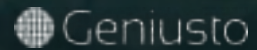


THINK GLOBAL, ACT LOCAL

Geniusto International Ltd.



Ge · nius · to | \ 'jēn - yəs - to \ | smart · technology

Geniusto delivers digital banking technologies and banking services in emerging economies worldwide.

Geniusto
ABOUT
US

100+

specialist team

25+

Countries since 2015

40+

banking projects

5M+

Mobile Users

Our mission is to meet the digital transformation needs of emerging countries, Banks, SVP's, families and small businesses in rural areas accelerating a sound economy and progression in the ASEAN region.

Geniusto

Section 01

The Role of Fintech

In promoting financial inclusion



Let's Explore

224 Pages Report



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FINTECHS ARE NOT PART OF THE POLITICS OF LARGE CORPORATIONS
OUR MISSION IS CLEAR, IT IS TO HELP.

FINTECHS HELP PEOPLE TO CROSS THE DIGITAL DIVIDE

To make technology, more accessible and efficient.

To make technology more accessible and efficient.

To use modern technology to contribute to financial stability and growth.

Paradigm shift to boost the economy.

EMERGING COMMUNITIES

GLOBAL DIGITAL ECONOMY

Contribute to financial stability and growth.

Trust.. To inspire and create a trusted network through aligning with the latest in policies, best practice and importantly technologies and security services.

Share knowledge and experience with those that can use it to further help others in need.

Geniusto

Section 02

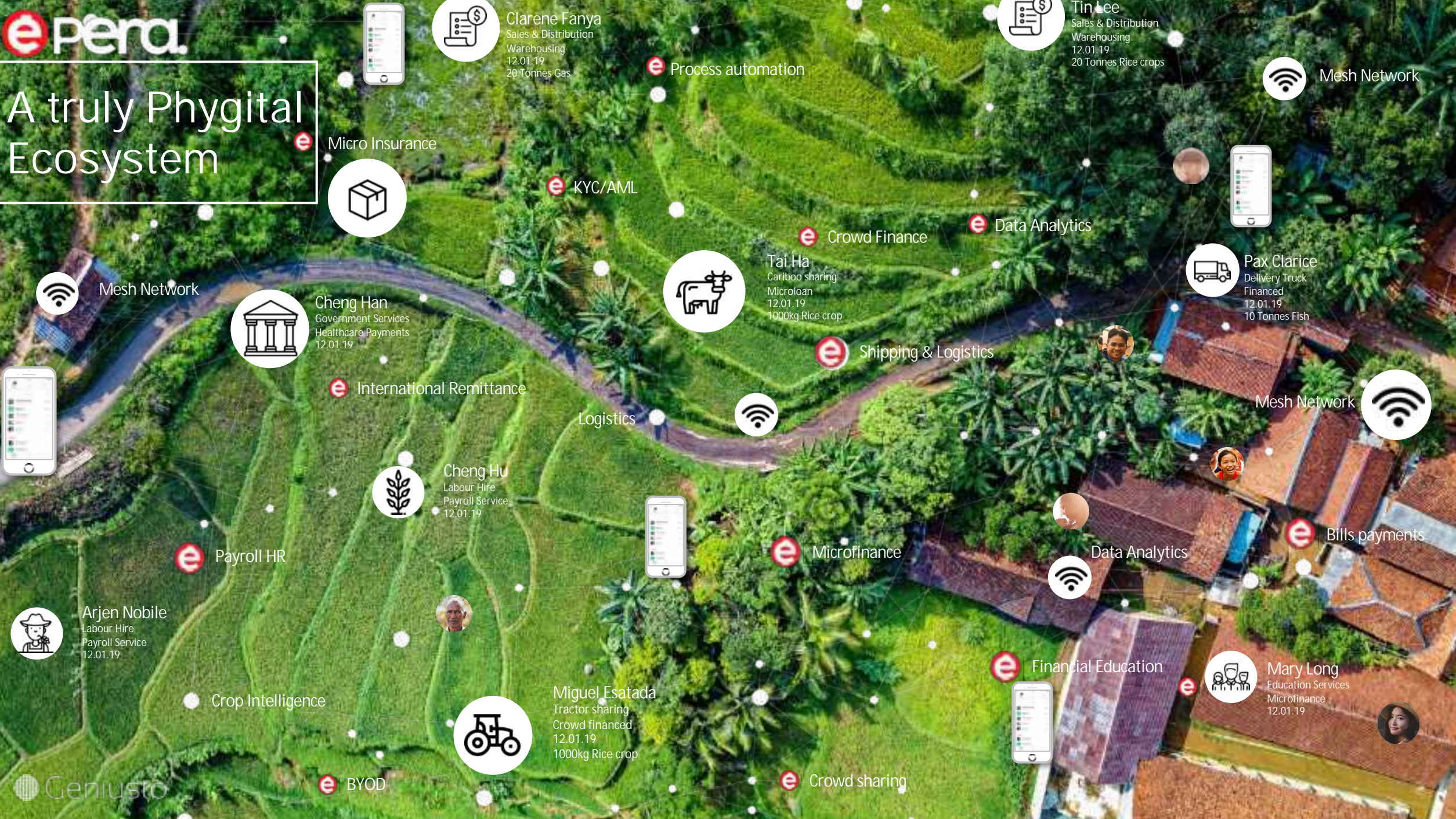
Geniusto's Strategies

In addressing customer needs

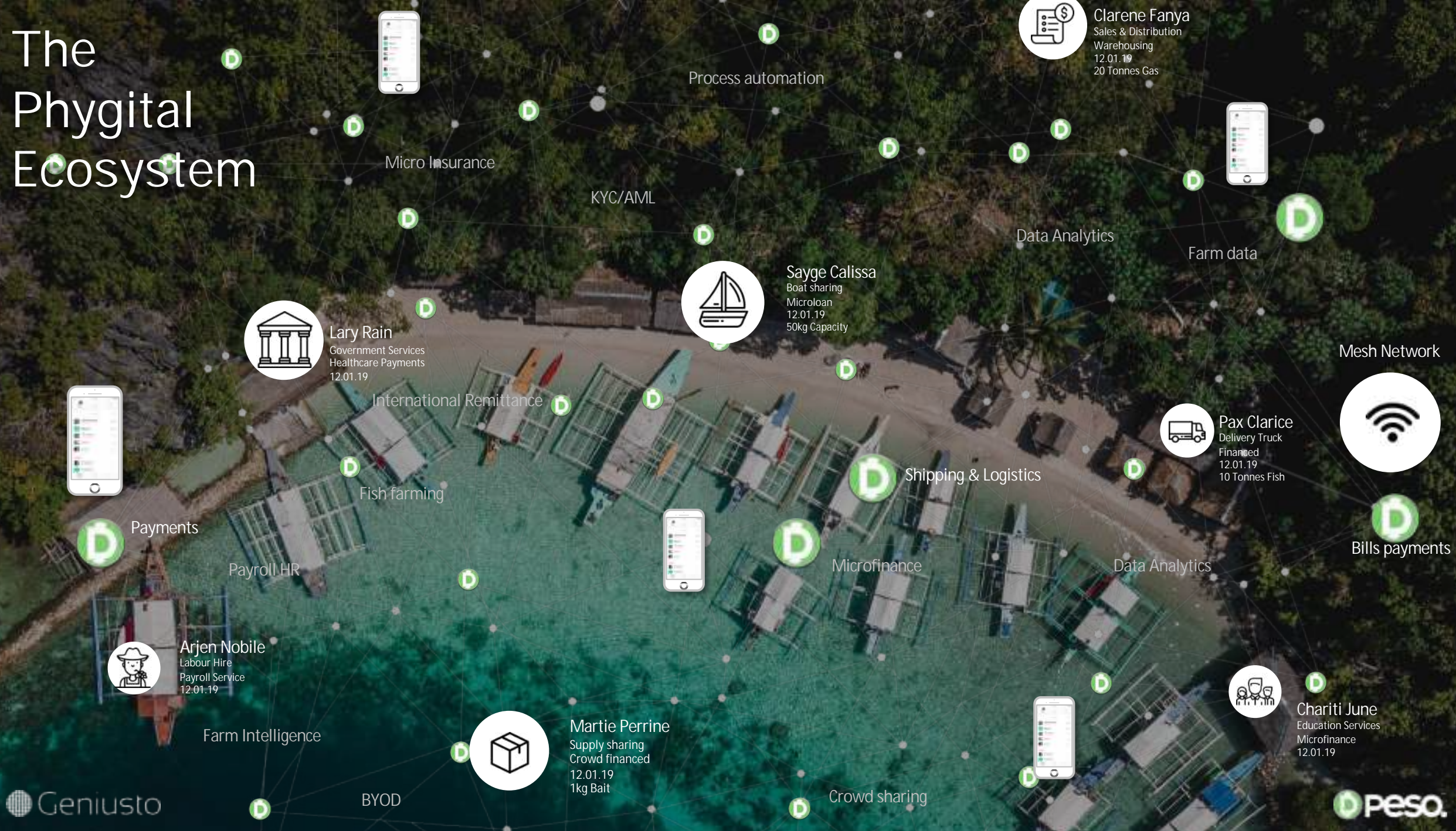
Our strategy combines working closely with local and global partners to enable solutions that accelerate digital transformation, financial inclusion and financial education.

Combine local knowledge, expertise and real-life experience to create bespoke solutions and deliver the enablers for local partners to operate and create growth.

A truly Phygital Ecosystem



The Phygital Ecosystem



Geniusto

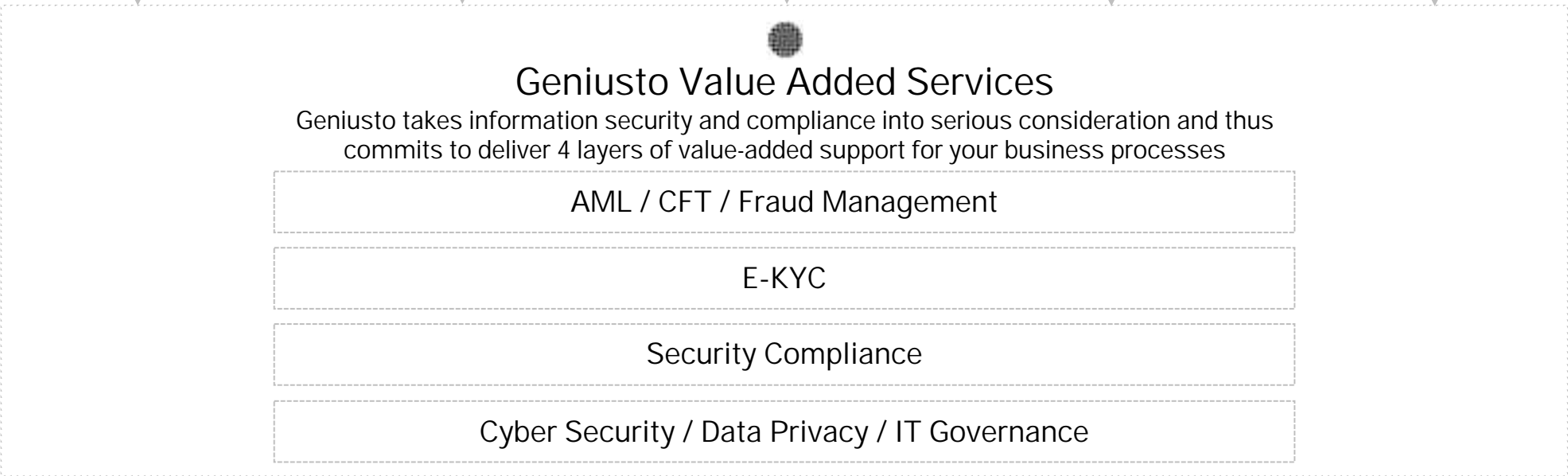
Section 03

Our Innovative Solutions

For Clients & Partners

The Engine of an API-Driven Architecture

Customer Experience and Digital Engagement



Our Technologies



Our Modular Solutions – Bank in the Box



Omni-Channel Banking

We provide self-service, omni-channel and DFM building blocks like engage marketing, mobile technology and hub.



Core Banking

Integrated with Mobile Server for Omni Channel. Supports high level agility and Add-On adaptations.



Loans Platform (LMS/LOS)

Automate consumer loans applications, 24 hour a day 7 days a week. Ranging from application entry, underwriting to contract servicing and recovery.



Credit Scoring (RMS)

Quickly develop, validate, deploy and track credit scorecards in house – while minimizing model risk and improving governance.



Hub - API Integration Layer

On premise and in the cloud easy to implement scalable integration layer. Simplifies infrastructure and improves system stability.



Payments (and Utilities)

Sophisticated payment gateway technologies allows to facilitate, manage and create financial flows between the customers of the bank and bill providers globally.



KYC & Onboarding

Real-time customer engagement, onboarding, transactions, online assistance through video, text chat, lick to call, and co-browsing functionalities.



Enterprise Fraud Analysis

Get a complete view of threats across your entire institution streamline monitoring, review and investigation processes.



Social Banking

Imminent next-level open banking technology connecting banks, SVP's, community and families which enables a business-to-bank-to customer (B2B2C) transactions.



Silver-fox

A powerful solution designed specifically for Aged Users, invite and manage carer's access, funds managers, and family members.



Loyalty Rewards

Customers receive loyalty rewards, special offers, supporting merchant customers, generating new revenue.



HR & Payroll Platform

A powerful solution designed specifically for the entire workforce lifecycle – the digital HR system. Payroll and government services in order to manage payroll.

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Section 04

Digital Transformation

Leapfrogging Legacy Systems Achieving Financial Inclusion

From multiple Silos to Omni-Channel

From information islands to integrated information

What are the challenges of Legacy?



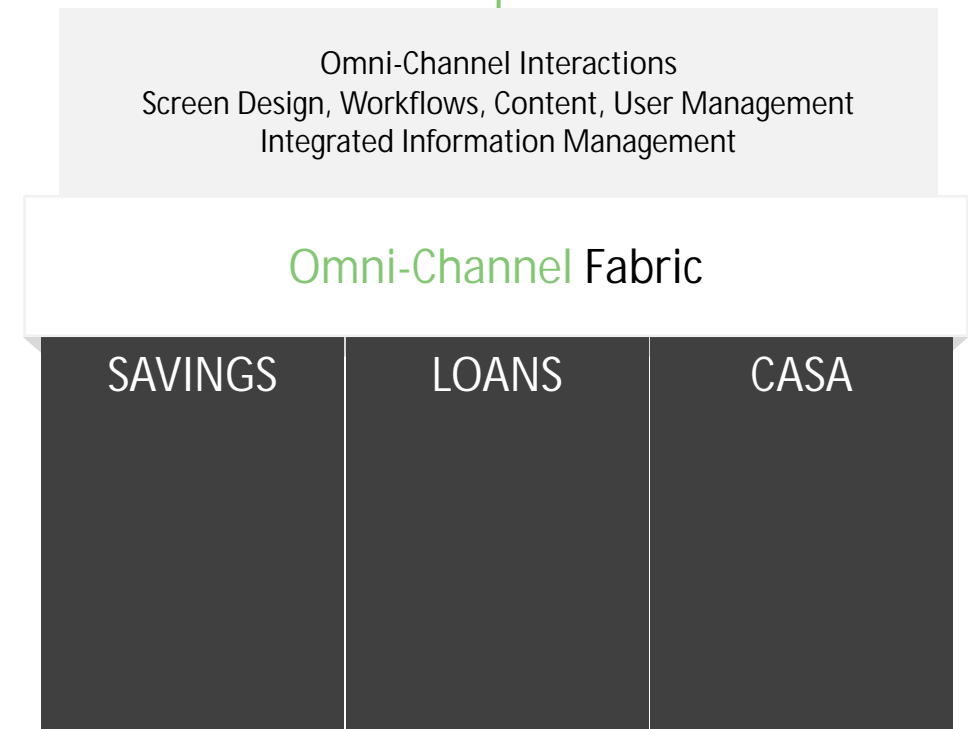
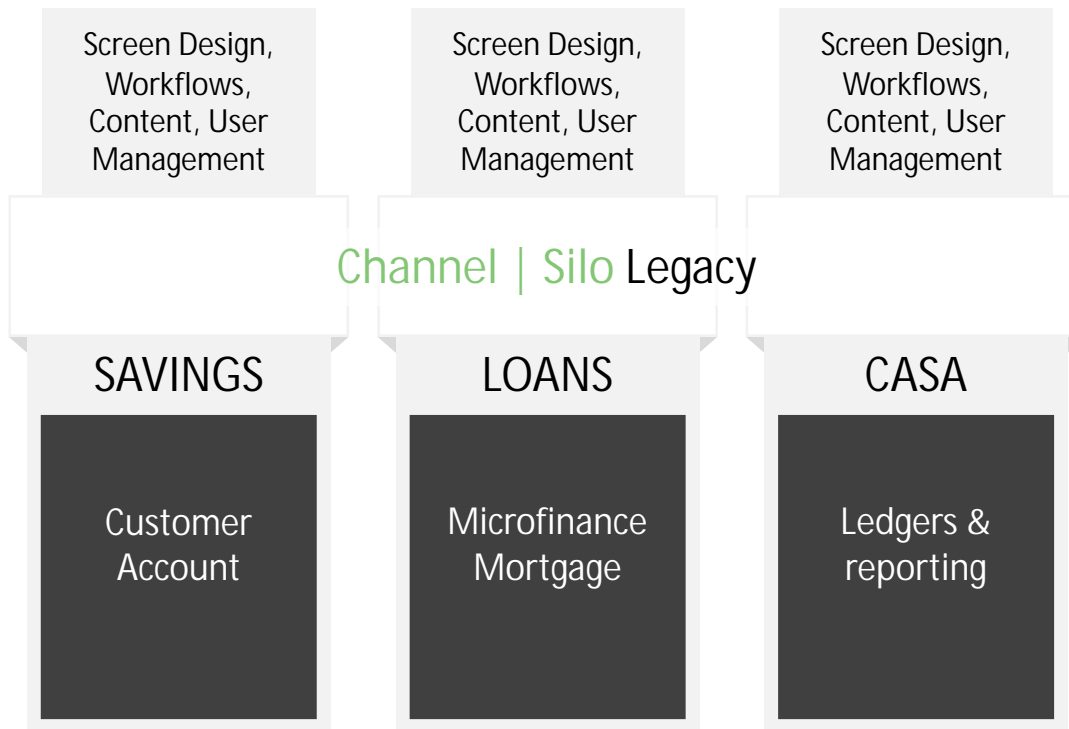
ONLINE/ MOBILE



From traditional (legacy) banking

to

modernization



THANK YOU!

Please contact us for more information and a detailed presentation on our progression and happenings.



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