Veloxap
OmniChannel Digital Platform
Jump-start your transition to an intelligent bank
### What do Veloxap solution help customers do?

<table>
<thead>
<tr>
<th>Retail Omnichannel Banking</th>
<th>Consumer Omnichannel Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>![Retail Banking Icon]</td>
<td>![Payment Icon]</td>
</tr>
<tr>
<td>Provide unified online and mobile access to retail customer banking functions.</td>
<td>Provides P2P and P2B payment solutions for banked or unbanked customers and Merchant Portal</td>
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<table>
<thead>
<tr>
<th>Commercial Omnichannel Banking</th>
<th>Digital Mobile experience and Engagement</th>
</tr>
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<tbody>
<tr>
<td>![Commercial Banking Icon]</td>
<td>![Mobile Icon]</td>
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<tr>
<td>Provide business customers with the ability to manage all their business cash management operations thru any device/channel.</td>
<td>Manage the interaction journey across all channels from first-time prospects to bank customers, across all channels</td>
</tr>
</tbody>
</table>

### What are the benefits?

**With Veloxap solution, banks gain:**

- Enhanced call center, online, and mobile access experiences for retail and commercial customers across all channels/devices
- Elimination of system silos through a single platform
- Broader market access by delivering banking services to the “unbanked” and underbanked
- Increased integration with other SAP offerings, including analytics and risk management

**Convert loyalty into revenue and gain new business through:**

- Actionable customer insight
- Long-lasting customer relationships based on individualized customer engagement
- Exceptional digital banking customer experiences
Veloxap Overview

Veloxap Digital Omnichannel Banking
SAP Omnichannel Digital Banking Platform
- SAP Retail Banking
- SAP Corporate Banking
- Veloxap Trade Finance
- Veloxap Host-to-Host
- Veloxap Unified Account

Veloxap Digital Mobile Banking
Retail Banking
Corporate Banking
mWallet
Platform Admin

Veloxap Digital Customer Engagement
Digital Product Offering
- Car loan
- Personal
- Mortgage
- Credit Card

Digital Onboarding
- Banked and Unbanked
- Opening Account
- Banking Services

Veloxap Digital Mobile Wallet
Wallet
mPayment
Merchant Portal

Veloxap Features

Digital Customer Engagement
- Customer onboarding (Banked, Unbanked)
- Open Account
- Apply for a Credit Card
- Mortgage loan
- Car Loan
- Personal Loan
- Increase credit limit
- Merchant Portal Engagement
- Commerce catalogue search

Fund Movement
- Funds transfer: Internal, External
- Wire release and workflow approvals
- Dynamic Bill payments
- Scheduled Loan Payment
- Calendar View (App/OS)
- Quick Pay
- Cheque Deposit
- Intraday positions

Account Management
- Multi Affiliation Support
- Unified Global Account
- Net Worth, Global Position
- Loans and deposits Account
- Account balances
- Account Grouping
- Favorite Account
- Transaction search and details

Card Management
- Card Transaction History
- Apply for a credit Card
- Card Payment from Account / SVA
- Integration with loyalty

Alert & Messaging
- Secure Bank messaging
- Exchange Rate Calculator
- Push Notification
- Alerting
- E-Services

Mobile Money Wallet
- Manage Accounts - SVA
  - View Account Balance
  - View Account Statement
  - View Transaction History
- Multi Source Funding
  - Set primary Account
  - Link to pre-paid virtual/physical Visa/Mastercard
  - Request Money / Send Money
  - Link to pre-paid virtual/physical Visa/Mastercard
  - Linked to Google Pay & Apple Pay
- Topup Airtime
  - Topup own MSSIDN
  - Topup Friends & Family
  - Topup any MSSIDN
- Transfer Money
  - Send Money to known Consumer MSSIDN
  - Send Money to unknown MSSIDN
  - Send Money to Friends & Family
  - Send Money to any Bank Account
- Transfer Funds
  - Transfer between own Wallet Accounts
  - Transfer between our own Account
  - Transfer external (Wire)
- Pay Bills
  - Pay Biller Any Amount
  - Pay Bill upon presentation
  - Import Bills
  - Cash-out

Features & Gadget
- iPad, iPhone, Android, Mobile Web
- Dragable Menu
- Finger Print Authentication
- Face Recognition
- ID Scan OCR
- Theme & Font Selection
- Social Media Integration
- Location-based services (ATM & Branch Locator)
- Administration Console & Dashboard
- Mini-information reporting

Finance Management (PM)
- Graphical views
- Visual categorization
- Drill down views
- Summary and details
- User and bank managed

Business Administration
- User management
- Multi-Affiliates
- Approvals, Limits
- Workflows
- Permissions
- Entitlements
- Global CIF
- Unified Global Account View
- Unified Global Account Transfer

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Veloxap Capabilities

Comprehensive Business Capabilities

- Online Banking, Mobile Banking, Mobile Money (Wallet) solutions for Retail, SME and Commercial Banking
- Robust self-service features that power out-of-the-box channel applications for Customers and Bank staff, including:
  - Account Balances and Transaction Details
  - Payments (Domestic and International) and Transfers
  - PFM capabilities
  - Wallet Banking / P2P Payments and Loyalty Management
  - Chatbot / Machine-learning Framework
  - Targeted Products and Offers
  - Notifications and Secure Messages
  - Reporting
  - Biometric Authentication, 2FA Support
  - Approvals and Limits
  - User Management and Admin
  - Business and Group Management
  - Bank Administration Module

Open Banking Development Platform

- Certified on SAP Cloud Platform; can be deployed on other cloud providers
- Open API architecture (> 850 exposed APIs) supports third-party business services and partner / Fintech integration
- Industry-standard technologies (e.g. OData, REST, OSGi)
- Easily extensible and scalable platform architecture

Integrated

- Out-of-the-box integration with Banking Services, Payments Hub, and SAP Commerce & Marketing

Ready to Use Mobile App Templates

- Out-of-the-box downloadable Retail and Business mobile apps for the Apple and Android app stores
- Unified hybrid templates for consistent UX across Retail and Commercial Banking mobile apps

Responsive UX Design

- HTML5 based channel-independent Retail and SME UX for online, mobile, and tablet
- Design based on Google Material Design principles
- Separation of business logic from UI layer allowing easier and more flexible UX modifications for all channels

About Veloxap

Veloxap is a robust solution built on SAP OmniChannel Banking Platform, combining over 25 years’ Experience of MDSap services, helping banks service and cross-sell to customers across all digital channels in a consistent and integrated manner.

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