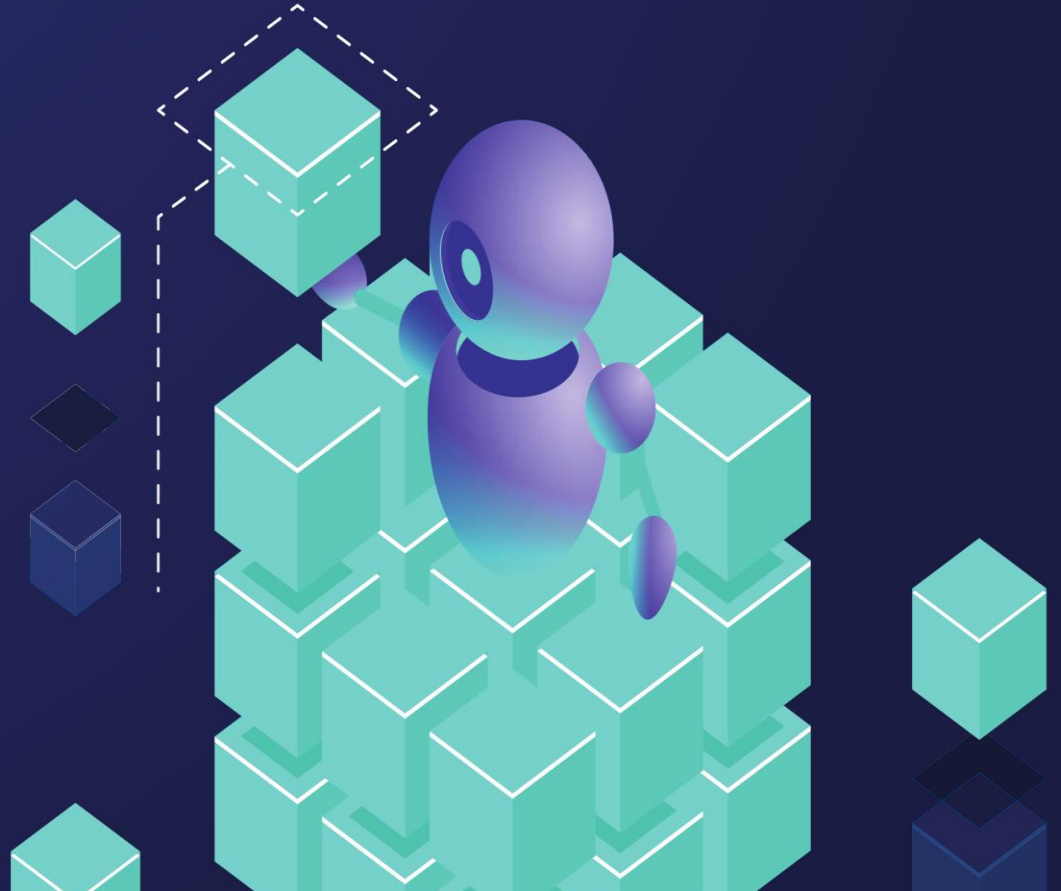




Capability Presentation



Transforming Financial Services Through Innovation

About Us

01

Who Are We?

We are a consulting and product Engineering/ Services company with deep focus on disruptive technologies.

04

Our Team

Our team of experts excels in implementing solutions with a future-oriented mindset, strategically considering tomorrow's needs. With a wealth of experience in developing highly scalable, future-ready, and highly secure enterprise systems.

02

What We Do?

We provide end-to-end white-glove product engineering services leveraging best-in-class cloud engineering, low / no-code, AI/ML and microservices architecture to meet your product outcomes.

05

Our Expertise

We carry rich expertise of working with the large financial institutions across the globe. We have played a key role in realizing their Digital Enterprise goals.

03

Our Mission

Our Mission is to deliver financial technology solutions and products that makes the financial world most trusted , transparent and customer centric.

06

Our Passion

We are driven by a collective passion for technology and solving problems through collaboration and customer engagement.

Transforming Financial Services Through Innovation

Why Us?

01

Multi-domain Skills

We have built a robust multi-domain team that combines their experience in banking, E-commerce, Insurance ,API,AI/ML, Devops and Cloud to develop valuable solutions for our customers.

04

Deep focus

We are deeply invested in Banking industry, continually developing solutions, frameworks, and building blocks across the capital markets & value chain.

02

Solutions foundation

Our reference architecture and API platform enable us to build high-quality solutions quickly using Devops to automate processes and leveraging cloud infrastructure.

05

Agile + Enterprise-grade

Our Leadership team is hands-on and brings the required variety of expertise, experience, and management: start-up + enterprise mindset, technology + domain skills, and small team incubation + large team scaling.

03

Customer Centric

We make it easy for the customers to engage with us in different projects while enabling various flexibilities in licensing and IPR.

06

Client teams – Research + IT

We work well with leaders and practitioners of the enterprise research and IT teams while ensuring the role and department specific objectives are met with technology, domain, and management approaches..

Empowering The Financial Transformation

Our Fintech Focus

01

Cloud Engineering

Cloud is an integral part of today's technology landscape. Companies increasingly rely on cloud technologies for delivering services to globally distributed audiences. Downtime, performance and security issues can erode customer confidence and cause significant dents in a business. Cloud Engineering at s3 by qualified and experienced practitioners helps navigate the journey to the cloud and helps unlock its true potential.

02

UI/UX Design

Our designers are adept at creating compelling user interfaces that are able to deliver engaging experiences on both mobile, desktop and web form factors. Designing for each form factor comes with unique considerations and best practices which our experienced designers navigate to deliver the best outcome.

03

Technology Consulting

We carry the proven consulting experience in architecture and design. With our rich hands-on approach, we have enabled many enterprises in realizing their digital dreams.

04

Data Engineering

Digital enterprise success is largely driven by the data management and usage. We carry robust knowledge and experience in creating data pipelines, data governance and data quality. We have designed Data warehouses, Data Marts and Lake houses for large enterprises.

05

Analytics, Data Science, AI/ML

Leveraging the data to drive personalized engagement with customers is the new norm. We are a team with good exposure and hands-on expertise in designing high-end Analytics AI/ML and BI space.

06

API Transformation

The Key building block in digital transformation is the APIfication. Enterprises carry the monolith legacy-based applications which are business critical. We have resounding success in transforming the legacy code base on to microservices architecture and Open API enablement.

Key Services

Tailored Solutions for Your Needs

01

IT Services

We have proven track record in delivering large scale and multi region banking projects for Tier-1 banks. Our Agile approach, Domain and Technology knowledge along with future oriented solutioning approach would enable us to deliver best-in class projects. We have expertise in execution of projects across multiple domains(Banking , insurance and E-commerce)

02

Resourcing

We have a pool of trained and smart resources across various advanced technologies and domains. We deploy our resources for shorter/longer durations based on the need of the enterprise,

03

Technology Consulting

We carry the proven consulting experience in architecture and design. With our hands-on approach, we have enabled many enterprises in realizing their digital dreams.

04

Product Engineering

Every great product is rooted in a great user experience. Our product design experts help you ideate and visualize design options to deliver an optimal experience and work with you through the entire product design life cycle to take an idea from concept to visualization.

05

Product Implementation Partner

The success rate of product implementations is not so encouraging . It requires a user centric approach and at the same time holistic view of the enterprise systems (Data, Integration etc.,). Our team managed large scale regional implementations successfully.

06

Application Support & Management

We help keep your mission-critical systems running and humming through our managed application support offering. We continually tweak and course-correct our internal process through a data-driven mechanism for improving productivity, reducing costs and maximizing service levels.

Transforming Financial Services Through Innovation

Innovation

01

Digital Engagement Product

Using best of the breed technologies, we have created this product that enables the personalized and automated client communications .

04

Data science usage in Portfolio Management

Leveraging the expertise on domain and technology , we have built custom data science algorithms for portfolio back testing, optimization, scenario analysis and performance analysis.

02

Legacy Modernization

We have modernized the legacy monolith platform through progressive modernization using microservices and API architectures.

05

Fintech Collaboration

In the world of open innovation, it is important to collaborate with Fintech echo systems. We have leveraged this for enabling many niche user journeys.

03

ML based Predictions

Our innovative ,pre trained and predictive models for customer churn, prospect propensity, Goal planning success etc. help the bank to understand and serve customer better.

06

Omnichannel App

Using advanced UI and API technologies we have built OMNI Channel enabled apps for banking and E-commerce customers..



Case Studies

01

MDM Platform

03

Digital Wealth Platform

02

**Structured Deposit Management
System**

04

Shopping Advisory Platform

Case study - MDM For Asia's Largest Bank



Challenges

- Customer Data Spread across the systems.
- There is no golden source of truth for customer.
- This led to customer experience distraction and Churn.
- Cross-Sale and new product launch became extremely difficult.



Solution

- We have designed a custom MDM platform for the bank,
- This helped in addressing data quality and duplication issues,
- Data governance and extensible meta model for MDM are enabled.



Results

- Simplified the digital transformation for the bank.
- Increased cross sales .
- Hyper personalization and automation are enabled without any challenges.
- Data governance and regulation needs are enabled.

Case study - Digital Wealth Platform For Largest Bank



Challenges

- Goal Planning on excel based documents became very painful and caused business scalability issues.
- Customer engagement became extremely difficult as the portfolio data is not available at single place.
- Operational efficiency and advisor dependency became big set back .
- Bank was unable to leverage the huge retail customer base .



Solution

- Built API based Digital wealth Platform.
- Designed and built Investment warehouse.
- Designed and built digital sales product .



Results

- Tools for Advisors improved operational efficiency.
- Customer engagement and communication is simplified and transformed.
- Advisors can perform assisted goal planning with customers by using the omni Channel tool.

Case study - Structured Deposits System For Tier-1 Bank



Challenges

- Deposit management on excel based documents became very painful and caused business scalability issues.
- Launch of new product became a challenge .
- Manual processes and use of multiple systems introduced many operational issues.
- Cost of customer service became high.



Solution

- Designed a robust system that is driven by business rules and process flows.
- Enabled STP with Mainframe based core bank and the pricing systems .
- Auto generation of advices and reconciliation .



Results

- New product launch is simplified.
- STP process enriched operational efficiency .
- Customer experience is enriched significantly.

Case study - Shopping Advisory Platform For Fintech



Challenges

- Tourists largely focus on shopping. They look for an app that provides the shopping ideas and discounts in the form of Coupon.
- Non-Availability of apps that can provide persona based recommendations..
- Lack of a medium to engage with customer on shopping.
- Revenue loss due to improper advice on shopping.



Solution

- AI/ML based shopping recommender.
- Notifications and engagement platform.
- Coupon management platform.
- Revenue tracking and analytics .



Results

- Improved customer experience.
- Increased revenue .
- Ease of new product introduction.

Technology Stack

The Foundation of Our Solutions

Front End/ Access



(Mobile/ Browser UIs)



REST APIs/ API Gateway/ Web Application Firewall



3rd Party Systems/ FinTechs

Mediation and Orchestration



SDK



Coordination and Service Discovery



Elastic Load Balancer

Service Management

Core Business Components



Adapters



Platform Image



Business Rules/BPM



Micro Services



Java Base Components



Data Science & ML

Runtime



OS



Amazon S3



Amazon EBS



Cloud Native Storage



Container Runtime



Cloud Native Network

Provisioning



Terraform



ANSIBLE

Host Management/ Tooling



Twistlock

Secure Images



DATADOG



APPDYNAMICS

Monitoring



fluentd



elastic

Logging



kubernetes

Container
Orchestration



AWS IAM

Access Management

Fintech Collaborations/Partnerships

Open Banking



Collaborations



Video Conferencing and Screen Sharing



Knowledge Management



Online Document Signature

Communication



WhatsApp/ Facebook Chat Integration



Push Notification



Mail Integration



SMS Integration

Reporting



Client Reporting



BI Tool



BI Tool



BI Tool

Reference Data



News /Reference Data



Price/Rates Data



Reference Data



ESG Data



PEP/World Check



Reference Data

Edge Capability (AI/ ML)



Sentiment Analysis



Behavior Analysis



AI Capabilities and ML OPS

Govt Central Database/
RegTech



India UID Integration



Singapore UID Integration



Malaysia UID Integration

Depository Systems



Thank You



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