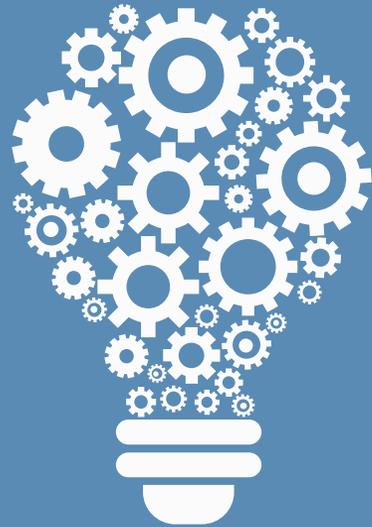


Fin**Q**ubic

Banking Reimagined

Qloan | Qpay | Qcard

Core Banking systems form the backbone of any financial institution and are critical in the success of its mission



But require:



significant upfront investment



substantial initial setup time



business experts with deep understanding of the industry and of the related regulations



continuous adaptation

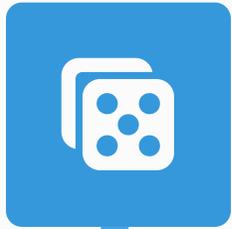
But even then:



The financial institution is not operational until this is integrated with a complex infrastructure and the rest of its systems

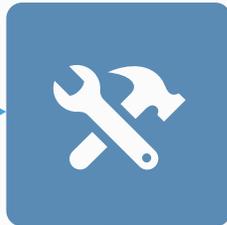
Banking As A Platform (BAAP)

Our Solution



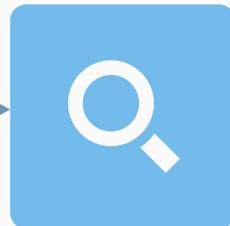
Proven, Risk Free, WYSIWYG model

Based on a proven core banking model that can be provided immediately as demo to guarantee "what you see is what you get" eliminating any ambiguity



Including all the components to be ready on day 1

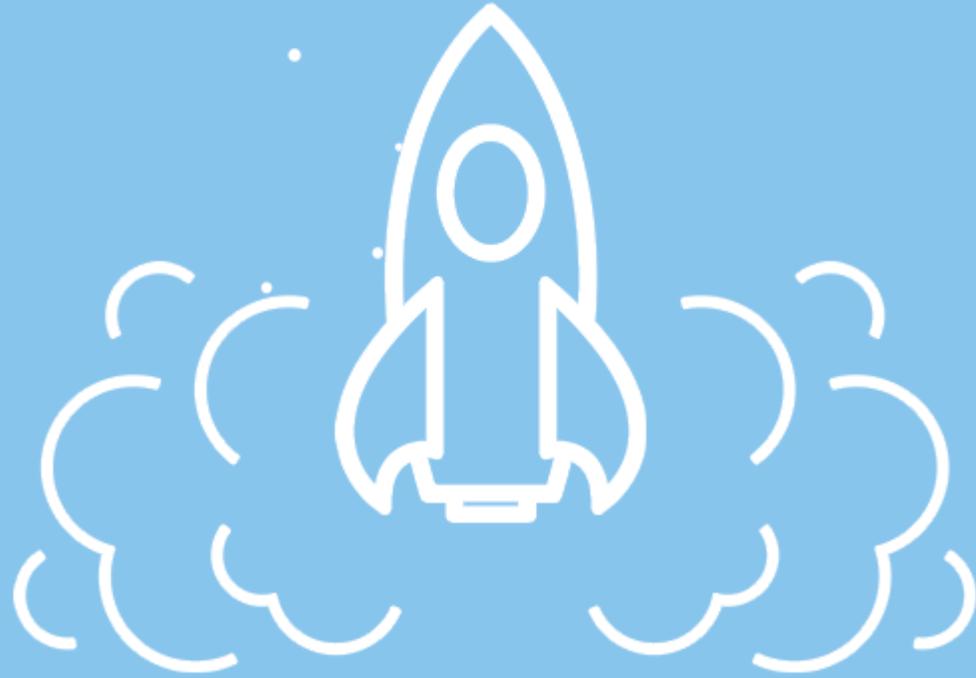
Preconfigured and integrated with everything to be operational from the first day, at the same time safeguarding continuous adaptation to the latest updates



Ensuring focus is exclusively on the business

Fully managed end-to-end, in a 24x7 available, secure, compliant environment avoiding the need to have a team of experts





FinQubic

Banking Software Solution Should be

Our Vision



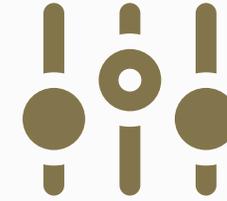
Inclusive & Flexible

Preconfigured with everything to get you started at your own model and able to grow on demand



Cost Sensitive

Avoiding large CapEx, based on an OpEx model and taking advantage of the pre-built components



Fully Managed

Fully managed end-to-end by a team of experts, in a 24x7 available, secure environment

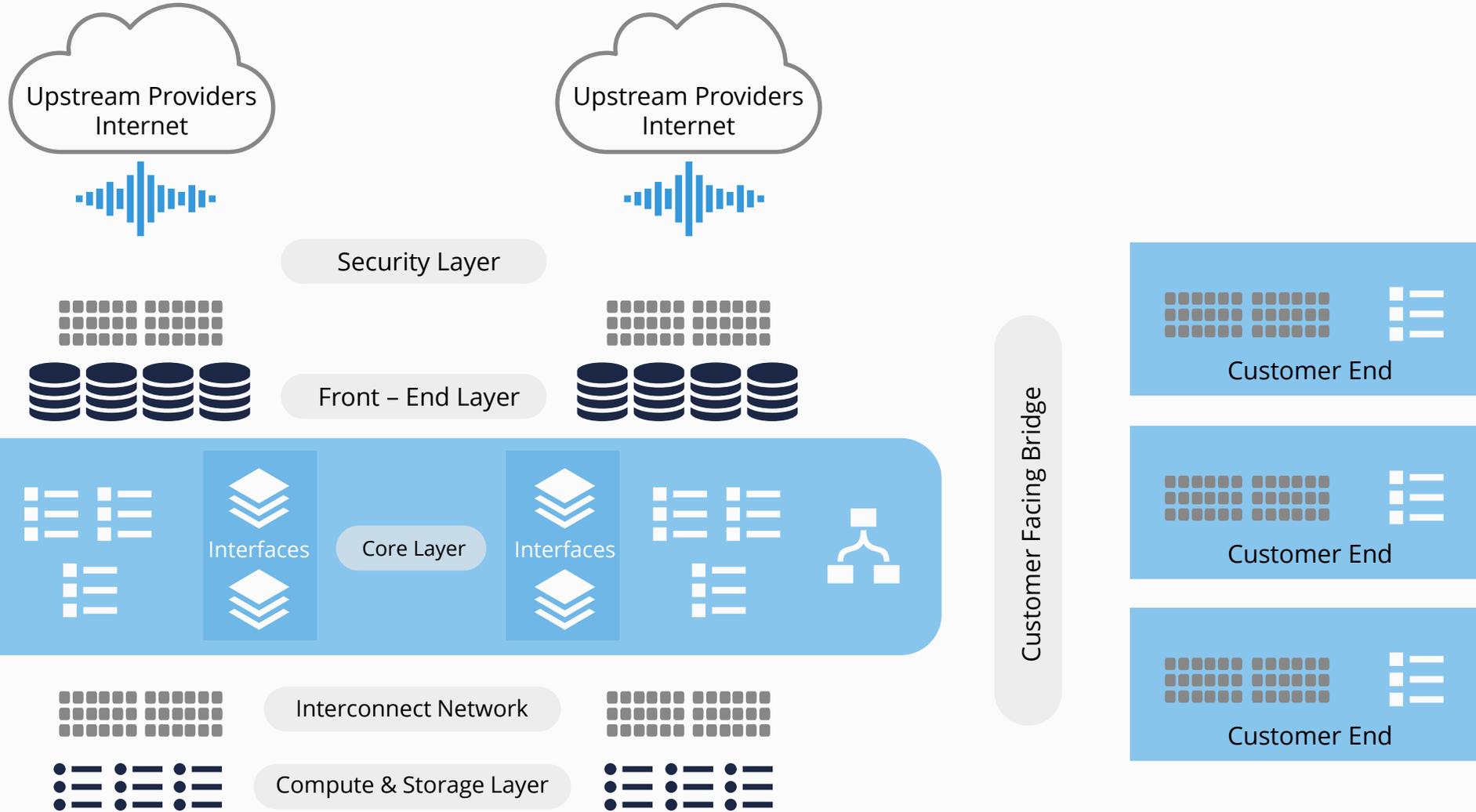




What we Offer

Qloan | Qpay | Qcard

A Secure Hosted Environment

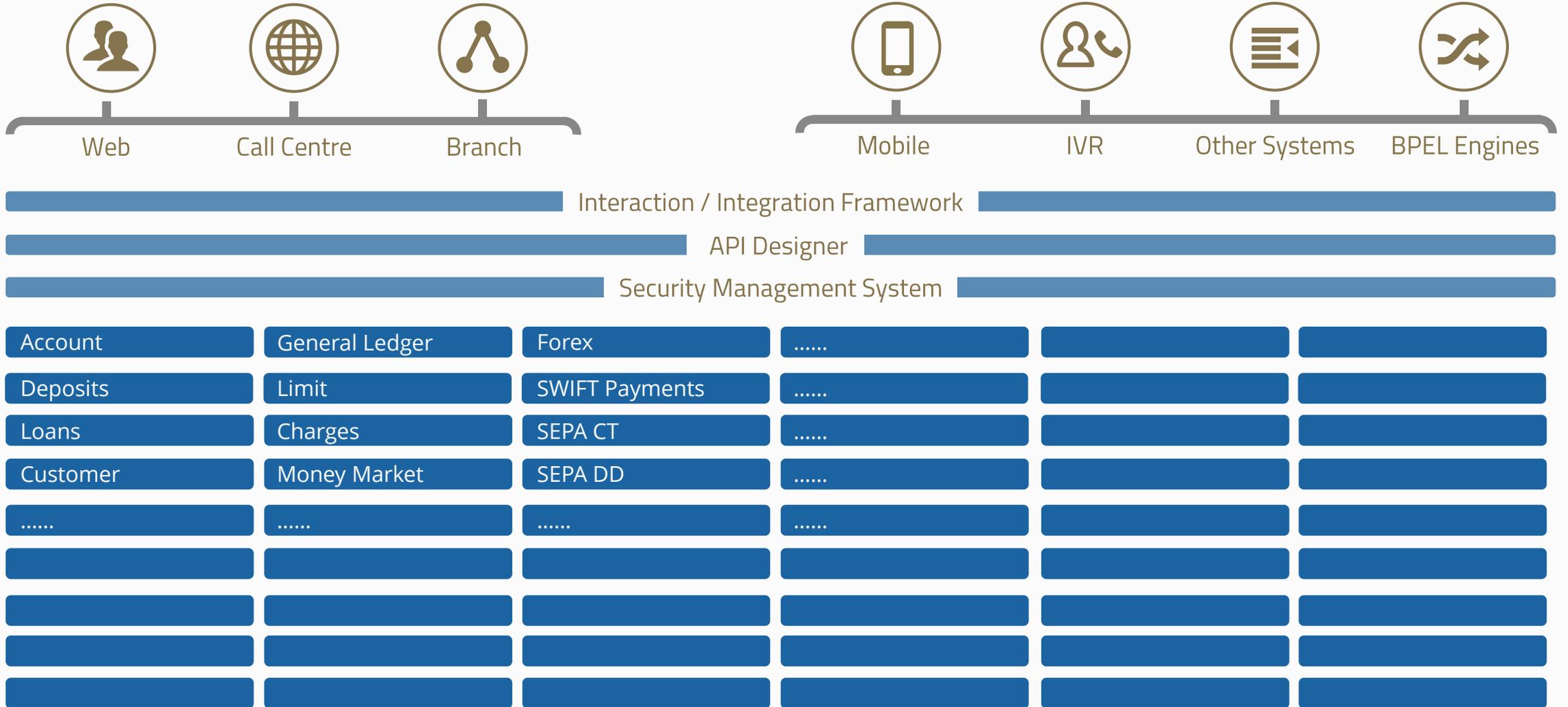


With all the Components to be Operational Day one

| CORE | INTERNET | PHONE | INTEGRATION |
|---------------------|-----------------------------|------------------------------|---------------------------|
| Core Banking | Online Banking | Phone Banking (IVR) | SWIFT Payment |
| Document Management | Multi Factor Authentication | Call Authentication (coming) | EARTHPORT Payment Gateway |
| Output Management | | | MS Dynamics CRM |



Based on the Market's Leader Modular Core





Why FinQubic

Qloan | Qpay | Qcard

Why FinQubic



Expertise



A team of experts with over 55 combined years of industry and technology experience

See-Get



A WYSIWYG platform that can be deployed in short period with minimum risks

Verified



A proven model with proof of concept running successfully over 5 years

All-in-one



A comprehensive solution equipped with all tools to necessary to be operational today

Autonomous



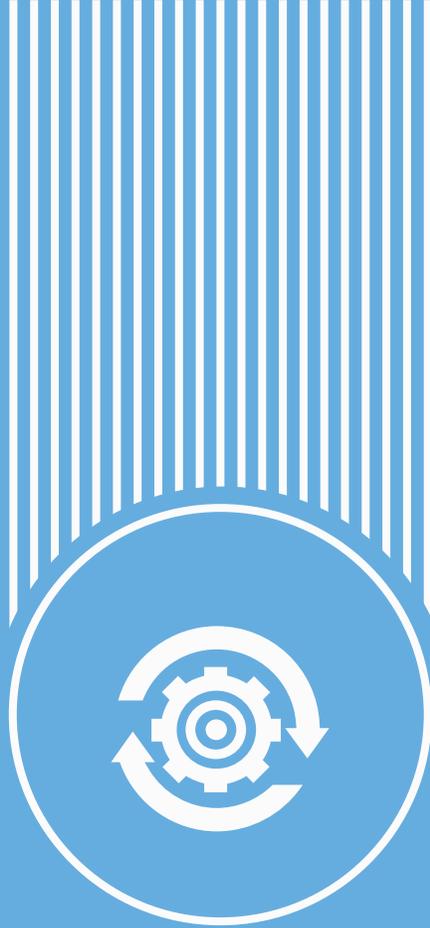
A fully managed, 24x7, secure, compliant environment with BCP and DR sites

Savings



A cost-sensitive solution avoiding large CapEx and benefiting from the multitenancy model





Variations

Qpay

tailored for e-money licensed institutions (EMI) and small digital banks aiming to optimize their payments

Qloan

geared towards loan management (*coming soon*)

Qcard

integrated with a card management system (*coming soon*)





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