

SYNERGIES FINANCING ORIGINATION SOLUTION OVERVIEW

The background of the slide is decorated with three horizontal, wavy bands of color. The top band is light blue, the middle band is yellow, and the bottom band is green. These bands are semi-transparent and overlap each other, creating a sense of depth and movement.

NEXT GENERATION ISLAMIC FINANCIAL SOLUTIONS



Lyst Technologies.

Lyst Technologies ("Lyst") is a leading System Integrator of world-class business solutions. We develop, deliver

and support innovative software and services that harness 21st century technologies in new and different ways to help our customers manage their organizations effectively and drive down the costs of doing business by leveraging our industry-wide experience, deep technology expertise, comprehensive portfolio of services and vertically aligned business model.

With offices across multiple geographies, Lyst's main focus covers specialized technology solutions and services centered platforms in the OIC.

Lyst is a subsidiary of Catalyst Group a wholly owned subsidiary of the Islamic Corporation for the Development of the Private Sector (ICD) a leading multilateral and a member of the Islamic Development Bank Group;

Lyst's main focus is to empower and support the development and growth of the Islamic Finance industry by helping the Islamic Financial institutions to digitize, deliver, oversee and support them in their technology transformation journey globally.

In today's world, organizations must rapidly reengineer and digitize themselves and be more responsive to ever changing customer needs and business requirements.

Lyst is best positioned to be the Technology partner and co-innovator to businesses;

Lyst provides leading edge Technology solutions that address the ever-changing needs and demands of the

Islamic Financial Sector;

Being a trusted technology partner of choice for global businesses, Lyst is recognized for its innovative approach towards delivering maximized business value and its commitment to continuous sustainability.

Financing Origination Module.

Financing Origination Module is used to handle financing pre-approval functions such as application for financial facility, credit scoring, Credit Committee approvals and recommendations, application processing and related management. Authorized users at HQ and branch levels are able to access the transactions and changes done by other users and take necessary actions.

SYNERGIES Financing origination system enables banks and financial institutions to process the origination of the different Financings related to consumer Financing products, by which a Client applies for a new Financing through an electronic financing application. The process can start as well with the Financing calculator enabling the user to process different scenarios prior to processing the Financing application.

SYNERGIES Financing origination is not just a workflow management with electronic document management; it is a complete Financing origination solution built specifically for the banking industry, with embedded workflow and document management solution.

The solution is highly configurable and empowers user autonomy to define new configuration and at different levels:

- Process level, where different processes can be defined based on new products; the solution employs a complete workflow technology to control and monitor the various work steps in the financing processing;
- Product level, where different criteria and controls can be defined by the bank for different type of products, such as specific Financing origination for mortgages, car financing, etc.;
- Credit scoring level, the system comes with a completely configurable credit scoring engine, but at the same time enables the bank to use other external credit scoring;
- Committees and limits level, where different committees along with their different members and related limits are mapped in the system for different products;
- Documentation level, the system generates all relevant documentations, advices, contracts & statements and at the time enables the bank to adapt the different documentation dynamically and for the different products;

- Reporting level, the system comes with preset built in reporting showing the client and all its details, from financing processing, to other financing details in addition to the client limit report and 360 degree details showing the clients assets and liabilities, provided the details are integrated with the system;
- Delivery channel level, the system enables the financing origination to start at the bank relationship officer in the branch, at the bank relationship officer assisted via the IVR, at the bank agent or Broker via third-party sales agent or even Self-service at the internet banking or other delivery channels.

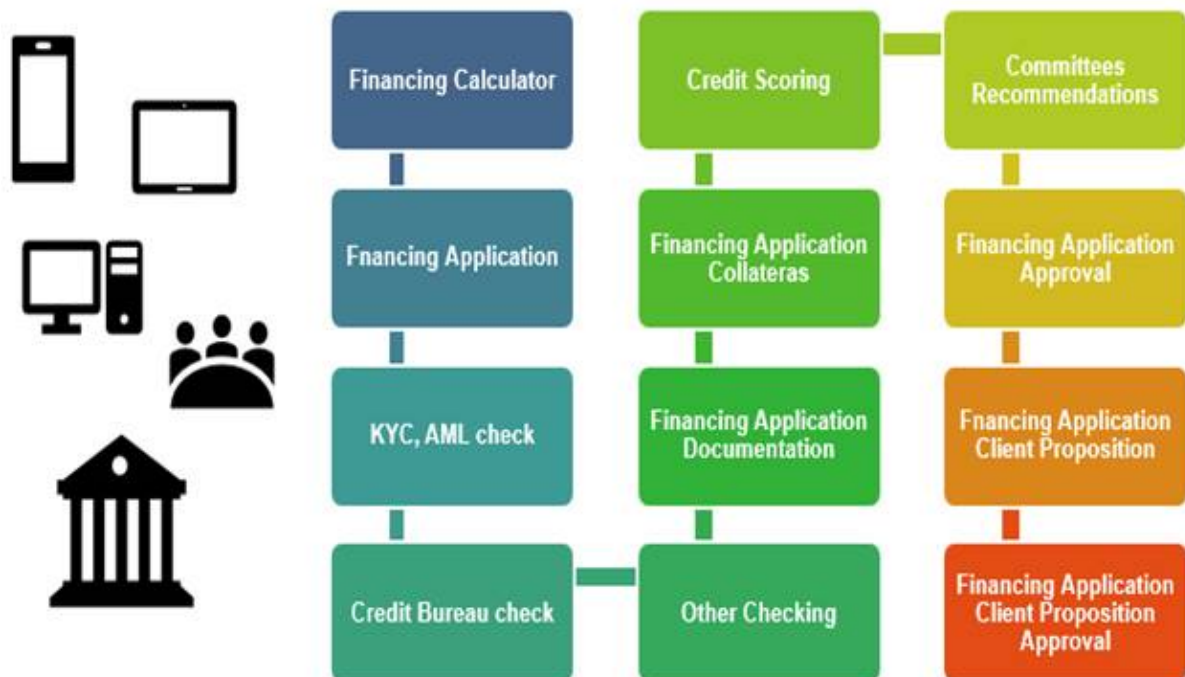


Fig.1: Synergies Financing Origination Process

Synergies financing origination module can be implemented in 2 modes, i.e. either part of Synergies core banking and financing module or integrated with external core banking and financing modules. Integration with other systems, the financing origination includes all the steps from taking a financing application up to the issuance of the offer letter or declining the application, and easily integrates with the Financing servicing system.

The Financing origination provides the opening of new account and easily integrates with the CIF servicing system and other KYC and AML systems.

Electronic Document Management, the system provides an existing embedded electronic document digital imaging technology to reduce the delays and increase efficiencies. If required, the system can be easily attached and linked to external EDM solutions.

Moreover Synergies Digital Financing Platform is a unified multilingual platform for bank resources and agents enabling them to conduct multiple tasks and functions, such as: Lead origination, Financing calculator, Client on boarding, Financing application status inquiry among other functions;

The solution provides different deployment, such as: the web for internet banking and mobile banking, the solution can also be deployed and installed from IOS app store and google market place, and across many devices, such as: laptops, tablets, smart phones, ipad, iphone, etc..

A Reliable & Powerful End-to-End Banking Solution.



Unicore's flagship product 'Synergies', has been designed and developed to meet the needs of the Islamic Financial Industry. Fully Sharia Compliant, Synergies has been built to integrate with both Islamic and Conventional Banks worldwide.

SYNERGIES provides Optimal TCO, Best ROI and Easy implementation. SYNERGIES is a 5th generation technology solution and is built using a SOA, J2EE platform for generating business applications.

SYNERGIES is a TRUE open platform and runs on most platforms, True Open RDBMS, TRUE Open application servers and True Open Browsers; enabling clustering, fail-over, and load-balancing. Due to the advanced technology of the solution, SYNERGIES does not require local installation of the solution locally on the client machines but is accessible via thin client over browsers over LAN, WAN or VPN.

Synergies solution can be deployed in differed modes, i.e. On premise, Cloud Based, and Hybrid.

The solution provides the financial institution with an increased security and control, and supports high availability, and reliable service, with a rapid integration with the financial institution existing infrastructure and fits seamlessly into the financial institution existing technology infrastructure. The solution is completely OLTP, STP and component based architecture with Event driven architecture – allowing an extremely agile modernization.

The solution is completely web-based, supports and covers all required functions and puts the financial institution in control of the systems thanks to its agile, flexible, customizable workflows and embedded electronic data management. Moreover, the solution provides multiple touch points to enable seamless integration.

It also provide easy install and a straight through upgrades since its completely configurable and includes user Exits for additional customization, without the need to re-code the existing customizations or redo the configurations for future upgrades.

SYNERGIES Solution is component based architecture designed on micro-services and at the same time integrated software system developed specifically from the ground up to meet the specific requirements related to the Global banking requirements and in specific the Islamic banking products and services.

Synergies- Special Features.

Optimal TCO, fast ROI and fast implementation

Highly configurable solution allowing quick time to market new products and services

Multi-lingual, multi-institution, multi-branch & multi-currency

Islamic finance Institution Model Setup

Built in market practice policies, processes and procedures

Built-in electronic workflow

Component based solution. This optimizes and speeds up future upgrades.

Open system architecture; platform and database independent

Truly SOA compliant design not just at the level of SOA interfaces

EDA provides a richer, more robust level by leveraging previously causal relationships to form a new event pattern

Highly secured compliant with relevant international standards

OLTP, STP no batch processing to update balances and positions

Multiple touch points to enable seamless integration

Single version. Newly added functionality automatically becomes available to all users.

True 24 x 7 operations. No downtime.

End-to-End Banking Solutions.





About Lyst

Lyst Technologies (“Lyst”) is a leading system integrator of world class business solutions.

We develop, deliver and support innovative software and services in new and different methods to help our customers manage their organizations effectively with an optimal TCO using our industry-wide experience and technology expertise in the business.

Lyst is a subsidiary of the Catalyst Group a subsidiary itself of the Islamic Cooperation for the Development of the Private Sector (ICD) a leading multilateral and a member of the Islamic Development Bank Group, covering specialized technology solutions and services centered platforms in the OIC.

Lyst aims to help organizations to become digitized and responsive to customer needs and business requirements respecting the demands of the Islamic financial sector.

We are recognized for our innovative approach towards delivering maximized business value and commitment to continuous sustainability.



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