SILVERLAKE
SYMMETRY AT WORK

Empowering Finance Services towards the Digital Horizon

A truly SaaS Digital Banking on cloud platform for innovative FinTechs that stay ahead of the curve

Managed Services

Banking on Cloud

Proven Solutions

SILVERLAKE
SYMMETRY AT WORK

Partner Ecosystem

Analytics

Mobility Solutions

Innovation for Banking

We Help Promote Your Business to Higher Grounds

As Managed Services Partner we offer our Fintech client the capacity to focus on growth and marketing strategies whilst letting us handle the entire end-to-end support from our proven and industry recognised suite of banking software, IT Operations and cloud hosting.

Our capability is experience driven, with continuous emphasis on creating value outcomes. Delivered with high levels of operational excellence and flexible scalability that leverages specialised skills, processes, technology, including a growing cohesive partner ecosystem.

SaaS Digital Banking

Silverlake SaaS Digital Banking out-of-box platform offers our fully functional flagship core banking solutions, supported by an agile and robust host system, whilst powered with a java front end and ready mobility applications.

Banking on Cloud

Technology architected for cloud providing ability for agility, scalability, and speed. Encouraging our clients to Think Big, Start Smart, Scale Fast with control of growth and economy of scale.

Managed Services

Silverlake provides a complete end to end services from deployment, IT operations, and BPO. Aligning the services to meet your business expectations through SLAs.

Proven Solutions

With over 30 years of innovation contributes to the richness in banking functionality and features configurable by a modular and parameter design. Fastest path to launch new products and services.

Partner Ecosystem

We build strength in our partnerships that provide the competence, technology and innovation in their field of expertise. Aim is to ensure our clients can compose a platform rapidly and with confidence.

Analytics

Cognitive analytics and AI empower decision makers to target innovative products and services relevant to the bank's customers. Continuously reading customer's persona and needs for superior experience.

SaaS Digital Banking

Silverlake's SaaS digital banking on cloud presents a customer centric intention, with online real-time engagement and decisioning. An intuitive interface allowing the banking customer to complete all their banking needs through the mobile app.

Product Creation

Being in the digital era and with fierce competition, activities must happen rapidly. To that extent our solutions can create new products and services through the "quick-setup" process. Our applications are modular and parameterised, and created product and services can be offered quickly via the mobile platform.

Onboarding

Easier, simplified and real-time onboarding application process available with authentication, verification and validation to determine instant approvals and instant issuance. Innovations such as facial recognition for eKYC authentication and credit risk assessment are integrated into the process.

Payments

Our mobile credit card onboarding process provides the customer with a virtual card instantly after issuance. Payment transactions can then be executed with seamless interaction for both the consumer and merchant using a QR code. Acquiring and issuing is handled completely by our integrated system.

Personal Finance Management

Intelligent mobile driven PFM application provides the banking customer with control over their financial management relevant to the moment life-style event. We have PFM tools that can encourage required habits to understand spending patterns and to inspire budgeting and financial planning.

Mobility Empowered

The design and navigation allow the banking customer to complete transactions intuitively, with clearly defined aesthetic layout and with minimal steps to complete a particular task. We would be able to support the UIUX preference, including branding requirements. Interactions between the app and the core systems are driven by standardise APIs.

Customised Design

The mobile user interface and user experience is completely driven by the FinTech's strategy and design. Making it streamlined are the readily available APIs that connect to host and other 3rd party systems.
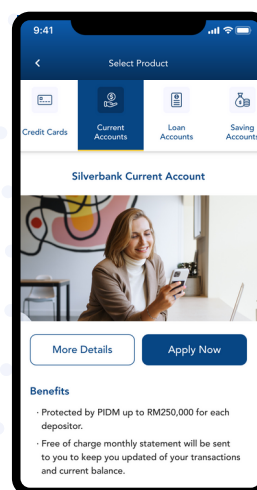
Instant Onboarding

Banking customers can apply and issued any products online and in real-time-ready instantly for use. Intelligent onboarding for eKYC and CR assessment is within the automated approval process.
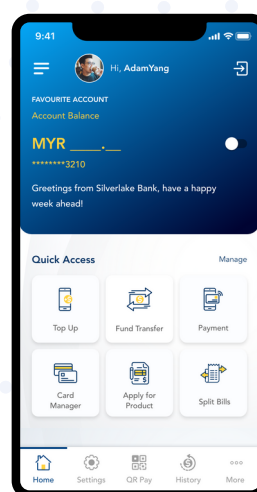
Payments

An example is the choice of payment service which can be via virtual card or QR barcode. The customer is able to access transaction history for all products interactively.
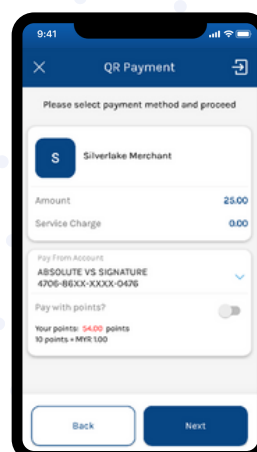
Instant Services

The mobile app services are configurable to the bank's preference. Customers complete banking information and services would be available from an intuitive interface.

Banking on Cloud

Silverlake's SaaS Digital Banking on Cloud offering is customer centric, providing online real-time engagement and decision making through an easy intuitive to user interface. Allowing the customer to complete all their banking needs through the mobile app. Our fully functional flagship banking solutions are supported by an agile and robust host system, whilst powered with a java front end.

Silverlake Cloud Computing Operating Model

Provides the operating model and technology innovation that allows banks to overcome the capability challenges and go-to-market rapidly.

- Focus more on customers (No backend)
- Self Sustainable Applications (SaaS)
- Utility Pricing Model (Opex)
- Fully Operated Cloud Platform (Scalability)
- Working with Partners (Leverage)

Flexibility

In-geography or across borders, which ever tier for IaaS and PaaS we can support the entire end-to-end system. Whether public, private or hybrid configuration, together we determine the most suitable cloud provider, network providers and business continuity requirements.

Scalability

One of the key benefits for banking on cloud is the ability to increase or decrease IT resources as needed. We have worked with our cloud partners to optimise the application computer infrastructure and platform creating a very cost manageable environment – pay as you use.

Security

Our hosting and technology comply with the highest banking security and industry standards. We have a very regimented approach to ensure continuous monitoring of the security measures, including audits to assure external certification bodies.

OPEX Subscription Pricing

The pricing approach is through a subscription model where there no capital expenditure for the technology and services requirement. Key would be the quick time for the SaaS deployment as our foundations are in already place on cloud, and ability to start small and scale rapidly.

Service Level Agreement

A proper Service Level Agreement (SLA) as crucial to the services we provide. With collaboration, the SLA will identify the service commitments between Silverlake and the client as well as define the boundary of our respective responsibilities.

Partners

We have teamed up with leading global cloud providers and we continually will evolve that ecosystem. Our approach is to create a banking on cloud plan in collaboration with our clients for the most suitable for our client's business, technology strategy and central bank guidelines.

Managed Services Capability

Our focus is, your business is our business.

Silverlake as managed services partner would enable our clients to focus on business growth strategy and value creation, whilst letting us handle the end-to-end managed services. The relationship we embrace with our client is a partnership and not just an outsource affiliation as our model compel us to jointly 'own and grow' the business together with the client.

Start-up and Service Onboarding

This capability mobilises the support for the entire life-cycle delivery of the infrastructure and application, from setup of project office and governance, resourcing, implementation and complete functional and security testing and deployment.

Project Management Office
Project Planning, Governance, Performance, Schedule, Communication, Risk, Issue, Scope Mgmt etc.

Start-up Service
Implementation, Network, Security, System Setup

Infrastructure, Platform and Software Services

Our managed services approach is to provide clients with choices. On offer are several banking engines for SaaS, depending on the client's business and IT direction – all of which are designed for simplicity yet powerful, and able to configure the optimised platform and infrastructure to suit.

Software as a Service
Choice of Software SIBS, Mobius, DSP-Mega, IPZ, Symmetri etc.

Platform as a Service
Choice of Platform: iSeries, xSeries, Linux etc. Network/Security equipment etc.

Infrastructure as a Service
Choice of PROD & DR DC - Real time data replication

Data Center IT, Network & Management Services

Silverlake and hosting partners are equipped with proper and comprehensive facilities with fully certified data centres that provide round-the-clock (24/7) services, with a guaranteed level of service for its delivery. Our intention is be in-front with the latest hardware, network and software technologies keeping relevant our client's environment

IT and Network Operations
Operations, Network, Capacity Management, Monitoring, Performance Reporting

Security Operations
Device, Threat and Vulnerability, Incident Response, Monitoring, Intel, Scan, Security Updates

Client Support and Management Services

Central to our customer support structure is our established 24/7 Command Center which consists of our integrated monitoring of the applications. This capability has application expertise to respond to enhancements and advice on the implementation of new business functions and features.

Engagement & Relationship
Overall Service Ownership Update on technology and services

Client Service Mgmt.
Level 1.5 Helpdesk, Service Level Management, Performance Report, Monitor and dispose issue logs

Application Mgmt. Services
Level 2 and Level 3 Support Design, develop, test, deploy

Administration and Corporate Services
Legal, Escrow, Finance, Corporate Services

Business Process Operation Services

Our BPO capability has established proven approach, deep industry experience, and innovation focused to deliver superior services. We simplify complex, end-to-end BPO services complemented by continuously help improve our clients' business value and operations productivity.

Strategy

Process

Technology

People

Governance, Risk & Compliance

Utmost in the fabric of our hosting and technology is sustained compliance to relevant local and international standards such as PCI-DSS and ISAE3402 for banking requirements. We have a very regimented approach to ensure continuous monitoring, evolving and implementation of the security measures, including audits to assure external certification bodies.

Services, Procedures, Controls and Audits
PCI-DSS, ISAE 3402 etc.

Proven Banking Solution

Silverlake has a full complement of banking solutions that has been built, proven and matured over 30 years of experience and R&D. Inherent in the host system is the modular and parameterised design allowing the solution to be configured and deployed rapidly, and powered fully by a java front end, driven by APIs functionality.

Deposit

Core solution supports all type of deposit including current/saving accounts, recurring deposits and fixed deposits. Caters need from interest calculation, fee management and on-line real-time transaction and transfers.

Loans

Support the range of loan products both secured and unsecured lending. Covers the end-to-end need from loan origination, servicing, alerts and collections.

Cards

All-in-one intelligent payment solution these include credit, corporate, unsecured, prepaid, proprietary, purchasing, distribution card products. We support both acquiring and issuing management.

Mobility

An online real-time intuitive customer experience with efficiency from onboarding, to transaction processing and managing accounts.

Islamic Banking

Silverlake is recognised by the banking industry here in Malaysia and elsewhere around the globe, and has been awarded Global Islamic Finance Award for sustainable Islamic compliant banking solutions year-on-year.

Fraud Management

A rules-based Fraud Detection Module capable of risk detection and escalation. The configurable fraud rules can be executed upon current or historical data analysis by the risk practitioners and mitigated online real-time.

Loyalty Management

A highly flexible Reward and or Loyalty module, configurable programs to promote, build and instil brand loyalty. Key features include multiple loyalty programs setup, parameter based point earning, point redemption mechanism, item catalogue and inventory controls.

Personal Financial Management

Lifestyle management is a key feature offered through our mobility and graphical financial position dashboard offering to facilitate customers manage their financial savings, spending and investments.

Contextual Recommender

With the use of AI it provides real-time targeted and relevant recommendations using various data inputs adapting them to a specific contextual situation of the consumer.

Merchant Management

Supports end-to-end merchant management processes which include merchant on-boarding, terminal set-up, ongoing merchant support, merchant discount rates and merchant termination.

Case Studies

Digital Banking Implementation for Retail Bank in SEA

SaaS, DC Hosting, IT Operations and BPO

Bank Objectives

Implementation of Digital Banking platform with Mobile and Internet channels, with Mobile being the primary digital channel.

Solutions

- Offer virtual prepaid Card, whereby the customers can register online, activate the card, top up and utilise.
  All without going to the branch
- Reach out to the target segment using Mobile Marketing
- Offer various electronic functions including mobile wallet, NFC payments, and QR Payments
- Introduce biometrics, facial and fingerprint recognition

Results

In the first 2 years of the implementation, the bank's active digital banking customer base saw an impressive **400% growth** with **90% of online transactions performed through the mobile platform.**

Today, the bank oversees over a **million log-ins** monthly to its digital banking platforms, with an average of 15 transactions per customer. Over **70%** of the Banks customers use their mobile banking app regularly and **55%** of them make financial transactions frequently.

Delivering Measurable Results with High Client Satisfaction

SaaS, DC Hosting, IT Operations and BPO

Bank Objectives

A prominent bank in Malaysia wanted to introduce debit and credit cards into their product offering to their customers and also to make the portfolio more complete to attract new customers.

Challenges

It's a new capability for the bank and to design, build and operate this function would have needed much capital investment and time to establish.

Solutions

As Managed Services Partner (MSP), Silverlake Card Operations (SLCO) outfit apply our proven approach, deep industry experience, and collective know-how to deliver the Silverlake Card System (SCS) as SaaS and Business Process Outsourcing.

As part of the delivery, we simplify complex, end-to-end BPO services complemented with Silverlake's Information Technology Operations, we provide the complete Managed Services that continuously help improve our clients' efficiency and productivity while delivering measurable results with high client satisfaction.

Results

Silverlake was approach to provide complete outsourcing managed services, both SaaS and BPO, and now has been servicing this client for over 10 years.

The client as our partner who owns the banking license from our Bank Negara Malaysia, to operate the card business with any card scheme operators such as MASTERCARD and VISA.

In this model, the client would only focus on the marketing and customer engagement.

About Us

Silverlake banking solutions are delivering operational excellence and enabling business transformations at more than 380 clients in over 80 countries across Asia, Middle East, Europe, Africa, Americas, Australia and New Zealand.

FOUNDED IN 1989, THE SILVERLAKE GROUP IS A SOFTWARE ORGANISATION THAT DELIVERS HIGH-END QUALITY AND STATE-OF-THE ART FINANCIAL SOLUTIONS

At twenty years old, we have already been the banking solutions provider for 40% of the 20 largest banks in South East Asia.

Today, at thirty, we are the partner of choice for 3 of the 5 largest ASEAN regional financial institutions; our core systems platform is deeply integrated with their operations.

Here is where Silverlake would play a prominent partnership role allowing the client to focus solely on business growth strategies whist letting us handle the end-to-end managed services.

As the Managed Services Partner, we would be committed to the client we serve and leverage a proven combination of process excellence, domain expertise, global delivery, and technology.

Silverlake Cloud Computing is a total Managed Services capability that is essentially a "pay as you use" model, ability to scale with growth. Silverlake provides a complete end to end IT operations and hosting including business consultancies based on SaaS , PaaS, IaaS and Business Process Outsource.

Key to note is this OPEX model frees the client from the need for upfront investment in CAPEX, including any licenses.

Our numbers

30
Years of Experience

80
Countries World Wide

3
of top 5 banks in ASEAN use Silverlake

40%
of top 20 banks in ASEAN use Silverlake

100%
Successful Project Implementation

Do you have any questions?

Talk to us!

SILVERLAKE
SYMMETRY AT WORK

Silverlake Cloud Computing
Level 2A, KPMG Tower,
First Avenue, Bandar Utama,
47800 Petaling Jaya,
Selangor, Malaysia

marketing@silverglobe.com
www.silverlakecloudcomputing.com