

# MOVING TO DIGITAL CORE

A model of success and Boosting customer value

17th January 2019  
HCM, Vietnam

# DEVELOPMENT STRATEGY



## Product Development

Traditional financial services products and converting to Digital Banking follow the market trend.

1



## Customer Attraction

Attracting customers by experiencing in Digital banking channels.

2



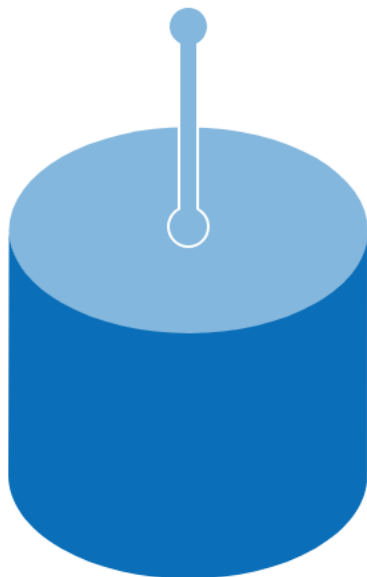
## Business Operations Optimization

Optimize operation, increase the management capacity: Risks, Security, Cost management.

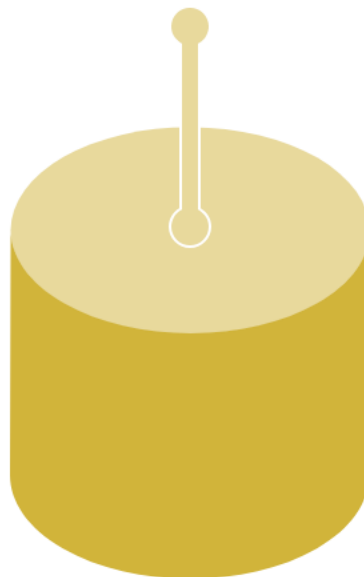
3

## BEFORE 2018

Oracle  
FLEXCUBE  
11.2



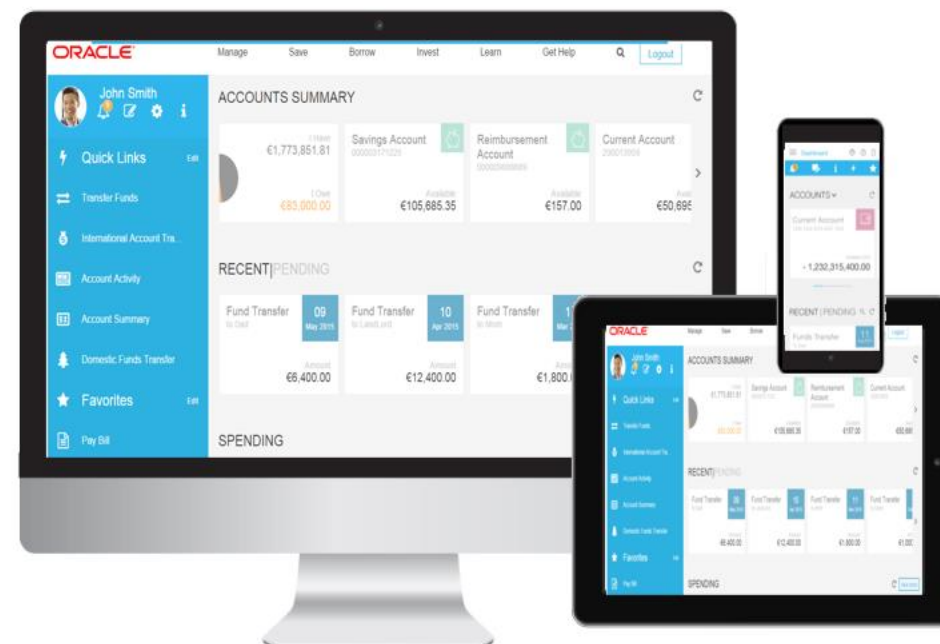
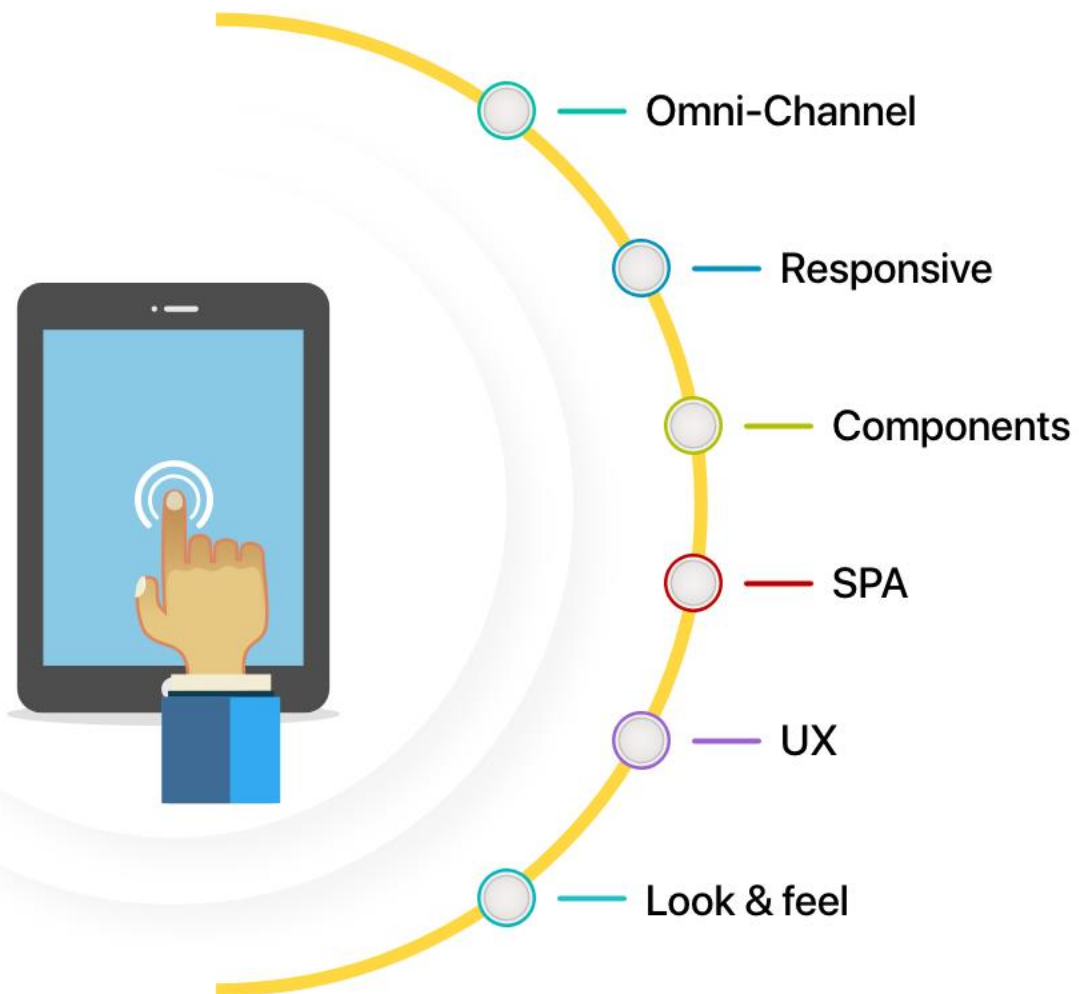
Oracle  
FLEXCUBE  
Direct Banking



Mobile  
Banking



# OMNI-CHANNEL





**Centralise and streamline with improved STP capability and personalized customer experience.**

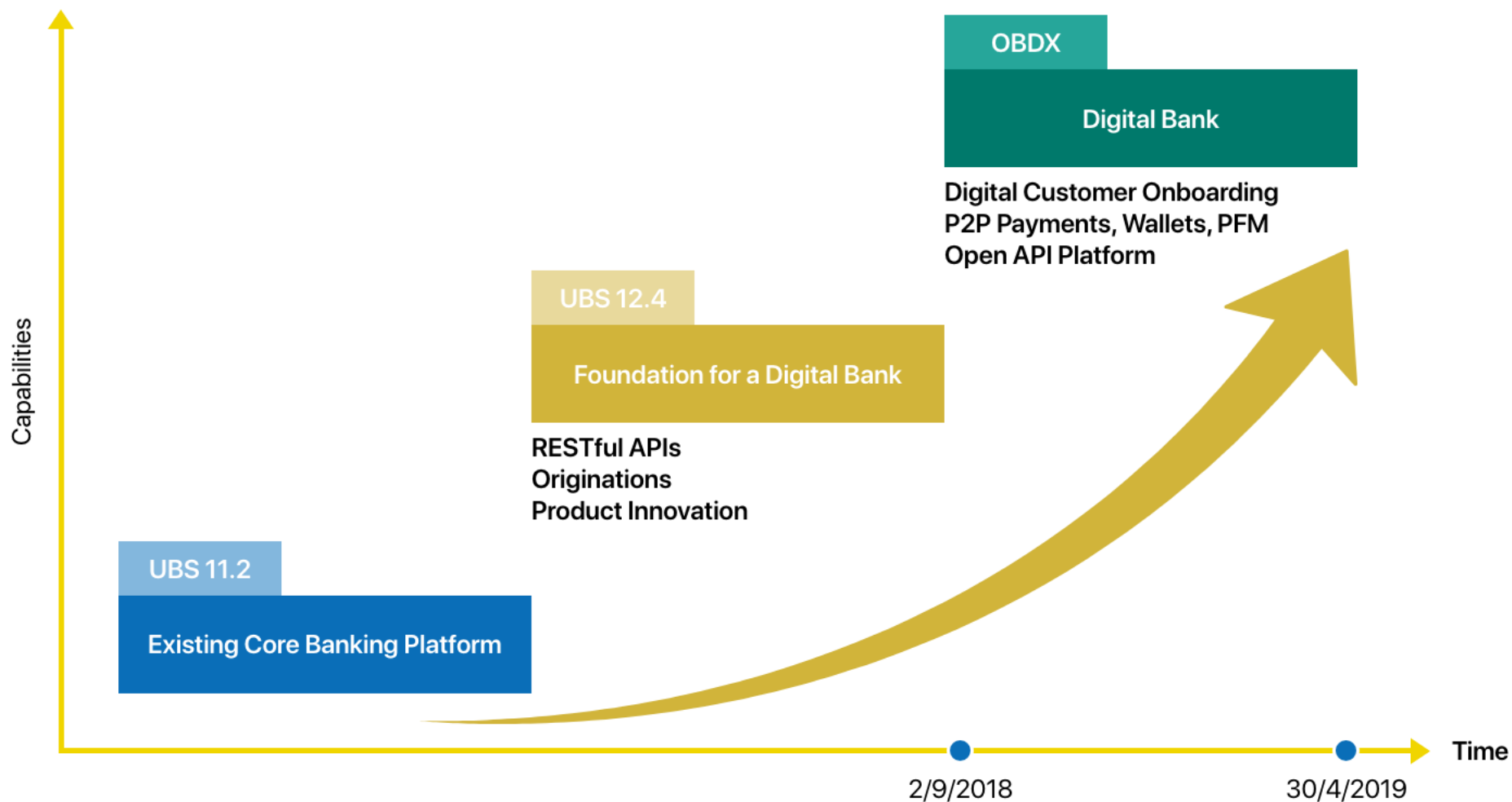


**Creating branches of the future  
while centralizing key  
operations**

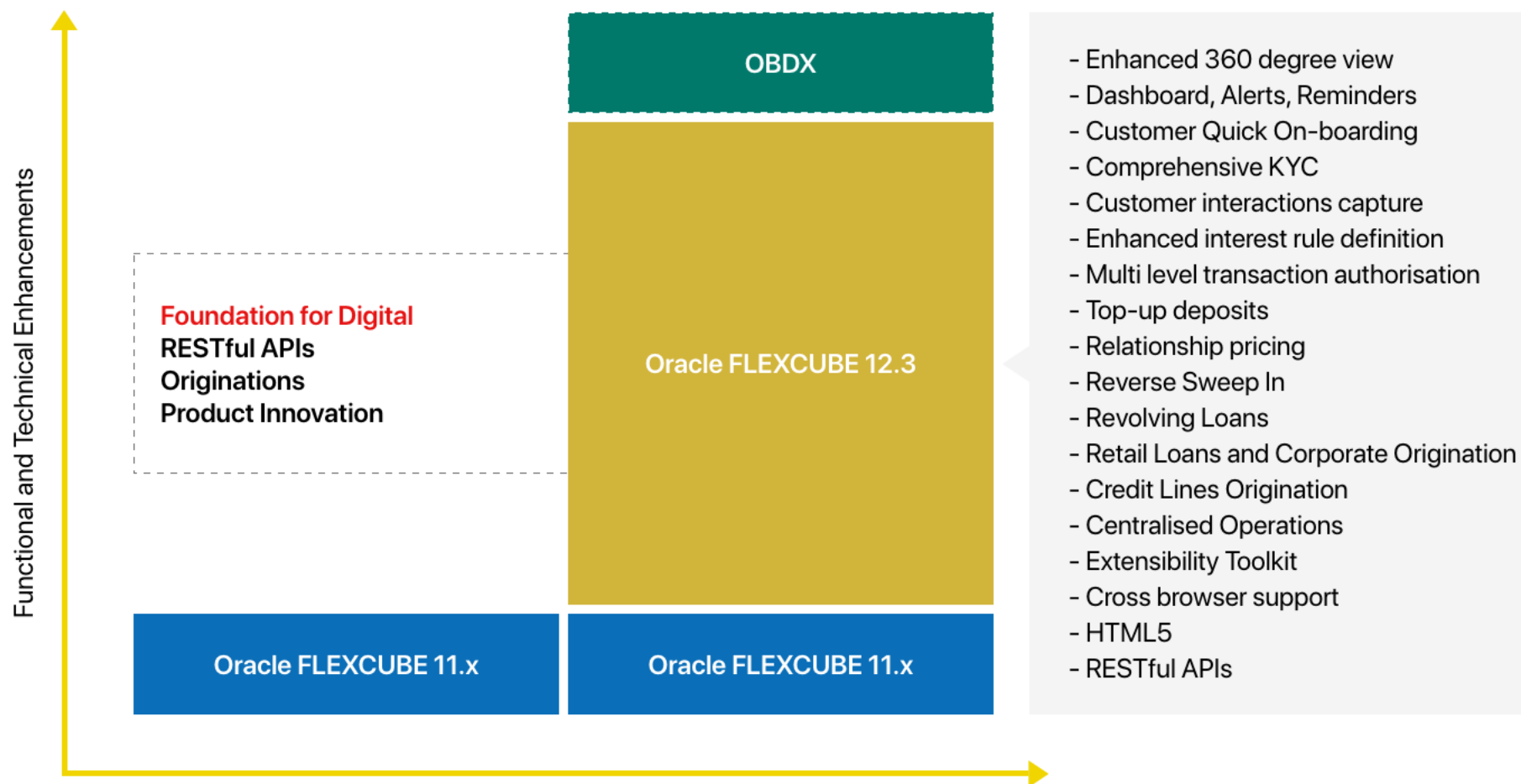


- Streamline processes between branches & Central Processing Centers
- Derive cost benefits through operational efficiency
- Create Centers of Excellence

# UPGRADE CORE BANK, TRANSFORM INTO DIGITAL BANK



## MORE NEWS FEATURES



- Enhanced 360 degree view
- Dashboard, Alerts, Reminders
- Customer Quick On-boarding
- Comprehensive KYC
- Customer interactions capture
- Enhanced interest rule definition
- Multi level transaction authorisation
- Top-up deposits
- Relationship pricing
- Reverse Sweep In
- Revolving Loans
- Retail Loans and Corporate Origination
- Credit Lines Origination
- Centralised Operations
- Extensibility Toolkit
- Cross browser support
- HTML5
- RESTful APIs

## MORE NEWS FEATURES



### For the Customer

Superior Experience  
Complete Self-Service  
Seamless Interaction



### For the Bank

Foster Innovation  
Increase Productivity  
Cross-sell and Up-sell



### For the Operations Staff

Centralise Operations  
Straight Through Processing  
Improve Efficiency



### For the IT Staff

Open Development  
Environment  
Build New Features  
Easy to Maintain

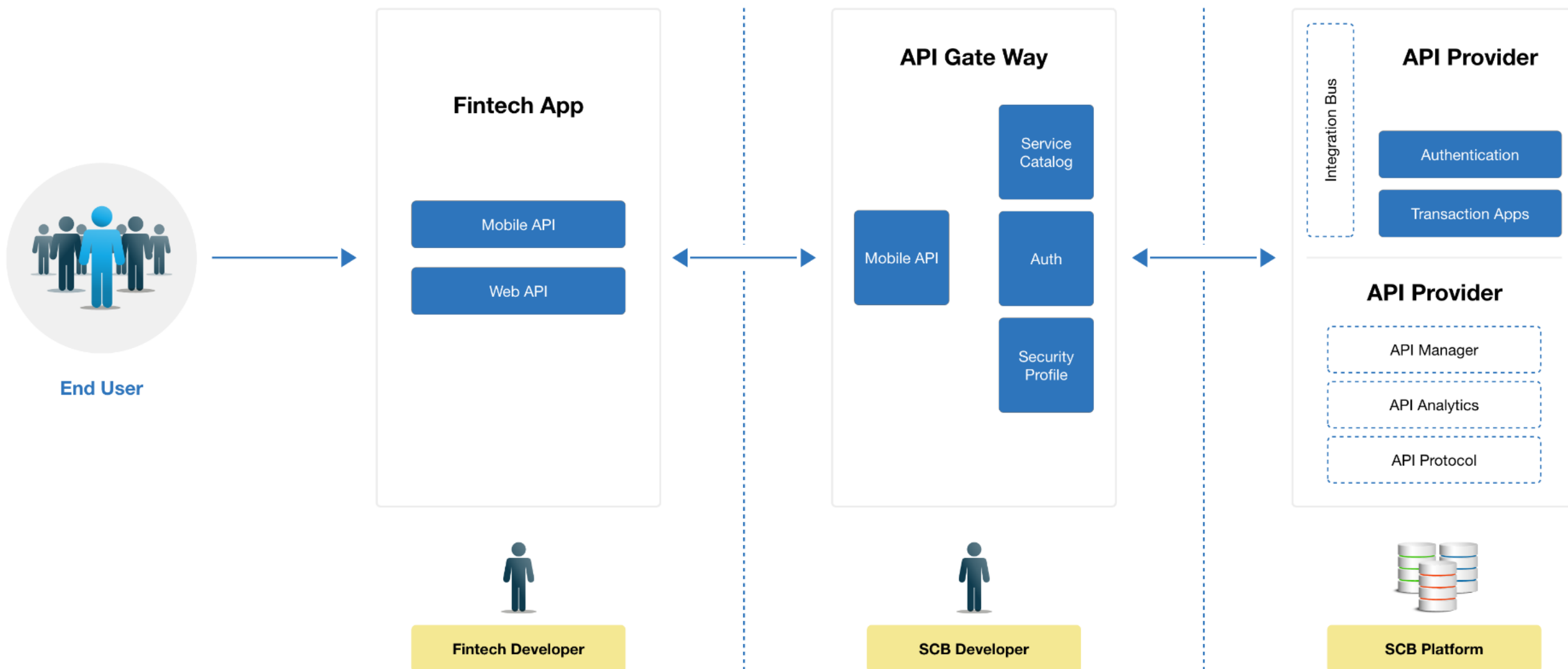


## 600+ RESTful APIs to support your business and your customer's need



# Future Plan

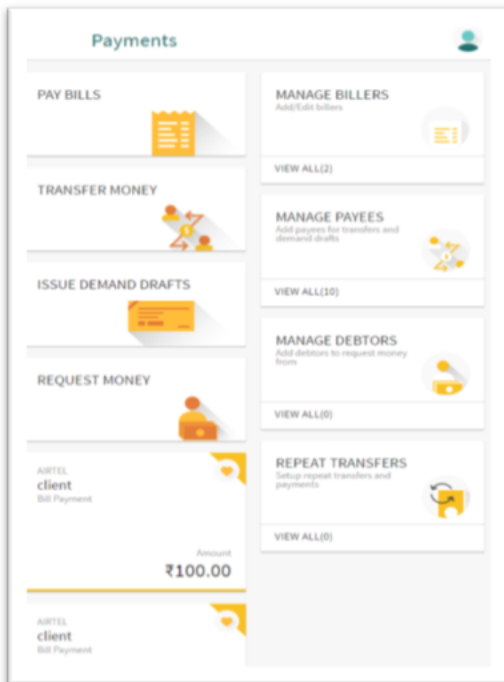
# OPEN BANKING DEPLOYMENT



# PEER TO PEER PAYMENT VIA TWITTER

## STEP 1

Customer views payments dashboard



## STEP 2

Option for Payment by Twitter



## STEP 3

Customer selects Transfer Money and makes payment by Twitter ID



## STEP 4

Beneficiary Receives Twitter Message

## STEP 5

Beneficiary Claims the Amount



# QR CODE BASED MOBILE PAYMENT

01

Navigate to QR  
Code Payment

02

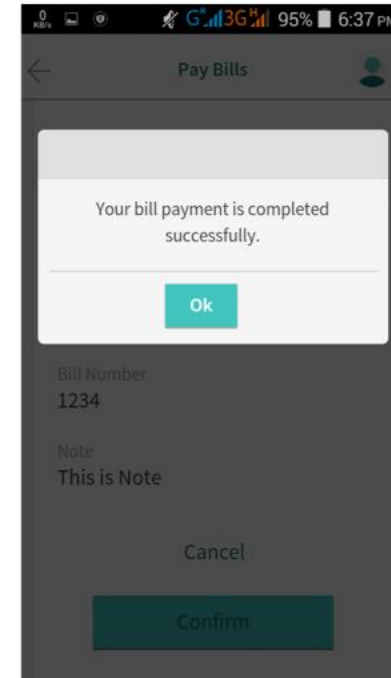
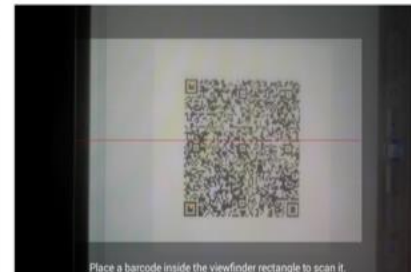
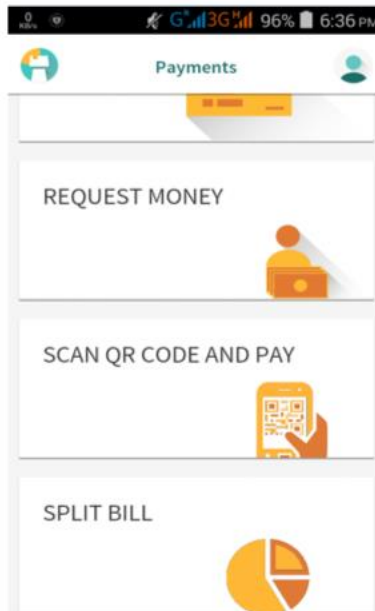
Scan QR code  
from Merchant

03

Review Payment  
Data

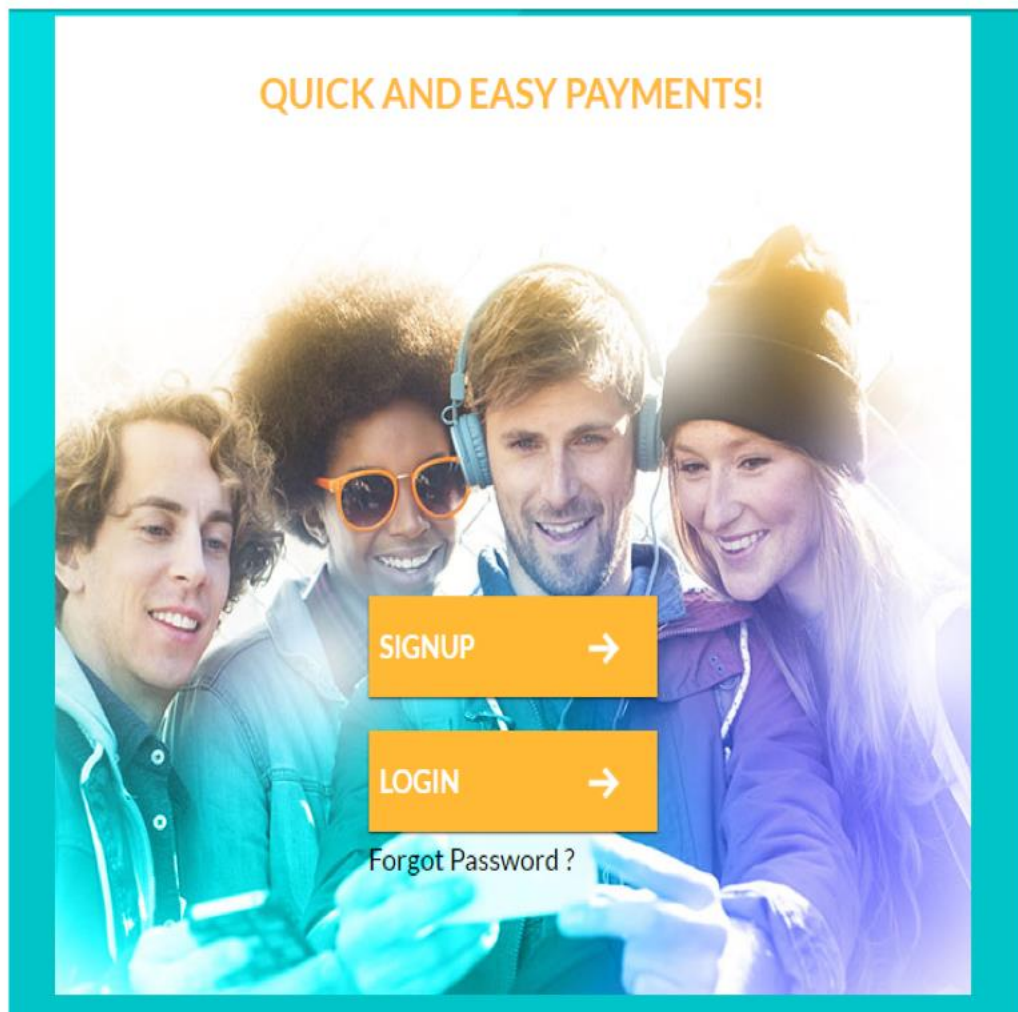
04

Payment  
Confirmation



# MOBILE WALLETS

## Wallets



## Sign Up

### NEW TO BANK ?

Please enter your mobile number to receive the verification code

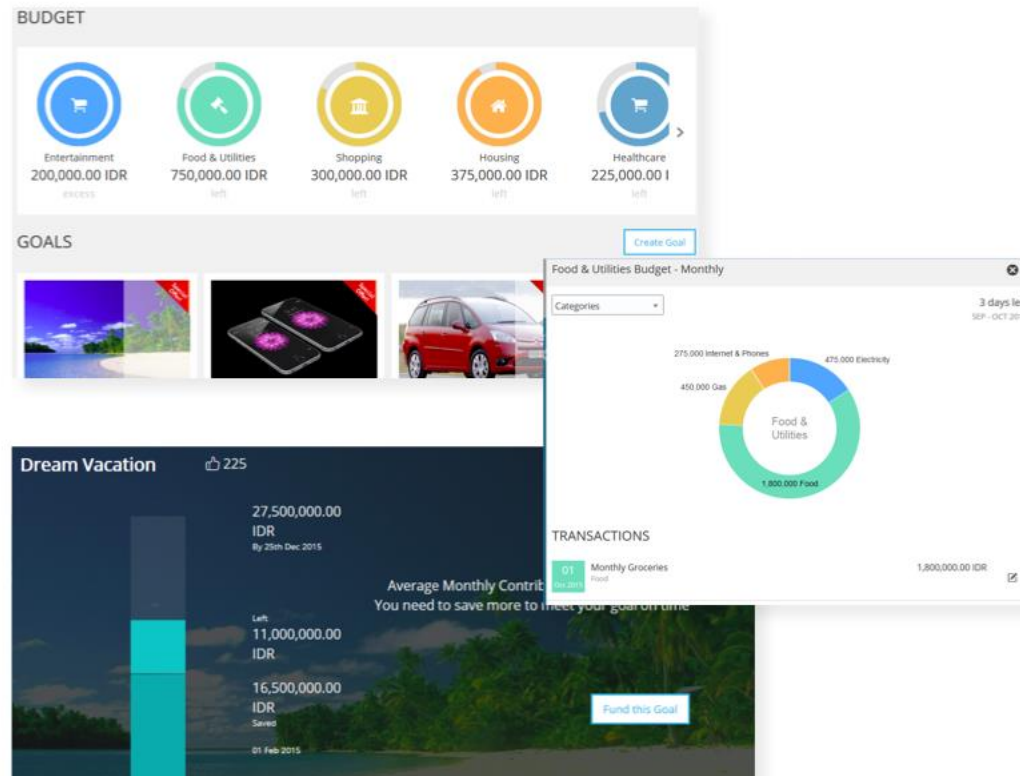
Mobile Number

7506090727

RECEIVE CODE →



# Drive revenue, increase wallet share & personalize customer experience



## 1 Goals & Budgets

## 2 Social Sharing

## 3 Peer Comparison

## 4 Financial Data Aggregation

## 5 Actionable Insights

1. Spend Analysis
2. Targeting
3. Advice



THANK YOU