

The logo for MobiFin, with 'Mobi' in blue and 'Fin' in orange, followed by a registered trademark symbol.

MobiFin[®]

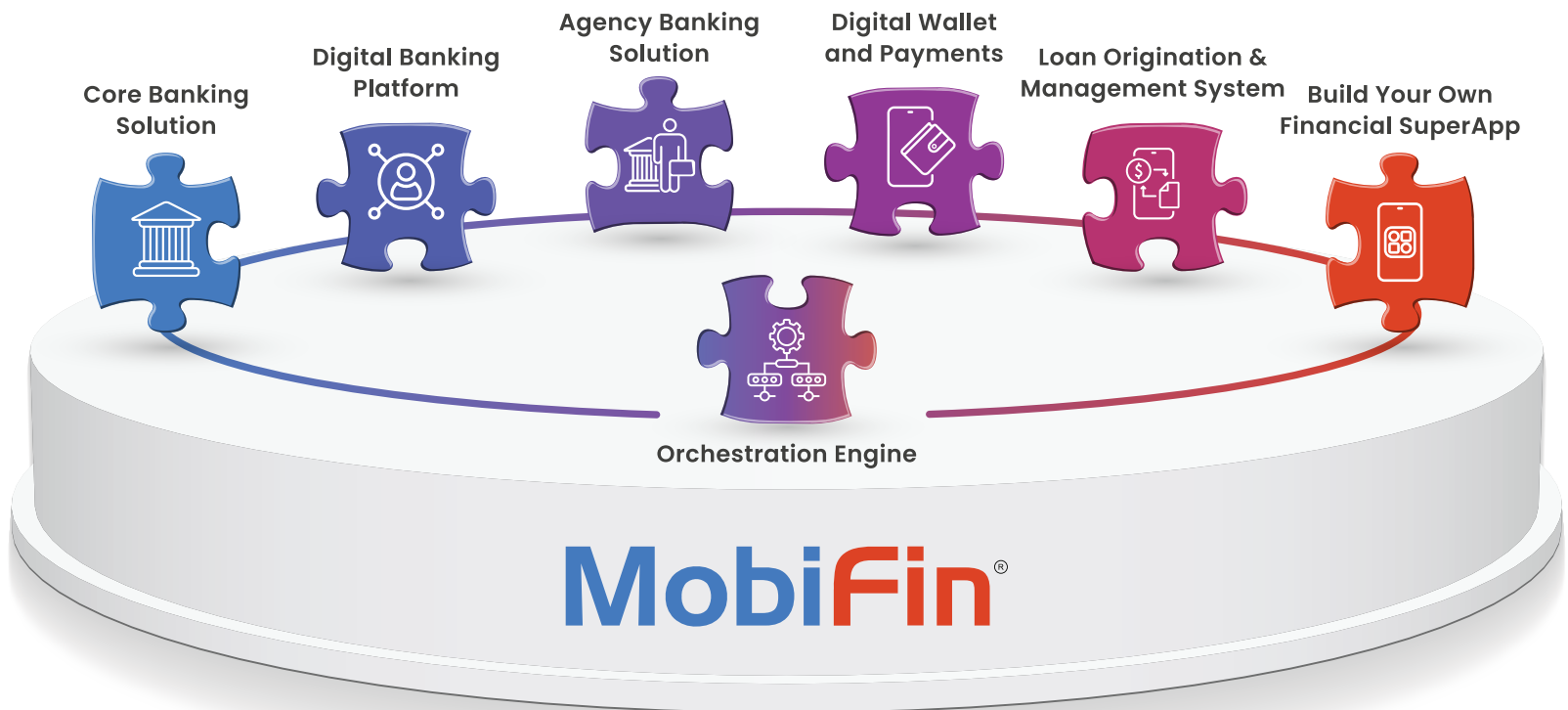
A Bankai Company

Unified Digital Banking and Payments Platform

A blue square icon followed by the hashtag #MobiFintastic in white text on an orange rounded rectangular background.

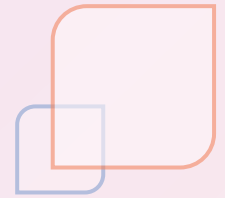
#MobiFintastic

MobiFin is a unified digital banking and payments platform that elevates customer experiences. Our core platform and ready-to-use products empower banks, fintechs, telecoms, credit unions, and digitech to deliver next-gen solutions in payments, banking, and transaction processing.



Why MobiFin

An engineering marvel
that supports a world-class platform



Platform



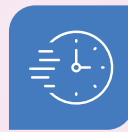
People



Personalization



Value



Speed



Intelligent

500+ Million

Fintech transactions per year

200+

Banks/Wallets using MobiFin platform

20+

Years of experience

1500+

Employees worldwide



Core Banking Solution

MobiFin CBS is a simple yet intuitive solution to drive primary operations of a bank from any branch or headquarter, efficiently. It is a centralized system that can handle various banking activities, including deposit accounts, loans, mortgages, payments, and customer information with real-time updates to the system.

Strong at the core, amazing at the banking



Retail banking

- Customer onboarding
- CASA and term deposit
- Loan and NPA management
- Card management
- Teller & channel management
- AML with CFT compliance



Corporate banking

- HR & payroll management
- Fixed asset & inventory management
- Trade finance
- Wealth/treasury management
- Shares module
- Custom report builder

Match the speed of change



Cloud-ready
CBS



Parallel core
compatibility



Cybersecurity
governance



Multi-party
reconciliation



Immutable audit tables
on blockchain



Blockchain-driven KYC
with smart contracts



11:52

MobiFin

Dashboard

Accounts

Customers

AML & K

Transac

Cards

Reports

Administration



Checking
Account

Personal account

*****5642

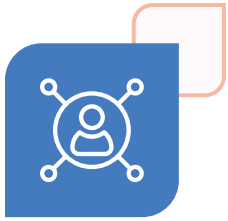
Amount	Open date
\$46,102	10/09/2014



Term
Deposit

*****8485

Amount	Open date
\$46,102	10/09/2014



Digital Banking Platform

MobiFin Digital Banking provides a seamless and unified banking experience across multiple channels. It enables customers to access banking services through digital and in-branch interactions with real-time data synchronization.

Seamless banking, anywhere, anytime, any device



Seamless digital onboarding



Lifestyle-centric banking



Unified customer profile



Cross-channel consistency



Hyper-personalized & intelligent



Instant support anytime

Build deeper customer relationship



Individualized banking experience



Enhance customer engagement



Enhance loyalty for using multiple channel



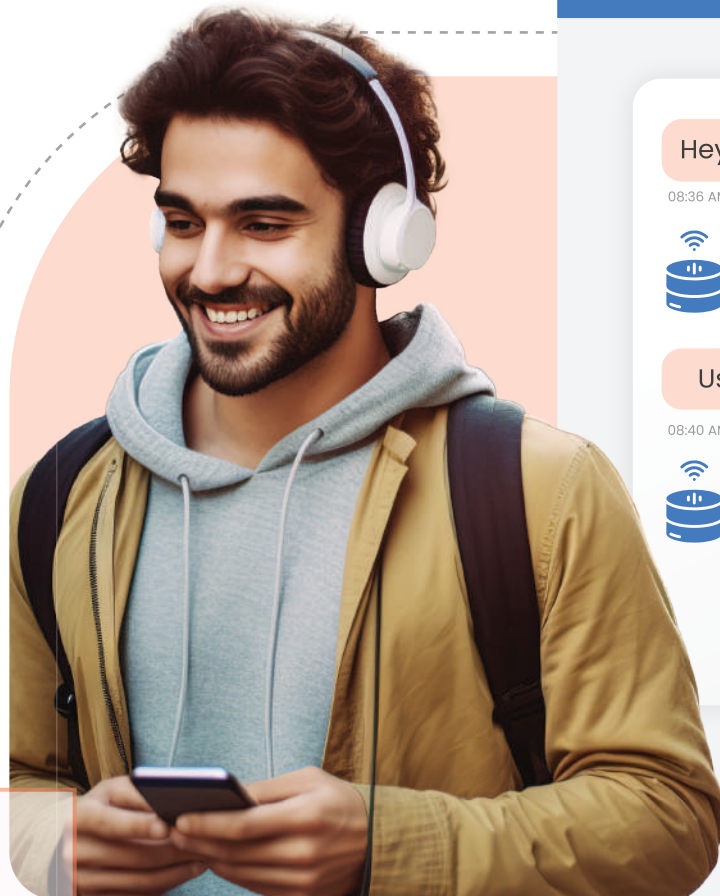
Understand how customers bank



Personalized offerings based on customer profiles



Increase cross-sell opportunities



11:52

MobiFin

Hey Alexa, what's my account balance

08:36 AM

Sure, please share your voice pin

08:38 AM

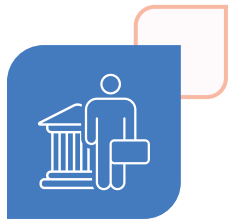
User-prompts "12345"

08:40 AM

The balance detail is sent to the registered mobile number

From:
ABC Bank

Message : Your account balance is \$1,318.00.



Agency Banking Solution

MobiFin Agency Banking empowers banks to extend their services beyond traditional branches, enabling agents to facilitate banking transactions in underserved and remote areas. It is a secure and scalable platform that supports deposits, withdrawals, bill payments, and more.

Accessible banking, for the underbanked



**Digital onboarding
(self and assisted)**



**Loans, insurance
& savings**



**Liquidity prediction
(AI-enabled)**



**Agent performance
tracking**



**Deposit, withdrawal
and fund transfer**



**Balance inquiry &
account statement**

Next-gen agency banking: seamless, secure, and smart



NxM agent network



Core independent



Biometric authentication



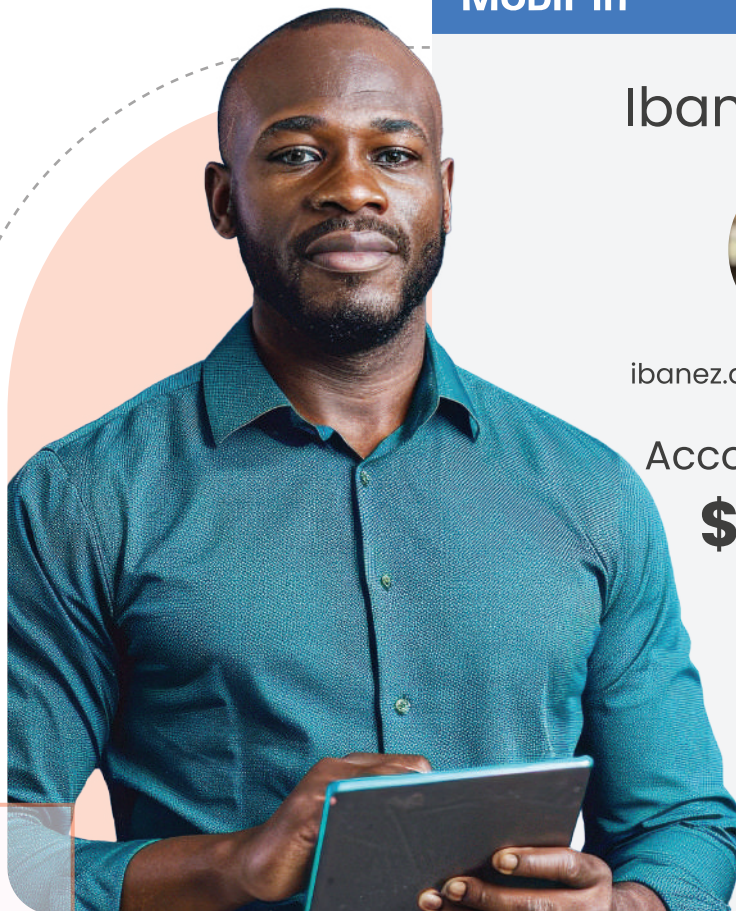
Regulatory compliance



Service over POS and devices



Multi-language support



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MobiFin

Ibanez Allegra



ibanez.allegra@gmail.com

Account Balance

\$215.23

 **Cash Transaction**

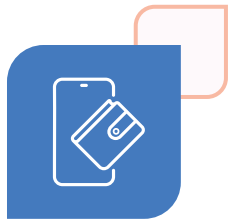
Deposit

Withdraw

< **\$100** >



MobiFin



Digital Wallet and Payments

MobiFin Digital Wallet offers a secure and flexible platform for managing digital money, payments and rich mobile financial services. Enable your customers to manage multiple payment instruments, transfer funds, pay bills, make contactless payments (NFC, QR) with a gamified and rewarding experience.

More than just a wallet, a futuristic payment platform



**Digital
onboarding**



**Payments and
transfers**



**Multiple payment
instruments**



**Instant
credit**



**Intelligent money
management**



**Gamified loyalty
& rewards**



**Liquidity prediction
with AI**



**Manage crypto
currencies**

Give your wallet a competitive edge



Goal-based savings



Top-up, bill payment and reminders



NxM business hierarchy management



Settlement, reversals, and reconciliation



Real-time fees, charges, and taxes



Security and authentication



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Total balance
\$4,799.48

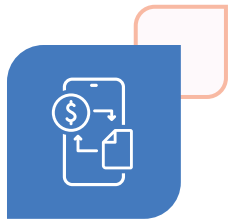
Transfer Transfer to bank Reward points Pay bills

Add Money to Wallet

\$100 Apply code

\$10 \$20 \$50 \$100

Proceed to add \$100



Loan Origination & Management System (LOMS)

MobiFin Loan Origination and Management System streamlines the entire lending lifecycle from application to disbursement and repayment. It automates the evaluation, approval, and monitoring of loans, enabling banks and financial institutions to manage credit intelligently.

**The ultimate lending experience,
fast, secure, intuitive**



LOS

- Inquiry and lead management
- Digital application processing
- Automated underwriting
- Integration capabilities
- Decision-based engine
- Document management



LMS

- Loan disbursement
- Loan servicing and management
- Collection management
- Risk management
- Regulatory and reporting tools
- NPA management

Faster processing, smarter decisions, better outcomes



Cloud-ready LOMS



Multi-party aggregation



Managed services



Co-lending/BC and scrutinization module



Multi-product workflows



API first



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MobiFin

Application Status

- New leads **320**
- Qualified leads
- Application completed
- Loan disbursed

New Loans

% change sales Sep to C

Retail	10%
Corporate	30%
MSME	19%
Personal	45%

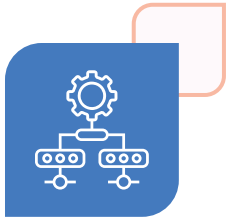
Parameters Required

Personal loan ▾

- Personal information
- Bank details
- Employment information

[View more](#)

Add parameters



Orchestration Engine

MobiFin's orchestration engine streamlines banking & payments operation by seamlessly connecting diverse financial systems for smooth data sharing and communication. It integrates both MobiFin and third-party platforms, ensuring efficient transaction processing, account management, and customer interactions, all from a unified central hub.

Unify your financial platforms without disrupting current system

Key Features:



Legacy system compatibility



Central data hub



Low-code interface



Scalable architecture



Bespoke workflow builder



Advanced analytics

MobiFin Cognified

Deliver smarter financial experiences using next-gen use cases



Liquidity
prediction



Digital onboarding
with deepfake



Personalized financial
recommendations



Virtual assistants
and chatbots



Predictive analytics
for loan underwriting



Gamified smart loyalty
and rewards

Say hello to CogniGenX™ our AI platform

01

AI expertise with
domain insights

04

Access to 25+ unique models
across ML, NLP and CV use cases

02

Pre-trained
AI models

05

Accelerated time-to-market
with CogniGenX

03

Custom AI solutions for
fintech, banking, and telecom

06

Automated decision making,
reduced manual intervention

MobiFin[®]
A Bankai Company


Scan for the
demo




**Redefining banking and payments
for the world.**

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#MobiFintastic

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