

# Digital Banking Platform

For Retail

A Delightful  
Customer Experience



Deliver an OmniChannel experience



Engage your customer with Chatbots



Design a personalized and unique solution to meet client needs



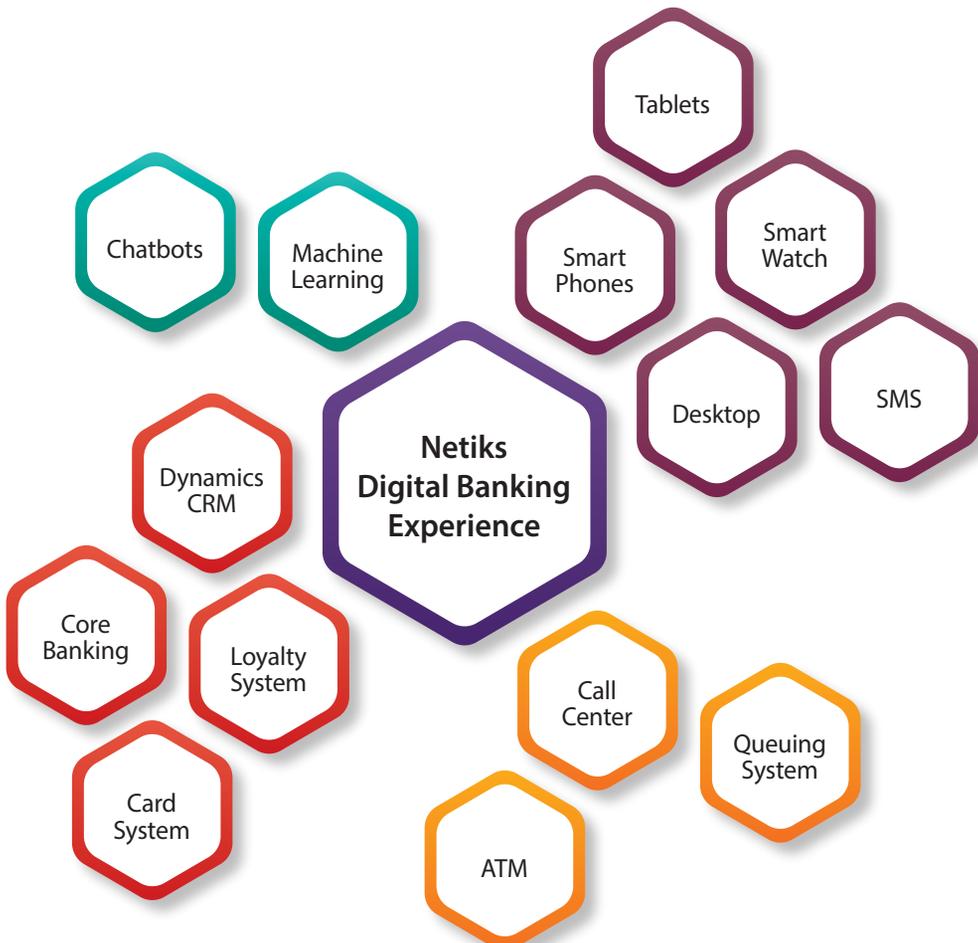
Tailor your customer's digital experience based on predictive analytics



Build on a platform rather than from scratch

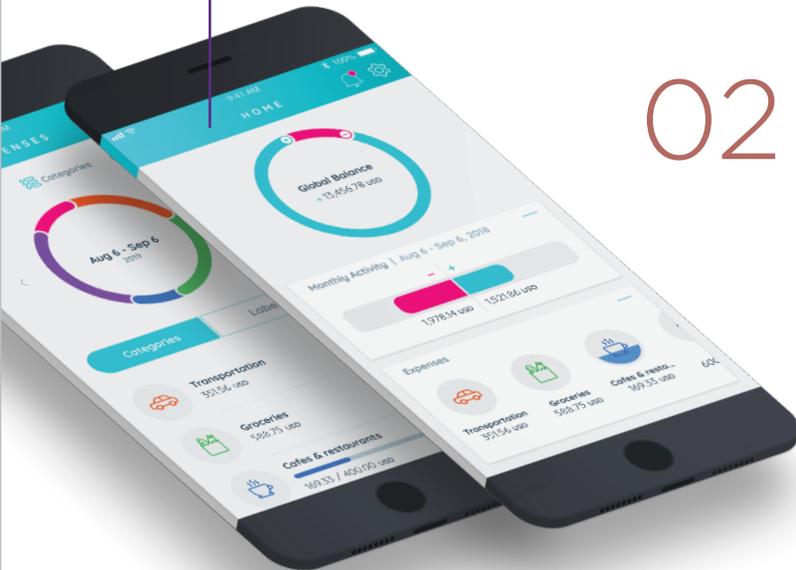


Integrate easily with any existing bank systems



# 01 Personal Finance Management

- Track and categorize expenses across your accounts
- Set a budget and be alerted
- Define goals
- Plan and manage your savings
- Forecast incomes and expenses with predictive analysis

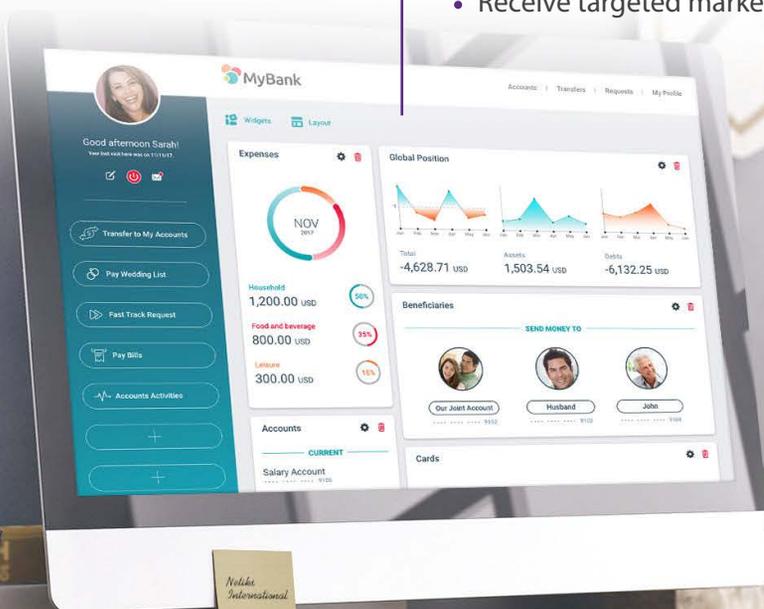


# 02 Customer Onboarding

- Onboard new customers with a simple enrollment process
- Scan and upload required documents
- Track status and next steps

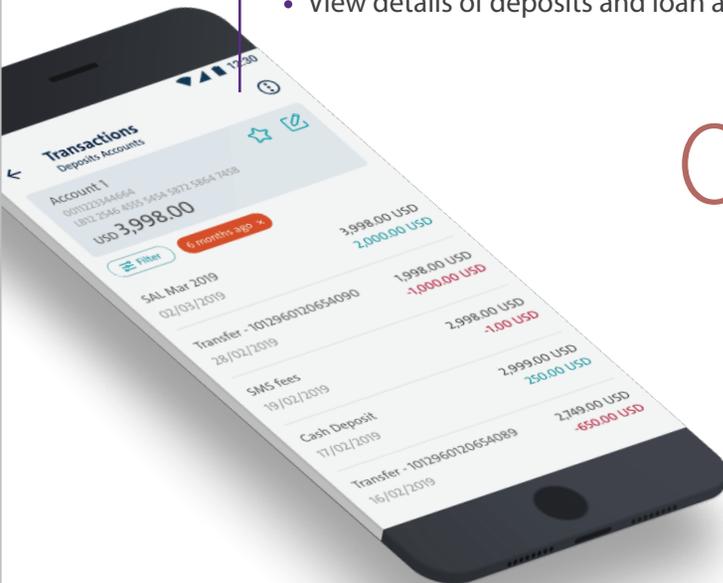
# 03 Personalized Experience

- Create customizable dashboards from a list of widgets
- Add your personal preferences for every device
- Set custom actions to receive alerts
- Receive targeted marketing campaigns



## 04 Accounts & Transactions

- Check the complete financial situation
- Get quick access to the account balances
- Print e-statements
- Dive into transactions' details with filtering and categorization tools
- View details of deposits and loan accounts

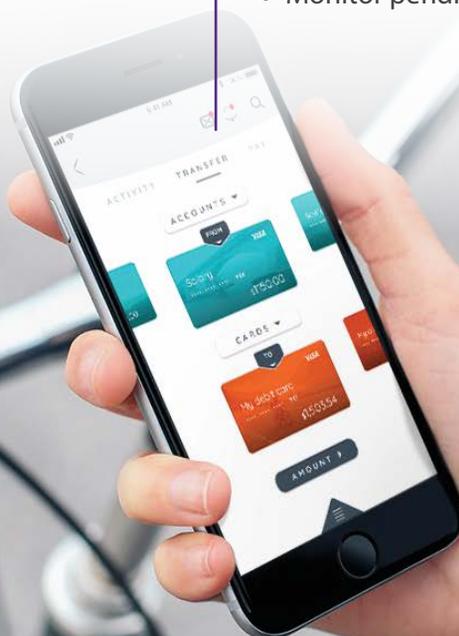


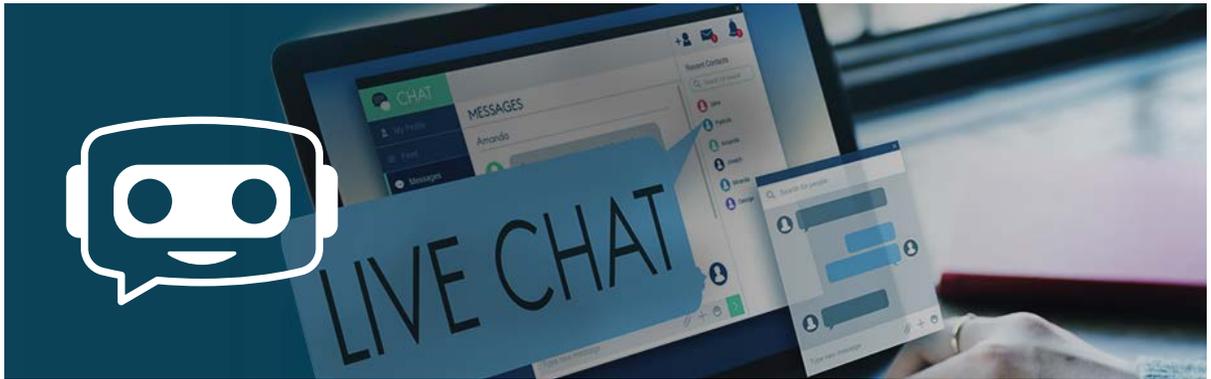
## 05 Products Management

- Get a products' catalogue
- Simplify the application process for new products
- Simulate loans and check eligibility
- Scan and upload required documents

## 06 Money Transfers

- Own/domestic/international transfers
- Support scheduled and recurring payments
- Monitor pending and scheduled payments





# Genetiks Chatbot

Genetiks “speaks” Digital Banking.

Genetiks presents self service functions like spending analysis, account inquiries, product information, product applications, transfer money...

Genetiks answers frequently asked questions.

Genetiks Flow helps you create your custom banking conversations.



# Machine Learning/AI

Display targeted digital marketing which caters to the needs of visitors and offer relevant products based on the customer’s purchase history, customers’ profiles and social listening interests.

Analyze spending patterns to predict the customer’s preferred merchants and categories for a customized loyalty program.

Analyze the customer browsing behavior and predict the next best action.

Using sentiment analysis, detect the positive or negative secure messages.

Identify the most loyal customers based on the number of online accesses, requests and transactions.

Review documents and extract data with image and document recognition.

Mobile Payments expected to increase in 2022 | from **15%** to **28%**

### Mobile Payments

- Add cards to the mobile digital wallet
- Pay using mobile application

### Wedding Account

- Manage guest lists
- Pay a wedding gift
- Send RSVPs

### E-Cash

- Transfer Money to a mobile contact
- Withdraw money from an ATM cardless

### Cards

- Manage cards including requests and card payments
- Track card transactions and payments

### Secure Access

- Multi-level authentication for logins and high risk transactions
- Biometric Login
- Multi-level approval model

### Communication

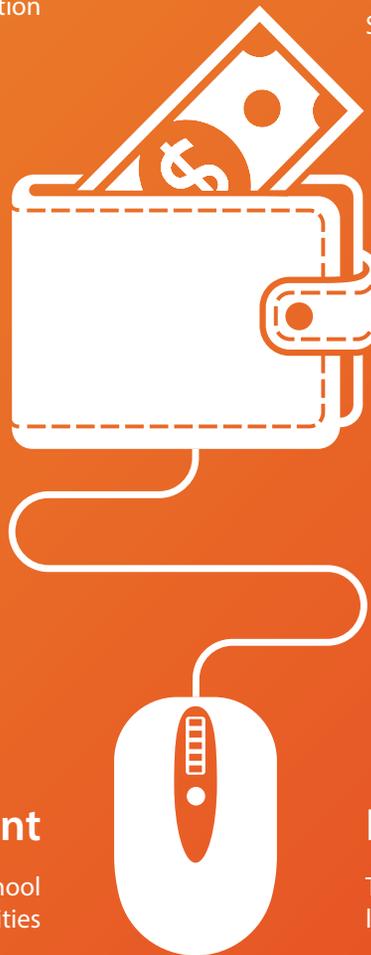
- Secure Messaging between the bank and the customer
- Live/video Chat, Co-browsing
- Digital assistant for FAQ and self service functions

### Bill Payment

- Pay taxes, school tuitions and utilities
- Mobile top-up
- Schedule bills and track payments

### Loyalty System

- Track and redeem loyalty rewards
- Receive customizable offers based on your preferences



**42%** Prefer Credit Cards as online payment worldwide

# More than **60** out-of- the-box features



## Cloud Ready

Leverage the cloud to reduce costs, innovate faster and improve security.



## Expansibility

Integrate easily with any existing bank systems.



## Flexibility

Allows banks to choose the functionalities they wish to offer to their customers. Banks can add modules incrementally and continuously improve the experience for customers.



## High Security

A safe and secure experience for banks and their customers, compliant with latest security standards.



## Scalability

Grow your business easily without affecting your performance.



## Quick Time to Market

Quickly customize and launch new features to market from a wide list of functionalities and extensions.



"A delightful Customer Experience worldwide through advanced e-business technology."

At **Netiks** we develop and deploy scalable, result oriented and cost-effective technology products to help our customers improve their business performance. We strive to meet and hope to exceed our customer's expectations with measurable results. We have helped customers increase their sales conversion rate (by 20%+), their customer service productivity (by 30%+) and their customer satisfaction rate (by 25%+).



sales **20%+**  
conversion  
rate

customer  
service **30%+**  
productivity

customer  
satisfaction  
rate **25%+**

## Clients





Innovate. Deliver. Delight.

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