LYST Technologies

SYNERGIES SOLUTION OVERVIEW

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.

Lyst Technologies has been ranked Top 3 Islamic core banking in the IBS Intelligence Islamic Sales league table for 2018

SYNERGIES
ISLAMIC BANKING PLATFORM

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.

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.

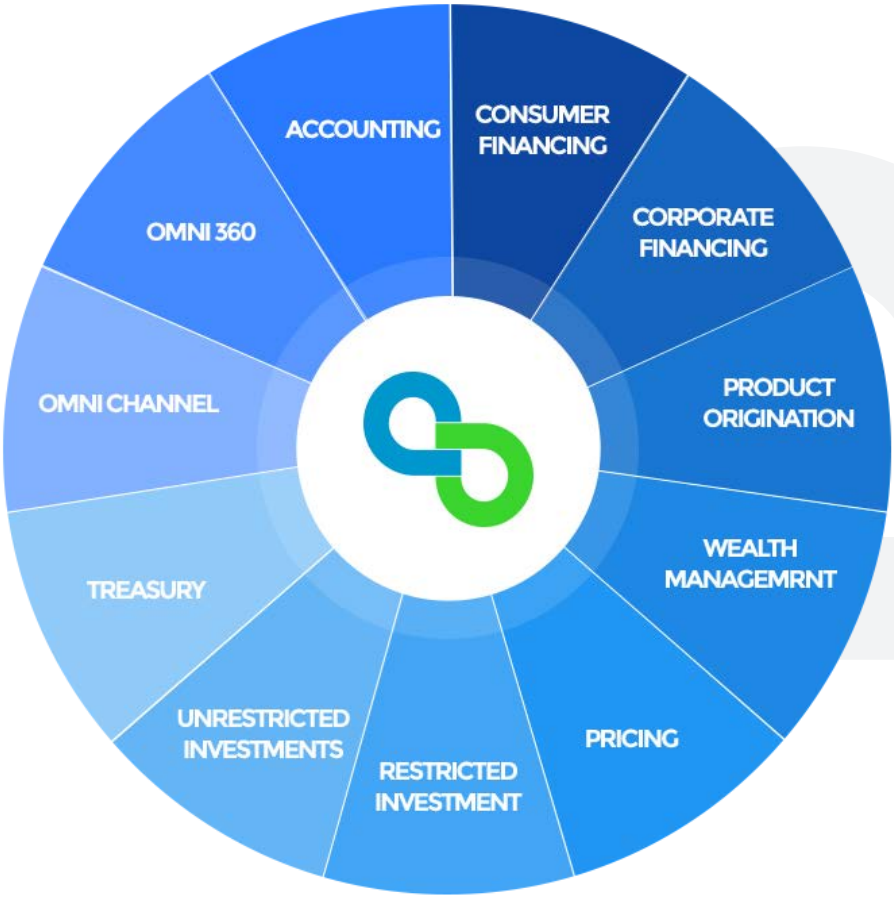
Universal Banking Solution.

With the industry's most advanced solution, Synergies for universal banking solution, i.e. S4UB empowers financial institutions to provide superior service conglomerate combining retail, wholesale and investment banking services under one roof and reaping synergies between them, benefiting from economies of scale and
access to capital to serve companies and retail customers around the world.

Synergies next generation financial platform provides financial institutions 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.

Synergies Universal Banking provides a comprehensive and complete coverage enabling financial institution to enter into new businesses confidently, through focused and embedded verticals.



Wealth Management Solution.

Challenging markets and regulatory requirements mandate investment banks to streamline its operational efficiency at a lower cost. Surviving and succeeding in these times demands excellence at every point of operation.

Synergies for Investment Banking and Wealth management Framework and Ready-to-Run Solution, i.e. S4WeM, helps you find new ways to excel in today's complex investment banking environment. S4WeM empowers financial institutions to assist individuals and corporations in raising financial capital by underwriting or acting as the client's agent in the issuance of securities.

S4WeM covers the complete spectrum of investment banking and wealth management via relevant component verticals handling Investment management, Portfolio management, Fund management, Fund of funds, Multi-family funds, Private equities and Real estate management, Alternative investment management, along with their complete End-to-End life cycle process, such as:

- Customer relationship management including client on-boarding and KYC
- Investment evaluation and processing from initiation till fulfillment
- Product life cycle including product factoring and tuning
- Deal tracking and processing
- Fund raising, processing, allocation, and administration
- Workflow processing within an enterprise BPM
- Superior Reporting and dashboards, covering: Client reporting, Investment reporting and management dashboards
- Market and Credit Risk management,
- Investment valuation, Revenues and returns
- Settlement and Payment management

Synergies Universal Banking provides a comprehensive and complete coverage enabling financial institution to enter into new businesses confidently, through focused and embedded verticals.

Consumer Financing Solution.

The digital era dictates on banks and financial institutions to completely digitize and streamline their operations and enhance the customer experience in consumer financing. Customers have more choices than ever, including their consumer finance needs. Due to significant changes in technology, customer demographics, and customer preferences, a deep understanding of what customers think about an organization and the service it provides is critical.

Financial institutions are considering these six questions to learn how to enhance their customers' experiences.

· Do I know who my customers are?
· Am I attracting and retaining the right customers?
· Am I listening to my customers?
· Am I measuring satisfaction?
· Have I developed an agile service delivery strategy?
· Am I constantly rethinking my processes and offerings?

By enhancing the customer experience, financial institutions can open the door for increased customer loyalty and retention, more opportunities for cross-selling, and new customers - all of which can contribute to greater profitability and a better brand in the marketplace.

Synergies for Consumer Finance, i.e. S4CoF, provides a complete end-to-end Consumer Financing Solution for banks and financial institutions. The solution provides additional category of solution and services, which includes:

- Customer experience management
- Consumer financing origination
- Customer history, trends and analysis
- Islamic consumer finance comprehensive product offering covering all aspects of sharia compliant consumer financing
· Lifecycle Needs: such as housing, car, education, etc..
- Delivery of the consumer financing products and services through a comprehensive Omni-channel solution, i.e. mobile, internet, Agents, etc..

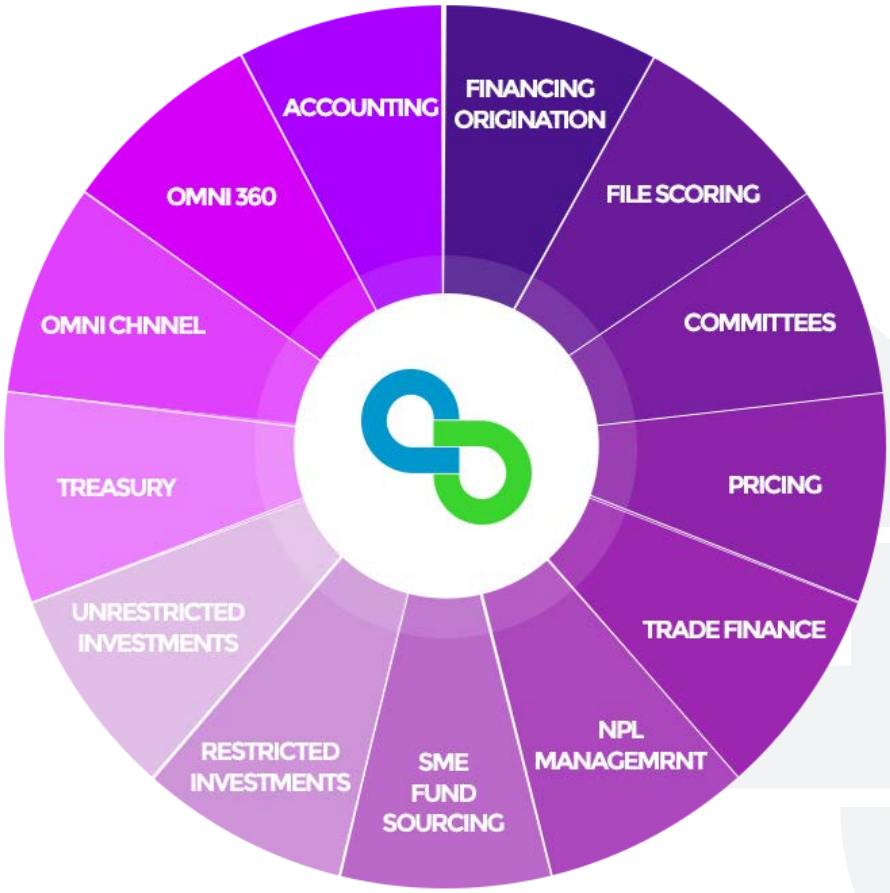
Digitization in Consumer financing has the potential of changing the customer perception with convenient service and improved operational efficiency.

SME Banking Solution.

Small and medium enterprises (SME) are essential to any economic development, in specific in the emerging markets. The effective management of financing to SMEs can contribute significantly to the overall growth and profitability of the financial institutions.

Synergies for SME Banking , i.e. S4SmB, empowers financial institutions to provide SMEs access to relevant and agile financial services, which has historically been severely constrained, to grow their business with tailored solutions designed around their needs.

The solution covers all aspects of SME Banking activities from the sources of funds to the uses of funds with all relevant and adequate services and products, by providing strong corporation focus on small enterprises and start-ups. Ensure adequate Sharia compliant financing tool by offering adaptable and relevant financing and services to SMEs, S4SmB provides access to a full range of Islamic finance and banking services to the SMEs, through its Omni-Channel and digital Delivery Channel solution.



Moreover, S4SmB provides additional category of solution and services, which includes:

- Islamic SME-banking activities: such as investment deposit account, payments, remittances, etc..

- Business accounts

- Electronic collection and Payment

- Financing management and Exposures

- Trade and Working capital services

- Customized banking solutions

- Guarantee & Letter of credit

- Foreign exchange management

- SME Financing and Factoring

- Special purpose adaptable financing

· Investment Opportunities: expanding a business, buying equipment, etc..

· SME product and services delivery through a comprehensive Omni-channel solution, i.e. mobile, internet, Agents, etc..

Micro Finance Solution.

There are many challenges within Micro Finance initiatives which may be social or financial; SYNERGIES for Micro Finance , i.e. S4MF empowers the Islamic financial sector to reach and help developing the Micro Finance's in emerging markets where access to financial services is severely constrained.
S4MF is a dedicated and Islamic Micro Finance specialized technology solution enables streamline operations, reduces risks and costs, spreads institution products and services to the different communities, directly and indirectly.

The solution covers all aspects of Micro Finance activities from the sources of funds to the uses of funds with all relevant services and products, by providing strong customer focus on micro and small enterprises and start-ups; ranging from individual entrepreneurs and customers to group-based models and group centers management. Ensure adequate Sharia compliant financing tool by offering adaptable financing to micro entrepreneurs, based on financial analysis that aims at estimating client's repayment capacity; S4MF provides access to a full range of Islamic finance and banking services to MFI clients, through its Omni-Channel and digital Delivery Channel solution;

Moreover, S4MF provides additional category of solution and services, which includes:

· Islamic Micro-banking activities: such as Investment deposit account, Bill payment, Person to Person payment, Wallet, Remittances, etc..
· Lifecycle Needs: such as Weddings, Funerals, Childbirth, Education, etc..
· Personal Emergencies: such as Sickness, Injury, Unemployment, Theft, etc..
· Disasters: such as Fires, Floods etc..
· Investment Opportunities: Expanding a business, Agriculture, Real estate, Buying, Equipment, etc..
· Delivery of the MFI products and services through a comprehensive Omni-channel solution, i.e. Mobile, Internet, Agents, etc..

Community Banking Solution.

Community Banking provides socio-economic growth of communities through the sharing of resources with a main goal of servicing and supplying adequate financial services to its community members.

SYNERGIES for Community Banking, i.e. S4CmB empowers the financial sector to reach and help developing the communities in emerging markets where access to financial services is severely constrained. S4CmB is a dedicated and Community Banking specialized technology solution that enables streamline operations, reduces risks and costs, spreads institution products and services to the different communities, directly and indirectly.

The solution covers all aspects of Community Banking activities from the sources of funds to the uses of funds with all relevant services and products, by providing strong customer focus on micro entrepreneurs; ranging from individual entrepreneurs and customers to group-based models and group centers management. The solution ensures also adequate Sharia compliant financing tool by offering adaptable financing to micro entrepreneurs, based on financial analysis that aims at estimating client's repayment capacity; S4CmB provides access to a full range of Islamic finance and banking services to the community clients, through its Omni-Channel and digital Delivery Channel solution;

Moreover, S4CmB provides additional category of solution and services, which includes:

· Islamic finance activities: such as Investment deposit account, Bill payment, Person to Person payment, Wallet, Remittances, etc..
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· Disasters: such as Fires, Floods etc..
· Investment Opportunities: Expanding a business, Agriculture, Real estate, Buying, Equipment, etc..
· Delivery of the banking and financing products and services through a comprehensive Omni-channel.

Crowd Funding Solution.

Alternative financing coupled with Related investment came from the convergence of technology and banking to give clients the opportunity to provide a superior financing and investment experience across all channels.

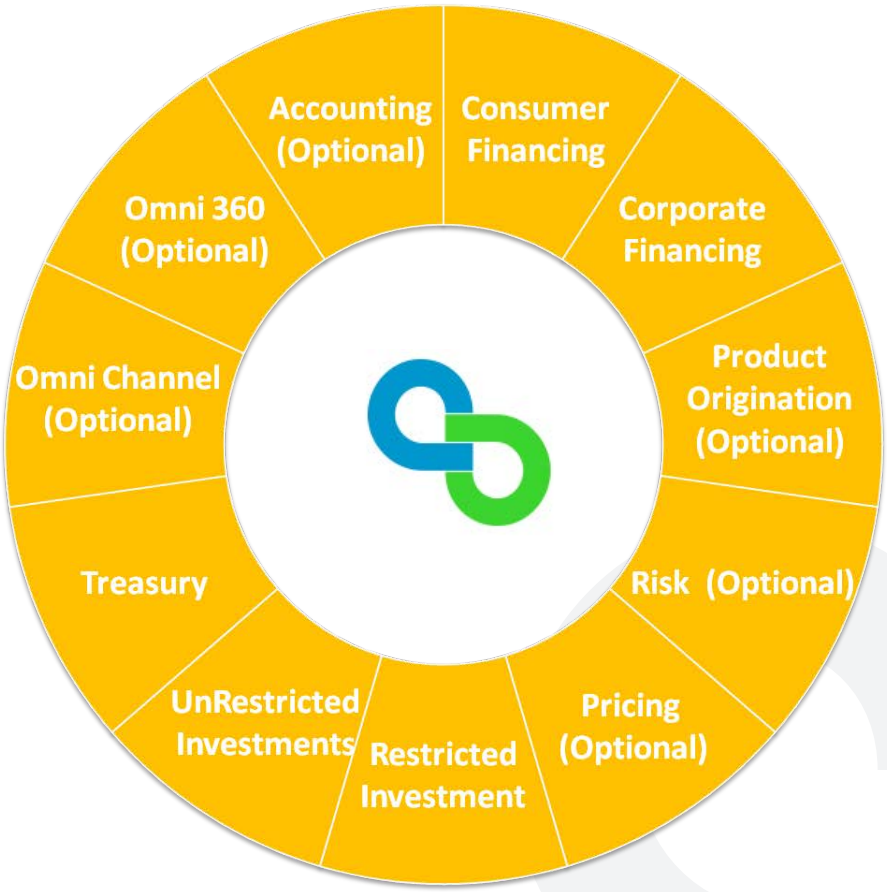
SYNERGIES for Crowd Funding, i.e. S4CwF is the next-generation platform for Crowd funding and peer-to-peer Islamic financing, including origination and underwriting that has been designed to meet online finance and investment requirements covering simple as well as structured financing products for a complete automated decision and streamlined transaction processing.

S4CwF is based on all digital channels including social media, mobile as well as the internet.

The platform provides potential for clients to identify and attract investors, including online and streamlined credit models for Process approvals, Pricing, Sharia compliance, Credit worthiness, and Filtering out the unqualified borrowers processing payments, Servicing, payments collection, Defaults management, Legal compliance, Sharia compliance and reporting.

Islamic Window Solution.

Synergies for Islamic Window, i.e. S4IW is a focused solution that enables conventional banks to adopt Islamic finance and operate its Islamic Window more efficiently and seamlessly; In addition to Synergies features and benefits, S4IW caters for all Islamic Window intricacies and provides best of breed Islamic window coverage and functionality.



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