Digital Banking Experience Platform (DBXP)

Build. Grow. Personalize

Driving Hyper-personalization in Banking



Omni-Channel
Retail Banking Suite

Rapid API Creator and
Instant UI/UX Manager

Personalization and
Experimentation Engine

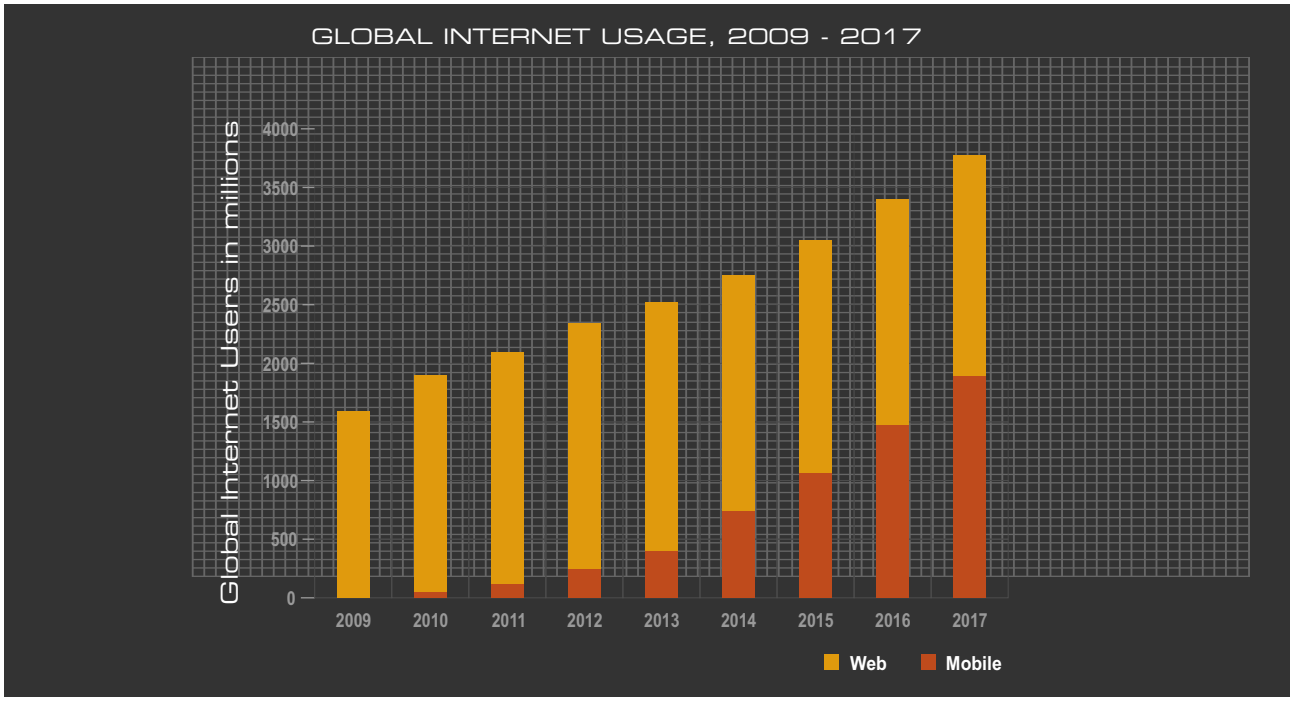
In-Built Growth
Hacking Tools

Mahindra COMVIVA

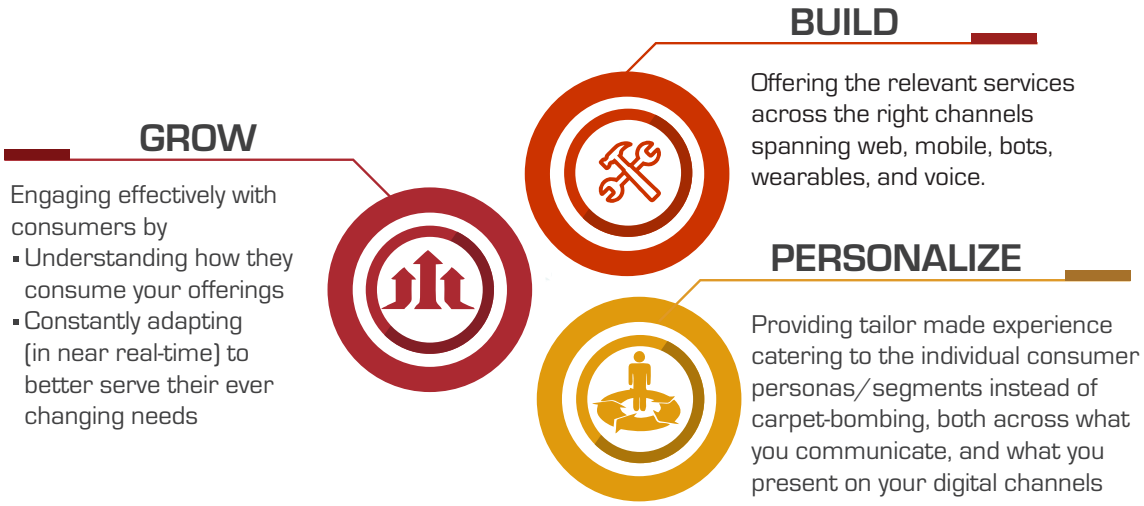
THE AGE OF DIGITAL CUSTOMER ENGAGEMENT

The past decade has witnessed an exponential rise in the usage of digital access-points. In today's times, customers demand the convenience of accessing various services through the channel of their choice. However, consumer internet companies (likes of FAANG) have demonstrated that massive, high-scale businesses can be built successfully, ONLY by truly embracing "digital", and with obsessive consumer focus.

Facebook | Apple | Amazon | Netflix | Google



Hence, it is important for the banks that are serious about building digital businesses to learn from the FAANG's successful execution of their digital strategy that should encompass the following dimensions:



Our Digital Banking Experience Platform (DBXP) provides a comprehensive solution to banks, to not only build, manage and control the omni-channel experiences, but also continuously iterate and engage the consumers, through instant configuration capability, marketing automation, personalization and experimentation engine. This empowers the bank to deliver a hyper-personalized experience, thereby enhancing the customer's value, and, subsequently, profitably transition to the digital age.

PLATFORM OVERVIEW

DIGITAL BANKING EXPERIENCE PLATFORM

DIGITAL TRANSACTION LAYER

- **Open Banking Suite –** 'API'fication of banking services with control systems (limits & thresholds) to offer seamless experience across all touch points
- **External Integration Gateway** to handle 3rd party integrations, format transformations
- **Business Flow Orchestration** layer to Create custom service journeys
- **Native payment capabilities** with support for MTES / VDES



OUT OF BOX MOBILE APPS & GEN-II CHANNELS

- Native mobile apps with pre-built android / iOS platform capabilities (biometrics, face-id)
- Support for generation-II channels (bots, wearable, and voice)
- Built-in 3rd party social integrations

DIGITAL EXPERIENCE LAYER

- **Instant Configurations** – Dynamically control the app presentation (segment-based UI / UX), A / B testing
- **Marketing Automation** – reach out to right consumer, with personalized content, in the right context

Built for mobile-first. Modular, there by enabling the selection of relevant modules from the above that fit your needs

USE CASES AT A GLANCE OF Digital Banking Experience Platform (DBXP):

CONSUMER ONBOARDING

- Highly configurable consumer journey flow
- Scan and upload KYC documents using mobile
- Faster on-boarding via easy integrations with multiple KYC services
- Face ID check against KYC document photo
- OCR for KYC documents to simplify onboarding

BANKING SERVICES

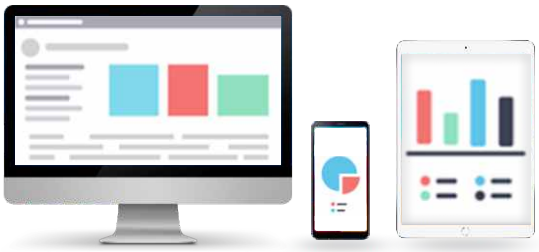
- Account summary / statements
- Manage card and limits, Support for Credit / Debit / Virtual Cards, Report lost card
- Request Cheque book, Scan and Upload Cheque, Positive Pay
- Transfers – Domestic and International, Standing Instructions, Chip In
- Loan calculator, Credit scoring, Apply loan, View loan details, and Repay loan
- Open, Renew, or Break Fixed / Recurring Deposits

FRICTIONLESS PAYMENTS

- Proximity payments through Tap and Pay [VTS / MDES], Masterpass QR, and mVisa
- Remote payments through Masterpass, Mastercard send
- Bill Payments – Online and Offline support, E-receipts, Bill capture using OCR

DIGITAL BANKING EXPERIENCE PLATFORM (DBXP): DELIVERING ENHANCED VALUE ACROSS ALL CHANNELS

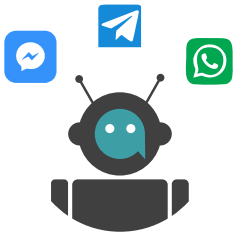
GEN 1



GEN 2

WEARABLES





BOTS



VOICE

KEY HIGHLIGHTS:

- Out of box Visa/Master certified payment capabilities
- Leveraging in built AI/ML engine to deliver hyper-personalization

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