



**SYMMETRY**

Digital Banking Platform



Avanza Group of Companies – a multi-decade technology powerhouse that contributes to a range of industries with its state-of-the-art products. The Avanza Group is comprised of organizations, spanning across multiple sectors, which create and deliver real value for their customers and stakeholders.

## Understanding the consumer shift

As Internet and mobile adoption is rising exponentially, a new breed of customer is emerging, one that seeks on-demand serviceability across all banking channels (Especially Digital).

With the age of disruption upon us many age-old practices and business models are being phased out.

Avanza's Symmetry helps you build a pure-play digital experience across all your customer touch-points. This empowers you to cater to an ever expanding and evolving customer base.

Building a bank of the future is no easy task but with Avanza's next-gen technology platforms and our team of experts we are here to help you move forward and enter the future.

# Digital around the world in 2019

Understanding how rapid technology adoption is leading to Omni-Digital serviceability

Total  
Population



**7.676**

Billion  
Urbanisation:

**56%**

Unique  
Mobile User



**5.112**

Billion  
Penetration:

**67%**

Internet  
Users



**4.388**

Billion  
Penetration:

**57%**

Active Social  
Media Users

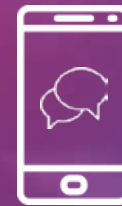


**3.484**

Billion  
Penetration:

**45%**

Mobile Social  
Media Users



**3.256**

Billion  
Penetration:

**42%**

SOURCES: POPULATION: UNITED NATIONS; U.S. CENSUS BUREAU. MOBILE: GSMA INTELLIGENCE. INTERNET: INTERNETWORLDSTATS; ITU; WORLD BANK; CIA WORLD FACTBOOK; EUROSTAT; LOCAL GOVERNMENT BODIES AND REGULATORY AUTHORITIES; MIDEASTMEDIA.ORG; REPORTS IN REPUTABLE MEDIA. SOCIAL MEDIA: PLATFORMS' SELF-SERVE ADVERTISING TOOLS; PRESS RELEASES AND INVESTOR EARNINGS ANNOUNCEMENTS; ARAB SOCIAL MEDIA REPORT; TECHRASA; NIKI AGHAEI; ROSE.RU. (ALL LATEST AVAILABLE DATA IN JANUARY 2019)

# Digital Banking Architecture

A robust platform that helps build upon the infrastructural investments your organisation has made





# Module Overview

Decades of experience across 40+ countries has helped us create a platform that is built with the future in mind

01 | 

## On-Boarding

- Biometric
- Voice recognition
- Facial Recognition
- OCR Scanning

02 | 

## Social Banking

- P2P Payments
- Record complaints
- Chat Bots

03 | 

## Campaigns

- Promotions
- Discounts
- Customer feedback

04 | 

## Wallet

- Wallet to Wallet transfers
- Cash In / Cash out
- Remittances
- SI & Reminders

05 | 

## Contactless

- QR Payments
- NFC Payments

06 | 

## Rewards

- Shop
- Earn
- Redeem

07 | 

## Finance Tracking

- Budgeting
- Goals
- Forecasting

08 | 

## Back office

- Agent Portals
- Settlement & Reconciliation
- Limits & Permissions
- Fee, Charges & Commission
- Notifications
- Reporting
- Directory services

09 | 

## Security & Compliance

- Tokenization
- OWASP
- PCI/PA DSS
- PSD2

10 | 

## Open API

- Developer Portal
- Consumer Portal
- Open API Gateway
- Sandboxing
- Security
- Monitoring & Performance
- Administration

# Security Features

Avanza's best-in-breed platforms are built with latest security and compliance standards for real world risk mitigation



# Leading with innovation, setting new standards

Avanza solutions is your way forward  
to the future of Digital Banking

Digital banking is the face of advanced technology, and it has become essential to incorporate it in most of our personal and business banking areas leading towards a seamless banking experience.



# Thank You

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