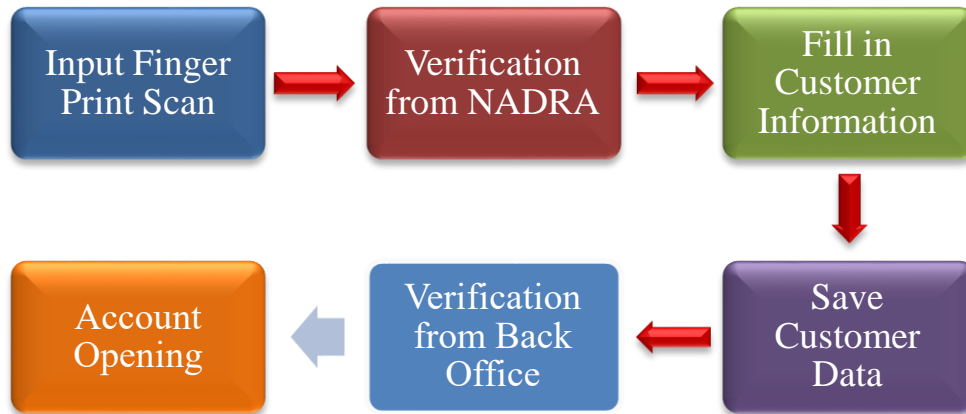


Detailed Functionality of Account Opening and Biometric Verification App

AutoSoft's Account Opening App is an android based secured application which provides field officers and bank representatives with portability and provision for instant account opening of new customers quickly and easily. The account opening app is integrated with the AutoBIOMETRIC – Biometric Verification System and it facilitates biometric verification of the customers from NADRA. The user can also take pictures of customer documents required as per bank policy and as per Central Bank regulation and submit them to the back office for proofing and verification. The system is integrated with the Core Banking System and all applications captured are sent to the Back Office for review and approval before the accounts are opened in the system.

Workflow of AutoSoft's Biometric Verification System & Account Opening App



Advantages of Account Opening and Biometric Verification App

1. Availability:

- As the system is android based so it has high availability.
- No unexpected downtimes
- Ease for bank to engage with potential customers in case of outreach and VIP customers that cannot come to a branch.

2. User friendliness

- The system is highly user friendly and easy.
- No training required for the use of the application.
- Single Login to access all content.

3. Accessibility & Cost Effective

- The system is highly accessible.
- A very cost effective solution for both within branch use or off site as compared to a personal computer or laptop.
- Low on space utilization and power consumption.

4. Security & Integration

- System is secured through login and password authentication.
- System allows authenticated users to view or save data.
- The applications have built in integration with the core banking system and other modules.

Salient Features of Account Opening and Biometric Verification App

- User Friendly Interface with a secured login portal
- User management and roles and rights management functionalities.
- Separate sections to capture customer, application and other information from customers.
- Drop down menus, check boxes, radio buttons, etc. for users to easily select required information from a broad range of options.
- Integrated with back office for instant processing and notification for account opening.
- Light weight app for capturing and authenticating biometric fingerprint impressions.
- Biometric verification of customer in the field by bank users as required.

- Park and post activity for verification from Verification Authority on policy as per client's requirements.
- Provision for keeping track of verification time period and can be used as a control (on parameter) for reverification of customer CNIC (to ensure storage of up to date information and status).
- Provision for tracking payable to Verification Authority
- Integrated with AutoBANKER / AutoIBANKER (Core Banking System)
- Complete Audit trail
- Provision for Inquiry and Reporting
- Optional functionality of provisioning to integrate the verification system with other third party applications via in-house developed APIs
- Centralized Storage for storing the thumb impressions and verification data in a separate database with Advanced Security protocols.