

Fintech-as-a-Service

Your Unique Fintech Story; Your Brand!

Mission

Our goal is to enable any organisation to launch their own brand Fintech use-case.

Be in a new-age digital bank, transforming a traditional money transfer business, embedding payments in your existing distribution model or taking your new startup idea to market, our modular platform will help you build and scale your unique fintech use-case.



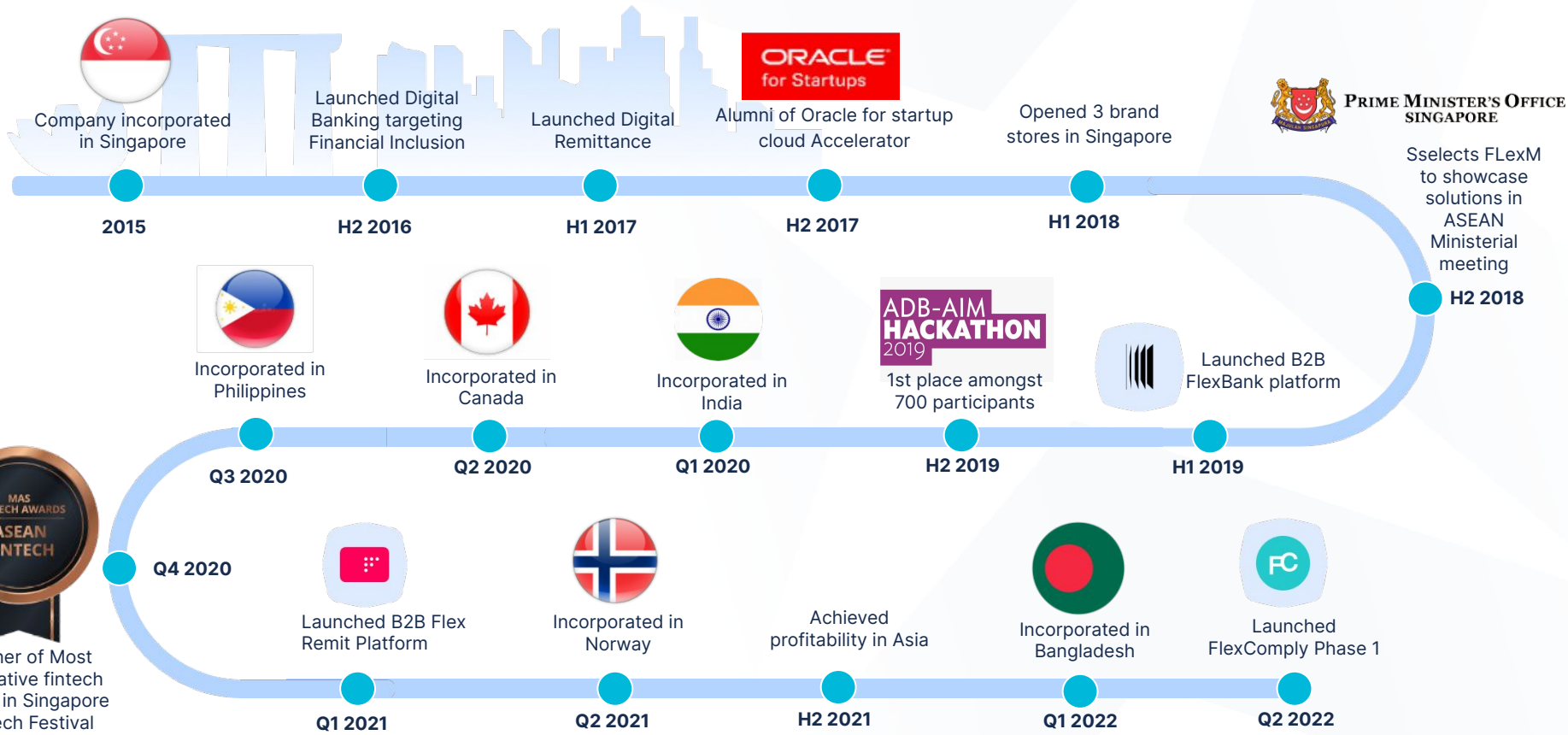
About FlexM

- ★ Established in 2015
- ★ Award winning Fintech
- ★ Led by experienced team; recognized with top industry awards
- ★ First hand experience on Compliance and Regulation - Regulated by **Monetary Authority of Singapore (MAS)**
- ★ Multinational operations with offices in 6 countries
- ★ Robust and proven solution delivered to over 400 businesses globally



FlexM Journey

to the most comprehensive global fintech platform...



PRIME MINISTER'S OFFICE SINGAPORE



Winner of Most Innovative fintech award in Singapore Fintech Festival

Our Capabilities

Modular, Plug & Play products

Design, build and scale your brand fintech products; without the complexity, time and cost previously involved.



FlexBank

Launch your customized Neo Bank or Embed payments in your customer journey



FlexRemit

Modernize your legacy Remittance platform



FlexComply

Manage your end to end compliance needs and workflow

Banking | Payments | Money Transfer | Compliance



Target Segment

Organizations that want to

- **Upgrade** their legacy financial platform
- **Digitize** payments to reduce cost and improve productivity
- **Innovate** with new fintech ideas and solutions
- **Embed** finance to their customer journeys
- **Stay ahead** of competition / capture larger market share

Banks & Fintechs



Gig Economy & Market-places

Start-ups



Money Service Businesses

Why FlexM

Build

- High Cost of Development
- Lengthy timeline to launch
- Scarce and costly skilled resources
- Constantly Changing technology
- Security and compliance risks

Vs

Buy

- Digitisation in 10% of cost and time
- Years of experience and know how
- Free upgrades to new tech / features
- Secure and scalable platform
- Regulatory compliant

FlexBank

Prebuilt modular banking and payment components.

Launch a Neo bank....



Onboard Users



Setup Multi currency Accounts



Create ledgers / view transactions



Issue cards (Prepaid / debit/ gift)



Manage rewards / Loyalty



Onboard Merchants



Accept payments



Issue vouchers / Promotions



P2P / Domestic money transfer



Cross border money transfer



Top-up and pay out channels



Bill payment / Airtime

...or embed fintech in your customer journey

I'm a start-up wanting to launch my own brand eWallet



Issue Wallets



Multi currency Accounts



P2P money transfer



Top-up channels

I'm a large retailer that needs to acquire merchants and accept payments



Onboard Merchants



Manage rewards / Loyalty



Accept payments



Create ledgers / view transactions

I'm a Financial Institution seeking a seamless digital onboarding experience



Onboard Users



Onboard Business



Automate Due diligence



Manage Workflow

I'm a marketplace and would like to embed finance in our customer experience.



Issue cards (Prepaid / debit/ gift)



Bill payment / Airtime



Cross border money transfer



Issue vouchers / Promotions

**Bank
Anywhere**

FlexRemit



Customer Management

- Web / Mobile Accesses
- eKYC / Screening
- Customer Risk Score
- Profile - Transactions
- Individual & Corporate



Agent Management

- Agent funding, Exchange rates and Service Fees
- Restful APIs for Integration
- Agent Portal with user roles



Remitter Management

- Screening
- Individual & Corporate
- Transaction Monitoring



Correspondent Management

- Transactions Ledger
- API and Non-API based Transactions
- Correspondent Integration



Cloud- Based

- Supported by all browsers.
- Remote support and auto updates.



Reports

- Transaction reports
- Monthly/Quarterly
- Forex Ledger
- Regulatory Reports



Setup

- Currencies and Rates
- Bene Countries & Payouts
- Teller Counter
- Risk / Compliance



User Management

- User role (Teller/Ops, Mgr)
- User access control

Comprehensive, Cloud based remittance management solution to run your Money Service Business anytime, anywhere.



Real time cross border payments

FlexComply

An all-in-one compliance and risk management system that enables banks, MSBs and other regulated entities to manage and automate their compliance workflows including Customer Due Diligence, Ongoing Monitoring, Risk Scoring, Transaction monitoring and Reports.



Due Diligence & On-boarding



eKYC



Risk Assessment



Transaction Monitoring



Cloud based platform



User & Task Management



Workflow Management



Reports, Audit STR



RegTech simplified

Global ecosystem connection across 200 countries

Connect to FlexM, Connect with all



100+ Top-up / Payout channels



700+ Gift card products



10K+ Mobile airtime products



450+ Bill payment products



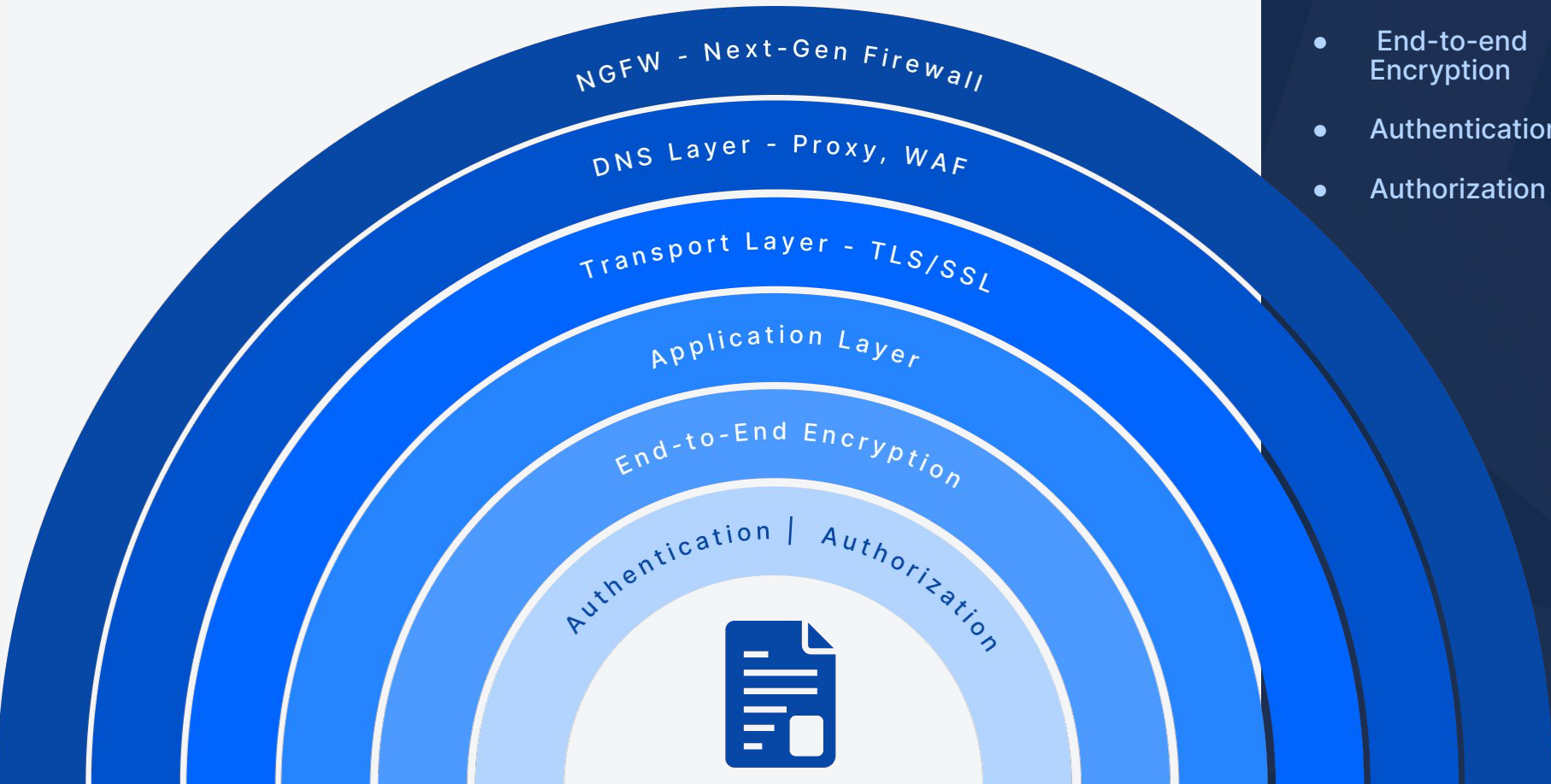
Global eKYC and AML Screening



10+ Correspondent bank Integration



Multi-layered Security



- Secured Network
- Web Access Firewall
- End-to-end Encryption
- Authentication
- Authorization

FlexM Differentiators



Lower investment & time to market

Launch in weeks; save upto 80% of technology and manpower cost. Free up time and money to Invest in marketing and acquisition.



Your brand first

Hogging limelight is not our thing. We enable you to transform digitally by putting your brand in front ,while we do the heavy lifting behind.



Free Upgrades

Why should you pay for technology updates? We continuously invest in R&D; you enjoy free upgrades as we upgrade our tech stack.



Innovative and Tailored

We do not believe in one-size fits all approach. Solution should be designed to suit your unique use-case and that's what we do.



One Integration, Global Partnership

Searching solutions for different markets is outdated. Our platform allows you to launch globally with a single integration.

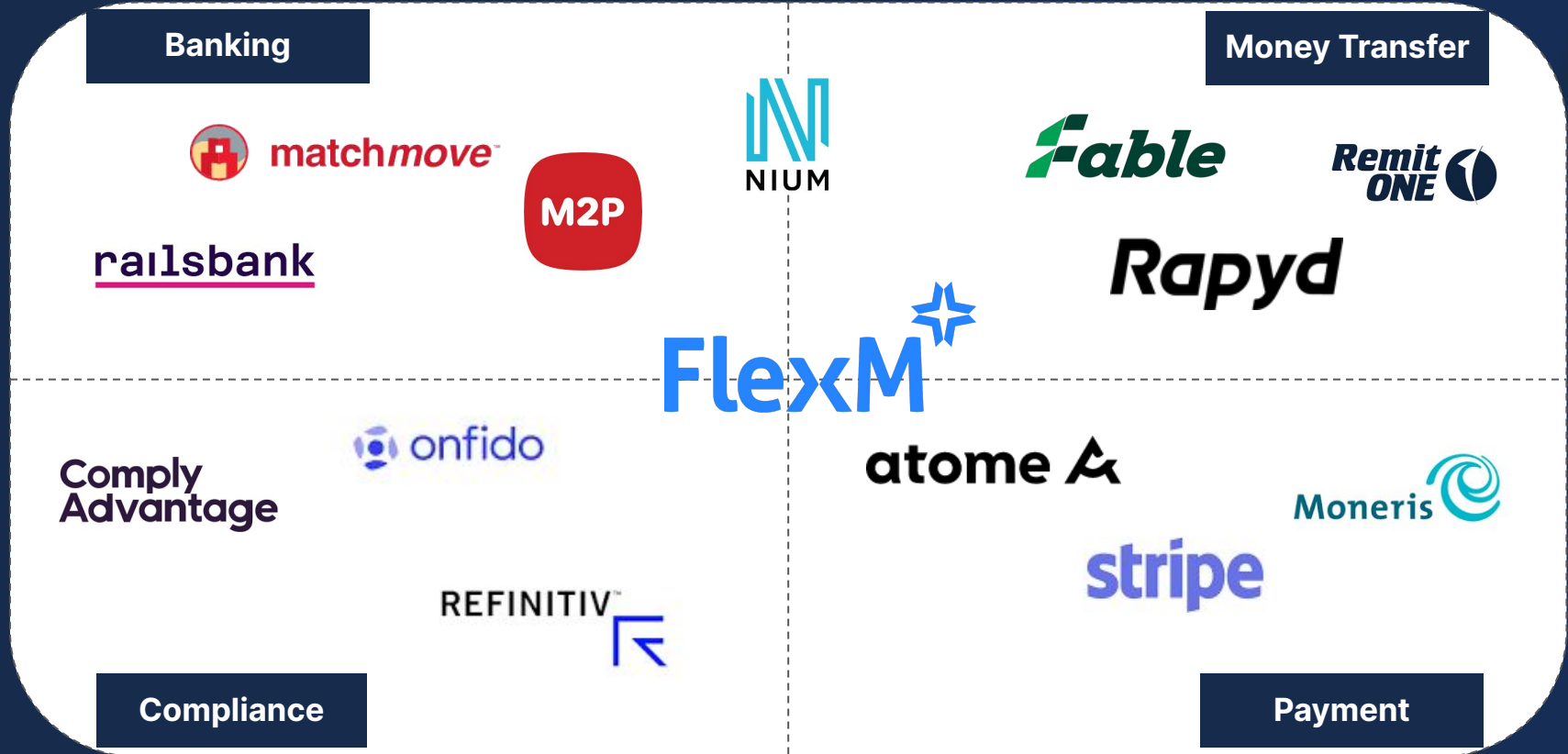


Ecosystem connections

We have done the hard-work for you of many complex integrations. Sign a single commercial agreement and connect to a global ecosystem.

FlexM Advantage

A truly complete turnkey Fintech platform, delivered through single integration.
No License required to expand Geographically.



400+ satisfied clients and businesses globally

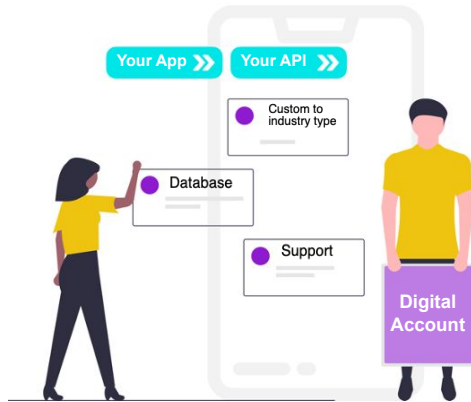


Ease of Implementation and Recurring Revenue Model

One Time

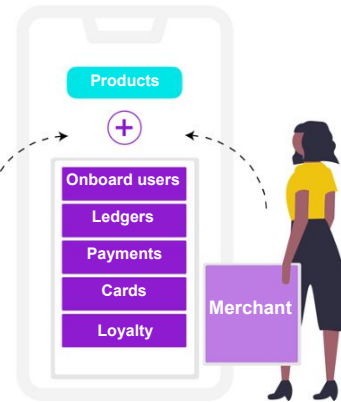
Recurring

01 Select your Fintech use-case template



Set-up fees

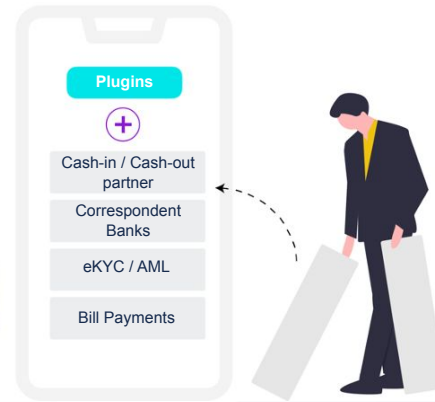
02 Customize and add products



Transaction fees

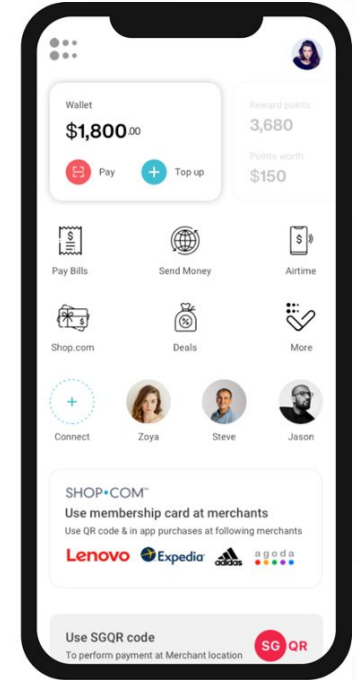
Subscription fees

03 Add ecosystem Integrations



Referral commission

Arbitrage



Management Fees

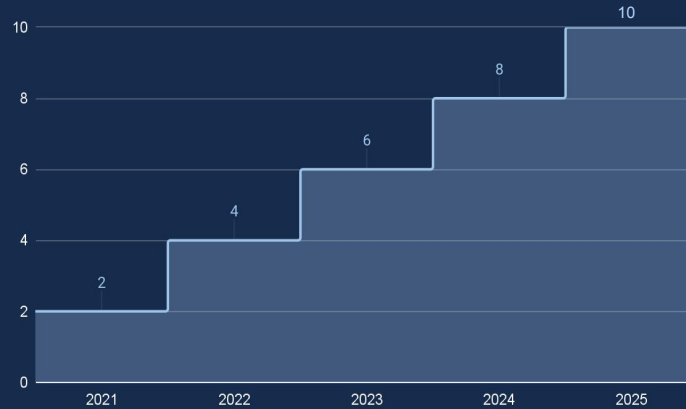
Growth Forecasts

★ Expansion to 10 markets

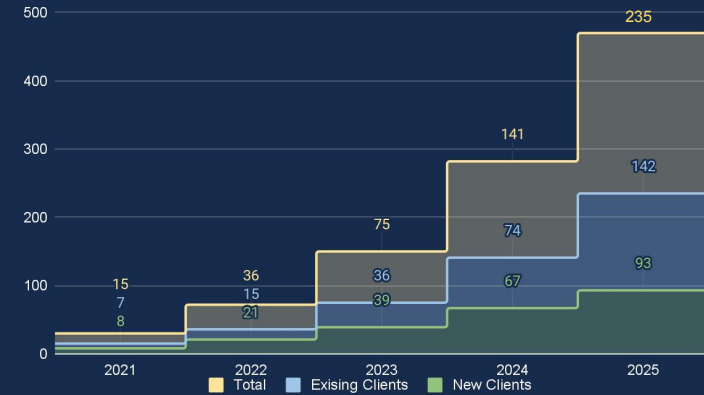
★ 20X Revenue growth over next 4 years

★ Profitable by 2024

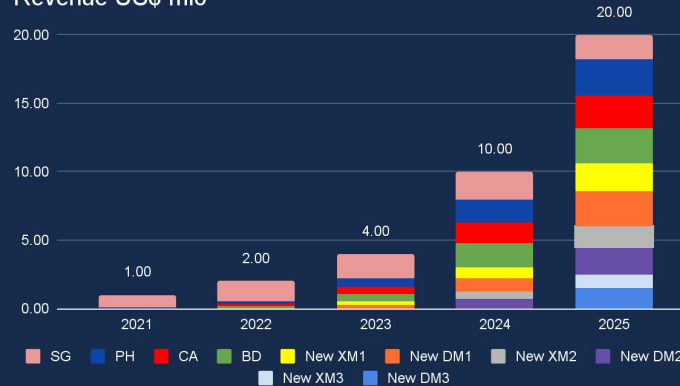
of Markets



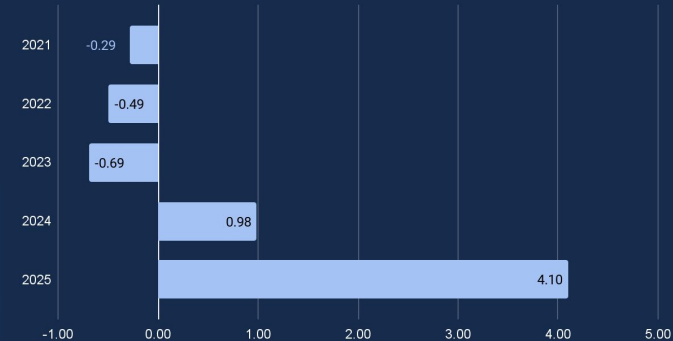
of Clients



Revenue US\$ mio



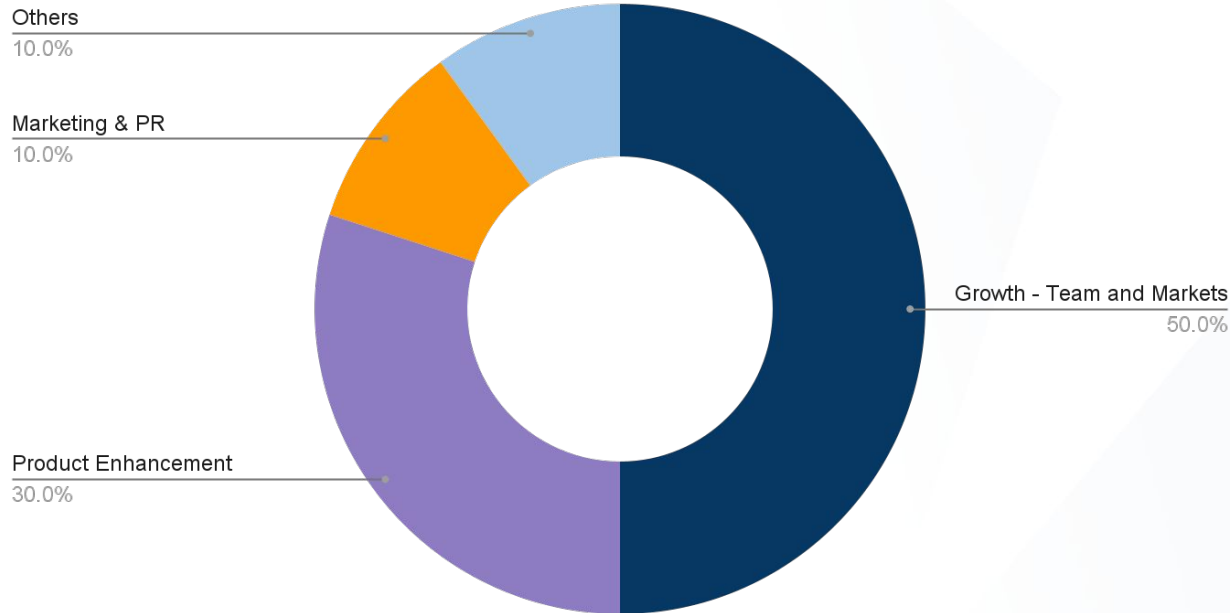
EBTIDA US\$ mio



Funding for Growth

- ★ US\$ 6.3 Mio in Funding raised till date
- ★ New funding round in H2 2022 of US\$ 5-10 Mio in Growth funding
- ★ High ROI with 20X revenue growth budgeted over next 4 years

Use of Funds



Our Tech, Your Brand

What's your Fintech story? Let's ***tech*** it forward!

Appendix

Case Study 1 - Neo Bank

How the region's largest development Bank, with 31 offices worldwide and 68 Member countries. launched a Neo Banking solution.

The Problem

- Bank did not have any mobile application for staff or financial services.
- All 5,000 staff used to transact at 80+ on-premise merchants in Cash. Merchant settlement took 21 days.
- 20,000 annual visitors would need cash change to transact.
- Separate app needed to track event schedule.

The Solution

Contracted with FlexM to deliver a 3 phased solution aligned to Strategy 2030.

- Launched an All-in-one mobile app that integrate staff ID, policies, mobile wallet for e-payment, tracking transactions and more
- All staff can make cashless and contactless payments across all merchants. Same day settlement
- Visitors modules caters to on-boarding, card top-ups, event schedule, digital ID and cashless payments.



Case Study 2 - Embedding Finance to existing customer journey

How a large dormitory operator became nation's 1st smart digital dormitory



The Problem

- Basic App to report dormitory related issues.
- Foreign workers travelled out to remit, paid for all dormitory services in cash and could not make online purchase.
- Limited scope and outreach outside own dormitory network.

The Solution

Contracted with FlexM to target the 500K migrant workers and foreign domestic workers via their App

- Super App with integrated digital financial services enabling in-App purchase and ePayments
- App features digital remittance, QR Pay for dormitory merchants and MasterCard for online purchase.
- Recognised by 'Ministry of Manpower' as a GoTo App for ALL migrant workers to access Covid19 info and digital financial services



Case Study 3 - Digital Remittances

How a leading state owned Bangladesh bank, licensed for cross border money transfer, digitised its business model.

The Problem

- Licensed for cross border money transfer with 4 outlets islandwide.
- Customer on-boarding was via face to face KYC. Covid19 resulted in no new sign ups & 75% drop in remittance volume.
- Zero digital or e-remittance presence when Covid19 impacted Singapore.

The Solution

Contracted with FlexM to digitise its remittance business in SG and MY.
Solution delivered in 1.5 months.

- Integrated eWallet with 24/7 anytime, anywhere digital mobile remittance
- Digital onboarding via eKYC, instant PayNow transfer and in-app chat function helped revived business
- Recommended by 'Remittance Association of Singapore' as one of the top GoTo e-remittance services during Covid19 in 1 month of launch.



Case Study 4 - Merchant acquiring and payment collection

How a global eCommerce platform digitised merchant acquiring & cash-backs.



The Problem

- Offers cash-back program restricted to only online merchants.
- Merchant acquiring became a licensed activity leading to further restrictions
- Monthly transaction and reward reports provided to customers
- Merchant need to reconcile transaction leading to disputes
- Client needs to chase merchants for commissions

The Solution

Contracted with FlexM to digitise their membership program for 70,000 users in Singapore to enable offline cash-backs.

- Enhanced membership program with cash-backs at offline merchants via white labeled QR code payment solution
- Merchant acquiring and on-boarding managed by FlexM (licenced activity)
- Real time payment confirmation & tracking making offline cash-back instant
- App provided to merchant to manage real time transactions and refunds
- Collection and settlement fully managed by FlexM



FlexM⁺

Thank you

www.flexm.com