UST FinX



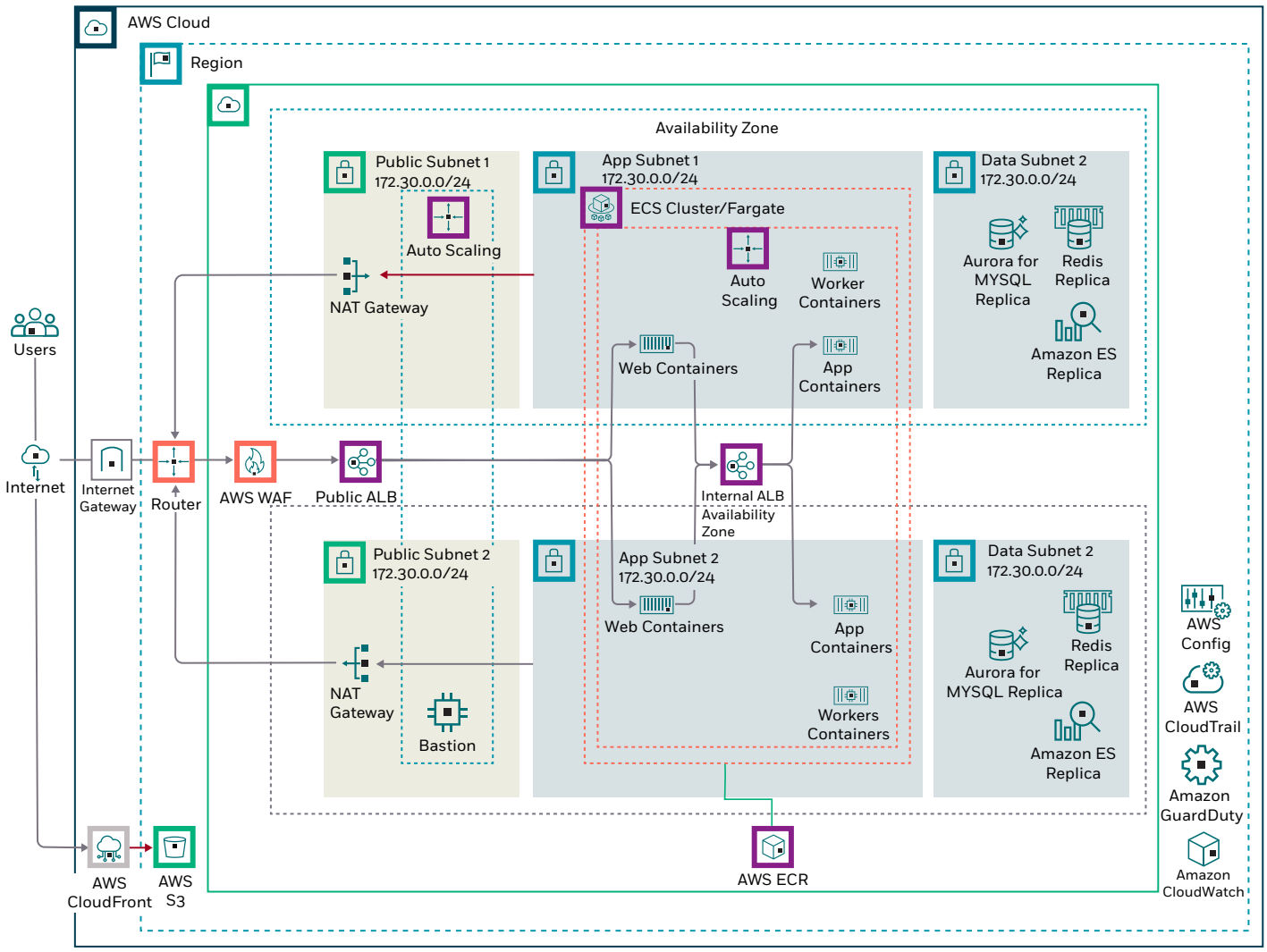
Composable banking services and digital experience ecosystem as a service powered by AWS

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UST FinX combines managed services, a financial services platform, an open and growing partner ecosystem of cloud-native capabilities, and tested building blocks to provide a framework for creating first-class digital experiences. By bringing together components, FinX enables financial institutions to construct experiences that matter when, where, and how for their customers.

Powered by several Amazon Web Services, UST FinX provisions an environment for financial institutions that is flexible, scalable, reliable, and cost-effective. Regardless of an institution's size, UST FinX in partnership with AWS, confer the scale and scope necessary to deliver, modern digital interactions richly driven with insights and optimized integrations. Composable banking supports a collaborative world where open innovation and multiple stakeholders co-create digital outcomes that matter to consumers.

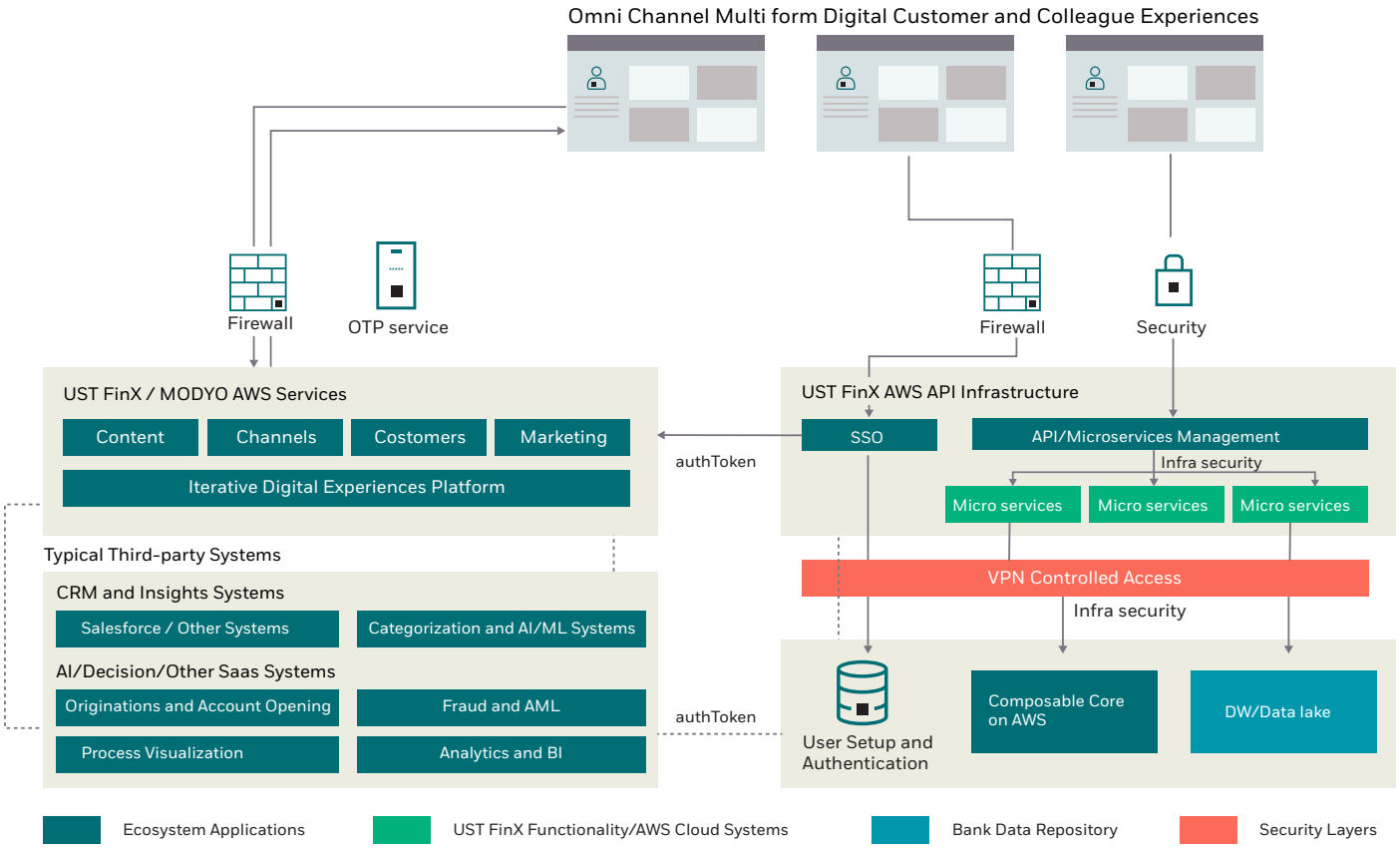
Each of the ecosystem components and systems leverage AWS services, as illustrated in the example below.



UST FinX

As illustrated in the reference architecture below for a retail banking deployment, FinX leverages a number of AWS services and can allow the financial institution to scale as needed. UST FinX is also an accelerator. It can be used as an innovation sandbox to try and test new digital offerings, and provide support for greenfield applications running separate and apart from an institution's current technology stack.

UST FinX banking ecosystem on AWS



Interactions

A modern approach to digital customer engagement involves having users interact with digital experiences that matter when, where, and how. With UST FinX, experiences are built quickly and easily using reusable building blocks. Cloud-native, the FinX ecosystem is optimized to deliver value quickly and meaningfully reducing time to market to days and weeks.

UST FinX spans channels eliminating the need to manage multiple delivery points. UST FinX supports both front-end, customer-facing delivery, and employee back-office support, ensuring that interactions are managed end-to-end within one ecosystem, maintaining visibility and oversight. UST FinX's conversational banking engine (powered by AI) takes interaction to the next level by enabling customers to participate in a complete end-to-end conversational engagement.

Insight

UST FinX leverages data, advanced analytics and artificial intelligence to facilitate informed and thoughtful experiential delivery. Leveraging-

- Transaction analytics
- Predictive and prescriptive analytics
- Product utilization and profitability

UST FinX provides insight into a customer's financial position and health. Data is used strategically to craft experiences and present offers that are best aligned with a customer's current life situation. Generative AI is also leveraged in the personalization of experience.



Integration

Efficient and reusable integrations bring the UST FinX ecosystem together, allowing partners to be easily brought into relevant digital experiences. Within a unique open partner ecosystem, UST FinX enables financial institutions to quickly integrate FinTech, aggregate value, and deliver on the promise of digital transformation.

APIs and integration are completely managed as a complete platform-as-a-service for financial institutions. Standards are employed and the platform is ready now for innovative open banking enabled applications.

UST FinX supports legacy banking system cores but also provides a framework to allow financial institutions to "side-car" modern composable cores, either for a specific purpose or to "hollow out" an existing legacy core over time and migrate capabilities.

Composable cores allow financial institutions to embed service and functionality when and where it makes sense with embedded widgets.

UST FinX, focused on boundless impact for its clients and supported by Amazon Web Services, is ready now to transform your institution's business.

Whether you are modernizing your entire technology stack or simply looking to enrich your current offering, UST FinX is the right partner for your digital transformation.

For more than 23 years, UST has worked side by side with the world's best companies to make a real impact through transformation. Powered by technology, inspired by people and led by our purpose, we partner with our clients from design to operation. Through our nimble approach, we identify their core challenges, and craft disruptive solutions that bring their vision to life. With deep domain expertise and a future-proof philosophy, we embed innovation and agility into our client's organisations—delivering measurable value and lasting change across industries, and around the world. Together, with over 30,000 employees in 30 countries, we build for boundless impact—touching billions of lives in the process. Visit us at:

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