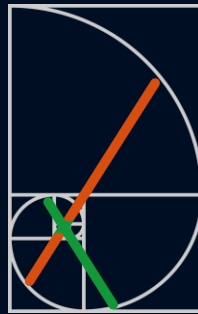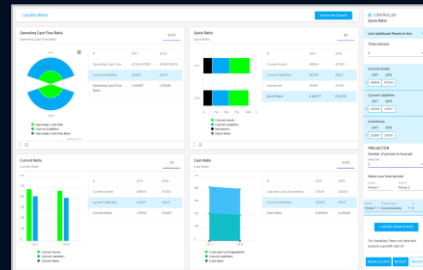# AZENTIO™

Multi-Platform Analytics Generator & Auditor
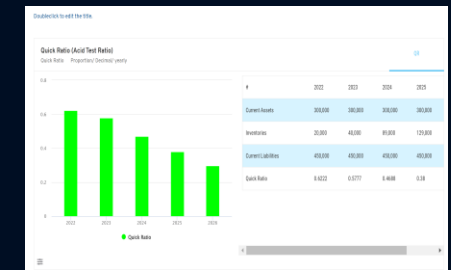
May 2024

valuexd™

Multi-Platform Analytics Generator & Auditor

Spreadsheets
Dashboards
Equations
Models
Reports
Plans
Pitches
Presentations

Introducing Value Xd, a multi-platform analytics generator and auditor to add value to **Azentio**'s extensive suite of solutions with an integrated and unified analytics plugin and umbrella interface for digital banking, Islamic finance, and financial management - transforming data into actionable insights internally and for **Azentio** customers across the board.

info@valuexd.com

••••••••••••••

Login ➜

"Adding digital channels requires major efforts, yet payoffs can disappoint. Integrating digital and traditional channels into a truly omnichannel offering is even harder — but multiplies the rewards."

–McKinsey

✗ Value Xd has been a corporate partner of Path Solutions and Azentio since 2021 - on Azentio Site Value Xd Site

✗ Value Xd Ltd is a UK based and registered company (10516572) in operation since 2016.

✗ After 8 years of development with interruptions due to the 2020 pandemic, Value Xd is reinventing itself.

✗ Value Xd intends to restructure itself outside the UK.

✗ This move is in alignment with global digital transformation trends and the specific demand for high-level analytical tools in emerging markets.

2022 INNOVATION AWARD FINALIST
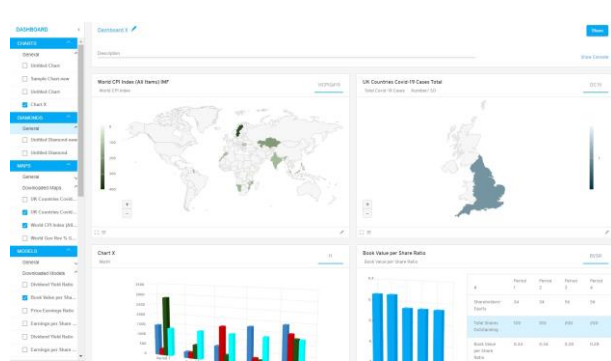
Dashboard Editor
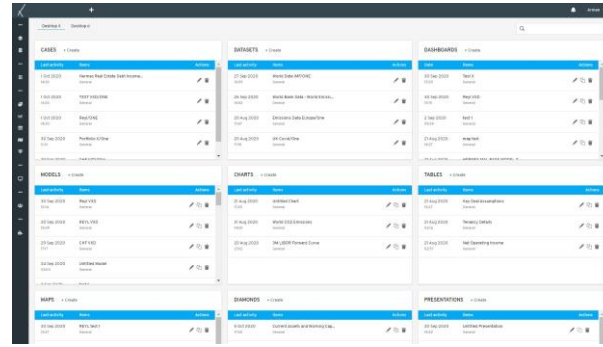
User Directory

Sample Panel
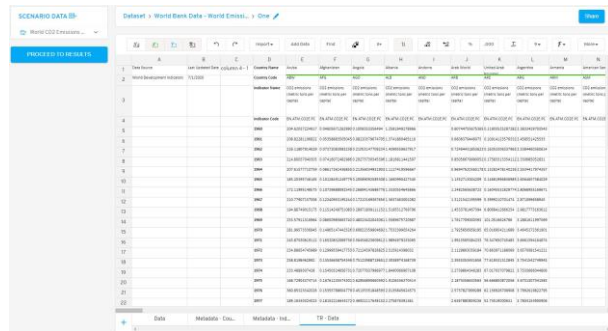
Spreadsheet Editor
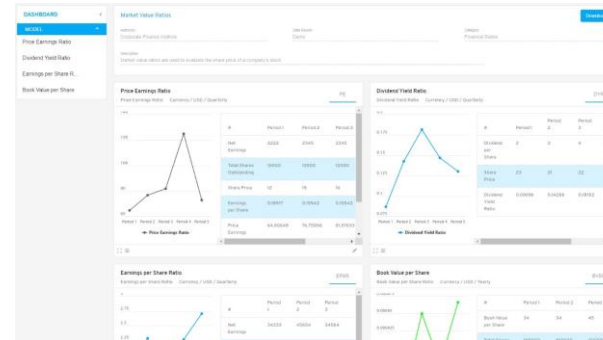
Applied Analytics
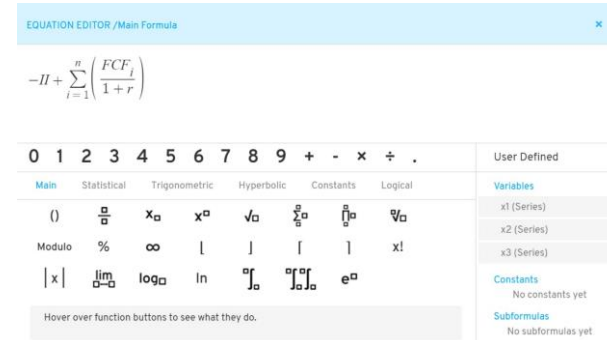
Equation Editor

Controller & Projector

You can watch brief videos of these functionalities on our website

To join forces and partner in the fine-tuning and deployment of a

Multi-Platform Analytics Generator & Auditor

AZENTIO™

We are open to the best/ideal structural format and/or transaction to make this possible.

AZENTIO

The Challenge: The digital era demands an omnichannel approach that integrates various customer touchpoints seamlessly, ensuring a consistent and enriched user experience.

Value Xd's Solution: Value Xd can enhance Azentio's Digital Banking Platform through

Advanced Analytics: Integrate complex data streams from various channels to gain holistic customer insights.

Custom Dashboards: Real-time visualization of customer behavior, transaction patterns, and service efficacy.

Seamless Integration: Synchronize analytics with Azentio's existing platforms for a unified operational view.

Advantages:
- Improved customer engagement and retention through targeted insights.
- Enhanced operational efficiency by identifying and mitigating service bottlenecks.
- Strategic decision-making driven by comprehensive, real-time data analytics.

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Azentio's Digital Banking Platform is an omnichannel solution that unifies multiple channels providing a convenient, personalized, single, and seamless digital experience with services for retail, corporate, SMEs and investment banking entities.

The solution is an integrated self-service digital banking platform that enables the delivery of a rich, simplified, timely, personalized, consistent, and unified seamless Omnichannel user experience across channels, applications, and devices.

- **Azentio, Digital Banking Platform, Page 6**

Value Xd can be the ideal platform that becomes the analytics arm of this Omnichannel Banking solution.

Serving Azentio and Customers

The Challenge: Managing facility cycles, collateral, and financial limits require precision and robust analytical capabilities.

Value Xd's Solution: By integrating with iMAL*FMS, Value Xd provides:

- Dynamic Modelling: Create and simulate multiple financial scenarios to assess risks and returns.
- Real-time Auditing: Continuous monitoring of facility performance and compliance.
- Automated Reporting: Generate accurate reports on facility utilization, risk exposure, and compliance status.

Advantages:
- Enhanced risk management through predictive analytics and scenario planning.
- Increased transparency and compliance with regulatory requirements.
- Streamlined facility operations, reducing administrative overheads and errors.

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Value Xd can be the ideal platform that becomes the analytics arm of this Facility Management solution.

Serving Azentio and Customers

*i*MAL* Facility Management System(FMS) is a comprehensive system that enables the efficient management of facility cycles, capturing related data for retail, corporate and treasury limits and facilitates all relevant functionalities like collateral management, facility blocking, facility closure etc. This web-based application is part of a universal, fully-integrated and modular Islamic banking software system. It is developed in Java and integrated with other modules meeting all the facility requirements of an organization.

The module's aim is to support the financial intuition's business goals and minimize business pitfalls. The financial institution can now strategically manage and monitor the finance limits offered to its clients and periodically review client credit worthiness.

- **Azentio**, *i***MAL*Facility Management System, Page 5**

The Challenge: Delivering superior customer service while managing back-office operations efficiently.

Value Xd's Solution: Transform iMAL*CSM with:

- Customer 360° View: Comprehensive analytics of customer interactions and service requests.
- Performance Dashboards: Monitor and enhance service efficiency and customer satisfaction.
- Predictive Analytics: Anticipate customer needs and proactively address potential issues.

Advantages:

- Improved customer satisfaction and loyalty through personalized service.
- Operational efficiency by identifying and resolving service bottlenecks.
- Data-driven strategies to enhance customer service capabilities.

Azentio's *i*MAL*CSM enables banks to streamline their business processes by connecting front-office to back-office systems. Offering a software solution to easily look-up customer account information, empowers bank tellers, sellers and advisors to efficiently execute various transaction operations and financial plannings, thereby becoming high value sales
centres.

- Azentio, *i*MAL*CSM, Page 8

Value Xd can be the ideal platform that becomes the analytics arm of this Customer Service solution.

Serving Azentio and Customers

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The Challenge: Managing a wide spectrum of Sharia-compliant financial products with precision and compliance.

Value Xd's Solution: Integrate Value Xd with IIS to offer:

- Compliance Analytics: Ensure adherence to Sharia principles through automated checks and balances.
- Investment Performance: Detailed analysis of investment portfolios and performance metrics.
- Risk Management: Assess and mitigate risks associated with Islamic financial products.

Advantages:

- Enhanced compliance with Sharia and regulatory guidelines.
- Improved investment performance through detailed analytics.
- Proactive risk management ensuring stability and growth.

Azentio's Islamic Investment System (IIS) is a key offering of the Azentio Financing Suite. The Islamic Investment System is a standalone Sharia compliant finance management system which facilitates the creation, approval and management of trade and investment deals for a wide spectrum of Islamic products like Morabaha, Musharaka, Mudaraba, Istisna, Ijara and Tawaruq. It facilitates the creation, approval and management of investments within the Sharia guidelines while offering the financial intuition the ability of being aided by the best in class functionality and features.

- **Azentio**, *Islamic Investment System*, **Page 5**

Value Xd can be the ideal platform that becomes the analytics arm of this Islamic Investment solution.

Serving Azentio and Customers

AZENTIO™

The Challenge: Accurate and compliant profit calculation and distribution in Islamic banking.

Value Xd's Solution: Enhance PCS with:

- Profit Simulation: Simulate different profit distribution scenarios to optimize returns.
- Detailed Analytics: Analyze profit distributions, ensuring compliance and accuracy.
- Automated Entries: Streamline accounting entries related to profit distribution.

Advantages:

- Accurate and efficient profit calculations and distributions.
- Enhanced compliance with Islamic banking principles.
- Improved stakeholder confidence through transparent operations.

Islamic Profit Calculation (PCS) is a comprehensive solution that enables you to systematically manage the restricted and unrestricted funds that are intrinsic to Islamic Banking while providing exhaustive configuration parameters and business rules to tailor profit calculation based on the Islamic Product Structure.

- **Azentio**, *Islamic Profit Calculation*, Page 5

Value Xd can be the ideal platform that becomes the analytics arm of this Islamic Profit Calculation solution.

Serving Azentio and Customers

AZENTIO ™
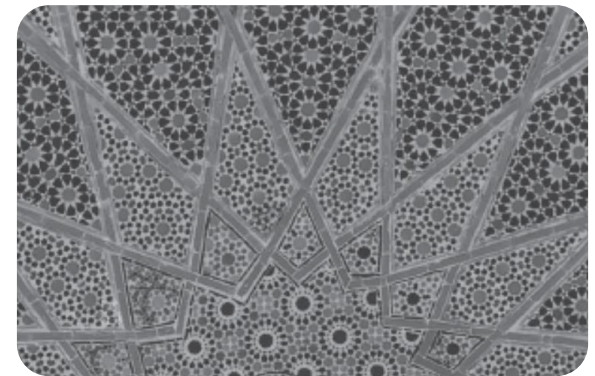
"Digital is not a channel — it's a way to shorten the distance between what your customers want and what they get. That means you must invest in technology that unifies the Customer's experience along every step of their journey.

– Ted Schadler, Forrester VP

Multi-Platform Integration:
Seamlessly integrates with all Azentio platforms, ensuring a unified analytics ecosystem.

Real-time Data Processing:
Delivers real-time insights, enhancing decision-making and operational efficiency.

User-Friendly Interface:
Easy-to-use tools for data visualization, modelling, and reporting.

Scalability:
Scalable solutions that grow with your business, accommodating increasing data volumes and complexity.

Collaboration:
Facilitates teamwork through data and model sharing, fostering a collaborative analytics environment.

Digital Banking Platform

Islamic Banking Platform

Islamic Profit Calculation

Islamic Investment System

Facility Management System

Customer Service Management
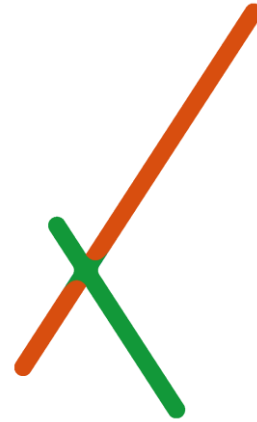
TOGETHER, we can unlock the full potential of data, driving efficiency, compliance, and innovation for Azentio and customers.

TOGETHER, we can redefine the landscape of digital banking and Islamic finance, ensuring sustained growth and success.

High Level Platform Map
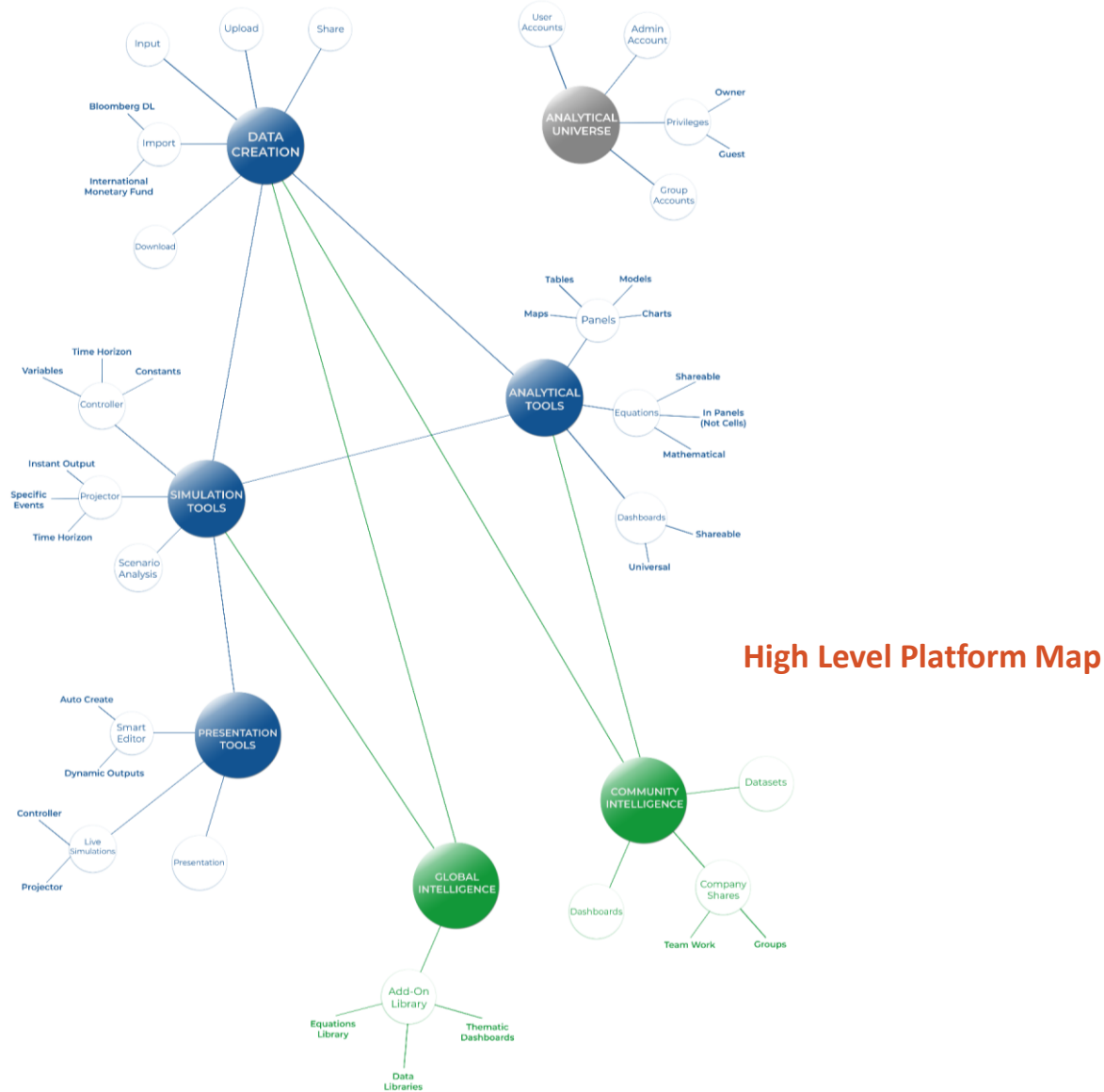
Key Languages Used

2022 User Manual

- Equations in Front of Data, Not in Cells or Behind Data
- Equations and Models as Tools in the Cloud, Not files
- Equations are Engines, not Images
- All Models are Shareable Tools
- Controller and Projector for Scenario Simulation
- Manipulate your Outputs during live Presentations

Other Analytics Platforms: Behind Data Architecture

Analytics Creator & User

Cells Data

Behind Data Architecture
- Equations are in Cells
- Coder Abbreviations
  - Un editable
  - Unverifiable
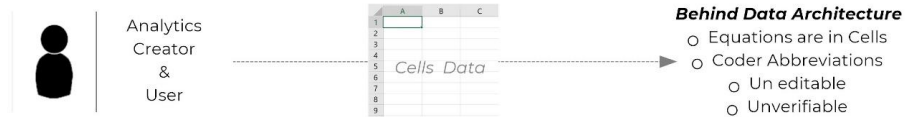
Value Xd Platform: Above Data Architecture

Analytics Creator & User

Above Data Architecture
- Equations are in Panels
- Mathematical Language
  - Editable
  - Verifiable

Cells Data

Analytics

Reimagined

USER MANUAL VXD 0.5
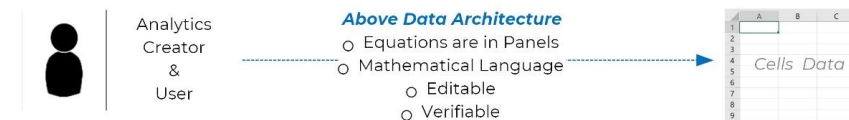
Figure-1: Key Modules, Structure, and Functional Elements

A cloud-based analytics platform that covers all the elements of the analytical value chain through an innovative self-sufficient and integrated technology that radically transforms the flow and architecture of the analytical process.

Armen Papazian

Akram Ojjeh

Alex Grigoryan

To Date, the Value Xd backend and frontend architecture covers the entire analytical value chain – on a manual basis

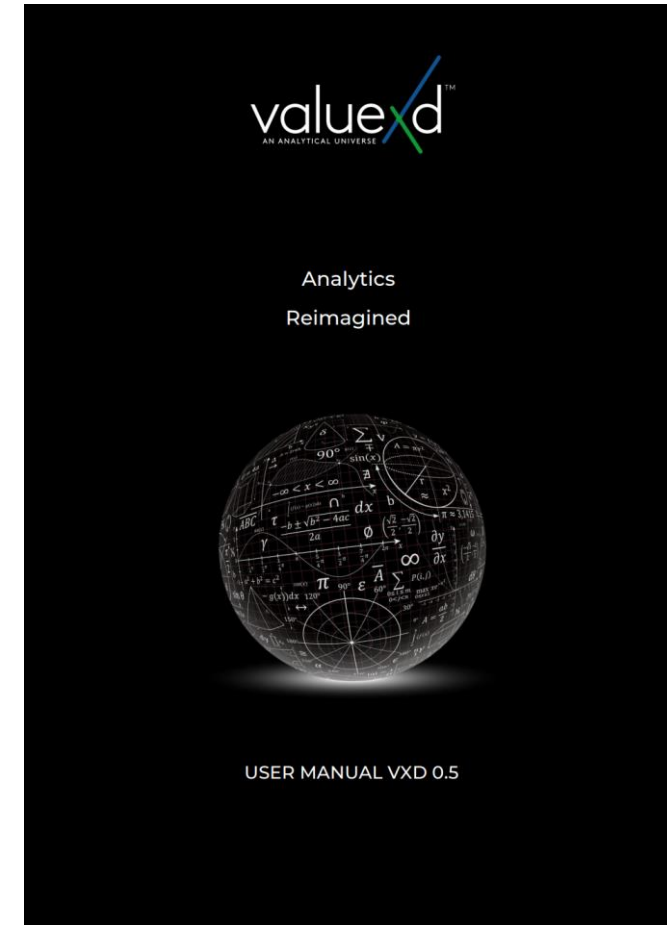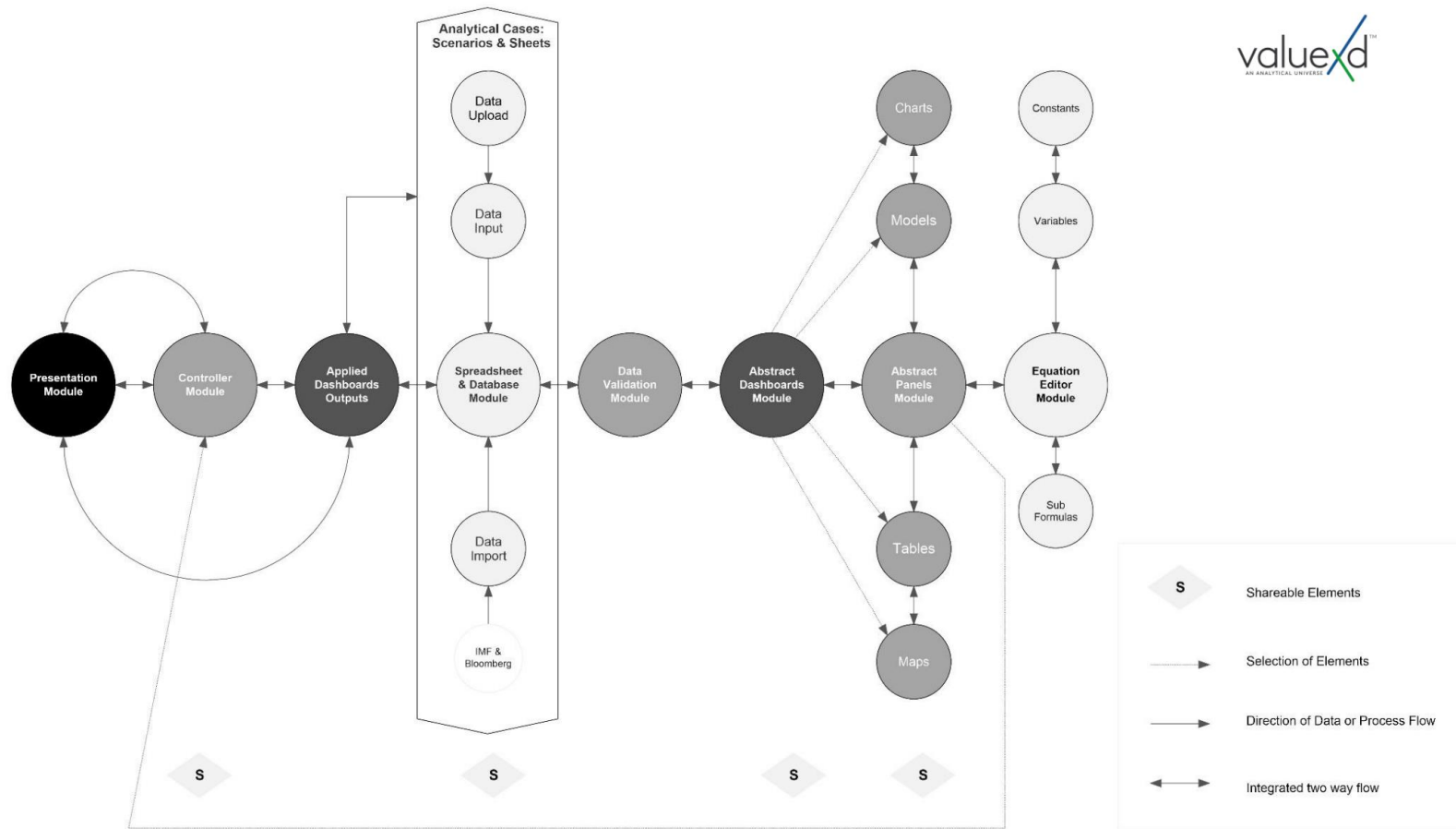| Data Aggregator	Modelling Powerhouse	Remote Teamwork & Sharing Universe	Advanced Live Simulation Interface	Investopedia with Actual Engines
- Bloomberg DL - IMF API - More Upon Request	- Actual mathematics - No coding needed - Dynamic Outputs	- Layered Team Building - Data and Model Sharing - Collaboration Platform	- Controller and Projector - Live simulations - Before and During Live Presentations	- Add-On Library - Download and Apply - Equations with Engines
Through its own proprietary spreadsheet tool it allows the import/upload/input of structured data from any source.	Through its own proprietary equation editor and dashboard creation interface it allows the creation of complex and simple interconnected models.	Through its own sharing and collaboration architecture it allows the creation of team and groups, and the sharing of data, models, and presentations across the globe seamlessly.	Through its own proprietary controller and projector tools and its own presentation module, it allows the advanced analysis of scenarios, the projection and simulation of multiple models – all before and during live presentations.	Through its own proprietary models library, Add-On Library, it allows the search, download and application of an entire library of equations that are actual engines, not images.

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A platform that allows the creation of models in actual mathematics, **not stuck in cells, but in panels above the data and outputs – shareable cloud-based tools**

A platform that allows dynamic simulation of outputs during live presentations.

A platform that allows internal and external analytical conversations through the sharing of data and dynamic models.

A platform that offers a library of ready to download and apply equations in all fields.
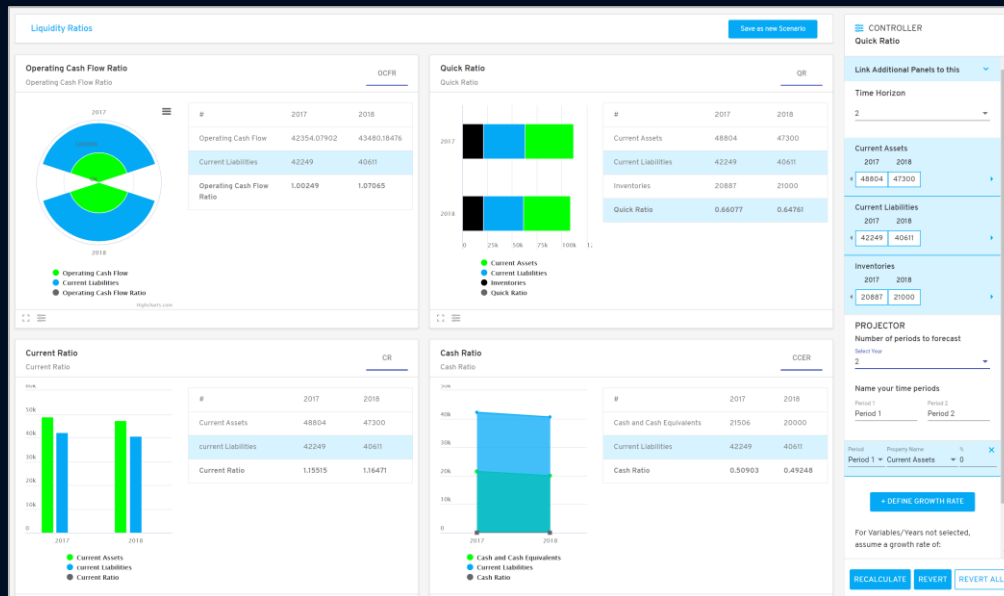
THE ANALYTICAL VALUE CHAIN

DATA CREATION & PROCESSING

- Consume data from any source through file uploads
- Input data directly into our spreadsheet editor tool
- Import data from unique third parties like the IMF and Bloomberg Data License

ANALISING & MODELING

- Build and deploy dynamic models that sit above your raw material, i.e., your data
- All models and included equations are living tools in the cloud
- Access any model and apply to any new case or project at any time

VISUALIZING

- Visualise all kinds of data through four main outputs: Models, Charts, Tables and Maps
- Build dynamic dashboards with any combination of them and apply to any case any time
- Apply new and old dashboards to any case through a 'click and drag' data validation tool

PRESENTING & REPORTING

- Create dynamic presentations for investment or business management purposes
- Simulate your models and outputs during live presentations for dynamic discussions
- Project your charts and data into the future and save them as new scenarios

TEAMWORK & SHARING

- Share your data, models, and dashboards with colleagues and senior management
- Build companywide proprietary intelligence that everyone can access given permission
- Work and create new models in teams or groups and share across the organisation

AN INTEGRATED ANALYTICAL EXPERIENCE, covering the entire analytical value chain in an integrated technology that empowers you, and enhances your mind's infinite potential, making analytics more effective and transparent.

SOURCE OF ANALYTICAL KNOWLEDGE

- A wealth of ready-made analytical models to download with a click.
- A library of thematic dashboards to address different analytical needs
- Share your knowledge and brilliance with the world when we launch our Planet Edition!

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KEY FEATURES

Analytical Outputs :

- Dynamic Shareable Outputs
- Targeted Multi Model Shareable Dashboards
- Live Simulations Before and During Presentations
- Projecting Models and Dashboards

Equations :

- In front of data – not behind
- In panels – not in cells
- In mathematical language – not coding language
- In the Cloud as shareable downloadable tools – not stuck in files

$$-II + \sum_{i=1}^{n} \left(\frac{FCF_i}{(1+r)^i} \right)$$

Multi-Platform Analytics Generator & Auditor

Value Xd Ltd is a UK based and registered company (10516572) in operation since 2016.

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United Kingdom

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