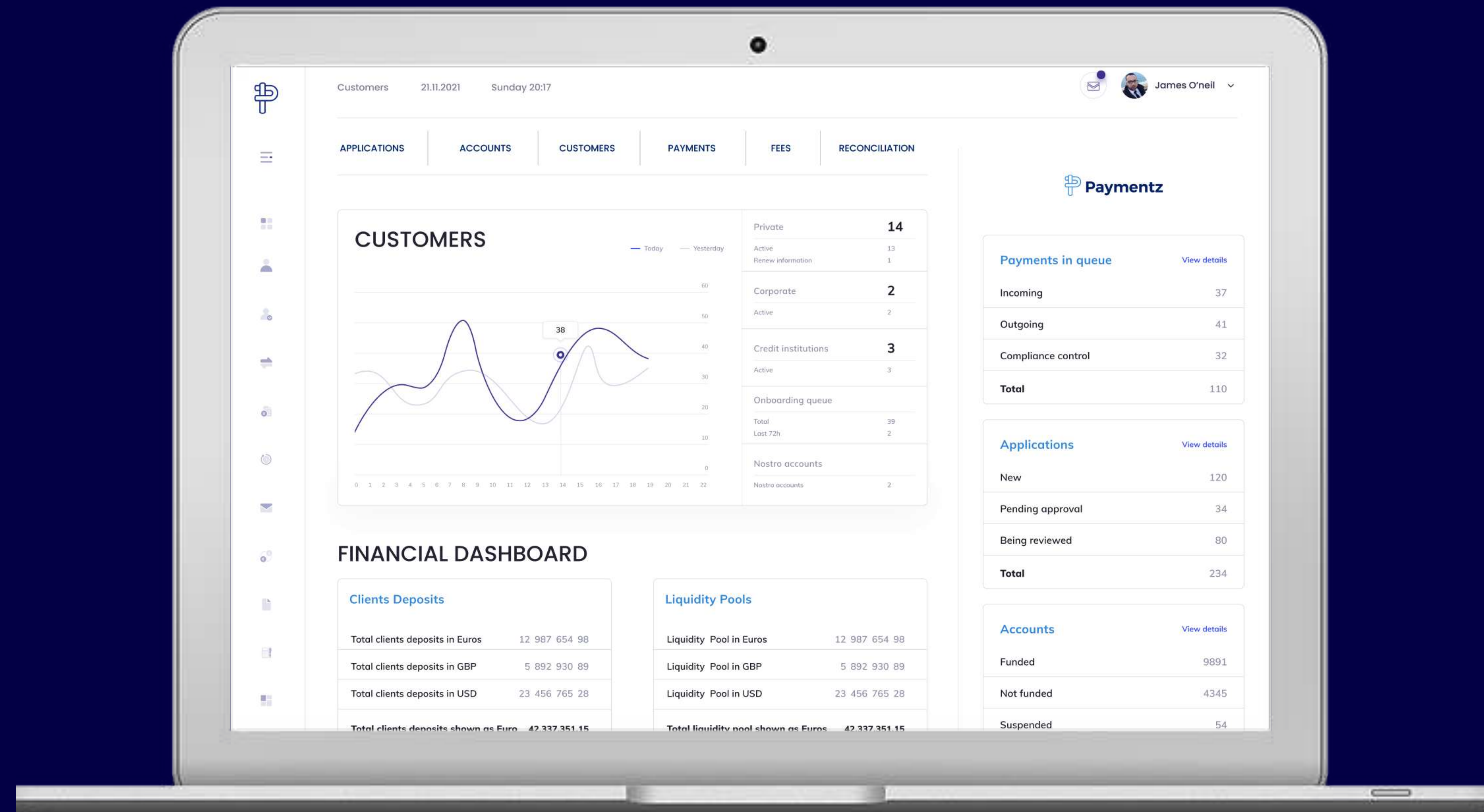




Banking Platform on the go

If it takes you more than 10 minutes to understand our platform, sign with our competitors.





CONTENTS

- **Functions**
- **HR Requirements**
- **Dashboard**
- **Onboarding applications**
- **Customers and Accounts**
- **AML / DD / EDD**
- **Payments Processing**
- **Liquidity pools & Nostros**
- **Fees & Commissions**
- **Cards Management**
- **History (all/fees)**
- **Reconciliation**
- **Accounting**
- **Users & Roles**
- **API's**
- **Pricing**
- **Architecture & Summary**

Imagine you could start a Fintech banking Business in less than a week, hire a team and start operations training in 10 minutes.

Now make it a reality with IORYS ledger and Hub

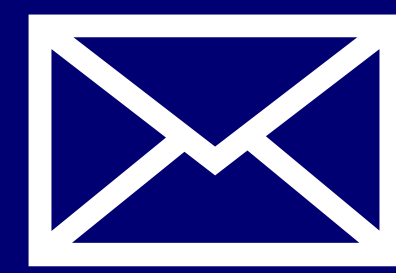
Managing a Fintech Banking can be complex, but should not be difficult.

Handling Onboarding Applications, Managing Online Banking users, processing Payments through endless routes, API's, ISO files, Reconciling Nostro accounts, Allocating fund, handling customer relationship is now a seamless action - all while empowering your teams to deliver exceptional customer experiences (CX)

An unlimited amount of features for a tailor made banking platform

Onboarding & Applications

- Sanction screenings
- Application reviews
- AML & Risk assesment
- Documents
- EDD-SDD
- Approve / Reject



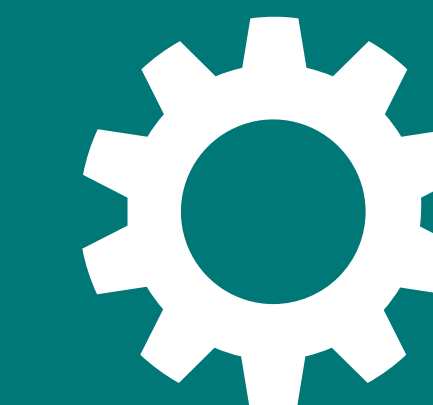
Payments Processing

- Approval (Manual/auto)
- Payment files
- Payment HUB
- API's connections
- Nostro Accounts
- FX deals/books/markets
- Visa / MasterCard



Reports & analysis

- Data Analysis
- Reports
- Queries



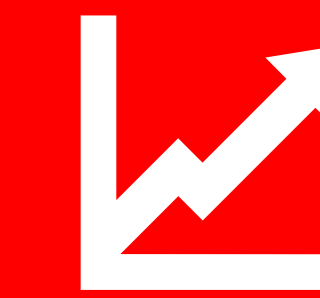
Customers & Accounts

- Client Profiles
- IBAN issuance
- Internet banking
- API's connections
- Online Banking Users
- Statements
- Limits & Reservations



Reconciliation & Accounting

- Liquidity pools
- Deal accounts
- Fees and P&L
- Balance Sheet





Iorys unified, all-in-one solution offers a suit of tools made to manage your business at your finger touch

Front Office and Onboarding Applications

Our Ledger platform allows you to deploy a client Portal and manage clients Applications with a simple and bright view over their profiles, view supporting documents, assess AML risk and issue IBANS in seamless time for each client.

Payments Processing and routing through a variety of routes, in seconds

Payment orders from clients appear to you as they come, you may set automation for processing them or approve them based on your AML risk and policy. The ledger allows to push to the payment Hub both with API's based Nostros accounts and liquidity pools or using manual ISO files or other formats.

Customers and Accounts management tools and books

Matching the Customer Profile and issuing Iban's and accounts statements while using a range of tools, managing users roles, limits, payments, rights and other setting should not be a hassle and can be managed by a simple operator using IORYS platform.

Reconciliation and Accounting live at all time

Our Ledger platform allows you to deploy a client Portal and manage clients Applications with a simple and bright view over their profiles, view supporting documents, assess AML risk and issue IBANS in seamless time for each client.



Human Resources Requirements

We have made the conception of our platform in a way that it will take you a limited amount of staff to perform daily actions while the most advanced features remains available in a developer environment.

Application Manager

Your daily application appears in a simple view where a trained person can decide to Approve or Reject or escalades the Application to the Compliance department for final decision.

Compliance Officer Operator

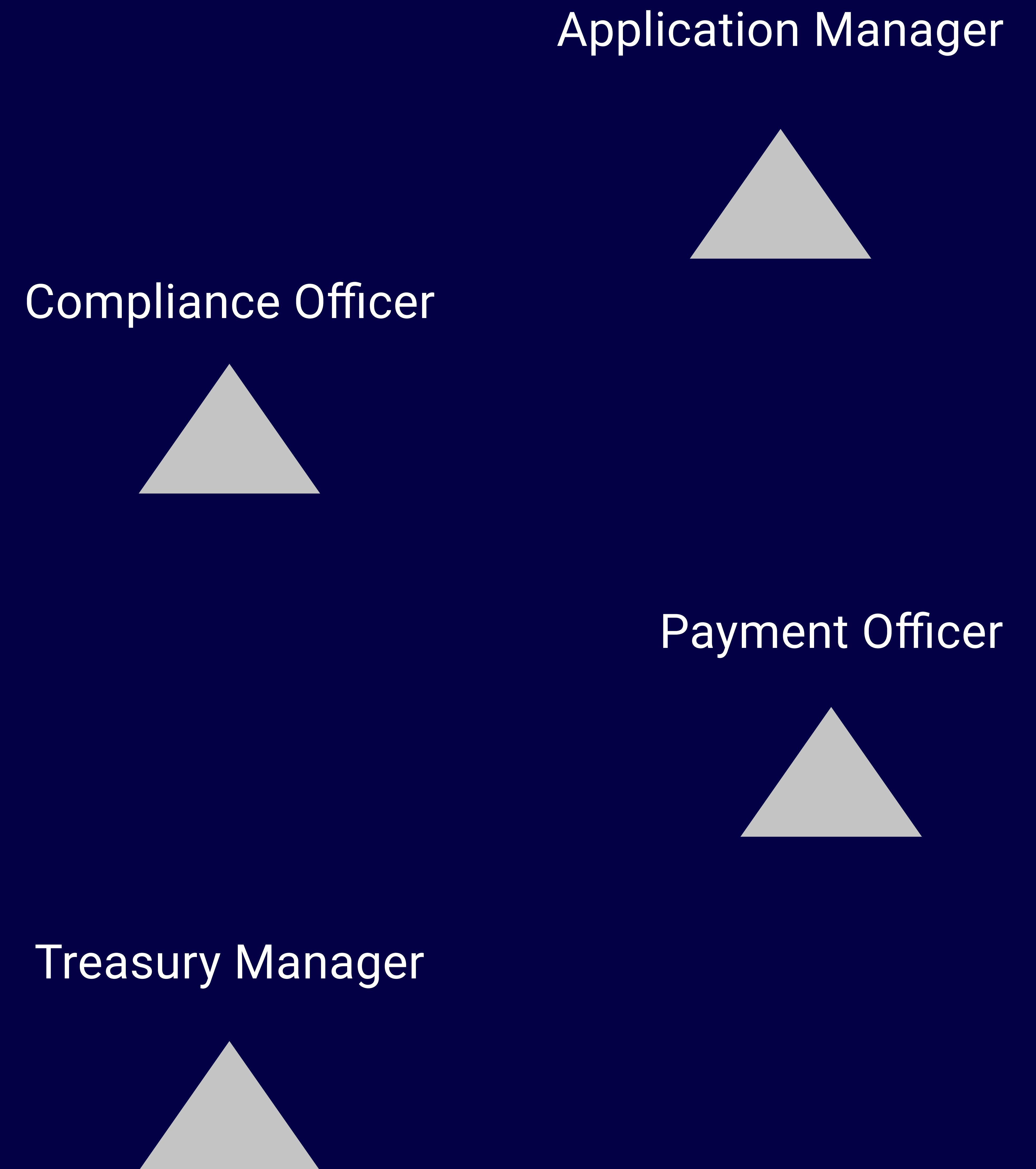
While the law requires you to have an AML/Compliance Officer anyway, here the position of Compliance Operator will be to take a final decision on each application that requires an EDD (Enhance Due Dilligence)

Payment Officer

A Payment Officer here is a person whose limited action is to confirm ongoing payment orders from end clients, approve, reject or pass to compliance for further approval. His position is limited to passing those payments to the payment hub

Treasury Manager

Once the payments are pushed to the hub, the treasury manager will control the sorting, routing, and delivery of all payments between various Nostro accounts.





The pulse of your Fintech in a simplified Dashboard

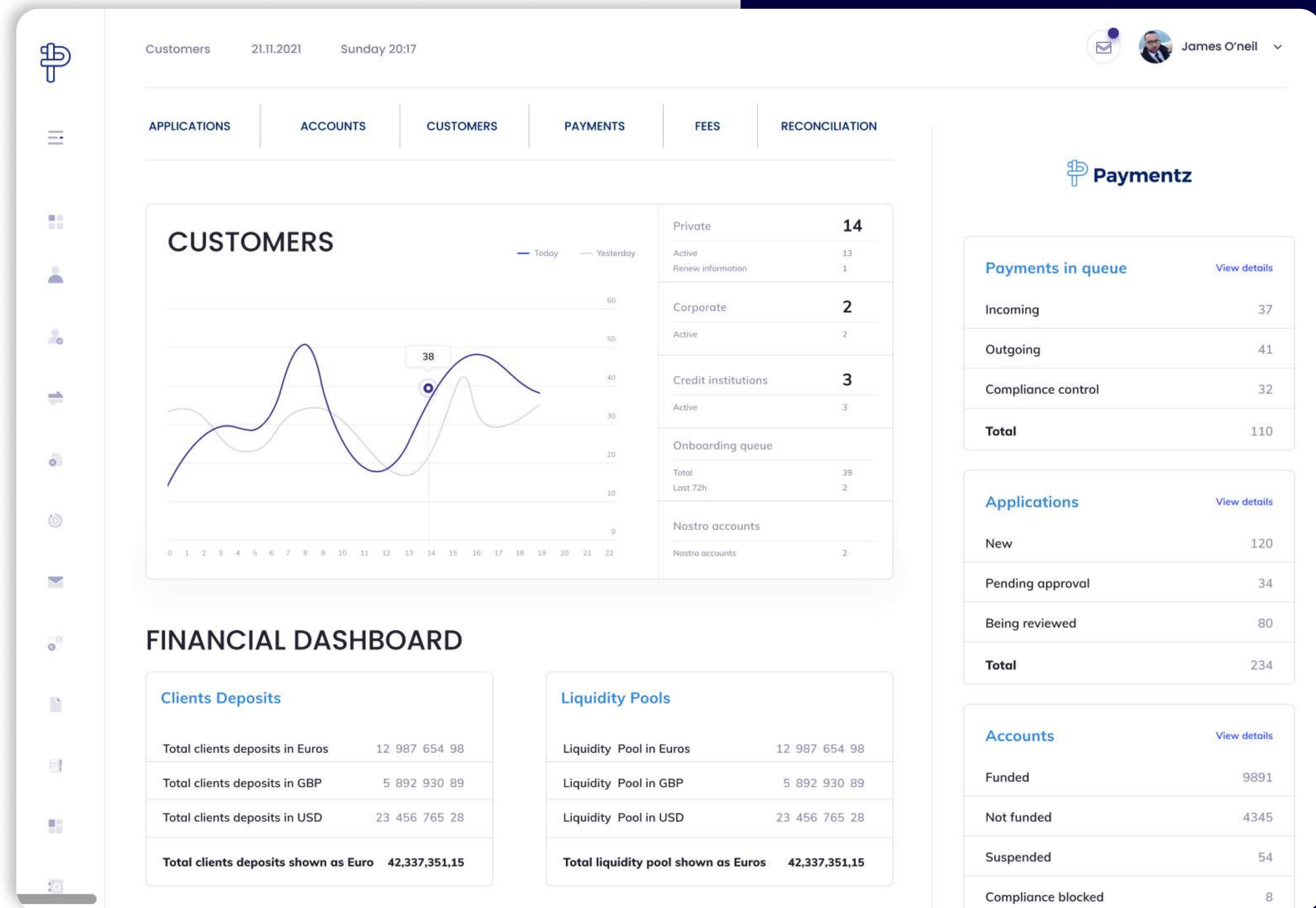
The front dashboard gives you the concrete infos and KPI you need to run your business and make it profitable. Far from theoretical data, those data are telling you how your company feels and what you need to push forward.

Front K.P.I for success and visibility.

A quick view on the amount of customers you have and whether or not their accounts are funded, as well as the total deposits of your clients and where the money is located are keys to ensure you don't get into troubles drawing in an ocean of informations you cannot recover.

Applications and Payments under control

As the growing amount of onboarding applications are important as well as pending payments to be processed, they remain permanently displayed in a dashboard.





ONBOARDING and more..

View, accept, reject applications in seconds

The easiest way to view and approve Online Applications

Because onboarding is an important move to satisfy your clients, you can quickly view the main informations and click on View to see a dropdown with the full applications, click to view the attached documents, and decide to :

- Approve
 - This converts Application into a Customer into your database
 - Generates an IBAN or many based on your clients requirements
 - Decides the Nostro if applicable
 - Sends a welcome Email to your client
- Compliance
 - It puts the status as "Pending compliance" and it falls under the compliance manager to decide to open or conduct an EDD (Enhance Due Dilligence)
- Rejects
 - It updates the stauts as "Rejected" and blacklist the connected email address and user for future applications
 - Sends an email to the client with rejection notice

Customers 21.11.2021 Sunday 20:17 James O'neil

APPLICATIONS ACCOUNTS CUSTOMERS PAYMENTS FEES RECONCILIATION Paymentz

APPLICATIONS > ALL

On this Application page you may manage your daily account applications, view, approve, reject, postpone for compliance until final decision. Once approved or rejected, an email will be sent to your client to notify him.

Row per page 10 < 1 2 3 4 5 6 7 >

ID	Account Type	Customer	WL	APPLICATION STATUS
P 5489	Private	Customer	QUANT Fincial Ltd	Approved
C 5490	Corporate	Customer	None	Rejected
P 5491	Private	Customer	QUANT Fincial Ltd	New

Customer name: Wilko Lange, Address: Villeneuvestrab 97, 70806 Kornwestheim Land du Bade Wurttemberg Germany, Application date: 09.11.2021 06:50, Approving date: 09.11.2021 06:50, Sumsb Ranking: 1, Email: jnf.jms@gmail.com, Phone number: +4915731542, Introducer from application: Jason Statham, Introducer: QUANT Fincial Ltd, Monthly Turnover: 100.000 Euros



We make Customer Relationship Friendly and happy

Having thousands of customers joining your business is a goal on itself but their viewing and management should remain simple.

While we provide an extremely advanced amount of filters we also made it simple to view with a quick search

Through the quick search above each field you can search by; Customer ID, Customer name, Signatory, EMail or even sort by active dates or status.

A full tool with advanced filters allow to perform more queries so you will never feel limited with us.

The screenshot displays the Paymentz web application interface for managing customers. At the top, there are navigation tabs for APPLICATIONS, ACCOUNTS, CUSTOMERS (selected), PAYMENTS, FEES, and RECONCILIATION. The user is logged in as James O'neil. Below the navigation, a header for 'CUSTOMERS > ALL' includes a helpful note: 'On this page you can view all of your customers both Private or Corporate. You can click on the Customer ID or Customer name to open and view a Customer profile and edit it. You can input any of the fields to perform a search.' A filter panel is visible, containing various search criteria such as Customer name, Phone, Client type, National ID / Reg. nr., Representative name, E-mail, Tariff Segment, Customer manager, Status, Datepicker with range date and select, Customer ID, Customer country, Residency country, Resident/Non Res, Agent name, and Tags. There are also checkboxes for 'Incomplete data', 'Empty filter values', and 'Is PEP'. Search buttons include 'Search', 'Search Using ID Card', and 'Clear Filters'. Below the filter panel is a table of customer records with columns for Customer ID, Customer name, Signatory, Email, Opening date, Last Active date, and Status. The table contains 15 rows of data, including entries like 'Ahmed Smith', 'BEST SERVICES LTD', 'Gulf Development FZC', etc.

Customer ID	Customer name	Signatory	Email	Opening date	Last Active date	Status
P-7703393	Ahmed Smith	Ahmed Smith	AhmedSmith@gmail.com	19.11.2021	19.11.2021	Active
C-770489	BEST SERVICES LTD	Allan Bobleigh	Allan220@gmail.com	19.11.2021	19.11.2021	Active
C-770345	Gulf Development FZC	Kiril Mussayef	Kiril.Mussayef@gmail.com	19.11.2021	19.11.2021	Active
C-7708956	Global Corporate Supplier S.A	Sergei Lukachenko	Lukachenko@gmail.com	19.11.2021	19.11.2021	Active
C-7708854	Kierskaya Zoloft SPZoo	Mohamed Al Abisyra	Moha-Abis@gmail.com	19.11.2021	19.11.2021	Active
C-7705569	Galatasaray Pastries Arkadaslik	Mehmet Tugrul	mehmett@gmail.com	19.11.2021	19.11.2021	Active
C-7708996	Dubai Programming LLC	John Smith	John@gmail.com	19.11.2021	19.11.2021	Active
P-7705899	Alexis Borgenhoff	Alexis Borgenhoff	Aborgen@gmail.com	19.11.2021	19.11.2021	Active
P-7703293	Michael Zuberr	Michael Zuberr	MichaelZub@gmail.com	19.11.2021	19.11.2021	Active
P-7705998	Wu Chen PI	Wu Chen PI	wcp@gmail.com	19.11.2021	19.11.2021	Active
C-7708892	Durable Energy LLP	Erin Moskovic	erinmoskovic@gmail.com	19.11.2021	19.11.2021	Active
C-7709855	Hanane Tayib & Partners	Hanane Tayib	htayib@htp.com	19.11.2021	19.11.2021	Active
C-7708799	Rolls Royce Europe GMBH	Georges Pinquet	Georges@rr.de	19.11.2021	19.11.2021	Active

A quick view to all of your Customers for daily management, control and browsing



A full Customer Profile simply displayed

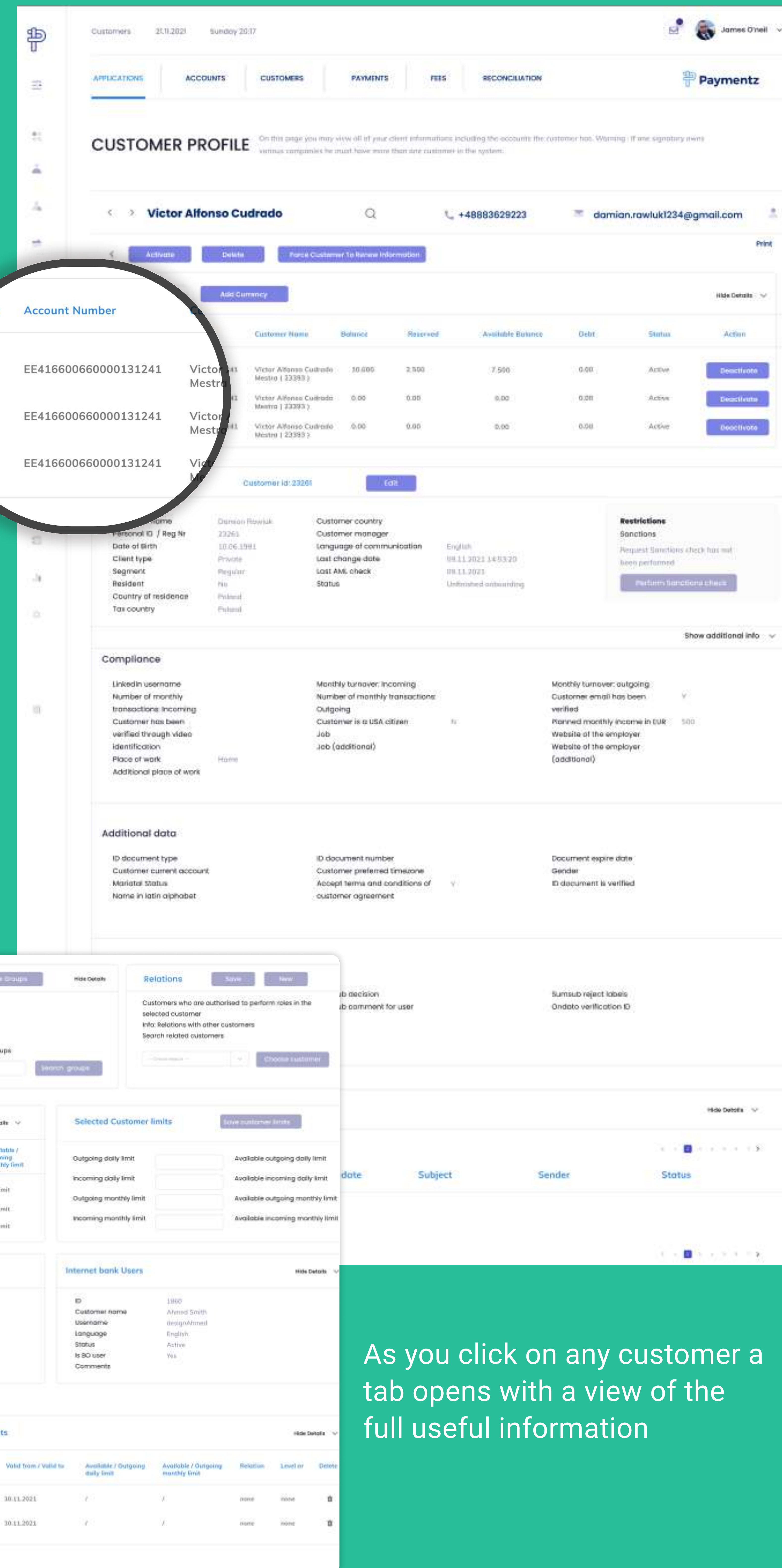
Remember our Ledger is a full and complete tool ? Well there are so many features that we have spent time and efforts on to give you an easy understanding of it.

As you click on a Customer, you see a full Profile displaying some of the following data

- Full contact informations
- Accounts belonging to the customer
- Compliance data
- Sanctions check
- Social medias
- Messages from Online banking or e-mail
- Addresses
- Groups and other related users
- Internet bank users
- Customer limits per currency
- Reminders

And guess what, we can add any other feature you need

We know Fintechs want their clients to have a full access to their data, change, add, remove informations, that's why we have conceived this Ledger not only for manual actions by a bank managers but made to be fully done by their clients.



As you click on any customer a tab opens with a view of the full useful information

Processing Payments

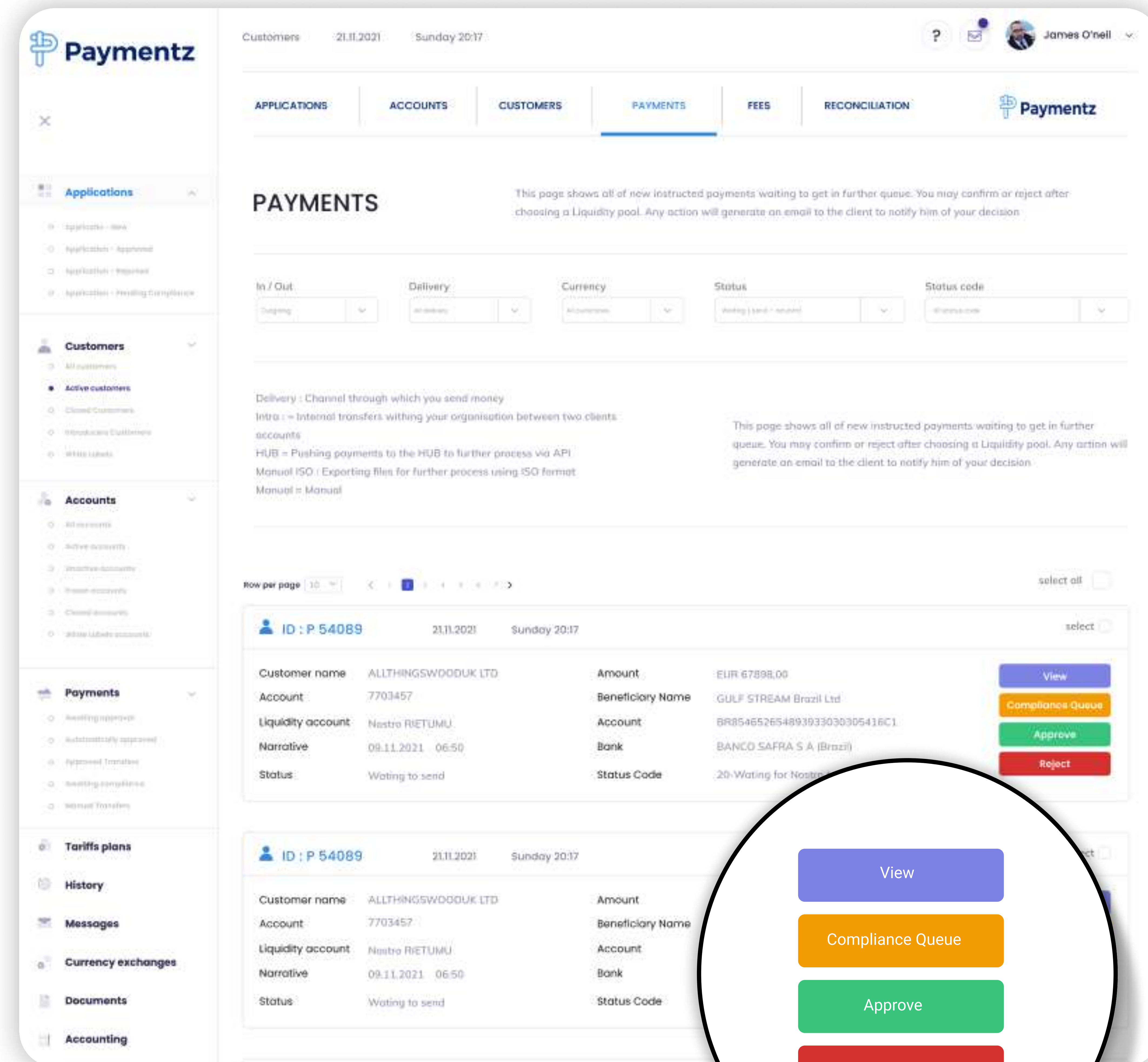
Payments Processing

We are touching here one of the keys of your success, the ability not only to process payments but to use all possible Nostros on the market.

Make it simpler, you are having various banks relationships and each one offers you various access such as ISO FILES, API's or even Pool accounts or Omnibus accounts and you must cope with all those various scenarios to process your clients payments.

We are geared to help you, we can handle all of those various systems and processes with our Ledger driving and routing your payments on various channels.

Coupled with our Payment HUB we may go further and manage all of your accounts easily.



If you were wondering how to navigate through the management of various Liquidity Pools and Accounts, Just come say hello, we'll show you how

Manage API's based Nostros

Most of Nostros uses an API call to update balances, statements, and incoming transactions.

We have developed a number of API's that beats the market. Enough for you to run your business in all circumstances.



WE SUPPORT

- Payment files
- Payment HUB
- API's connections
- Nostro Statements

OR

Manage ISO or CSV files based Nostros

If you are using an segregated or pool account for your client with a bank that does not support you with an API you may still update your clients funds and balances, incoming and outgoing payments using a simple import and export function of manual files such as ISO, CSV format or any other usual format.



WE POWER

- FX Deals
- Exchange rates
- Currencies Priorities
- FX deals and books

Fees & Commissions

Set Tariff plans in seconds

Because a Fintech adapts its tariff based on clients profiles and deals booked with each one, you can create a tariff plan for everytime you close a different deal with a client and apply it to one or multiple accounts profiles.

Recurring fees or one time-off

Fees can be a one time-off such as “Account opening fees” or they can be set as recurring every 30 or 180 days and so on such as “Monthly account fees” or MasterCard/Visa annual fees, and any other type of fees.

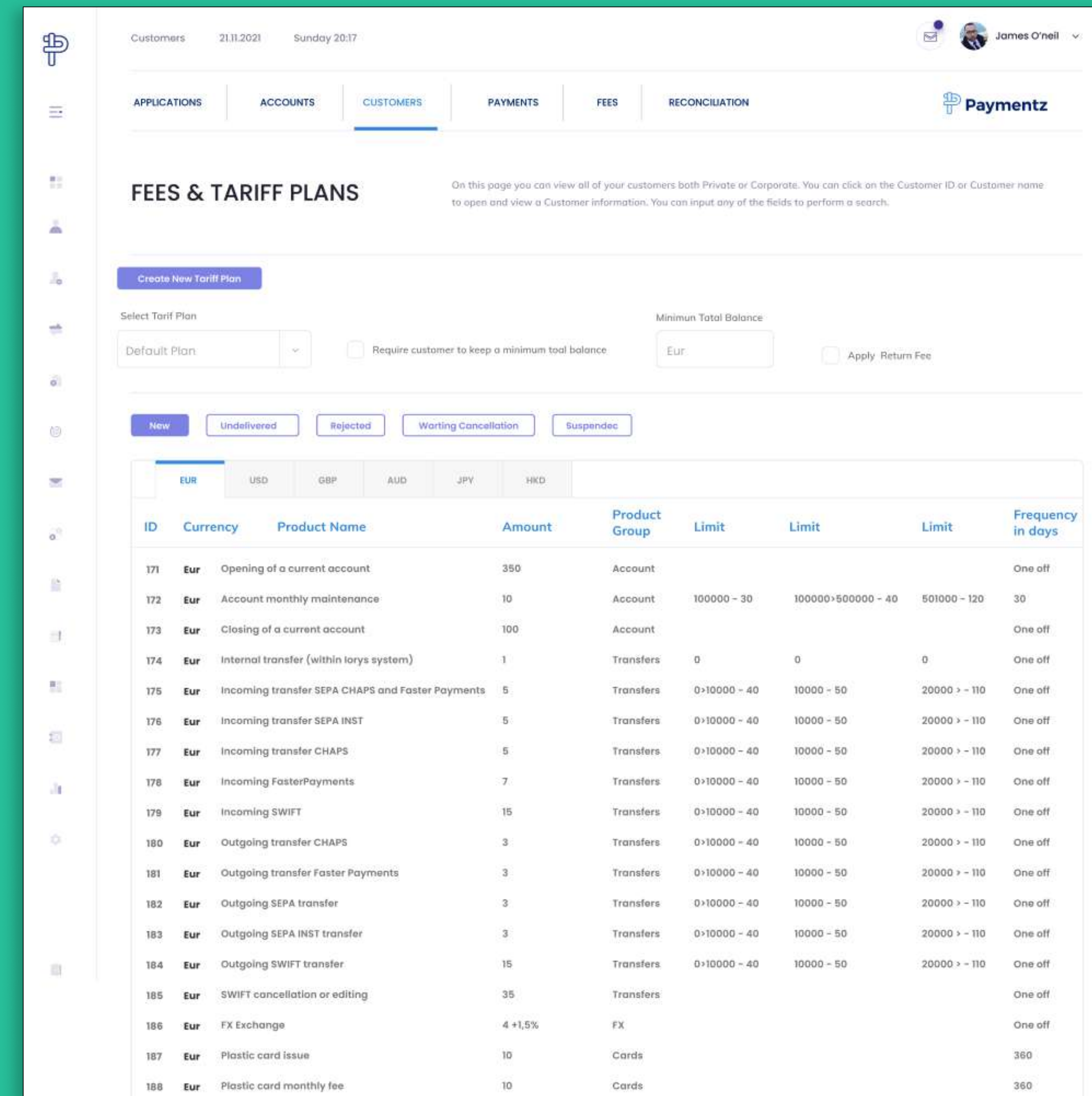
Endless Predefined currency routes

For each currency you can set rules based on the channel through which your payment will be going or FX deal will be routed. You can manage as many liquidity providers or FX exchanges and brokers that you use to serve any specific customer.

Pay commissions to your introducers

We want to help you increase your amount of client through referral, you can choose to have any customer ticked as an “introducer” and set the percentage of rewards he is getting on the fees charged to his introduced clients.

The payment is made on immediate basis, once charged to the customer, a part of that amount is paid automatically on the introducer commission account.





Internet Banking Messaging

Communication via Internet banking

You will create a deeper engagement with your client when having the ability to chat with them through your internet banking system. Our messaging system has been made as a friendly environment made to chat and inform your client using templates or personalised messages.

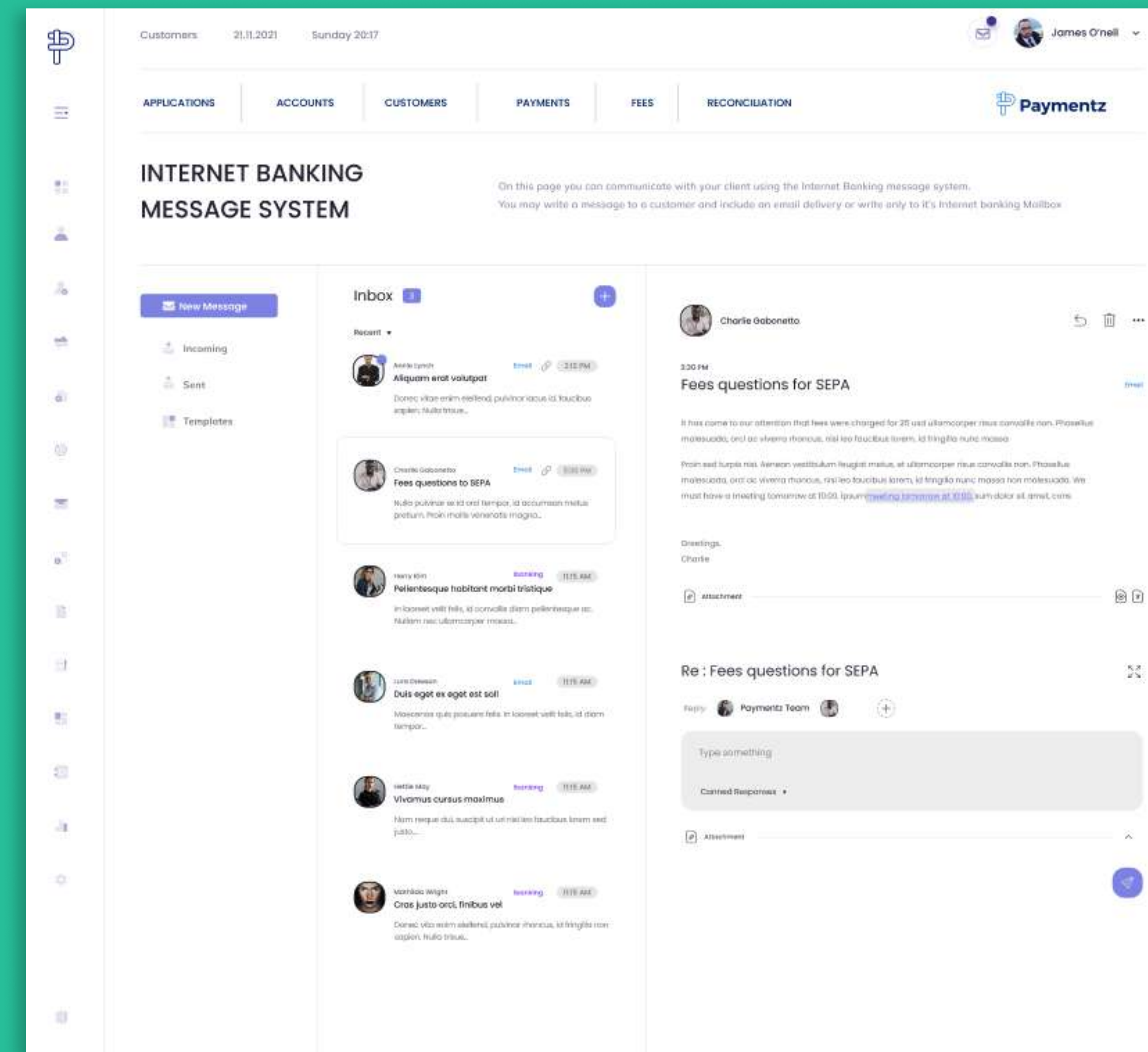
You can add as many templates as you need to answer to day to day questions asked by your clients.

E-mail based messaging system

Whenever your policy requires to inform the client by e-mail you simply have to tick a box "send a copy by e-mail" so that the system inform your client on his e-mail address stored into the client profile.

Up to 50 ready-to-use templates

While managing accounts includes a number of messages sent to your clients, from welcome emails, to compliance messages, setting passwords, incoming and outgoing funds notifications, swift or sepa confirmations, statements and other documents, just seat and relax our ready-to-use platform saves your time and has an inbuilt list of 50 html or pdf messages ready to use, you almost need no settings to starts while it's always open for any extra enchancement based on your business profile.



A user friendly messaging system inside our ledger

 **iorys**

CARDS MANAGEMENT
& more

Issue and manage card programs at your finger tips.

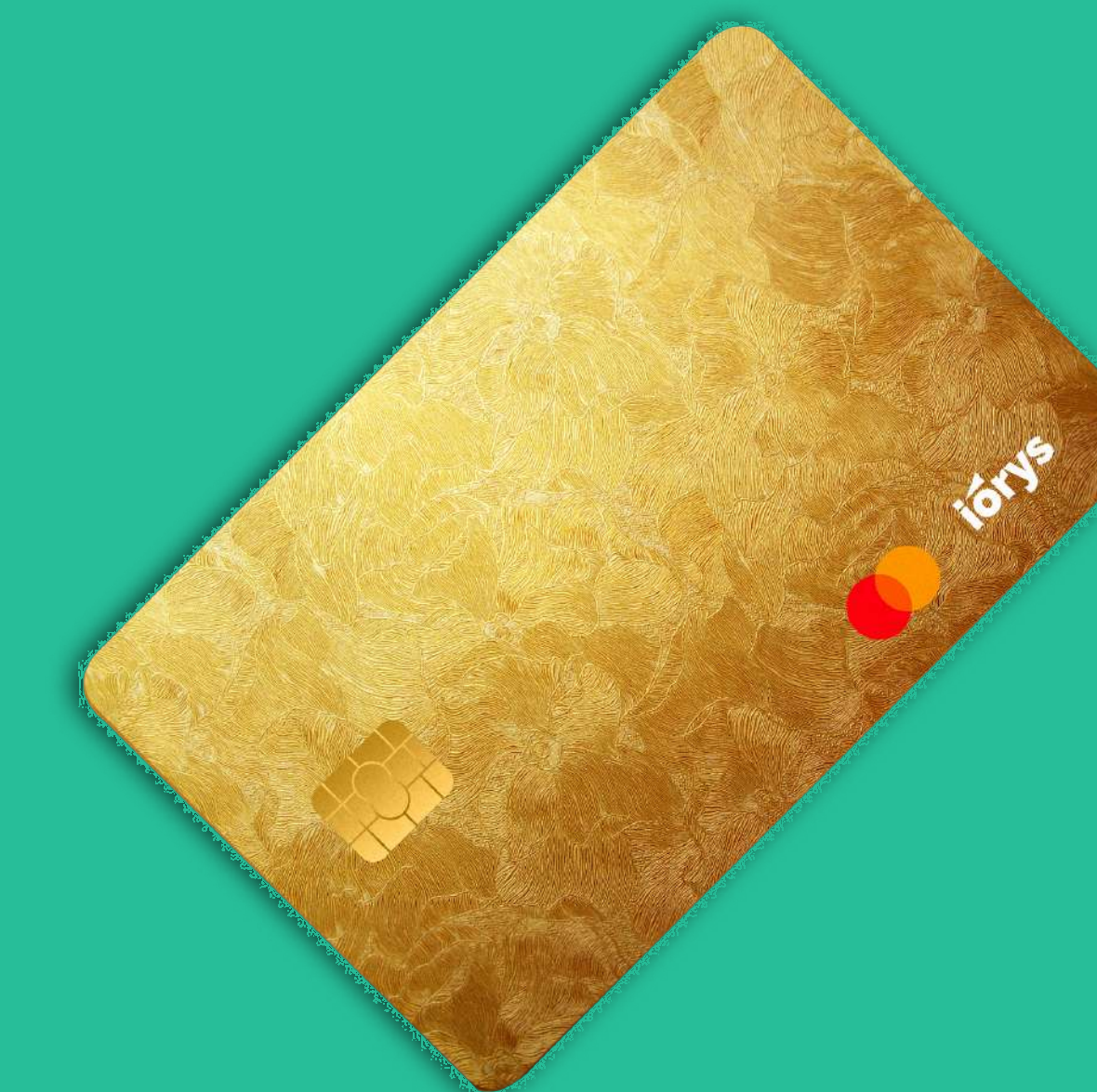
Managing cards programs within your system

Card module allows you to connect to a card issuance program such as MasterCard or Visa through API and manage :

- Issuance of cards
- BIN codes generating
- Attach cards to customer profiles and accounts
- Create cards accounts
- See Card Status such as (Delivery / active / blocked / expired / canceled etc)
- Balances
- Statements
- Limits / Suspension /
- Reports
- Cards top-up

Fully integrated solution

The way we conceived our Card program management integrates all external flow of data to allow the final user set limits, block or activate cards, and use all of the functions transmitted via API. You will see in the ledger all of issued cards, their balance, status and more.



“The open APIs are a **BIG ADVANTAGE**, especially when integrating **Payment Hub and Ledger together with MasterCard / Visa card programs**”

Single point of contacts both for ledger and front-end ✓

PSD2 compliant ✓

No Java. Significantly faster way to add new features ✓

Connected to the superior payment gateway on the market – Iorys HUB ✓

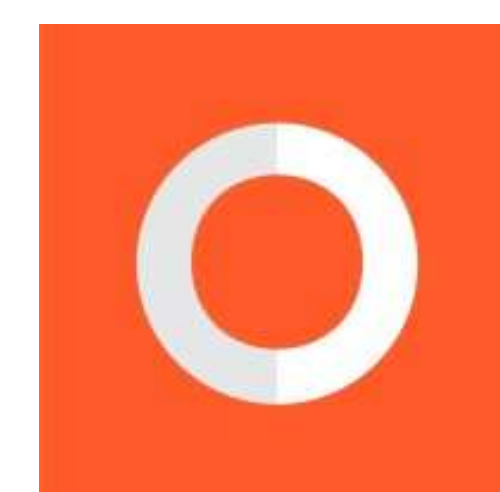


✓ May be connected to an external web banking

✓ Free of charge screening of clients and counterparties through 20+ sanction lists

✓ Possibility to migrate any time to “On Prem” business model

✓ Oracle: leading database allowing to scale your business is included in the price



Ondato



European Central Bank



Messente



Thomson Reuters



Iorys HUB

Ledger Team

- 1 Lead
- 3 Back-end developers
- 2 Front-end developers
- 1 Tester
- 1 UI/UX designer



Summary

Iorys created a platform that sticks to the reality of your Fintech Business, that allows you to launch a Payment business in no time. We have solved all of the issues related to managing multiple bank accounts and various nostro accounts to supply your clients with a multitude of solutions based on his business / risk profile.

Using our platforms combines the major axis of Onboarding / Account management / CRM / Money Management and Accounting and reporting.

We have made a UI/UX that is intuitive and comes all-in-one interface, provide exceptional experiences for employees and customers, and reap the benefits of speedy deployments, reduced complexity and simple administration — transforming your contact center into an experience center virtually overnight.

Next Steps

Explore the interface, features and functionality of Iorys Ledger & Hub

[Take the Tour](#) →

Don't take our word for it. See what customers are saying.

[View Our Customer Story](#) →

Schedule a demo today.

[Contact us](#) →



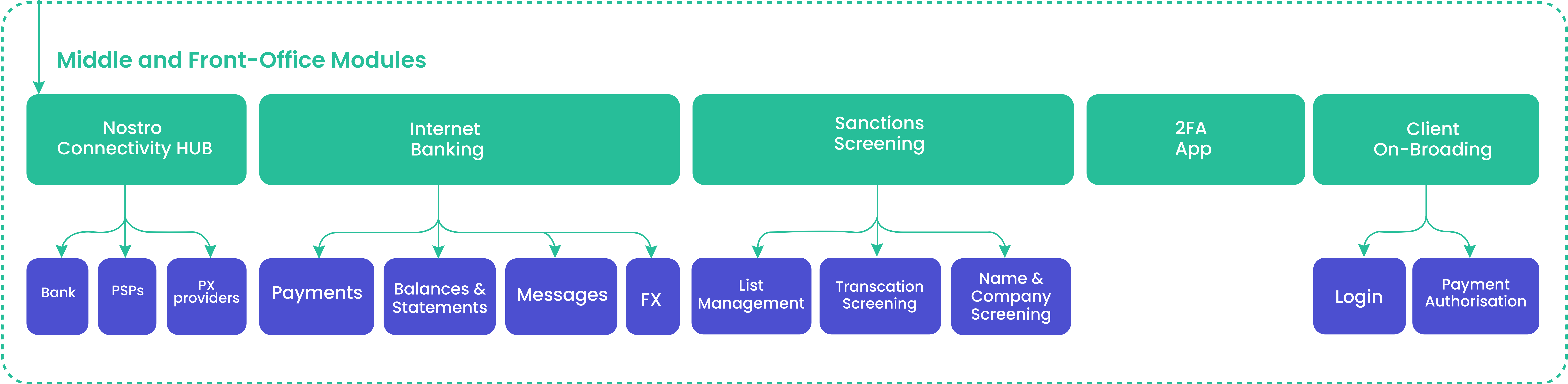
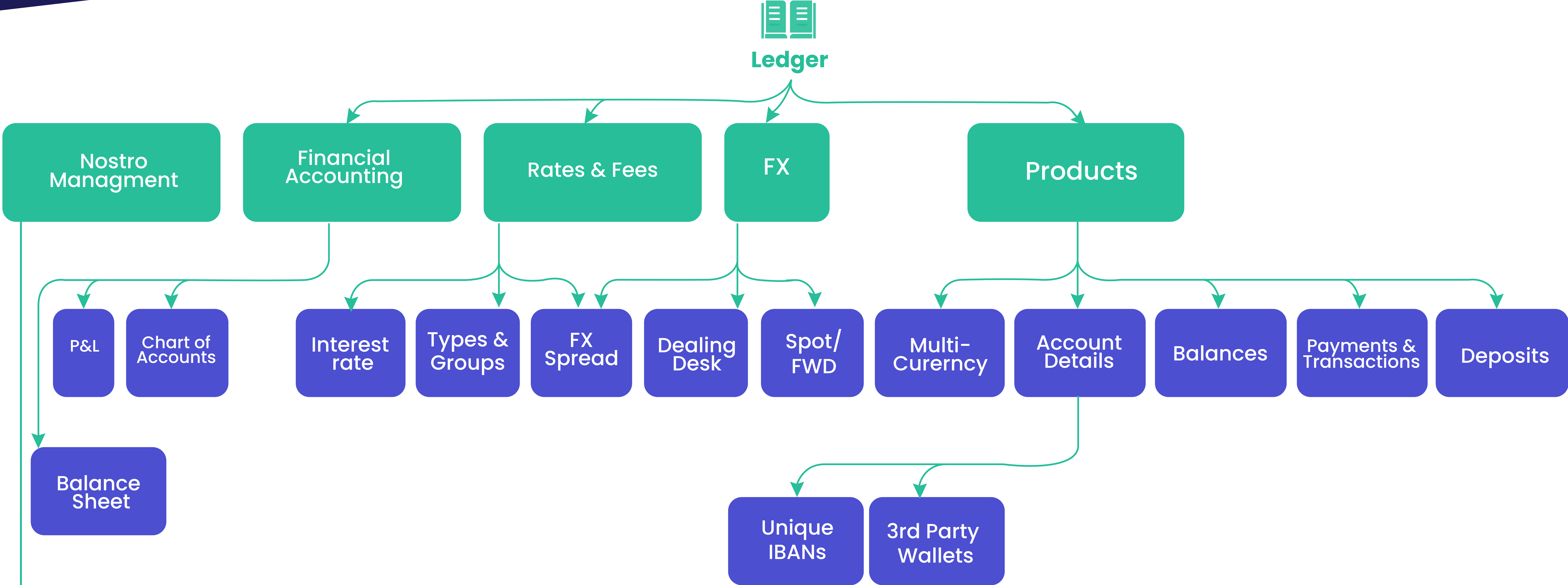
ABOUT IORYS

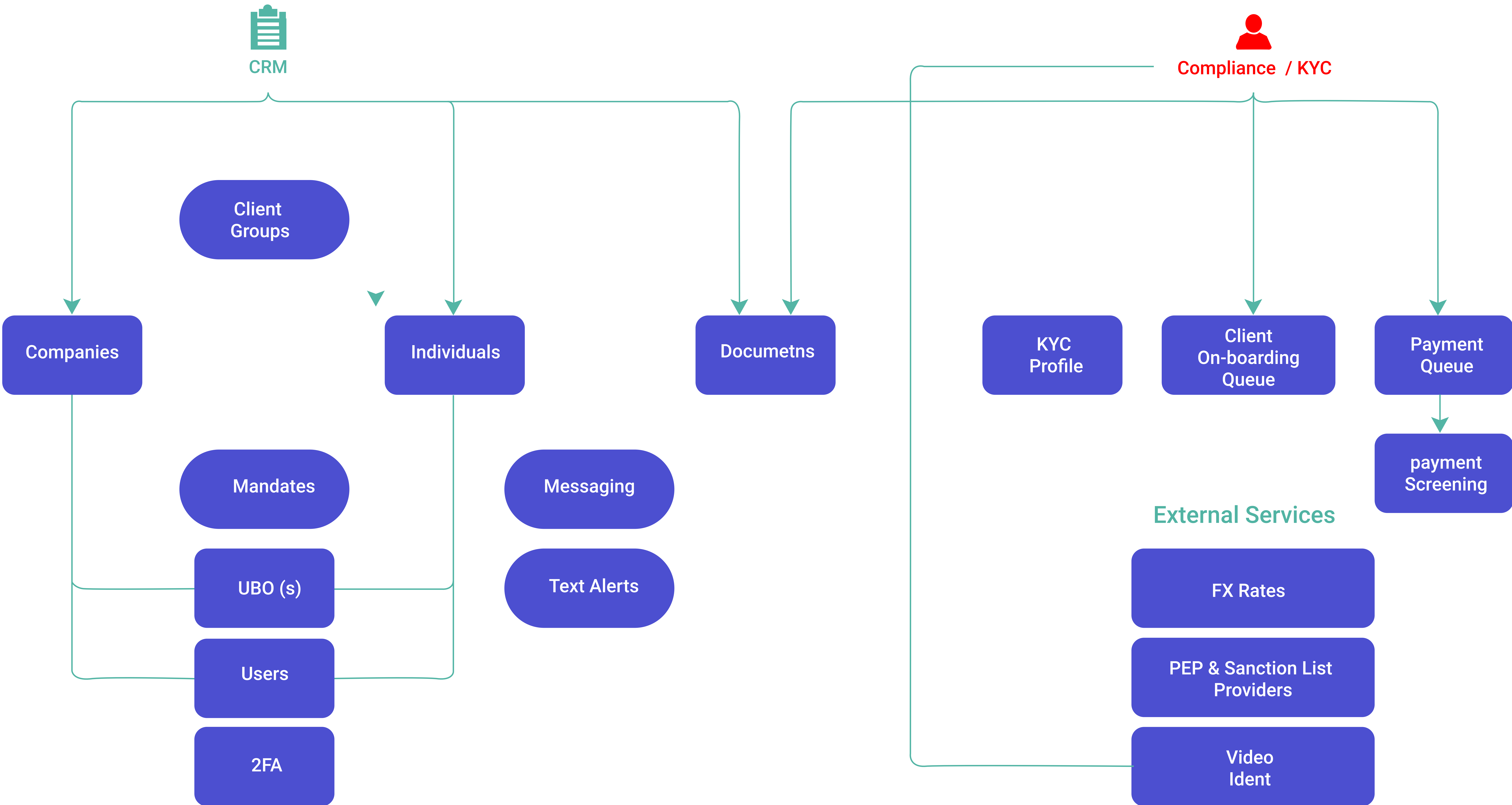
Born to solve what everyone else failed to do in payment industry, Iorys was created to allow Fintech to solve their need to launch their business with a all-in-one platform covering all stages from the Onboarding applications, the Account and Customer management and drive and route payments matching multiple Pools accounts while keeping the all Ledger inhouse.

Iorys Ledger allow to manage the most complicated scenarios, including treasury needs, leases, lending, micro finance, pool investments, comissions, bonuses, factoring, whatever falls under the Fintech scope, be sure we are there to solve it

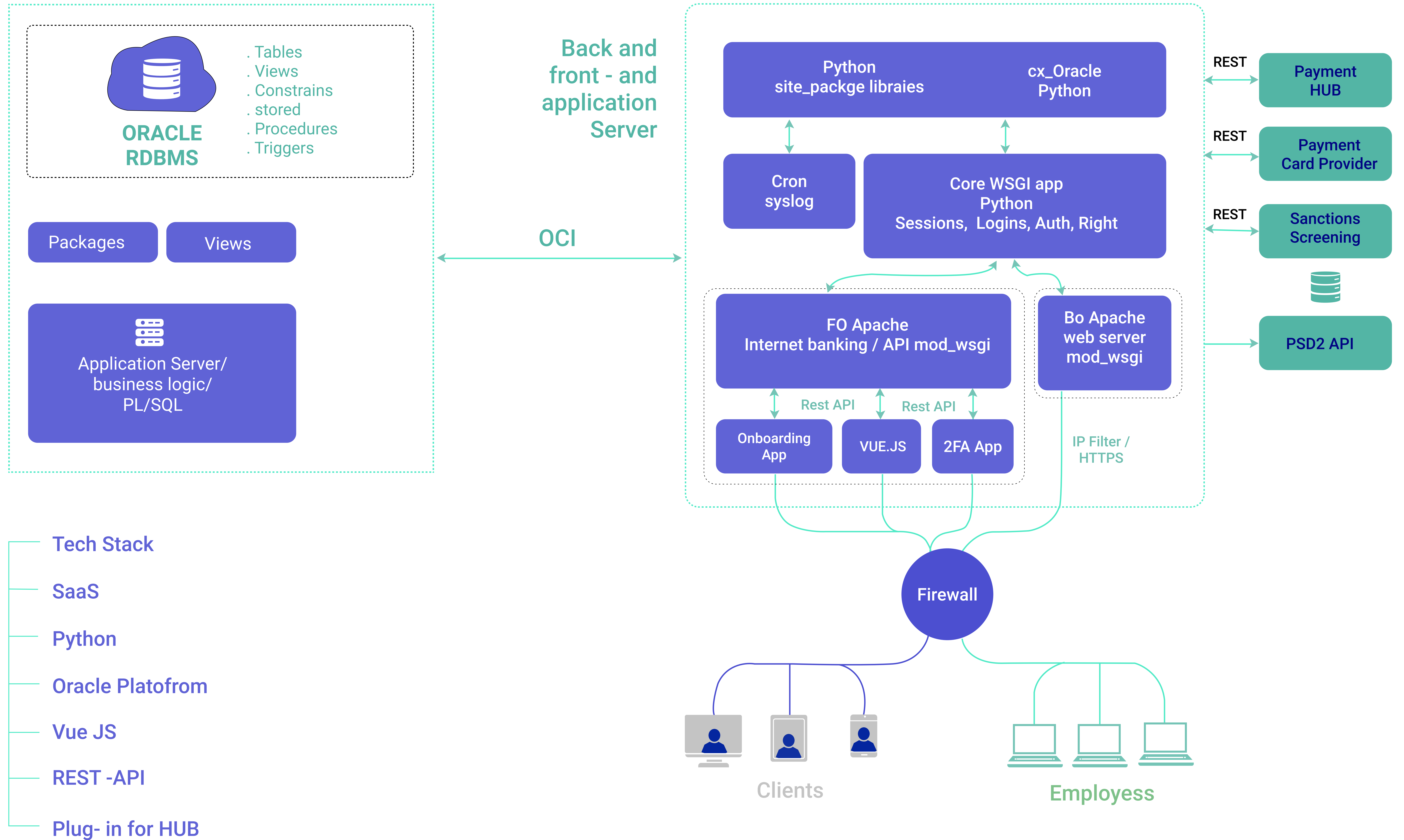
Visit us at [iorys.com](https://www.iorys.com) or call us at

[+44 20380 79680](tel:+442038079680)





TECHNICAL ARCHITECTURE



Back-end modules

CRM

View and management of the entire database of existing and previous clients. Storage of collected KYC for clients and transactions. Account holder/signatory relationship management, mailing list management.

View and management of the entire database of existing and previous clients.

Tariffs

Tailor-made tariffs for customers or group of customers. Creation of new and amendment of previous tariffs. Programming of any fee schedule logic. Forex exchange updates via an API or setting the rates manually.

Correspondent (Nostro) Account Management

View of all nostro accounts with actual balances. Download of account opening/closing balances. Liquidity management via an API or batch files. Management of internal and external pool accounts.

Accounting & Reporting

View of the balance sheet, as well as Profit and Loss statement. Profitability reports based on certain agents, group of clients, products. The module contains multi-currency accounting, day balance closing/opening, and other functions that meet most regulatory and audit requirements.

Access Rights

Restriction of access rights in the back-office for certain staff members (read-only, limited or full administrator access). Logging of all actions within the back-office system.

Two-Factor Authentication Staff

Additional security for prevention unauthorized access using 3rd party access codes. Staff members may receive one-time passwords as a push message in a mobile app or by SMS.

Loans and Trade Finance

All the necessary tools for loan management, including loan opening, schedule modeling, administration and closing. Loans can be with fixed or variable interest rates, which are calculated automatically. Collateral administration, provision accounting, loss events registration and other loan management tools. Reminders about due amounts.

Archiving Capabilities

Any event or detection can be archived to protect system efficiency and comply with data retention regulatory requirements. Regular data back-up for lost data recovery.

Data Exchange Integrations

Data management and exchange with various third-party institutions, companies and systems including financial regulators, state commercial registries, banks, CreditInfo, etc.

PSD2 Open API

Allowing 3rd party institutions to perform actions related to Account Information and Payment Initiation Services. Requirement of PSD2.

Encryption of Client Data

Security protocols for encryption of data based on best industry practice.

AIS and PIS

Constant backup of all data on your dedicated servers.

Commissions for agents

Instant calculation and pay-out of commissions for sales and agents. Possibility to set multiple layers of agents.



Realize the potential of our Ledger and Hub



You may think you know us now ?

Have a look at that →

We have only shown you what is useful for our FINTECHS Payment business clients on day to day but you know what ? Our ledger can manage endless situations, here is a simple list of what we can do...

Fx margin	Credit Limit	Current account
General	Sales	Ebank
Intra	Score	Equity
Iorys_hub	Sepa	Esta
Leasing	Service	Factoring
Lending	Asset	Financing
Membership	Bonus Points	Fx deal
Nostro	Card	Standing Order
Overdraft	Cash	Swift
Overnight deposit	Commission	Taxes
Payment	Credit Limit	Time Deposit

Just build your Fintech Business with us