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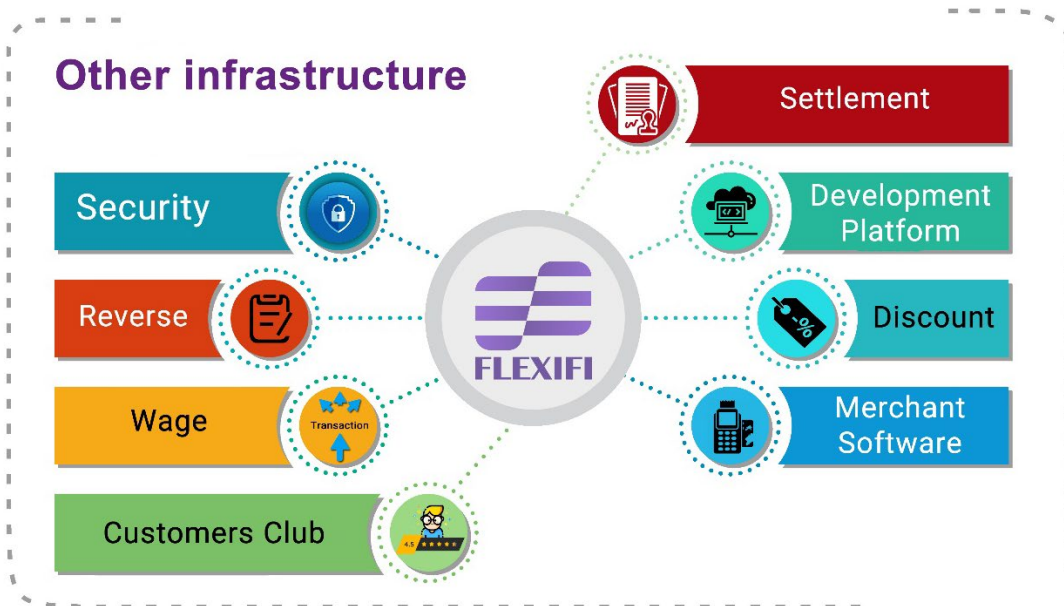
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## INTRODUCTION TO THE PLATFORM

Flexifi is a scalable while flexible financial platform to integrate all users' day-to-day activities into a super mobile application.

The platform can be customized for each region to be integrated with local service providers and serve domestic audience.

Initial building blocks and infrastructure of Flexifi are shown in the following picture.



To maximize Flexifi potentials, the platform needs to get integrated into as many as local service providers possible. Our experience in different regions shows that the platform can host a wide variety of players in each region. Picture below shows a sample collection of potential players.



## SERVICE CATALOGUE

In this section, you can find services that we have already implemented in different regions based on the availability of services from the providers. This means that if we can find a similar service provider in any region, it will be technically easy to integrate the service into Flexifi, although there might be commercial, security, exclusivity or other restrictions from the service provider.

## GOVERNMENT SERVICES

- **TAX**

- **Tax Payment**

Paying taxes through the platform usually by entering the tax invoice ID and payment ID. and get your settlement report for your tax account.

- **Tax Return**

A tax return is a documentation filed with a tax authority that reports income, expenses, and other relevant financial information. On tax returns, taxpayers calculate their tax liability, schedule tax payments, or request refunds for the overpayment of taxes. In most places, tax returns must be filed annually.

You can submit your tax reports and receive your returns over Flexifi platform.

- **AUTHENTICATION**

- **KYC Authentication**

Know Your Customer (KYC) is a multi-level procedure to identify and authenticate the user online. Governments usually provide identity information of citizens and methods to check if the online person is the real one who claims to be.

KYC can be as simple as ID checking, mobile number checking, or in advanced format it includes face detection, biometrics, passport control and liveness check through video and voice recording.

Flexifi supports all levels of KYC from simple to advanced.

- **Digital Signature**

Contracts and important documents can be signed electronically with an official government Certificate Authority. Flexifi supports digital signature issuance procedures and online validity checking for certificates.

- **MUNICIPALITIES**

- **Traffic**

Paying city and public charges like congestion, transportation, parking, permits, tolls and many more using Flexifi.

- **Construction**

Construction inquiries and requests such as construction permits, renovation requests, planning amendments, business registration, changing building applications and many more services.

- **Taxi Payment**

In the platform, users can easily pay for taxi fares directly through the platform and/or with QR codes, ensuring quick and secure transactions. This feature supports multiple payment methods, offering a seamless and convenient experience for both riders and drivers.

- **Metro and Bus Tickets**

Flexifi supports various options to get your metro / bus tickets. Users can effortlessly pay for metro / bus tickets, enabling quick and convenient access to public transportation. The platform supports digital ticket purchases, secure payments and QR-code tickets, streamlining the commuting experience for users.

- **POLICE**

- **Driving License**

Request for the driving license renewal as well as a new driving license can be performed through Flexifi. Users can authenticate and submit all their documents online and get appointment for exams and test drives.

- **Passport**

Services related to passport application and renewals can be performed through Flexifi. Users can authenticate and submit all their documents online and get real-time photographs to be used on their passports.

- **Registration of Complaints**

Users can register their complaints to the police through using this online service and throughout the Flexifi platform.

- **Clearance Certificate**

Users can request their background clearance checks in the system and receive the certificate online.

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## BANKING

- **SERVICES**

- **Open Account**

In our platform, customer can easily open accounts by providing basic details and verifying their identity. We offer various account types, including savings, current, and fixed deposit accounts, tailored to meet different financial needs.

- **Loan**

Customers can seamlessly apply for loans by submitting basic financial information and verifying eligibility including checking credit score. We offer different types of loans, including personal loans, micro-finance, business loans, interest-free loans and mortgages, all designed to meet diverse borrowing needs.

- **Credit Card**

In Flexifi platform, customers can easily apply for credit and debit cards by providing personal and financial details for quick approval. We offer a range of card products with variable limits, debit cards, charge cards, rewards, gift cards with adjustable interest rates and even interest-free for Islamic banking purposes.

- **Account Balance**

Users can instantly check their account balance in real-time, providing a clear overview of their available funds among all their accounts. The platform supports easy tracking of transactions, deposits, and withdrawals for accurate financial management.

- **Money Transfer**

In Flexifi, users can effortlessly transfer money securely and with convenience to other accounts within the platform, within the same bank, or even inter-bank transfer, with just a few clicks. We offer various transfer options including domestic transfers, international transfers, and scheduled transfers to meet different business needs.

- **Management of Bank Accounts**

In the platform, users can efficiently manage multiple bank accounts from a single dashboard, allowing easy oversight and control. Features include balance monitoring, transaction history, and account settings customization for seamless financial management.

- **Management of Bank Cards**

Clients can manage their bank cards individually, including activating/deactivating cards, setting spending limits, ordering new cards, changing PINs and monitoring transactions. This ensures full control and enhanced security for all card-related activities.

- **Create and Manage Checkbooks**

Users can conveniently request, create, and manage checkbooks online. Features include tracking issued checks, viewing check status, and canceling checks for efficient checkbook management.

- **Bank Statement**

In Flexifi, users can easily generate and download detailed bank statements for any selected period. This includes full transaction history, account balances, and fetch them in downloadable formats like Excel, PDF and CSV for record-keeping.

- **Bank Guarantee**

Users may swiftly apply for the issuance of bank guarantees, ensuring secure financial backing for transactions. The platform streamlines the process with automated documentation and real-time tracking, enhancing efficiency and transparency.

- **Request Money from Others**

On some occasions, users want to request others to pay them and in fact, the payee will be the initiator of the payment order. Flexifi allows users to request money from others with just a few clicks, streamlining the payment collection process. This feature allows for customizable payment requests via email, SMS, social media or other notification systems ensuring a quick and convenient transaction experience with accurate amount and time limitations.

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## PAYMENT

- **SERVICES**

- **Bill Payments**

Bill payments are among popular services when we talk about e-wallets. In Flexifi, users can pay all types of bills including utilities, telecommunication, subscriptions and many more from a single platform. This feature simplifies the payment and settlement process with secure transactions and automated reminders, ensuring timely payments and reducing late fees.

- **Direct Debit**

Another type of flawless payment is direct debit that allows trilateral agreements between banks, payers and payees. Flexifi supports direct debit payments and settlement for users who prefer routine payments to be done automatically from their accounts.

- **Charity**

Charity payments and donations are also supported in Flexifi. This feature provides an easy way to donate, track contributions, and choose from a range of vetted charitable organizations.

- **POS INTEGRATION**

- **Wallet to POS**

Many transactions are a mixture of digital and physical payments together and need physical devices like POS terminals to get fulfilled. Our Flexifi platform allows POS integration to our e-wallet system as well as customer loyalty clubs. You can use your wallet to pay by POS and still earn loyalty points.



## MOBILE OPERATORS

### ▪ MOBILE SERVICES

#### ▪ Buy SIM Card and eSIM

Users can conveniently purchase SIM cards or eSIM's online, streamlining the process of obtaining mobile connectivity. The platform offers various options, allowing users to select their preferred carrier, available mobile numbers and plan, ensuring a seamless activation experience.

#### ▪ SIM Top Ups

In Flexifi, users can purchase SIM card credit top-up directly through the platform from their e-wallet as easy as a few touches. The process is quick and user-friendly, allowing users to select their mobile provider and top-up amount in just a few clicks.

#### ▪ Buy Data Bundles

User experience for simple day-to-day tasks is an important factor in Flexifi. Users can easily select and purchase mobile internet packages through their e-wallets, ensuring uninterrupted online access. The platform offers a variety of plans to choose from, allowing users to select the package that best fits their data needs with just a few clicks.

#### ▪ Travel eSIM and Roaming

When on travel, users prefer to get roaming plans or data packages via eSIM for destination and pay with local currency and through their e-wallets. Flexifi can fulfill this feature for the users allowing them to select their destination and available roaming and travel SIM plans.

## HEALTH AND MEDICAL SERVICES

### ▪ SERVICES

#### ▪ Online Visits by Medical Doctors

Flexifi allows users to engage in secure online chat with doctors for convenient consultations and health advice. This feature allows quick access to medical professionals, enabling users to address health concerns from the comfort of their homes.

#### ▪ Online Appointments

Users can schedule and conduct online consultations with doctors, allowing personalized medical advice and treatment plans from anywhere. This feature enhances accessibility to healthcare, ensuring timely support while maintaining patient privacy and convenience. It is also possible to set a real appointment online with selected doctors.

- **Laboratory Services**

Patients can access medical laboratory services for various diagnostic tests and health screenings. This feature streamlines the process of ordering tests, receiving results, and managing health records, enhancing overall patient care and convenience.

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## INSURANCE

- **PRODUCTS**

- **Vehicle Full Insurance**

In Flexifi, users can conveniently purchase vehicle full insurance, providing comprehensive coverage for vehicle damages, theft and accidents. This feature simplifies the insurance process with quick quotes, policy management, and claims support, ensuring peace of mind for the owners.

- **Fire Insurance**

Users can conveniently purchase fire insurance to protect their properties against fire-related damages and losses. This feature offers tailored coverage options, quick policy issuance, and easy claims management, ensuring peace of mind for property and asset owners.

- **Elevator Insurance**

When apartments are obliged to have insurance for their elevator systems, managers can rely on Flexifi to easily obtain elevator insurance to safeguard against potential liabilities and damages associated with elevator operations. This feature provides comprehensive coverage options and streamline claims processing, ensuring safety and compliance for building owners and operators.

- **Travel Insurance**

Easy access to your travel insurance is so important, especially when you are abroad having limited connectivity to your homeland. Flexifi can help you providing access to the insurance company and your travel insurance package details. Users can conveniently purchase travel insurance to protect against unexpected events while traveling, such as trip cancellations, medical emergencies, and lost luggage. This feature offers flexible coverage options and easy claims processing, ensuring a worry-free travel experience.

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## INVESTMENT & WEALTH MANAGEMENT

- **SERVICES**

- **Trading**

In Flexifi, users can trade different type of assets including digital currencies, ForEx markets, stock exchanges and any other available market, allowing them to buy, sell, and

exchange in real-time. The platform provides secure transactions, end-to-end encryption, live market data, and easy portfolio management for efficient asset trading.

- **Invest in Venture Capital and Mutual Funds**

To protect your money, investment in mutual funds and VC units is a wise idea. Flexifi is here to help users invest in venture capital and mutual funds, enabling them to support and benefit from high-growth startups and innovative businesses. The platform simplifies the investment process with comprehensive fund options, real-time performance tracking, and secure transactions.

- **Commodities**

In Flexifi, users can buy and sell gold and other precious metals online, allowing for secure and real-time transactions in the commodity market. The platform provides live pricing, seamless portfolio management, and storage options, ensuring a smooth trading experience.

- **Wealth Management**

Individuals with variety of assets in different markets can monitor their total assets throughout Flexifi dashboards analyzing their portfolio in real-time. Portfolio management and converting assets is a must for wealth management and users have access to multiple instruments to do that in Flexifi.

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## TOURISM

- **FEATURES**

- **Travel Tickets**

Planning the routes and means of transportation is the initial part of each trip. Flexifi simplifies access to different methods and routes of your travel by showing comprehensive comparisons and helping immediate ticket purchase. The platform offers a smooth payment process with multiple options, ensuring convenience for travelers planning their trips.

- **Accommodation**

Search among thousands of hotels, apartments, hostels and other types of accommodation via Flexifi booking system. Select your travel dates and destination, then it will show you available options to accommodate you and your family and pay through your e-wallet or any registered credit card.

- **Bus / Train Ticket**

In the platform, users can conveniently pay for bus and train tickets, streamlining the booking process for local and long-distance travel. The platform offers secure transactions and a variety of payment options, ensuring a hassle-free experience for passengers.

- **Museum / Heritage Ticket**

Simple access to online tickets for museums, heritage sites and sight-seeings while in travel is a user-friendly experience. In Flexifi, users can seamlessly pay for online tickets, making it easy to book and manage travel plans. The platform supports secure payments and multiple options, ensuring a smooth and efficient ticketing experience for passengers saving your time while travelling.

- **Tour Reservation**

In the platform, users can search for tours and pay for them, simplifying the booking process for travel experiences and attractions. The platform offers secure transactions and flexible payment options, ensuring a convenient and seamless way to plan daily or long-term tours.

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## WALLET AND QR-SYSTEM

- **FEATURES**

- **Wallet Cash-In**

In the platform, the wallet recharge feature enables users to top up their digital wallet balances securely and conveniently. This allows for smooth and instant transactions, ensuring users have readily available funds for various services or investments within the platform.

- **Wallet to Wallet Transfer**

In Flexifi platform, users can seamlessly transfer funds from one wallet to another with ease and security, while tracking all accounting records. This enables instant peer-to-peer transactions with real-time settlement, promoting flexible and efficient money transfers within the platform.

- **QR Payments**

The platform enables users to make secure payments by simply scanning QR codes. This feature streamlines transactions, allowing for quick, contactless payments across various services and merchants.

- **Wallet Cash-Out**

Merchants receive their money within their e-wallets through their day-to-day sales. Any time they want to transfer part of their money back to their bank accounts, they can use cash-out feature. This feature is highly parameterized in Flexifi allowing merchants and admins having full control over the system.

## CUSTOMER CLUB

- **FEATURES**

- **Scoring System**

Flexifi platform comes with a customer loyalty club with a scoring system that rewards users based on their engagement and purchases. Customers earn points for activities, which can be redeemed for discounts, benefits, or exclusive offers, fostering loyalty and repeat business.

- **Lottery**

In the platform's customer club, the lottery system allows users to participate in regular draws based on their earned points or activities. This feature encourages engagement by offering members the chance to win prizes or rewards, further enhancing customer retention and loyalty.

## SUMMARY

In summary, Flexifi is a flexible scalable financial and e-commerce platform, ready to serve users and integrate with all local service providers.

Users and organizations can receive customized services like e-wallet, loans, micro finance, mortgages, payments, remittance, transportation services, government services and many more using Flexifi platform.

