



Persistent Digital Banking Studio Overview

Persistent Digital Banking Studio (PDBS)

Revolutionizing Banking with Innovation and Agility

Key Features

- Digital Mosaic Approach: Leverage a 3rd party partner ecosystem for enhanced capabilities
- Composable Architecture: Utilize the latest tech and best 3rd party solutions for a flexible and scalable system
- Cloud Native Architecture: AWS-certified for security and efficiency, ensuring robust operations
- Solution Blueprint/Integration Framework: Streamlined integration with existing systems for seamless operation
- Consultative Approach: Customized strategies to meet specific business needs
- End-to-End System Integration: Comprehensive solutions from backend to customer-facing applications

Customer Benefits

- Fully-Digital Onboarding: Align with the trend of branch-less, contactless banking; reduce setup time by up to 75-90%
- Flexible Ecosystem: Easily replaceable components that adapt to market dynamics and technology trends
- Best of Breed 3rd Party Solutions: Specific features and functionalities integrated seamlessly
- Faster Go-to-Market: Launch products 50% faster than industry benchmarks
- Customer Centricity: Align solutions with business strategies to enhance customer experience
- Rapid Release of New Products: Deliver innovations in 2-3 weeks to continuously enhance product offerings
- Efficient Operations: Maintain operational updates with about 60% of the traditional client service effort

Key Functionalities

- Deposits Onboarding: Quick and secure digital account opening
- Multicurrency Account: Manage and convert multiple currencies effortlessly
- Virtual Card Services: Instant card management and control
- Dynamic Lending Solutions: Simplified loan processing and disbursement
- Buy Now, Pay Later: Flexible consumer financing options
- AI-Powered Support: 24/7 automated customer assistance

Build your strategy with a comprehensive platform using PDBS

A comprehensive suite of capabilities helps banks build a robust digital banking foundation to engage, innovate & operate better.



Deposits

Term deposits | Top up deposits | Recurring deposits | Flexi fixed deposits | Certificate of deposits..



Retail lending & leasing

Personal loans | Vehicle loans | Student loans | Home loans | Overdrafts | Operating & financial | Loan Servicing..



Corporate lending & leasing

Term loans | Syndicated lending | Commercial lines of credit | Asset based lending | Securitization | Structured lending..



BNPL

Buy Now, Pay Later: Flexible consumer financing options



Supply chain & trade finance

Letter of credit Bank guarantee | Bills | Factoring..



Multi Currency Wallets

Manage and convert multiple currencies effortlessly



Accounts

Savings | Checking | Money market | Brokerage | Prepaid | Group savings account | Overdraft account | SME account | Virtual Cards



AI-Powered Support

24/7 automated customer assistance



Persistent

See
Beyond.
Rise
Above.