

# Every promise to your customers is kept

# Building financial trust with secure, compliant, and intelligent digital platforms for modern banks.



# Korcomptenz

## Total Technology Transformation



# Why Trust Is the Only Metric that Matters

*When someone's savings, salary, or small business rides on you—promises aren't enough.*

**Customers remember the hard moments:** a fraud scare, a failed payment, a mortgage decision. We help you show up fast, tell the truth clearly, and prove outcomes so that your customers' trust in you grows, quarter after quarter. From real-time reassurance and fair decisions to transparent status and rapid fixes, every interaction becomes a proof point. Fewer surprises, more certainty, and a bank that keeps its promises when it matters most.



# How We Enable Trust

*Safety, speed, simplicity, and empathy—solutions that stand up in the boardroom.*

## 1 Cybersecurity & Fraud Prevention

Rising cyber threats, sophisticated fraud schemes, and data breach risks require advanced security architectures and real-time threat intelligence.

## 2 Regulatory Compliance

Complex and evolving regulations (Basel III, SOX, GDPR, PCI-DSS) demand continuous compliance monitoring, reporting, and governance frameworks.

## 3 Customer Experience Evolution

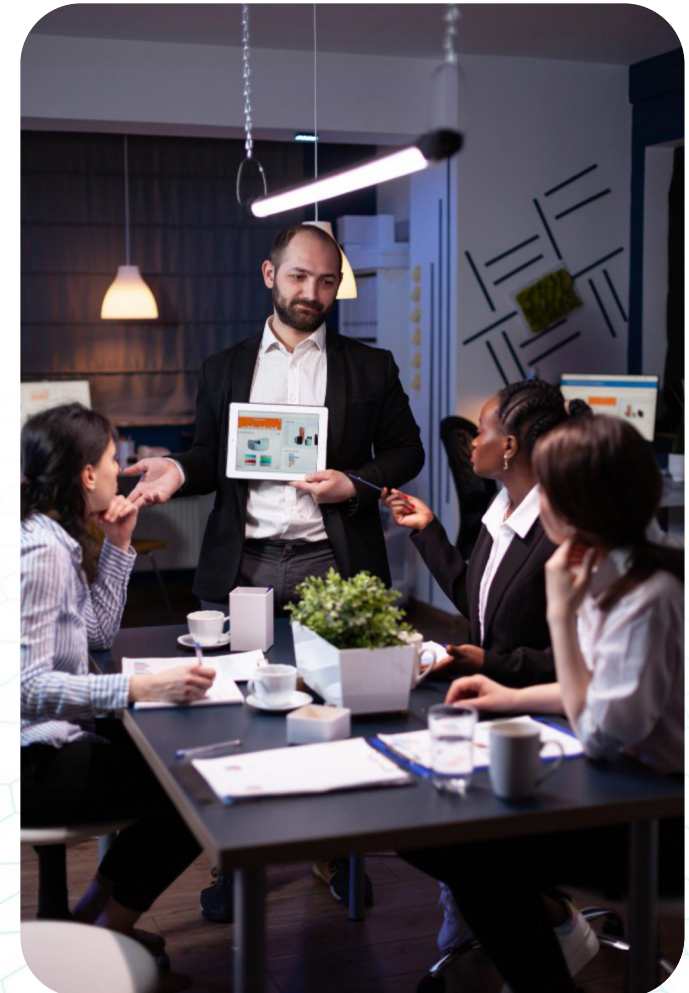
Digital-first customers expect seamless omnichannel experiences, personalized services, and instant access across mobile, web, and branch channels.

## 4 Legacy System Modernization

Outdated core banking systems and siloed applications limit agility, increase operational costs, and hinder digital innovation initiatives.

## 5 Data-Driven Decision Making

Massive data volumes remain untapped due to lack of analytics capabilities, preventing predictive insights for risk management and customer intelligence.



# Proven in the Numbers

*Outcomes we promise: stronger retention, lower cost-to-serve, fewer losses measured.*

**95%** Customer Satisfaction  
Through seamless digital experiences and personalization

**20%** Fraud Detection Improvement  
Using AI-powered analytics and real-time monitoring

**30%** Faster Time-to-Market  
For new products and services with modern platforms

**99.9%** System Uptime  
With managed cloud operations and proactive monitoring

**99%** Compliance Efficiency  
Automated reporting and continuous monitoring

**20%** Operational Cost Reduction  
Through intelligent automation and cloud optimization



# Build a Foundation that You Can Trust

## Cloud Transformation

- AWS & Azure Migration with MAP Funding
- VMware to Cloud Migration (VMC on AWS/ Azure)
- Hybrid & Multi-Cloud Architecture
- Cloud-Native Core Banking Solutions
- FinOps & Cost Optimization
- Disaster Recovery & Business Continuity

## Cybersecurity

- Zero Trust Security Architecture
- 24/7 Threat Detection
- AI-Driven Threat Intelligence & Response
- DDoS Protection & WAF
- Identity & Access Management (IAM)
- PCI-DSS & Regulatory Compliance
- Security Operations Center (SOC)

## Legacy Modernization

- Mainframe Modernization & Migration
- COBOL to Modern Languages Conversion
- AS/400 & Legacy System Transformation
- VMware Infrastructure Migration
- Database Migration & Optimization
- Application Re-platforming & Refactoring

## Intelligent Automation

- ITSM & ITOM Implementation
- Robotic Process Automation (RPA)
- Loan Processing & Underwriting Automation
- Claims Processing Automation
- KYC & AML Compliance Automation
- Document Processing with AI/ML
- Workflow Orchestration & Integration

## Data & AI

- Advanced Analytics & Business Intelligence
- Predictive Risk Modeling & Credit Scoring
- AI-Powered Fraud Detection
- GenAI for Customer Service & Operations
- Real-Time Data Processing & Insights
- Intelligent Document Processing with AI

## Managed Services

- 24x7 Infrastructure Monitoring
- Application Support & Maintenance
- IT Service Management (ITSM)
- Performance Optimization
- Continuous Compliance Monitoring

## Application Development

- Digital Banking & Mobile Apps
- Core Banking Modernization
- Insurance Policy Management Systems
- API-First Integration Architecture
- Low-Code/No-Code Solutions

## Customer Relationship Management

- Unify core/cards/loans/digital into one
- Digitize onboarding/KYC
- Lift sales/RM productivity
- Enable omnichannel service drafts.
- Apply AI on churn, offer, RM copilot
- Prove ROI with dashboards for acquisition, conversion, NPS and others.
- Orchestrate campaigns across channels with audience segmentation, journey automation, and spend optimization

# Because Trust Needs Evidence



*Our unique combination of industry expertise, strategic partnerships, and innovation-first approach sets us apart.*

## Strategic Partnerships

Certified partnerships with AWS, Microsoft Azure, Google Cloud, Darktrace, ServiceNow, and leading fintech platforms ensure best-in-class solutions.

## BFSI Domain Expertise

20+ years of deep industry experience across retail banking, investment banking, wealth management, payment systems and Insurance.

## AI-Powered Delivery

Proprietary AI-driven tools for predictive monitoring, AIOps, GenAI automation, and intelligent incident management reduce delivery time by 40%

## Compliance-First Approach

Built-in compliance frameworks for Basel III, SOX, GDPR, PCI-DSS, and regional regulations ensuring continuous adherence.

## End-to-End Ownership

Single accountable partner from strategy and advisory through implementation, managed services, and continuous innovation.

## Flexible Engagement Models

Outcome-based pricing, dedicated teams, staff augmentation, or managed services—tailored to your business needs and risk appetite.

# Trust deserves proof — not promises

Join our Mutual Value Discovery Workshop to uncover where modern digital platforms can create the evidence your customers and regulators expect.

**Schedule a consultation**

