AXXIOME DIGITAL
A powerful omni-channel platform for financial institutions

Globally, financial institutions (FIs) face challenges on multiple fronts in the digital era today:

- Customer preferences are evolving faster than ever before
- Stiff competition posed by faster-growing traditional financial institutions, non-financial institutions and fintechs
- Changing industry regulations
- Internal operational hurdles
- Ageing and complex technology landscapes

Further, with rising pressures to optimize costs and to keep the business running as usual, financial institutions are often hesitant to implement solutions that affect their entire system landscape. Alternatively, financial institutions resort to short-term fixes to counter imminent challenges that inadvertently add to technology landscape complexities.

Financial institutions therefore, need a long-term, holistic solution that enables them to attack the challenges without causing disruption to business-as-usual operations. The solution needs to leverage current technology investments, be sensitive to their cost pressures, and be future-proof, all at the same time.

STEP IN AXXIOME DIGITAL.

Axxiome Digital is a digital platform designed to purposefully transform financial institutions into customer-centric and future-ready digital enterprises. The platform supplements the existing technology landscape with ready-to-use omni-channel solutions and UIs, out-of-the-box banking processes, and digital widgets that ensure seamless operations and superior experiences in every customer interaction across devices and channels.

Axxiome Digital empowers financial institutions to:

- Drive customer acquisition, growth and retention through enriched omni-channel customer experiences
- Improve revenues by easily launching new product offerings with faster time-to-market
- Establish efficiency in operations through automation and optimize overall costs of operations
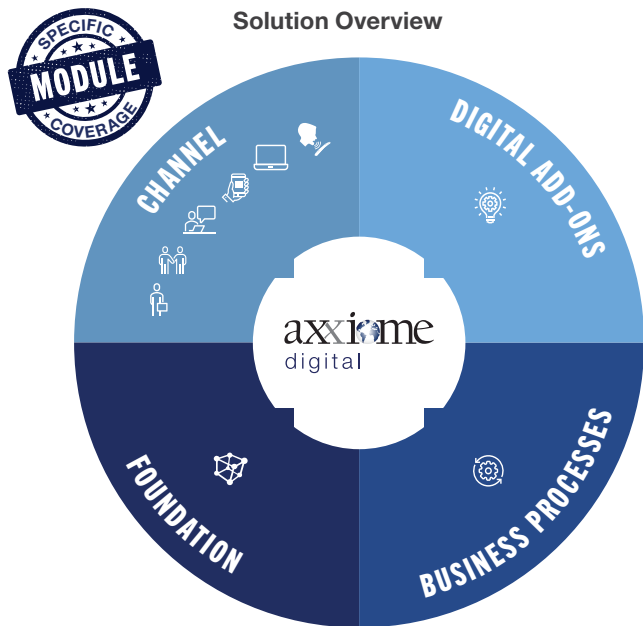- Enhance agility to rapidly respond to changing industry regulations

Axxiome Digital is designed for financial institutions to embrace the digital challenges they face today

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Solution Overview

SPECIFIC **MODULE** COVERAGE

axxiome digital

CHANNEL
DIGITAL ADD-ONS
FOUNDATION
BUSINESS PROCESSES

Axxiome Digital is made up of four components designed to supplement core technologies, systems and processes. The four components are natively integrated in an agile architecture to provide financial institutions comprehensive capabilities that are most important to them and their customers.

FOUNDATION

Contains functionalities that provide the ability to integrate to the existing core, back-end, 3rd-party systems and peripherals, best-of-breed security, omni-channel capabilities and process orchestration.

BUSINESS PROCESSES

Contains a repository of industry-standard banking processes that can be readily consumed as-is or can be customized further to suit specific scenarios at financial institutions

CHANNELS

Contains channel UIs that can be readily used or customized across customer-interaction channels:

- Online Banking
- Mobile Banking
- Teller & Cash
- Customer Service
- Mobile Sales
- Voice Banking

DIGITAL ADD-ONS

Contains a set of innovative, ready-to-use digital services such as Personal Finance Management, Secure Video Identification and a Digital Wallet that provide additional value to end customers

Axxiome Digital delivers tangible benefits:

COMPELLING POINTS OF TOUCH:
Wow customers in every engagement, across channels and devices, with true omni-channel capabilities

QUICK WINS:
Avoid implementation cycles that last longer than financial institutions or end-customers can wait. With Axxiome Digital, take key initiatives live quickly

INNOVATIVE DIGITAL ADD-ONS:
Because customers always deserve more. Leverage out-of-the-box capabilities to retain customers and attract new ones

MODERNIZATION AND DIGITALIZATION THROUGH A UNIFIED PLATFORM:
A one-time effort can last a decade or longer. Axxiome Digital is designed for extensibility, flexibility and scalability

NIMBLENESS:
Introduce agility that helps financial institutions meet and get ahead of changing business environments

EFFICIENCY THROUGH SIMPLIFICATION:
Simplify the system landscape to reduce costs and improve operational efficiency

DIGITAL TRANSFORMATION:
Stay ahead of competition by partnering with innovators in the market

TRANSFORMATION CONTROL:
Pick and choose from multiple deployment options that are best suited for your business context

Axxiome Digital: Functional Overview

CHANNELS	DIGITAL ADD-ONS
• Any channel, any device • Seamless connectivity • Unique experiences	• Digital widgets • On-demand fulfillment • Enhanced customer value
FOUNDATION	**BUSINESS PROCESSES**
• Open-API capability • Core-independence • Security, Agility, Scalability	• Process standardization • Process automation • Process orchestration