

DIGITAL & ENGAGEMENT

**INNOVATEX PROXIMITY
DIGITAL ADOPTION HUB™**

Hyper-local digital onboarding at the point of proximity.

PROTOTYPE STAGE

DIGITAL & ENGAGEMENT

**INNOVATEX IMMERSIVE
DIGITAL ENGAGEMENT AND
VIRTUAL BANKING
PLATFORM™**

Next-generation virtual banking experiences.

PROTOTYPE STAGE

ARCHITECTURE & OPERATIONS

**INNOVATEX DISTRIBUTED
WORKFORCE ALIGNMENT AND
SERVICE CONTINUITY
ARCHITECTURE™**

Resilient, distributed operations by design.

PROTOTYPE STAGE

INTELLIGENCE & RISK

**INNOVATEX PREDICTIVE
CREDIT RISK ASSESSMENT
AND FINANCIAL INCLUSION
ARCHITECTURE™**

AI-powered credit decisions that expand access.

PROTOTYPE STAGE

ARCHITECTURE & OPERATIONS

**INNOVATEX STRUCTURAL
PERFORMANCE AND
EXECUTION ALIGNMENT
FRAMEWORK™**

Closing the gap between strategy and execution.

PROTOTYPE STAGE

ARCHITECTURE & OPERATIONS

**INNOVATEX INTELLIGENT
PERFORMANCE ENABLEMENT
ARCHITECTURE™**

Performance intelligence embedded into operations.

PROTOTYPE STAGE

INTELLIGENCE & RISK

INNOVATEX MARKET INTELLIGENCE NAVIGATOR™

Real-time market signals, actionable
intelligence.

PROTOTYPE STAGE

INTELLIGENCE & RISK

**INNOVATEX ADAPTIVE
MICROSEGMENTATION
ENGINE™ (AME)**

Precision targeting at micro-level granularity.

CONCEPTUAL STAGE

ARCHITECTURE & OPERATIONS

**INNOVATEX ASSET-LIGHT
BANKING ARCHITECTURE™**

Banking infrastructure without the legacy burden.

CONCEPTUAL STAGE

DATA & CUSTOMER INTELLIGENCE

**INNOVATEX CUSTOMER-
PERMISSIONED FINANCIAL
DATA EXCHANGE PLATFORM™
(FPDX)**

Consent-driven data sharing that unlocks value.

CONCEPTUAL STAGE

DIGITAL & ENGAGEMENT

**INNOVATEX IMMERSIVE
PRODUCT LITERACY AND LEAD
CONVERSION FRAMEWORK™**

Turning product understanding into conversion.

CONCEPTUAL STAGE

INTELLIGENCE & RISK

**INNOVATEX PREDICTIVE
CUSTOMER ACTIVATION &
ENGAGEMENT ENGINE™**

Anticipating customer behaviour before it happens.

CONCEPTUAL STAGE

DATA & CUSTOMER INTELLIGENCE

INNOVATEX STRUCTURAL INTELLIGENCE HUB™

The connective tissue for enterprise-wide intelligence.

CONCEPTUAL STAGE