



| A KMS Company

KMS Modern Banking Platform

Innovative Banking Lifestyle Solutions





A premier global technology consulting firm that provides innovative software services and digital solutions to empower its clients to achieve more



2022

Launched KMS Healthcare to specialize in healthcare services and products and Kaypay - a product of BNPL

2021

Launched BankTech Center to accompany the regional banks' Digital Transformation journey

2019

Established KMS Solutions to help APAC clients with World-class Digital Solutions

2016

Launched Kobiton - an all-in-one mobile test automation platform

2015

Launched Katalon - an award-winning test automation tool

2011

Launched QASymphony - a leading agile test management platform

2009

Established KMS Technology in Atlanta, U.S & Vietnam



Global Operations

5 Offices across the
US, Australia & Vietnam



Solid Footprint in Vietnam

1,600+ Member



Software Engineering Excellence

130+ Global Clients &
\$13.8B in cumulative value generated



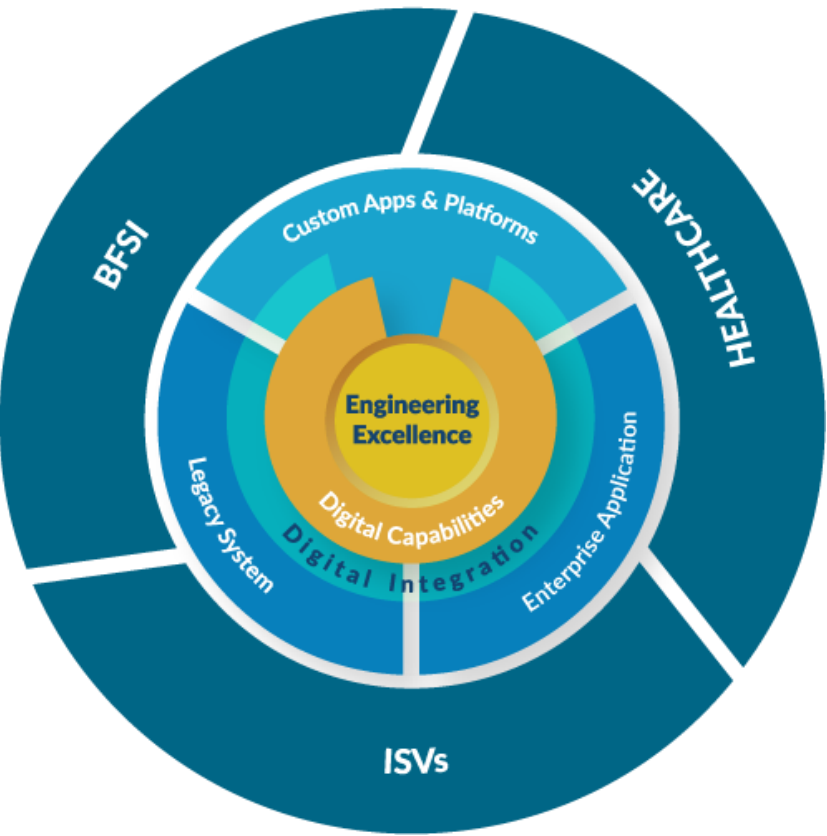
Strong Quality Focus

3 Software Quality Products &
Platforms built and launched



KMS SOLUTIONS OVERVIEW

Designated to bring the world’s innovative technologies to Asia Pacific. It helps organizations achieve their business goals through world-class digital capabilities and fit-for-purpose solutions



WORLD-CLASS
SOLUTIONS



DIGITAL
FOCUS



ACCELERATED
TIME TO VALUE



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PARTNER NETWORK





DEMOGRAPHICS

- Younger generation.
- New technologies and business models are redefining how banks interact with customers.
- Consumers are leapfrogging the 'card age' directly to mobile wallets and account-based payments.



MACROECONOMICS

- Evolving Regulation.
- Payment initiation is changing from cards and accounts to digital wallets supported by open banking.
- APAC will grow the fastest with cashless transaction volume increasing by 109% from 2020 to 2025 and by 76% from 2025 to 2030.(*)



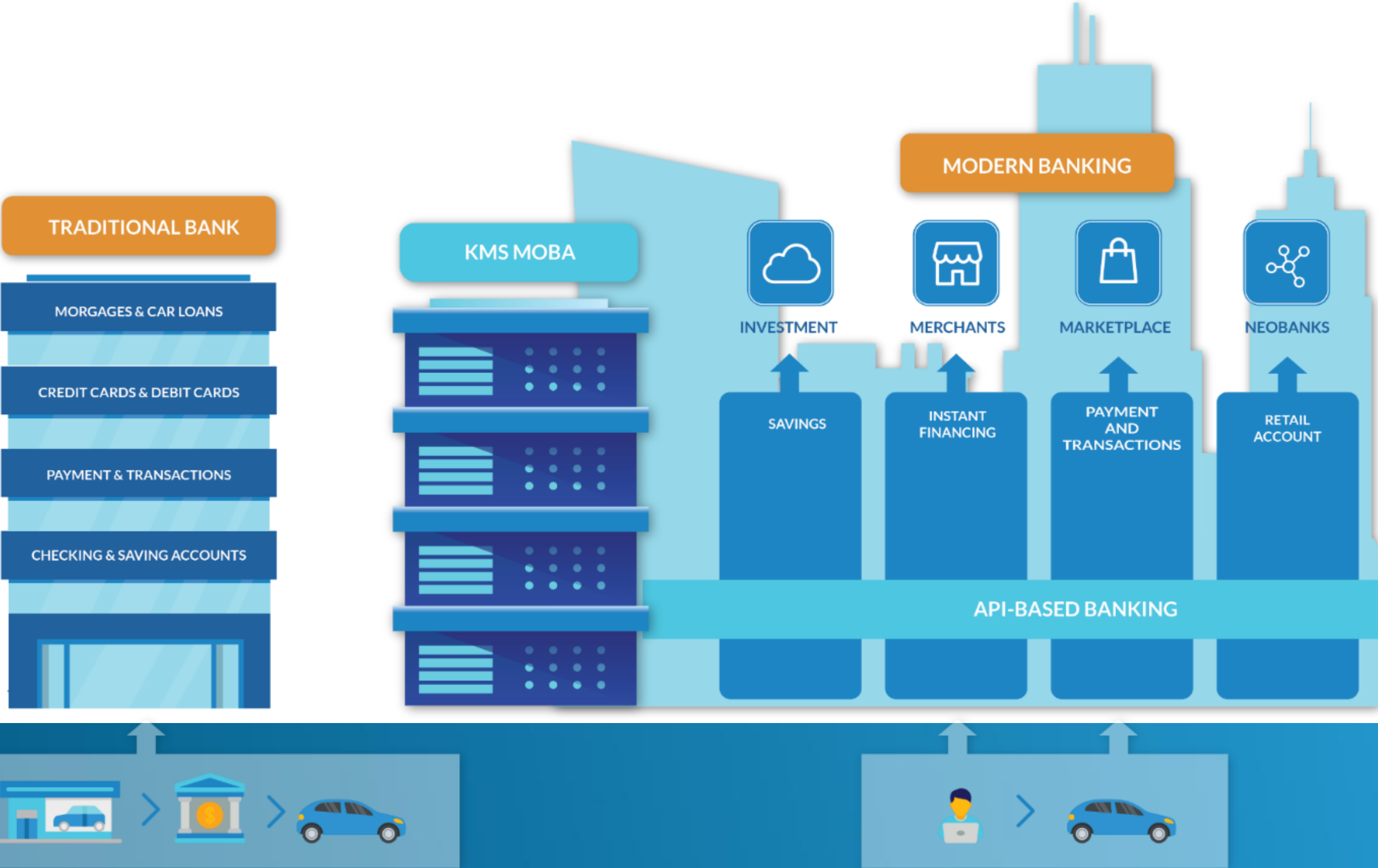
INTERNAL

- Legacy Systems slow down business growth.
- Slow in introducing new banking products and services.
- Fierce competition from the non-banking sector.

DIGITAL BANKING: CHANGES IN BUYING BEHAVIORS



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KMS MODERN BANKING PLATFORM



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Designed to meet the challenges and opportunities of digital transformation in Banking space

Service-oriented, API-first and Cloud Native

Leverage latest technologies, reduces service delivery costs

Open platform & Ecosystem Enablement

Support new business models and quick response to evolving customer needs

Digital Banking Experience & Next-Gen Core Banking

Embrace digital banking experience with deep domain expertise and next generation core banking capabilities



KMS MOBA PLATFORM

3rd Party
Service Provider

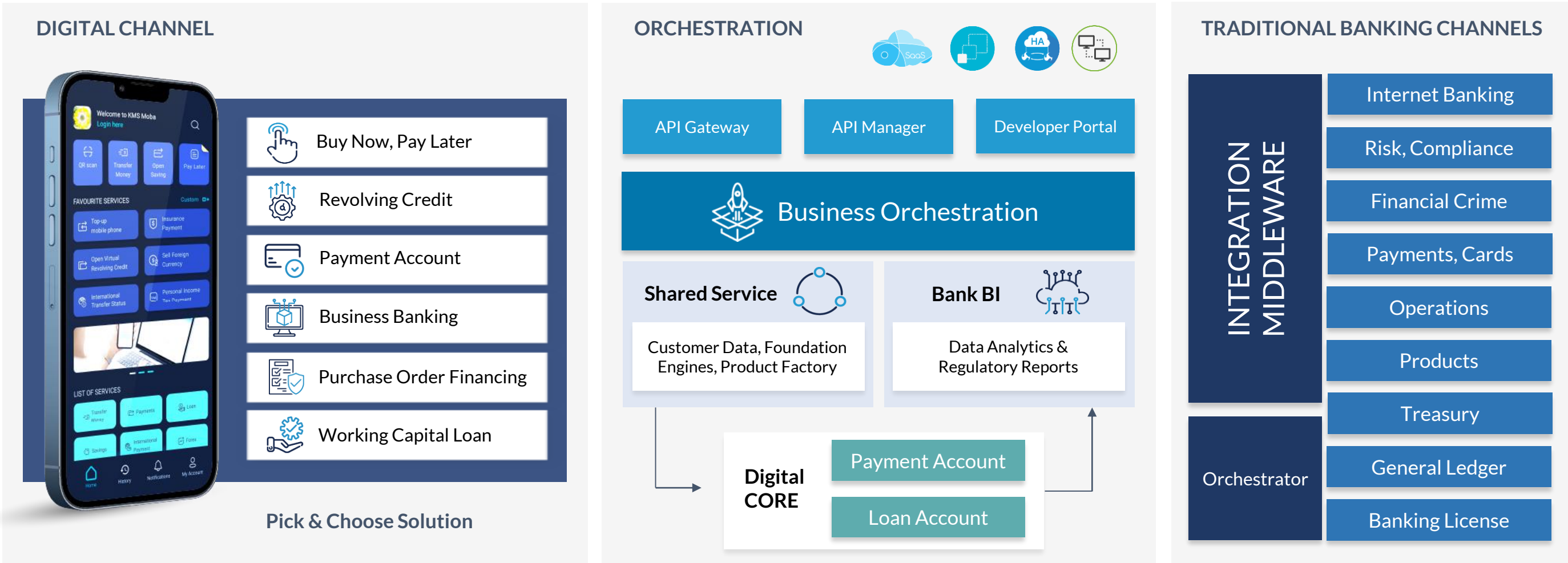
Digital Core

Legacy Core

BUILT FOR CHANGES



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- **PICK & CHOOSE** your solution for financial products such as Business Banking, Payment Account. The solution comes with foundational components and integrate with your existing infrastructure such as General Ledger, Cards
- Easy to **CONFIGURE**, powerful **LOW-CODE TOOL** to design business processes and integration between systems
- Our platform supports **PLATFORM-AS-A-SERVICE (PaaS)** model, dedicated instance, increased security control for Client

KMS MODERN BANKING (MOBA) OFFERINGS



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User-centric and personalize banking products



BUSINESS BANKING

A central hub for
your business
clients' all banking
needs



RETAIL BANKING

The latest financial
products to offer an
integrated banking
experience



ANALYTICS

AI/ML-powered
analytics solutions
that enable banking
personalization



BUSINESS BANKING

BUSINESS BANKING OFFERINGS



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DIGITAL ONBOARDING

Onboard on mobile app, create account, provide company details, 2-step verification, start your digital banking journey

DIGITAL TRANSACTION APPROVAL

Straight through approval flow with Mobile devices and secure OTP

INSTANT PAYMENTS

Perform one-off or recurring payment from your account instantly or on a scheduled date. Interbank transfer via Napas, Citad. Instant payment notifications. Get notified the second you pay or get paid

ACCOUNTING INTEGRATION

CSV export your transactions or share with your accountant
Instantly link your transaction feed to accounting software

DIGITAL SAVINGS ACCOUNT

Open a Savings Account anytime anywhere. Day or night; we're open 24/7 to lend a hand

TAX PAYMENTS

You can easily pay your taxes from business account such as Income Tax, Value Added Tax (VAT), Corporate Tax

FUND YOUR BUSINESS

Boost your cash flow instantly using our credit lines such as overdraft, Revolving Credit, Working Capital, Invoice Finance

MOBA AGILE PRODUCT DELIVERY



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Enables banks to deliver customer-driven commercial banking ecosystem



API Driven platform, active participation in Changing Banking System



Empower your Agile Delivery Teams



Innovation at speed with pre-packaged solutions



Ready in 90 days



THESE BRANDS TRUST KMS



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