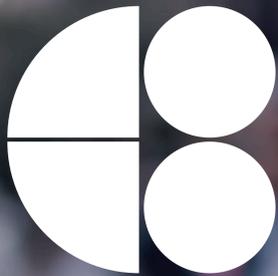




# More brains behind your digital banking



Our preferred partner in Malaysia



[GO] Core Banking



[GO] Payments



[GO] Omni-channel



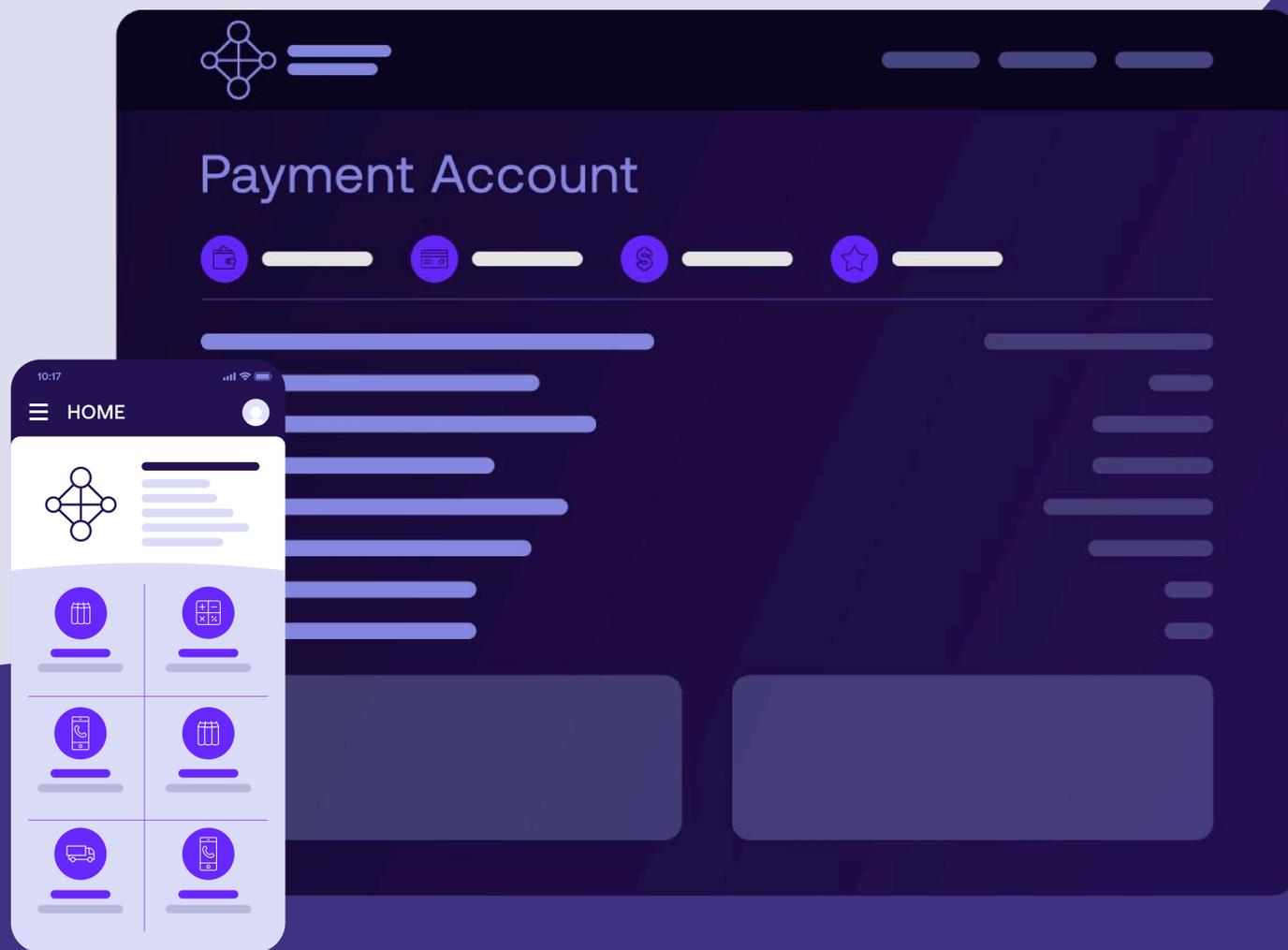
[GO] Onboarding

# [GO] Suite

More brains behind  
your digital banking

With a goal to empower financial institutions with elegant and efficient solutions, we have built the **Digital Banking Management Suite** of the future - **[GO] Suite**.

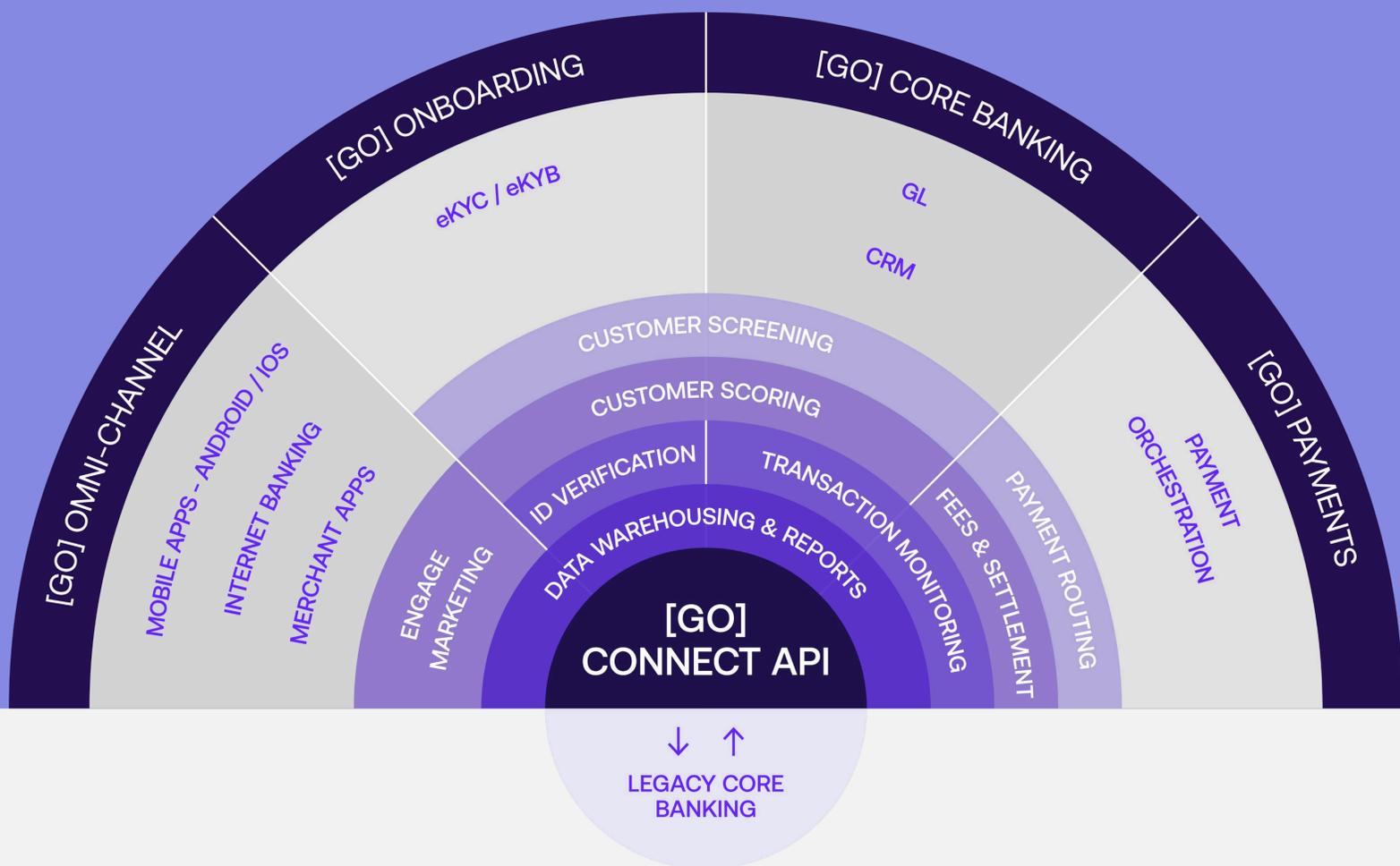
Sophisticated, robust, mature, and flexible all-in-one software platform designed to empower **Banks**, **EMI's**, and **Payment Providers** with all the tools they need to launch and run a digital financial institution.



Quickly **automate** payment processes and **scale your business** without limits with ready '**out of the box**' digital banking solution.

# [GO] Suite

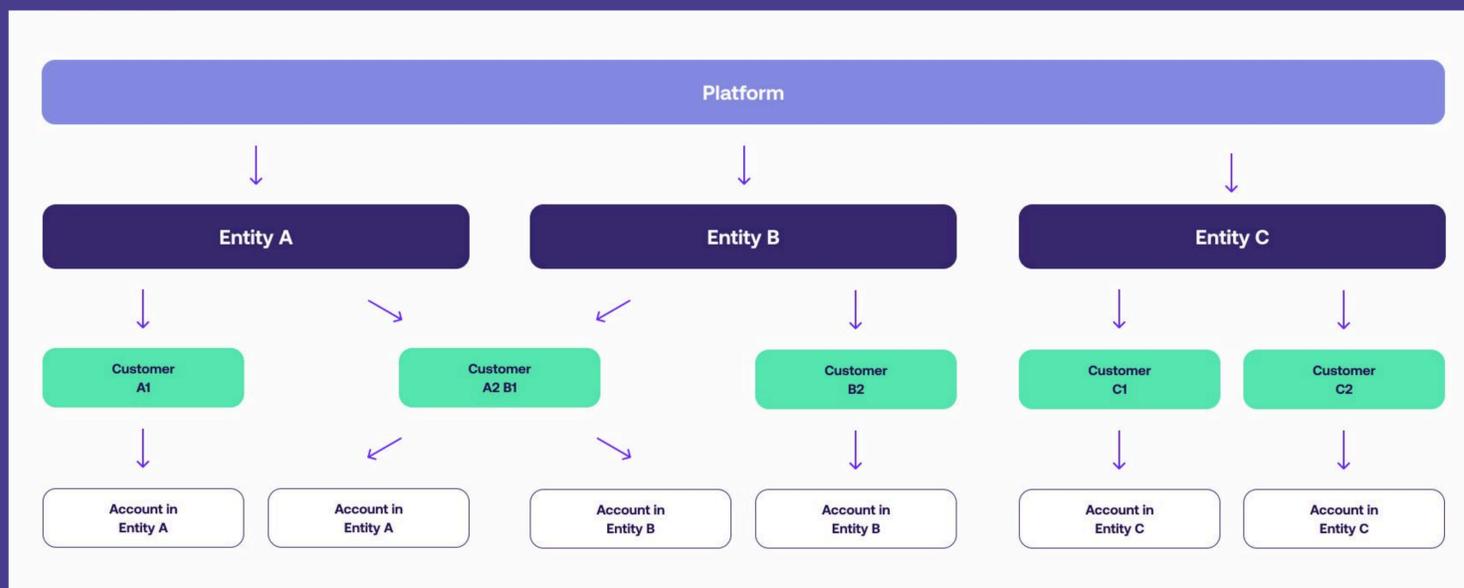
More brains behind  
your digital banking



- ✓ **Low-Code:** Unlimited possibilities of system configuration that simplify adoption. Pre-configured dashboards that provide real-time monitoring of business operations, along with the ability to customise dashboards and generate reports.
- ✓ **Open API:** Seamless and endless integration possibilities that allow the secure connection of an application to other internal or external systems and to build Geniusto's product on top of existing internal banking architecture.
- ✓ **Streamlined Operations:** By reducing reliance on vendors and third-party solutions, Geniusto helps its clients reduce headcount and achieve more efficient and cost-effective operations.
- ✓ **Global Scalability:** Institutions can expand across borders, channels, and payment rails, providing a seamless experience for customers worldwide.
- ✓ **Unified Management:** Single platform for overseeing all financial operations, simplifying the complexities of managing a digital financial ecosystem.
- ✓ **[GO] Multi-Tenant:** Offer Banking-as-a-Service (BaaS) through a unified platform and launch your own 'embedded finance' offering for partners.
- ✓ **[GO] Multi-Entity:** Multiple legal entities management across various countries, eliminating the need for deploying separate systems for each entity and allowing everything to run seamlessly on a single platform.

# [GO] Multi-entity

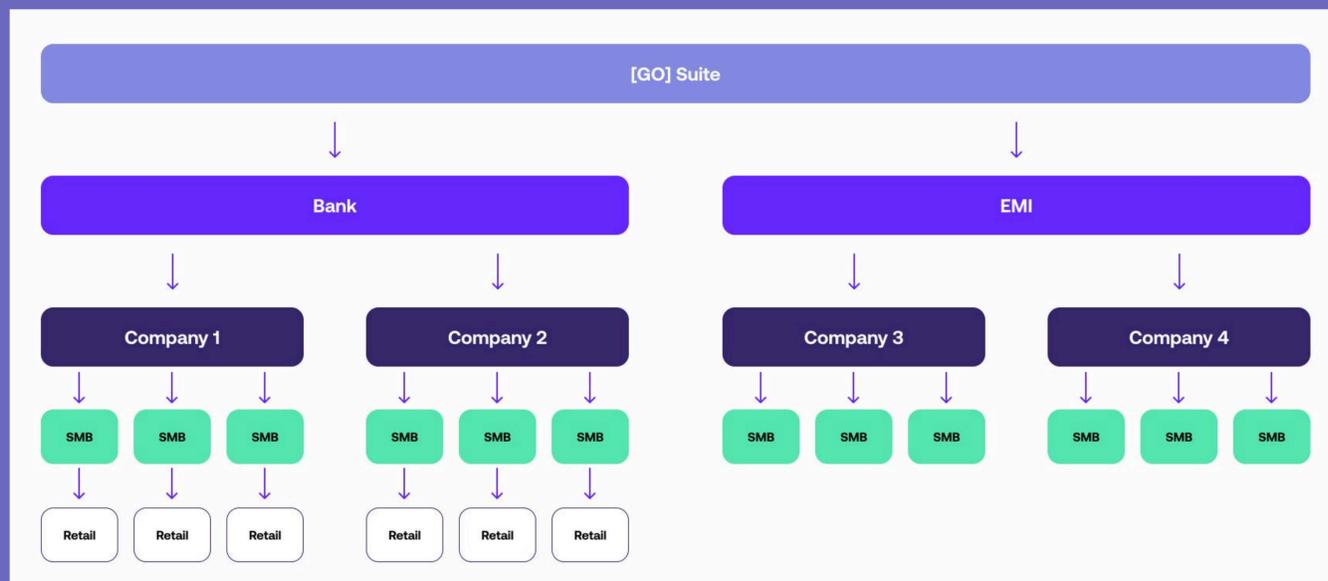
Effortlessly manage **multiple legal entities** across various countries, eliminating the need for deploying **separate systems** for each entity and allowing everything to run **seamlessly** on a **single platform**.



- ✓ Includes access control management, where each user from each entity could operate autonomously, while senior users serve as overseers with extended access rights to all entities.
- ✓ Simultaneously, each legal entity in the platform is configured with distinct rules and processes to ensure compliance with the overseeing regulatory body.
- ✓ Enables the management of business objects, settings, and transactions for all entities in a single system, as well as the creation of reports and the review of data across all entities.
- ✓ Allows for the definition and utilisation of its own products, settings, and other parameters as needed.
- ✓ Each entity can have its own pricing, currency, tax, settings, and so on.
- ✓ Facilitates customer assignment to specific entities and automated accounting within each entity separately.

# [GO] Multi-tenant

Offer **Banking-as-a-Service** (BaaS) through a **singular software platform** and launch your own **'Embedded Finance'** offering.



- ✓ Supports the B2B2C business model, the number of levels in the system could be endless, offering virtually limitless scalability within it.
- ✓ Empowers financial institutions to generate new revenue streams by 'subletting' their licenses to smaller downstream customers (partners).
- ✓ Allows effortlessly provide the financial products and services, enhancing customer engagement and driving revenue growth.
- ✓ Facilitates a single instance of the software and its infrastructure serving multiple partners.
- ✓ Granting the downstream partners the ability to customise certain aspects of the application, such as the user interface and business rules, while preserving the integrity of the application's core code.
- ✓ Intergration of the partners into client's system, enabling them to efficiently manage and engage with their customers within the same unified system.

# [GO] Core Banking



More brains behind  
your core banking

A **powerful, full featured, mature, multi tenant** digital banking platform for processing accounts, cards, payments, and settlements.

The system is designed from the ground up for **flexible configuration, automated compliance, CRM, and real-time insights** — across multiple entities and in any jurisdiction.

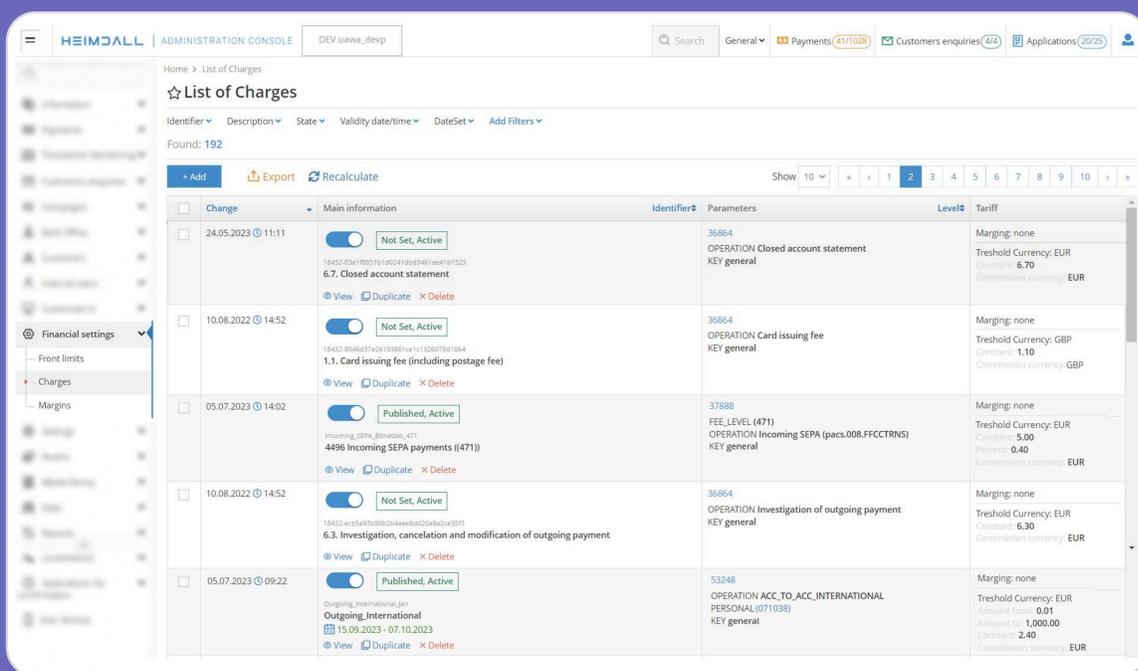
Title	Id	On/Off	Publication Status	Description	Price(s)	Actions
Corporate customer Business Package #1	1122	<input checked="" type="checkbox"/>	Published	Corporate customer Business Package #1 for Corporate customers with turnover more than 10000 monthly	100.00 GBP	
Corporate customer Business Package #2	1133	<input checked="" type="checkbox"/>	Published	Corporate customer Business Package #2 for Corporate customers with turnover more than 20000 GBP monthly	50.00 GBP	
Individual customer Business Package #3	1155	<input checked="" type="checkbox"/>	Published	Individual customer Business Package #3 for Individual customers	50.00 EUR	

Date	Currency	Customer accounts	Income	Transit	Total customer funds	Nostro	Difference
03.10.2023	USD	225 274,81		569,84	225 844,65	- 225 884,65	0,00
03.10.2023	GBP	205 017,00		1 999 851,36	2 204 868,36	- 2 204 868,36	0,00
03.10.2023	EUR	592 835 443,02	10,00	4 932 971,43	597 768 424,45	- 597 768 424,45	0,00
03.10.2023	CHF	85,00			85,00	- 85,00	0,00

**Streamline** your operations and **expand** your offerings by creating and managing a wide range of banking products and services.

# [GO] Core Banking

More brains behind  
your core banking



The screenshot displays the HEIMDALL Administration Console interface. The main content area shows a 'List of Charges' table with 192 entries. The table has columns for 'Change', 'Main information', 'Identifier', 'Parameters', 'Level', and 'Tariff'. The 'Change' column includes dates and times, and a 'Not Set, Active' or 'Published, Active' status. The 'Main information' column contains descriptions of charges, such as 'Closed account statement' and 'Card issuing fee'. The 'Identifier' column shows codes like '36864' and '37888'. The 'Parameters' column lists specific charge details. The 'Level' column indicates 'KEY general'. The 'Tariff' column shows 'Margin: none' and 'Threshold Currency: EUR' or 'GBP'.

Change	Main information	Identifier	Parameters	Level	Tariff
24.05.2023 11:11	Not Set, Active 18432-8241-0231-0231-0231-0231-0231-0231 6.7. Closed account statement	36864	OPERATION Closed account statement KEY general		Marging: none Threshold Currency: EUR Constant: 6.70 Commission currency: EUR
10.08.2022 14:52	Not Set, Active 18432-9546437428193661e1c1328578f1864 1.1. Card issuing fee (including postage fee)	36864	OPERATION Card issuing fee KEY general		Marging: none Threshold Currency: GBP Constant: 1.10 Commission currency: GBP
05.07.2023 14:02	Published, Active Incoming_SEPA_Benefits_471 4496 Incoming SEPA payments (471)	37888	FEE_LEVEL (471) OPERATION Incoming SEPA (pacs.008.FFCCTRNS) KEY general		Marging: none Threshold Currency: EUR Constant: 5.00 Percent: 0.40 Commission currency: EUR
10.08.2022 14:52	Not Set, Active 18432-ec53a97802b2b4aee88220a823e33f3 6.3. Investigation, cancellation and modification of outgoing payment	36864	OPERATION Investigation of outgoing payment KEY general		Marging: none Threshold Currency: EUR Constant: 6.30 Commission currency: EUR
05.07.2023 09:22	Published, Active Outgoing_International Jan Outgoing_International 15.09.2023 - 07.10.2023	53248	OPERATION ACC_TO_ACC_INTERNATIONAL PERSONAL(071038) KEY general		Marging: none Threshold Currency: EUR Constant: 0.01 Amount to: 1,000.00 Constant: 2.40 Commission currency: EUR

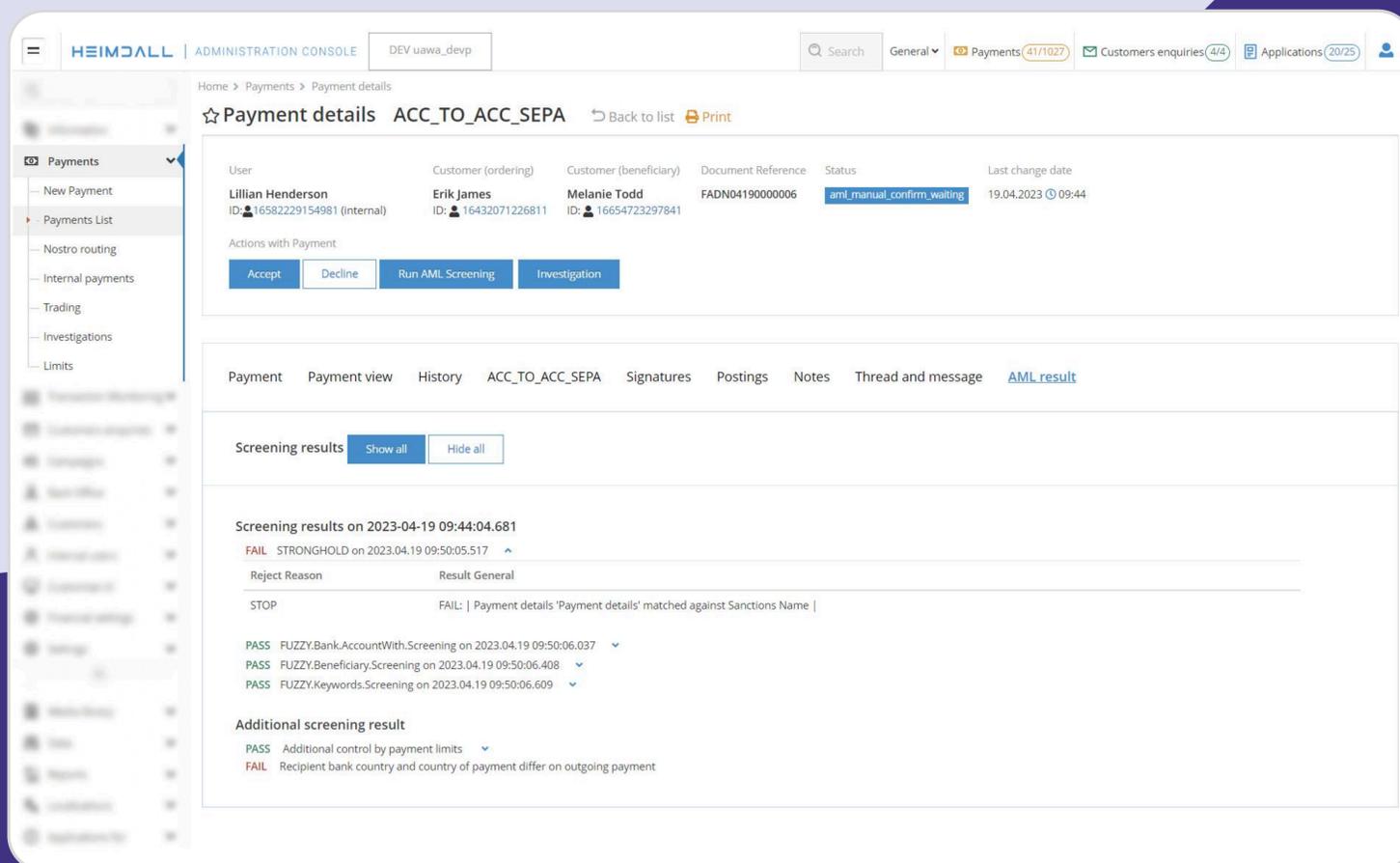
- ✓ Suite of technical accounts specifically designed for monitoring and auditing and reporting purposes.
- ✓ Ensuring regulatory compliance by customer screening, risk scoring, transaction monitoring, AML and Debit and Credit Restrictions.
- ✓ Streamlined, automated account opening process and generation of postings based on flexible rules.
- ✓ Availability of multiple IBANs associated with accounts, providing versatility and accommodating various financial needs.
- ✓ A flexible accounting module that enables easy creation and customisation of accounting rules to suit specific requirements effortlessly.
- ✓ Comprehensive support of asset, liabilities, and multi-currency accounts.
- ✓ Capability to store equivalent amounts in the base currency with user-defined exchange rates for seamless transactions.
- ✓ Seamless integration with external systems of account types, ensuring compatibility with your existing infrastructure.
- ✓ Facilitates end-of-month processing, aiding in efficient financial management and reporting at the close of each month.

# [GO] Payments

More brains behind  
your payments

**All-in-one, low-code, powerful** payment orchestration solution that supports multiple channels, covers all major payment instruments and provides all essential payment settlement functionality.

Support **diverse payment types** from **any payment channels** on a **single platform** with seamless processing: instant payments, utility payments, group payments, and cross-border payments.



**Navigate** new payment channels, **conduct** multi-currency, multi-product and cross-border payments, and **streamline** all complex payment processes into one central hub.

# [GO] Payments

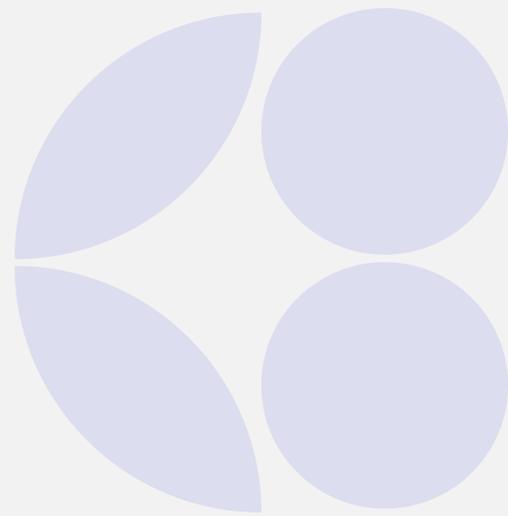
More brains behind  
your payments



- ✓ Seamless integration with external systems, to future proof your expansion without the need for code changes to core products.
- ✓ Access to transactional data and status reporting, enabling the checking of current payment statuses on the fly.
- ✓ Rich set of transactions: transfers to other banks, scheduled and recurrent payments, group payments, international payments, utility payments, and more.
- ✓ Compliance and risk reduction by enforcing KYC and AML policies and performing of automated sanction screening.
- ✓ Capability to manage and execute payment processes by aggregating various request types, controlling payment initiation, and receiving transactions from incoming channels.
- ✓ Different payment types offer flexibility and convenience for managing various financial transactions, from regular bills to one-time payments.
- ✓ Specific setup and arrangement of settings, rules, and parameters within a system or software intended for effective payment management and document handling.
- ✓ Payment routing facilitating the determination of the most efficient path for transferring funds or payments from a sender to a recipient.

# [GO] Onboarding

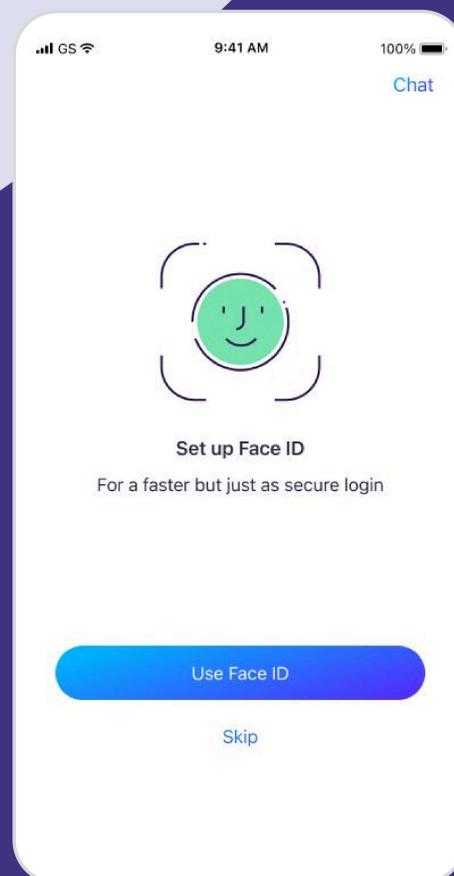
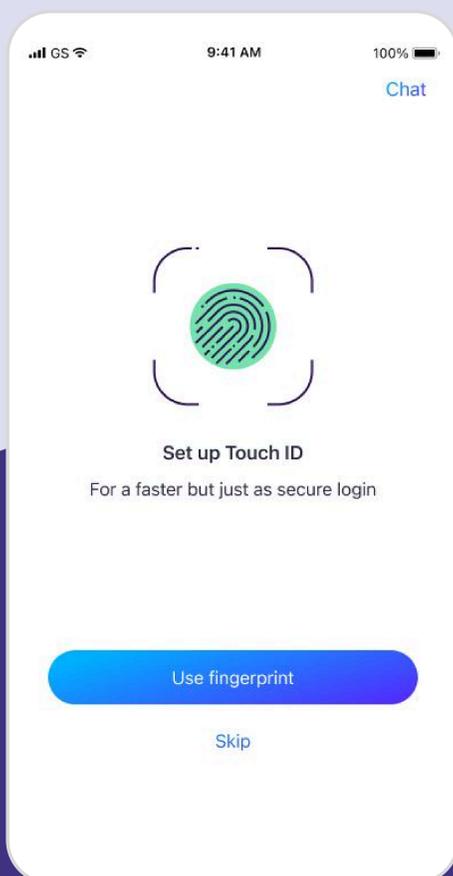
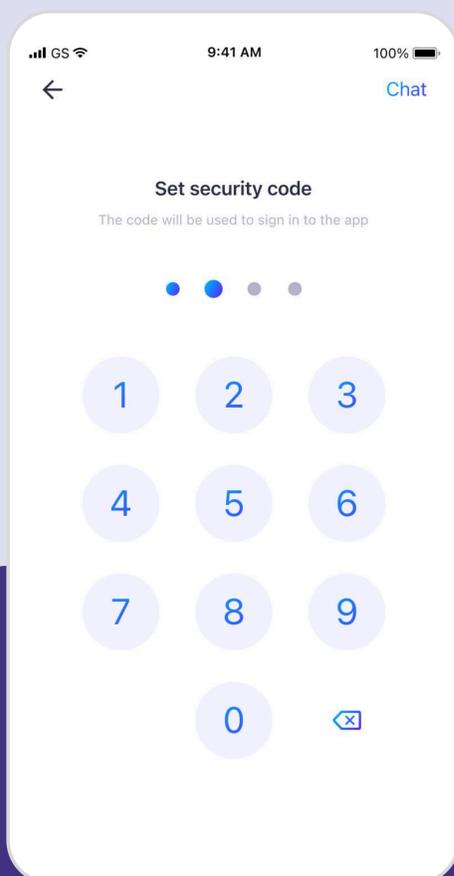
More brains behind  
your onboarding



**Smooth, fast, efficient,** and **secure**

registration of retail and business customers with **next-gen onboarding** solutions to avoid abandonment, lost revenue and poor user experience.

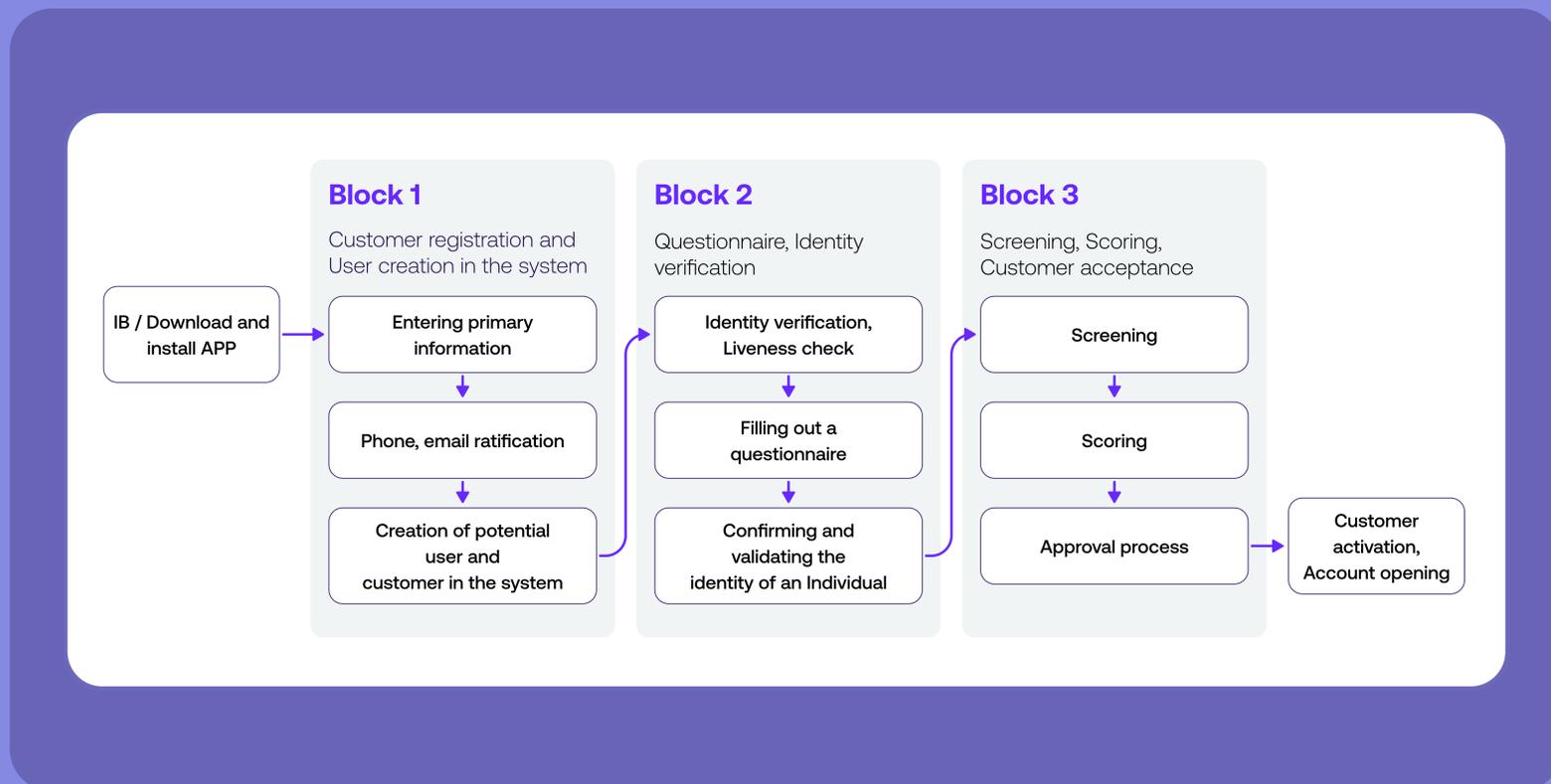
Onboard customers in just a few minutes, with **strong case management** capabilities and **process automation**, while meeting all regulatory mandates and providing endless integration possibilities.



**Accelerate** your digital transformation by **onboarding** customers to new services through **digital channels**, thus preventing fraudulent activities and identity theft.

# [GO] Onboarding

More brains behind  
your onboarding



- ✓ Complete, highly configurable eKYC and eKYB onboarding solutions that include sophisticated, AI powered liveness checks and document comparisons.
- ✓ Real time digital capture and verification of ID documents, as well as biometric authentication, such as facial comparison and liveness detection.
- ✓ Offering strong case management capabilities and process automation while ensuring compliance with all regulatory mandates and providing extensive integration possibilities.
- ✓ Face comparison model can be easily updated, allowing for comparison tests on custom datasets.
- ✓ Automatic processes for locating and identifying the Machine-Readable Zone (MRZ) data on documents.
- ✓ Support for information retrieval using Near Field Communication (NFC) technology.
- ✓ Multiple onboarding journeys, choice of best practice onboarding journey templates to choose from or design a custom journey.

# [GO] Omni-channel



More brains behind  
your Mobile and Internet banking

Highly **customisable**, **multi-experience** digital banking solution that helps financial institutions to digitalise their business with **ready to go Mobile Apps** and **Internet Banking**.

A solution with a **multi-layered architecture** that enables **configuration** of most functionalities without the need for development and can be deployed on top of any core banking system.

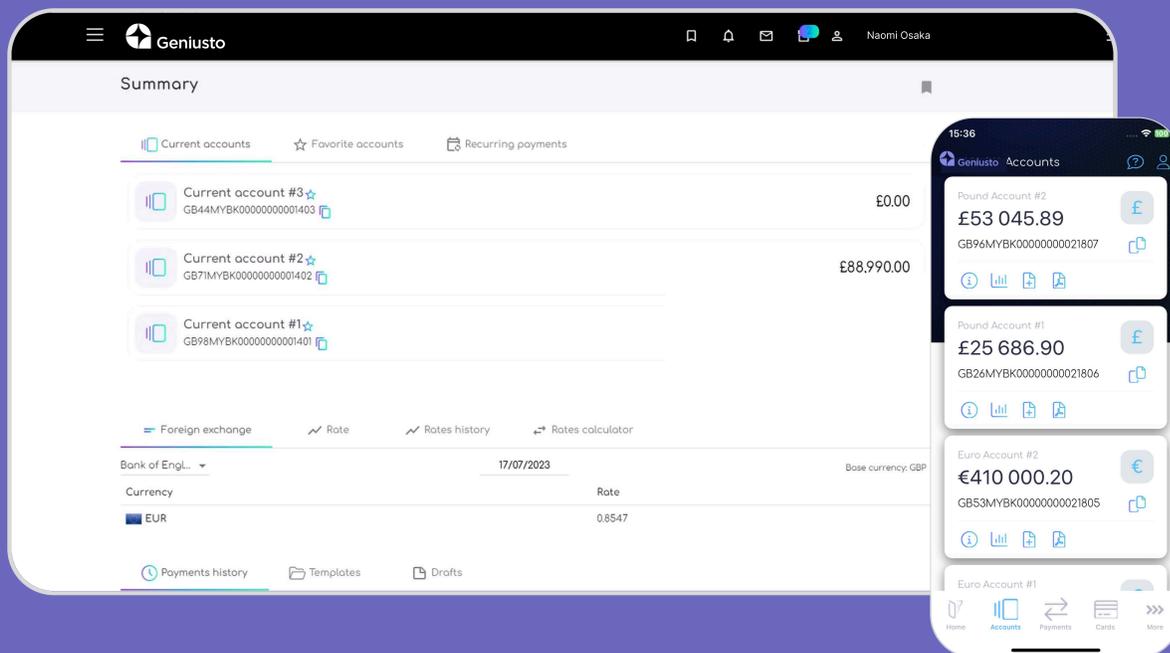
The screenshot displays the Geniusto internet banking interface. At the top, the Geniusto logo is on the left, and navigation icons (bookmark, notifications, mail, calendar, user profile) are on the right, with the user name 'Alex s Snow' visible. The main content area is titled 'Accounts' and shows 'Current account #1' with a balance of EUR 498,702,01 and a 'Transfer' button. Below this are tabs for 'Statement', 'Payment history', and 'Activity Calendar'. A 'Filter' and 'Export Statement' option are also present. A table of transactions is shown with columns for 'Posting date', 'Execution date', 'Details', 'Paid In', and 'Paid Out'. The table contains several rows of transaction data, including 'Charge collection', 'payment info', and 'INVOICE' entries. On the right side, a mobile app interface is overlaid, showing a balance of £53,045.89 and a list of transactions for 20 DEC 2022, including 'Beneficiary' and 'Ron' entries.

Posting date	Execution date	Details	Paid In	Paid Out
09/02/2021	09/02/2021	> Charge collection MADL02090000001 payment info	EUR 1,00	EUR 498,702,01
09/02/2021	09/02/2021	> payment info Alex s Snow Sofia, BG GB83AMZI00995500000202	EUR 10,00	EUR 498,702,01
01/02/2021	01/02/2021	> INVOICE 12345678 Incoming payment charge SAPL020100000007 Alex s Snow Sofia, BG GB13AMZI00995500000201	EUR 5,00	EUR 498,702,01
01/02/2021	01/02/2021	> INVOICE 12345678 ARNOLDIK BH02CITI00001077818181	EUR 80,00	EUR 498,702,01

Provide your customers with an **unparalleled, smooth** and **simple** user experience with real time access to their bank accounts, cards and payment services.

# [GO] Omni-channel

More brains behind  
your Mobile and Internet banking



- ✓ Smooth and simple user experience: clean and intuitive interface that is easy to navigate across different channels and devices.
- ✓ Seamless integration with existing banking systems, ensuring a smooth flow of information and data.
- ✓ Adaptation to emerging trends and advancements, swiftly providing customers with the latest features and functionalities.
- ✓ Access to e-commerce and merchant services, that allows to make online purchases, pay bills, and conduct transactions securely.
- ✓ Support of a clustered environment for additional performance and reliable processing.
- ✓ Real-time data synchronisation of any customer action between multiple communication channels.
- ✓ High-level security standards, provided by limits and levels, multi-factor authentication, access roles and activity logs.
- ✓ PSD2/3 - compliant strong customer authentication (SCA) for mobile and web applications requiring one single action by the user.
- ✓ Platform-independent business logic layer accelerates multi-platform development, cutting costs, streamlining QA, and expediting time-to-market.
- ✓ Configurable interfaces for differentiated customer experience across different customer segments.

# [GO] Payout

More brains behind  
Mass Payments



**[GO] Payout** — the smart, scalable solution for  
**global mass payments.**

This solution is designed to manage large-scale batch payments — **seamlessly, securely**, and with **full control.**

Whether you're paying partners, suppliers, freelancers, or global teams, **[GO] Payout** does the heavy lifting: **automated, intelligent, and fully scalable.**

Reference	Status	Informations	Payments amount	Total amount and funding currency	Value Date	Created Date
SFPMP099380	Booked	598460 - Podlmo	255	280,947.73 EUR	18.03.2022	18.03.2022 15:43:40

Currency	Value Date	Beneficiary	Amount
USD	18.12.2023	25 Beneficiary	122,510.61 USD
PLN	18.12.2023	5 Beneficiary	2,510.61 PLN
EUR	18.12.2023	225 Beneficiary	63,356.25 EUR

ID	Beneficiary	Bank Account Details	Amount	Value Date	Trade	Status
P11290599	Lidia Libudziec	PL12114020040000340248188710 / BREXPLP...	2,510.61 PLN	18.12.2023	FXFOTR304447	Received
P11290600	Wojciech Lekiewicz	PL13116022020000000257577668 / BIGBPLP...	3,198.25 EUR	18.12.2023	FXFOTR304447	Received
P11290601	Michal Ostajewski	PL05234000097150105000000355 / PPABPLP...	3,425.56 EUR	18.12.2023	FXFOTR304447	AML Fail
P11290602	Robert Niepleki	PL05114020040000310251760814 / BREXPLP...	2,585.45 PLN	18.12.2023	FXFOTR304447	Received
P11290603	Iwona Lewczu	PL5010205558111162113400065 / BPKOPL...	823.68 EUR	18.12.2023	FXFOTR304447	AML Fail
P11290604	Ewa Brzuszczyk	PL49102045800000190200633636 / BPKOPL...	822.03 EUR	18.12.2023	FXFOTR304447	Received
P11290605	Sylvia Bartosiak	PL89124010531111001018963592 / PKOPLP...	1,295.33 EUR	18.12.2023	FXFOTR304447	AML Fail
P11290606	Marta Borzym	PL71114020040000310266353761 / BREXPLP...	1,535.41 EUR	18.12.2023	FXFOTR304447	AML Fail
P11290607	Marcin Stankiewicz	PL62114020040000320261132364 / BREXPLP...	2,180.43 EUR	18.12.2023	FXFOTR304447	Received

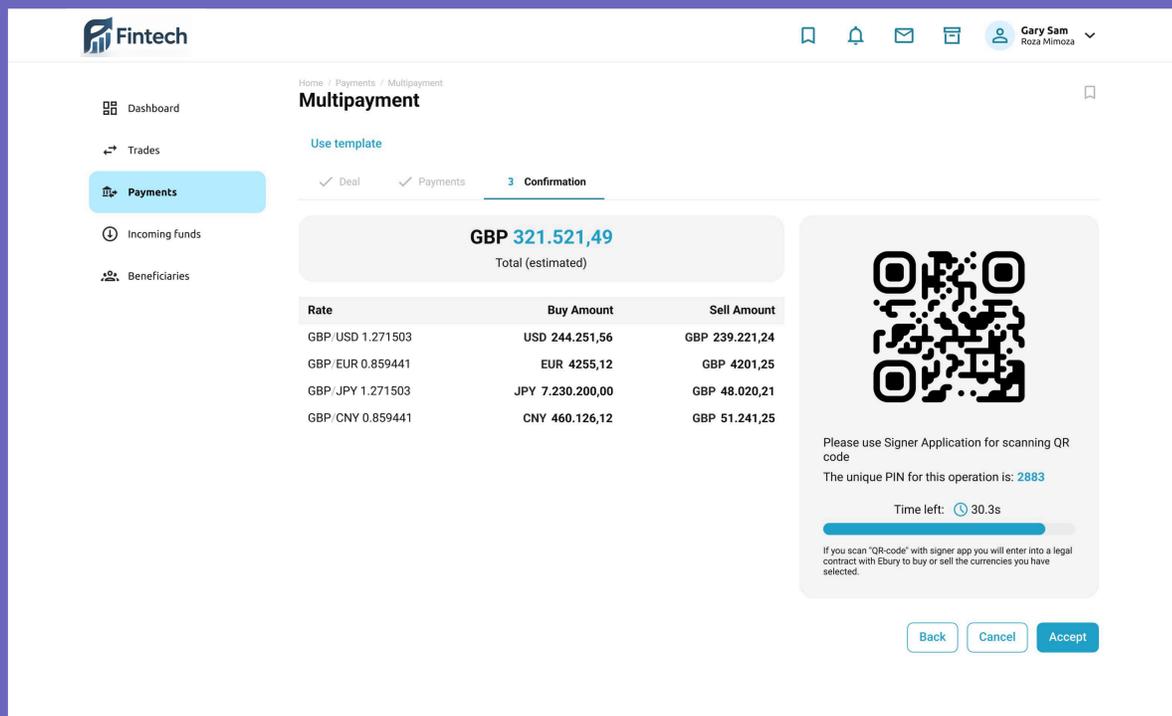
  

Reference	Status	Customer	Amount	Value Date	Created Date
SFPMP099380	Booked	Trillium Flow Services UK Ltd	231,946.17 MYR	18.12.2023	11.12.2023 15:43:40
SFPMP099380	Booked	Kraton Polymers LLC	68,221.51 EUR	18.12.2023	11.12.2023 15:43:40
SFPMP099380	Booked	Ebury Demo Account	202,375.92 EUR	18.12.2023	11.12.2023 15:43:40
SFPMP099380	Booked	Cero Generation Services Ltd	112,583.09 CNY	18.12.2023	11.12.2023 15:43:40
SFPMP099380	Booked	Avis Budget Services	53,912.76 THB	18.12.2023	11.12.2023 15:43:40
SFPMP099380	Booked	Cloudpay - Groupon Inc	192,837.44 EUR	18.12.2023	11.12.2023 15:43:40

Grow **faster**. Scale **smarter**. Operate with **confidence**.  
**[GO] Payout** is the next-gen engine for **automated, intelligent mass disbursements.**

# [GO] Payout

More brains behind  
Mass Payments



- ✓ **Currency Flexibility:** Support multi-currency and same-currency payouts with optional conversion logic — configured your way.
- ✓ **Straight-Through Processing:** End-to-end automation with minimal or no manual intervention — built for operational efficiency.
- ✓ **Smart Routing:** Optimises cost and speed with configurable rules for payment rails and settlement priorities.
- ✓ **Open Architecture:** Easily integrates with your existing systems and workflows via modern APIs.
- ✓ **Real-Time Reporting:** Gain full visibility and control through audit-ready, real-time reporting dashboards.
- ✓ **Fully Compliant:** Built-in, rules-based compliance engine to meet evolving global regulatory requirements.
- ✓ **Bulk Upload & File-Based Processing:** Upload large payout batches via CSV/XML (ISO 20022) with built-in validation and mapping.
- ✓ **Custom Approval Workflows:** Define multi-tier authorisation paths to match your internal controls and compliance needs.
- ✓ **Smart FX Handling:** Automatically generate FX deals, manage mark-ups, and monitor exposure with dynamic, rules-based settings.
- ✓ **Time-Critical Payment Support:** Support urgent and high-value disbursements with precise cut-off alignment and time-sensitive processing.
- ✓ **Coverage Control with FIFO logic:** Prioritise older payments or allocate funds to specific batches — customised to your operational needs.



With a mission to **revolutionise** the financial technology sector, we provide **innovative solutions** that simplify and enhance **digital banking and payments**, making it accessible for **financial institutions** of all sizes across the globe.

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