

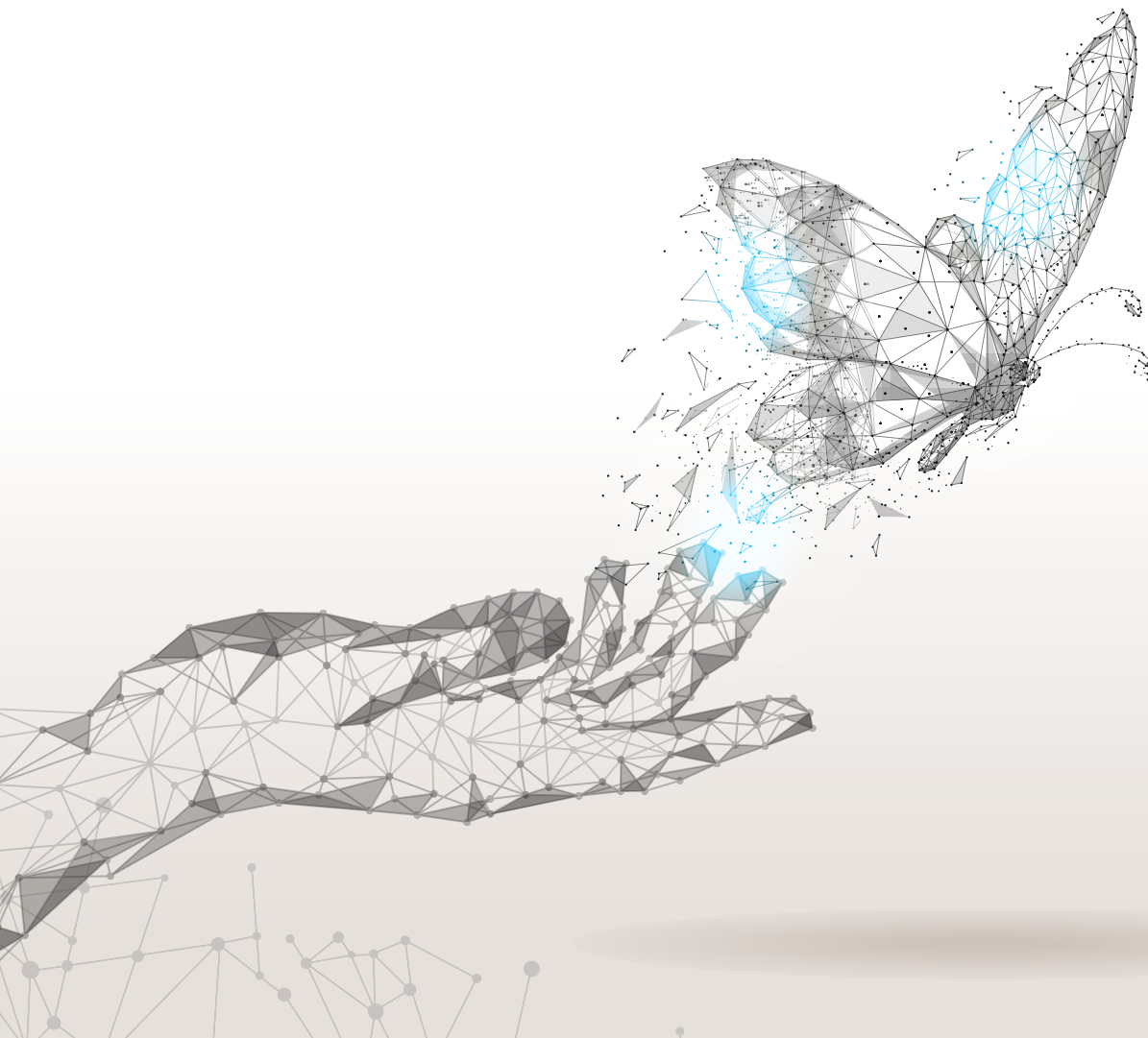
*Physically Distant, Socially
Connected with Fintech
Digital Solutions*



Overview

InfrasoftTech is a leading fintech digital solutions provider for the banking and financial sector. With our global presence and partner network, we are now serving 500+ global enterprises across 50+ countries and have operations spread across the UK, South East Asia, Africa, the Middle East and North America regions. We transform businesses by enabling them with a wide range of advanced digital-based solutions and new-age technologies such as Omnichannel, Artificial Intelligence, Machine Learning, RPA and Cognitive Analytics.

InfrasoftTech's drive towards innovative technology, growth and customer success sets us apart from the competitors. Our approach to customer engagement is focused on transparency and trust, led by senior management's commitment ensuring customer satisfaction and growth. With our focus on innovation and advancement, we spent significantly on R&D, to ensure timely update of our products and solutions.



Why InfracsoftTech?

In the ever-evolving fintech space, we offer a wide range of advanced digital-based solutions such as Mobile On-boarding & Customer Services, Digital Payments, Omnichannel Banking, Financial Crime Surveillance & Compliance, Core Banking Solutions and Digital Lending catering to the growing need of banks, intermediaries, insurance firms and NBFCs.

We empower firms to transform their customer experience, reshape business models and to be ahead in this competitive market. Our AI-based Omnichannel & Open Banking platform **Kiya.ai** enables digital payments, seamless processes across multiple channels, and customer services across mobile, internet, voice and chatbot based collaboration. Powered with a conversational UI, the platform delivers deep customer insights, address queries and perform transactions in real-time.

Univius RegTech Solution provides AI driven Intelligence for Financial Crime Surveillance & Regulatory Compliance enriched with global best practices for Anti Money Laundering, Anti Fraud and TaxReg.

Finairo Core Banking Solutions provide for comprehensive core process automation across front-office, mid-office, back-office & reconciliation for Retail & Commercial Banks. Finairo also automates Loan Origination and Digital Lending processes for Loans Management, Collection & Delinquency.

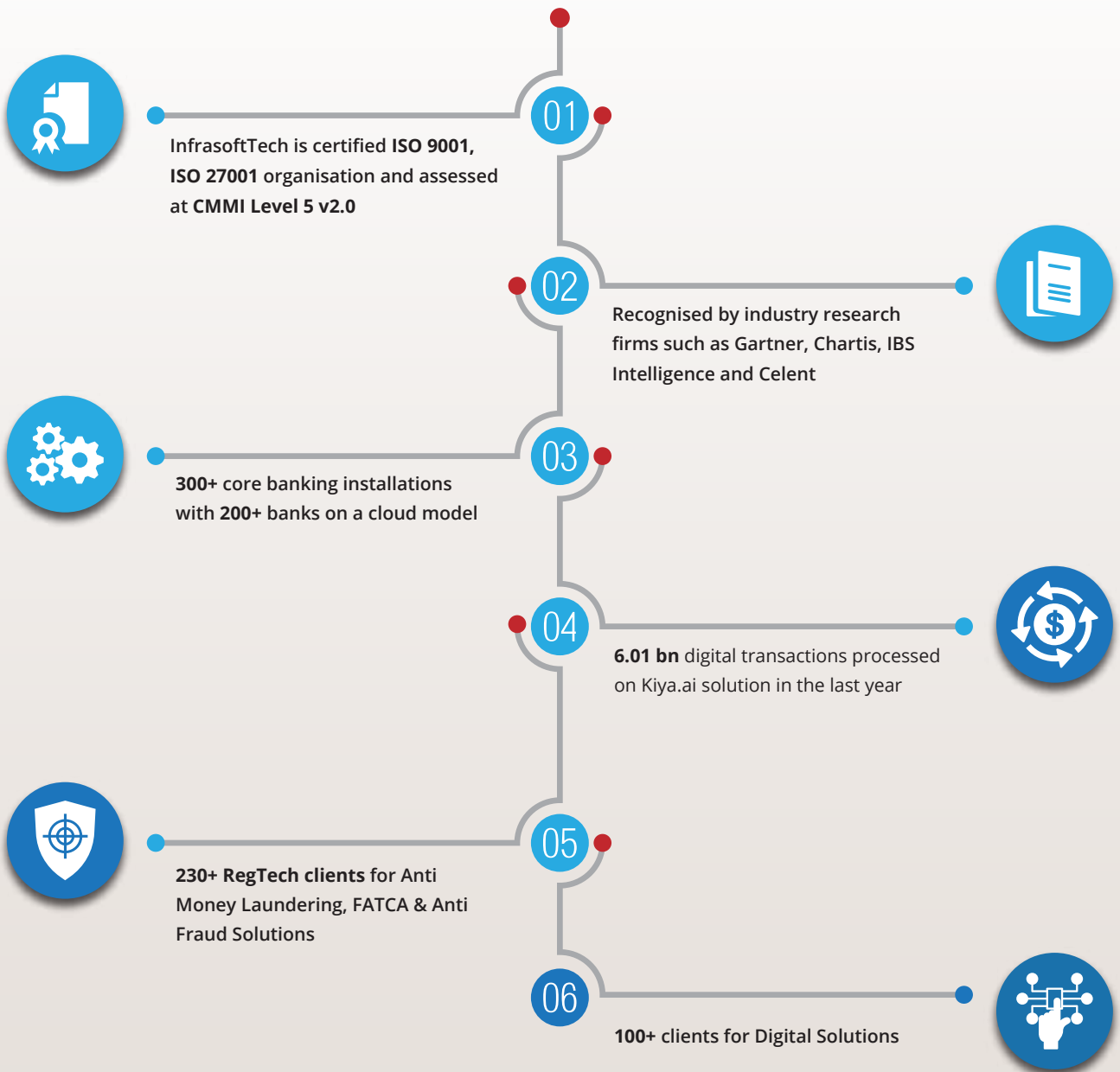
We support businesses to drive their digital transformation journey with our next-generation **Fintech Services** including AI & RPA, Cognitive Solutions, DevOps, Robotized Testing Services, Business Intelligence for Application Modernization.

Our wide product offering and services portfolio brings unique convergence of domain expertise and new-age technologies. Our processes & execution methodology is aligned with a variety of customer segments, ranging from tier-1 multinational banks to mid-sized financial services organisations, community, rural and agricultural banks.

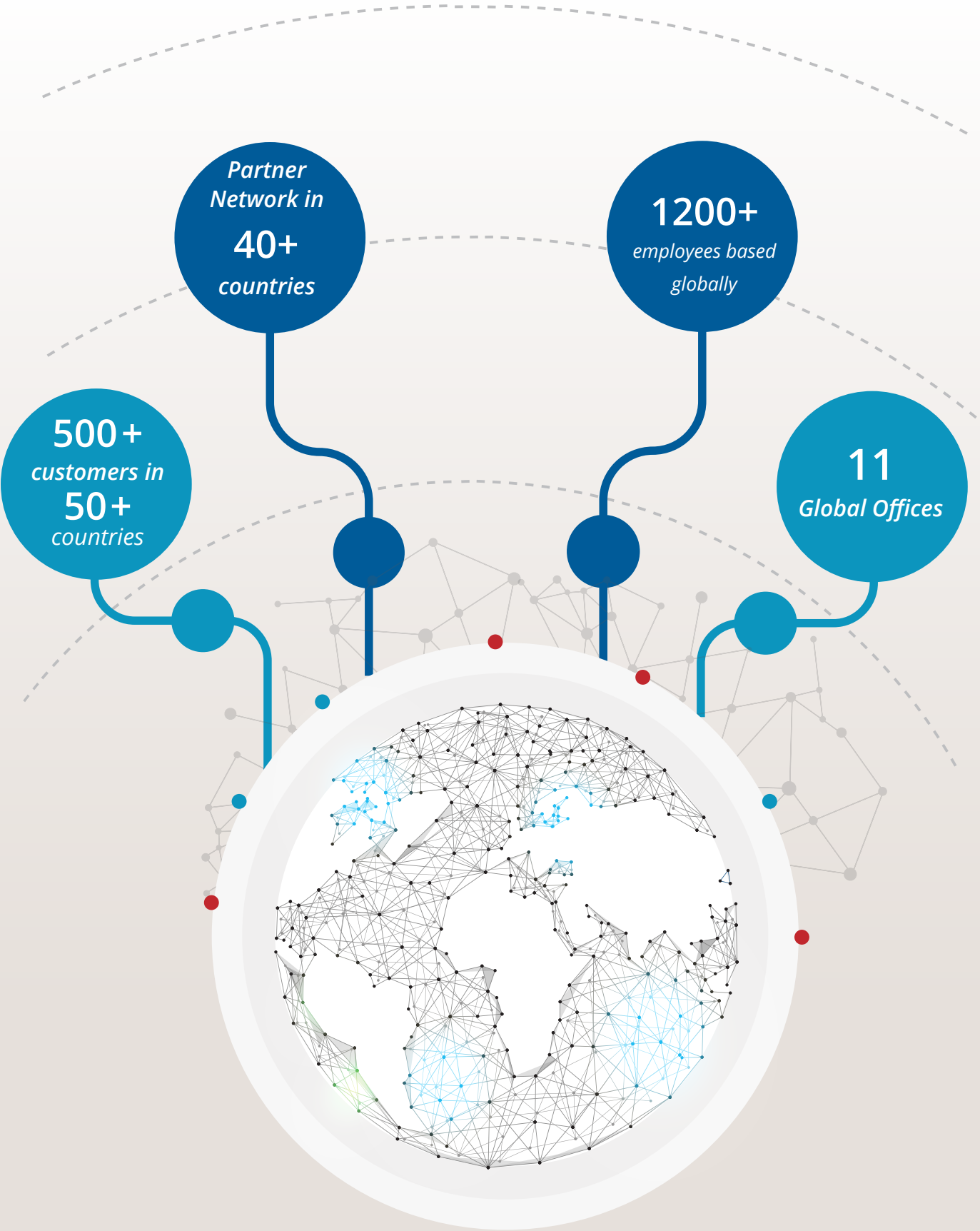


Key Facts

At InfracsoftTech, we focus on **customer satisfaction and delivering seamless experiences** across business functions with global best practices. Our customer engagement is led by innovation, delivery excellence and trust & transparency in execution.



Global Footprint

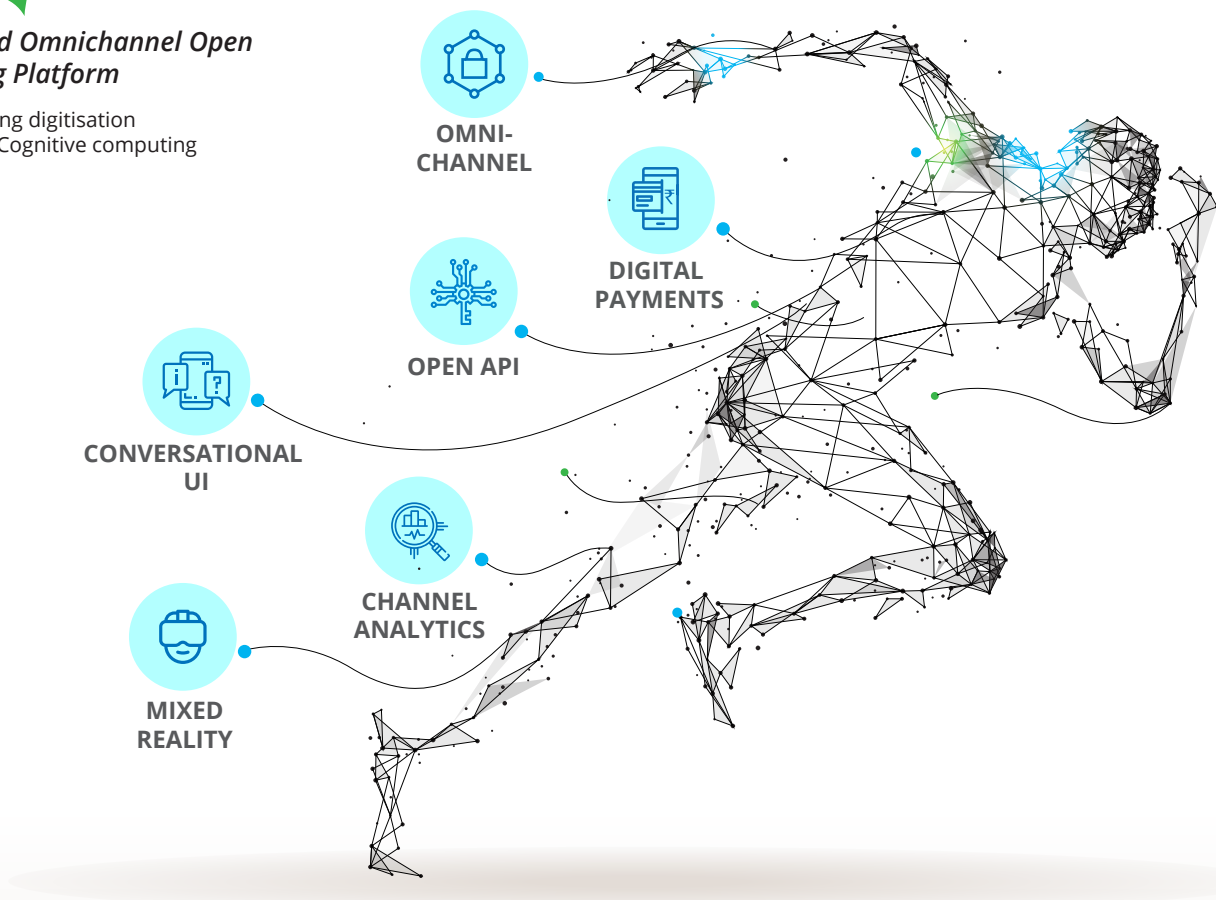


Our Products



AI-based Omnichannel Open Banking Platform

Accelerating digitisation with AI & Cognitive computing



About Kiya.ai

Kiya.ai is an AI-based Omnichannel and Open Banking Platform Solution, which seamlessly integrates with the bank's multi-channel and legacy systems to provide a unified and consistent brand experience across various customer touch-points. Leveraging innovative technologies such as AI, ML, and RPA, the solution enables banks to deliver an Omnichannel banking

experience by capturing and analysing a holistic view of customer's behaviour across various touch-points. technologies such as AI, ML, and RPA, the solution enables banks to deliver an Omnichannel banking experience by capturing and analysing a holistic view of the customer's behaviour across various touch-points.

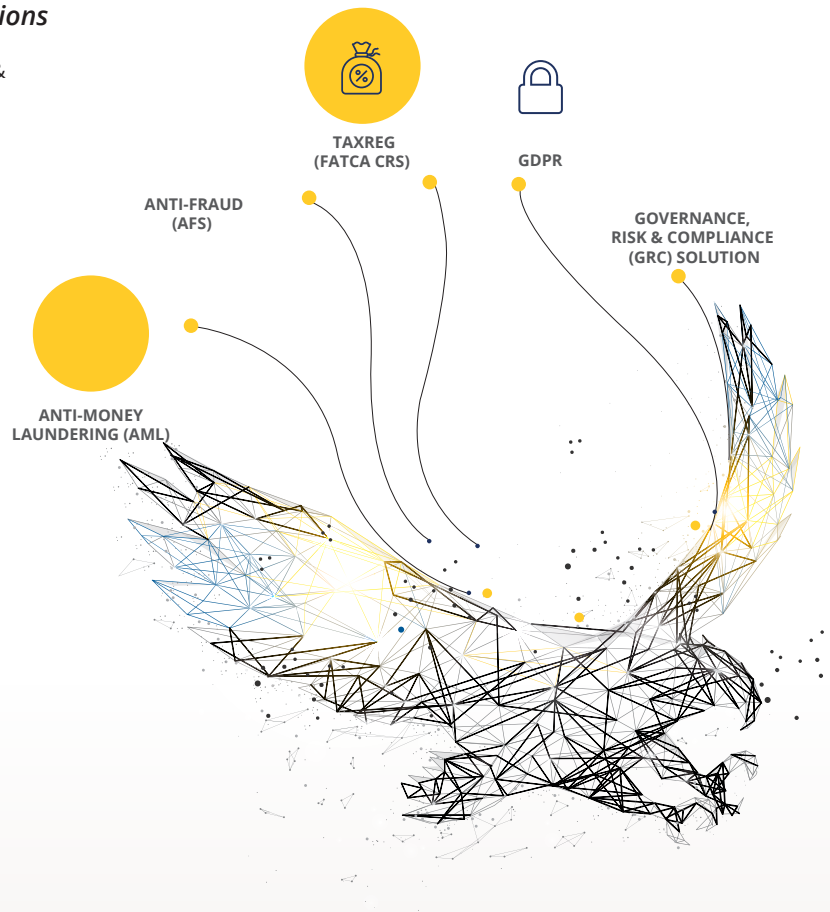
Products

- Conversational UI
- Open Banking
- Digital Onboarding Solution - Video KYC
- Instant Fund Transfer and UPI
- Mobile Banking
- Internet Banking
- Mobile Wallet
- Bots & RPA
- Voice Commerce (Alexa & Google)
- Contact Management
- Kiosk Banking
- Tablet Banking
- Channel Analytics
- Mixed Reality Solution



Universal RegTech Solutions

Enhanced Risk Management & Regulatory Compliance



About Univius

Universal Regtech Solution is a robust and secure framework enabling banks to align with the continuously evolving regulatory landscape. Driven by cutting-edge technologies such as AI, ML, and RPA, Univius Regtech Solution helps banks in Financial Crime Surveillance,

Prevention and Regulatory Compliance. Univius assists banks and financial institutions to keep up with evolving regulatory demands, integrating seamlessly with their systems to provide faster, reliable and secure solution to address their compliance needs.

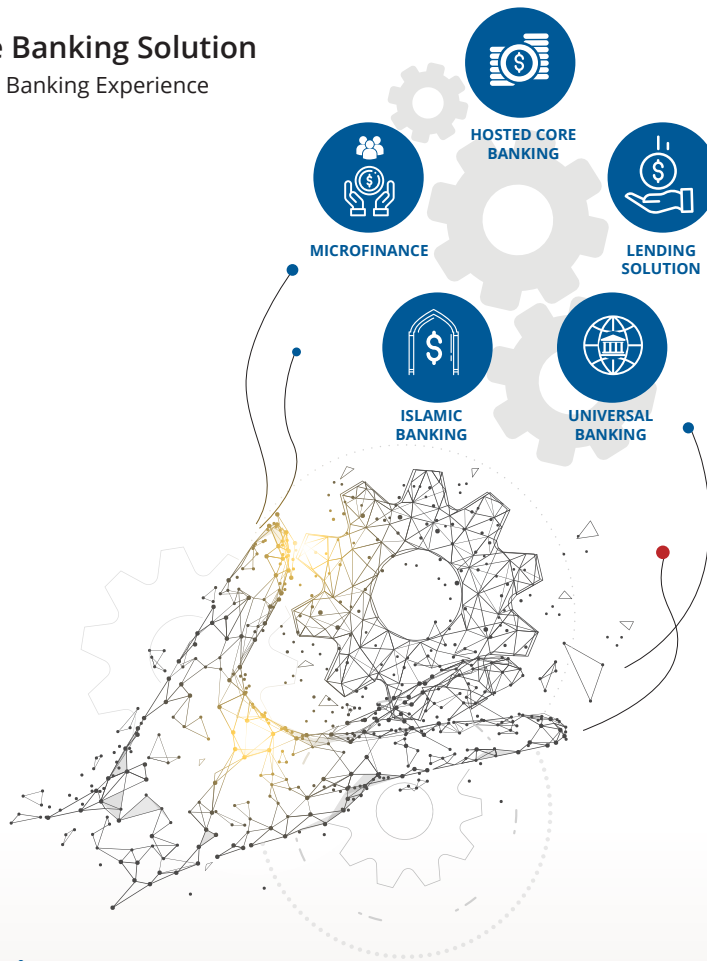
Products

- Anti-Money Laundering
- Anti-Fraud
- Governance Risk and Compliance Solution
- GDPR
- FATCA CRS
- Central Credit Register (CCR)
- Beneficial Ownership Reporting
- Country By Country Reporting (CBRC)
- Centralized Financial Surveillance and Supervision



New-age Core Banking Solution

Driving Your Digital Banking Experience



About Finairo

Finairo Core Banking Solution is a robust, secure and cloud native solution that enables banks to keep up the pace with the changing industry landscape. A highly parameterised and scalable solution, Finairo enables an open product basket platform where new products can be created without usually writing code.

Finairo provides consolidation and centralisation of bank's various branches onto a single platform, resulting in streamlined operations, increased operational efficiency and enhanced service delivery. Finairo uses AI, ML & Bots to help banks to provide contextual services and nuanced offerings to their varied customer-segments.

Products

- Universal Banking
- Loan Origination Solution
- Digital Lending Management
- Cloud-based Core Banking
- Islamic Banking
- Microfinance

Fintech Services

High agility with Intelligent Automation



About Fintech Services

Our Fintech services empower businesses to strategise, build, and leverage evolving technologies to navigate through digital transformation and create market-ready solutions. Our nex-gen digital navigation framework enables businesses to enhance their core digital capabilities, transforming customer

experiences and their operating models. Our digital consulting experts help you re-strategise in embracing the latest innovations in the fintech space. transforming customer experiences and their operating models. Our digital consulting experts help you re-strategise in embracing the latest innovations in the fintech space.

Products

- Open API
- Robotic Process Automation (RPA)
- Cognitive Analytics
- Immersive UI
- Big Data Analytics
- Data migration & Integration
- Mobility
- Cognitive Testing
- Application Modernization

Awards & Recognition



IBSI Sales League Table 2021

Ranked #1 Globally for **Compliance Management** Category for Univius AML

Ranked #1 Overall **Market Leader** in India

Ranked #3 on the **Global Leadership Table** for Product Breadth

Featured in the IBSI SLT Leaderboard for Digital Banking & Channels, Risk & Compliance, and Lending categories



Best Fintech Disruptor at the **India Trade Review Awards 2021** organised by QNA



ET Edge **Best Brands 2020** in Fintech Category



IBSI Sales League Table 2020

Ranked #1 Globally for **Compliance Management** Category for Univius AML & FATCA CRS

Ranked #1 Overall **Market Leader** in India

Ranked #2 on the **Global Leadership Table** for Product Breadth

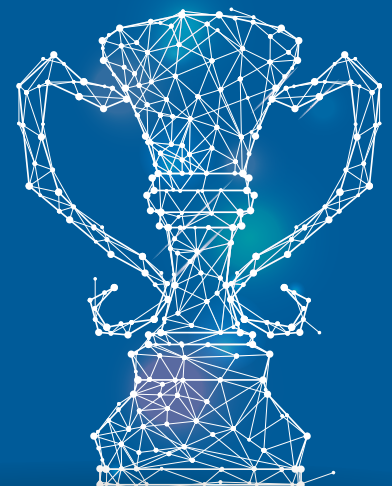
Ranked #2 on the **Global Leadership Table** for Product Spread



CIO Choice 2020 in Emerging Technology Category for Mixed Reality solution



Technoviti 2020 for 'Kiya.ai – An AI-based Omnichannel & Open Banking Platform



Awards & Recognition



InfrasoftTech featured in **Chartis RiskTech Quadrant** for Financial Crime Risk Management Systems: **AML & Watchlist Monitoring**, 2019



InfrasoftTech's RiskTech Solution featured in the **Chartis RiskTech100** 2019



InfrasoftTech featured in Celent's report on solutions for **Watchlist Screening: 2018 ABCD Vendor View**



InfrasoftTech's Kiya.ai featured in **NASSCOM** research report on Chatbot solution **Let's Chat- AI-Based Conversations**



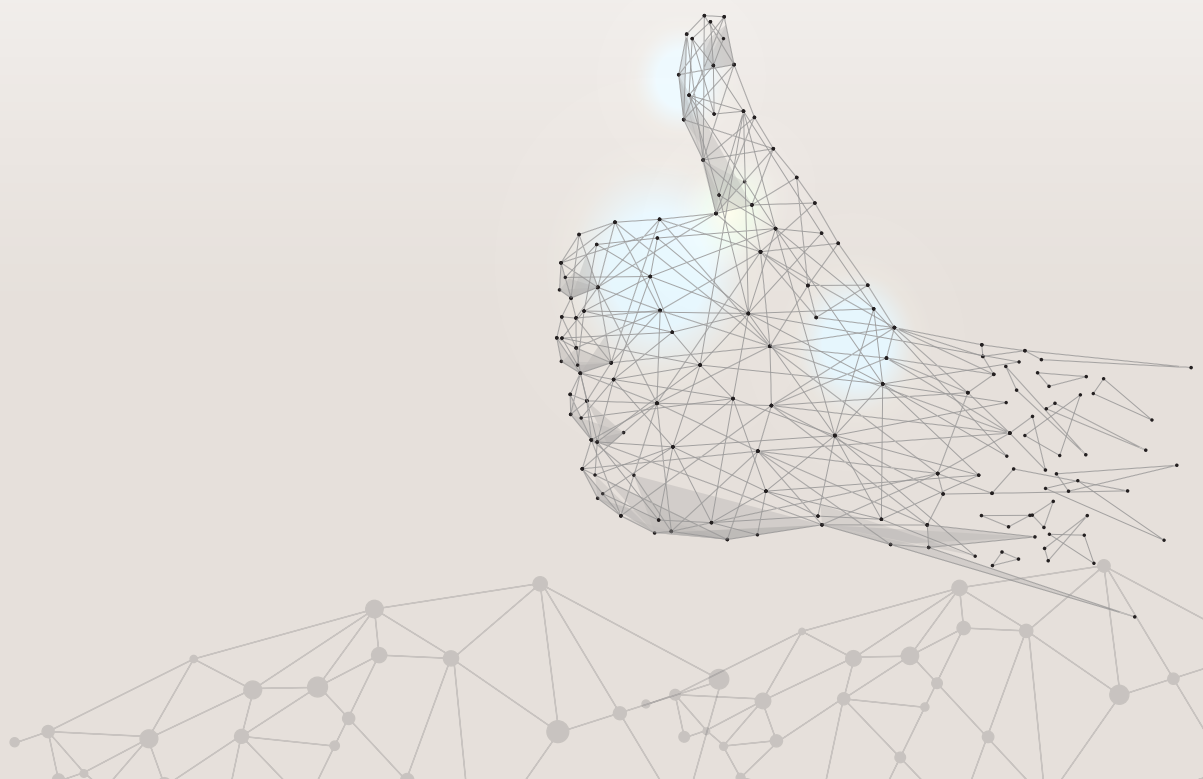
Kiya.ai Omnichannel banking solution featured in Gartner's Market Guide for Digital Banking Multichannel Solution



InfrasoftTech featured in Celent's report on Solutions for Anti-Money Laundering: 2018 Transaction Monitoring ABCD Vendor View

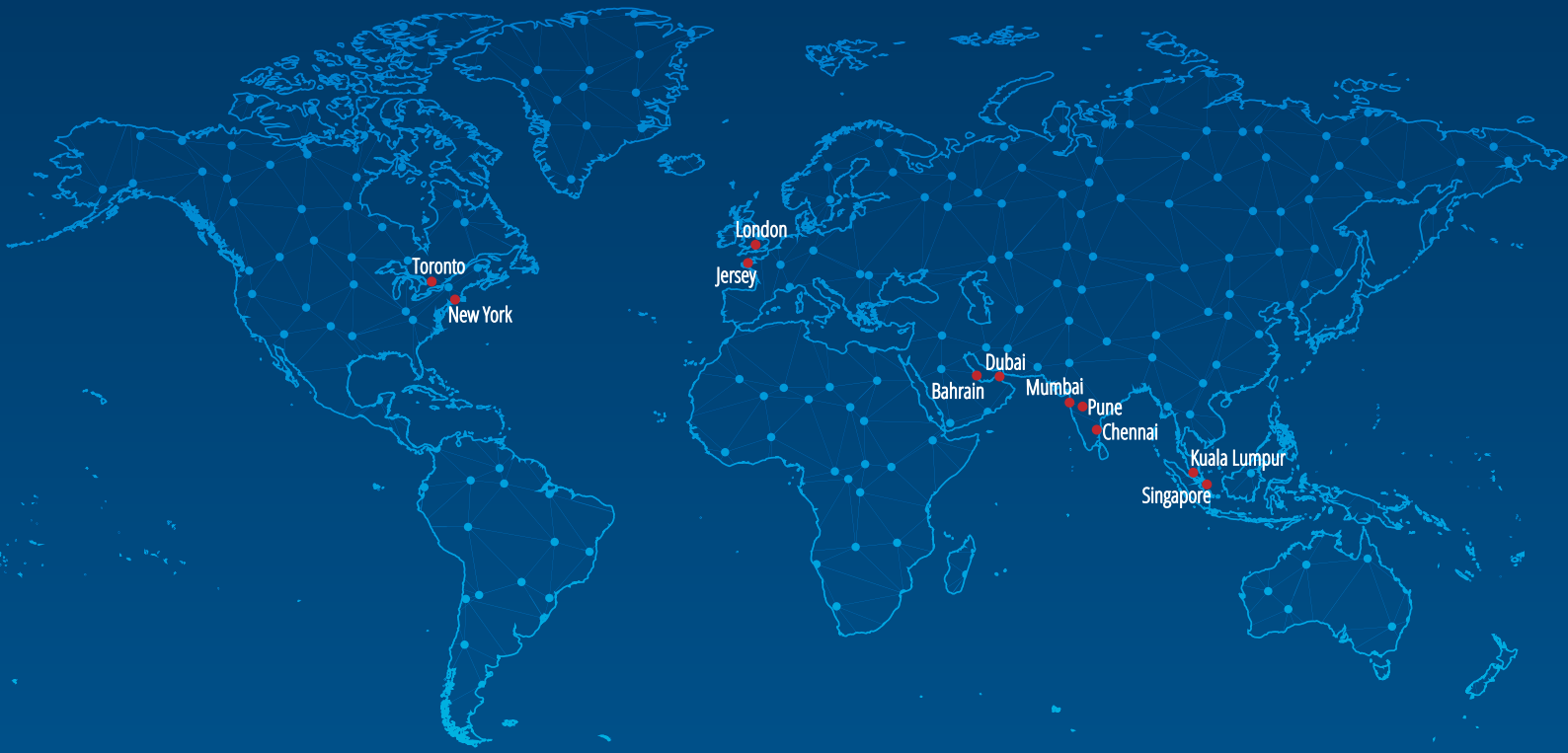


InfrasoftTech's Islamic Banking Systems Solution featured in Gartner's Market Guide



Global Offices

Business Partner Network in 40+ countries



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