

Omnichannel for a Digital Future



Worx solutions, powered by Microsoft technologies

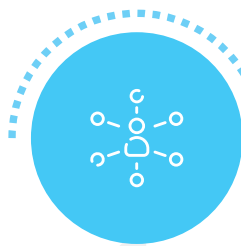
Gold
Microsoft Partner



Worx
channels

www.cubicsystems.com

Worx Channels improves the banking experience



**integrated
omnichannel**

**one-stop-shop
banking**



**cardless
instant loan**

**paperless
process**



**multi-factor
security**

Worx Channels provides digitalized banking experiences

Lightning Fast

Improve Turn-Around-Time for any request and asset or liability application



All-Around Ready

Ensure customer satisfaction by enabling any transaction or application in real-time



Minimal Contact

Provide paperless and contactless experiences on the customer's channels of choice



Credit Anytime

Empower the customer to receive a loan for goods on the spot without a credit card



Integrated Process

Lower costs and staff time through policies' pre-configuration and systems' integration



Consistent Experience

Provide a consistent user experience, branding and transaction options across all channels



A software which automates the banking experience

Worx
channels

State of the art omnichannel solution that eliminates data silos and smoothes processes

W mobile banking

W online banking

W digital wallet

W pay later

Worx Channels improves the onboarding process

Worx Channels provides solutions that automate the banking journey by allowing you to:



Enable the customer to **fill in his own KYC** and **self-authenticate**



Provide in-shop **automated loan approval and disbursement** to merchants for selected goods



Enable **multi-utility bill payment** including **scheduled and automated payments**



Digitalize the onboarding process using **mobile-native biometric verification**



Provide **full-powered bank account** and **digital wallet management** features



Automate and digitalize the delivery process of the customer's purchased goods

Ready to embark your digital transformation journey



ABOUT CUBIC

Banking software from a company that knows finance

Cubic Information Systems is a software development company that helps businesses across the globe expand their capabilities and improve operations. Cubic is a Microsoft Gold Partner with in-depth knowledge of Dynamics 365, a platform that allow fast and efficient development of innovative, affordable software solutions. With each client, our goal is to increase process efficiencies, reduce costs, optimize the customer experience and uncover new opportunities for growth.

Headquartered in Dubai, UAE, Cubic works with business partners in many regions around the globe.

Let Cubic unlock your institution's untapped potential!

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