Digital Solutions Catalogue

inspiring development | EFSE European Fund for Southeast Europe

Inspiring Development × EFSE

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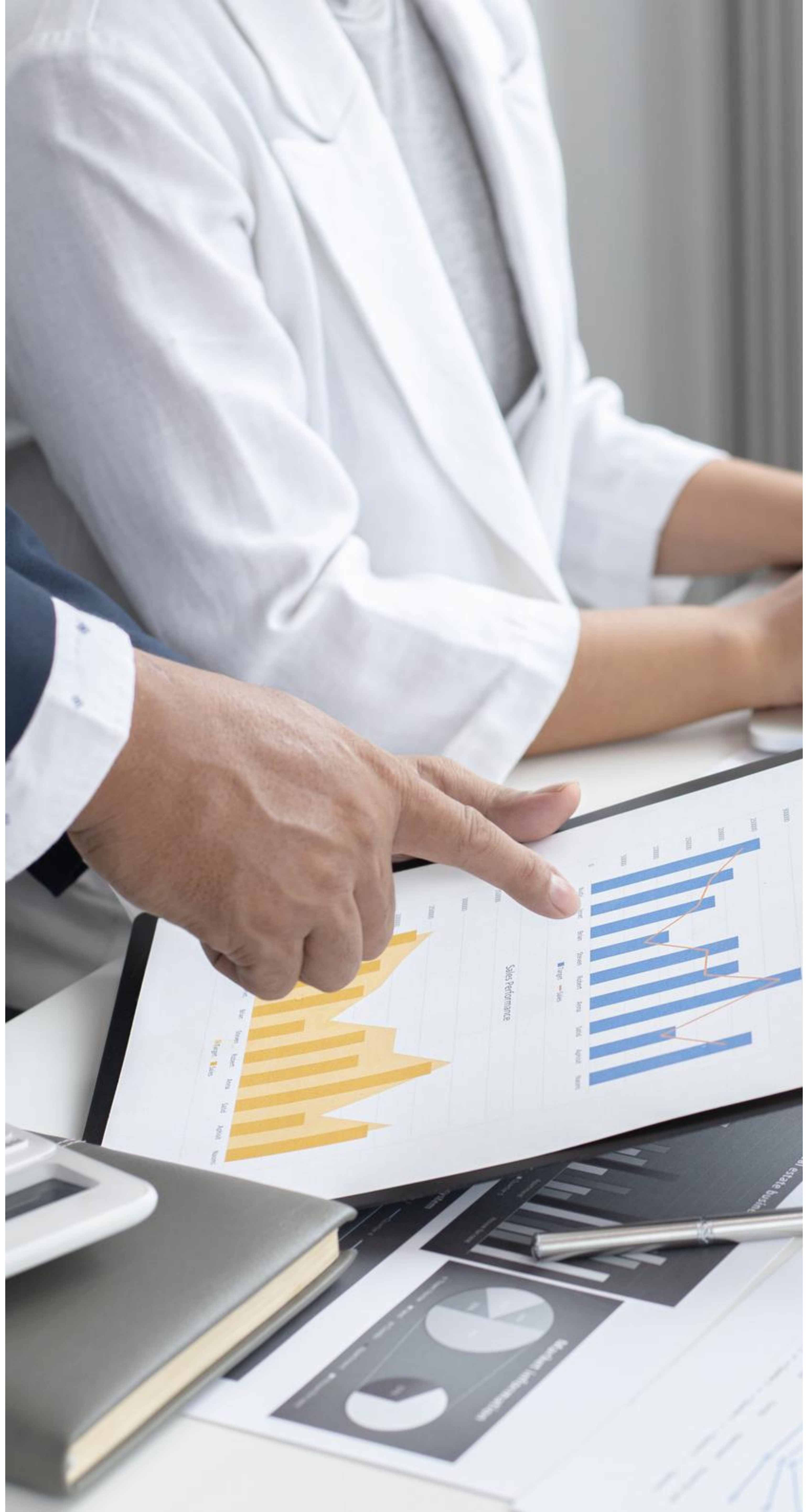

00 Introduction

Catalogue Overview

This catalogue is a first-glance pre-selection tool for financial institutions exploring digital solutions. Its objective is to bring relevant market information into one place, making it easier to navigate both well-known international providers and less-known but relevant solutions.

The catalogue is based on interviews and follow-up exchanges with presented digital solution providers, complemented by presentations. It includes solution providers and implementation experience from both within and beyond the EFSE region. Additionally, this report is intended solely for informational purposes, does not endorse any provider over others, and is not exhaustive, as there are many providers in the market. For solutions presented in detail, the catalogue summarizes, where available:

- solution scope and key functionalities
- implementation approach
- indicative pricing or commercial models
- selected use cases or implementation references

While some providers also serve large and enterprise clients, they confirmed having small and mid-sized institutions in their portfolios and offering delivery models or phased implementations suitable for these segments. The level of detail varies by solution. To ensure broader market coverage, each chapter concludes with a list of additional providers presented with non-detailed information.

The catalogue supports shortlisting and early market orientation and does not replace detailed technical, commercial, regulatory, or security due diligence.

Note: All information is presented as received from solution providers at a specific point in time and may evolve. Company presentations are linked respectively.

00 Introduction

EFSE

01 Customer Onboarding & Digital Identity Solutions

- BIOMETRIC.VISION
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- LUCINITY
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Note: Logos are clickable and linked to a detailed profile.

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01

Customer Onboarding & Digital Identity Solutions

01 Customer Onboarding & Digital Identity Solutions

Digital Onboarding That Works

Digital onboarding is no longer a novelty. Banks and microfinance institutions understand its value. The real question today is: How do you implement it to gain a strategic edge?

The answer lies in **flexibility**, **orchestration**, and **speed**. Modern onboarding solutions are modular, meaning they can be launched as:

- A standalone web portal requiring minimal integration
- A module embedded in your mobile app
- A browser-based self-service tool for rapid activation

You can go live in weeks, not months—thanks to cloud-native architectures, prebuilt integrations, and modular workflows.

Even without full core integration, banks are acquiring new customers (including businesses) faster and at lower cost.

Hybrid models—where customers start online and complete a final step in-branch—are fully supported, ensuring compliance without compromising convenience.

01 Customer Onboarding & Digital Identity Solutions

What sets strong solutions apart:

- **Automated compliance**: Real-time ID verification, AML/KYC checks, and registry integrations reduce manual reviews
- **Cross-platform orchestration:** Leverages data from multiple platforms to orchestrate customized, client-specific workflows and end-to-end processes across systems
- **Reusable infrastructure:** The same tech powers loan origination, product cross-sell, employee onboarding, profile updates, and more

Importantly, the impact of these solutions extends far beyond onboarding and account opening. They can be integrated into:

- **Loan disbursement and servicing workflows**, speeding up approvals and verifying borrower identity remotely
- **Client re-identification and re-KYC cycles**, enabling secure updates through self-service channels
- **Remote service requests**, such as limit changes, document uploads, or address updates
- **Branch transformation initiatives**, replacing paper-heavy onboarding with tablet-based digital flows
- **Customer authentication for sensitive transactions**, using biometric or document-based verification

Choosing the right partner isn't just about onboarding—it's about building an adaptive foundation for future growth. With the right partner—matched to your needs—these solutions do more than open accounts: they unlock **digital transformation at scale**.

01 Customer Onboarding & Digital Identity Solutions

Listed Solutions

Provider	Core ID Verification	Liveness Check	AML / Sanctions	KYB	e-Signature	Deployment Options
Biometric.Vision	✓	✓	✓	—	—	Cloud / On-prem
ARGOS Identity	✓	✓	✓	✓	—	Cloud
Evrotrust	✓	✓	✓	✓	✓	Cloud / Mobile
iDenfy	✓	✓	✓	✓	—	Cloud
Identomat	✓	✓	✓	✓	—	Cloud / On-prem
Shufti	✓	✓	✓	✓	✓	Cloud / On-prem
Incode	✓	✓	✓	✓	✓	Cloud
Sumsub	✓	✓	✓	✓	✓	Cloud

BIOMETRIC.VISION

Customer Onboarding & Digital Identity Solution

Contact
Details

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FREE TRIAL

01 Customer Onboarding & Digital Identity Solutions

BIOMETRIC.VISION

Company at a Glance:

- **HQ:** Delaware, USA
- **Offices:** USA & Kazakhstan
- **Established:** 2018
- **Employees:** 30+
- **Last Implementations:** UAPF, Otbasy Bank, Bank RBK, BCC Bank, Vivus, Shinhan Finance, TasCredit, Prosper Pay, Legal Money, ECKZ Network Technology, Arnur Credit
- Company Presentation

Geographic Focus

250+ markets, strong presence in: Central Asia, Mexico, Malaysia, UAE

Customers

Binance, NPCK, Nurbank, Bank RBK, Sun Finance, Shinhan Finance, etc.

Industry Focus

Banks, MFIs, fintech, crypto, telecom, education, legal services, marketplaces, delivery platforms

01 Customer Onboarding & Digital Identity Solutions

BIOMETRIC.VISION

Solution 2

Document Recognition

Reads IDs & passports from 160+ countries, extracting data automatically. Reduces manual data entry and onboarding time.

Solution 4

Face Search

Checks identity against multiple databases and watchlists. Helps detect fraud and high-risk profiles.

Solution 1

Liveness Detection

Verifies that a real person is present using video checks. Prevents spoofing, masks, and deepfake attempts.

Solution 3

Face2Face

Biometric Face Search enables instant, secure identity verification across multiple databases, supporting high-risk profile screening for MFIs. It cross-checks individuals against terrorist lists, fraud watchlists, law-enforcement records, and custom blacklists, strengthening security and risk control.

01 Customer Onboarding & Digital Identity Solutions

BIOMETRIC.VISION

Use Case

EC.KZ international microfinance group, operating in 10+ countries entered Kazakhstan market, where the company faced regulatory challenges, high fraud attempts, and long manual onboarding. EC.KZ partnered with Biometric Vision to implement a fully automated digital onboarding system, using: Liveness Detection, Document Capture & Verification and Face Match solutions.

Outcome	Impact
Fraud reduction	80% fewer fake document attempts and 50% fewer stolen identity cases
Customer onboarding time	<1 minute (vs. 15–30 minutes manually)
Operational efficiency	Automated verification, lower operator workload
Regulatory compliance	Fully compliant onboarding process
Conversion improvement	Faster, seamless registration reduced drop-offs

01 Customer Onboarding & Digital Identity Solutions

BIOMETRIC.VISION

Features

Cloud-based	Hosted on secure cloud infrastructure (Yandex, AWS, etc.) Reliable performance and minimal IT setup. At the same time, Biometric vision offers the option to deploy the solution on the client company's own servers if required.
Modular	Choose and combine only the verification modules you need. Pay only for features required; scale as needed.
Mob & Web support	Works on web and mobile (SDKs & APIs available). Onboard customers anytime, via app or browser.
Integrations	API-based integration with the client company's existing systems. Easy to connect with CRM or other core systems.
Implementation Timeframe	Deployment can be completed in approximately 2 weeks, depending on the institution's readiness. Fast launch with minimal IT effort.

01 Customer Onboarding & Digital Identity Solutions

BIOMETRIC.VISION

Features

Customization & Flexibility	Flexible, customizable biometric solutions tailored to specific business needs. Clients can test the technology risk-free via a free demo, with no IT team required—accessing document verification, liveness, and face-to-face checks directly from a smartphone or computer. A modular technology stack and adjustable security levels enable tailored use cases across industries, with ready-made solutions already deployed for banks, MFOs, and other sectors.
Support & Maintenance	All-in-one service agreement with SLA and 24/7 technical support included. A fully in-house, proprietary biometric platform allows fast customization without intermediaries, ensuring solutions are precisely aligned with client business processes while delivering optimal value for money. The SLA is defined and agreed in advance with the client.
Security & Compliance	Compliant with ISO 30107 (PAD) & GDPR standards. Strong data protection & fraud prevention.

01 Customer Onboarding & Digital Identity Solutions

BIOMETRIC.VISION

License & Pricing

Licensing Model	Subscription or transaction-based pricing, depending on usage and scale. Flexibility to start small and pay as you grow.
Pricing Model	Pricing is based on service volume and resource usage, not client size. All clients receive the same high quality of service, with differences only in the scale and technologies applied.
Additional Costs	No extra fees for implementation, support, or integration. Predictable budgeting with no hidden costs.
Implementation Costs	Free of charge for Biometric Vision’s Customers.
Support & Maintenance Fees	No additional costs are included in the subscription.
Additional Services	Technical support 24/7; check against sanctions lists.

01 Customer Onboarding & Digital Identity Solutions

BIOMETRIC.VISION

Solution Description

Biometric.Vision is a ready-to-use AI-driven biometric platform enabling secure digital onboarding and proof-of-humanity.

It helps banks, MFIs, and fintechs block AI attacks, reduce fraud, and automate identity verification, replacing manual and paper-based processes.

The platform is certified and compliant with ISO 30107-3, ISO 27001, NIST, and GDPR, fully aligned with local regulations, and trusted by regulators and leading institutions, including the National Bank of Kazakhstan, Bybit, and Binance.

Key Strengths & Value Proposition

- Highly customizable, scalable biometric platform with proprietary algorithms
- Configurable for maximum security or frictionless user experience
- Error rates as low as 0.01% with full regulatory compliance
- Easy integration with bank and MFI systems
- Cloud and on-premise deployment options
- Adapts to local regulatory changes without impacting conversion
- Reduces fraud, manual effort, and operational errors
- Customizable UI and workflows aligned with client brand and business goal

Biometric.Vision's key differentiators are flexible customization aligned with business and regulatory needs, proven deployments with banks, MFIs, and government institutions, and strong security and compliance, backed by international certifications and regulator approval.

ARGOS

Customer Onboarding & Digital Identity Solution

Contact Details

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FREE TRIAL

01 Customer Onboarding & Digital Identity Solutions

ARGOS

Company at a Glance:

- **HQ:** Vienna, Virginia, USA
- **Offices:** Virginia, USA & Seoul, South Korea
- **Established:** 2018
- **Employees:** 17
- **Last Implementations:** Kakao Entertainment
- Company Presentation

Geographic Focus

Europe, Asia-Pacific, Mena, North & Latin America

Customers

Maple Story Universe, Gala Games, Stadiobet, Blaylock Van LLC, Interpark Triple, SentBe

Industry Focus

Financial services, fintech, blockchain, healthcare, insurance, gaming, e-commerce

01 Customer Onboarding & Digital Identity Solutions

Solution 2

ID & Document Verification

Recognizes 4,000+ global ID documents from 195+ countries using OCR and MRZ extraction. Converts ID images into verified digital data to accelerate onboarding and reduce manual effort.

Solution 4

Liveness & Anti-Fraud Intelligence

ISO-certified liveness detection and advanced anti-spoofing tools stop bots, deepfakes, proxy/VPN misuse, and repeated fraudulent attempts. Detects fake images, masks, and manipulated documents.

Solution 1

Face Recognition & Ownership Check

Matches the user's selfie with the ID photo and cross-validates identity using government and financial databases. Ensures the person owns the document being presented.

Solution 3

Admin & Compliance Automation

Provides a secure onboarding dashboard with automated decisioning, AML watchlist screening, customizable scoring, and country/age/user policy rules. Streamlines compliance and reduces operational overhead.

01 Customer Onboarding & Digital Identity Solutions

ARGOS

Use Case

Sentbe, a leading Asian digital remittance platform serving foreign workers, students and expats, faced challenges verifying diverse international IDs, preventing document fraud, and ensuring compliant KYC across markets; by partnering with ARGOS, Sentbe deployed a fully automated eKYC system using global document recognition, facial verification, and liveness detection, enabling fast and secure onboarding for foreign customers.

Outcome	Impact
Higher KYC accuracy	Accurate verification for foreign IDs & scripts
Fraud prevention	Detection of forged IDs, VPNs, and duplicate profiles
User experience	Faster, simpler onboarding for foreign customers
Operational efficiency	Reduced manual checks and compliance workload
Regulatory compliance	Full AML/KYC alignment across regions

01 Customer Onboarding & Digital Identity Solutions

ARGOS

Features

Cloud-based	Hosted on secure cloud infrastructure. No need for internal servers or IT maintenance.
Modular	Yes, the company operates modularly. Flexibility to start small and add features as needed.
Mob & Web support	The company's live form URL can be embedded into both mobile and web applications.
Integrations	Connects easily via API or webhooks. Simple integration with existing business systems.
Multi-language Support	Supports 28+ languages and can add more.
Scalability	Works for startups to enterprise-level institutions. Grows with your business and customer volume.
Disaster recovery & Backup Processes	System redundancy + weekly incremental backups. High reliability and data protection.
Flexibility for Small Institutions	Flexible deployment for small, medium, and large institutions. Suitable for smaller teams with limited IT capacity.

01 Customer Onboarding & Digital Identity Solutions

ARGOS

Features

Implementation Timeframe	Can be deployed in as little as 2–4 hours. Fast go-live with minimal operational disruption.
Customization & Flexibility	Modular system; configurable workflows, branding, approval logic, and data routing; supports tailored KYC flows. Adapt platform to unique business processes without coding; scale features as you grow.
Support & Maintenance	Customer support available; typical response within 12 hours; dedicated account manager.
Security & Compliance	Compliant with GDPR, CCPA and ISO-27001. Meets global data protection standards, reducing compliance risk.

License & Pricing

Licensing Model	B2B SaaS, annual subscription. Predictable yearly budgeting; no complex infrastructure needed.
Pricing Model	Credit-based system; purchase credits for 1–12 months; volume discounts available; approx. \$0.80–\$1.00 per full KYC submission. Pay per use; scale spending based on onboarding volume; flexible for small and growing institutions.
Additional Costs	Approx. \$1,000 annual platform fee; implementation, support & maintenance included.

01 Customer Onboarding & Digital Identity Solutions

Solution Description

ARGOS Identity is a digital identity verification platform that enables fast, secure onboarding for individuals and businesses. It automates ID checks, biometrics, AML screening, and KYB workflows, delivering KYC results in seconds and reducing fraud through advanced risk intelligence.

Used across industries like banking, payments, and iGaming, ARGOS helps organizations cut onboarding time from days to minutes while ensuring global compliance. With support for 5,000+ IDs, 28+ languages, and low-code integration, it can be deployed in just hours.

Key Strengths & Value Proposition

- Faster, more secure onboarding at lower operational cost
- Automation reduces manual review and compliance workload
- Advanced fraud detection prevents identity fraud, synthetic IDs, shell businesses, and multi-account abuse
- Real-time onboarding improves user experience and conversion rates
- Automated AML, UBO, and sanctions checks strengthen compliance readiness

ARGOS enables ultra-fast KYC/KYB onboarding with low-code integration, real-time verification, and advanced fraud prevention—helping institutions onboard customers and merchants instantly while reducing costs and accelerating revenue.

evrotrust

Customer Onboarding & Digital Identity Solution

Contact Details

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FREE TRIAL

01 Customer Onboarding & Digital Identity Solutions

evrotrust

Company at a Glance:

- **HQ:** Sofia, Bulgaria
- **Offices:** Bulgaria, North Macedonia, Romania, Italy, Austria
- **Established:** 2015
- **Employees:** 77
- Company Presentation

Geographic Focus

EMEA, Africa, LatAm, Asia - operating in 62 countries

Customers

UniCredit, KBC, OTP Group, ProCredit Bank, Raiffeisen, Allianz

Industry Focus

Financial services, enterprise clients, SMEs & SMBs

01 Customer Onboarding & Digital Identity Solutions

Solution 2

Qualified e-Signature

- Full suite of eIDAS-qualified trust services delivered remotely and mobile-first
- Qualified electronic signatures valid for 2 years
- Automated signing workflows available for clients
- One-time SMS QES for on-premise use cases
- Embedded Qualified e-Timestamp for audit & compliance

Solution 1

Identity verification

- Remote identity verification for individuals and legal entities via Evrotrust eID
- Enables secure onboarding without physical presence
- Outsourced legal responsibility for identity verification reduces compliance burden and fraud risk
- Verified identity data returned securely for immediate customer record creation

Solution 3

Qualified e-Delivery

- Legal-grade delivery of documents with the same value as registered mail
- Receipt & evidence management dashboard for regulated workflows
- Proof of delivery and audit evidence for future compliance

01 Customer Onboarding & Digital Identity Solutions

evrotrust

Use Case - Accelerate Digital Growth

Organizations aiming to grow digital customer acquisition often face long onboarding processes and compliance complexity.

By using Evrotrust’s remote identity verification and qualified e-signature services, companies streamline end-to-end onboarding, reduce manual steps, and ensure eIDAS-compliant KYC, resulting in smoother customer journeys and higher digital conversion rates.

Use Case - Solve KYC Compliance Long-Term

Organizations with ongoing regulatory obligations need consistent, secure KYC processes that meet evolving standards.

With Evrotrust’s digital identity proofing and eIDAS-compliant trust services, companies can reliably collect and verify all required personal data (ID document, selfie, DOB, nationality) to remain compliant with KYC, KYB, and AML rules, ensuring long-term regulatory readiness and reducing manual compliance burden.

Use Case - Enable Cross-Border Transactions & Agreements

Businesses expanding internationally need a secure and scalable way to onboard foreign clients and sign agreements remotely.

Evrotrust enables global digital identity verification and qualified e-signatures, allowing organizations to verify users worldwide and execute legally binding contracts online, supporting frictionless cross-border operations and compliance across jurisdictions.

01 Customer Onboarding & Digital Identity Solutions

Use Case - Prevent Identity Fraud

Remote interactions increase the risk of impersonation, forged documents, and fraudulent access attempts.

Evrotrust helps organizations confidently verify users by combining secure identity document validation, biometric face matching, and built-in AML compliance checks. This ensures only legitimate customers, partners, and employees can access services. With automated fraud prevention and high-assurance identity proofing, businesses eliminate identity risks and protect sensitive processes in a fully digital environment.

Use Case - HR Document Management

Modern organizations need secure and efficient ways to manage employee documentation, especially in remote and hybrid work environments.

Evrotrust enables fully digital HR workflows, allowing companies to issue, sign, and store employment contracts, policies, and leave documentation with legally binding electronic signatures. By replacing manual paperwork with automated digital processes, HR teams accelerate onboarding, compliance, and internal approvals — reducing administrative workload and supporting a seamless employee experience.

Use Case - Cut Costs for Scaling

Growing businesses often face rising operational and compliance expenses.

Evrotrust enables companies to scale efficiently by automating onboarding, verification, and document workflows, reducing manual processing, administrative overhead, and compliance costs. With fully digital identity and signature processes, organizations can streamline operations and improve ROI while maintaining regulatory readiness.

01 Customer Onboarding & Digital Identity Solutions

evrotrust

Features	
Cloud-based	SDKs are native for mobile; web access via secure HTTPS. Fast deployment without heavy IT infrastructure.
Modular	Features enabled based on specific use-case needs. Pay only for required modules; easy to scale features.
Mob & Web support	Available for both web and mobile applications. Flexible onboarding across devices and channels.
Integrations	API/SDK integration; e-signature via DocuSign for approved clients.
Multi-language Support	Multilingual capabilities included. Suitable for diverse customer bases and regional expansion.
Scalability	Auto-scaling infrastructure. Handles growth smoothly without performance issues.
Disaster recovery & Backup Processes	Strict internal procedures; regularly audited. High data security & business-continuity assurance.

01 Customer Onboarding & Digital Identity Solutions

evrotrust

Features

Implementation Timeframe	Deployment is generally fast; depends on internal resources & technical readiness. Quick go-live if basic IT capacity exists.
Customization & Flexibility	Both customization and flexible setup options available. Tailor onboarding flows to organizational needs.
Support & Maintenance	Standard and extended support options offered. Reliable technical assistance as you scale.
Security & Compliance	Qualified Trust Service Provider (QTSP); listed in EU Trusted List; certified eID scheme. Meets strict EU trust, security & regulatory standards - ideal for financial institutions.

License & Pricing

Pricing Model	Pricing discussed based on expected volume. Fair pricing aligned to usage; scalable for different business sizes.

01 Customer Onboarding & Digital Identity Solutions

evrotrust

Solution Description

Evrotrust is an EU-notified eID scheme and certified Qualified Trust Service Provider under eIDAS, delivering fully compliant digital identity and trust services.

The platform enables end-to-end remote onboarding, legally binding digital signing, e-delivery, and timestamping via a secure mobile experience. It supports fast KYC/AML verification using document scanning and biometrics, integrates easily through a modular white-label architecture, and serves financial institutions, insurers, and other industries seeking to digitalize customer processes while ensuring trust, compliance, and cross-border interoperability.

Key Strengths & Value Proposition

- EU-wide eIDAS-compliant eID with full legal liability and insurance
- Complete Qualified Trust Services in one mobile app (eID, QES/AES, OTP)
- Supports global IDs and onboarding of non-residents
- Automated, scalable integration via web, API, or SDK
- Cuts onboarding from days to minutes
- Lowers costs, reduces risk, and enables fully digital cross-border journeys

Evrotrust is the only fully remote, eIDAS-recognized cross-border eID scheme, providing high-assurance digital identity with strong liability coverage. It combines certified trust services in one scalable platform and is proven at scale with leading European banks and insurers to digitalize complex processes end-to-end.

iDenfy

Customer Onboarding & Digital Identity Solution

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01 Customer Onboarding & Digital Identity Solutions

iDenfy

Company at a Glance:

- **HQ:** Vilnius, Lithuania
- **Offices:** Kaunas, Vilnius, Lithuania
- **Established:** 2017
- **Employees:** 56
- **Last Implementations:** J Forex, GoFun, Ponte Finance
- Company Presentation

Geographic Focus

Europe, UK, North America, and the Asia Pacific

Customers

VFS Global, Bank of Lithuania, ZEN, FTMO, Juni

Industry Focus

Financial institutions, Fintech, blockchain, crypto, gambling/gaming, mobility platforms, marketplaces, real estate, government, education

01 Customer Onboarding & Digital Identity Solutions

iDenfy

Solution 1
KYC I Identity Verification

OCR, liveness, biometric face match; configurable per region; optional manual review; fraud checks; up to 99% pass rates.

Solution 2
KYB I Business Verification

Registry lookups, UBO checks, ownership structure mapping, AML risk scoring & rule-based analysis.

Solution 3
AML I Sanctions Monitoring

Daily monitoring across OFAC, UN, HM Treasury, SECO, Europol & 300+ global lists; AML walk-through & reporting.

Solution 4
Proof of Address Options

Manual upload (free) or AI-powered address verification (€0.90); choose based on risk & budget.

Solution 5
Customizable Workflows & Automations

Combine modules (e.g., KYC + KYB + PoA + AML); automated license expiry checks, mismatched IDs, high-risk routing.

Solution 6
No-Code to Full API Integration

Start with link or iframe; scale to SDK or full API; supports underwriting, claims, and insurance workflows.

01 Customer Onboarding & Digital Identity Solutions

iDenfy

Use Case – Reduced Drop-offs

Streamlined KYC flow with integrated AML & age verification reduced customer drop-offs.

Use Case – Account Opening Automation

End-to-end KYC + AML workflow automation enabled seamless digital onboarding.

Use Case – Minimized Chargebacks

Real-time fraud detection + automated KYC helped reduce chargeback rates.

Use Case – Prevented Frauds

User-friendly onboarding + stronger verification cut fraud & sped processing (3× faster).

Use Case – Boosted Client Acquisition

Jurisdiction-based ID verification flows improved onboarding speed by 80%.

Use Case – Increased Approval Rate

92% ID approval success with background sanctions checks.

01 Customer Onboarding & Digital Identity Solutions

iDenfy

Features

Cloud-based	Fully cloud-hosted onboarding and verification platform, no local infrastructure required.
Modular	Solution built as independent verification modules: identity, business, AML, address proof, etc.
Mob & Web support	Works across mobile and desktop user journeys via SDKs, APIs, and web flows.
Integrations	Rich API ecosystem covering ID verification, KYB, AML screening & address verification; real-time results.
Multi-language Support	Supports 32 languages in UI & verification UX.
Scalability	Auto-scaling on AWS, supports high volume verification spikes.

01 Customer Onboarding & Digital Identity Solutions

iDenfy

Features

Implementation Timeframe	Deployment ranges from 1 to 90 days depending on client's readiness and scope. Includes onboarding assistance and technical support.
Customization & Flexibility	Custom workflows and features can be developed on request, allowing tailored onboarding and compliance flows.
Support & Maintenance	Dedicated account manager and technical support team with response times under 24 hours.

License & Pricing

License & Pricing Model	Annual subscription with credit-based pricing; packages vary by usage and service level. There are various options of packages.

01 Customer Onboarding & Digital Identity Solutions

Solution Description

iDenfy is a mature, profitable RegTech provider with 8+ years of experience, delivering an enterprise-grade platform for identity verification, AML screening, and KYB onboarding.

It combines advanced AI (OCR, face matching, liveness) with 24/7 in-house manual reviews to achieve higher accuracy and recover up to 15% more legitimate customers than AI-only solutions. Supporting 3,000+ document types across 200+ countries, iDenfy offers a full verification stack via a single API, with certified technologies, strong security, and flexible, custom integrations—making it a stable, scalable long-term partner for regulated industries.

Key Strengths & Value Proposition

- 8+ years mature, profitable RegTech provider
- Hybrid AI + human verification boosts approvals
- Global coverage (200+ countries, 3,000+ documents)
- Full KYC/KYB/AML and fraud stack in one platform
- Flexible, enterprise-ready integrations
- Faster onboarding, lower costs, reduced risk
- Scalable, customizable, long-term partner

iDenfy combines AI verification with 24/7 in-house human review to increase approval rates and improve fraud detection. Its approved-only pricing and unified compliance platform align costs with ROI while covering end-to-end KYC, AML, KYB, and monitoring needs.

identomat

Customer Onboarding & Digital Identity Solution

Contact Details

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FREE TRIAL

01 Customer Onboarding & Digital Identity Solutions

identomat

Company at a Glance:

- **HQ:** Champaign IL, USA
- **Offices:** Champaign IL, USA; Tbilisi, Georgia; London, UK.
- **Established:** 2019
- **Employees:** 40
- Company Presentation

Geographic Focus

USA, Eastern Europe, Western Europe, Africa, Asia

Customers

Credit Agricole Ukraine, Nova Pay, TBC Bank, Bank of Georgia

Industry Focus

Banking, fintech, and telecommunications

01 Customer Onboarding & Digital Identity Solutions

identomat

Solution 2
Identity Verification

Verifying individual's identity using their Gov-issued ID, Biometric selfie match and host of authoritative data.

Solution 4
Liveness Check

Ensuring the genuine presence of an identity holder with Liveness Checks using selfie video with/out prompts.

Solution 1
Address Verification

Automated OCR and validation of proof of address documents like bank statements, utility bills, etc.

Solution 3
Multi-Party Video Verification

Live multi-party video call with built-in AI-powered full eKYC functionality for Human-in-the-Loop workflows.

Solution 5
CDD Questionnaire

A configurable solution for capturing necessary Due Diligence.

01 Customer Onboarding & Digital Identity Solutions

Solution 6

AML Monitoring

Screening and ongoing monitoring of customers against 1000s of watchlists.

Solution 7

Biometric MFA

Biometric Liveness Check-based Multi-factor Authentication module for "beyond passwords" workflows.

Solution 8

Phone & Email Verification

Two-Factor Authentication using email/or SMS to verify address & phone number and secure accounts.

Solution 9

eSignatures

Electronic signature solution with embedded biometric identity verification.

01 Customer Onboarding & Digital Identity Solutions

Use Case – Customer Onboarding

Digital identity verification is a must-have for a compliant online registration of customers. AI-powered workflows allow fully automated and secure solutions for user onboarding.

Use Case – Age Verification

When selling age-restricted goods, services, or content, using digital identity verification can provide quick and efficient age validation.

Use Case – Fraud Protection

eKYC solutions help detect and prevent fraud, including identity theft, fraudulent account openings, and unauthorized access to customer accounts.

Use Case – Proof of Residency

To automate compliance with citizenship and sanctioned territories regulations, KYC solution with AI data extraction and validation from Proof of Address documents is used.

Use Case – AML Monitoring

Service providers can ensure their compliance with legal requirements and protect their customers and the wider financial system from risks associated with money laundering & other illicit financial activity.

Use Case – Regulatory Compliance

Service providers need to adhere to various national and international regulations that involve validation of customer IDs, addresses, and other required information for KYC & AML compliance.

01 Customer Onboarding & Digital Identity Solutions

identomat

Use Case – Multi-Factor Authentication

Given the erosion of passwords, service providers are urged to add biometric authentication to enhance their security, data protection, and customer experience.

Use Case – Password Reset & Account Recovery

When a customer forgets their password, self-service solutions can securely authenticate the user's identity before allowing them to reset or recover their account.

Use Case – Qualified eSignatures

When the security and legality of electronic agreements is of high importance, best to use QES, which are uniquely linked to the signatory and capable of identifying them.

Use Case – Multi-Party Transaction

To enable real-time multi-party transactions (e.g. mortgage/title registration in the presence of a title officer), providers need a live video verification solution.

Use Case – Re-Verification

Over time, service providers may need to re-verify the identity of their customers. Doing it for millions or even thousands of customers requires secure, accurate, scalable, automated solutions.

Use Case – Customer Support Access

Biometric Liveness check is the most secure and efficient solution for bot detection and for ensuring that the person accessing support is indeed the account holder.

01 Customer Onboarding & Digital Identity Solutions

identomat

Features

Cloud-based	Can run in cloud or on-premise; flexible API integrations.
Modular	The platform is flexible, integrates with other systems via APIs, and can be deployed either in the cloud or on-premises to meet the specific needs of industries such as banking, fintech, telecommunications, and online services.
Mob & Web support	Supports identity verification across mobile and desktop flows.
Security & Compliance	Eidas Certified, GDPR compliant, SOC 2 Type 2, iBeta Level 2.
Multi-language Support?	Supports multi-language UI.

License & Pricing

License & Pricing Model	Usage-based pricing with customized packages.

01 Customer Onboarding & Digital Identity Solutions

Solution Description

Identomat is an automated identity verification and digital onboarding provider delivering end-to-end KYC, KYB, KYT, AML, and authentication solutions by combining AI-driven document verification, biometrics, liveness detection, and risk monitoring into one platform.

Trusted by banks, fintechs, and other regulated industries, it enables fast, secure, and compliant onboarding while reducing costs and fraud, backed by eIDAS compliance, SOC 2 Type II certification, and iBeta Level 2 liveness.

Key Strengths & Value Proposition

- Advanced AI-driven identity verification and monitoring capabilities
- Strong regulatory and security compliance (eIDAS, SOC 2 Type II, iBeta Level 2)
- Flexible, bank-ready APIs enabling fast and seamless integration
- Scalable for high-volume onboarding, KYB, and KYT use cases
- Modular and customizable architecture for tailored verification flows and risk rules
- Dedicated customer support with strong SLAs
- Faster onboarding, lower operational costs, and improved fraud prevention
- Clear value for banks through automated compliance, reduced risk, better UX, and digital transformation support

Identomat enables fast, low-effort integration of compliant identity verification through flexible APIs, strong security certifications, and proven global deployments that accelerate onboarding and reduce fraud.

Customer Onboarding & Digital Identity Solution

Contact Details

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01 Customer Onboarding & Digital Identity Solutions

ShuftiPro

Company at a Glance:

- **HQ:** London, UK
- **Offices:** UK, UAE, Singapore, Cyprus, Sweden, USA
- **Established:** 2017
- **Employees:** 120+
- **Last Implementations:** Multiple implementations are completed on an ongoing basis, with go-live in 3–5 days
- Company Presentation

Geographic Focus

Global, 240+ countries

Customers

Stripe, TikTok, Coinbase, Binance, XM, alBaraka, Digicel, Zurich Insurance Group

Industry Focus

Fintechs, Neobanks, Payment Platforms, Remittance Providers, Crypto, Blockchain, iGambling, E-commerce & Marketplaces, Healthcare, Insurance & Telecom Traditional Financial Institutions

01 Customer Onboarding & Digital Identity Solutions

Solution 1

Core IDV Services

- FAST ID
- Facial Biometrics
- Document Verification
- Electronic Identity Verification

Solution 3

Multi-Factor Authentication

- Phone authentication
- Email authentication

Solution 2

Enhanced Verification and Validation

- Age verification
- Address verification

Solution 4

Additional Services

- Video KYC
- e-Signature
- Consent Verification
- User Risk Assessment
- User AML Screening

01 Customer Onboarding & Digital Identity Solutions

ShuftiPro

Solution 6

Business Identification and Risk

- Know Your Business
- Business AML Screening
- Investor Verification
- e-Signature

Solution 5

Transaction Trust

- Transaction Trust Screening

Use Cases

- ✓ Customer onboarding for FinTechs, banks & remittance services
- ✓ Business onboarding & due diligence for B2B platforms
- ✓ Age verification for age-restricted industries
- ✓ Fraud prevention & user re-authentication
- ✓ AML compliance in crypto and gaming

01 Customer Onboarding & Digital Identity Solutions

ShuftiPro

Features

Cloud-based	Fully cloud-native architecture with fast deployment, high availability, and real-time processing.
Modular	All solutions are modular and configurable. Clients can select specific services based on their compliance requirements, user journeys, and risk appetite.
Integration with other systems	REST APIs + webhooks for CRM, core banking, and payment platforms; SDKs available.
Security & Compliance	ISO 27001 certified, GDPR-compliant, AES-256/TLS 1.2 encryption, FATF-aligned AML controls.
Multi-language Support	The platform supports 150+ languages.
Mob & Web support	Supports both mobile and web onboarding with responsive design and iOS/Android SDKs.
Scalability & Implementation	Auto-scales to millions of checks per day; fast go-live (as little as 1–3 days) with plug-and-play APIs.

01 Customer Onboarding & Digital Identity Solutions

ShuftiPro

Features

Customization & Flexibility	Configurable workflows, verification steps, branding; tailored solutions available.
Support & Maintenance	24/7 support; dedicated support channels available.
Disaster Recovery & Backup Processes	Real-time replication, regular backups, geo-distributed servers, minimal RTO/RPO.

License & Pricing

Licensing Model	Transaction-based model; usage scales with verification volume; volume discounts available. Pay only for what you use; flexible for small and growing businesses.
Pricing Model	Tiered pricing for startups, SMEs, MFIs, and enterprise clients; no implementation cost for standard cloud setup; support included. Plus, discounted packages for small organizations, enabling them to adopt solutions without budget constraints.
Additional Costs	Extra charges only for premium features (e.g., custom branding, high-frequency API use, premium database access).

01 Customer Onboarding & Digital Identity Solutions

Solution Description

Shufti is an end-to-end identity verification and compliance platform combining biometric liveness, ID verification, AML/KYB screening, and monitoring in one system. It enables fast, accurate, and compliant onboarding for banks, fintechs, and other regulated organizations, reducing fraud and operational costs.

Built on strong AI and compliance expertise, Shufti meets global standards (ISO 27001, GDPR, DORA) and supports secure cloud or on-premise deployment.

Key Strengths & Value Proposition

- Advanced AI-powered verification with biometrics, OCR, and real-time risk scoring
- End-to-end compliance stack (KYC, KYB, AML, KYT, ongoing monitoring)
- Fast onboarding with automated, audit-ready workflows
- Scalable for millions of verifications with cloud or on-premise deployment
- Strong security and compliance (ISO 27001, GDPR, DORA)
- 24/7 dedicated client support with SLA-backed operations
- Faster onboarding, reduced fraud and risk
- Improved regulatory compliance and user experience
- Lower operational costs through automation

Shufti offers flexible pricing models tailored to client needs, an API-first platform for fast and seamless integration into existing systems, and 24/7 dedicated support with account management to ensure smooth onboarding, optimized operations, and reliable long-term use.

incode

Customer Onboarding & Digital Identity Solution

Contact Details

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01 Customer Onboarding & Digital Identity Solutions

incode

Company at a Glance:

- **HQ:** San Francisco, California, USA
- **Offices:** Global presence, major offices in the USA, Mexico, Spain, Serbia, the UK
- **Established:** 2015
- **Employees:** 600
- Company Presentation

Geographic Focus

Global operations

Customers

CITI, HSBC, JP Morganchase, Sixt, DiDi, Amazon, TikTok, AirBnB, Revolut, etc.

Industry Focus

Banking & Financial Services, Fintech, Gaming, Healthcare

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Solution 1
Fraud Prevention & Risk Management

- AI-driven liveness & deepfake detection
- Document forgery & tampering detection (passports, IDs, statements)
- Real-time identity validation

Solution 2
Customer Onboarding & KYC

- Digital account opening with automated ID verification.
- Biometric capture (face, liveness, document match)
- Address & proof of income verification
- AML/KYC compliance (GDPR, FCA, PSD2, FATF)

Solution 3
Payments & Transaction Security

- Age verification for issuing cards
- Strong Customer Authentication (PSD2 SCA)
- Identity validation for transfers & cross-border payments

Solution 4
Authentication & Access Control

- Multi-factor biometric authentication (no passwords/OTPs)
- Passwordless login for online/mobile banking
- Step-up authentication for high-value transactions

Solution 5
Credit & Lending

- Identity verification for loan origination & credit cards
- Automated capture & OCR (pay slips, tax forms, employment proof)
- Biometric e-signatures for loan agreements

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Solution 7

Wealth Management & Premium Banking

- VIP onboarding with low friction, high assurance
- Secure digital signatures for investments
- Biometric authentication for trading platforms

Solution 9

Customer Experience & Growth

- Omnichannel onboarding (branch, app, web)
- Fast-track digital lending journeys
- Personalized banking via verified identities

Solution 6

Workforce & Branch Management

- Biometric onboarding of staff & contractors
- Identity-based access to internal systems
- Prevent insider fraud

Solution 8

Regulatory & Compliance

- Continuous AML & sanctions screening
- KYC refresh / periodic identity revalidation
- Audit-ready encrypted data trails

01 Customer Onboarding & Digital Identity Solutions

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Features

Cloud-based	Hosted on AWS with option for on-premise deployment.
Modular	Identity modules include ID capture, face match, liveness, deepfake detection, SoR checks, e-signature.
Mob & Web support	Supports both web and mobile flows.
Integrations	API and SDK support for fast integration with internal systems.
Implementation Timeframe	Typical deployment takes 1–4 weeks, depending on scope.
Customization & Flexibility	An individual approach and the possibility of customization; open for discussion.
Support & Maintenance	Standard SLAs; multilingual support available.
Security & Compliance	Certified security standards.

01 Customer Onboarding & Digital Identity Solutions

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Features

Scalability	Auto-scales on AWS; optional on-prem deployment.
Disaster Recovery & Backup Processes	Multi-layer security controls, real-time data protection, internal DR policies and audits.

License & Pricing

Licensing Model	Flexible licensing model with both consumption-based (per check/user) and enterprise subscription options.
Pricing Model	Pricing tailored to verification volume, use case, and region.
Additional Costs	No mandatory extra fees; optional upgrades for customization.

sumsub

Customer Onboarding & Digital Identity Solution

Contact Details

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01 Customer Onboarding & Digital Identity Solutions

sumsub

Company at a Glance:

- **HQ:** London, UK
- **Offices:** Global presence, London, Berlin, Limassol, Amsterdam, Miami, São Paulo, Tel Aviv, Singapore
- **Established:** 2015
- **Employees:** 1,050
- **Last Implementations:** Ongoing deployments across banks, fintech, crypto, and iGaming
- Company Presentation

Geographic Focus

Global operator, covering 220+ countries

Customers

Vodafone, Duolingo, Finastra, Mambu, Binance, Intergiro , Avis, Capital, TransferGo, Wirex, Exness, etc.

Industry Focus

Financial institutions, digital banks, fintechs, crypto platforms, payment service providers, iGaming operators, e-commerce platforms, telecom providers, online marketplaces, mobility services

01 Customer Onboarding & Digital Identity Solutions

sumsub

Solution 1

Compliance solution

- Full compliance suite - KYC, KYB, Transaction Monitoring, AML Screening, and Travel Rule included
- Certified and secure - adherence to top data security standards, including SOC 3, ISO/IEC, and PCI/DSS
- High accuracy - automatically assigns only complex cases to compliance officers
- Expert compliance guidance - constant tracking of regulatory changes to keep clients compliant
- Global solution - adapts to every jurisdiction and requirement

Solution 3

Performance solution

- High accuracy - lower false positives mean less time spent managing cases
- Flexible flow - automatically delegate complex cases to manual review

Solution 2

Fraud prevention solution

- Flexible approach - fits every customer risk profile without creating obstacles to low-risk users
- No-code platform - highly flexible with easy integration and a user-friendly rule builder
- Comprehensive fraud prevention - works at all stages, detecting everything from deepfakes to illegal chargebacks
- AI-driven technology - An in-house tech stack with continuous training and updates
- Proactive fraud management - Spots suspicious cases automatically and lets your team easily manage corner cases

01 Customer Onboarding & Digital Identity Solutions

Use Case - Convenient case management

Manage the entire customer lifecycle from a single tab, from building flows to reporting

- Built-in audit trails and reporting tools
- Workflow & rule builder for case routing and decisions
- Case investigation tools with configurable analytics
- Ongoing monitoring capabilities

Use Case - Powerful case management

Make informed decisions across teams in a single tab from alert to reporting

- FIU reporting (goAML, CTR, STR & more)
- Checklist enforcement for quality & audit readiness
- AI assistant provides summaries and helps evaluate next steps
- Pre-built verification templates & flows for KYC, compliance, and fraud teams

Use Case - The power of one verification platform

One platform
no need for multiple tools or integrations

- Reduce costs & save time with one provider and one contract
- One solution for the full verification lifecycle (pre-screening to onboarding)
- Secure every verification step with real-time risk assessment
- Unified dashboard, no switching between tools
- No-code logic, dynamic risk scoring, analytics, and case management

Use Case – Additional benefits

- No-code workflows and case management features
- Secure user journey end-to-end - onboarding to withdrawals
- Designed for accuracy and speed - fewer errors, faster reviews
- AI assistant highlights risks, analyzes transactions, and suggests next steps based on user context and behavior

01 Customer Onboarding & Digital Identity Solutions

sumsub

Features

Cloud-based	Cloud infrastructure on AWS; option for local storage/processing.
Modular	Customizable verification flows (ID, liveness, AML screening, address verification, etc.) with no-code workflow builder
Mob & Web support	Mobile SDK and WebSDK available for seamless identity verification across devices.
Integrations	API and SDK integration with banking systems, CRMs, and onboarding platforms.
Scalability	Capable of onboarding and verifying millions of users daily with high system throughput.
Disaster Recovery & Backup Processes	Enterprise-grade disaster recovery and business continuity procedures; ISO 22301 certified.

01 Customer Onboarding & Digital Identity Solutions

Features

Implementation Timeframe	2 weeks to 3 months depending on scope & integration depth.
Customization & Flexibility	Highly configurable workflows, no-code builder, customizable UI/UX, multi-language support, and adaptive verification flows.
Support & Maintenance	24/7 support, dedicated technical team, multilingual support channels & SLAs.
Security & Compliance	SOC 2, GDPR-aligned, encrypted data processing, advanced fraud controls.

License & Pricing

Licensing Model	Pre-payment model with pay-per-verification; no platform or license fee.
Pricing Model	Volume-based pricing; higher monthly/annual usage = lower per-check cost.
Additional Costs	Support included; optional add-ons may apply for customizations.

01 Customer Onboarding & Digital Identity Solutions

Solution Description

Sumsub is an all-in-one verification and compliance platform combining KYC, KYB, AML, fraud prevention, transaction monitoring, and Travel Rule compliance in a single integration.

Serving 4,000+ companies globally, it enables fast onboarding, high pass rates, and significant fraud reduction, backed by a proprietary tech stack, strong compliance expertise, and global security certifications.

Key Strengths & Value Proposition

- Unified KYC, KYB, AML, and transaction monitoring platform
- High automation with strong pass rates and lower manual effort
- Advanced fraud prevention (deepfake, behavioral, device intelligence)
- Global coverage across 220+ countries with strong compliance expertise
- Easy integration via APIs and SDKs
- Faster onboarding, lower costs, reduced risk, and improved customer experience

Sumsub is a unified platform covering KYC, KYB, AML, transaction monitoring, and fraud prevention, combining advanced proprietary fraud intelligence with global coverage and strong in-house compliance expertise.

Strise®

Customer Onboarding & Digital Identity Solution

Contact Details

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01 Customer Onboarding & Digital Identity Solutions

Strise®

Company at a Glance:

- **HQ:** Oslo, Norway
- **Offices:** Oslo, Norway; London, UK
- **Established:** 2016
- **Employees:** ~35–40
- **Last Implementations:** Corpay, Formue
- Company Presentation

Geographic Focus

The core market is Europe, the Nordics

Customers

PwC, Nordea, Corpay, Vipps MobilePay, SpareBank 1, Formue, Fremtind, Storebrand

Industry Focus

AML-regulated businesses (Banks, Fintechs, Real Estate, Law Firms) needing B2B onboarding, automated KYB/KYC, and complex UBO discovery

01 Customer Onboarding & Digital Identity Solutions

Strise®

Solution

End-to-end AML automation platform

Strise is an end-to-end AML automation platform that unifies data, screening, and case management in a single ecosystem. Built on three core pillars—SuperData™, RiskLens, and Workbench—it combines public and client-supplied data into a unified graph, applies configurable risk models for real-time screening and perpetual KYC, and provides analysts with a single interface to efficiently review and resolve complex cases.

- SuperData™: Data engine & Graph (Public and Private data)
- RiskLens: Risk policy orchestration & automation
- Workbench: Analyst investigation interface
- Client Facing Forms: Digital outreach to gather and analyze client-declared data

Use Cases

- UBO discovery
- KYB and KYC onboarding
- Global business data
- Perpetual KYB and KYC
- Identity verification
- API for AML automation
- Client-facing forms

Benefits

✓ Speed: Reduces onboarding time by up to 70%.

✓ Completeness: Eliminates the “missing data” problem by automatically merging client-supplied information (via client-facing forms) with public registry data.

✓ Efficiency: Automates manual data aggregation across public registries, screening and AMS tools, and private data collected through client-facing forms.

✓ Accuracy: Uses graph technology to understand complex corporate structures, reducing false positives, while automated workflows ensure consistent process compliance.

01 Customer Onboarding & Digital Identity Solutions

Strise®

Features

Cloud-based	Yes - Google Cloud Platform, Native cloud architecture (SaaS).
Modular	Yes, the platform is modular.
Mob & Web support	Web: Fully responsive SaaS web application (accessible via browser). Mobile: Mobile-responsive web interface; no standalone app. Multi-language support is available.
Integrations	GraphQL API (Primary): Strise exposes a GraphQL API that allows clients to fetch nested data (e.g., Company → Shareholders → UBOs → Sanction Status) in a single query. Why GraphQL? It mirrors Strise's underlying graph database, enabling efficient data retrieval and avoiding the "over-fetching" commonly associated with REST APIs.
Scalability	No hard user limits, with a cloud-native, auto-scaling Google Cloud architecture that handles screening spikes (e.g., remediation projects) and supports millions of nodes in the graph database.
Disaster Recovery & Backup Processes	RPO/RTO are defined in the SLA (typically <24h RPO), with multi-region data replication within the EU ensuring failover.

01 Customer Onboarding & Digital Identity Solutions

Strise®

Features

Implementation Timeframe	Implementation typically takes days to weeks, depending on client requirements and complexity, with API integrations requiring more time than standalone SaaS deployments.
Customization & Flexibility	Client-facing forms are fully customizable and white-labelled, workflows support configurable risk policies and scoring models, and the UI offers configurable views for analysts.
Support & Maintenance	Multiple packages are offered (Basic, Enhanced, Advanced), with enterprise tiers including SLA guarantees and dedicated Customer Success Managers.
Security & Compliance	Certifications: ISO 27001 Certified, SOC 2 Type II Compliant Data: GDPR compliant; data hosted in EU (via Google Cloud) Trust: Public Trust Center available at trust.strise.ai.

01 Customer Onboarding & Digital Identity Solutions

Strise®

License & Pricing

Licensing Model	SaaS subscription, consists of an annual platform fee, volume-based tiering (by number of entities), and optional modules.
Pricing Model	Platform Fee (based on the number of entities) and the Module Fee (as a multiplier of the platform fee).
Pricing by Institution Size	Tailored for both scale-ups and enterprise banks.
Flexibility for Small Institutions	Yes.
Price Discounts	Handled on a case-by-case basis.
Payment Terms	Billed annually upfront, with standard 30-day payment terms.
Implementation cost	Implementation is minimal for SaaS. API integration support may be billable for complex Enterprise setups via Partners.
Support and Maintenance Fees	Dependent on the selected support package.
Additional services	Professional services provided via Partners include Advisory, Implementation and Managed Services.
Additional Costs	Premium data vendor licenses for non-core regional coverage.

01 Customer Onboarding & Digital Identity Solutions

Strise®

Solution Description	Key Strengths & Value Proposition
Strise is an end-to-end AML automation platform that unifies data, screening, and case management in a single ecosystem. Built on SuperData™, RiskLens, and Workbench, it combines public and client-supplied data into a unified graph, applies configurable risk models for real-time screening and perpetual KYC, and provides analysts with a single interface to efficiently review and resolve complex cases.	• Consolidation: Combines data providers, client outreach (client-facing forms), screening engines, and case management (CLM) into a single platform. • Agility: Enables rapid deployment of new risk models through RiskLens with minimal IT involvement. • Digital Experience: Replaces manual email-based data collection with smart, white-labeled client-facing forms, modernizing bank–corporate customer interactions. • Strategic Value: Transforms compliance from a manual, reactive cost center into an automated, proactive capability. • Superior Customer Experience: Eliminates "email ping-pong" during onboarding by using dynamic client-facing forms that allow secure, intuitive submission of private data (e.g. IDs, UBO information), delivering a digital-first experience comparable to fintechs. • Operational Efficiency: Instantly ingests private data into SuperData™, pre-populating analyst views and, together with RiskLens automation, reducing manual data gathering by 70–90% and accelerating time-to-revenue. • Risk Reduction: Leverages graph technology to uncover hidden networks by linking public registry data with private client inputs, strengthening defenses against complex financial crime.

Strise combines public and client-supplied data in a hybrid graph to deliver holistic risk detection, supported by an analyst-centric interface, flexible no-code risk models, and a modern GraphQL architecture for efficient integration.

01 Customer Onboarding & Digital Identity Solutions

Market Landscape – Additional Relevant Solutions

Solution	Website	Established	Core focus	Regional experience
Jumio	jumio.com	2010	Identity verification, biometrics, AML	Banks & FIs across Europe, CEE
IDnow	idnow.io	2014	eIDAS-compliant eKYC, video ID	Strong presence in EU & CEE banks
Signicat	signicat.com	2006	Digital identity, KYC, eID schemes	Used by European banks incl. CEE
Fourthline	fourthline.com	2017	KYC & AML automation	European RegTech, mid-size banks
Trulioo	trulioo.com	2011	Global ID & business verification	Cross-border onboarding, CEE use cases
Onfido	onfido.com	2012	ID verification, biometrics, liveness	Used by banks & fintechs in Europe
Veriff	veriff.com	2015	Video KYC, document verification	Strong footprint in CEE & Europe
Regula	regula.com	1992	Document authentication & forensics	Widely used in CIS & Eastern Europe
SEON	seon.io	2017	Device intelligence & fraud signals	Americas, EMEA, and Asia-Pacific

inspiring development | EFSE European Fund for Southeast Europe

02

Customer Relationship & Process Management Solutions

02 Customer Relationship & Process Management Solutions

CRM Solutions for Banks and MFIs

Without a CRM system, financial institutions face growing difficulty in managing customer data, tracking sales and service pipelines, enabling cross-selling, and ensuring coordinated service across all channels.

While some CRM functionalities can be developed in core banking systems or within BPM platforms, this is often impractical for small and mid-sized institutions with limited IT resources.

In such cases, deploying a pre-configured CRM solution—with embedded use cases and process experience—can significantly accelerate implementation and reduce total cost of ownership.

Accelerate implementation

Reduce the total cost of ownership

02 Customer Relationship & Process Management Solutions

CRMs can also serve as front-office applications in environments where outdated legacy systems limit agility. By enabling customer journeys that align with modern service expectations, CRMs enhance frontline staff efficiency and customer experience.

When integrated with legacy infrastructure, CRM platforms act as a unifying layer—aggregating and enriching customer data from various systems and enabling predictive insights. Core Benefits:

- **360° Customer View**
- **Workflow Automation**
- **Targeted Marketing**
- **Mobile & Offline Access**
- **Scalability & Integration**

Choosing the right CRM solution provider is critical—look for **partners with deep financial sector expertise, proven deployment models,** and **the ability to tailor the system** to your institution's operational realities and growth ambitions.

02 Customer Relationship & Process Management Solutions

Listed Solutions

Provider	Core Focus	No-Code / Low-Code	Deployment Model
Creatio	CRM + BPM	✓	Cloud / On-prem
HubSpot	CRM	—	Cloud
nexaFIN (SugarCRM)	BFSI CRM	◐	Cloud / Private / On-prem
FlowForma	BPM / Workflow	✓	Cloud / On-prem (SharePoint)

Creatio

Customer Relationship & Process Management Solution

Contact Details

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02 Customer Relationship & Process Management Solutions

Creatio

Company at a Glance:

- **HQ:** Boston, USA
- **Offices:** London, UK; Sydney, Australia; Warsaw, Poland; Nicosia, Cyprus; Kyiv, Ukraine
- **Established:** 2014
- **Employees:** 800+
- **Last Implementations**: Creatio has delivered successful banking projects globally, enabling fast, scalable digital transformation by replacing legacy systems and automating customer and operational processes.
- Company Presentation

Geographic Focus

Global – Including EMEA, LATAM

Customers

Oman Arab Bank; Bank of Georgia; OTP Bank; Cape & Coast Bank, Credins Bank; DBK Group etc.

Industry Focus

Financial services, banking, and insurance sectors

02 Customer Relationship & Process Management Solutions

Solution 1

Customer Lifecycle Management

- Onboarding processes
- Marketing Campaign processes
- Leads and Referrals management processes
- Intelligent NBO/NBAs processes
- Customer Service processes

Solution 2

Product Fulfillment

- Loans (application; change of payment cycle; Loan closing/recovery)
- Credit cards (Request; activation; block; change; upgrade; payments; additional card issue)
- Mortgage (application; change of payment cycle; refinancing; closing/recovery)
- Wealth (Goals planning; Mutual funds account opening; ETF account opening; Fixed income account opening; Trusts and estate planning; Retirement and pension plans; Wealth transfer; IRA account opening)
- Insurance (Life insurance application; Property/casualty insurance application; Loan/debt protection insurance application; Specialized insurance product application)

Solution 3

Operations & Execution

- Maintenance (Checking/Savings account opening; Account closing; Debit card/Check book request; Cash withdrawal)
- Deposits (Deposits acquisition; Certificates of deposit selection/purchase; Certificates of deposit closing/renewal; Certificates of deposit early withdrawal)
- Payments (Wire funds transfer; ACH funds transfer; SWIFT funds transfer; Fee/refund collection)
- Commercial sales (Commercial lead management; Sales goals tracking/Pip; business loans approvals; account planning and reviews

Solution 4

Compliance & Risk Management

- Regulatory and Compliance (KYC); Fraud detection and prevention; Data protection and privacy; Capital and liquidity compliance; Anti-Money Laundering

02 Customer Relationship & Process Management Solutions

Creatio

Features

Cloud-based	All Creatio solutions are available in both cloud (SaaS) and on-site deployment options.
Modular	The composable architecture of Creatio allows organizations to assemble enterprise-ready solutions from pre-built components and templates, minimizing development time and maximizing business agility.
Mob & Web support	Creatio offers the same functionality on web and mobile, with full access to processes, data, and dashboards across devices. The mobile app (iOS/Android) supports online and offline work with automatic sync, plus tasks, approvals, and notifications. Both channels use SSO, role-based access, and encrypted communication.
Integrations	Creatio enables no-code integration across corporate systems using REST/SOAP web services and OData, supporting both real-time and scheduled data exchange. Integrations are configured visually without developers, and include connectors, SSO/OAuth, and a marketplace of prebuilt integrations to tools like productivity platforms, e-signature, and analytics. Most integration tasks are handled by business users, while IT can extend scenarios when needed.

02 Customer Relationship & Process Management Solutions

Features

Implementation Timeframe	Creatio implementations are usually fast because of its no-code setup, reusable components, and structured Agile delivery. Timelines range from about 8–12 weeks for smaller rollouts to 4–6 months for full enterprise deployments, depending on integrations and scope.
Customization & Flexibility	Creatio enables full customization without coding, allowing teams to adjust interfaces, workflows, and processes quickly as needs change. Banking staff can modify pages, dashboards, approvals, and onboarding or loan flows directly through visual tools, while integrations and data models can also be extended without development effort.
Support & Maintenance	Creatio offers tiered support packages in multiple languages (Basic, Business, and Premium) with response times aligned to issue severity, ranging from business-hours assistance to full 24/7 coverage. Cases can be submitted via email, portal, or phone depending on the package, and escalation paths ensure rapid resolution when needed. Customers receive access to the community, knowledge base, and academy resources, with ongoing maintenance included for the duration of the subscription.
Security & Compliance	Creatio follows ISO 27001, SOC 2, and GDPR standards and protects environments with encryption, firewalls, endpoint security, and continuous monitoring. It supports SSO (SAML/OAuth), MFA, role-based access, and automated backups. Hosting is available on Azure, AWS, or on-premises depending on regulatory needs.

02 Customer Relationship & Process Management Solutions

Features

Scalability	Creatio is built to scale both horizontally and vertically, supporting high user volumes and heavy workloads without performance loss. Automated scaling, monitoring, and regular load testing ensure stable operation during peak demand, while no-code tools allow continuous adjustments as requirements evolve.
Disaster Recovery & Backup Processes	Creatio ensures recoverability through Azure and AWS hosting with full redundancy, daily backups, and proactive monitoring to detect and address incidents quickly. Availability is guaranteed at 99.5% by default, with options for higher availability, more frequent backups, and defined RPO/RTO targets if require.

License & Pricing

Licensing Model	Creatio follows a modular, subscription-based licensing model based on named users. Organizations activate only the required capabilities and can expand over time within the same framework. All users receive full access to no-code tools.
Pricing Model	Pricing scales based on organization size, selected modules, and deployment scope. Institutions may start with specific functional products and extend usage as needs evolve, while enterprise-grade options are available for larger or more complex environments.
Additional Costs	Optional services are available as needed, with no hidden fees.

02 Customer Relationship & Process Management Solutions

Solution Description

Creatio is a global provider of an AI-native no-code platform that enables banks and other financial institutions to digitalize workflows and CRM with minimal IT effort.

Its modular architecture supports scalable automation across onboarding, lending, servicing, and analytics, delivering proven efficiency gains for banks worldwide. Recognized by Gartner and Forrester and backed by strong security and compliance standards, Creatio combines enterprise-grade technology with a model that empowers institutions to innovate sustainably and deliver measurable business value.

Key Strengths & Value Proposition

- AI-native no-code platform combining CRM, workflow automation, and case management
- Fast, predictable implementation with prebuilt financial workflows
- Strong TCO and scalability for small and mid-sized institutions
- Center of Excellence enables empowerment of internal teams and reduces vendor dependency
- Open integration framework (REST/OData, connectors, no-code integrations)
- Certified security and compliance (ISO 27001, SOC 2, GDPR)
- Flexible deployment (cloud, private cloud, on-premise) with strong regional partner support
- Faster onboarding and loan processing with fewer manual steps
- Lower cost-to-serve, reduced risk, and improved transparency
- Better customer and employee experience with scalable, step-by-step digitalization

Creatio is a no-code CRM and workflow platform that enables small banks and MFIs to rapidly build, adapt, and scale compliant processes independently, with fast implementation and proven banking deployments.

HubSpot

Customer Relationship & Process Management Solution

Contact Details

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02 Customer Relationship & Process Management Solutions

HubSpot

Company at a Glance:

- **HQ:** Regional Headquarters in Dublin, Cambridge, Singapore, Bogotá
- **Offices**: 15 global offices
- **Established:** 2006
- **Employees:** 8,500+
- **Last Implementations:** HubSpot serves over 268,000 customers worldwide and is implemented daily across organizations globally
- Company Presentation

Geographic Focus

Global, 120+ countries – including Europe, North America, Asia-Pacific

Customers

Raiffeisen, Allica Bank, Banca Aidexa, Better.co.uk, Pleo, Azora, etc.

Industry Focus

Financial Services

02 Customer Relationship & Process Management Solutions

Solution 1
Marketing Hub

- Attract and convert the right leads. Run campaigns, personalize content, and track it all.

Solution 2
Sales Hub

- Generate quality leads and close deals faster. Automate prospecting, manage pipeline, and accelerate revenue growth.

Solution 3
Service Hub

- Streamline and scale support to serve customers faster. Drive retention with actionable insights, customer health scores, and real-time usage data.

Solution 4
Content Hub

- Create content that clicks with your audience. Build pages, publish content across channels, and stay on brand.

Solution 5
Data Hub

- Turn scattered data into unified intelligence. Combine, clean, and activate your customer data across every team and tool.

Solution 6
Commerce Hub

- Make it easy for customers to pay you. Send quotes, collect payments, and manage subscriptions.

Solution 7
Breeze AI

- Agents & assistants take work off of you, everywhere you need them within HubSpot.

02 Customer Relationship & Process Management Solutions

HubSpot

Features

Cloud-based	HubSpot is a cloud-based, module-based platform.
Modular	HubSpot offers modular capabilities across sales, service, marketing, workflows, and integrations. Institutions can start with selected functions and expand gradually without re-implementation, enabling step-by-step digitalization.
Mob & Web support	24/7 support via phone, email, chat.
Integrations	1,900+ integration for 3rd party apps, and possibility to use REST API and webhooks to integrate custom systems.
Implementation Timeframe	Depending on the use cases, HubSpot typically calculates with an onboarding time frame of 2-3 months, with a time to activation (where you productively start using the system) within the first weeks.
Customization & Flexibility	HubSpot supports both plug-and-play use and advanced customization. The Smart CRM enables configurable data models using custom objects, properties, and associations, supporting scalable and transparent data structures.

02 Customer Relationship & Process Management Solutions

HubSpot

Features

Support & Maintenance	24/7 support, maintenance and updates are included. Additionally, amongst others, English, Finnish, French, German, Italian, Japanese, Norwegian, Polish, Portuguese, Spanish, and Swedish languages support is available.
Security & Compliance	GDPR-conformity, Servers in the EU, CCPA, EU Cloud COC, HIPAA, SOC 2, SOC 3, TRUSTe.
Scalability	It supports large-scale deployments with 99.95% uptime, built-in data unification, advanced permission controls, sandbox environments, and secure architecture. New modules can be activated without additional integration effort.
Disaster Recovery & Backup Processes	HubSpot operates a documented and annually tested disaster recovery plan aligned with SOC 2 requirements, including defined RTO/RPO targets and regular recovery testing to ensure system continuity.

License & Pricing

Licensing Model	A combination of per-user licensing, volume-based licensing, and flat fee licensing available.
Pricing Model	Pricing depends on selected use cases, modules, and the number and type of user licenses. Payments are invoiced in EUR, either quarterly or upfront.
Additional Costs	If needed, HubSpot can provide additional paid business and technical consulting.

02 Customer Relationship & Process Management Solutions

Solution Description

HubSpot provides an easy-to-use CRM that unifies marketing, sales, service, and client operations on one secure platform, helping financial institutions eliminate data and communication silos.

It supports loan pipelines, onboarding automation, and client service management, delivering faster processing and higher retention. The platform is SOC 2 and GDPR compliant and trusted by a broad global user base, including banks and MFIs.

Key Strengths & Value Proposition

- Unified, automated client management replacing manual and fragmented processes
- Single 360° view of clients across teams
- Automated onboarding and servicing workflows
- Improved compliance through standardized processes
- Data-driven insights to increase efficiency, client satisfaction, and growth

HubSpot provides a unified, AI-supported platform with a single client data source across marketing, sales, and service. It enables fast adoption, easy scaling, and seamless integration with core banking and 1,900+ third-party tools. In 2025, after 6 months the average HubSpot customer has generated 3x more leads, closed 94% more deals, and increased ticket resolution rate by 57% compared to their time before HubSpot.

sugarcrm

Customer Relationship & Process Management Solution

Contact Details

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02 Customer Relationship & Process Management Solutions

sugarcrm

Company at a Glance:

- **HQ:** California, United States
- **Offices**: Through its partners, SugarCRM has a significant presence in many countries across North America, Europe, the Middle East, Africa, and Asia.
- **Established:** 2004
- **Employees:** ~ 600
- **Last Implementations**: Credaris, HDB Financial Services
- Company Presentation

Geographic Focus

Global operations covering North America, Europe, Asia-Pacific, and other regions via partners and direct offices.

Customers

Allianz, HDB Financial Services, SBM Bank, Bank Muscat, BSL Bank, Rakuten Europe Bank.

Industry Focus

MFIs, small and mid-sized banks, and other enterprise institutions

02 Customer Relationship & Process Management Solutions

Solution

nexaFin powered by SugarCRM

An AI-powered CRM platform designed to unify sales, service, onboarding, lending, and compliance operations for small and mid-sized financial institutions. It solves the problem of fragmented customer data, disconnected systems, and manual processes by delivering a centralized, intelligent front-office ecosystem.

Solution Extension

nexaVOX powered by SugarCRM

The nexaFIN solution is further enhanced by nexaVOX, which provides:

- real-time recommendations
- automated workflows
- intelligent copilots

The platform includes core features such as:

- 360° customer view
- digital onboarding
- omnichannel service
- dynamic forms
- loan origination
- compliance tracking
- workflow automation
- advanced analytics

Use Cases

- Customer onboarding
- Client relationship management
- Case/ticket management
- Activity tracking
- Document storage
- Workflow automation

Benefits

- ✓ Unified client view
- ✓ Improved onboarding efficiency
- ✓ Enhanced reporting and compliance visibility
- ✓ Customizable workflows

02 Customer Relationship & Process Management Solutions

sugarcrm

Features

Cloud-based	Yes, SugarCloud (hosted on AWS); also available on-premise if required.
Modular	Sales, Service, Marketing, AI, Customer Portal, Reporting, and Workflow Automation.
Mob & Web support	Fully responsive web interface and native mobile apps (iOS & Android).
Integrations	Supports API-based and middleware integration with core banking, ERP, document management, payment systems, credit card systems, LOS systems, LMS systems, and others.
Implementation Timeframe	6–12 weeks (depending on complexity and integrations).
Customization & Flexibility	Highly configurable with low-code/no-code options and API extensibility.
Support & Maintenance	Multi-language support available in 30+ languages; 24/7 support through AMC (Annual Maintenance Contract) covering bug fixes, upgrades, and enhancements.
Security & Compliance	GDPR compliant, ISO 27001 standards, role-based access control, encryption at rest and in transit.

02 Customer Relationship & Process Management Solutions

sugarcrm

Features

Scalability	Scalable architecture supporting growing user bases and data volumes.
Disaster Recovery & Backup Processes	AWS multi-zone redundancy, daily backups, and disaster recovery protocols.

License & Pricing

Licensing Model	Subscription-based (per-user annual licensing) with add-ons for AI and portal capabilities.
Pricing Model	• Sugar Enterprize (on Premise): €85/user/month • Sugar Sell Advanced (Cloud): €85/user/month • Sugar Serve (Cloud): €80/user/month Negotiable pricing, based on the number of licenses, contract term, etc.
Pricing by Institution Size	Flexible pricing for small and mid-size institutions; volume-based discounts available.

02 Customer Relationship & Process Management Solutions

License & Pricing

Implementation cost	Typically, between €10,000 – €50,000 depending on scope and integrations.
Support and Maintenance Fees	15–20% of annual license value under AMC.
Additional services	Data migration, training, BI/reporting setup, workflow automation.
Additional Costs	Third-party integrations, AI add-ons, additional storage if required.
Flexibility for MFIs/Small Institutions	Modular rollout and scalable pricing based on usage.
Price discounts (volume, multi-year commitment)	Yes, multi-year and volume-based discounts.
Payment Terms	Annual; EUR and USD accepted.

02 Customer Relationship & Process Management Solutions

Solution Description

An AI-powered CRM platform built for small and mid-sized financial institutions to unify sales, service, onboarding, lending, and compliance in one system. It eliminates fragmented data and manual processes by providing a centralized front-office with a 360° customer view, digital onboarding, omnichannel service, loan origination, workflow automation, compliance tracking, and advanced analytics.

Typical clients: Retail and commercial banks, MFIs, NBFCs, fintech lenders, insurance distributors, and wealth and asset management institutions. Company's clients have achieved measurable improvements in lead conversion, onboarding speed, SLA compliance, and customer experience.

Key Strengths & Value Proposition

- Pre-built BFSI platform covering sales, service, lending, onboarding, and compliance
- Embedded AI for real-time assistance, automation, and predictive insights
- 360° customer view enabling personalization and cross-sell
- Configurable workflows supporting regulatory and operational needs
- Strong integrations with core banking, LOS/LMS, KYC/AML, and digital channels
- Flexible deployment (cloud, private cloud, on-premise)
- Enterprise-grade security and regulatory compliance
- Proven results: faster onboarding, improved SLAs, higher conversion, lower costs

nexaFIN combines industry-ready BFSI modules with embedded agentic AI, fast implementation, and flexible customization, enabling seamless integration with core banking systems and secure, compliant deployments. Proven with banks and MFIs, the platform delivers scalable digital sales and service supported by an advanced API ecosystem and a dedicated 24/7 client support model.

FlowForma
Empowering Process Automation

Customer Relationship & Process Management Solution

Contact Details

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02 Customer Relationship & Process Management Solutions

FlowForma
Empowering Process Automation

Company at a Glance:

- **HQ:** Dublin, Ireland
- **Offices**: Ireland, UK, USA
- **Established:** 2012
- **Employees:** 30
- **Last Implementations**: Protection & Prosperity Financial Services
- [Company Presentation]

Geographic Focus

The company is operating globally, including Europe and North America

Customers

Aon, Marsh LLC, Grant Thornton, NHS, Downer Group, Dresser Natural Gas Solutions (NGS), Trinity College Dublin, Ametek, Eurofound

Industry Focus

Financial institutions of all sizes, including MFIs, small banks, and mid-sized lenders

02 Customer Relationship & Process Management Solutions

FlowForma
Empowering Process Automation

Solution

A no-code process automation and workflow management solution

FlowForma is a no-code process automation platform that digitizes complex, manual, and paper-based workflows directly within Microsoft 365 and SharePoint Online. It enables business users to design and adapt workflows without coding, reducing IT dependency and speeding up delivery. Core features include dynamic forms, workflow automation, AI-supported data extraction and decisions, document generation, analytics, and governance controls. FlowForma is widely used in regulated sectors such as financial services and insurance to automate onboarding, approvals, risk, loan, and compliance processes. Clients report significant efficiency gains, including up to 60% process-time reduction. The platform aligns with Microsoft security standards and is ISO/IEC 27001 certified.

Use Cases

- Client & Lending: Onboarding, KYC, credit approvals, loan servicing
- Compliance & Risk: AML, regulatory checks, incident & breach reporting
- Operations: Document automation, contracts, renewals, vendor onboarding
- Internal Processes: Expenses, budgets, governance workflows
- Service: Customer service processes

Benefits

- Rapid deployment of new processes through no-code design
- Business teams can build and adapt workflows without IT dependency
- Faster time to value and greater operational agility
- Strong compliance and governance with audit trails, version control, e-signatures, and role-based access
- Improved operational efficiency by automating manual and spreadsheet-based tasks
- Fewer errors and more staff capacity for higher-value work
- Real-time dashboards and analytics for better oversight and decision-making
- Native Microsoft 365 integration with minimal disruption to existing systems
- Easy adaptation to regulatory, product, or policy changes
- A faster, more consistent client-facing processes such as onboarding, approvals, etc.

02 Customer Relationship & Process Management Solutions

FlowForma
Empowering Process Automation

Features

Cloud-based	FlowForma is cloud-based and operates natively within the Microsoft 365 and SharePoint Online ecosystem.
Modular	FlowForma uses a modular, no-code configuration model that allows institutions to start with a limited number of processes and expand gradually without structural or architectural changes.
Mob & Web support	FlowForma supports web and mobile access through Microsoft 365 and SharePoint Online, enabling users and external stakeholders to interact with processes across devices.
Integrations	Integrations are supported through FlowForma's no-code API framework, enabling read/write access to REST endpoints, SQL databases, and external systems. Advanced requirements can be addressed through optional JavaScript extensions.
Implementation Timeframe	Implementation timelines depend on process size and complexity. Small processes are typically delivered within two business days, medium processes within around three days, and larger processes within four to five days. More complex workflows are scoped on a bespoke basis.
Customization & Flexibility	FlowForma supports extensive no-code customization, including custom forms, data fields, validation rules, branching logic, and workflow routing. Institutions can configure parallel or sequential flows, apply branding, and tailor user interfaces and dashboards. Governance features include sandbox, UAT, and production environments with granular permissions.

02 Customer Relationship & Process Management Solutions

FlowForma
Empowering Process Automation

Features

Support & Maintenance	FlowForma provides structured onboarding, dedicated customer support, and optional consulting services. Clients have access to a support portal, defined SLAs, and advisory services for stable deployment and ongoing process optimization. Multi-language configuration is supported, including AI Copilot-assisted workflow generation.
Security & Compliance	FlowForma's Compliance Module supports audit-ready workflows through e-signatures, audit trails, form snapshots, and automated document generation. Role-based access controls and real-time dashboards support compliance monitoring. All data remains within the customer's Microsoft 365 / SharePoint tenancy, ensuring full control over security policies, access rights, retention rules, and data residency. FlowForma inherits Microsoft 365 security capabilities and is independently certified to ISO 27001.
Scalability	FlowForma scales as users, data volumes, and processes grow by leveraging Microsoft 365's native scalability and storage capabilities. The no-code model enables rapid workflow expansion without additional IT complexity, supported by usage and performance analytics.
Disaster Recovery & Backup Processes	FlowForma deploys entirely within the customer's own Microsoft 365 / SharePoint Online tenancy, meaning all primary data remains under the institution's control. As a result, disaster recovery and backup follow the native capabilities of the Microsoft cloud, including geo-redundancy, replicated data centres and automated backup policies. Institutions therefore inherit Microsoft's enterprise-grade resilience and continuity features without requiring separate DR infrastructure for FlowForma.

02 Customer Relationship & Process Management Solutions

FlowForma
Empowering Process Automation

License & Pricing

Licensing Model	Subscription-based licensing model.
Pricing Model	FlowForma offers three licence tiers. The Essentials tier supports up to three automated processes, the Professional tier supports up to thirty processes, and the Enterprise tier is designed for large-scale or tenant-wide automation and is priced on a customised basis.
Pricing by Institution Size	Pricing is tiered based on user numbers, process volume, and required functionality, such as AI modules or reporting. Pricing scales across MFIs, small banks, and larger institutions while maintaining access to full platform capabilities.
Flexibility for MFIs/Small Institutions	FlowForma is well-suited to MFIs and smaller banks due to its no-code configuration model, low administrative overhead, and ability to scale gradually without structural changes.
Price Discounts	FlowForma offers discounts based on user volume and multi-year commitments. Larger user tiers benefit from reduced per-unit pricing, and multi-year subscriptions (e.g. 3–5 years) receive additional commercial incentives.
Payment Terms	Pricing is based on a 12-month contract, billed annually. Euro, US Dollar, and Sterling payments are accepted.

02 Customer Relationship & Process Management Solutions

License & Pricing

Implementation cost	Implementation costs depend on the scope and number of processes being digitised. For smaller institutions or single-process deployments, FlowForma's standard onboarding package is typically sufficient and is delivered at a fixed cost already included within the annual licence fee. Larger or multi-process implementations may require additional consultancy days, which are scoped collaboratively with the client. All implementation services are optional and fully tailored to the institution's requirements.
Support and Maintenance Fees	Support and maintenance are included within the annual subscription. This covers product updates, platform enhancements, security patches, and access to the FlowForma Support Desk. Clients may optionally purchase Advisory Services or extended consultancy for process design, optimisation, or training.
Additional services	FlowForma offers a range of optional professional services, including advisory support for best-practice process design, consultancy days for build and optimisation work, and product training for administrators and process builders.
Additional Costs	There are no mandatory additional costs beyond the annual subscription. Optional add-ons (e.g. AI modules, enhanced reporting capabilities) can be purchased if required. Consultancy and training services are available on demand but not required for platform operation.

02 Customer Relationship & Process Management Solutions

FlowForma
Empowering Process Automation

Solution Description

A no-code process automation platform built on Microsoft 365 and SharePoint that digitizes complex manual workflows.

It enables business teams to automate onboarding, approvals, risk, and compliance processes quickly, reduce IT dependency, and achieve significant efficiency gains, with ISO/IEC 27001–certified security.

Key Strengths & Value Proposition

- No-code workflow automation platform with deep native integration into Microsoft 365 and SharePoint
- Rapid digitization of banking processes (loan approvals, KYC/AML, onboarding, risk, and regulatory reporting)
- AI-powered tools (Copilot, Discovery, agents) to speed up workflow design, document extraction, and decision support
- Enterprise-grade security and compliance (ISO/IEC 27001, GDPR, DORA, audit trails, access controls)
- Fast deployment and scalable rollout across departments
- Improved operational efficiency, transparency, and process consistency
- Reduced manual work, paperwork, and email-based approvals
- Real-time process visibility and audit-ready reporting
- Lower operational costs and stronger compliance governance

FlowForma stands out through rapid, days-long implementation, a fully no-code approach that empowers business teams, and leading AI capabilities embedded in Microsoft 365. Together, these enable fast time-to-value, reduced IT dependency, and intelligent automation across financial and compliance workflows.

02 Customer Relationship & Process Management Solutions

Market Landscape – Additional Relevant Solutions

Solution	Website	Established	CRM angle / main focus	Regional experience
Zoho CRM	zoho.com/crm	2005	Cost-efficient CRM with sales, service, automation	Used by small banks, MFIs, fintechs in CEE & CIS
Freshworks	freshworks.com	2010	Customer service & sales CRM, fast deployment	Financial institutions across Europe & emerging markets
Odoo	odoo.com	2005	ERP with embedded CRM and workflows	Strong adoption in CIS & Eastern Europe
Bitrix24	bitrix24.com	2012	CRM with workflows, task & pipeline management	Widely used in CIS / post-Soviet region
Vtiger	vtiger.com	2004	Open, modular CRM for sales & service	Used by MFIs and smaller FIs globally
Efficy	efficy.com	2005	Relationship-centric CRM for mid-market organizations	European financial institutions incl. CEE
SuperOffice	superoffice.com	1989	Customer relationship & service CRM	Strong presence in Europe incl. CEE

inspiring development

03

Loan Management Solutions

03 Loan Management Solutions

Loan Management

In today's digital-first economy, banks and MFIs face a pivotal shift. Traditional lending models—anchored in paper and branch networks—can no longer meet rising customer expectations, growing regulatory demands, or the scale required for financial inclusion.

Two forces drive this change: the need for digital efficiency and the opportunity to reach underserved populations, especially in mobile-first markets. To grow sustainably, institutions need loan systems that are **fast, data-driven,** and **built for scale.**

Leading players are digitizing the lending front-end. Digital applications, automated identity checks, and e-signatures are now standard.

Nearly 70% of borrowers expect at least partially automated loan applications—next-gen platforms meet this with seamless workflows, reducing time-to-decision and improving user experience.

03 Loan Management Solutions

Behind the scenes, modern systems automate credit scoring, underwriting, disbursement, and collections—enabling scale without expanding headcount. AI-driven analytics make credit decisions faster and fairer, while real-time monitoring tools enable early risk detection.

Open banking and APIs add further power, offering a full view of borrower finances and simplifying compliance. These platforms don't just support back-office work—they progressively replace it with intelligent infrastructure.

Today, most providers embed AI across their solutions to drive speed, accuracy, and efficiency. This evolution goes beyond digitalization—it's redefining how financial institutions lend, grow, and serve.

Drivers

- Customer Expectations
- Regulatory Pressure
- Scale & Inclusion

Digital Front-End

- Digital loan applications
- e-KYC & e-signatures
- Seamless workflows

Intelligent Core

- Automated credit & underwriting
- AI-driven Analytics
- AI-time risk monitoring

Outcome

- Faster decision-making
- Scalable operations
- Better borrower experience

03 Loan Management Solutions

Listed Solutions

Provider	LOS	LMS	Core Banking	Digital Onboarding	Collections	API-First	Deployment
FintechOS	✓	✓	—	✓	◐	✓	Cloud / Hybrid
TurnKey Lender	✓	✓	—	✓	✓	✓	Cloud
Musoni	✓	✓	✓	✓	◐	✓	Cloud
LendFoundry	✓	✓	—	✓	✓	✓	Cloud
Oradian (Instafin)	✓	✓	✓	✓	◐	✓	Cloud
Credolab	—	—	—	—	—	✓	Cloud
Backbase	◐	◐	—	✓	—	✓	Cloud / On-prem
Lendstream	✓	✓	—	✓	✓	✓	Cloud
Softgenic	✓	✓	◐	✓	✓	◐	Cloud / On-prem

Loan Management Solution

Contact Details

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03 Loan Management Solutions

fintechOS

Company at a Glance:

- **HQ:** Bucharest, Romania
- **Offices:** Bucharest, Romania & London, UK; plus, teams across Europe and the USA
- **Established:** 2017
- **Employees:** 225
- [Company Presentation]

Geographic Focus

Europe, UK, North America, Asia Pacific

Customers

Société Générale, Reliance Bank, Raiffeisen Bank, OTP Bank, CEC Bank, ProCredit Bank, First Bank, TBI Bank, etc.

Industry Focus

Banking, insurance, leasing, credit union

03 Loan Management Solutions

fintechOS

Solution 1

Digital Onboarding

Fully automated KYC/KYB, e-signature, ID verification, and account opening for retail and business customers.

Solution 2

Lending & Mortgages

End-to-end origination, underwriting, servicing, and collections for consumer, SME, and mortgage products.

Solution 3

Compliance & Regulatory

AML/KYC orchestration, FATCA, CRS, credit bureau integrations, and audit-ready workflows.

Solution 4

Product Orchestration

Dynamic product factory for deposits, loans, insurance policies, and bundled offerings.

Solution 5

Customer Engagement

Omnichannel servicing portals, mobile apps, and personalized communication.

Solution 6

Insurance Automation

Policy issuance, claims processing, and underwriting for life and non-life segments.

03 Loan Management Solutions

fintechOS

Use Case - Retail Banking

- Digital account opening
- Personal loan origination
- Credit card issuance
- Customer self-service portals

Use Case – Compliance Automation

- AML/KYC orchestration
- FATCA/CRS reporting
- Sanctions screening
- Audit-ready process tracking

Use Case - Mortgage & Asset Finance

- Leasing
- Origination
- Underwriting
- Asset-backed loans
- Servicing for residential mortgages

Use Case – SME & Corporate Banking

- End-to-end SME lending journeys
- Trade finance onboarding
- Corporate KYC refresh processes

Use Case - Insurance

- Policy sales and onboarding
- Automated claims processing
- Underwriting workflows

Use Case – Product Innovation

- Rapid rollout of new financial products and bundles without extensive coding or core system replacement

03 Loan Management Solutions

fintechOS

Features

Cloud-based	Browser-accessed platform; works on major desktop & mobile OS/browsers. No servers to manage; easy rollout for distributed teams.
Modular	Microservices plus configurable modules; reusable components; easy to extend and integrate.
Mob & Web support	Omnichannel journeys across desktop, tablet, mobile; supports branch/partner/white-label flows.
Integrations	Connects with legacy & modern systems (APIs, file-based, event-driven) including core banking, CRM, ERP.
Multi-language Support	Built-in localization engine for UI, messages, metadata. Serve multilingual markets; smooth UX for diverse customers.
Scalability	Cloud-native auto-scaling; proven high-volume performance & concurrency. Handles growth — from small operations to high-volume onboarding.
Disaster recovery & Backup Processes	Automated cloud backups (Azure SQL), frequent incremental & daily backups, annual DR testing, geo-redundant failover. Ensures data safety, uptime, and business continuity even with limited IT resources.

03 Loan Management Solutions

fintechOS

Features

Implementation Timeframe	Standard setups go live in approximately 12–16 weeks; more complex cases approximately 4–6 months.
Customization & Flexibility	Extensive customization for workflows, UI, data, products, and compliance needs.
Support & Maintenance	Tiered SLA support, dedicated account manager, high-availability & disaster recovery options.
Security & Compliance	Cloud-based on Microsoft Azure with enterprise-grade encryption, authentication, access controls, logging, audits & firewalls. Certified ISO 9001, ISO 27001, SOC2, and more.

License & Pricing

License & Pricing Model	Annual platform license plus one-time implementation fee; usage-based pricing options; cost scales with the number of active accounts.
Additional Costs	Implementation effort varies based on scope; extra customization handled as change requests.

03 Loan Management Solutions

fintechOS

Solution Description

FintechOS is a composable, cloud-native, API-first platform that helps financial institutions innovate faster by decoupling product development from legacy core systems.

It enables rapid launch and management of personalized financial products through unified product management, strong data integration, and AI-powered assistants, delivering proven cost and efficiency gains for banks and insurers worldwide.

Key Strengths & Value Proposition

- Composable, cloud-native, API-first architecture enabling progressive modernization without core replacement
- Unified product factory and back-office for end-to-end product lifecycle management
- AI-powered Agentic Workforce accelerating build-to-operate cycles
- Data Core integration layer with 55+ ecosystem connectors and fast integration timelines
- No-code/low-code workflow design for rapid configuration and faster time to value
- Event-driven automation across pricing, origination, servicing, and billing
- Alignment with industry standards (BIAN, ACORD, ISO 20022)
- Strong global presence, backed by $130M+ funding and Gartner Challenger recognition

FintechOS stands out through its composable, cloud-native architecture that enables rapid product innovation without core replacement, delivering time to value in months rather than years. Its AI-powered Agentic Workforce accelerates build-to-operate cycles by automating complex tasks across business and IT functions. In addition, the Data Core integration layer enables industry-leading integration speed, securely connecting systems in weeks and aligning with key standards such as BIAN, ACORD, and ISO 20022.

Loan Management Solution

Contact Details

Max Jones
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03 Loan Management Solutions

TurnKey Lender

Company at a Glance:

- **HQ:** Singapore
- **Offices**: Singapore, USA, UK, Malaysia, Poland, Canada, Australia, UAE
- **Established:** 2014
- **Employees:** 127
- **Last Implementations**: multiple MFIs in Africa and Asia, fintech lenders in Europe and North America
- Company Presentation

Geographic Focus

North America, Europe, LATAM, Africa, the Middle East, and APAC

Customers

National Iron Bank; ABHI; Ultra Finance; Cash Direct; Premier Credit

Industry Focus

Banks, MFIs, digital lenders, telecom lenders, embedded finance providers, B2B lenders, consumer lenders, leasing companies, Buy Now Pay Later providers

03 Loan Management Solutions

Solution

End-to-End Digital Lending Platform

TurnKey Lender is a cloud-native, ISO 27001-certified end-to-end digital lending platform that automates the full lending lifecycle, enabling banks, MFIs, and alternative lenders to replace manual, fragmented processes with scalable, API-driven workflows for faster onboarding, lower costs, stronger compliance, and better credit decisions.

Use Cases & Benefits

The platform supports all types of lending, with faster time-to-market, automated underwriting, reduced operational cost, improved compliance, scalable architecture, and fully digitized borrower UX.

TurnKey Lender covers:

- Loan Origination System (LOS)
- Loan Management System (LMS)
- Decision & Scoring Engines
- Collections Management
- Client Portal (borrower self-service)
- Partner Portals (agents, merchants, partners)
- Document Management & e-Files

TurnKey Lender helps financial institutions transform their lending operations by:

- ✓ improving efficiency
- ✓ reducing operational costs
- ✓ minimizing credit risk
- ✓ delivering a superior digital borrower experience.

03 Loan Management Solutions

Features	
Cloud-based	Yes, the platform is cloud-based.
Modular	All components are modular (LOS-only, LMS & Collections-only, or full end-to-end lending suite).
Mob & Web support	Yes, both are supported as a standard.
Integrations	Yes. API-first architecture; integrates with bureaus, bank statement providers, ERP systems, CRM (Salesforce, HubSpot), accounting systems, KYC/AML providers, payments, core banking, and custom systems.
Implementation Timeframe	6–12 weeks for standard deployments; 3–6 months for complex custom projects.
Customization & Flexibility	Highly configurable workflows, scoring models, UI, forms, documents, automations, API extensions.
Support & Maintenance	9/5 support weekdays standard; 24/7 support available for premium SLA. A dedicated customer success manager is provided. The platform supports 20+ languages and can add new languages on request.
Security & Compliance	TurnKey Lender takes security and compliance seriously, working with some of the world's leading banks and MFIs globally.

03 Loan Management Solutions

Features

Scalability	Cloud-native microservices architecture supports millions of borrowers and large transaction volumes without performance degradation.
Disaster Recovery & Backup Processes	TurnKey Lender provides a secure, resilient platform with defined disaster recovery and business continuity processes, layered security controls, encrypted and segregated client data, ISO 27001:2022–aligned recovery procedures, and SLA-backed RPO/RTO commitments to ensure availability and regulatory compliance.

License & Pricing

Licensing Model	An annual SaaS subscription.
Pricing Model by License Type	Institutions can license individual modules or choose the full end-to-end suite. Enterprise options are available.
Pricing by Institution Size	Pricing is based on the modules selected and the expected loan volume. There is a one-time implementation fee, and support is included in the subscription (with optional premium SLA tiers). Additional costs may apply for custom integrations or third-party services such as KYC providers. The company offers flexible packages for smaller institutions and MFIs, along with discounts for volume or multi-year commitments.

03 Loan Management Solutions

License & Pricing

Implementation cost	One-time cost based on how long it takes the company to get a client up and running. 1,000 Euros daily rate.
Support and Maintenance Fees	Standard 9/5 weekday support is included. Premium upgrades are available for up to 24/7 support availability.
Additional Services	Optional client and partner portals.
Additional Costs	No additional costs required.
Flexibility for MFIs/Small Institutions	Yes — offers lightweight packages, reduced upfront fees, and simplified modules.
Price Discounts	Volume discounts and multi-year contract discounts available.
Payment Terms	Annual invoicing (default); option of quarterly payment; multi-currency billing available in USD/EUR/GBP.

03 Loan Management Solutions

Solution Description

The platform supports all types of lending, with faster time-to-market, automated underwriting, reduced operational cost, improved compliance, scalable architecture, and fully digitized borrower UX.

Automation reduces manual work
Compliance features reduce regulatory risk
and advanced analytics improve decision-making.

For clients, the company positions the value around faster time-to-market, lower cost per loan, higher approval accuracy, reduced defaults, and fully-digitized workflows.

Key Strengths & Value Proposition

- Cloud-native, secure, scalable architecture
- Configurable underwriting, scoring, and workflows
- Full lifecycle lending capabilities
- Proven deployments across banks, MFIs, FinTechs, and telecoms
- Strong integration ecosystem (API-first)
- Rapid implementation methodology
- Dedicated client success and premium support
- Multi-language and multi-currency support

TurnKey Lender is a true end-to-end lending platform that unifies LOS, LMS, collections, and decisioning, replacing multiple legacy systems. With configurable industry templates and an open, API-first architecture, it enables fast deployment and seamless integration with KYC/AML, bureaus, banking, and enterprise systems.

musoni

Next Generation Microfinance Software

Loan Management Solution

Contact Details

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FREE TRIAL

03 Loan Management Solutions

musoni
Next Generation Microfinance Software

Company at a Glance:

- **HQ:** Netherlands
- **Offices:** Netherlands, Singapore, Kenya
- **Established:** 2013
- **Employees:** 29
- Company Presentation

Geographic Focus

Africa, Asia, Europe, South America

Customers

Vision Fund Myanmar, CEVI Philippines, Agora Microfinance Zambia, ACEP Group, Microloan Foundation

Industry Focus

Microfinance institutions, Cooperatives, and FinTechs

03 Loan Management Solutions

Next Generation Microfinance Software

Solution

Cloud-based Core Banking Solution

Musoni is a cloud-based, hosted with AWS, ISO 27001–certified core banking system designed for MFIs, cooperatives, and FinTechs, supporting both individual and group lending. Built by pioneers of digital microfinance, it offers flexible loan and savings products, integrated accounting and reporting, APIs, digital field tools, SMS messaging, and a Sharia-compliant version to support Islamic microfinance.

Musoni System has a track record with 100% success in implementations:

- Loan Module
- Savings Module
- Reports Module
- Shares Module
- Client Module for clients' onboarding and KYC
- Group Module to support the Grameen model
- Client Blacklist and customization Module

Benefits

- ✓ Faster product launches through direct product configuration
- ✓ Easy integration with third-party solutions
- ✓ Improved efficiency via digital workflows and faster loan processing
- ✓ Instant creation of digital surveys to collect client and impact data
- ✓ Real-time performance insights through built-in reporting
- ✓ Lower setup and maintenance costs with a SaaS/cloud model

03 Loan Management Solutions

musoni
Next Generation Microfinance Software

Features

Cloud-based	Yes.
Modular	Yes.
Mob & Web support	Musoni System can be accessed from any internet-enabled device as it's fully cloud-based.
Integrations	Musoni is built as an API-first solution, with many of the web functionalities also available over APIs. In cases where financial institutions look to integrate external systems or automate beyond what the Musoni system is currently offering, they can do so using the APIs.
Multi-language Support	Musoni System is supported in English, French, Spanish, Portuguese, Chinese, Montenegrin, Dutch, Vietnamese, and Burmese.
Scalability	Musoni is built to scale and is continuously upgraded, ensuring access to the latest features, security, and innovations without disruption.

03 Loan Management Solutions

Next Generation Microfinance Software

Features

Disaster Recovery & Backup Processes	Musoni uses multi-level backups, including daily customer-specific and platform-wide backups stored in two geographically separate locations, with 7-day snapshots for disaster recovery and customer-requested restore testing.
Implementation Timeframe	Implementation typically takes 6 weeks to 3 months and may extend to up to 6 months if custom development is required or if data extraction from the existing core banking system takes longer.
Customization & Flexibility	Feature requests are reviewed for strategic fit and mutual benefit, assessed for impact and effort, and if approved, delivered as paid custom developments included in the product roadmap, with partner involvement in testing and sign-off.
Support & Maintenance	Support is available on Thai business days from 08:30 to 17:30 via a global service desk team based in Thailand, the Netherlands, and Nairobi.
Security & Compliance	Musoni System is ISO 270001 Certified.

03 Loan Management Solutions

License & Pricing

Licensing Model	Musoni charges based on Active Customers per billing period (quarterly or annually depending on size/preference), with a minimum annual fee to cover base operating costs. Active customers are any customer that has an active loan, savings or share account in the system.
Pricing Model by License Type	Annual Subscription Model.
Pricing by Institution Size	By the number of active clients.
Implementation Cost	Covers configuration training & end-user training: €5,000 covers configuration training, end-user training, and data migration of active clients, loans & saving accounts - €10,000.
Support and Maintenance Fees	Included in the license fees.
Additional Services	Quarterly system upgrades, access to the digital field application that works in both online and offline module and access to Musoni open APIs.
Additional Costs	No additional costs required.

03 Loan Management Solutions

License & Pricing

Flexibility for MFIs/Small Institutions	There is Musoni Starter suited for smaller Microfinance Institutions (from 0 to 3,000 active customers) or those embarking on their digital journey, helping to ease the burden of initial capital investment. The license fee is €999 per month. There is no onboarding fee included, as this is a self-onboarding option with guidance from Musoni's knowledge base.
Price Discounts	The pricing per client reduces as the number of active customers for the financial institution goes up.
Payment terms	Software license fees for the Musoni System are charged annually in advance based on the number of clients being served by the organization. The primary currency used is Euro.

03 Loan Management Solutions

musoni
Next Generation Microfinance Software

Solution Description

Musoni is an ISO 27001–certified, cloud-based core banking system designed for microfinance institutions, cooperatives, and FinTechs, built by pioneers of fully digital microfinance. It supports individual and group lending, flexible loan and savings products, integrated accounting, APIs, SMS, a Digital Field Application, and a Sharia-compliant version.

With fast implementations and high data migration success, Musoni enables digital onboarding, automated loan decisioning, paperless field operations, continuous quarterly upgrades, and strong knowledge transfer that allows institutions to configure and scale the system independently.

Key Strengths & Value Proposition

- Predictable pricing per active client per year, billed at contract start and anniversary
- Pricing includes cloud hosting, quarterly upgrades, maintenance, support, and free DFA access
- Free Digital Field Application for field officers with online and offline data capture
- API-first platform enabling all system functions via APIs

Musoni enables MFIs and FinTechs to run fully digital, scalable, and compliant operations by combining core banking, automated lending, digital field tools, and integrated accounting in one cloud-based platform.

Loan Management Solution

Contact Details

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03 Loan Management Solutions

lendfoundry

Company at a Glance:

- **HQ:** Irvine, California; USA
- **Offices:** Irvine - USA; Ahmedabad, Bengaluru, Indore, Jodhpur – India; Sydney - Australia
- **Established:** 2004
- **Employees:** 450
- **Last Implementations**: Delivered tailored financing solutions across industries, including point-of-sale financing for an industrial tools manufacturer, a merchant cash advance solution for a leading e-commerce platform, and loan servicing for a US-based smart home security provider.
- [Company Presentation]

Geographic Focus

North America, the Middle East, Asia

Customers

Fintech lenders; Working Capital, Auto Lending, Merchant Cash Advance, and Real Estate sector customers

Industry Focus

Microfinanciers, Banks, FinTechs, NBFCs, Credit Unions

03 Loan Management Solutions

Solution 2

Loan Servicing Software

- Loan Onboarding
- Payment Management
- Portfolio Migration
- Tenant Setup & Configurations
- Collection Management
- Loan Modifications
- Amortization Schedules

Solution 4

LendFoundry Portals

- Borrower Portal
- Affiliate (Dealer) Portal
- Back-office portals
- Self-Service Admin Portal

Solution 1

Loan Origination Software

- Application Intake Underwriting
- Engine Decision Engine Self Service
- Admin Portal Self-Service Borrower
- Portal Document Management
- Workflow Management

Solution 3

Loan Syndication Software

- Simplifies loan syndication by automating workflows, enhancing transparency, and providing real-time portfolio insights. Whether you're a lead arranger, participating lender, or investor, LF Syndicate streamlines loan pooling, fund tracking, and compliance monitoring—ensuring a seamless syndication process.

Solution 5

LendFoundry Business Insights

- Custom Reporting Dashboard Module

03 Loan Management Solutions

Features	
Cloud-based	Yes, cloud-hosted SaaS on AWS Cloud by default, but it can be implemented on other cloud providers like GCP and Azure as well.
Modular	Microservices-based modular design allows independent scaling, configuration, and workflow customization.
Mob & Web support	LendFoundry web portals are mobile responsive, and PWA apps are available. The company can build custom mobile apps if required or can integrate with the existing mobile apps of the client.
Integrations	Ready to integrate with credit bureaus, KYC providers, bank aggregators, document verification, accounting & payment systems, and more. Open REST API framework for 3rd-party integration.
Multi-language Support	Multi-language support is available.
Scalability	LendFoundry's microservices architecture ensures scalability, horizontally scalable microservices on AWS, and auto-scaling is enabled.

03 Loan Management Solutions

Features

Disaster Recovery & Backup Processes	AWS-native DR with multi-region redundancy, automated backups; RTO 5–15 min / RPO ≈ 5 min.
Implementation Timeframe	6-8 weeks, can be confirmed after the solutions call based on the requirements.
Customization & Flexibility	High customization. A few of the configurable options in LendFoudry are as follows: • Completely white-labeled – clients can manage the branding, look, and feel of their LendFoundry platform on their own • Custom data fields for LendFoundry forms, lists, and summary views • Custom workflows and rules, notification templates • Flexibility in Servicing - payment hierarchies, fees, repayment tiers, loan modification and restructuring, and more • Self-Service Admin Portal for clients to manage various aspects of the platform.
Support & Maintenance	24/7 support (FreshDesk), governed by internal Change Management Policy (ClickUp-based), 99.1% system uptime.
Security & Compliance	SOC 1 Type 2 & SOC 2 Type 2 (2024-25), ISO 27001:2022, OWASP Top 10 adherence. Well-defined Incident Response, Data Management, Change Management, and DR procedures.

03 Loan Management Solutions

License & Pricing

Pricing Model by License Type	Based on the LendFoundry solutions clients opt for: LOS only / LMS only / End-to-end suite/ additional modules like LF BI, Syndication.
Pricing by Institution Size	Tiered – based on active users, modules, and transaction volume.
Implementation Cost	Based on scope, includes setup, configuration, training, and data migration (One-time fee - Upwards of USD 25,000).
Support and Maintenance Fees	Upwards of USD 4,000 a month.
Additional Services	Custom integration, analytics, workflow design, training, and managed services.
Additional Costs	Third-party integration's fees for using their services need to be paid directly to the vendors.
Flexibility for MFIs/Small Institutions	Lendfounfry follows a volume-based tiered pricing model to support ramp-up for the company's clients, including MFIs and smaller institutions.
Price Discounts	As LendFoundry has a tiered pricing approach, higher volumes lead to a lower unit price by default. Apart from that, the company provides better deals on yearly payments and multi-year commitments.

03 Loan Management Solutions

Solution Description

LendFoundry is a cloud-based, end-to-end loan origination and servicing platform that supports the entire lending lifecycle within a single system.

It replaces manual and fragmented processes with configurable workflows, automated decisioning, and API-driven integrations, reducing turnaround time and operational overhead.

As a result, lenders can launch products faster, scale volumes efficiently, and strengthen governance and compliance.

Key Strengths & Value Proposition

- Cloud-native, microservices architecture enabling high scalability, modular deployment, and rapid configuration without heavy engineering
- API-first integration ecosystem with 90+ third-party providers covering credit, KYC/AML, fraud, income data, payments, and communications
- Fast implementation with typical go-live in 4–6 weeks using proven frameworks and accelerators
- Dedicated support model with named account managers, implementation teams, and 24/7 operational support
- High configurability across workflows, underwriting rules, loan products, amortization, payments, and servicing logic
- Flexible SaaS pricing with modular components, allowing institutions to pay only for required functionality
- Proven banking and MFI use cases including portfolio migrations, multi-tenant servicing, and end-to-end digital lending
- Enterprise-grade security & compliance with SOC 1, SOC 2, ISO 27001, and ISO 9001 certifications

LendFoundry's strengths include its cloud-native, API-first architecture, unified origination and servicing platform, rapid deployment, strong client support, and enterprise-grade security. For financial institutions, it delivers faster decisions, end-to-end automation, lower operational costs, improved compliance, and scalable growth—best demonstrated through measurable improvements in turnaround time, efficiency, and borrower experience.

oradian°

Loan Management Solution

Contact Details

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FREE TRIAL

03 Loan Management Solutions

oradian°

Company at a Glance:

- **HQ:** Zagreb, Croatia
- **Offices:** Lagos, Nigeria; Manila, Philippines; Zagreb, Croatia
- **Established:** 2011
- **Employees:** 65
- **Last Implementations**: SEAP MFB, Small Business Corporation
- Company Presentation

Geographic Focus

Europe, Africa, and Asia,

Customers

Fairmoney, Salmon, Esquire, Lifebank

Industry Focus

MFIs, MFBs, FinTechs, and Banks

03 Loan Management Solutions

oradian°

Solution

Instafin Core Banking Solution

Oradian provides Instafin, a cloud-based core banking system designed for microfinance institutions, rural banks, cooperatives, and digital lenders. Into a single SaaS platform, Instafin centralizes:

- client onboarding
- loan management
- savings operations
- accounting
- reporting
- integrations

Benefits

- ✓ Flexible loan and savings product configuration
- ✓ Automated accounting
- ✓ Real-time portfolio tracking, reporting, and a
- ✓ Modern API layer for integrations
- ✓ Custom code extensions, enabling institutions to implement specialized workflows, validations, and business rules without compromising system integrity.

Use Cases

- Faster loan turnaround
- Improved operational efficiency
- Reduced IT costs and scalable digital transformation

03 Loan Management Solutions

oradian

Features

Cloud-based	Yes.
Modular	Yes, each module of the CBS can be purchased separately.
Mob & Web support	The system can be accessed on any device with internet access.
Integrations	The system comes with APIs out of the box that enable integrations.
Multi-language Support	Yes.
Scalability	The company supports over 3,000 transactions per second, and its largest client has over 30 million accounts.

03 Loan Management Solutions

oradian

Features	
Disaster Recovery & Backup Processes	Yes, this is included.
Implementation Timeframe	1-6 months. Depending on the size of the institution and a migration approach taken.
Customization & Flexibility	Yes, this is a core component of the system.
Support & Maintenance	Yes, this is included in the subscription.
Security & Compliance	ISO Certified and compliant.

03 Loan Management Solutions

oradian°

License & Pricing

Pricing Model by License Type	Pricing is typically based on an agreed metric, which is usually a percentage of the loan portfolio or number of clients.
Pricing by Institution Size	Price is calibrated properly; negotiable.
Implementation Cost	Included in the subscription cost.
Support and Maintenance Fees	Included in the subscription cost.
Additional Services	Included in the subscription cost.
Additional Costs	Included in the subscription cost

03 Loan Management Solutions

oradian°

License & Pricing

Licensing Model	Annual Subscription that covers all charges; there are no hidden or additional fees.
Flexibility for MFIs/Small Institutions	Yes, a high degree of flexibility for MFIs and small institutions.
Price Discounts	Yes, longer contract terms attract better conditions.
Payment terms	Annual subscription invoiced in Euros.

03 Loan Management Solutions

oradian°

Solution Description

Oradian's Instafin is a cloud-based core banking system designed for microfinance institutions, rural banks, cooperatives, and digital lenders. It centralizes client onboarding, lending, savings, accounting, reporting, and integrations into a single SaaS platform, replacing fragmented legacy systems and manual processes.

Used across Europe, Africa, and Asia, Instafin enables faster loan turnaround, improved operational efficiency, lower IT costs, and scalable, compliant digital transformation.

Key Strengths & Value Proposition

- Highly configurable loan and savings products with custom code support
- Cloud-based, scalable SaaS with strong APIs and automated backups
- Multi-region hosting, high security, full auditability, and regulatory compliance
- Dedicated regional support and continuous, disruption-free updates
- End-to-end digitization and automation of financial operations
- Faster product launches and tailored credit workflows
- Lower IT and operating costs with reduced risk and stronger compliance
- Improved customer experience through quicker onboarding and processing

The platform combines an API-first architecture with custom code capabilities, allowing lenders to implement advanced scoring models, workflows, and business logic beyond standard core banking systems. Designed specifically for MFIs and emerging-market banks, it supports fast, low-risk SaaS implementations and high-volume, branch-driven operations with tailored lending and accounting features.

CredoLab

Better Credit Decisions

Loan Management Solution

Contact Details

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03 Loan Management Solutions

CredoLab
Better Credit Decisions

Company at a Glance:

- **HQ:** Singapore
- **Offices:** Singapore, USA, Presence and offices in 11+ countries worldwide
- **Established:** 2016
- **Employees:** 30
- **Last Implementations**: Home Credit Kazakhstan, AVO Uzbekistan
- [Company Presentation]

Geographic Focus

APAC, EMEA, LATAM

Customers

Santander, Home Credit, Tamara, Tabby, AirAsia (MOVE), Cashee, and Emirates NBD

Industry Focus

Financial Institutions, offering digital lending via mobile applications

03 Loan Management Solutions

CredoLab
Better Credit Decisions

Solution

Credit Scoring Platform

Credolab is an alternative credit scoring solution that enables financial institutions to assess the creditworthiness of thin-file and unbanked customers using privacy-consented, anonymized smartphone and web behavioral data rather than traditional credit histories. Through a lightweight SDK and API, lenders integrate Credolab into their mobile or web applications to generate real-time risk scores, fraud signals, and marketing insights during onboarding or credit decisioning.

- Lightweight SDK for fast mobile and web integration
- Advanced AI/ML models analyzing 80,000+ data points per user
- Customizable scorecards aligned to lender risk and product needs
- Real-time predictive scoring for credit, fraud, and marketing decisions
- Unified API delivering risk, fraud, and marketing insights
- Used by banks, digital lenders, fintechs, MFIs, credit bureaus, BNPL providers, and ride-hailing/e-commerce companies.

Benefits

- ✓ Expanded credit access by scoring thin-file and unbanked customers where traditional bureau data is unavailable
- ✓ Higher approval rates without increasing risk, driven by alternative behavioral insights
- ✓ Lower cost of risk and fraud through real-time predictive scoring and fraud signals
- ✓ Faster credit decisions with instant, automated risk assessment at onboarding
- ✓ Improved portfolio quality by reducing first-payment defaults and early delinquencies
- ✓ Stronger customer acquisition through better targeting and marketing insights

03 Loan Management Solutions

CredoLab
Better Credit Decisions

Features

Cloud-based	Yes – AWS in EMEA, APAC, and LATAM.
Modular	Yes, the solution is modular.
Mob & Web support	Yes, mobile and web support are available.
Integrations	Any Web and App financial system, with API call for retrieving data.
Multi-language Support	Yes, multi-language support is available.
Scalability	Yes, the company currently serves apps with 50+ million users.

03 Loan Management Solutions

CredoLab
Better Credit Decisions

Features

Disaster Recovery & Backup Processes	Yes, available.
Implementation Timeframe	1 hour for SDK and 1-4 hours to set up the API.
Customization & Flexibility	Yes, high degree of customization and flexibility.
Support & Maintenance	Yes, available.
Security & Compliance	Active in 50 countries and compliant in all EMEA, APAC and LATAM countries, including Sama Approved for Saudi Arabia, GDPR, ISO certified etc.

03 Loan Management Solutions

CredoLab
Better Credit Decisions

License & Pricing

Pricing Model by License Type	15,000 USD Annual license, with the first 6 months offered as a free proof of concept (POC). During this period, integration and sufficient data collection should be completed within 3 to 6 months.
Pricing by Institution Size	Value-based pricing = 0 net cost, the company charges after it proves the added uplift; charge - 10-25% of the added savings.
Implementation Cost	No additional costs.
Support and Maintenance Fees	No additional costs.
Additional Services	No additional costs.
Additional Costs	No additional costs.
Licensing Model	SDK license.
Payment terms	Annual, Quarterly or Monthly invoicing.

03 Loan Management Solutions

CredoLab
Better Credit Decisions

Solution Description

Credolab is an alternative credit scoring platform that uses privacy-consented, anonymized smartphone and web behavioral data to deliver real-time risk, fraud, and marketing insights without accessing personal information.

It enables financial institutions to assess thin-file and unbanked customers, improve approval rates, reduce risk and fraud, and scale lending in emerging markets through easy SDK/API integration and advanced AI models. Trusted by 200+ clients globally, Credolab has a proven impact on portfolio quality and operates with strong privacy, regulatory compliance, and global recognition.

Key Strengths & Value Proposition

- Advanced ML on behavioral data with high predictive accuracy and low false positives/negatives
- Lightweight, flexible product with SDK integration, customizable scorecards, and multi-use outputs (risk, fraud, marketing)
- Rapid deployment and real-time scoring, with SDK integration in ~1 hour and proven scalability in 50+ countries
- Strong client support via dedicated Risk, Data Science, and Client Success teams with 24/7 global coverage
- Secure and privacy-compliant solution using consent-based, non-PII data with enterprise-grade reliability
- Focused emerging-market expertise across LatAm, SEA, Africa, and APAC
- Proven impact on risk and fraud, improving risk profiling by 15–35% and reducing digital fraud by up to 70%
- Actionable analytics dashboard covering fraud, device, app, and behavioral intelligence

Credolab delivers highly predictive credit and fraud scores by analyzing anonymized behavioral biometrics and device metadata from smartphones and web usage, enabling lenders to assess thin-file and unbanked customers beyond traditional credit bureaus. Its privacy-first, consent-based approach avoids any use of personal data while remaining fully compliant with global regulations. Proven across banks and MFIs, Credolab offers fast SDK/API integration, customizable scoring, and strong results such as higher approval rates and reduced fraud in emerging markets.

Backbase

Loan Management Solution

Contact Details

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Business Development Manager CEEMEA

03 Loan Management Solutions

Backbase

Company at a Glance:

- **HQ:** Amsterdam, The Netherlands
- **Offices:** 16 offices around the world - Atlanta (Americas HQ), Cardiff, Dubai, Frankfurt, Krakow, London, Mexico City, Riyadh, Singapore, Toronto, and others.
- **Established:** 2003
- **Employees:** 2,200+
- **Last Implementations**: The most recent go-live took place in Saudi Arabia with the Saudi National Bank
- Company Presentation

Geographic Focus

Global, the company operates worldwide, including Europe, the Middle East, North America, & APAC

Customers

Advanzia, Banco Caja Social, Banco de la Nacion Peru, Bank of the Philippine Islands, Berenberg, BNP Paribas, etc.

Industry Focus

Financial institutions - retail banks, business banks, private banks, credit unions, wealth management institutions, etc.

03 Loan Management Solutions

Backbase

Solution

The Backbase AI-powered Platform:

- **Digital Banking:** Self-service apps enabling customers to manage daily banking fully online
- **Digital Onboarding:** Fast, secure, and cost-effective digital account opening
- **Digital Lending:** Tools to quickly scale and grow the loan portfolio
- **Digital Assist:** Front-office support platform for branches, call centers, advisors, and relationship managers
- **Digital Engage:** Data-driven, targeted marketing and customer engagement solution
- **Digital Investing:** Digital investment capabilities, including robo-advisory services
- **Grand Central (iPaaS):** Cloud integration platform connecting on-premise and cloud systems across organizations

Benefits

✓ Lower acquisition costs
✓ Reduced cost to serve
✓ Higher share of wallet
✓ Tailored investment offerings
✓ Improved loyalty and retention
✓ Future-proof operations

Use Cases

- Engagement banking: Modernizes and orchestrates all customer touchpoints
- Single, end-to-end platform: Covers the full customer lifecycle
- Fast time to market: Ready-to-use applications that can be easily extended
- High flexibility: Avoids vendor lock-in with open APIs, SDKs, and design system
- Continuous innovation: Regularly delivers new, beyond-banking capabilities
- Long-term partnership: Proven delivery methodology focused on sustainable transformation and long-term success

03 Loan Management Solutions

Backbase

Features

Cloud-based	Backbase supports flexible deployment options, including public, private, hybrid, containerized, and on-premise setups. It also offers managed cloud hosting with 24/7 monitoring, security, and backups to ensure high availability and reliability.
Modular	Modularity is a core principle of the platform, allowing banks to adopt only the functionalities they need without implementing the full suite. Each product journey—such as onboarding, lending, daily banking, or investing—is built from modular "Lego-like" components that can be rearranged, replaced, or rebuilt as business needs evolve.
Mob & Web support	The solution covers and supports all platforms, including web, mobile, call centers, branches, etc.
Integrations	The platform features an enterprise integration layer with microservices exposed via REST APIs, enabling fast and flexible integration with core banking systems, CRMs, and fintechs. Service SDKs and pre-built connectors allow banks to build or extend capabilities quickly, significantly reducing time to market.
Security & Compliance	Backbase is secure by design and combines a ready-made solution with a flexible platform that supports custom builds to meet local regulatory requirements. It complies with major international and EU banking standards, including PSD2 and GDPR, and is trusted by over 150 banks globally.

03 Loan Management Solutions

Backbase

Features

Implementation Timeframe	Implementation timelines depend on project scope and customization, with a typical MVP delivered in 6–8 months.
Customization & Flexibility	Backbase offers highly configurable out-of-the-box functionality with modular, “lego-style” client journeys that can be adapted to local needs. Its headless platform, SDKs, design system, and developer tools enable banks to easily build and extend custom apps and journeys on top of the core platform.
Support & Maintenance	Backbase offers managed hosting and application support after go-live, with flexible options to retain or hand over application ownership and innovation. It supports upgrades, assessments, and releases while giving clients full control over update decisions, and provides comprehensive product support, including incident, problem, and resolution management.

License & Pricing

Licensing Model	The total cost of ownership includes licensing, implementation, optional post–go-live services, and optional managed hosting. Licensing is subscription-based under a five-year contract with annual payments, with each platform module (onboarding, daily banking, lending, investing) licensed separately per business line.
Flexibility for MFIs/Small Institutions	Backbase primarily serves banks and credit unions but can also work with MFIs and smaller institutions where the solution is a good fit.

03 Loan Management Solutions

Backbase

License & Pricing

Pricing Model by License Type	License pricing depends on the bank's scale, with some components priced per user or customer and others based on the book value of specific product lines.
Pricing by Institution Size	Pricing is independent of institution type and is based on usage, with some components priced per user or customer and others linked to the book value of specific product lines.
Implementation Cost	Depends on numerous factors and discussed on a case-by-case basis. Implementation can be carried out in multiple ways including Backbase-led implementation, partner-led or bank-led where in the case of last two Backbase provides training and support to the resources.
Support and Maintenance Fees	Backbase offers managed services with a dedicated innovation team to maintain, upgrade, and build new features on the EBP platform after go-live, with pricing defined on a case-by-case basis.
Additional Services	Backbase offers optional additional services, including value consulting to support digital strategy and transformation, and managed cloud hosting with 24/7 monitoring, security, and backups to ensure high availability.
Additional Costs	Costs for additional services are defined on a case-by-case basis.

03 Loan Management Solutions

Solution Description

Backbase is a privately funded fintech company founded in 2003 in Amsterdam and consistently recognized by analysts such as Gartner, Forrester, and IDC for its leadership in digital banking.

Its AI-powered Banking Platform combines modular, composable capabilities to support end-to-end customer journeys—from onboarding and daily banking to lending, investing, and servicing.

With over 400 reusable microservices that integrate seamlessly with existing core banking systems and fintech partners, Backbase enables banks across all segments to innovate at scale and deliver superior digital experiences.

Key Strengths & Value Proposition

Backbase offers an integrated suite that unifies digital sales and servicing operations, designed to scale across all banking segments and channels.

Banks use Backbase to move beyond static apps and siloed workflows - creating intelligent, orchestrated journeys that drive results:

- Boost cross-sell with timely offers and multi-product journeys
- Increase conversions with frictionless onboarding and pre-filled applications
- Accelerate time-to-market with pre-built flows and composable components
- Lower cost-to-serve with asynchronous servicing and employee assist tools
- Improve retention through consistent experiences and real-time engagement

Backbase is a digital-first, AI-powered banking platform built as a future-proof layer that orchestrates customer and employee interactions across all channels. With an open integration architecture, it connects seamlessly to core systems and fintechs, enabling banks to launch quickly using out-of-the-box journeys or build custom experiences through headless capabilities and rich developer tools.

lendstream

Loan Management Solution

Contact Details

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FREE TRIAL

03 Loan Management Solutions

lendstream

Company at a Glance:

- **HQ:** Vilnius, Lithuania
- **Offices:** Vilnius, Lithuania
- **Established:** 2019
- **Employees:** 5
- **Last Implementations**: Crowdlending platform ROIX and commercial lending platform for BDO Australia partners
- Company Presentation

Geographic Focus

EU, UK, Australia

Customers

BDO, Legal Funding Australia, ROIX, www.ahauz.com, www.moneytree.lt, www.alende.org

Industry Focus

B2B, B2C lenders, and crowd lenders

03 Loan Management Solutions

lendstream

Solution

Loan origination and servicing

End-to-end loan origination and servicing software, API-integrated with customer and investor portals, and 3rd-party data and/or service providers. An extended version for the crowdfunding platforms is available.

Use Cases

- Implementation of the loan servicing system with fully customized loan products for the FCA-regulated lender
- Implementation of the end-to-end loan management system for the group of companies

Benefits

- ✓ Unlimited loan product and pricing support
- ✓ Multilingual support for borrowers and investors
- ✓ Rich API for integrations
- ✓ Process automation across all loan lifecycle stages
- ✓ SaaS and self-hosted deployment options
- ✓ Comprehensive reporting and analytics
- ✓ Multi-currency support
- ✓ Phased migration from legacy systems

03 Loan Management Solutions

lendstream

Features

Cloud-based	Yes, the solution is cloud-based.
Modular	Loan origination, loan servicing, and loan investor management modules are available.
Mob & Web support	Mobile versions for the borrower self-portal, investor self-service portal, and 3rd-party customer reference (brokers, loan advisors, etc.)
Integrations	Biometrics, KYB/KYC, credit reference, open banking, loan marketplaces, e-signatures, payment providers, and communication providers (SMS, email).
Multi-language Support	Yes, including web portals, SMS, email, and document templates.
Scalability	Scalability has been validated with multi-office operations, supporting over 10,000 loans and 300+ users under a centralized data management setup.
Flexibility for MFIs/Small Institutions	The option of splitting the Implementation cost into 3-4 payments over the implementation period.

03 Loan Management Solutions

lendstream

Features

Disaster Recovery & Backup Processes	DR/BCP procedures rely on regular database and server backups, with data restored via recovery scripts depending on infrastructure capacity. Using virtual servers, frequent snapshots, and duplicated infrastructure improves resilience, while system configurations are maintained by the customer for recovery purposes.
Implementation Timeframe	4-16 weeks, depending on solution complexity and additional integrations.
Customization & Flexibility	Lendstream supports multiple B2B and B2C loan products simultaneously with flexible pricing and seamless integration of third-party data providers. It enables fast decision-making and supports existing business processes, including back-office notifications.
Support & Maintenance	Lendstream provides 24/7 support with issues reported via email, phone, or Slack, tracked in Jira/Trello, and resolved by support and development teams as needed. Fixes are tested in staging, validated by the customer, and deployed to production at agreed times, typically outside business hours.
Security & Compliance	GDPR, PSD2 compliant.

03 Loan Management Solutions

lendstream

License & Pricing

Pricing Model by License Type	Start-up/MVP – EUR 690/month; Business – EUR 1,490/month; Corporate – negotiable; 15% discount for the yearly license fee paid at once.
Pricing by Institution Size	Not applied.
Implementation Cost	Starting from EUR 8,900.
Support and Maintenance Fees	Cloud server support starts from EUR 200 per month, while maintenance is included in the monthly license fee.
Additional Services	Web page design and development services are available upon request.
Additional Costs	Additional development – EUR 55/hour.
Licensing Model	Start-up/MVP (up to 3 system users); Business; Corporate.
Payment terms	Monthly payment schedule in EUR.

03 Loan Management Solutions

lendstream

Solution Description

Lendstream is a flexible loan management platform that supports full end-to-end lending operations, from lead management and loan origination to arrears management and regulatory and investor reporting. It is designed for small and mid-sized B2C and B2B lenders that require the ability to quickly launch new products and independently manage users, pricing, templates, and workflows without reliance on external support.

Backed by decades of lending expertise and continuously modernized into a cloud-based, API-enabled system, Lendstream has proven its adaptability through real-world use cases featuring advanced and innovative pricing models.

Key Strengths & Value Proposition

- Originally built for non-bank financial institutions to manage securitized loan underwriting and servicing
- Evolved through continuous development to support lenders of any size and advanced lending products
- Includes investor management to support startups and MFIs funded by one or multiple investors
- Backed by global lending expertise and flexible licensing models
- Enables fast transition from Excel-based processes without lengthy in-house development
- Provides full IT support for smooth adoption and scaling

Lendstream stands out for its fast implementation, flexible customization, and proven use cases with microfinance institutions.

Loan Management Solution

Contact Details

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FREE TRIAL

03 Loan Management Solutions

SOFTGENIC SYSTEMS

Company at a Glance:

- **HQ:** Heidelberg, Germany
- **Offices:** Heidelberg, Germany; Kyiv, Ukraine
- **Established:** 2006
- **Employees:** 10
- **Last Implementations:** One of the top 3 Azerbaijani commercial banks and the MFI Caspian Finance
- Company Presentation

Geographic Focus

Azerbaijan, Ukraine, Belarus, Pakistan

Customers

Oschadbank, Piraeus Bank, Embafinance, Credit House

Industry Focus

Financial Institutions; Banks & MFIs

03 Loan Management Solutions

Solution

Loan origination and management

Loan Workbench is a universal loan origination and management system, while Cellsflow is a generic automation platform combining BPM, spreadsheet-like forms, document management, and analytics to digitize ad-hoc, spreadsheet-based workflows.

Use Cases

- Loan origination and decision support
- Contract generation and management
- Loan portfolio management
- Collections and recovery processes
- Post-disbursement lifecycle management, including monitoring, restructurings, covenants, collateral, and limits

Benefits

- ✓ Rich, mature lending functionality with tightly integrated BPM, document management, and analytics
- ✓ Deep end-to-end automation across all lending processes
- ✓ Spreadsheet-like forms technology reducing transition risk, cost, and complexity when moving to centralized automation
- ✓ Proven delivery track record with a 100% project success rate since 2006, including complex implementations

03 Loan Management Solutions

Features

Cloud-based	Yes. The solution can be installed in the cloud.
Modular	The platform has a modular architecture, but individual modules are not sold separately and are offered as a unified solution.
Mob & Web support	The main client is web-enabled over HTTP/HTTPS but not browser-based, while a new browser-based client is available and optimized for efficient use on mobile devices.
Integrations	Typical integrations: Core banking, CRM, KYC systems, credit agencies, and payment systems.
Multi-language Support	Current options: English, Ukrainian, Azerbaijani, Russian. Minimal effort is needed to translate to any other language. Chinese translation also exists.
Scalability	The system was built from the ground up for scalability and is proven in production with over one million processed cases, more than 500,000 loans, and thousands of users.
Flexibility for MFIs/Small Institutions	Yes. Both functionality-wise and in pricing-wise.

03 Loan Management Solutions

Features

Disaster Recovery & Backup Processes	The platform supports standby servers, automatic backups, and high-availability setups, with standby servers typically activated within 15 minutes after a failure.
Implementation Timeframe	2-12 months, usually the bottleneck is customer resources to work on the clarification of complex requirements.
Customization & Flexibility	The system uses a single, generic core across all countries and projects without modification, while remaining fully configurable to project-specific needs. Designed for flexibility, it supports diverse use cases from retail to corporate lending and serves institutions ranging from small MFIs to large banks with thousands of users.
Support & Maintenance	The subscription includes an SLA based on issue priority, regular upgrades to newer standard versions, and typically 10 hours of additional work per month at no extra cost.
Security & Compliance	All business logic runs on the server; client machines communicate with server over HTTPS. No formal compliance certification.

03 Loan Management Solutions

License & Pricing

Pricing Model by License Type	Licensing is based either on the number of users (typically for banks) or the outstanding loan portfolio (typically for MFIs), with monthly fees usually ranging from EUR 4,000 to EUR 11,000 and significant discounts beyond 300 users or EUR 50 million in portfolio. There are no standard price discounts, as projects are typically multi-year, but implementation discounts can be discussed in exchange for long-term commitments, with flexible termination terms.
Pricing by Institution Size	Pricing scales automatically with portfolio or number of users.
Implementation Cost	Past implementation projects typically ranged between EUR 10,000 and 100,000.
Support and Maintenance Fees	Included in subscription.
Additional Services	Continuous adjustment for evolving business requirements (within included free hours or additional paid packages).
Additional Costs	Hourly-based pricing or fixed price if requirements can be finalized before implementation starts.
Licensing Model	Monthly subscription payments.
Payment terms	Usually, monthly invoicing applies, but quarterly or semi-annual payments can also be negotiated.

03 Loan Management Solutions

Solution Description

The platform provides rich, lending-first functionality with embedded core-banking capabilities across the full lending lifecycle, making it immediately aligned with real banking and MFI operations. It uses no/low-code configuration and AI-accelerated setup to quickly transform existing Excel and Word workflows into governed digital processes.

With a 100% project go-live rate and fixed-budget delivery, it enables fast, reliable implementation when requirements are clear.

Key Strengths & Value Proposition

- Lending-first, end-to-end platform covering origination, servicing, collections, and portfolio management across retail, SME, corporate, and microfinance
- Excel/Word workflow transformation converting existing spreadsheets and documents into governed digital forms with full auditability
- No/low-code configuration with AI-accelerated setup enabling fast, consistent implementation and easy change management
- Proven scalability and reliability supporting millions of cases and high-volume branch operations
- Strong implementation track record with 100% go-live rate, fixed-budget delivery, and references with banks and MFIs
- Clear business value through higher efficiency, reduced operational and credit risk, cost optimization, and lower project risk

The platform delivers rich, lending-first functionality with embedded core-banking features across the full lending lifecycle, making it immediately aligned with real banking and MFI operations. Using no/low-code tools and an AI-accelerated setup, it quickly transforms existing Excel and Word workflows into governed digital processes. With a 100% project go-live rate and fixed-budget delivery, it enables fast, reliable implementation when requirements are clear.

HES

Loan Management Solution

Contact Details

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03 Loan Management Solutions

HES

Company at a Glance:

- **HQ:** Vilnius, Lithuania
- **Offices:** Vilnius (Lithuania) and Wilmington, DE (USA)
- **Established:** 2012
- **Employees:** ~70
- **Last Implementations:** Wa'ed (Saudi Arabia, SME lending platform); ATM Online (Vietnam, digital lending launch, large user base, live in 4 months)
- [Company Presentation]

Geographic Focus

Europe, Central Asia, Middle East, Asia, and other

Customers

Euro Groshi, CashU, ID Finance, Wa'ed, Idea Bank, and others

Industry Focus

Banks, credit unions, MFIs, and fintech lenders (consumer, SME, BNPL, auto, mortgage, etc.)

03 Loan Management Solutions

HES

Solution

Digital lending platform

HES LoanBox is the ready-made digital lending platform covering the full loan lifecycle (onboarding/origination - servicing - collections). Includes back office, borrower portal, and optional landing page; white-label and configurable.

Benefits

Strong automation impact (fewer manual steps and errors), faster processing, improved decisioning (optionally AI-driven), lower operational costs, and better customer experience with end-to-end visibility.

Use Cases

- ✓ Consumer
- ✓ SME
- ✓ Microfinance
- ✓ Auto
- ✓ Mortgage
- ✓ POS financing
- ✓ P2P/marketplace lending
- ✓ credit lines
- ✓ leasing

03 Loan Management Solutions

HES

Features	
Cloud-based	Yes. Available as a cloud deployment or on-premise/private cloud, depending on client needs.
Modular	Modular structure (Back Office, Borrower Portal, Landing Page) and functional modules (product engine, workflow/BPM, rules, tasks, documents). Optional AI credit scoring via GiniMachine and third-party integrations.
Mob & Web support	Web-based, responsive borrower portal; supports integration into client mobile apps if needed. Back office optimized for staff desktop use.
Integrations	100+ ready integrations and API support for core banking, credit bureaus, payments, e-signature, notifications, and identity/KYC providers.
Multi-language Support	Yes. Supports localization, multi-currency, and multi-country operations.
Scalability	Designed to scale for higher volumes, more users, and multi-entity/multi-country operations; modular expansion supported.
Flexibility for MFIs/Small Institutions	Yes. Both functionality-wise and in pricing-wise.

03 Loan Management Solutions

HES

Features

Disaster Recovery & Backup Processes	Cloud deployments use resilient infrastructure with backups and redundancy; on-prem DR depends on client setup with vendor guidance.
Implementation Timeframe	Typically 2–4 weeks (basic setup) to around 3 months (fully customized), depending on integrations and scope.
Customization & Flexibility	High. No-code/low-code workflow and rule configuration; white-label branding; optional source code licensing (by arrangement).
Support & Maintenance	Ongoing support provided; cloud subscription usually includes updates/patches; on-prem typically covered via support contracts.
Security & Compliance	ISO/IEC 27001 certified. Role-based access, audit trails, encryption, GDPR-aligned practices. Cloud deployments include resilient backup/DR; guidance provided for on-prem setups.
Licensing Model	Subscription (SaaS) or perpetual license. Pricing is primarily user-based (not per loan/transaction).

03 Loan Management Solutions

HES

Solution Description

HES LoanBox is an end-to-end digital lending platform that automates the full loan lifecycle from onboarding and origination to servicing and collections. It is delivered as a white-label solution with a back office and borrower portal, designed for banks, MFIs, credit unions, and fintech lenders.

The platform supports configurable products, workflows, decision rules, document handling, notifications, and reporting. It integrates with external services such as KYC/AML, e-signature, credit bureaus, and payments through APIs and ready connectors. LoanBox can be deployed in the cloud or on-premise based on regulatory and IT requirements. Built by an ISO 27001-certified provider, it is used internationally to reduce manual work, accelerate loan processing, and improve operational consistency.

Key Strengths & Value Proposition

LoanBox combines a complete functional scope with enterprise-grade security and flexible deployment. It helps institutions:

- shorten processing time
- reduce manual work and errors
- scale lending without proportional increases in staff cost
- Automation and workflow consistency improve compliance
- auditability and portfolio visibility
- faster time-to-yes/time-to-cash
- lower operating cost
- better customer experience
- improved risk control (especially when paired with AI scoring)

End-to-end lending coverage in one platform (origination + servicing + collections)
No-code configurability for fast change and rapid rollout
Strong integration ecosystem and AI-ready option via GiniMachine

03 Loan Management Solutions

Market Landscape – Additional Relevant Solutions

Solution	Website	Established	Platform type	Main focus / brief description	Regional experience
Newgen Software	newgensoft.com	1992	LOS (standalone)	BPM-driven loan origination, approvals, document flows	Projects in CEE, CIS, emerging markets
Skaleet	skaleet.com	2015	LOS + LMS	Digital lending products with embedded origination	European banks, expanding in CEE
EBANQ	ebanq.com	2001	LOS + LMS	SME and digital loan origination within core platform	Used by smaller banks in Europe & CIS
Intellect Design Arena	intellectdesign.com	2011	LOS (modular)	Configurable LOS suites for retail & SME lending	Banks in CEE, CIS, emerging markets
Mambu	mambu.com	2011	Core lending (LOS included)	Cloud core with loan origination and servicing	Strong footprint in Europe, CIS, emerging markets

inspiring development

04

Automation & AI Solutions

04 Automation & AI Solutions

AI in Banking: Driving Strategic Value and Transformation

Artificial Intelligence has moved well beyond buzzword status—it is now a strategic priority across industries, including banking. While many financial institutions are exploring AI through pilots and departmental use, full-scale integration into core processes remains limited. This hesitation creates a gap between ambition and execution—but also an opportunity.

Those banks that take decisive steps to operationalize AI can gain a significant first-mover advantage, driving cost efficiency, improving customer experience, and unlocking new revenue streams. Key Impact Areas for AI in Banking, where it is already delivering measurable results in several critical banking functions:

- **Credit and Risk Management**
- **Fraud Detection and Security**
- **Customer Experience**
- **Operations and Productivity**

Crucially, AI should not replace human expertise, but amplify it: the best outcomes emerge when technology **enhances informed judgment and domain knowledge**.

AI is not merely a tool for efficiency—it's a **catalyst for business transformation**. Leading banks integrate AI into end-to-end operations, using it to drive innovation, expand services, and strengthen their competitive edge.

The solutions in this catalogue align with these strategic imperatives, offering practical tools and proven approaches to **help banks turn AI potential into measurable results**.

04 Automation & AI Solutions

Listed Solutions

Provider	Primary AI Use Case	Integration Style	Deployment
Lucinity	Financial Crime & AML Intelligence	API-first	Cloud (Azure)
KNIME	Data Analytics & AI Orchestration	API / Connectors	Cloud / On-prem
AuraQuantic	Process Automation & Intelligent BPM	API-based	Cloud / On-prem
GiniMachine	Credit Scoring & Risk Analytics	API-first	Cloud / On-prem

LUCINITY

Automation & AI Solution

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FREE TRIAL

04 Automation & AI Solutions

LUCINITY

Company at a Glance:

- **HQ:** Reykjavík, Iceland
- **Offices**: St. John’s, Newfoundland and Labrador, Canada
- **Established:** 2018
- **Last Implementations**: Tandem
- Company Presentation

Geographic Focus

Global, with focus on Nordics, Europe

Customers

Visa, Kroo, Global Tier 1 Bank, etc.

Industry Focus

Financial Institutions of all sizes, including banks, payment providers, and fintechs

04 Automation & AI Solutions

LUCINITY

Solution

AI-Enhanced Compliance & Financial Crime Prevention Platform

- Unify AML, fraud, and screening into a single compliance hub
- Detect, investigate, and manage financial crime with AI-assisted workflows
- Replace fragmented tools with centralized alerts, cases, and risk insights
- Accelerate investigations, improve decision quality, and strengthen compliance

Benefits

The system’s primary advantage is its ability to significantly increase operational efficiency through AI-powered, system-agnostic, modular, and highly configurable capabilities—all delivered through an intuitive user experience.

04 Automation & AI Solutions

LUCINITY

Features	
Cloud-based	Yes, SaaS on Azure infrastructure.
Modular	Yes. Case Management, Scenario-based TM, Luci AI.
Mob & Web support	Web-based application interface; can support multiple languages through the Luci AI Framework.
Integrations	API-first and system-agnostic, the platform can ingest data from both customer and third-party systems, including entity profiles, transactional history, and alerts.
Implementation Timeframe	3 to 12 Months depending on complexity of use case and quality of data to be ingested.
Customization & Flexibility	Everything is configurable, including workflows, screens, automations and regulatory reporting.
Support & Maintenance	Included in license tiers.
Security & Compliance	ISO 27001, SOC2 Type 2.

04 Automation & AI Solutions

LUCINITY

Features

Scalability	Built for scale on Azure and orchestrated with Kubernetes, the platform supports automatic scaling to handle evolving workloads seamlessly.
Disaster Recovery & Backup Processes	Yes.

License & Pricing

Licensing Model	Modular, tier-based license structure based on case, entity, transactional volumes, and automation executions. The company does not charge for seats.
Pricing Model by License Type	Starter, Pro, Enterprise licenses are available.
Pricing by Institution Size	Volume-based, case, entity, transactions, and automations.

04 Automation & AI Solutions

LUCINITY

License & Pricing

Implementation cost	Based on use case and project scope; the baseline implementation starts from $50,000.
Support and Maintenance Fees	Included in license tiers.
Additional Services	Available; role-based daily rates. Additionally, the company partners with system integrators that can provide implementation support and services.
Additional Costs	Any 3rd party services that are plugged into the solution, such as real-time payment screening, name screening, fraud detection, and AI/ML TM detection.
Flexibility for MFIs/Small Institutions	Built into licensing tiers; single tenant architecture only.
Price Discounts	Yes.
Payment Terms	Pricing is primarily usage-based, with monthly recurring charges for volume-driven services and per-execution fees for agents and analytics, plus optional long-term retention add-ons.

04 Automation & AI Solutions

Solution Description

Lucinity is an AI-powered compliance platform that unifies AML, fraud, and screening into a single case management system.

It helps financial institutions reduce investigation time, improve decision quality, and replace siloed tools with a secure, API-first solution built on Azure and compliant with SOC 2 Type II and ISO 27001.

Key Strengths & Value Proposition

- Modern, scalable architecture - Cloud-native, API-first platform built for secure integration and growth
- Advanced analytics & explainable AI - Transparent AI and intelligent automation improving decision quality and auditability
- Configurable & modular design - Flexible detection logic, workflows, reporting, and integrations without losing governance
- Strong usability & productivity - Intuitive analyst experience that reduces investigation time and manual effort
- Proven domain expertise - Deep financial crime know-how supported by a responsive customer success team

The platform unifies AML, fraud, and screening alerts in a single, modern case management system. An AI-powered Copilot accelerates investigations, while an API-first, system-agnostic design ensures seamless integration with any data source.

Open for Innovation
KNIME

Automation & AI Solution

Contact Details

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04 Automation & AI Solutions

KNIME
Open for Innovation

Company at a Glance:

- **HQ:** Zurich, Switzerland
- **Offices**: Berlin, Zurich, Konstanz, Austin
- **Established:** 2018
- **Employees:** 223
- Company Presentation

Geographic Focus

Global, including Europe, North America, Latin America, Asia Pacific

Customers

Bosch, Infineon, Siemens, Continental, Verizon, Citigroup, Nestle, Tokyo Electron, McKinsey, Anadolu Sigorta, Rabobank, Webbankir, ING

Industry Focus

Large enterprises and SMBs

04 Automation & AI Solutions

Open for Innovation

KNIME

Solution

End-to-end data science platform

- Complete platform for end-to-end data science, from creating analytic models, to deploying them and sharing insights within the organization, through to data apps and services.

Benefits

- Open source
- Low barrier to entry
- Fast upskilling
- Enterprise scalability

Use Cases

✓ Broad application across 40+ industries

04 Automation & AI Solutions

Open for Innovation KNIME

Features	
Cloud-based	Yes, fully managed SaaS solutions.
Modular	Advanced analytics, Predictive AI, ETL, Agentic AI.
Mob & Web support	N/A.
Integrations	More than 300+ Data sources.
Implementation Timeframe	Depending on use case complexity and customer infrastructure.
Customization & Flexibility	Full flexibility.
Support & Maintenance	EMEA and US hours support.
Security & Compliance	ISO/IEC certified.

04 Automation & AI Solutions

Open for Innovation KNIME

Features

Scalability	Flexible.
Disaster Recovery & Backup Processes	TBD.
Multi-language Support	English, plus local support available in partner regions globally.

License & Pricing

Licensing Model	Annual licensing.
Pricing Model by License Type	TBD.
Pricing by Institution Size	TBD.

04 Automation & AI Solutions

Open for Innovation KNIME

License & Pricing

Implementation cost	TBD.
Support and Maintenance Fees	TBD.
Additional Services	Professional services packages, partner support across multiple global regions.
Additional Costs	TBD.
Price Discounts	TBD.
Payment Terms	Annual billing.

04 Automation & AI Solutions

Solution Description

KNIME is a complete platform for end-to-end data science, from creating analytic models to deploying them and sharing insights within the organization, through to data apps and services.

Key Strengths & Value Proposition

- **Well-established footprint in the financial sector and audit departments**
- **Ready-to-use, built solutions**
- **Multiple enterprise customers in the financial domain (CITI, ING, BDO, and others).**
- **Partner support on specific domains**

A single, scalable open-source platform offering a wide range of solutions, strong API-based integrations, low entry barriers, access to a global community, and centralized governance.

aura quantic

Automation & AI Solution

Contact Details

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04 Automation & AI Solutions

Company at a Glance:

- **HQ:** Valencia, Spain
- **Offices**: Miami, USA; Costa Rica, Valencia, Spain
- **Established:** 2002
- **Employees:** 150
- **Last Implementations:** HDI Seguros; Grupo Danisa; Atresmedia; Colegio San Luis

Geographic Focus

Latin America, Europe, the Middle East

Customers

Ibercaja, CanalBank, BDF Bank, Nissan, KPN, CAF, EPM Group, Alianza Seguros, Procomer, Alliance Healthcare

Industry Focus

Suitable for all industries

04 Automation & AI Solutions

Solution

Enterprise Automation & No-code Platform

AuraQuantic is an enterprise-grade no-code/low-code platform designed to digitize, automate, and optimize business processes without custom coding. It allows organizations to build and run applications that integrate workflows, forms, rules, data, and documents in a unified environment. The solution supports on-premise and cloud deployment (Azure), offers full auditability, native AI capabilities, and integrates easily with core systems via APIs. AuraQuantic is particularly suited for financial institutions, MFIs, and regulated industries seeking to streamline operations, improve compliance, and reduce time to market for digital initiatives.

Benefits

An all-in-one platform providing a single interface for all employee activities, including operations, document management, advanced analytics, reporting, and governance.

Use Cases

All use cases related to:

- ✓ Automation
- ✓ Optimization
- ✓ Management

of enterprise-wide business processes.

04 Automation & AI Solutions

Features

Cloud-based	The company offers the option to deploy the platform in its own cloud (AuraQuantic Cloud on Microsoft Azure), in the client's cloud, or on-premises.
Modular	AuraQuantic offers several optional modules (quantums) that extend its platform functionality, including External Collaboration, Connectivity, Contextual Encryption, and Process Mining.
Mob & Web support	AuraQuantic is all web-based but also provides a mobile application.
Integrations	Multiple methods of integration, i.e., SOAP, REST, and ODBC. Systems like SAP, WhatsApp, Salesforce, etc.
Implementation Timeframe	Enterprise applications take around 3 to 9 months on average.
Customization & Flexibility	Everything is customized, from the underlying workflows to the landing pages, extranet portals, and dashboards.
Support & Maintenance	Support and maintenance are included in the subscription, with new features added frequently.
Security & Compliance	ISOs: 22301, 27001, 9001. GDPR, HIPPA, ENS, PGSI compliance.

04 Automation & AI Solutions

Features

Scalability	AuraQuantic runs on Microsoft Azure infrastructure, providing high flexibility and supporting companies with several thousand daily platform users.
Disaster Recovery & Backup Processes	When deployed via AuraQuantic Cloud, the platform runs on a managed cloud infrastructure based on Microsoft Azure's global data center network. In this model, automated data and storage backups are included, along with scalable, geographically redundant storage to ensure business continuity and recovery in the event of failures or outages. This reflects a standard IaaS cloud approach, where backup, replication, and redundancy are built-in services rather than customer-managed configurations.
Multi-language Support	Yes, including Arabic and Cyrillic alphabets, covering all major spoken languages.

License & Pricing

Licensing Models	AuraQuantic's licensing model is user-based. There are no additional charges for usage volume, number of transactions, or processes created. Clients can choose between two models: subscription (SaaS) or perpetual / acquisition licenses.
Pricing Model by License Type	Pricing is based on the number and type of user licenses, starting at approximately USD 1,000 per month for small organizations (e.g., 100 users) and scaling up to around USD 30,000 per month for large corporate deployments.
Pricing by Institution Size	There is no pricing differentiation based on the institution's type or size.

04 Automation & AI Solutions

License & Pricing

Implementation cost	A typical implementation for a medium-complexity process is estimated at around USD 45,000, depending on the number of workflows, integrations, and required customizations.
Support and Maintenance Fees	For perpetual licenses, support and maintenance are charged annually as a percentage of the license cost, while for subscription-based deployments they are included by default.
Additional Services	AuraQuantic offers optional professional services, including consulting & training.
Additional Costs	There are no hidden costs. Expenses are limited to licensing and optional infrastructure (if hosting is required).
Price Discounts	Volume and multi-year discounts are available, with reductions of up to 30% for clients purchasing 1,000 or more licenses.
Payment Terms	Payment cycles can be aligned with customer preferences, and can be made in USD, EUR, or GBP.
Flexibility for MFIs/Smaller Institutions	The minimum license package includes 20 user licenses, with flexible configuration for either named or concurrent users.

04 Automation & AI Solutions

Solution Description

AuraQuantic is a low-code/no-code platform for digital process automation and BPM, enabling organizations to digitize and manage workflows, documents, rules, and integrations without coding.

Designed for compliance-driven industries such as financial services and insurance, it supports cloud (Azure) and on-premise deployments, offers enterprise-grade security and full auditability, and helps accelerate processes like KYC and loan origination by up to 70%.

Key Strengths & Value Proposition

- Platform Strength: Enterprise-grade no-code/low-code solution combining process automation, forms, rules, documents, integrations, AI/ML, and auditability in one platform for financial services.
- Agility & Scale: Rapid implementation, safe DEV/UAT/PROD lifecycle, and scalable architecture for high-volume, mission-critical processes with minimal legacy impact.
- Security & Compliance: Granular RBAC, segregation of duties, full audit trails, and flexible deployment (on-premise, private cloud, Azure) to meet regulatory and data-residency requirements.
- Expertise: 20+ years of BPM experience with tailored support for regulated industries.
- Value: Automates compliance-heavy processes, reduces manual effort and IT costs, accelerates regulatory change, improves visibility, and enhances customer and employee experience.

AuraQuantic is an end-to-end process automation platform for financial institutions, enabling fully auditable workflows with embedded AI and intelligent automation.

GiniMachine
powered by HES FinTech

Automation & AI Solution

Contact Details

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FREE TRIAL

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Company at a Glance:

- **HQ:** Vilnius, Lithuania
- **Offices**: Vilnius, Lithuania
- **Established:** 2016
- **Employees:** ~10
- Company Presentation

Geographic Focus

Europe, MENA, Africa, and Asia

Customers

Case studies include lenders using it for credit scoring and decision automation; not all clients publicly disclosed

Industry Focus

Banks, non-bank lenders, credit unions, MFIs, leasing/HP companies, and collections organizations

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Solution

no-code AI decisioning platform

GiniMachine – no-code AI decisioning platform for building and deploying predictive models (credit, collections, churn, etc.).

- Fully automated no-code model building (fast and accessible)
- Strong predictive performance and ability to work with broader/alternative datasets
- API-first integration for real-time decisioning + cloud or on-prem flexibility

Use Cases

- credit risk scoring
- collections prioritization
- churn prediction
- cross-sell targeting
- other predictive analytics tasks driven by historical data

Benefits

✓ Faster decision-making
✓ higher predictive accuracy vs traditional models
✓ no-code access for analysts
✓ improved governance through validation and explainability

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Features

Cloud-based	Yes (primarily SaaS); on-prem option available for strict data requirements.
Modular	Includes dedicated focus areas such as credit scoring and collection scoring, using the same core ML engine.
Mob & Web support	Web-based UI; outputs can be used in client mobile/web apps through API integration.
Integrations	REST API for real-time scoring and workflow embedding; supports batch usage via import/export.
Implementation Timeframe	Fast—access can be provisioned quickly; timelines mostly depend on data preparation and API integration.
Customization & Flexibility	High through configuration and dataset-driven modeling (no custom coding required). Multiple models can be managed across products/segments.
Support & Maintenance	SaaS includes maintenance and updates; support available via vendor channels.
Security & Compliance	Built under ISO 27001-aligned standards (via HES). Encryption and controlled access; on-prem option supports strict data residency. Includes model reporting/explainability to support governance.

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Features

Scalability	Built for large datasets and high scoring throughput via cloud architecture; supports multiple models and growth in usage.
Disaster Recovery & Backup Processes	Standard SaaS backup/restore practices expected; on-prem DR handled under client's IT policies.
Multi-language Support	The multi-language capability indicated; English default and localization possible as required.

License & Pricing

Licensing Models	Subscription-based (SaaS). Plans start at low entry levels; enterprise pricing depends on scope/usage. On-prem licensing available by agreement.

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Solution Description

GiniMachine is a no-code AI platform that enables financial institutions to build and deploy machine learning models for credit scoring and predictive decisioning. Users upload historical data, and the system automatically trains and validates models to predict outcomes such as default risk or collections success.

It is designed for risk and analytics teams without requiring programming or data science skills. The platform provides performance metrics and explainability to support model governance and responsible use. GiniMachine is delivered primarily as cloud SaaS, with an on-prem option for institutions with strict security or data residency requirements. It integrates via API into lending workflows to deliver real-time scores and faster automated decisions. It is used internationally to improve underwriting accuracy, reduce manual effort, and expand lending with better risk control.

Key Strengths & Value Proposition

- Fully automated no-code model building (fast and accessible)
- Strong predictive performance and ability to work with broader/alternative datasets
- API-first integration for real-time decisioning + cloud or on-prem flexibility

GiniMachine lowers the barrier to AI adoption by enabling institutions to build strong predictive models without specialized teams. It improves decision quality and speed, reduces manual analysis, and supports scaling lending operations with better risk control.

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Market Landscape – Additional Relevant Solutions

Solution	Website	Established	Main focus / brief description	Regional experience
Appian	appian.com	1999	Low-code BPM and case management for regulated processes	Used by banks in CEE & Europe
Bonitasoft	bonitasoft.com	2009	Open-source BPM for workflow automation and integrations	Adopted by cost-sensitive banks & MFIs in Europe
Bizagi	bizagi.com	1989	Low-code process modeling and automation	Broad use in European banks
Nintex	nintex.com	2006	Workflow automation, strong Microsoft ecosystem fit	Used by financial institutions in CEE
Blue Prism	blueprism.com	2001	RPA for back-office and compliance automation	Banks in Europe & Turkey
Make	make.com	2012	Low-code integration and task automation for small teams	Popular with SMEs and smaller FIs in CEE

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Market Landscape – Additional Relevant Solutions

Solution	Website	Established	AI focus / brief description	Regional experience
Featurespace	featurespace.com	2008	AI-based fraud and AML transaction monitoring	Banks across Europe incl. CEE
Actimize	niceactimize.com	1999	AML, transaction monitoring, financial crime analytics	Strong presence in European banks
Zest AI	zest.ai	2009	Explainable AI for credit risk and underwriting	Used by retail & SME lenders
H2O.ai	h2o.ai	2012	Open-source ML and explainable AI for risk analytics	Adopted by banks in Europe & CIS
Alteryx	alteryx.com	1997	Analytics automation for risk, finance, reporting	Used by risk teams in European banks
Feedzai	feedzai.com	2011	Real-time AI fraud detection for payments	Active in Europe and Turkey

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About Inspiring Development

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Specialized management consultants helping **banks, MFIs, and their investors** drive change since 2014

Central office in Frankfurt, with 50+ permanent staff offering deep operational experience across **developing & emerging markets**.

Each business division:

- Investor Solutions
- Management Services
- Advisory Services
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addresses industry challenges around **improving financial institution performance**.

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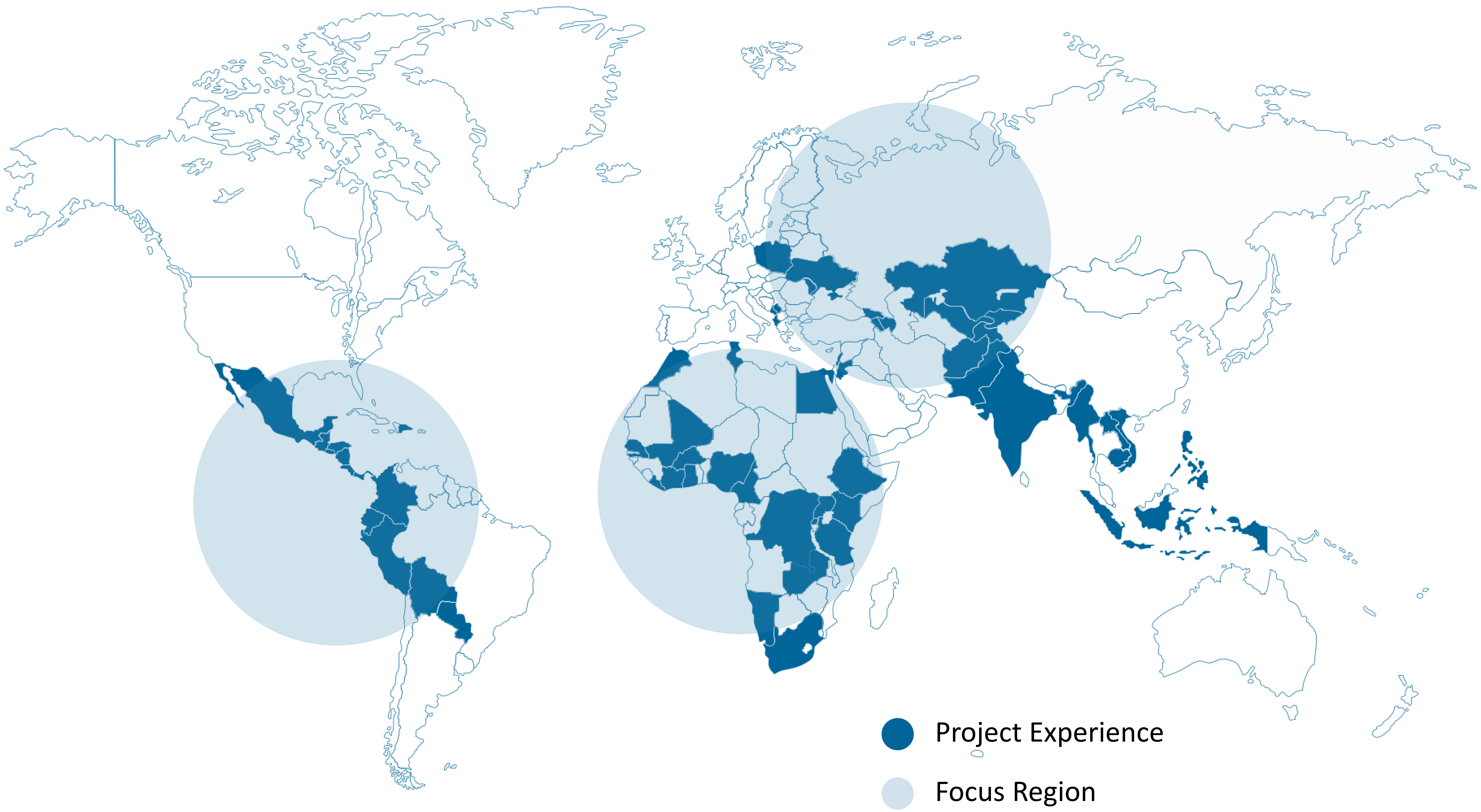
400+

projects realized in

55

countries

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