

The logo features the letters 'EGS' in a bold, white, sans-serif font. The 'E' and 'G' are connected, and the 'S' has a distinctive shape with a gap in the middle. To the right of the letters is a white registered trademark symbol (®).

**EGS**®

ENERGIZE GLOBAL SERVICES



## EGS Delivery Centres



European Trade Center, Sofia



Axis Towers in Tbilisi



IT Park, Yerevan

# Introducing **EGS**<sup>®</sup>

An international IT company with Global Presence

- Delivering FinTech & Payments Products, Solutions & Services
- 15+ Years of Excellence
- International certifications
- One-Stop shop for all Centers and technologies
- Global partners and clients
- Best Human Resources Talents | 600+ employees

# Expert know-how

Fintech, payments, e-commerce, all types of e-money, Banking and Financial Services

600 + EGS people working with large public companies

All focused on Banking, Payments and e-money

# Successful track record,

many years of experience and know-how in services, solutions and products for



Banks



Microfinance  
Organizations



Branchless  
Banks



Payment  
companies



E-commerce



Credit Unions

# The Products Family of doocat®



Powerful and Modern Solutions built on New and Secure Tech for Banks and Microfinance organizations



**Core Banking  
For Microfinance**

**Mobile & Internet Banking For  
Retail and Enterprise**

**Agency Banking**

**E-commerce**

**E Wallets**

**mPOS**

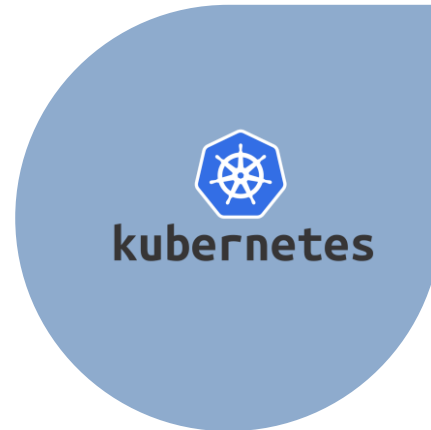
**QR Payments**



# doocat<sup>®</sup> Compatible Products



**Is built ground up  
with the latest  
tech tools and  
platforms:**



**Secure  
Architecture  
Will Serve the Next  
Decades**

**Security**  
High security of the system



**Technology**  
Based on the latest technology



**Modular platform**  
modularity, scalability, and  
integrability in digital platforms



## Core Banking

**Roles/Permissions**  
Easy management of roles and  
permissions



**Microservices**  
Multi-component Architecture  
Scalability, Balanced loads



**Intuitive interface**  
easy to use, understand, and  
learn.



**Reports**  
Automatic bookkeeping and  
balance sheet preparation



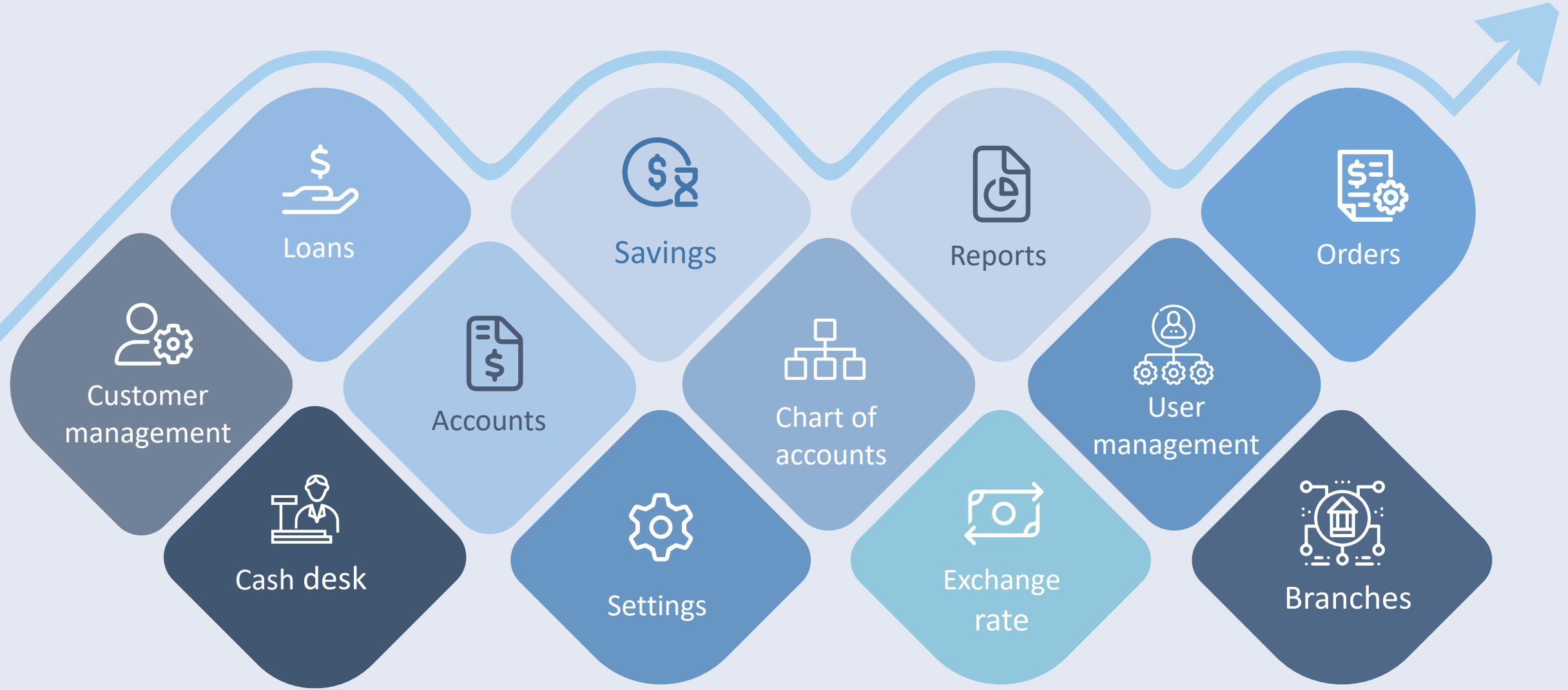
**Flexibility in  
configuration**  
Chart of Accounts, KYC, Linked  
Accounts,



# doocat<sup>TM</sup> Core Banking

- The system is designed for **MICROFINANCE ORGANISATIONS.**
- Nothing superfluous - the system includes the functions that are necessary to **ensure the ability to quickly provide loans.**
- flexible tool for setting up loan products.
- Bookkeeping - **automatic bookkeeping and balance sheet preparation.**
- Transaction history and turnover sheet.
- Loan calculation, analytics, loan portfolio management.

# doocat<sup>®</sup> Key functions

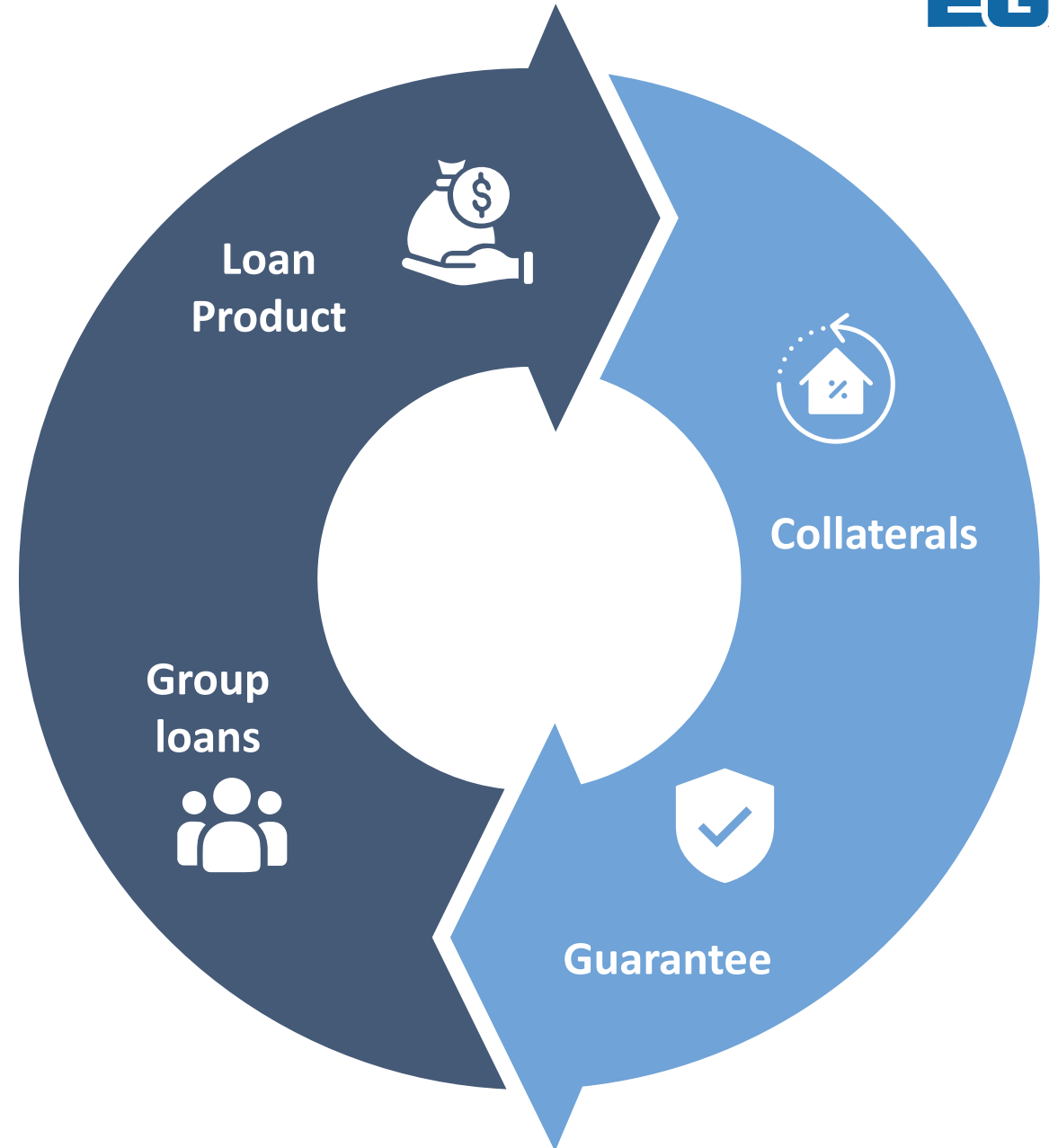


# Comprehensive Loan product creation tool

- **Allows the loan officer to easily create different types of loans**
- **Operators can select the option the customer needs, and simply set the term, rate or details, and grant the loan**

Summary of Loans  
 Summary of Loan operations  
 Summary of savings  
 Summary of saving operations  
 Summary of collaterals  
 Summary of collateral operations  
 Turnover  
 Off-Balance Turnover  
 Notes  
 Collateral notes  
 Guarantee notes  
 Group loans

Collaterals  
 Collateral agreements  
 Collateral agreement  
 disbursement/restitution/adjustment  
 Guarantee  
 Guarantee agreements  
 Guarantee agreement  
 disbursement/restitution/adjustment  
 Reports



Core Banking System allows you to set **roles and permissions** not only module by module, but also feature by feature.

There is availability to **set maximal amount** for every operation type.

It is possible to **restrict access** for a user or a group of users to individual modules, while the application interface for these users adapts depending on the access rights to these modules.

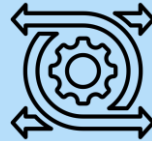
# Advantages



Flexible Chart of accounts



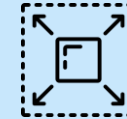
Very Detailed, expanded and customizable reports



Super flexibility of whole system parameters



Compatibility with other banking products



Scalability



Regulatory Compliance

Agency Banking Software helps microfinance institutions and banks reach remote and underserved communities by using local agents, such as small retail shops, to offer essential banking services. This software promotes financial inclusion and supports economic growth.

**Agent Management**

**Transaction Processing**

**Pre Approved Nano Loans**

**API Integration with various Systems**

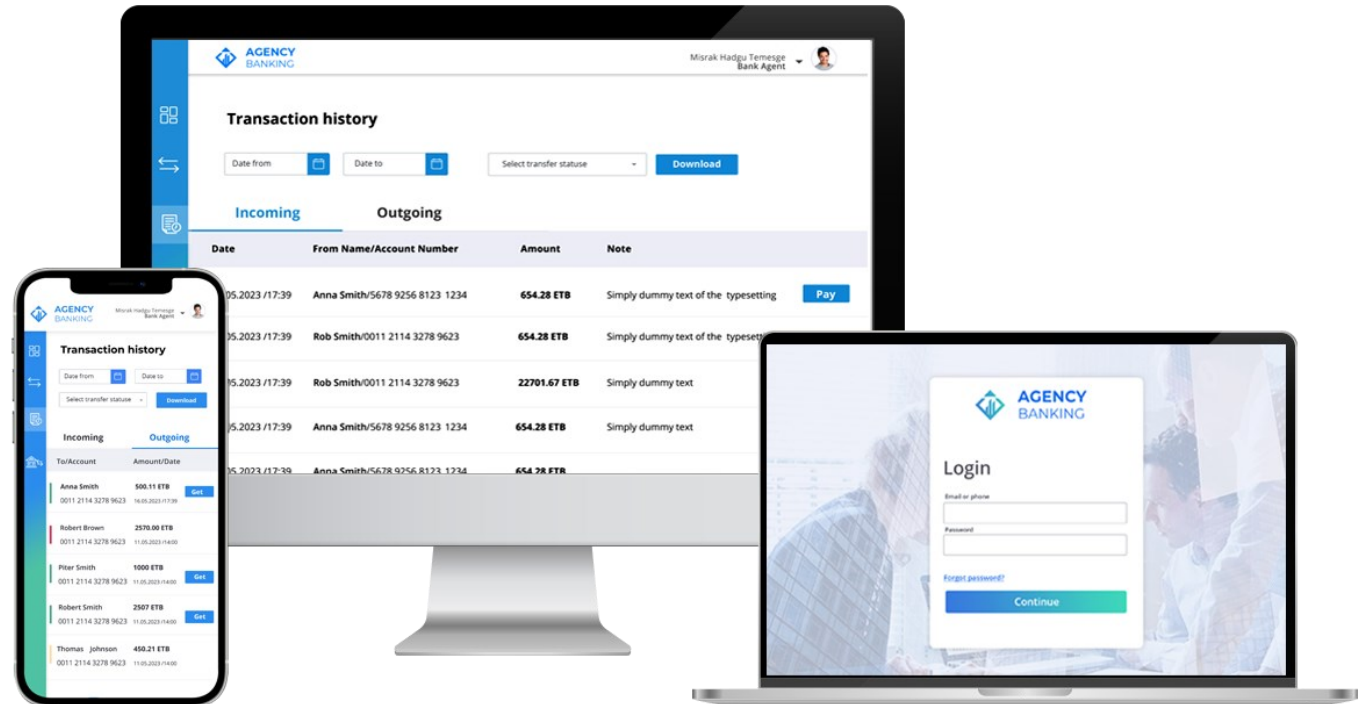
**Mobile and Offline Functionality**

**Customers' Management**

**Analytics and Reporting**

**User-Friendly Interface**

**Secure and Compliant**



**Security certifications and culture** provide our customers with the highest standards of Fintech performance

# EGS certifications & compliances



ISO 27001 Information Security



ISO 9001 Quality Mgmt systems



EGS Centres are GDPR compliant



PCI-DSS : Payment Card Industry Data Security Standard



Secure by Design Planning  
Secure Coding Trainings



Thank You