



Building Banks of the Future

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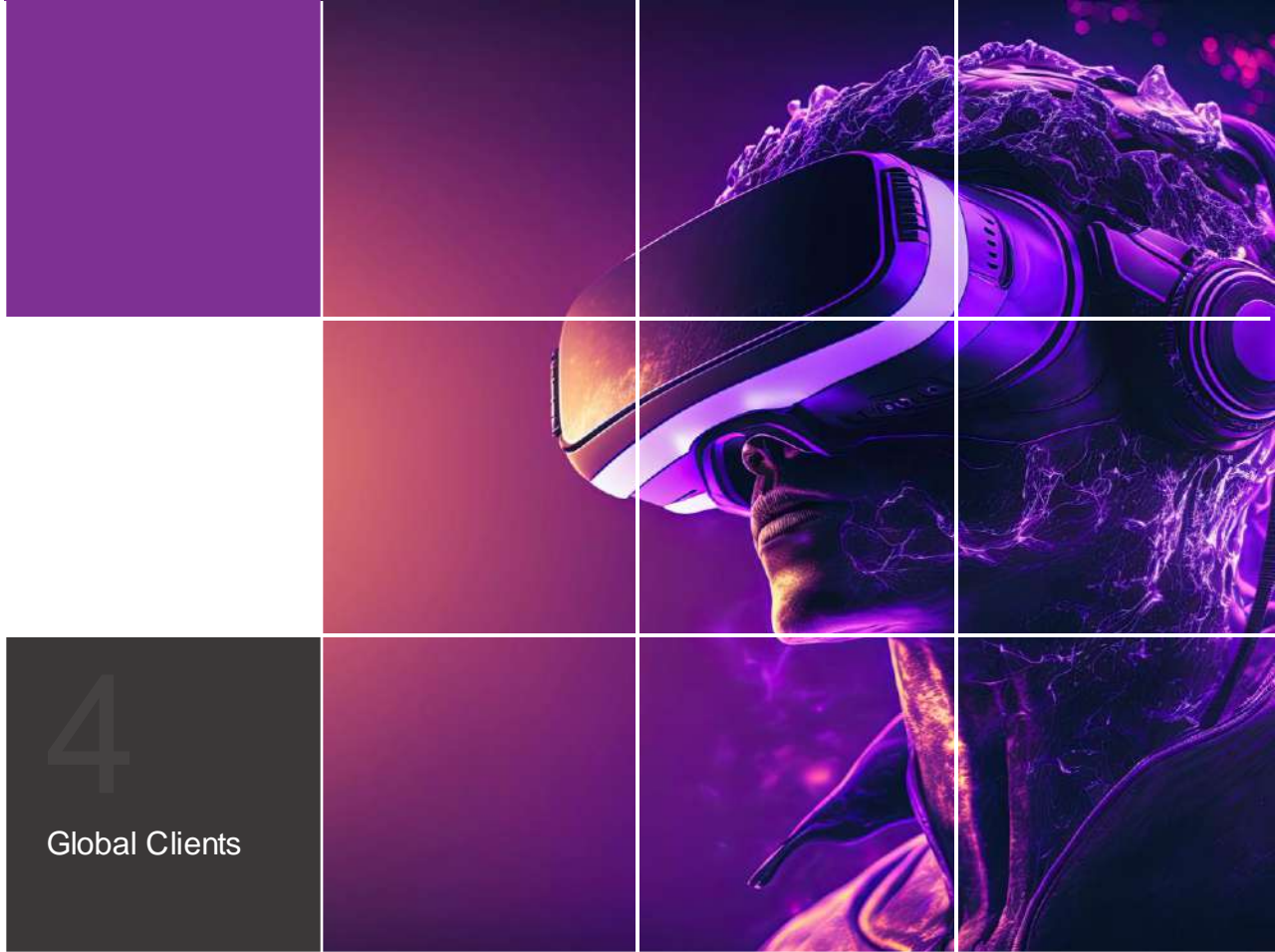
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Why choose Systems



Corporate Overview

At Systems Limited, we specialize in providing transformative services to the banking and financial sector. Our focus is on offering scalable, efficient products and services to surmount the unique challenges of our clients and drive global digital engagement in the financial sector

Global Footprint



\$600 M+

Market Capitalization



46+

Years in Business



7000+

Employees Globally



233+

Global Active Clients



Our Impact in banking sector

22+ Years

experience of transforming banks & FIs

30 M+ Customers

bank on the solutions implemented by us

125+ Banks

& FIs transformed globally

1000+


Banking tech consultants

Our prestigious accolades

Global Accolades



Only Pakistan's IT company to win four times in a row



Most Outstanding Company three times in a row

Industry and Analyst Accolades



Technology Excellence Award for Digital IT Services in Banking 2023



Highly Commended – Top Tech Team 2022



Best Digital Channel/Platform Implementation Award 2022



Best Core Banking Implementation award 2023



Temenos IT Services PEAK Matrix Assessment 2022




Finalist- Top Tech Team 2023 & 2022

Partner Accolades



2023 Microsoft Partner of the Year – Pakistan & UAE



Top New Partner and Service Excellence Awards



Delivery Partner 2023 – MEA
Sales Partner 2022- MEA



Winner Partner Award TCF 2018
“Commitment to Learning”

Banking & financial service offerings

Embrace the future of banking & financial services with our end-to-end offerings.



Digital Transformations

- Core Modernization
- Digital Renovation
- Digital Sales/CRM
- Digital Innovations



Strategic Outsourcing

- Centre of Excellence
- Managed resource outsourcing



Managed Services

- Run the bank
- Change the Bank
- Digital Infrastructure Modernization



Data & AI

- Data platform implementations
- Banking data predictive models
- AI in Banking Models



Regulatory compliance

- Country model bank
- Country specific innovations
- Risk and compliance



Banking on the cloud

- Managed Cloud
- Banking as a Service
- Cloud engineering and automation
- Modernization of Legacy apps



Application Engineering & Consulting

- Integration/API management
- Robotics Process Automation
- Testing
- User Experience




Global Clients

We collaborate with pioneering banks from around the world to reengineer their banking capabilities, enabling them to deliver innovative financial services









Our key partnerships

We have a strong partner ecosystem that enable us to provide comprehensive services and solutions in an ever-changing environment

Strategic Banking Solution Partner	
	

Fintech partnerships	
	
	

Cloud enablement partnerships	
	
	

Platform and Software partners		
		
		
		

From serving digital banks to empowering large banks: Expanding our footprint in various geographies

We have transitioned from serving small banks and SMEs in various regions to now empowering and providing comprehensive solutions to various large banks. This expansion reflects our commitment to delivering tailored services & embracing the unique opportunities presented by the dynamic landscape of the banking industry.

 <p>MENA's leading bank Serving 15 countries in 5 continents 200+ branches ILA Digital Bank</p>	 <p>Leading challenger bank in UAE Operations across Middle East region</p>	 <p>Leading Egyptian bank 800 branches in 10 countries Established greenfield bank in KSA & UAE</p>	 <p>Largest bank in Oman with 34 branches across Saudi Arabia, Kuwait, UAE, Iran and Singapore. Meethaq is their Islamic subsidiary</p>	 <p>UAE's leading Islamic bank by Asset Serving 5 countries 70+ branches</p>
 <p>Indonesian most innovative bank 6 million customers Launched Challenger Bank Recently acquired to become the largest bank</p>	 <p>Largest Islamic Bank in Pakistan Multi-site operations with 902 branches 6+ million customers</p>	 <p>1300+ branches 10+ million customers Global footprint in 14 countries Largest Digital Presence</p>	 <p>Abu Dhabi leading Islamic bank by Asset Serving 7 countries 80+ branches Most Innovative in Digital</p>	 <p>Etisalat multi-competency Outsourcing for Digital Transformation for the Telco and Fintech</p>

Our Multi Country Global Transformations

We are actively engaged in carrying out multi-country transformations for a variety of banks across the globe. Our team of experts undertake complex transformations, requiring a thorough understanding of diverse regulatory environments, cultural intricacies, and the unique dynamics of each market.



Bank in Pakistan doing Global implementation in 13 countries including Singapore, China, Australia, Bangladesh

Implementation of Temenos Customer onboarding, Branch Banking Operation, Lending, Islamic Financing, TPH / Payments, Accounting & Financial Reporting



Bank in Bahrain doing Global implementation in 22 countries Singapore, France, Germany, UK, US

Corporate Commercial, Trade Finance, Finance, Analytics (TDH/TDL), Branch Operations, Treasury, Payments, Digital, Islamic



Bank in Egypt doing Global implementation in 10 countries including Australia, UK, US, KSA, Italy

Temenos Transact - Corporate / Retail Accounts, Deposits, Retail / Corporate Lending
Temenos Infinity - Corporate portal



Bank in Netherlands doing global implementation in Kenya, Tanzania, Pakistan, Ghana, Philippines

Temenos Transact, Financial Inclusion




Bank in Jordan doing global Implementation of for newly acquired banks by Capital Bank in KSA & Lebanon

Temenos Transact, FCM, Analytics, Customized Front End

We have strong expertise in establishing Greenfield Neo and digital banks

By harnessing our specialized knowledge and experience, we guide our clients through the intricacies of launching Greenfield Neo banks

Our Greenfield Neo-Bank Transformations

 <p>Bank ABC's digital bank Largest Digital Presence Global footprint in 15 countries</p>	 <p>Presence in 47 countries 6+ million corporate customers 567+ million retail customers First Chinese bank in KSA</p>	 <p>Leading Egyptian bank 800 branches in 10 countries Established greenfield bank in KSA & UAE</p>
 <p>Middle East's Best Digital Bank Digital products like Mashreq NEO, NeoPay, NeoBiz Digital Bank License in Pakistan</p>	 <p>Present in 50 markets 2100+ Branches Invested in Akulaku, a digital Fintech Mission to serve 50+ Million customers</p>	
 <p>Acquired by Capital Bank of Jordan 23+ Branches in Iraq Greenfield establishment in KSA</p>	 <p>30 million+ customers globally Network of 1752 branches License to establish Digital bank in turkey</p>	
 <p>Bidaya Finance KSA is a fintech serving its customers in digital lending</p>	 <p>Systems is a partner with TDF since its establishment and now serving 500,000's of customers for Digital Lending</p>	

Navigating the complexities of Banking operations with our strategic support

We equip our clients with the right skillset and expertise to optimize their banking operations through our tailored services . Our commitment lies in providing unparalleled support, empowering them to navigate the complexities of the financial landscape with confidence and precision.

 <p>100+ resources deployed in digital squads including Analysts, Engineers, Flutter Developers</p>	 <p>Team of experts deployed on site including PowerApps Consultant, IBM specialists & Full Stack Developers</p>
 <p>50+ resources deployed to work offshore & onsite including Trade finance & Technical lead, BA's and Flutter Developers</p>	 <p>100+ resources deployed on multiple projects including Java & DOT Net Developers, Cloud specialists, Engineers, BPM experts, Data scientists.</p>
 <p>Agile teams and resources deployed to work on multiple projects including Enterprise architecture, Integration, CRM implementation</p>	 <p>Experts and resources deployed for Digital Infrastructure projects, Cloud Application Development & Mobility</p>








We innovate together with finance companies on Islamic products

We bring a unique blend of accelerators and expertise to reshape the landscape of Islamic banking by transforming the capabilities of global finance companies.

 <p>Leading real estate financing company offering islamic products in KSA</p>	 <p>Offers tailored investment & lending solutions and plans to attract potential SMEs, local and international investors</p>
 <p>A greenfield bank with total assets over SAR 620 million offering shariah compliant leasing services with 8 branches in KSA</p>	 <p>global investor and diversified network of independent businesses providing mobility, financial services, renewable energy, environmental services and health</p>
 <p>Energy-focused multilateral financial institution providing range of financing services in 25 countries</p>	 <p>One of UAE's first independent finance companies providing investments, consumer and commercial financing services</p>

Accelerating innovation through Data-Driven Banking

With a strong track record in AI-powered banking, we help clients leverage data for informed decision-making and personalized customer experiences

 <p>ADIB  مصرف أبوظبي الإسلامي</p>	<p>Provision of skilled resources to support ADIB for ETL, Data Quality, BI reporting & Data Modelling</p>	 <p>RAWBANK</p>	<p>Setting up SQL Server based DWH and Power BI/SSRS based reporting solution</p>
 <p> بنك دبي الإسلامي Dubai Islamic Bank</p>	<p>Development of ETL pipeline from TDH to Enterprise Data Warehouse Implemented Azure Data Hub</p>	 <p>Bank ABC</p>	<p>Implementation of TDH on AWS via EC2 instance. Leveraged Amazon Kinesis as event streaming platform</p>
 <p> بنك الإستثمار Invest bank</p>	<p>Implementation using Azure Kubernetes Services and Azure Data Hub for Event Streaming</p>	 <p> بَنك مِصْر BANQUE MISR</p>	<p>On prem deployment of TDH on OpenShift Container Platform. Provision of customized and Out of Box reporting.</p>
 <p>etisalat by e&u</p>	<p>Data ingestion, transformation, and integration across various sources. Utilization of DataRobot and Python for predictive analytics, optimization, and forecasting</p>		

Unlocking the potential of customer data through Banking CRM

We empower our banking clients with end-to-end CRM implementation using cutting-edge tools and strategies to better understand and serve their customers effectively

 <ul style="list-style-type: none"> • SLM Marketing & Vymo Project <ul style="list-style-type: none"> • SME Onboarding flow • Complaint & Service requests 	 <ul style="list-style-type: none"> • Customer Onboarding flow <ul style="list-style-type: none"> • Retail Banking CRM • Customer Due Diligence-CRM
 <ul style="list-style-type: none"> • Microsoft CRM Systems Support Services <ul style="list-style-type: none"> • Dynamics 365 CE Integration • Complaint Management System Changes 	 <ul style="list-style-type: none"> • Channel integration & Workflow implementation <ul style="list-style-type: none"> • Real-time Data Sync with Core Banking • Complaint & Service requests

Winner of Microsoft Country/Region Partner of the Year 2023 for Pakistan and the United Arab Emirates



2023 Partner of the Year

Winner
Pakistan



2023 Partner of the Year

Winner
United Arab Emirates

We are a
Managed
Certified
Partner of
temenos

 Temenos Managed Certified Partner | 
Migration

 Temenos Managed Certified Partner | 
Upgrade

 Certified Development & Maintenance Partner | 

 License rights to develop Country Model Bank functionality on top of Temenos platform in GCC region

Our implementations experience on Temenos products

We offer end-to-end consulting and implementation using these Temenos products



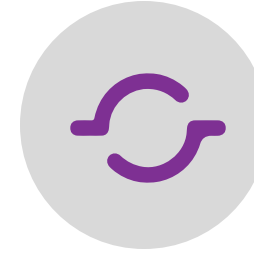
Temenos Transact
75+ implementations



Temenos Infinity
15+ Implementations



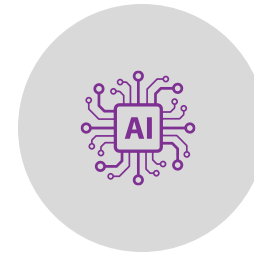
Payment Hub
7 implementations



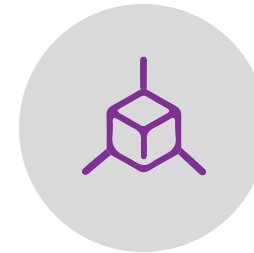
RedHat OpenShift for
Infinity & Transact
6+ implementations



Temenos Financial Crime
Mitigation
25+ Implementations



Temenos Advanced
Collections
10+ Implementations



Data Lake/
Data Hub
5+ Implementations



Cloud Transformations and
SAAS
(OCI, Azure, AWS)
5+ Implementations

We are the pioneers to drive banking innovation

systems

Elevate the digital journey for your customers with our elaborate transformation services

Key innovations & accelerators on digital platforms

Digital Wallet

Customer App

Merchant App/ Portal

Back Office Portal

Personal Finance Manager

Rewards & Loyalty

Chat Bot

Agency Banking

Agent Portal/App

Cash In/Cash Out

Bulk Bill Payments

Funds Transfer

Remittances

Request to Pay

Customer Lifecycle Management

Digital Account Opening

Cross-Sell Recommendations

Predictive Journey

Customer Lifetime Value

Churn Management

Campaign Management

Loan origination System

Retail Loan Origination

Corporate Loan Origination

Credit Policy Management

Credit Scoring Model

Customer Relationship Management

Credit Reporting & Dashboard

Country Model Bank

Regulatory Products and Services

Industry Best Practices

Pre-set Documentary Requirements

Integrations with Regulatory Interfaces

Regulatory Reports

Regulatory Compliance

Why choose us as your partner

systems

Our promise to deliver cutting edge services to accelerate your bank's mission critical transformations is what makes us unique



We are Global Systems Integrator

Our deep industry experience is backed by a truly global presence, making us the premier system integration partner for leading banks



Strong Partner Ecosystem

Our extensive partner ecosystem unleashes decades of mission-critical IT expertise that allow us to deliver tailored services.



Deep Industry Expertise

Our team of certified banking technology experts possess deep knowledge on diverse banking platforms and systems



Out of Box Digital Innovations

Our bespoke digital innovations are curated to provide future ready solutions that are seamlessly integrated with existing systems



Certified to develop Country Model Bank functionality

We have been granted license rights by Temenos to further market and develop Country model banks on top of Temenos Platforms for the GCC region



Expertise Across Domains

Entrust your outsourcing needs to our versatile expertise, spanning diverse domains and ensuring tailored excellence in every facet of your operations.

Get in touch



systems

www.systemsltd.com