



ENTERPRISE DIGITAL BANKING PLATFORM

Neo eBanking

The complete digital banking platform for modern financial institutions.

 Self-Onboarding

 eKYC Built-in

 NeoXcore CBS

 Open Integration

CONFIDENTIAL

WWW.NEOXORA.COM

● THE CHALLENGE

What banks face today



01

Rising Customer Expectations

Customers demand seamless, 24/7 digital banking that matches the best fintech apps on the market.



02

Legacy System Complexity

Core banking migrations are risky and expensive. Banks need solutions that integrate — not replace — existing systems.



03

Compliance & Onboarding Friction

Manual KYC processes slow customer acquisition, increase operational cost, and introduce compliance risk.

● THE SOLUTION

What is Neo eBanking?

Neo eBanking is Neoxora's enterprise-grade, white-label digital banking platform — a fully customisable mobile and web application built for modern banks and financial institutions.

We deliver the complete eBanking experience your customers expect — tailored to your brand, regulatory environment, and technology stack.

- ✓ **100% White-Label & Branded**
- ✓ **Savings, Deposit & Loan Support**
- ✓ **Built-in eKYC & Self-Onboarding**
- ✓ **NeoXcore CBS or Open Integration**

100%

White-Label

Fully customisable to your brand

2-Mode

Deployment

NeoXcore or your core banking

Built-in

eKYC

Self-onboarding, no branch visit

3

Platforms

Android · iOS · Huawei

Everything a modern bank needs



Dashboard & Overview

Real-time balances across all savings, deposit and loan accounts at a glance.



Fund Transfers

Domestic & international transfers, scheduled payments, and beneficiary management.



Savings & Deposits

Full self-service management of savings and fixed / term deposit accounts.



Smart Notifications

Instant alerts for transactions, security events, due dates and promotions.



Loan Accounts

View balances, repayment schedules, outstanding amounts and settlement details.



Multi-Factor Auth

Biometric, OTP and device-based authentication for maximum account security.

● KEY FEATURES

Built for the modern banking customer



Account Balance Overview

One unified dashboard showing all savings, deposit and loan balances instantly.



Biometric Login

Fingerprint and Face ID authentication — fast, passwordless and highly secure.



Push Notifications

Real-time alerts for transactions, due payments, promotions and account events.



Loan Calculator

Interactive EMI and repayment calculator to help customers plan before they apply.



Loan Application (LOS)

Full in-app loan origination — apply, upload documents, and track approval status.



Android · iOS · Huawei

Native app support across all three major mobile platforms — no customer left out.

Complete self-service account control



Mini Statements

Instant view of recent transactions without leaving the home screen.



Full e-Statements

Download PDF or view in-app statements for any custom date range.



Transaction History

Advanced filters by date, amount, type and account for easy reconciliation.



Beneficiary Management

Save, edit and manage transfer beneficiaries for faster future payments.



Scheduled Transfers

Set up one-time or recurring future-dated payments automatically.



Account Preferences

Update contact details, change PIN, and manage alert & notification settings.

Pay anything, anywhere, instantly



Utility Bill Payments

Pay electricity, water, telecom and government bills directly in-app.



Mobile Top-Up

Instantly top up any mobile number across supported network operators.



Payment History

Full audit trail of all bill payments with receipts available for download.



Scheduled Bills

Automatic recurring bill payments so customers never miss a due date.



QR Payments

- ✓ Scan & Pay at merchant terminals
- ✓ Generate personal QR to receive funds
- ✓ Merchant QR acceptance support
- ✓ Transaction confirmation & receipt

Powerful tools for your operations team



User & Account Management

- › Activate / deactivate customer accounts
- › Role-based access for bank staff
- › Account status management & audit log



KYC Approvals Dashboard

- › Review eKYC submissions with document preview
- › Approve, reject or flag for manual review
- › Full audit trail per customer application



Transaction Monitoring

- › Real-time transaction oversight & search
- › Dispute management & resolution workflow
- › AML flagging & suspicious activity alerts



Reports & Analytics

- › Regulatory and compliance report generation
- › Usage analytics by product and segment
- › Export to CSV, PDF and Excel formats

● LOCALISATION

Speak your customer's language

Neo eBanking is built to serve diverse, multilingual markets. Whether your bank operates in a single country or across regions, the platform adapts to local language, culture and regulatory requirements — out of the box.



Multi-Language UI

Full app translation with seamless language switching.



RTL Language Support

Right-to-left layout for Arabic and other RTL scripts.



Locale Formatting

Locale-specific date, currency & number formats.



Regulatory Disclosures

Market-specific compliance content per region.

SUPPORTED LANGUAGES



English



Sinhala



Myanmar



Tamil



Arabic



Any Custom

● ONBOARDING

Self-Onboarding & eKYC System

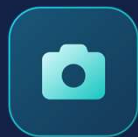
Customers open an account from their phone in minutes — no branch visit required. Our proprietary eKYC engine handles identity verification end-to-end, automatically.



01

Download & Register

Customer downloads the app and enters basic details to begin account opening.



02

Identity Capture

NIC, Passport or valid ID captured via camera with live liveness detection.



03

eKYC Verification

AI-powered engine validates documents and performs biometric face matching.



04

Account Activated

Account is approved and fully functional within minutes — no paperwork.



Regulatory compliant



Secure document storage



Full audit trail



No manual intervention

● DEPLOYMENT OPTIONS

One platform, two paths to go-live



With NeoXcore

OUR CORE BANKING SYSTEM

- ✓ Complete end-to-end banking stack
- ✓ Accounts, Loans, Deposits & GL built-in
- ✓ Single vendor — one SLA, one team
- ✓ Faster time to market
- ✓ Unified support from day one

OR

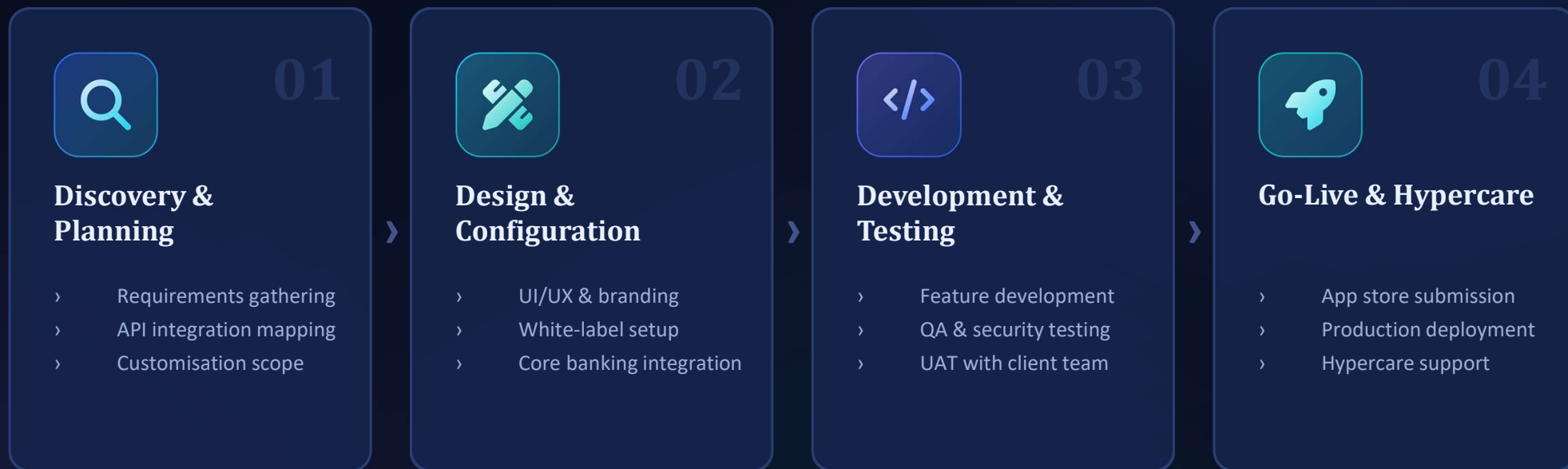


Open Integration

YOUR EXISTING CORE BANKING SYSTEM

- ✓ REST API & middleware integration
- ✓ Compatible with major CBS platforms
- ✓ No costly core banking migration
- ✓ Rapid deployment over existing stack
- ✓ Dedicated integration support team

From contract to go-live in 8–12 weeks



Total estimated timeline: **8–12 weeks** · Varies with integration complexity and client UAT readiness

● SUPPORT & SLA

We're with you long after go-live



24/7 Technical Support

Round-the-clock support via ticketing with defined escalation paths for critical issues.



Dedicated Account Manager

A named Neoxora contact handles all strategic, operational and product-related queries.



Continuous Updates

Regular feature releases, security patches and compliance updates keep your app current.

OUR COMMITMENTS

99.9%

Uptime SLA

Enterprise-grade guaranteed availability

< 4 hrs

Response Time

Priority response for production incidents

Monthly

Release Cadence

Scheduled feature & security update cycle

1 Year

Warranty

Full post-launch bug-fix warranty included

Built on a foundation of security



End-to-End Encryption

AES-256 and TLS protect all data in transit and at rest across the platform.



Multi-Factor Authentication

Biometric, TOTP and SMS OTP provide layered authentication on every session.



Fraud Detection

AI-driven anomaly detection monitors usage patterns and flags suspicious activity.



Regulatory Compliance

Built to meet central bank digital banking guidelines and data protection laws.



Cloud-Native Architecture

High availability, auto-scaling and disaster recovery on enterprise cloud.



Secure API Gateway

Hardened API layer with rate limiting, OAuth2, token validation and audit logs.

The partner banks choose to grow with



Fast Deployment

From contract to live app in 8–12 weeks. Our battle-tested platform accelerates go-to-market.



True Partnership

We work as an extension of your team — from discovery through post-launch and beyond.



Full Customisation

UI, features, workflows and branding are all tailored to your institution's exact needs.



Continuous Innovation

Regular platform updates keep your app ahead of customer and market expectations.



We don't just build apps. We build the digital banking experiences that help banks grow customer loyalty, reduce operational cost, and compete in a mobile-first world.

— Neoxora Product Team



NEOXORA

READY TO TRANSFORM YOUR BANKING?

Let's build your bank's digital future together.

Contact us to schedule a live demo of Neo eBanking and explore a deployment plan tailored to your institution.



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