Smarter Digital Banking Experience

100% TRUSTED

NGFiSX R 1.0

- Conventional + Islamic Banking
- Digital Banking
- Agent Banking
- Trade Finance + Forex
- Nano Loan
- Omnichannel AI Voice & Chat Banking

Our Website
www.nztech.xyz

NGFiSX R 1.0

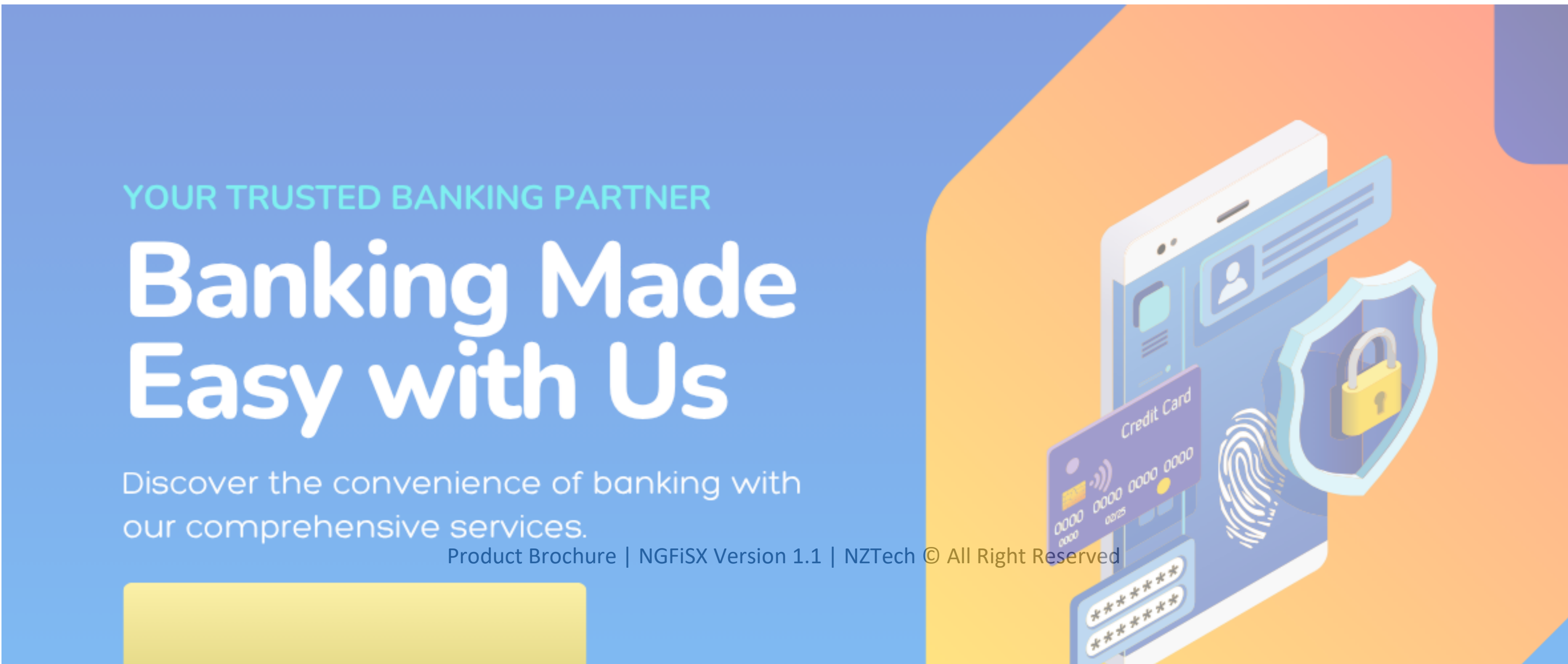
Core Banking Suite (CBS)

Conventional + Islamic Banking | Digital Banking | Agent Banking | Trade Finance | Forex | Nano Loan | Omnichannel AI Voice & Chat Banking

NGFiSX is a modern, modular core banking platform that enables banks and financial institutions to run end-to-end operations across branch, digital, agent, ATM/POS, card networks, trade finance, and foreign exchange—while maintaining bank-grade control, auditability, and security.

Who it's for	What it delivers
• Commercial banks • Islamic banks • Digital banks • MFIs & agent-led networks • Neo-banking platforms	• Fast product launch with configurable product factory • Strong governance: maker-checker, limits, approvals • Unified ledger and traceable postings • Omnichannel customer experience • AI-assisted service and nano lending

Suite at a Glance	Coverage
Core Foundation	CIF/CRM, KYC/KYB, Product Factory, Posting Engine, Double-Entry Ledger, Teller & Cash, Limits & Approvals, Audit
Products	Deposits, Loans/Financing, Cards (Credit/Debit/Prepaid), Nano Loan, Forex, Trade Finance (LC)
Channels	Branch, Digital Banking (Retail + Corporate), Agent Banking, ATM/POS Integration, API Gateway
AI Experiences	AI Voice Banking, AI Chat Banking, Safe transaction flows with step-up and approvals
Biometrics	Facial & Finger recognition login with liveness + secure fallback (OTP/PIN)



Executive Overview

NGFiSX is designed around industry-standard banking principles: double-entry accounting, immutable transaction references, idempotent posting for external retries, controlled reversals, and full audit trails. It supports both conventional interest-based banking and Shariah-compliant Islamic banking models through configurable contract templates, profit rules, and Shariah controls.

Business Outcomes

- Launch new banking products faster using a configurable product factory and effective-dated parameter versioning.
- Improve operational control with maker-checker, dual control, multi-level approvals, and policy-driven limits.
- Deliver consistent experiences across branch, digital, agent, ATM/POS, and card channels with a unified customer view.
- Scale customer service with AI voice & chat banking integrated to secure authentication, approvals, and audit logging.
- Strengthen compliance readiness with KYC/KYB workflows and AML/sanctions monitoring integration hooks.

Key Differentiators

• Unified posting engine + double-entry journals for every monetary event	• Configurable approval matrices (amount, product, risk, currency, beneficiary risk)
• Facial recognition login (digital + agent) with liveness and fallback	• Trade finance (LC) + FX workflows with controls and reporting
• Nano Loan module with AI decisioning + policy controls + governance	• API-first integration with secure webhooks and idempotency
• Immutable audit trail for transactions, approvals, parameter changes	• Multi-branch operations with role and region segmentation

Modules & Capabilities

1) Customer & CRM (Customer 360)

- Retail and corporate CIF with related parties/UBO, nominees/beneficiaries, signatories, and relationship mapping.
- Customer 360: accounts, cards, financing, tickets/complaints, interactions, documents, alerts, risk rating.
- Onboarding workflow: capture → verification → maker submit → checker approve → activation; periodic review and re-KYC.

2) Liabilities (Deposits)

- CASA, Savings, Term Deposits (FD/FDR), Recurring deposits (DPS), maturity instructions and renewals.
- Interest/profit posting schedules, fee/charge engine with waivers and caps.
- Dormancy rules, lien/hold management, statements and scheduled statement delivery.

3) Assets (Loans/Financing)

- Conventional loans: personal/SME/home/auto, overdraft/revolving, schedules, accruals, prepayment, restructure.
- Collections: configurable delinquency buckets, promise-to-pay, settlements, write-off workflow (optional).
- Collateral capture/valuation, lien marking and release workflows.

4) Nano Loan (AI-Assisted Micro/Instant Loan)

An AI-driven nano lending module that approves small-ticket limits using customer transaction history and bank-configurable policies.

- Pre-qualification offers via batch or on-demand; offer expiry, cooldown, and exposure caps.
- AI decisioning + policy engine: auto-approve vs maker-checker manual review triggers.
- Step-up authentication: OTP + facial verification (policy-driven) for high-risk/high-value approvals.
- Ledger integrity: disbursement/repayment postings, daily accruals, delinquency handling, and audit-ready explainability.
- Model governance: model registry/versioning, explainability factors, drift and performance monitoring, controlled rollouts.

5) Cards (Credit/Debit/Prepaid)

- Card lifecycle management: issue, activate, suspend/block, replace, close; PIN set/reset with OTP.
- Controls: channel toggles, MCC/geo restrictions, spend/withdrawal limits; disputes and chargeback hooks.
- PCI-friendly approach: tokenization; avoid storing sensitive PAN/CVV wherever possible.

6) ATM & POS Banking

- ATM/POS switch integration via secure gateway (ISO-8583 handled in integration layer).
- Terminal inventory, fee rules (on-us/off-us), reversals, exceptions, and dispute workflows.
- Settlement and reconciliation reporting per terminal/network.

7) Digital Banking (Retail + Corporate)

- Retail: customer onboarding and digital KYC, accounts overview, statements, transfers (NPSB, BFTN, RTGS), bill pay, service requests, card controls, asset and liability application processing.
- Corporate: customer onboarding and digital KYC, maker-checker approvals, bulk payments, beneficiary management with approval matrix and audit, asset and liability application processing.
- AI voice & chat banking: authenticated flows, transcript + summary + action logging, safe escalation to humans.
- Facial recognition login with liveness (optional by policy) + secure fallback (OTP/PIN).

8) Agent Banking

- Cash-in/cash-out, mini statements, onboarding (as permitted), agent float and commission settlement.
- Agent supervision and approval controls: thresholds, exception routing, dual control for float top-up and reversals.
- Agent authentication: facial recognition with liveness + device registration (policy-driven), session controls.

9) Trade Finance – Letter of Credit (LC)

- Import/Export LC lifecycle: application, issuance, amendments, documents, discrepancies, settlement, closure.
- Controls: approval matrices, limits validation, collateral/margin posting, fee posting and evidence management.
- Compliance hooks: sanctions/PEP screening evidence and audit-ready document trails.

10) Forex Banking (Retail + Treasury Ops)

- FX rates management with source audit, spreads, validity windows, and branch/channel pricing rules.
- FX deal workflow: screening/limits → approvals → execution → settlement → reconciliation → revaluation.
- Accounting: gain/loss reporting, revaluation runs, GL mappings and export-ready reporting.

Controls, Security & Compliance (Bank-Grade)

Implementation & Rollout

A phased rollout reduces risk and accelerates value delivery. NGFiSX supports configuration-first implementation followed by controlled integrations and data migration.

Delivery Phase	Scope
Phase 1 – Foundation	Tenant setup, security/RBAC, CIF/KYC, product factory baseline, ledger principles, teller/cash basics.
Phase 2 – Deposits + Financing	Liability products, asset products, schedules/accruals, collections, core reporting.
Phase 3 – Digital + Agent	Retail/corporate digital banking, agent banking, approvals, facial login + step-up controls.
Phase 4 – Cards + ATM/POS	Card products integration, terminal ops, disputes, settlement and reconciliation workflows.
Phase 5 – Trade + Forex	LC workflows, FX deals/settlement/revaluation, compliance controls, MIS/regulatory exports.
Phase 6 – AI Experience	AI voice/chat banking, supervised rollout, guardrails, analytics and continuous improvement.

Typical Deliverables

- Configuration workbook: products, fees, limits, approvals, GL mappings and calendars.
- Integration plan: payment rails, switch, card processor, AML screening, eKYC, notifications.
- Data migration plan: customer/account mapping, statement history (as needed), reconciliation validation.
- Go-live readiness checklist: UAT sign-off, DR drill, operational playbooks, training and hypercare.

Next Steps

We can tailor NGFiSX to your regulatory environment and product strategy. A discovery workshop confirms scope, integrations, SLAs, and rollout sequencing.

Digital Banking

Build your online image to grow your banking business