

Liveness, Selfie Capture & Compare

Identity Verification Digital Onboarding FRM

Prove the physical presence and biometric liveness of a person, for remote interactions, with the combined use of image processing techniques and neural networks using only a selfie.



✓ All Industries

Intelligent Document Capture & Extraction

Identity Verification Digital Onboarding FRM

The Sybrin ID Capture product enables the rapid capture and extraction of ID cards, passports, and other identity documents via mobile and web API.

✓ All Industries



Document Fraud Detection

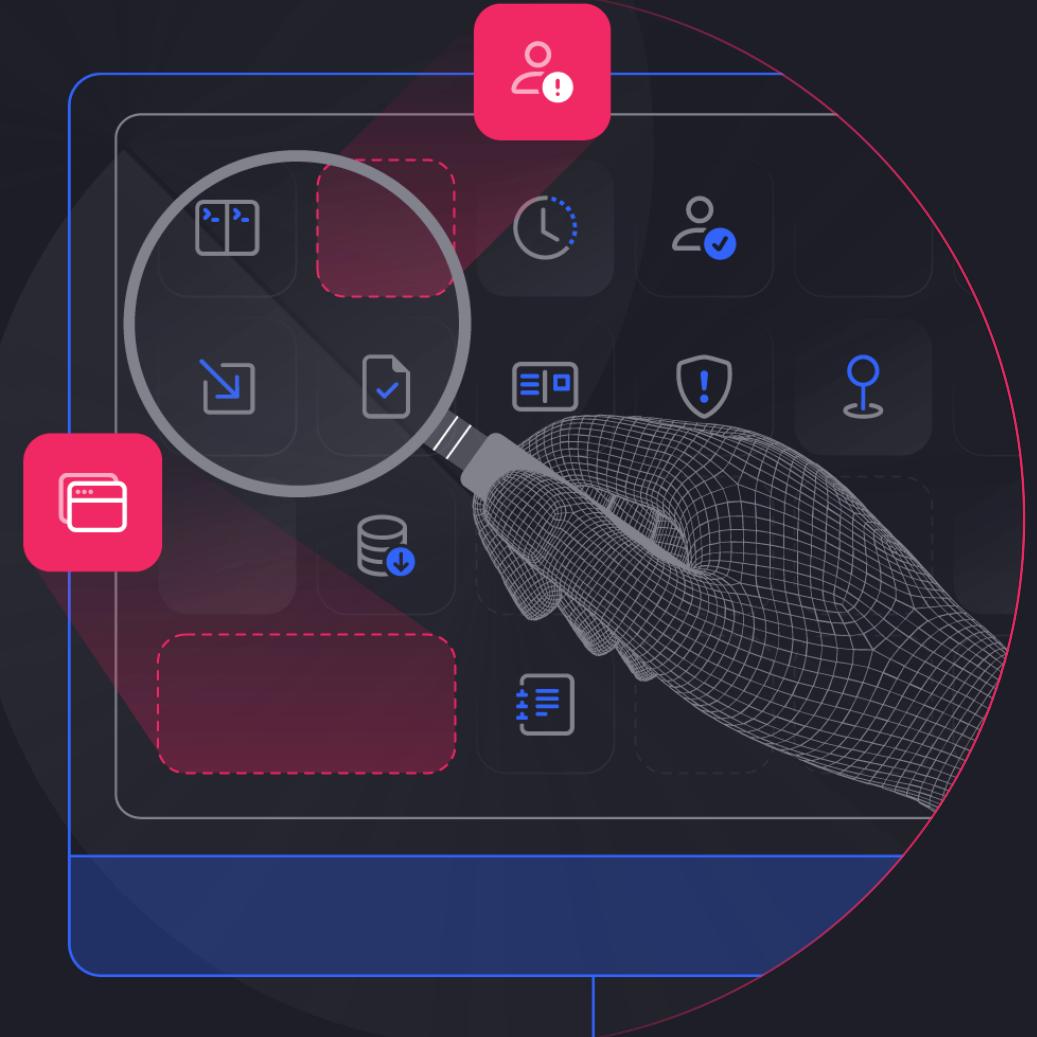
Identity Verification Digital Onboarding FRM

A robust solution for scrutinising identity documents to detect and prevent fraud through advanced verification and analysis techniques.

 Fraud Risk Management Transaction Monitoring

Effortless Fraud Detection in a Digital World

With our real-time Transaction Monitoring module, financial institutions can identify, investigate, and prevent suspicious activities using pre-configured rules while supporting various transaction formats, including ISO 20022. Non-technical users can easily customise and create new detection rules via our user-friendly Rule Builder, while suspected fraudulent activities are routed to our Compliance Workspace for efficient investigation and resolution, ensuring regulatory compliance and protection against financial crime.





HOW IT WORKS

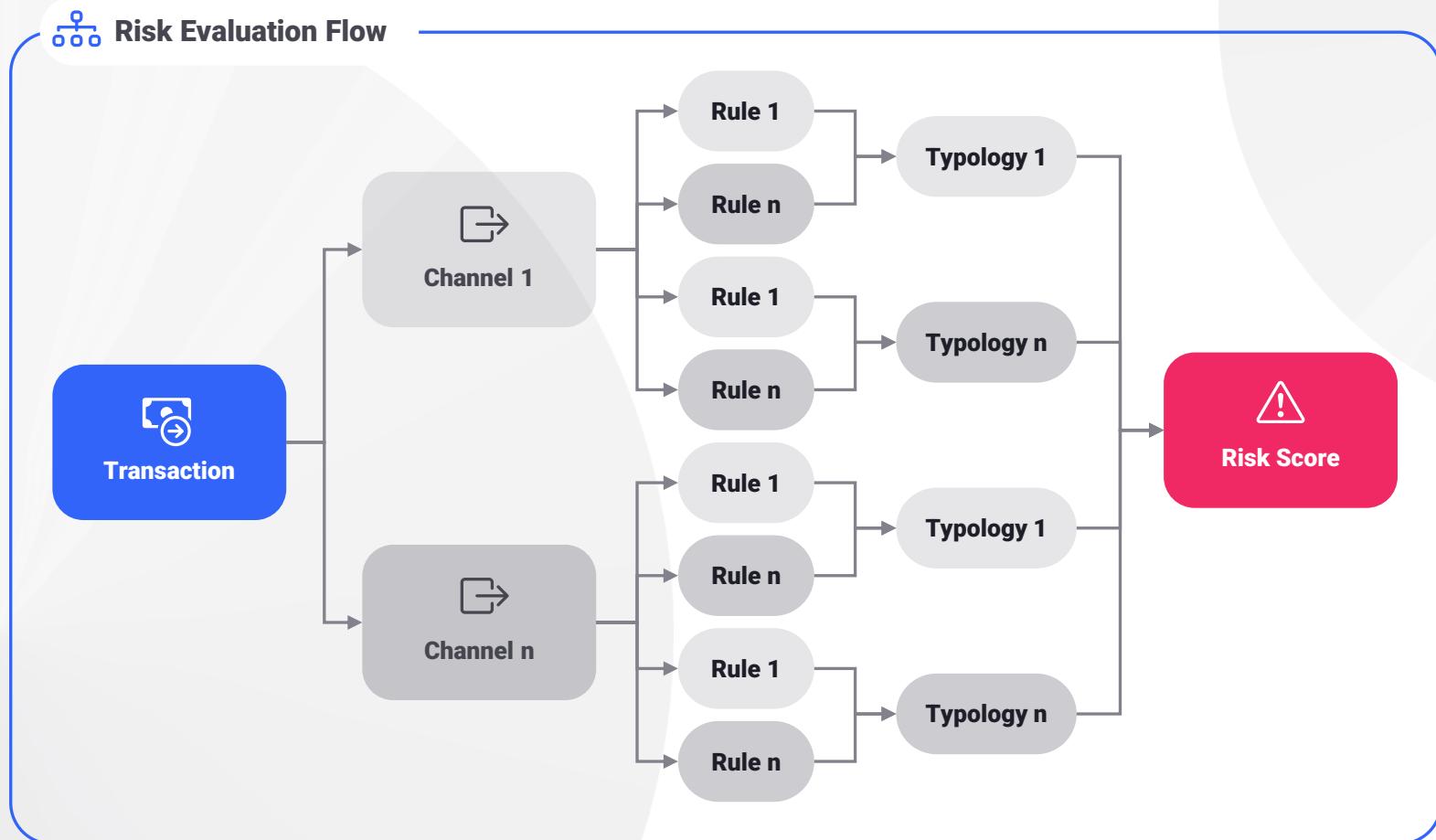
Inspect. Monitor. Prevent.

Our Transaction Monitoring module is designed to detect potential fraud in real-time by applying preconfigured rule-based topologies through the open-source engine, Tazama. The system analyses transactions across multiple banking channels—including online, mobile, and in-branch—and supports various message formats, such as ISO 20022 and others, making it adaptable to a wide range of financial operations.

The solution evaluates each transaction against pre-built topologies, which are carefully crafted to detect common fraud patterns like high-risk geographic locations, unusual transaction amounts, or suspicious transfer behaviours. In addition, users have the flexibility to customise detection behaviours through a user-friendly Configuration Manager. This manager allows fraud detection rules to be modified or extended without altering the underlying execution code, giving non-technical staff complete control over rule customisation.

When a potentially fraudulent transaction is flagged, it is routed to the Compliance Workspace, a dedicated case management module designed to streamline the handling of fraud exceptions. This workspace helps investigators quickly assess, prioritise, and resolve cases, ensuring efficient management of fraud alerts.





 WHY IT WORKS

A Powerful and Adaptable Fraud Prevention Tool

Our solution excels in detecting fraud because of its rule-based detection approach combined with preconfigured topologies based on industry standards, making it quick to deploy and effective from the start. The inclusion of ISO 20022 support allows for seamless integration with international banking systems, enabling comprehensive monitoring across different transaction formats.

Key reasons behind its effectiveness include:



User-Driven Configuration

Through the Configuration Manager, users can easily adjust and update detection rules without developer assistance. This separation of configuration from the execution code allows institutions to respond quickly to evolving fraud patterns without technical dependencies.



Tazama's Open-Source Engine

The reliability and flexibility of Tazama ensure that the system can handle large transaction volumes efficiently, while benefiting from the continuous improvements of the open-source community.



Compliance Workspace

Suspected fraudulent activities are managed in an intuitive case management module, allowing for rapid resolution to ensure that nothing slips through the cracks.

This combination of real-time monitoring, ease of customisation, and streamlined exception handling makes it a powerful and adaptable tool for fraud prevention.

 THE DIFFERENCE

Keep Fraud at Bay

What differentiates our solution is the perfect balance of preconfigured rule-based detection and the flexibility of customisation, allowing financial institutions to maintain control over their fraud detection strategy.

Key differentiators include:



User-Driven Configuration

The Configuration Manager gives users the power to create and adjust fraud detection rules without developer assistance, making the solution highly adaptable and reducing response times to new fraud threats.



ISO 20022 Support

Unlike many other systems, we offer seamless integration with ISO 20022, a critical feature for international banking and payment systems.



Streamlined Case Management

The Compliance Workspace simplifies the process of handling fraud exceptions, offering a central hub where alerts can be investigated, escalated, and resolved, all within a single system.



Open-Source Transparency

Powered by Tazama, our solution provides the reliability and scalability needed for modern transaction monitoring while benefiting from open-source innovations.

 WHY CHOOSE US

Investigate. Escalate. Resolve.

Equipped with preconfigured topologies for rapid deployment, a user-friendly rules management interface, ISO 20022 compatibility, and streamlined case handling, our solution simplifies complex fraud monitoring for financial institutions of any size.



Preconfigured Topologies for Quick Detection

Start protecting against fraud immediately with ready-to-use topologies, which reduce the time to deployment and ensure comprehensive coverage from the outset.



Flexible Rule Management for Non-Technical Users

The Configuration Manager allows users to modify or create new rules via a visual interface, without needing to write or modify code. This provides flexibility for quick responses to changing fraud trends.



ISO 20022 and More

The solution supports ISO 20022-formatted messages, ensuring compatibility with international transaction standards, while also handling other message formats, making it versatile for global financial operations.



Case Management with Compliance Workspace

Suspected fraud cases are handled in a dedicated Compliance Workspace, streamlining case management, helping fraud teams to investigate and resolve issues quickly and efficiently.



Open-Source Engine Advantage

Built on Tazama, our solution offers transparency, scalability, and a cost-effective approach by leveraging open-source technology.

 FEATURES

Real-Time Monitoring for Real-Time Prevention

Our solution empowers financial institutions with a proactive and adaptable approach to fraud detection. It combines scalability and transparency for cost-effective, reliable protection across all banking channels while streamlining fraud management from detection to resolution.



Preconfigured Topologies

Comes with a comprehensive set of fraud detection rules based on industry best practices, pre-built and ready to use from the start.



ISO 20022 Support

Handles ISO 20022-formatted messages, making it ideal for global financial institutions and cross-border transactions, while also supporting other standard message formats.



Visual Rule Builder

Users can modify and extend detection rules using a drag-and-drop interface without needing technical expertise or developer intervention.



Real-Time Monitoring

Transactions are evaluated in real-time against predefined rules, with alerts generated instantly for suspicious activities.

 FEATURES

Real-Time Monitoring for Real-Time Prevention

Our solution empowers financial institutions with a proactive and adaptable approach to fraud detection. It combines scalability and transparency for cost-effective, reliable protection across all banking channels while streamlining fraud management from detection to resolution.



User-Friendly Configuration Manager

Allows users to customise fraud detection behaviours through a visual interface, with rule changes separate from the execution code, enabling fast adaptation to new threats.



Open-Source Engine

Powered by Tazama, offering robust, scalable, and cost-effective transaction monitoring.



Multi-Channel Monitoring

Monitors transactions across all banking channels, including digital, mobile, and ATM transactions.



Compliance Workspace for Case Management

A dedicated module to handle fraud exceptions, ensuring all alerts are investigated and resolved efficiently.

 BENEFITS

Reduced Risk, Increased Compliance

Powered by a cost-effective, scalable open-source engine, our solution ensures robust and adaptable fraud detection that enables financial institutions to reduce fraud losses and maintain compliance.



Quick Deployment with Preconfigured Topologies

Start detecting fraud immediately with pre-built rules that require minimal setup.



Efficient Case Management

The Compliance Workspace streamlines fraud investigation processes, improving the speed and accuracy of fraud detection response.



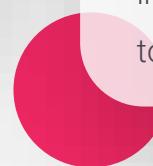
Global Compatibility with ISO 20022

Designed for international financial institutions, our support for ISO 20022-formatted messages ensures seamless fraud monitoring across global operations.



User-Centric Rule Management

The Configuration Manager empowers non-technical users to adapt the system's behaviour, removing the need for developer input when responding to new fraud patterns.



 BENEFITS

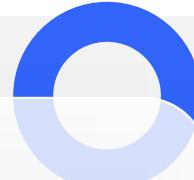
Reduced Risk, Increased Compliance

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Regulatory Compliance

Built-in support for regulatory requirements such as AML and KYC help financial institutions meet global standards for fraud detection and reporting.



Cost-Effective Open-Source Solution

By using the Tazama engine, your institution benefits from the flexibility, scalability, and cost savings associated with open-source technologies.



Reduced Fraud Losses

Real-time monitoring and rapid detection ensure that fraud incidents are identified and addressed before significant damage can occur.



 USE CASES

One Solution for Multiple Use Cases

We provide robust, adaptable capabilities to tackle diverse fraud scenarios across financial operations, while ensuring vigilant, proactive monitoring across all transaction types, enhancing security and supporting compliance.

Cross-Border Payment Fraud Detection

A transaction using the ISO 20022 format is flagged due to an unusually high transfer amount to a high-risk region. The system applies pre-built topologies, detects the risk, and sends the case to the Compliance Workspace for further investigation.

Card Fraud in Mobile Banking

A user attempts a high-value transfer via the mobile banking app using an unfamiliar device. The system flags the transaction due to the device anomaly and transaction amount, alerting the compliance team for additional checks.

Suspicious Wire Transfers

A large wire transfer is initiated, but the beneficiary's account is flagged as high-risk. The transaction is immediately sent to the Compliance Workspace where the compliance team can review, investigate, and decide on further action.

Real-Time Transaction Anomalies

A customer initiates multiple small transfers just below the reporting threshold in a short timeframe. The system identifies this as potential structuring and alerts the fraud team through the Compliance Workspace.

ATM Fraud Detection

The system detects an ATM withdrawal occurring late at night in a location that does not align with the user's transaction history. The topology flags the activity as suspicious, and the transaction is routed to the Compliance Workspace for investigation.





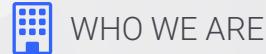
System Integrators

South Africa

We Design, Build, and Transform the Business of Tomorrow!

With today's disruptive technologies accelerating the pace for digital transformation, customers' expectations are heavily influenced and constantly evolving, demanding effortless interactions anytime, anywhere.





We'll Exceed Your Wildest Techspectations!

We understand software engineering and technology. As leaders in the field of digitisation we have the expertise to match the best suited proven technologies and resources to your needs. Our suite of solutions has been carefully curated to support your initiatives, irrespective of size or complexity.

Purposefully and strategically applying technology to business cases, we're here to enable you to rapidly adjust to ever-changing market realities. With us you'll leapfrog the competition - delivering fast, impactful results.



The timing couldn't be more ideal. The market urgently needs high-impact value-add solutions to leverage digital disruptions and leapfrog into the Fourth Industrial Revolution.

I firmly believe that Sybrin SA has the necessary skills and technology to be the game-changer for our clients and the market. I'm honoured to join my passion and extensive experience to a dynamic and innovative team to accelerate our clients.



Ryan Barlow

Chief Executive Officer

 THE DIFFERENCE

Our Software Engineering Team

We've been delivering tech solutions for more than 30 years. With local, regional, and international experience, our Software Engineering Team has the combined knowledge and insight to creatively find a solution, regardless of how complex the challenge.

With top local skills working on local solutions, our winning formula has proven successful time and time again.

Locally Built - Internationally Implemented - Globally Designed:



Locally Built

Reaction to specific events or circumstances by collecting evidence to make an informed decision.



Ensure Success

Making decisions based on the specific terms of a particular service.



Global Standards

Responding to or resolving accidents or complaints.



Optimise Your Business

From analysing the status quo, to architecting the future, let us be your Digital Transformation Partner. We can advise, design, build, implement, orchestrate, and support you to whichever extent you require. With domain expertise in various verticals and solutions, we're sure to find the perfect fit, and if we can't find it - we'll build it!



Strategic Resource Placement

Do you need to extend your team for enhanced scalability? We offer skilled talent for accelerated delivery. We help smooth out the peaks and valleys in the ever-changing needs of the enterprise with competent staff to quickly understand and add value to a project.

We will help you select and deploy the right team, at the right budget, when and where you need them, to ensure the success of your project. Ensure you've got the right experts working on your big ideas!



Agile Application Implementation

We are by your side throughout your digitisation journey. You can rely on us to provide far more than just leading software solutions, we participate in the execution by implementing solutions on your behalf as a full-managed service, or supplement the technical, project management, or testing resources based on your needs. We ensure that your business runs smoothly and cost-effectively without the stress and headaches of managing IT projects. Our teams are fully capable to adapt to your preferred implementation approach - be it an interactive methodology or more traditional waterfall implementations.



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Architecture, Roadmaps, and Design

We can assist with defining your digital strategy and roadmap, defining or refining your architecture, and can facilitate with visualising the art-of-the-possible through doing design sprints and prototyping on our platform.



Application Maintenance and Support

Our dedicated support team is always ready to help to ensure your solutions are functioning optimally. Tickets can be logged with our 24/7 helpdesk while incidents are resolved based on our rock-solid SLAs, ensuring maximum uptime.



Solution Design and Development

Need something that's a little more... you? We design and build to your requirements, ensuring that your solutions are tailored to cater for your needs, no matter how complex.

 SECTORS

Who We Help

We want to come along this digital journey with you, helping you set future benchmarks today. Optimising your processes impacts your ability to respond better, innovate faster, and grow quicker, whilst improving your employee and customer experiences.



All



Banking



Insurance



FinTechs



Telco



Government



Other





Intelligent Document Processing | IDP



Banking



Insurance



Telco

Our IDP solution leverages AI to reduce processing times for structured and unstructured documents from various sources. This means you can drive down costs, while improving efficiencies, freeing up your resources to focus on more complex tasks and improving customer experience.

Using advanced OCR, machine learning, and Natural Language Processing (NLP) our neural networks deliver the most accurate reads, improving as it learns. Supported by a human feedback mechanism and a portal to handle any exceptions or deviations from the Straight-Through-Process (STP), our easy-to-deploy solution is the answer to the challenges of data extraction.



Orchestration



Banking



Insurance



Telco



Government

Most organisations make use of various software solutions to address their needs. We provide an integration layer which sits between your core systems and applications, irrespective of what they are. Thus, we enable you to manage multiple automated tasks - creating a dynamic workflow.

This can be done across all your channels; mobile, web, WhatsApp, USSD, etc. as well as via various interfaces including file-based imports, RESTful and SOAP APIs, OCR extraction, and GUI Portals for data capture. As an independent layer, we provide the glue between your disparate solutions to streamline and optimise frequent and repeatable processes.



Mojaloop FX



For many developing countries, international remittances make up a significant portion of their GDP. This creates an enormous earning power abroad and a great way for sharing prosperity between places, so facilitating these remittances is an important developmental priority.

In addition to simply helping families get by, they benefit an economy and its people through the facilitation of trade, investments, transfer of skills, knowledge, and technology. Through the work we're doing around cross-border functionality in the low-cost and interoperable Mojaloop payment switch, the Mojaloop Foundation and Sybrin are focused on making cross-border payments easier and more affordable.



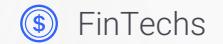
Digital Identity



Sybrin's Digital Identity and Onboarding solutions validate the identity of the person actioning a transaction by matching the person's identity document details against a live selfie and third-party database. Augmented with our Liveness Detection capabilities, we can also verify that the person behind a remote interaction is a real person and is physically present with one simple selfie.



Our solution underwent rigorous testing by an accredited FIDO Alliance Lab called Fime. During testing, they checked the solution against Level A and B attacks, which included 10 Presentation Attack Instruments (PAIs), as well as testing against gender and racial bias.





RegTech

 Banking  Insurance  Telco  Government

Building on our experience and best practices, we have assisted various banks to automate and digitise processes for client onboarding and straight-through-processing with our RegTech solution's Intelligent KYC and Case Management capabilities.

Our RegTech stack consists of fraud risk management solutions for Know Your Customer (KYC), Know Your Business (KYB) Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), Fraud, and Anti-Money Laundering (AML) in one ecosystem. With everything you need to address your regulatory compliance challenges in one place, we simplify and automate the processes involved. The solution can be facilitated as an end-to-end automated KYC offering from channel applications, orchestration layer, and back-office investigative portal, it can also be offered on a SaaS model or as standalone capability by only subscribing to the specific underlying services you may require.



Case Management

 Banking  Insurance  Telco  Government

Sybrin's Case Management solution ensures continuity, visibility, and control by managing data relationships, documents, and processes in a single product, empowering employees to effectively manage cases and make better business decisions.

Case Management improves business processes by placing case information, from multiple sources across the organisation, front and centre - allowing knowledge workers to assess the problem and make accurate, timely decisions in line with policies and procedures. Our solution lets you track casework from start to finish, our orchestration services ensure that the appropriate data is delivered to the case, thus allowing you to automate, track, drive, and streamline casework. Improve operations control and visibility with unified operations analytics, reporting, and dashboards and access simplified risk and compliance, with built-in auditing, reporting, and rules.



Loan Management System | LMS



Through strategic partnerships and acquisitions, we are able to offer complete loan management capabilities with the goal to provide the relevant technology to link a financial institution's customers to credit facilities, financial data, and market information by offering a comprehensive platform that supports digital customer onboarding, credit scoring, approval workflows, integration to third-party systems, and customer-facing mobile applications.

With our agile feature development process, we strive to be your trusted technology partner by offering excellent infrastructure, security, and scalability. Our open APIs allows for simple system-to-system integrations and automations. We allow you to focus on growing your business while we manage your information technology needs cost-effectively.



Employee Due Diligence | EDD



Conflict of Interest (COI) processes are becoming increasingly complex. Our solution is a robust tool able to streamline intricate workflows, automate the notifications to all relevant parties, and is custom-built to suit your organisation's specific needs.

You can export all COI data into a detailed report for review or you can view it from a detailed dashboard. COIs that have been submitted can be escalated, or additional information can be requested, and questionnaires can be automated to be sent out annually, or as regularly as required. Ensure compliance across your organisation with automated campaigns to distribute COI policies and training. Beyond COI, we facilitate ongoing employee due diligence and the automation of real-time and enhanced lifestyle audits.



Enterprise Resource Planning | ERP

Government

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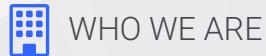
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 System Integrators Rest of Africa

We Futureproof Your Business Processes

Sybrin is dedicated to creating, constructing, and revolutionising the business of the future. As digital transformation accelerates with disruptive technologies across the African continent, customer expectations are constantly evolving, shaping a demand for seamless interactions anytime and anywhere. Our goal is to help businesses meet these demands and exceed their customers' expectations.





Unmatched African Regional Expertise

Having operated in Africa for more than three decades, we have a very strong presence in the region. Our customers consist of numerous top-tier institutions, including large pan-African banks, central banks, as well as insurance and telecommunication organisations. Given our extensive background with payments, clearing, KYC, and other regulatory technologies, our solutions have been proven to be scalable, robust, and flexible.



Sybrin is highly invested in the African digital renaissance for financial inclusion - with low cost and access to financial services, backed by an interoperable technology at its core, as key ingredients for its success.

We have a deep understanding of the unique challenges of the African market and our presence spans across various countries with a well-established network of offices and partners in numerous countries, enabling us to provide local support and tailor-made solutions to our clients that solve their specific business challenges.



Brendon Paul

Chief Operating Officer

 THE DIFFERENCE

Experienced Professionals

As pioneers of our industry in Africa, we've been delivering tech solutions for more than 30 years, including the continents first-ever cheque truncation system. Our software engineering team boasts extensive regional and international experience, and possesses a wealth of knowledge and insight to effectively tackle even the most intricate challenges with creative solutions. We have a highly skilled team of experts who specialise in developing bespoke solutions tailored to African business needs. Our successful track record is a testament to our winning formula.

Made in Africa - by Africans - for African Businesses:



Proudly African

Our solutions are predominantly developed in South Africa by our team of experts, and are built using our proprietary Low-Code Platform. This enables us to provide locally-built solutions that are optimised for the unique needs of our clients.



Regional Implementation

To ensure the most successful outcome for each solution, our regional teams are responsible for providing support and implementing the solutions. This approach allows us to leverage their relevant regional knowledge and insight, which is essential to the success of each solution.



International Specifications

We adhere to global standards to ensure that our solutions comply with industry-specific specifications, guidelines, and best practices. This approach ensures that our solutions are aligned with industry standards, and meet the highest levels of quality and reliability.



Optimise Your Business

From analysing the status quo, to architecting the future, let us be your Digital Transformation Partner. We can advise, design, build, implement, orchestrate, and support you to whichever extent you require. With domain expertise in various verticals and solutions, we're sure to find the perfect fit, and if we can't find it - we'll build it!



Solution Implementation

We accompany you every step of the way on your digitisation journey. Our commitment goes beyond providing industry-leading software solutions; we offer full-managed services to implement solutions on your behalf, or supplement your technical, project management, or testing resources according to your requirements. Our aim is to ensure that your business runs smoothly and cost-effectively, with no headaches or stress associated with managing IT projects.

Our teams are highly skilled and can adapt to your preferred implementation approach, whether it be an interactive methodology or more traditional waterfall implementations. We are committed to providing a flexible and tailored approach to meet your needs.



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Digital Transformation

Allow us to be your digital transformation partner; from analysing the current state, to designing the future. We can provide guidance, design solutions, build, implement, orchestrate, and provide support as per your requirements. With our expertise in different verticals and solutions, we are confident in finding the perfect fit for your needs. If we cannot find a solution, we will build it from scratch!



Right Team for the Job

Are you looking to enhance your team's scalability? Look no further! Our strategic resource placement can accelerate delivery, and help you address the peaks and valleys in your enterprise's ever-changing needs. Our competent staff can quickly understand your project's requirements and add value where it counts.

We can assist you in selecting and deploying the right team, at the right budget, exactly when and where you need them, to ensure the success of your project. Ensure that your big ideas are in the right hands with our team of experts.



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Application Maintenance and Support

We understand the importance of ensuring that your solutions are always functioning optimally. Our dedicated support team is available 24/7 to assist with any issues that may arise. Our helpdesk is always ready to resolve incidents based on our reliable service level agreements (SLAs), ensuring maximum uptime. You can rely on us to provide prompt and efficient support to keep your business running smoothly.



Personal Touch

Looking for a solution that is uniquely yours? Look no further! We design and build solutions tailored to your exact requirements, ensuring that your needs are met, no matter how complex they may be. Our team is dedicated to providing personalised solutions that exceed your expectations.



End-to-End Project Support

We can help you define your digital strategy and roadmap, refine your architecture, and assist with visualising the possibilities through design sprints and prototyping on our platform. Our team is equipped to provide end-to-end support to transform your vision into a reality.


SECTORS

Who We Help

We want to come along this digital journey with you, helping you set future benchmarks today. Optimising your processes impacts your ability to respond better, innovate faster, and grow quicker, whilst improving your employee and customer experiences.



All



Banking



Insurance



FinTechs



Telco



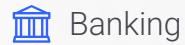
Government



Other



Payments Hub



The Sybrin Payments Hub is a centralised payments ecosystem: service-focused, highly configurable, componentised, and API-centric. It is designed to centrally consolidate, monitor, and manage various payment rails and transaction types on a web-based platform. It also provides an agnostic interface across channel, customer, and payment type and insulates the organisation from the impact of settlement and regulatory scheme changes.

With support for seamless integration with Line-of-Business systems, as well as a range of compliance and Anti-Money Laundering (AML) platforms, it ensures that you are fully compliant and secure. It is ideal for both large multinational banks who are running a variety of back-end processes, as well as smaller more localised banks, and other financial institutions.



Switch Manager



Integrate multiple payment methods and providers to increase your transaction success rates, provide greater flexibility and control within your payment processing infrastructure, and protect yourself from downtime and outages.

With unified dashboard views, automated failover, and multi-currency support, we ensure that you are ready for any eventuality and can deliver continuous transactional activity. Our solution enables you to administer clearing and settlements, manage fraud and risk, monitor transactions, generate reports, and more, with the Sybrin Payments Switch.



Hyperautomation



Banking



Insurance

To be the fully digitised enterprise of tomorrow you need to build powerful, scalable, and secure solutions fast. Sybrin Platform makes it easier and faster than ever before to build anything you need. Using our low-code technology stack with its array of options and tools, businesses can rapidly create applications tailored to their exact needs, fit for any purpose, with minimal effort, regardless of the complexity.

With our drag-and-drop designers used to build web/mobile/service apps you'll be able to deploy instantly to achieve the quickest time to value possible. Brand your app, your way. An intuitive easy-to-use theme and style designer allows full control over the way your app looks and feels. Extend the platform and add your own UI plugins to the designers using VS Code. Switch between visual designers and coding based on your preference.



Document Management System | DMS



Banking



Insurance

Manage documents with ease and efficiency. With our DMS offering, you can store, organise, and access vital documents securely from anywhere, at any time. Our offering is modular in design, meaning you can add various components based on your requirements, from Advanced Document Generation and Digital Signatures to Intelligent Document Processing and Content Delivery Networks. Our solution streamlines the capture, management, signing, indexing, and storing of documents and offers you additional features for each of its subcomponents.



Customer Communication and Experience Management | CCX



Create and Maintain Meaningful Relationships with your Customers. Simplify your client engagement with our end-to-end offering which incorporates the automated generation, customisation, and distribution of all customer-oriented correspondence.

Our easy-to-use offering distributes all forms of correspondence through a wide variety of channels with ease. When it comes to integrations, the CCX offering has a full CCX API and customer portal allowing the customer control and visibility across all activities and channels. Ensure the successful leveraging of your CCX platform with our comprehensive and easily-integrated offering.

The CCX offering consists of six key components:

- Customer Management.
- Correspondence Generation.
- Correspondence Template Management.
- Distribution Management.
- eMarketing.
- Correspondence Archiving.



Intelligent Document Processing



Our IDP solution leverages AI to reduce processing times for structured and unstructured documents from various sources. This means you can drive down costs, while improving efficiencies, freeing up your resources to focus on more complex tasks and improving customer experience.



Using advanced OCR, machine learning, and Natural Language Processing (NLP) our neural networks deliver the most accurate reads, improving as it learns. Supported by a human feedback mechanism and a portal to handle any exceptions or deviations from the Straight-Through-Process (STP), our easy-to-deploy solution is the answer to the challenges of data extraction.



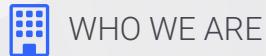
System Integrators

Philippines

We Transform Your Business for the Digital Age

We specialize in crafting innovative solutions that help businesses prepare for the future. Our expertise in designing, building, and transforming operations enables organizations to keep pace with the rapidly advancing world of digital technology.





Progress Through Digital Innovation

We are passionate about digitization and financial inclusion, and as a technology provider with our roots in developing markets, we believe we can make a difference in the Philippines with our world-class technology solutions that are well suited for the current and future environments. We are committed to investing in local resources and forming partnerships with local affiliates that will drive digital transformation.



We realize the immense potential of the Philippines as one of the most vibrant economies in Southeast Asia, with strong growth prospects and industries that are driving our country forward. Given that Sybrin has excelled in comparable conditions with similar industries and technological environments, we are confident about our position in the Philippines.

There is a large opportunity in our country as the government looks to digitize its various processes, and we believe that we are well positioned to provide the solutions that can help make this happen.



Greg Formosa

Director: Sybrin Philippines

 THE DIFFERENCE

Our Experienced Personnel

As specialists who have been delivering cutting-edge technology solutions for over 30 years, our experienced team members bring a wealth of international experience to the local table, making them adept at creatively finding solutions to even the most complex challenges. We have a proven track record of success and can provide a top-notch local team to investigate and consult you on your requirements.

Unmatched Expertise - Local Support - Global Knowledge:



Similar Market Experience

The local trading constraints are very comparable to that of other developing markets such as Africa, where we have thoroughly demonstrated our abilities to achieve success.



Local Presence

Our local teams are responsible for supporting and implementing, so that we can ensure that each solution is supported with the relevant regional knowledge and insight required to ensure the most successful outcome.



Global Standards

Aligning to global standards, we ensure that our solutions comply to the relevant specifications, guidelines, and best practices set out in the industry.



Optimize Your Business

From analyzing the status quo, to architecting the future, let us be your Digital Transformation Partner. We can advise, design, build, implement, orchestrate, and support you to whichever extent you require. With domain expertise in various verticals and solutions, we're sure to find the perfect fit, and if we can't find it - we'll build it!



Seamless Implementation

We are committed to being your partner throughout your digitization journey. We understand that our leading software solutions are just one piece of the puzzle, which is why we participate in the execution by implementing solutions on your behalf as a full-managed service or supplement your technical, project management, or testing resources as needed. This way, you can focus on running your business without the stress and headaches of managing IT projects. Our teams are fully capable of adapting to your preferred implementation approach, whether it's an interactive methodology or a more traditional waterfall implementation.



Custom Design and Build

Our team will work with you to develop solutions that are a perfect fit for your business, ensuring they are tailored to cater to your specific needs, no matter how complex they may be, so that you have the tools you need to succeed.



Optimize Your Business

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How We Help

We want to be your digital partner every step of the way. By optimizing your processes, we can help you set future benchmarks today and enhance your ability to respond more effectively, innovate more quickly, and grow faster. This, in turn, will improve your employee and customer experiences, setting you up for long-term success. Let us join you on your digital journey and help you achieve your goals.



Simplifying Digital Customer Compliance in the Philippines

Welcome to i-Kaw, a premier end-to-end, web-based compliance solution for the Philippines. Our state-of-the-art technology streamlines the customer onboarding process by enabling seamless case management, effortless customer journey orchestration, comprehensive document fraud checks and name screenings, as well as facial biometric and liveness verification to ensure your enterprise remains compliant and secure.



Document Management System | DMS

Manage documents with ease and efficiency. With our DMS offering, you can store, organize, and access vital documents securely from anywhere, at any time. Our offering supports all filetypes and is unique in that it provides clients with a set of solutions to manage all sources of information in one easy-to-use repository. Our advanced compression capability enables ease of handling and processing, and aids in the efficient storage of large files, while our innovative archiving feature eliminates the need for indexing and storing data.



Bangkonihan

Through strategic partnerships and acquisitions, we are able to offer complete loan management capabilities with the goal to provide the relevant technology to link a financial institution's customers to credit facilities, financial data, and market information by offering a comprehensive platform that supports digital customer onboarding, credit scoring, approval workflows, integration to third-party systems, and customer-facing mobile applications.

With our agile feature development process, we strive to be your trusted technology partner by offering excellent infrastructure, security, and scalability. Our open APIs allows for simple system-to-system integrations and automations. We allow you to focus on growing your business while we manage your information technology needs cost-effectively.



Transaction Monitoring

With our real-time Transaction Monitoring module, financial institutions in the Philippines can identify, investigate, and prevent suspicious activities using pre-configured rules while supporting various transaction formats, including ISO 20022. Non-technical users can easily customize and create new detection rules via our user-friendly Rule Builder, while suspected fraudulent activities are routed to our Compliance Workspace for efficient investigation and resolution, ensuring regulatory compliance and protection against financial crime.



Simplifying Digital **Customer Compliance** in the Philippines

Welcome to i-Kaw, the premier **web-based compliance solution** in the Philippines.

Our state-of-the-art technology streamlines the customer onboarding process by enabling seamless identity verification through facial biometrics, document fraud checks, and comprehensive name screenings, ensuring your enterprise remains compliant and secure.



 HOW IT WORKS

Capture. Verify. Confirm.

i-Kaw simplifies the onboarding process by allowing customers to capture a selfie and their identity documents. Our solution verifies the selfie for liveness and matches it with facial biometrics using third-party identity databases. The details on the ID are automatically extracted, verified for authenticity, and checked against various databases for any potential fraud.

 WHY IT WORKS

Go Beyond Human Accuracy with AI and Biometric Technology

Leveraging the latest in biometric technology and AI-driven document analysis, i-Kaw ensures that every step of the identity verification process is thorough and accurate. Our integration with multiple trusted databases guarantees that the identity data is cross-checked and validated, providing a high level of security and reliability.

 WHY CHOOSE US

Comprehensive. Efficient. Trusted.

Our solution is easily embedded into your existing web and mobile applications for a seamless, friction-free customer experience across channels. It is also designed to be compatible with any of your applications, from any service provider, so that you can embed eSignature capabilities directly.

 THE DIFFERENCE

The All-in-One Solution

i-Kaw offers a unique combination of advanced technology and user-friendly interface, making it easier for companies to onboard customers while maintaining strict compliance standards. Our solution not only verifies identities, but also provides robust case management functionalities for handling exceptions seamlessly.

 DEPLOYMENT OPTIONS

A Versatile Approach

i-Kaw can be deployed as a software-as-a-service (SaaS) cloud solution, on-premise, or as a private cloud standalone solution, providing flexibility to meet your specific needs. The standalone solution is an enterprise version, designed for larger organisations requiring a more tailored approach to compliance management.

 FEATURES

Comprehensive Verification at Your Fingertips

Discover the powerful features of i-Kaw, designed to provide comprehensive identity verification, it safeguards your onboarding process with an all-encompassing security suite.



Facial Biometrics

Verifies customer identity through advanced facial recognition technology.



Liveness Detection

Ensures the customer selfie is live and authentic.



Document Fraud Checks

With highly available and scalable cloud infrastructure processing millions of transactions a month, work can continue anywhere in the world, at any time.



Name Screening

Conducts thorough screenings against PEP, PIP, and sanction lists.



Case Management

Handles exceptions with a full suite of case management tools.

 BENEFITS

A Scalable Solution for Reaping the Rewards

i-Kaw goes beyond simply verifying identities. It empowers your business with a comprehensive suite of features designed to streamline onboarding, enhance security, and ensure regulatory compliance.



Enhanced Security

Multi-layered verification process ensures maximum security.



Regulatory Compliance

Keeps your enterprise compliant with all necessary regulations.



Streamlined Process

Reduces onboarding time, improving customer satisfaction.



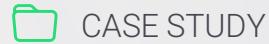
Automated Workflows

Simplifies exception handling with automated workflows.



Scalability

Easily scalable to meet the growing needs of your enterprise.



Real-World Results

A leading bank in the Philippines implemented i-Kaw to streamline its customer onboarding process. By using our solution, the bank **reduced its onboarding time by 50%**, significantly improved the accuracy of its identity verification process, and ensured compliance with local regulatory standards. The automated workflows and case management functionalities allowed the bank to handle exceptions efficiently, leading to enhanced customer satisfaction and operational efficiency.

Experience the future of compliance management with i-Kaw,
where security meets efficiency.



Case Studies



 Top-Tier Bank in Tanzania

Centralised Payments Routing, ISO 20022 Compliance, and MT to MX Translation



What the Customer Needed

- Remain Compliant with global payment standards (ISO 20022).
- Eliminate double conversion risk in translation.
- Enhance Swift translation libraries.
- Enhance their internal applications with the capability to send and receive the new MX format defined under the ISO20022 standard.

What We Delivered

- Web-based solution designed to centrally consolidate, monitor, and manage all payments.
- Payment routing capabilities.
- Convert incoming MX to MT messages.
- Single interface for all internal and external systems.
- Verification of any payment instrument, scheme, customer, or transaction.
- Handle high-value, high-volume, and real-time payments with uniform, consistent, and seamless processing.

Why We Won

- In-house payments SME skills.
- Partnership with the bank for over 10 years.
- Sybrin's collaborative approach to solution development.
- Transparent and flexible solution.
- Robust workflow engine to automate workflows as per business rules.
- Improved management visibility and control.
- Presence in over 100 banks.

Benefits to the Customer

- Higher Straight-Through-Processing (STP).
- Consolidated systems ensuring future-proofing for new clearing schemes.
- Single view across all types of payments, including batch processing real-time, enabling 24/7 reporting.
- Accurate 360° view of payment data.
- Ability to offer value-added services without interrupting end-to-end processing.
- Reduced total cost of ownership.

Zambia ACH (ZECHL)

Automated Clearing House (ACH) Solution

 ZAMBIA ELECTRONIC CLEARINGHOUSE LIMITED



What the Customer Needed

- Electronic clearing of local and foreign cheques.
- Electronic clearing of EFTs.
- Electronic processing of mandates.
- Electronic reconciliation of direct debits and mandates.
- Secure transmission, distribution, and storage of clearing files and cheque images.
- Settlement of interbank net settlement for cheque and EFT.
- Full audit control on transactions processed through the system.
- Allow users to search, view, and print cheque images.

Benefits to the Customer

- Improved and efficient processing of cheques and EFTs.
- Reduced value dates for cheques.
- Automated settlement with the Central Bank – Bank of Zambia (BOZ).
- Improved system reports.
- Improved system security.
- Lower operating costs.
- Increased system reliability and availability.

What We Delivered

- An automated clearing house solution that:
- Allows for secure exchange of electronic files among the participants.
- Allows for the electronic distribution and storage of electronic cheque files.
- Allows for the electronic distribution and storage of electronic funds transfer files.
- Allows for the electronic distribution, storage, and maintenance of direct debit mandates.
- Allows for the automatic reconciliation of direct debits and mandates.
- Allows for the creation of bank contribution budget and collection files.
- Keeps track of transactions and processes interbank and net settlement.

Why We Won

- Solid and proven technical ability.
- Relationship based on trust.
- Ability to partner and provide mutually acceptable solutions for the Zambia Electronic Clearing House Limited (ZECHL) and the industry.

☂ Large Insurance Company in Southern Africa

Case Management-Homeowners Claims Management Solution



What the Customer Needed

- A single Homeowners Building Claims Management System.
- Fully integrated with the Policy Administration and Supplier Management Portal.

What We Delivered

- A single solution which allows the business user to manage a claim through its entire life cycle from submission to payout.
- Enabled the use of the Sybrin application as the single UI to interact between 3 separate solutions.
- Integrated with the Policy Administration Solution.
- Supplier Portal and Customer Communication Platform that enables direct payouts for settlements to clients.

Who We Beat



Why We Won

- Provided an end-to-end solution.
- Provided agile delivery model.
- Expertise within the client's organisation.

Benefits to the Customer

- Reduced processing time for client claims.
- Process efficiencies by using one UI between three solutions.
- API updates for information to the policy administration solution, thereby reducing human error.
- Eliminated manual processes and duplicate capturing.

Sybrin Benefits

- Sybrin enterprise licensing.
- Reuse of all existing APIs built within the business.
- Omnichannel availability for online and app (app integration to be built).

Large Insurance Company
in Botswana

Enterprise Document and Records Management Solution (EDRMS)



What the Customer Needed

- Electronic capture, classification, identification, and retrieval of records.
- Records maintenance.
- Workflow capability for action tracking and escalations.
- Management and real-time access to records.
- Retention and disposal - long-term preservation and destruction of records.

Why We Won

- Solid technical ability.
- Ability to partner and provide a mutually acceptable solution for BLIL.
- Relationship based on TRUST.
- User training tailored to the exact needs of the client.
- Ability to provide a solution that creates, captures, and classifies documents according to specified requirements.

Who We Beat



Benefits to the Customer

- Compliance to legislative and governance requirements.
- Enforcement of business rules and retention procedures.
- Improved data storage, accessibility, and retrieval for authorised users.
- Optimised utilisation and return on investment..

What We Delivered

A Records Management System that:

- Keeps track of incrementally changing document versions and auditability.
- Addresses scanning and indexing limitations previously experienced.
- Supports and is compatible with BLIL's classification schemes.
- Provides multiple user collaboration on document creation, annotation, and review.
- Provides workflow capability for key functions, claims processing, etc.

Sybrin Benefits

- Access and track record in insurance sector.
- Diversification from the 'traditional' banking sector.
- Ability to enhance the existing EDRMS solution offering.

☂ Large Insurance Company
in Southern Africa

SaaS - Policy Document Extraction



What the Customer Needed

- To automate the extraction of data from policy documents submitted from Brokers.
- A hands-off approach.
- Outcomes-based approach.

Why We Won

- Performed better in the POC.
- Provided an end-to-end solution.
- Provided a better delivery model.
- Expertise.

Who We Beat

Google

Microsoft

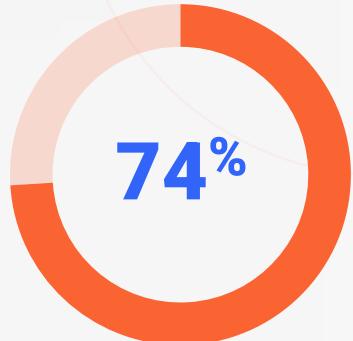
IBM

What We Delivered

- A solution to automatically extract, intelligently interpret, and automatically translate data from policy schedules.
- Machine-based learning – model to automatically learn and adapt to changes where possible.

Benefits to the Customer

- Reduced processing time of a policy document from 8 hours to 5 minutes.
- Reduced staff from 80 people to 8 people.
- Reduced cost per policy from R152 to R40 – 74% savings.





Pan-African Investment,
Savings, Insurance, and
Banking group

SaaS - Policy Document Extraction



What the Customer Needed

- Centralised system where all new business and account maintenance could be captured and tracked to ensure customers were serviced.
- Central system where correspondence for customers from multiple systems can be sent and routed via SMS, email, and print. All correspondence history is then available to improve customer service.

What We Delivered

- A solution to enable new business and account maintenance to be captured and sent via workflow to the various departments to enable efficient customer service.
- A solution that supported web services to receive customer correspondence and send it accordingly.
- Providing a history of that correspondence.

Case Study | Hyperautomation - IDP

Why We Won

- Provided an end-to-end solution.
- Provided an agile system that could accommodate changes in the business environment.
- Impressed with the functionality that we provided in the first country (Zimbabwe).

Who We Beat



Large Insurance Holdings Company in Botswana

Centralised - Groupwide KYC/AML Solution



What the Customer Needed

- Automation of KYC compliance and screening processes.
- Centralisation of processes across all group subsidiaries.
- A client-driven KYC Management System.
- Activation of appropriate controls for detection and reporting.
- 360 Degree view of customers across the group.

Benefits to the Customer

- Real-time verification of customer's identity.
- Continuous analysis of transactions consistent with customer profiles.
- Enhanced business control and risk mitigation.
- Improved governance and control.
- Visibility and auditability.
- Improved content collaboration.

Who We Beat

techbulls

SAIS

Deloitte.

What We Delivered

A solution for:

- Customer identification.
- Retention of financial transaction documents.
- Verification and maintenance of client records.
- Records preservation in accordance with Botswana laws.

Why We Won

- Ability to satisfy regulatory requirements.
- Demonstrable track record.
- KYC/AML subject matter expertise.
- Solid solution support – post deployment.
- A futureproof and agile solution.

Sybrin Benefits

- Base for KYC/AML product build.
- Opportunities within the rest of the group – subsidiaries.
- Favourable positioning within Botswana on KYC/AML.

伞 Large Insurance Company in Southern Africa

Onboarding, Remote Biometric KYC, and Intelligent Automation of CDD and EDD Lookups



What the Customer Needed

- Remote Biometric onboarding and KYC of a customer.
- Automation of CDD and EDD KYC workflows.

What We Delivered

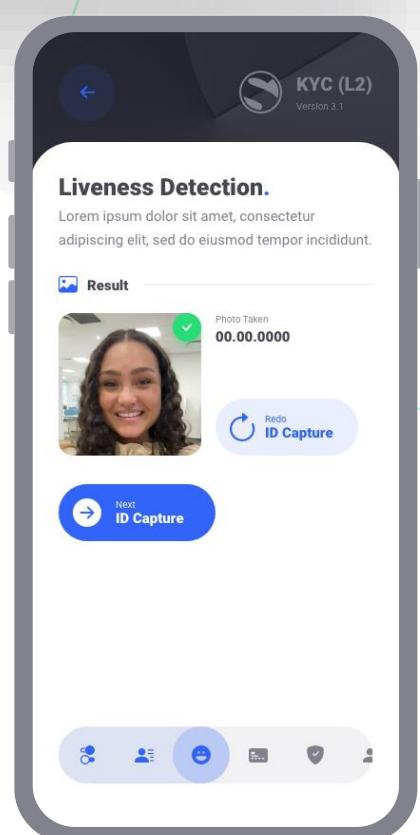
- Mobile App for performing Remote Biometric Onboarding using intelligent ID capture, liveness and facial biometric enrolment, and automated verification against government identity database
- Automated Backoffice operations to perform CDD and EDD to ensure customer is onboarded automatically.

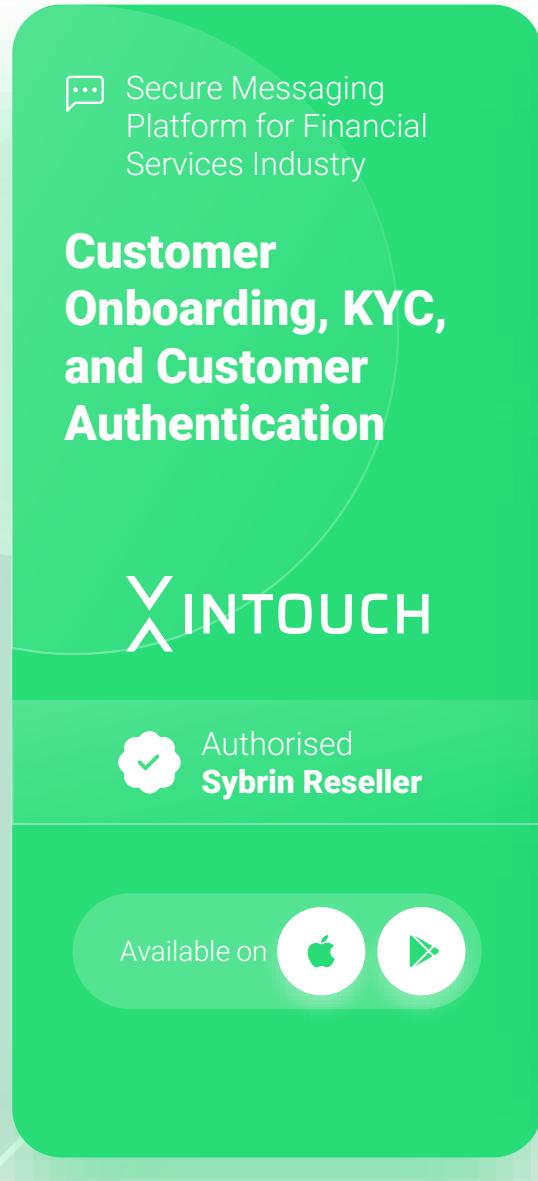
Benefits to the Customer

- Enabled Remote Customer Onboarding in COVID times
- Automated Compliance Checking.

Why We Won

- Our ID capture and Biometric capture SDKs were affordable and performed well in their POC testing.
- Speed to Market – Solution went live in under 30 days.





Customer Onboarding, KYC, and Customer Authentication

X INTOUCH

Authorised
Sybrin Reseller

Available on



What the Customer Needed

- Digitise your business processes in as little as 48 hours.
- InTouch creates secure and compliant channels for organisation's critical communication and automated business processes with key stakeholders.

What We Delivered

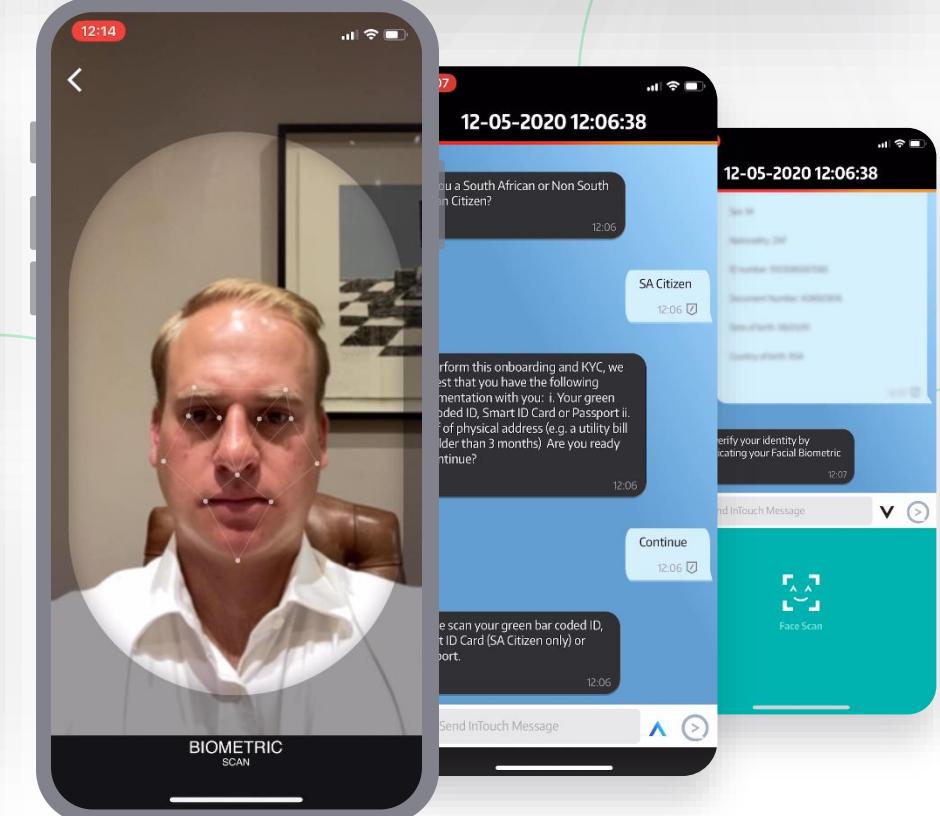
Our Intelligent ID and Biometric SDK to perform Customer Onboarding, Remote Biometric KYC, and Customer Authentication for the Financial Services Industry via the InTouch Secure Messaging Platform.

Partner Testimonial

"Sybrin's SDK is fast, and it works well. Sybrin's level of support as a partner is fantastic, especially when adapting solutions for clients with region-specific regulations."

Benefits to the Customer

Financial Services Customers have a generic messaging workflow method to quickly perform Remote Customer Onboarding, Remote Biometric KYC, and Customer Authentication.



 Jubilee Insurance

AML Sanction Screening



Jubilee
INSURANCE



What the Customer Needed

- To migrate Jubilee systems to the cloud for scalability, availability, security, and growth.
- To drive business efficiency through automation of repetitive mundane tasks using AI for scalable operations with a reduction in human resource requirement, fraud opportunities, errors translating to cost savings, data accuracy, customer satisfaction and increased productivity.

What We Delivered

- Cloud-hosted, automated, and intelligent anti-money laundering solution for screening corporate and individual customers.

Who We Beat



Benefits to the Customer

- Help Jubilee Insurance achieve compliance with global AML regulations.
- Reduce manual and time-consuming effort for customer due diligence.
- Efficiency in the compliance processes, resulting in better experiences for both Jubilee employees and customers.

Why We Won

- AbiProvided superior expertise as well as a better overall end-to-end solution and delivery model.

 Large Development Finance Institution in South Africa

AML Solution



Case Background

Sybrin was engaged by a DFI to provide real time access to corroborated customer data with their Know Your Customer/Business (KYC/KYB) information using an Application Programming Interface (API) between their banking systems and the Sybrin Platform. This included implementation, maintenance, and support of a software solution for Anti-Money Laundering (AML) on a SaaS basis.

What the Customer Needed

To identify all proposed customers before a relationship can be established, so that the DFI can implement the necessary controls to mitigate risk accordingly. Currently many of the key components to the KYC/KYB processes are managed manually, with no automated screening and due diligence processing prior to formal relationships being established with customers. This ultimately opens the DFI up to potential risk, given that the customers are not pre-emptively and adequately screened against third-party databases prior to entering a relationship.

What We Delivered

- Customer Identity Verification.
- Business, Customer & Enterprise Risk Assessment.
- KYC verification and AML screening.
- Post-Onboarding Monitoring.

Why We Won

- End-to-end solution proposed.
 - Verification and screening services.
 - Investigative review portal (exception handling).
 - Offered as a cloud managed service.
- Expandability for future biometric enhancements and incorporation of digital onboarding channels.