









## Trends

# **Future?**



# A Simple, Seamless Customer Experience









## ZICL AUTHORISATION

# Platform Thinking...









# Powerful API layers...





API



# Connection to Bank Infrastructure...

### **BANK INFRASTRUCTURE**





API



# Channels...

### **BANK INFRASTRUCTURE**





API

### CHANNEL

# Ecosystem...

### **BANK INFRASTRUCTURE**

API



### ECOSYSTEM PARTNERS







API

### CHANNEL









BANK INFRASTRUCTURE







PLATFORM

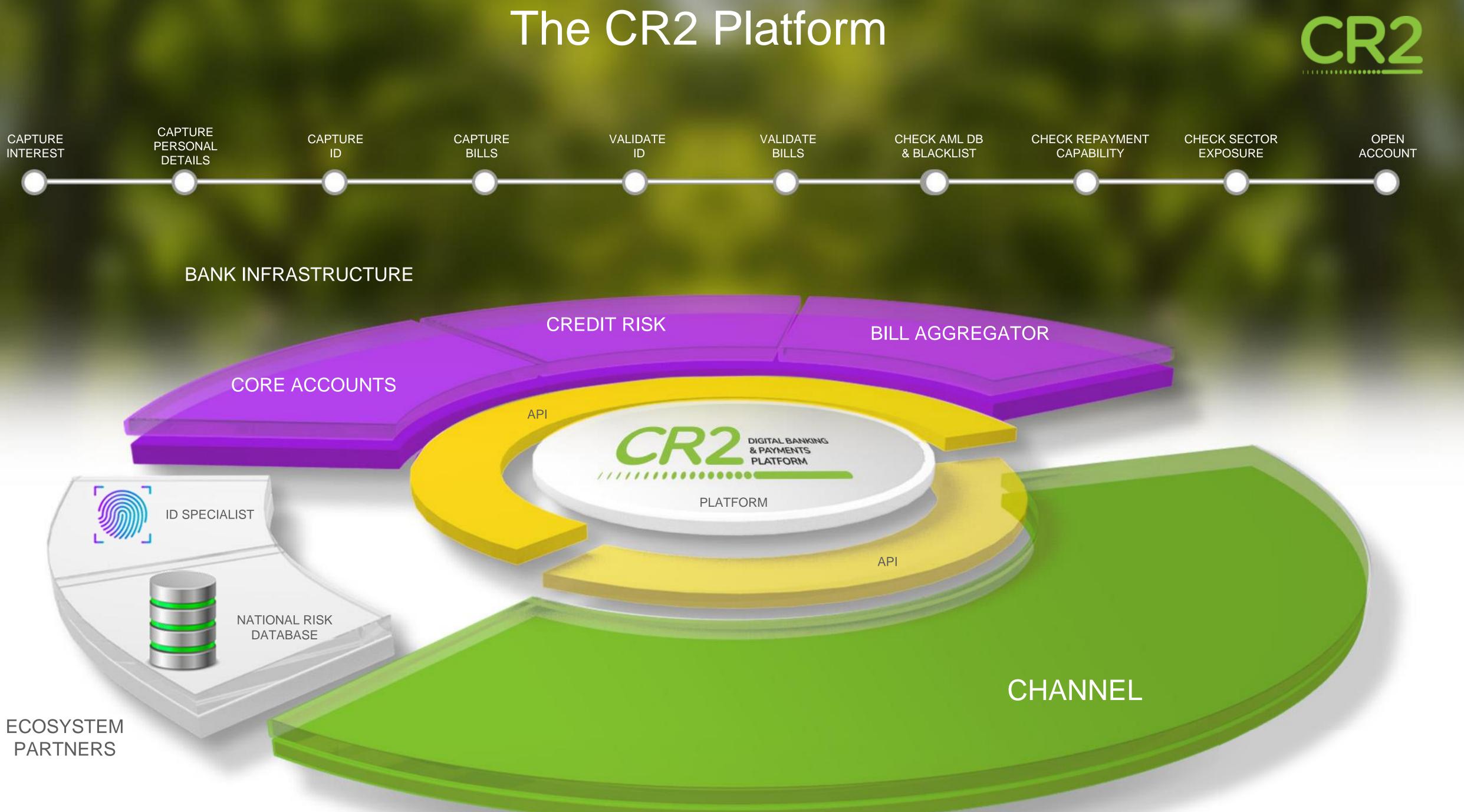
API

API

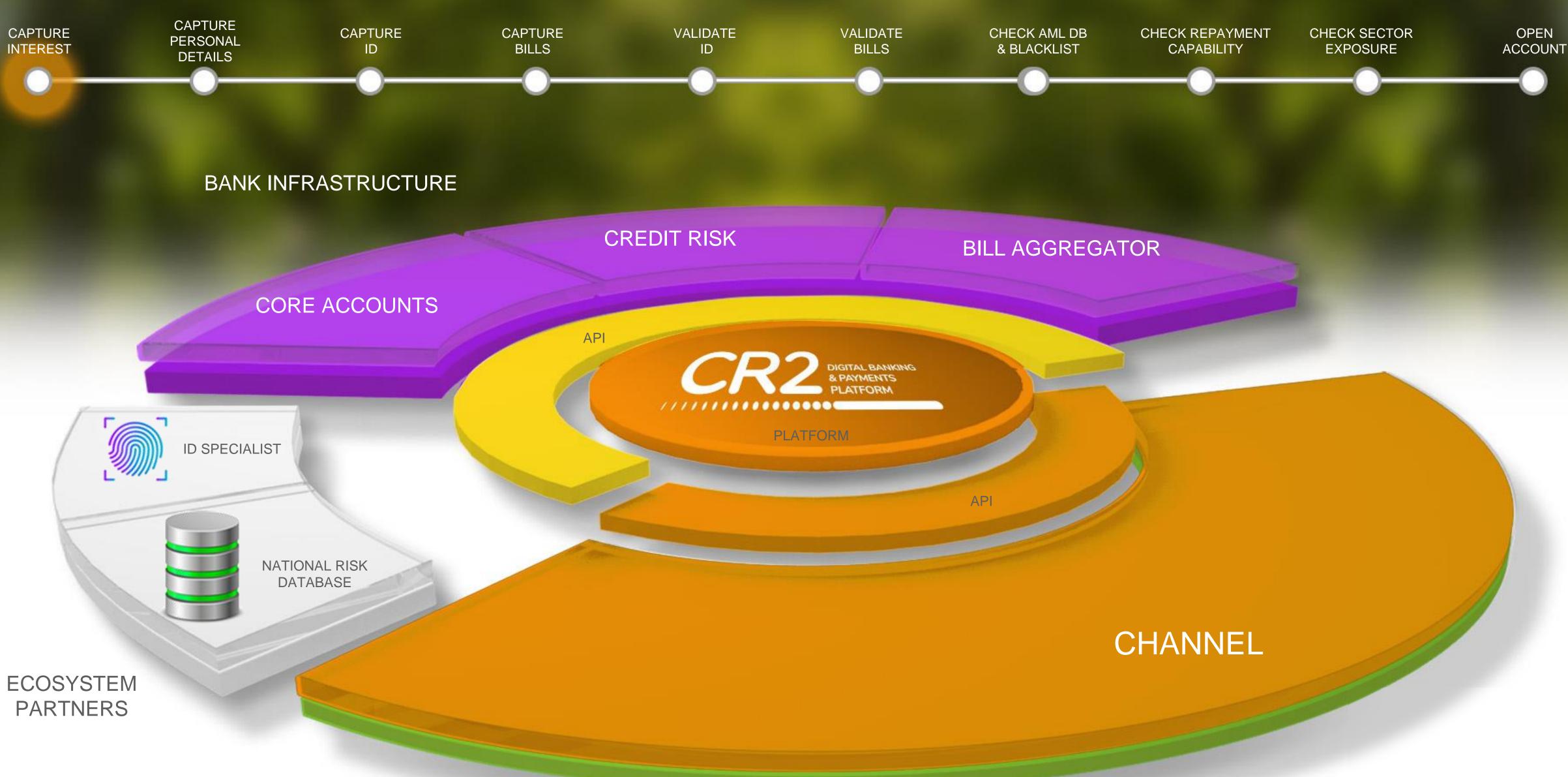
### CHANNEL





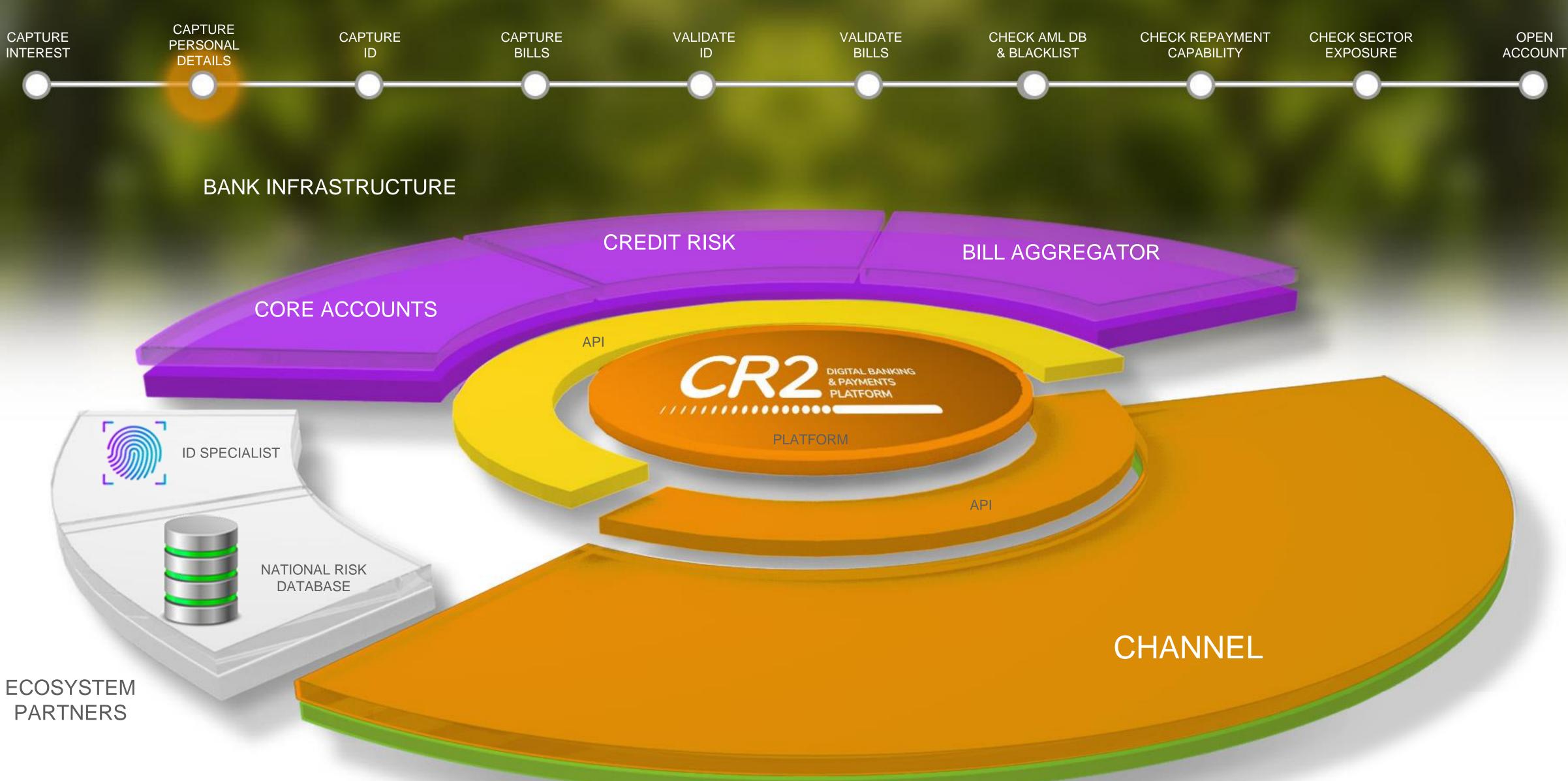






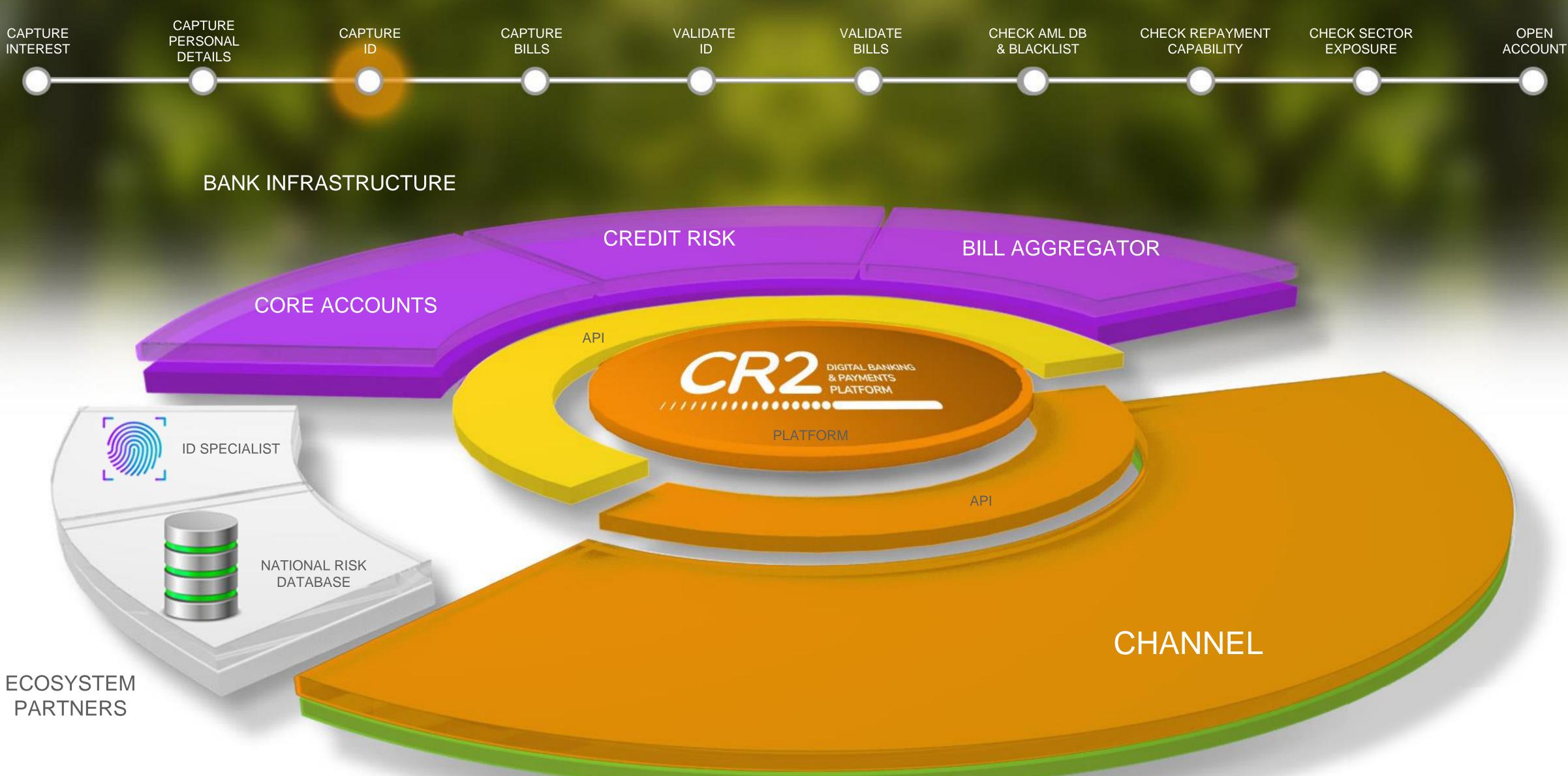






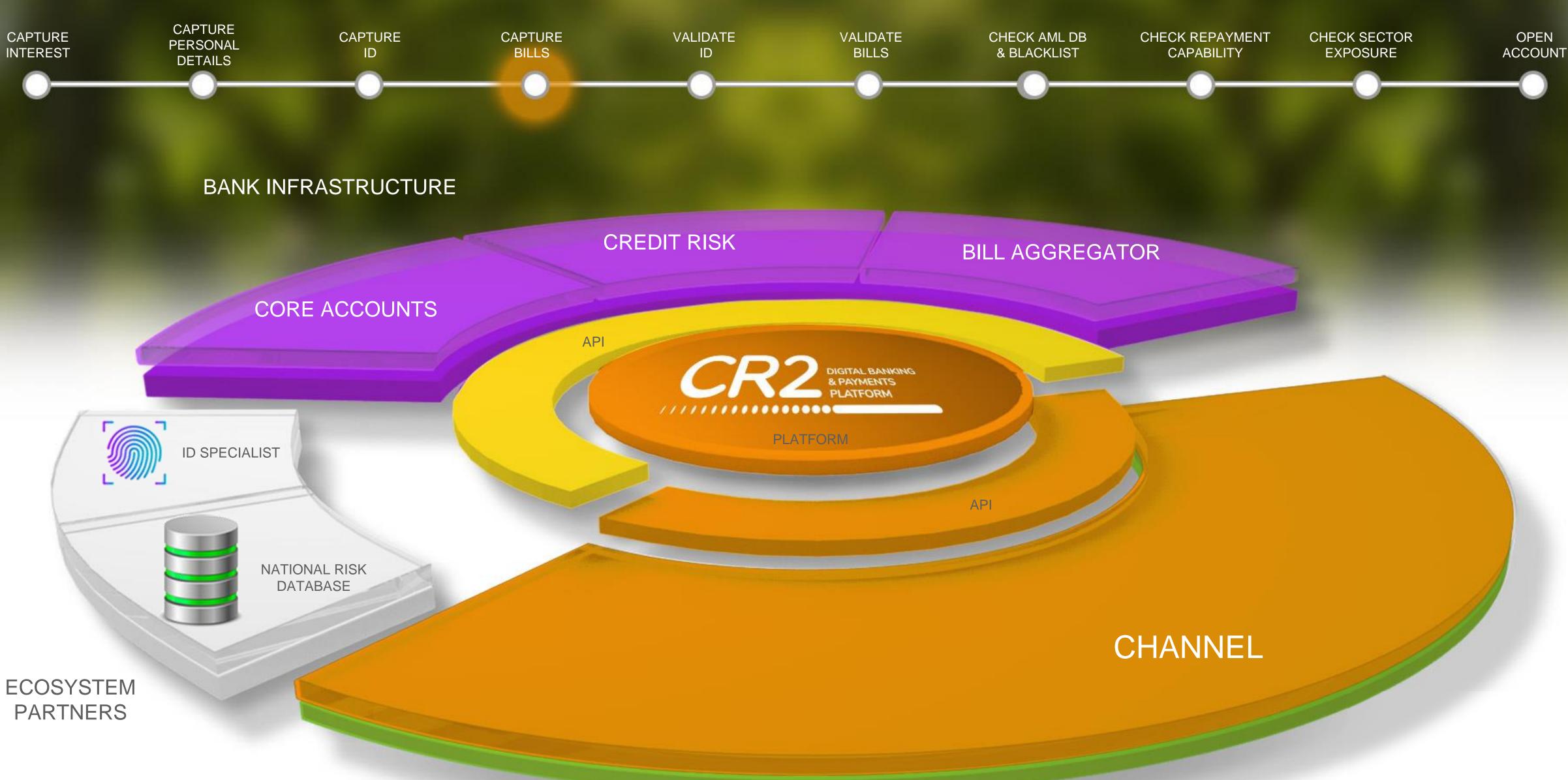






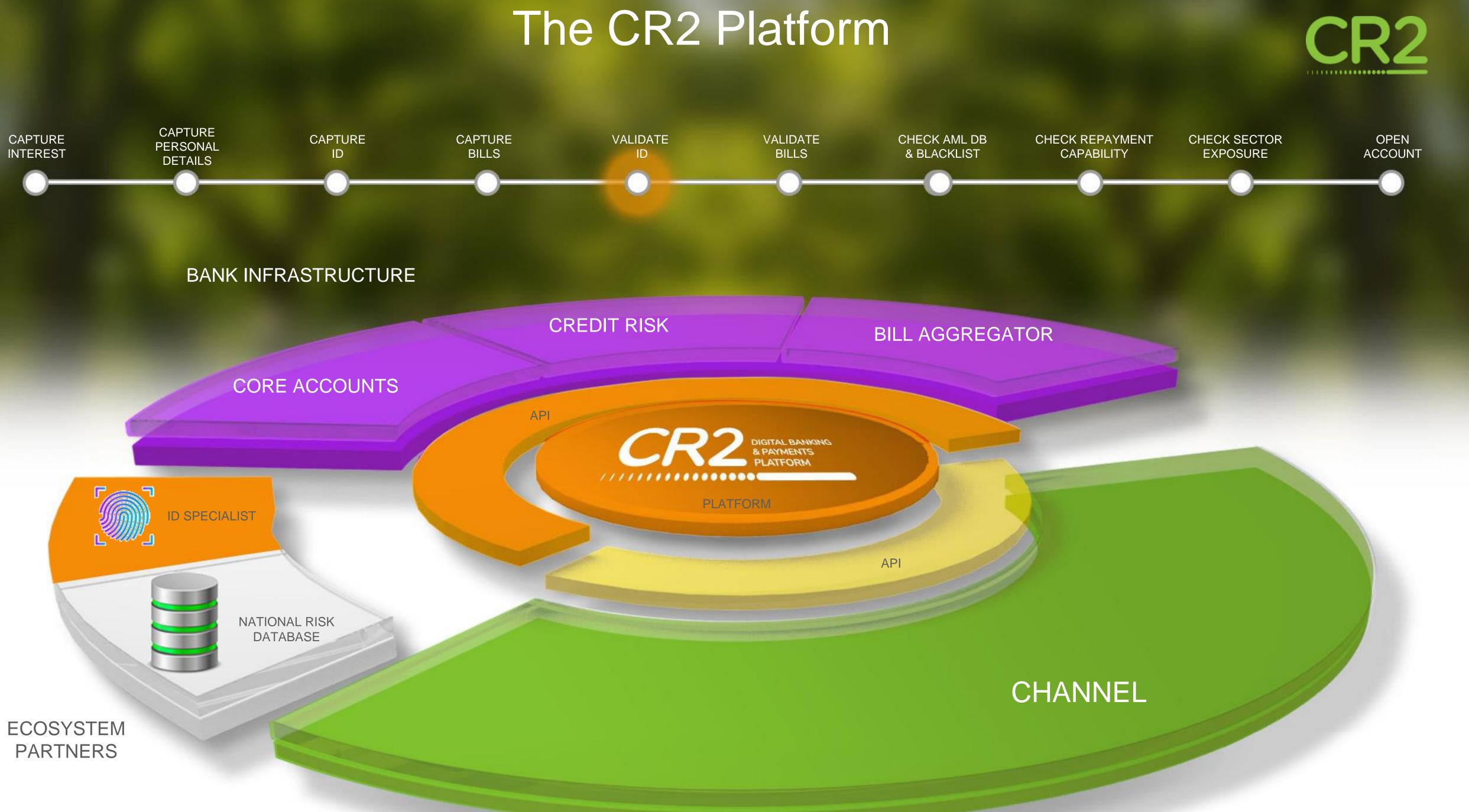




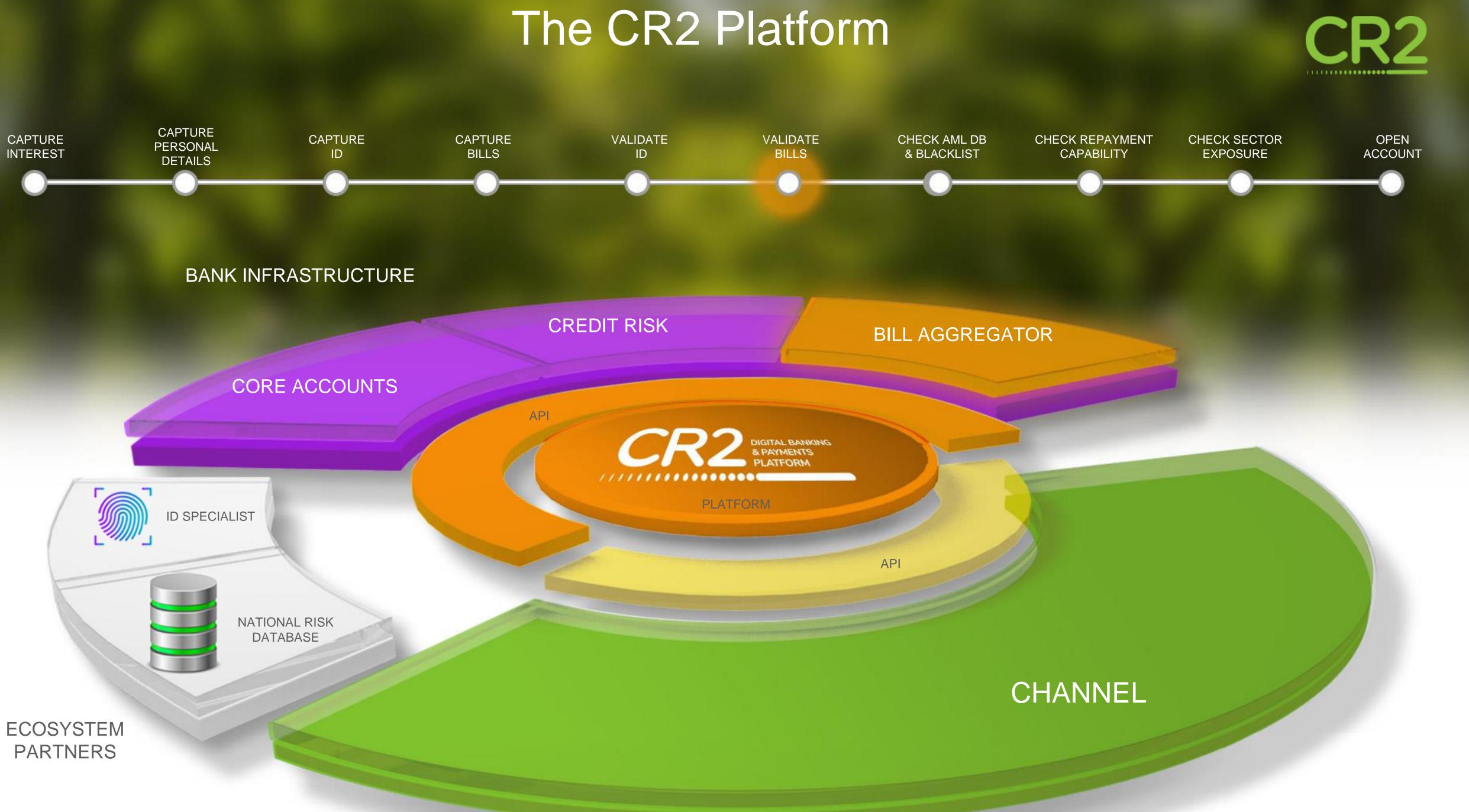




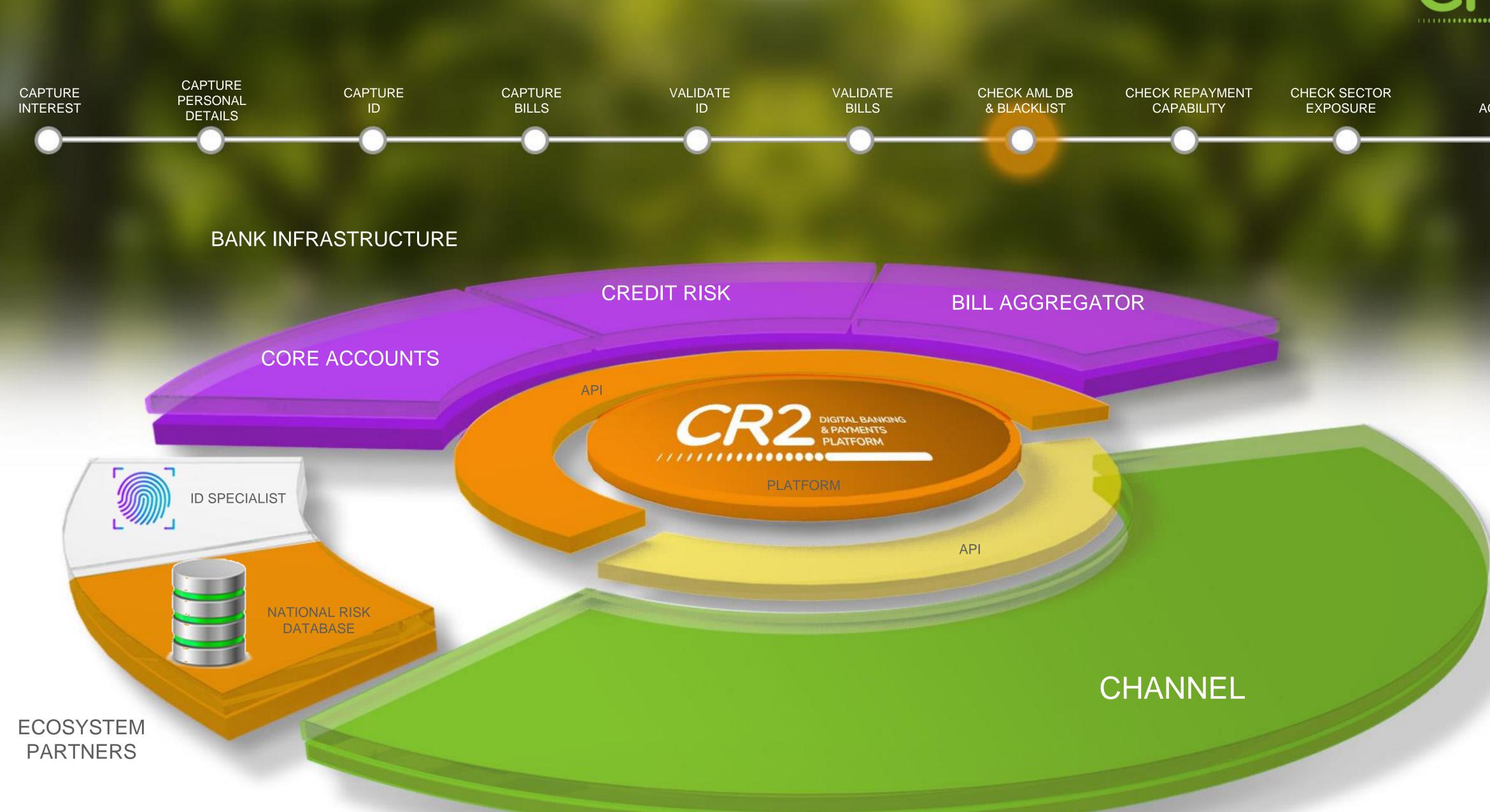








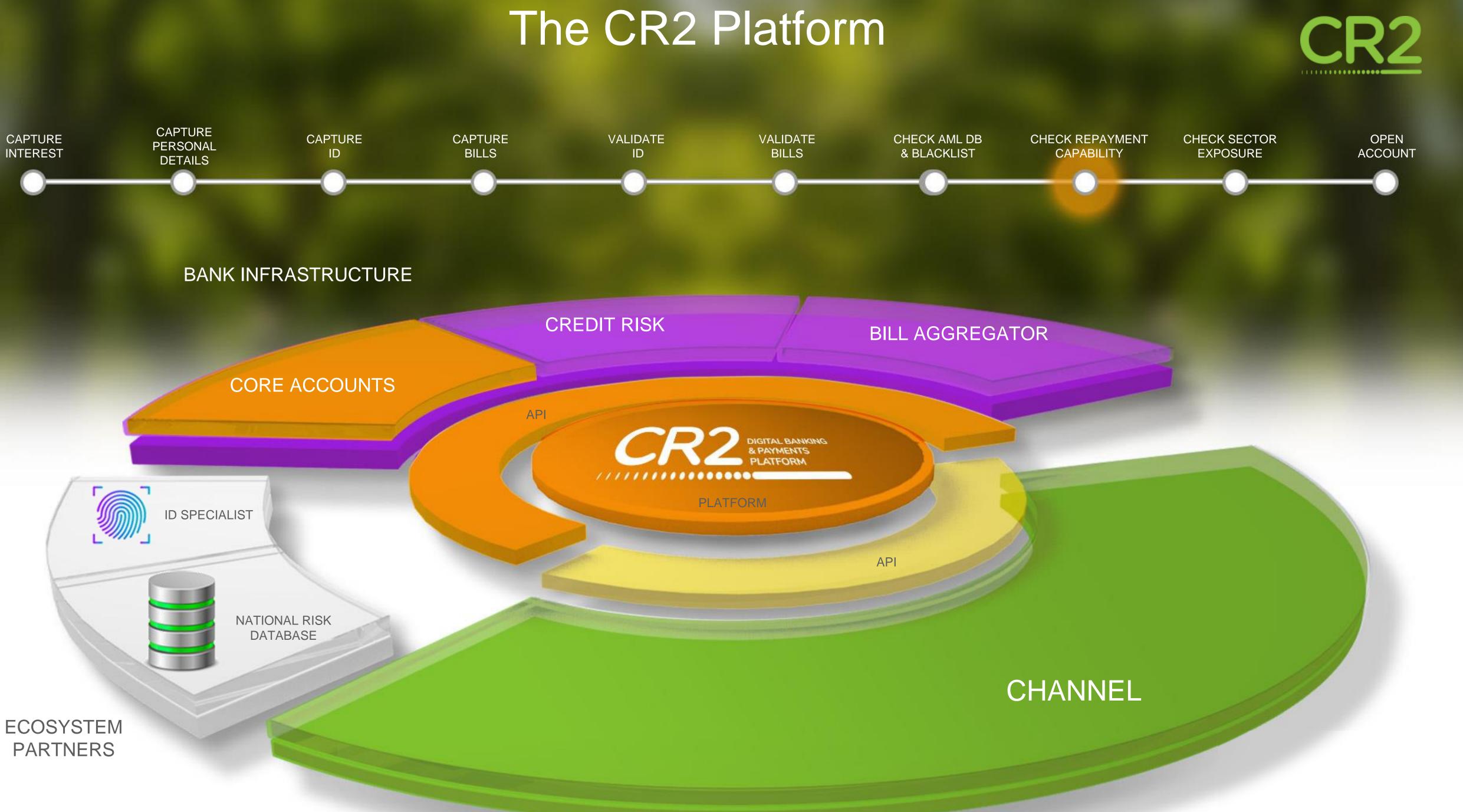




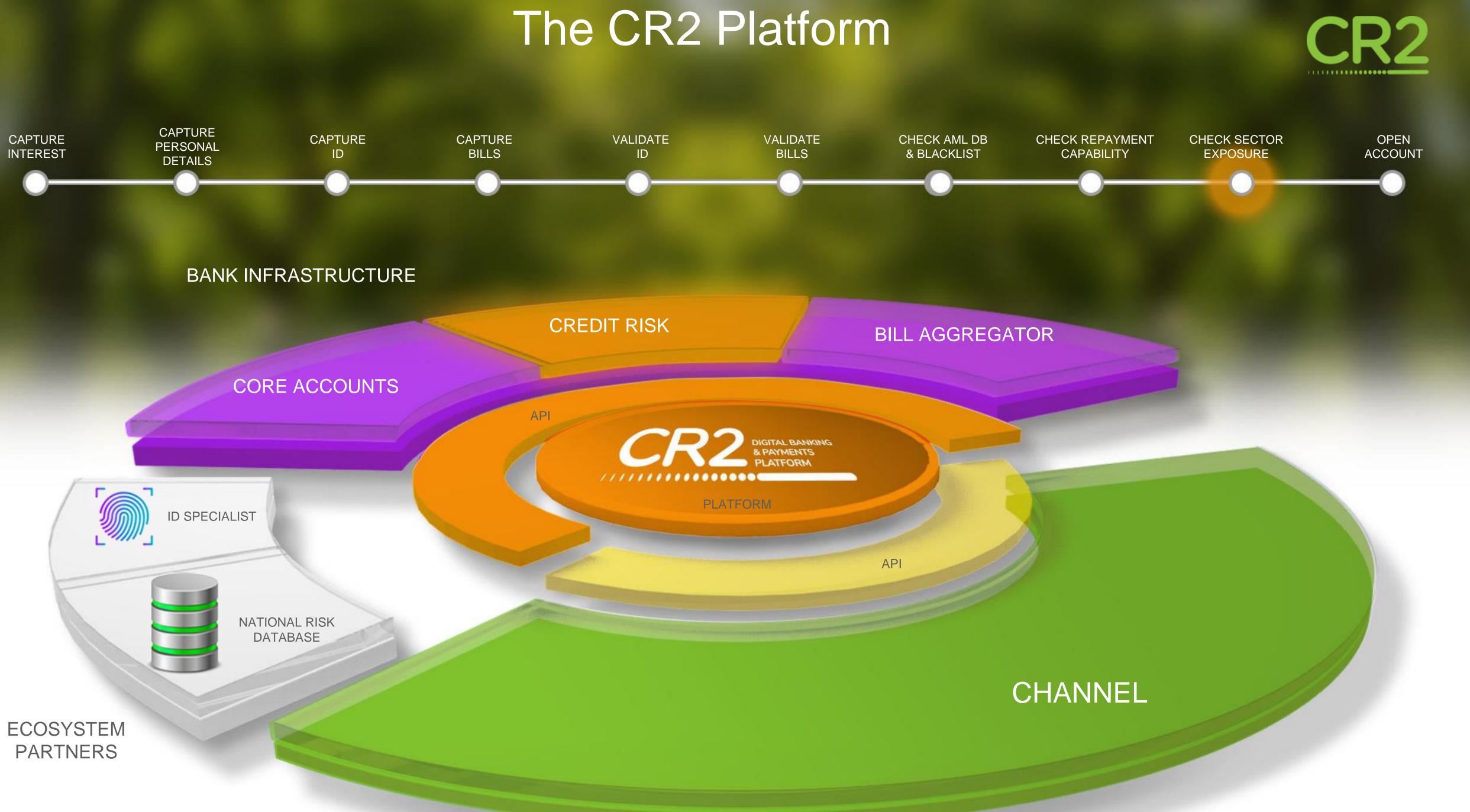




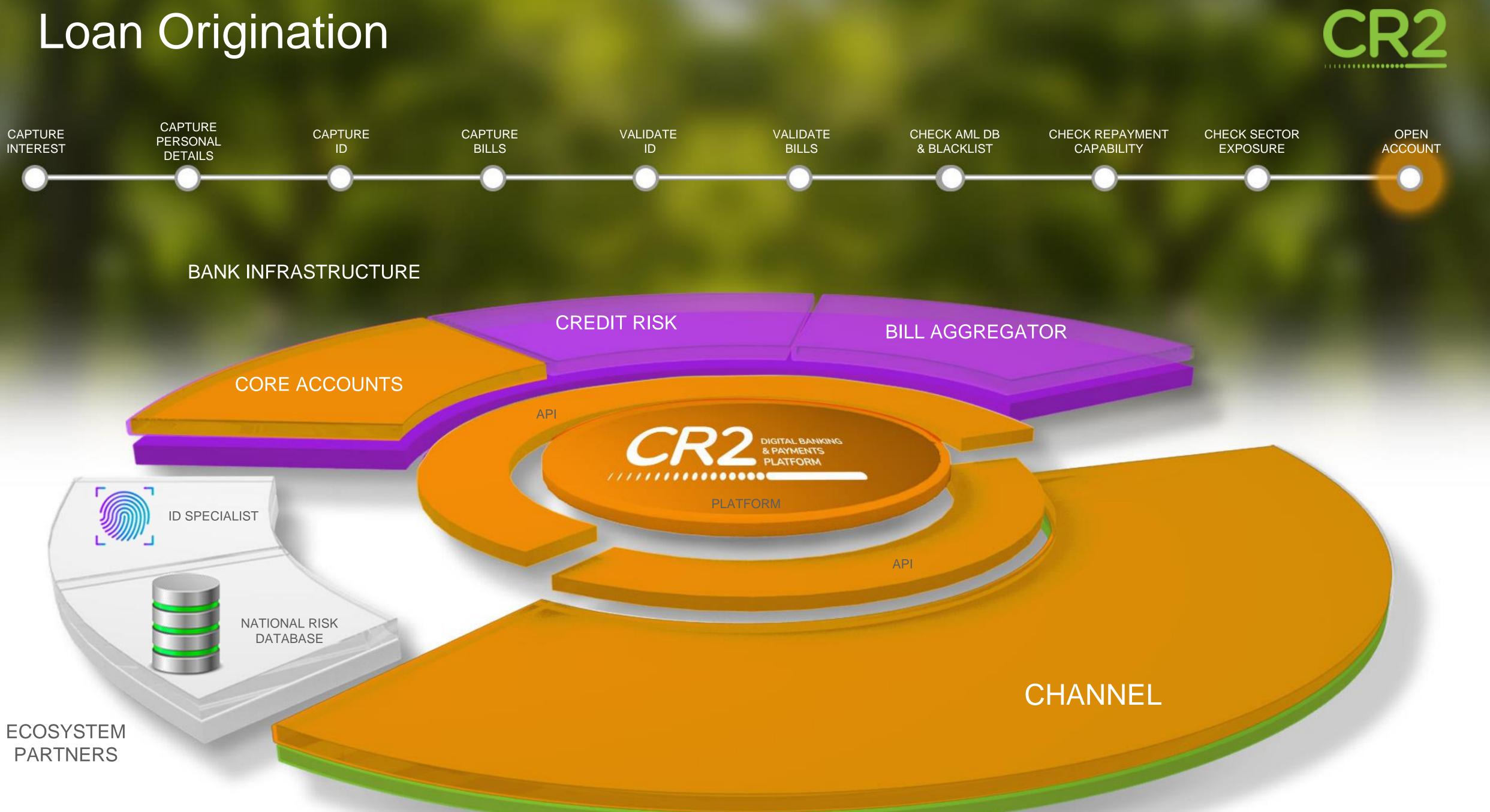




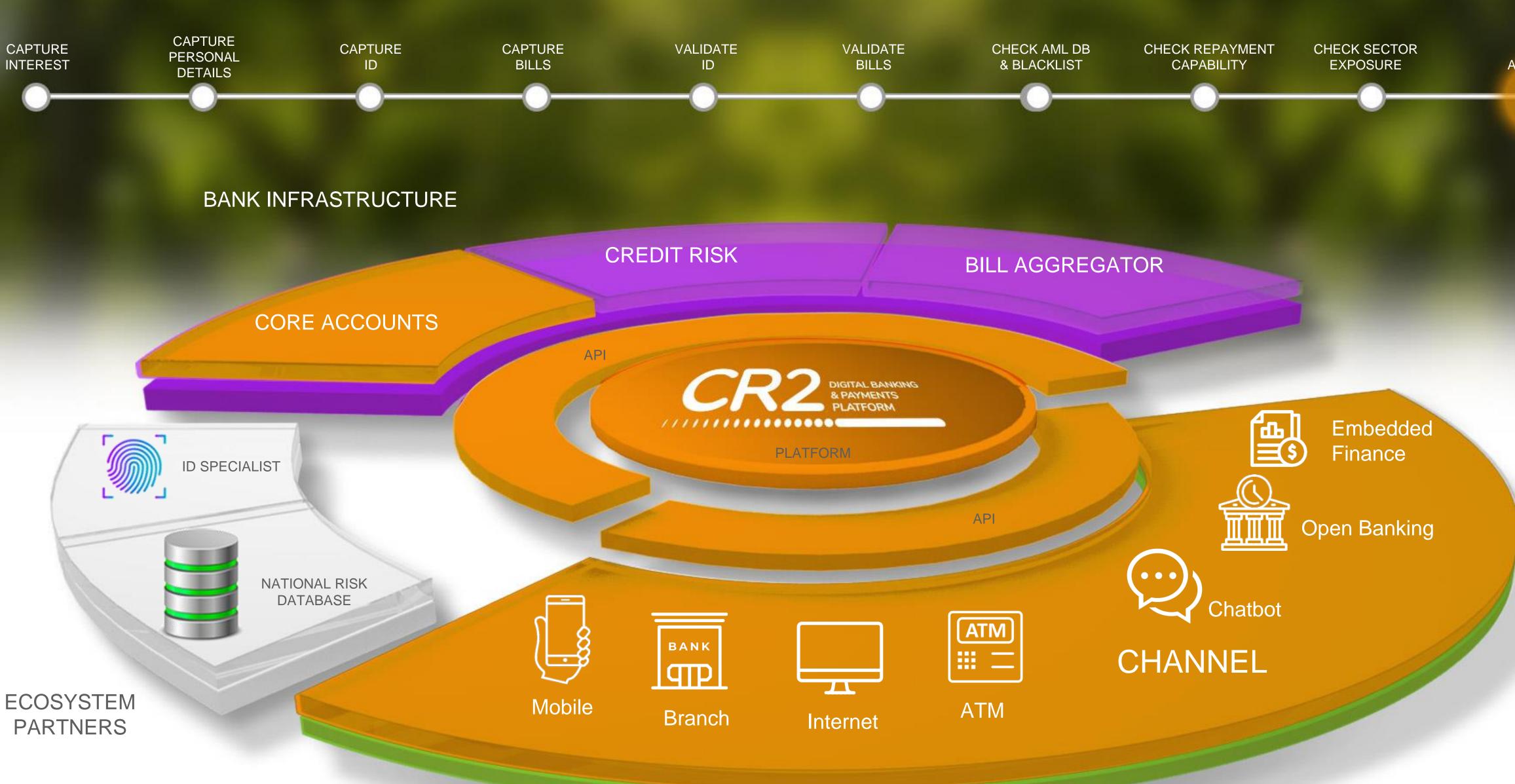






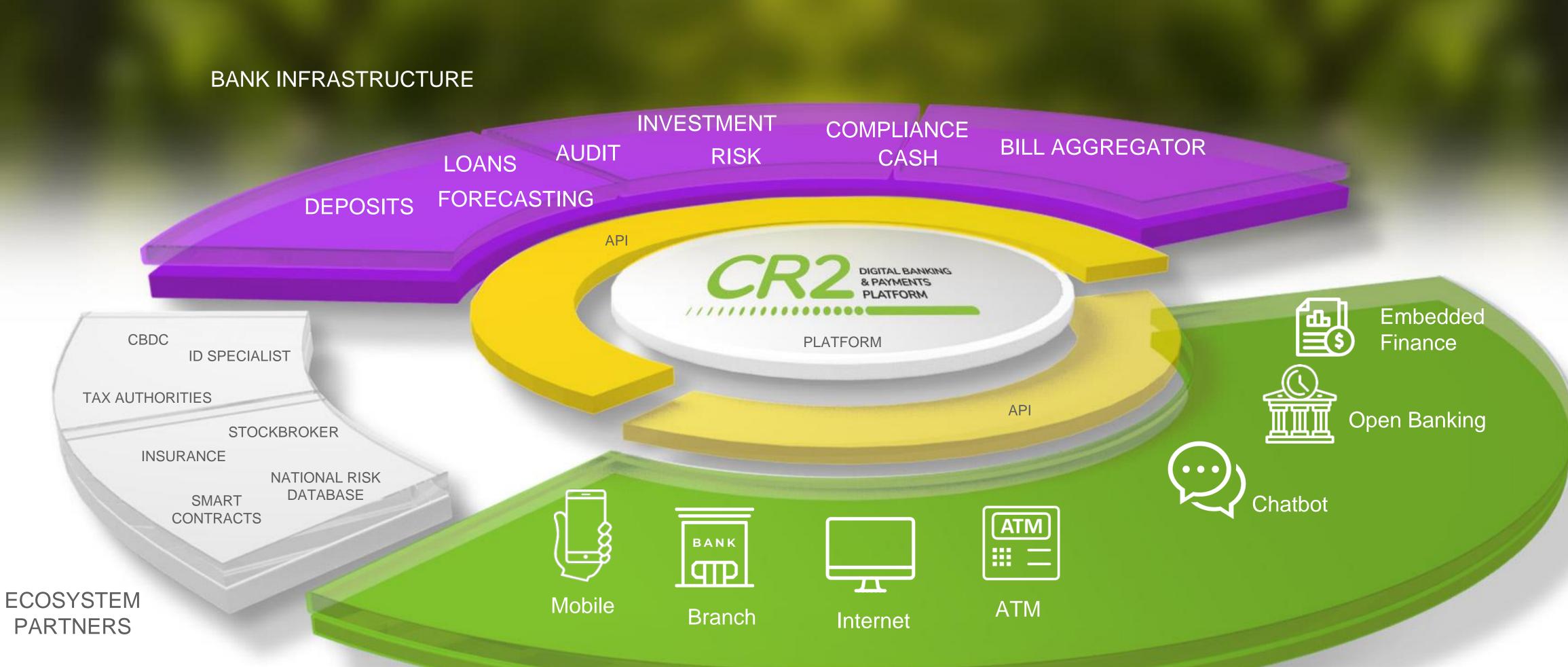








## Benefits









Trends driving increasing complexity Platform is the answer Powerful User Engagement Scalable: Avoid complexity in rolling out extended user journeys Adaptable: Easy to build, deploy and maintain reducing time to market Composable: Wealth of integration and partner ecosys 000 brings extended capability with low time to market



