



**BankWorks**  
PHOENIX<sup>®</sup>

# FIND OUT HOW EMPOWER YOUR CUSTOMERS

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**ids**<sup>®</sup>



**BankWorks**  
PHOENIX<sup>®</sup>

**Connect**<sup>®</sup>



## Challenge of Sector Financial

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One of the main challenges facing the modern financial sector is the incorporation of technologies that facilitate and increase access to financial services mainly in rural areas, where mechanisms for effective financial inclusion need to be strengthened.

By maximizing the use of mobile devices and the Internet, banking is promoted, transactional costs are reduced and certainty is provided by guaranteeing the transactions of its Clients.

## Our Solution Digitalization and Banking

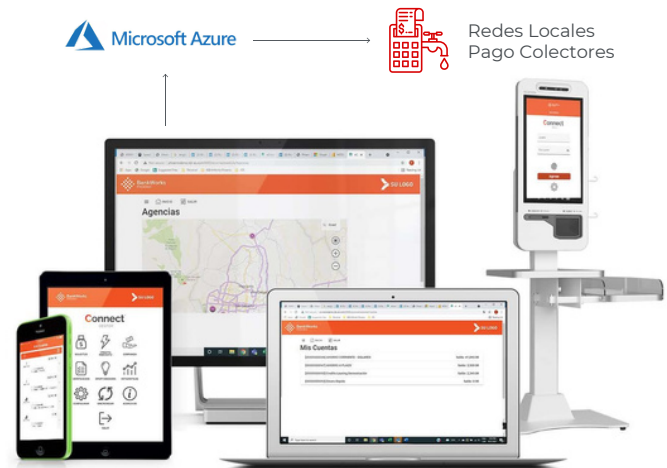
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That is why IDS® of Central America, through the BankWorks Phoenix® Integrated Financial Solution, continually strengthens its omnichannel strategy by incorporating the new family of **Connect®** products, with the objective of making more flexible, strengthening and ensuring the service to its Clients through use of mobile devices, the internet, kiosks and interfaces, so that they can carry out their procedures and transactions at any time, place or situation in an intuitive way.



# BankWorks Phoenix in the User's Hands

Discover how to empower your clients through the Connect® Suite of digital Local Networks Payment Collectors products, the solution continually evolves, innovates and digitally transforms self- that service, giving the financial institution a competitive advantage and its clients a unique banking experience.

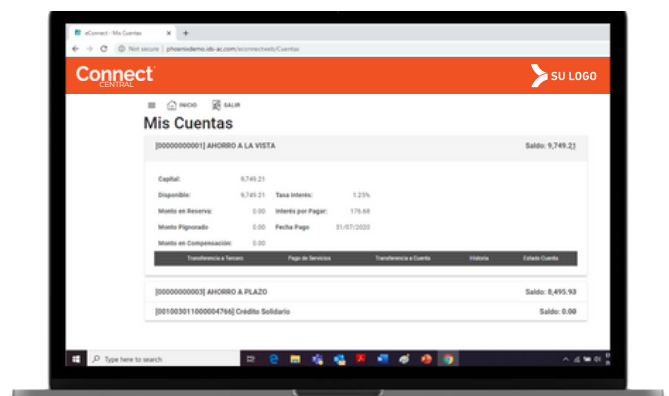


## Connect® Central

Allow the Client to carry out procedures and transactions incorporating the concept of "Internet Banking".

- Transfer funds between your own accounts.
- Transfer funds to bank accounts third parties.
- Quote and send remittances to third parties with a charge to an account.
- Pay a loan with a charge to an account.
- Pay for collector services with a charge to account (Integration with local collection networks).
- Quote and initiate a credit application, pre- qualifying whether the person is eligible for credit instantly.
- Request service procedures for your financial products.
- In the case of companies, there is the possibility for a person to enter transactions according to their role and for another person to authorize them according to their role.

- Freeze/Unfreeze accounts.
- Check balances.
- Verify account status and transactions by period.
- Consult the current status of service procedures.
- Consult nearest agencies.
- Reminders and notifications.
- Contact the Executive through online chat.
- Advertising and news.





# Connect<sup>®</sup> Mobile

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Allow the Client to carry out procedures and transactions incorporating the concept of “Mobile Banking”.

- Transfer funds between your own accounts.
- Transfer funds to bank accounts third parties.
- Quote and send remittances to third parties with a charge to an account.
- Pay a loan with a charge to an account.
- Pay for collector services with a charge to account (Integration with local collection networks).
- Quote and initiate a credit application, pre-qualifying whether the person is eligible for credit instantly.
- Request service procedures for your financial products.
- Freeze/Unfreeze accounts.
- Check balances.
- Verify account status and transactions by period.
- Consult the current status of service procedures.
- Consult nearest agencies.
- Reminders and notifications.
- Contact the Executive through WhatsApp or phone call.
- Advertising and news
- Biometric security.
- Supports IOS and Android operating systems.





# Connect<sup>®</sup> Mobile

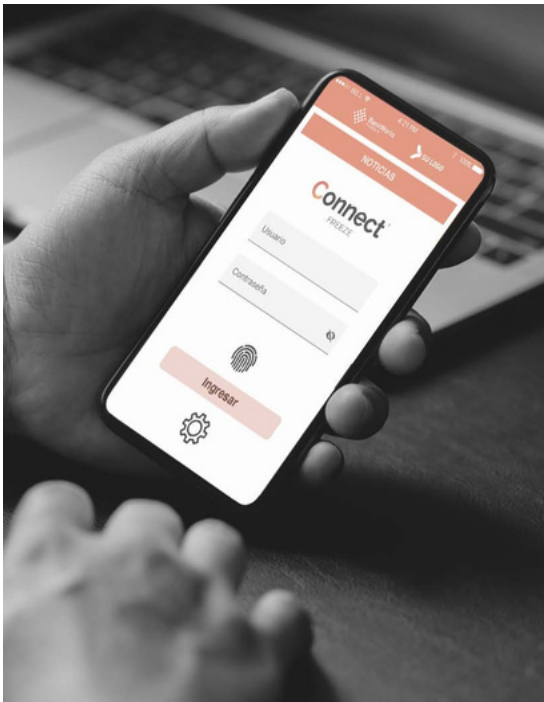
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Allow the Client to carry out procedures and transactions incorporating the concept of “Service Kiosks”.

- Transfer funds between your own accounts.
- Transfer funds to bank accounts third parties.
- Quote and send remittances to third parties with a charge to an account.
- Pay a loan with a charge to an account.
- Pay for collector services with a charge to account (Integration with local collection networks).
- Quote and initiate a credit application, pre-qualifying whether the person is eligible for credit instantly.
- Request service procedures for your financial products.
- Freeze/Unfreeze accounts
- Check balances.
- Verify account status and transactions by period.
- Consult the current status of service procedures.
- Consult nearest agencies.

- Reminders and notifications.
- Advertising and news.
- Biometric security.
- Supports IOS and Android operating systems.





## Connect<sup>®</sup> Freeze

Provide the Client with a measure of protection against any emergency.

- Allow you to consult a list of the active financial products you have with the institution:
  - »Checking accounts.
  - »Savings and contribution accounts.
  - »Loans, etc.

- The client can easily freeze or unfreeze immediately:
  - »Financial products.
  - »Value documents, for example checks.
  - »Means of payment, for example credit and debit cards.



# Connect<sup>®</sup> Loan

Allow the Client to carry out self-management for the digital origination and resolution of the requested credit. It is a solution for institutions that aspire to develop as Fintech.

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- Allows a person to request the loan of their best convenience:
  - » Basic general data information is recorded.
  - » Image of the photograph and identification document are attached.
  - » Financial information is attached (income statement, balance sheet, etc.).
  - » Attached is an image of the required documents to start the process.
- The person can consult the suggested payment plan.
- The central system returns if the requested credit prequalifies to continue the process.
- Approval and formalization is carried out automatically and digitally according to the institution's policies.

- The disbursement is credited to the savings account indicated by the Client.
- Installment payments can be debited from the savings account indicated by the Client.
- Biometric security.
- Supports IOS and Android operating systems.





# Experience and Innovation in Central America



Leader in specialized technological solutions to support the business.



More than 1,800 successful high-tech projects.



Team of certified, highly experienced and committed professionals.



Capacity and experience in business in different market sectors Latin American.



Committed to exceeding the expectations of our clients.



Own offices in Guatemala City and San Salvador, regional presence.





**BankWorks**  
PHOENIX

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# Technology to **grow without limits.**

BankWorks Phoenix® is a registered trademark of IDS® de Centroamérica SA

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