

# Fortress Data Services

Your Preferred Provider for Banking Applications Shared Service



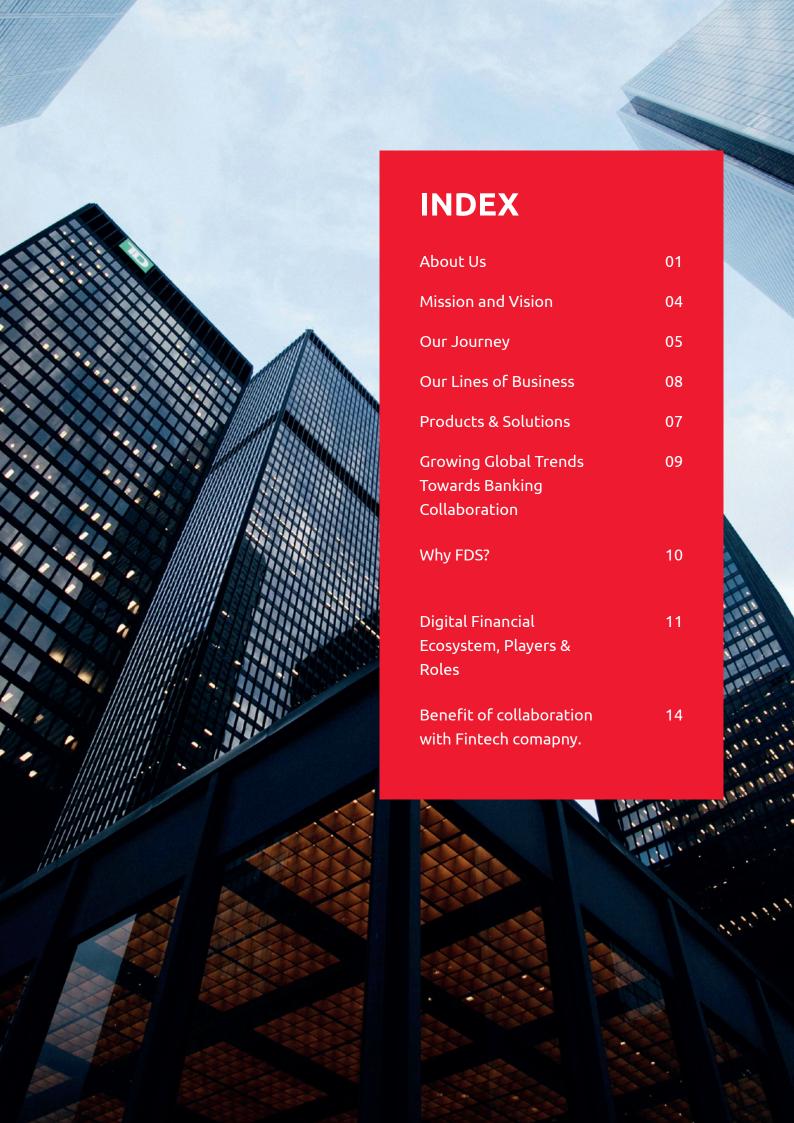


Your Preferred Provider for Banking Application Shared Services

### Headquarter

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### Fortress Data Services

# S About Us

Fortress Data Services (FDS) is a technologybased ecosystem connector and service provider headquartered in Indonesia with regional presence, local implementation and support in South and South-east Asia including countries like Philippines, Myanmar, and Bangladesh. We aim to co-create value for financial institutions in Asia by providing them with the solutions required to succeed in the digital era.



Fortress Data Services is a trustworthy and reliable technology-based services provider of world-class applications for the banking and financial services industry. With multiple decades of experience, we have led digital transformations for over 100 financial institutions in our chosen markets. We have been the first world-class provider in South East Asia of SaaS (Software as a Service) model for Core Banking, Mobile Banking, and Digital Financial Ecosystem. We were also the first in opening a Tier 4 Data Centre in South East Asia.

With the scalable and flexible architecture of our solutions, we are able to cater for all sizes of businesses and have transformed them to grow profitably and continue to evolve in this Digital Financial Era.

In today's era of Digitalization, FDS continues to be innovative and disruptive through its Digital Platform and Digital Financial Ecosystem. The Ecosystem solution brings the players into a collaborative mode including Banks, Fintechs, e-Commerce players, Merchants / Agents, Retail Outlets, and MSME entities ensuring financial gain for all parties.

...By trusting FDS with their IT operations and ecosystem connectivity, customers can enjoy increased operational productivity and profitability.



# We Vision

To lead innovation through co-creation of value for our partners in digital world.

# With Mission to

Accommodate various market segments with innovative and world class IT solutions to advance the digitalization of financial ecosystem. Thereby supporting them to stay ahead and profitable in the continuously evolving digital landscape.

Provide leading core banking software to improve operational efficiency with short implementation time, various service offerings, and redefine the holistic customer experience.

Provide digital ecosystem interconnectivity that bridges financial with non-financial institutions to increase the benefits of players in the ecosystem.

### **Our Journey**

Pioneering new avenues of technology, partnership and end to end service.

...We stand apart by helping our clients grow at a faster and sustainable pace. Our clients are our partners and we are always willing to invest in their growth and share the risk.

### 2010

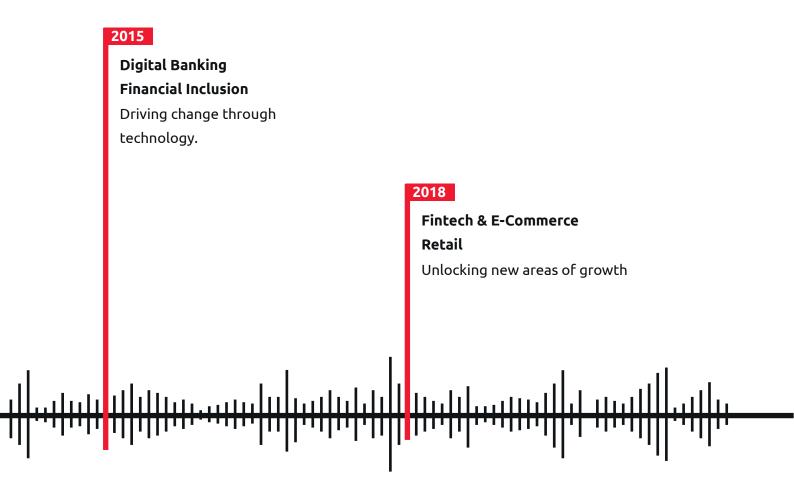
### **Banking Systems**

Shareholders with deep expertise in SaaS come together. Partnership with Temenos is forged.



**Regulatory Online Banking** 

Ensuring compliance & quality.



Over a decade of experience in delivering everything as a Service (XaaS), digitalization, catalyzing sustained and fast paced growth to banking and financial organizations.

### **Products & Solutions**

We are partners and not just service providers through our tailormade and scalable service offerings repurposed to cater to variegated and dynamic client needs.



### Digital Platform

Various opportunities are offered by FDS for banks, with a vast network of merchants and billers, as well as applications with world-class technology services such as E-Money and Mobile Banking, FDS ensures a secure and seamless connectivity with E-Commerce and Fintech organizations in the ecosystem connectivity we have established.

- Middleware & Card Management (incl. ATM Switch).
- Online Banking.
- Digital Banking.
- Agent Banking.
- Digital Financial Ecosystem.
- Cloud Cash Machine.
- mERP



### Banking Technology

FDS helps banks digitalize their operations and banking services thoroughly. Core banking system, digital channel, as well as Smart Branch from FDS can help banks obtain 300% increase in their branch load capacity.

- Conventional Core Banking.
- Syariah Core Banking.
- Treasury.
- Trade Finance.
- Micro Banking.
- Banking Analytics & AI.

...We have unlocked several consumer facing service options for the clients to enable customer centricity and enhanced engagement. These additional services as a part of DigiPay provide secondary benefits to the client by allowing the client to be able to provide a more immersive captive experience.



# Software as a Services (SaaS)

FDS provides complete and precise solutions for bank's needs. With FDS service packages that include applications, software and hardware system, banks can efficiently expand their services and operations without spending high operational costs.

- Data Center.
- Certifications.



# Regulatory & Security

FDS offers diversified solutions that help banks to develop their services without neglecting the regulatory and compliance sector.

The quality of FDS services and infrastructure are maintained continuously by Ernst and Young audit team and certified by Uptime Institute (Data Center).

- Regulatory Reporting.
- IFRS9.
- Fraud Detection.
- Cyber Security.
- Penetration Testing.

# Growing Global Trends Towards Banking Collaboration

With the continuous progress of digital revolution and the demand for financial services to go digital, banks around the world are now adapting to transform the customer experience digitally and retain a competitive edge. More banks are also starting to acknowledge that when it comes to innovation, if they can't build it and they can't buy it, then the only way to remain competitive and relevant is to collaborate. Collaborations between banks and new players in the financial industry such as E-Commerce and Fintech companies will provide the perfect opportunity to leverage the full potential of the technology and will allow banks to meet the demand of their customers that are increasingly growing to be more digital savvy.

With FDS, customers are not only outsourcing their SaaS needs to us, but will also benefit from the expansion of their ecosystem, presenting them with immense opportunities for technological and business growth.

Studies and user experience have shown that banks and financial institutions that opt to collaborate with Fintech companies benefit from:



...We add value to your business while sharing the concerns as well through our partnership and growth business model. Our array of services help in expansion or in increase of efficiency, utilization of existing resources.



Faster solution for our customer



Increase in revenue and business opportunities



Faster innovation to streamline processes, services and products



Higher scope of potential customers



Lower operating costs

### Why FDS?

Clients look to FDS in order to access affordable, scalable and world-class solutions. By outsourcing SaaS needs to us, clients can enable growth, manage costs, and control risks, all at the same time.

# Scalable, complete world class applications

FDS delivers world class applications which can be developed in line with clients' needs. This approach allows clients to select only the services that they require, and add on readymade functionalities later as needed.

#### Financial benefits

With FDS solutions and services, clients enjoy the luxury of world-class solutions with effective and efficient pricing. In particular, our Application Software Provider (ASP) pricing model means that clients can spread payments over time rather than making one costly upfront payment.

# Supporting Latest Financial Issues

FDS solutions and services are designed to support latest issues in financial and banking sector such as Financial Inclusion and Regulatory / Compliance. Clients enjoy access to world-class applications and are able to leverage the latest technological advances to become more efficient and effective.

## Leverage Your Business With Ease

Clients have the opportunity to focus on their business, while routine IT operations are outsourced to FDS.

# Digital Financial Ecosystem Collaboration

By joining our growing ecosystem, banks can enjoy connectivity to the new players in the financial industry such as E-Commerce, Fintech, Merchants and many more. Our ecosystem provides customers the opportunity to create partnership with the new players, which will not only advance their front-end banking services, but also expand their business and increase their profitability.

Understanding your world is the key to improving your engagement and profits by creating value for your stakeholders. Our wide offerings are precisely matched to your needs through careful analysis to open your world of growth

# Digital Financial Ecosystem Players & Roles

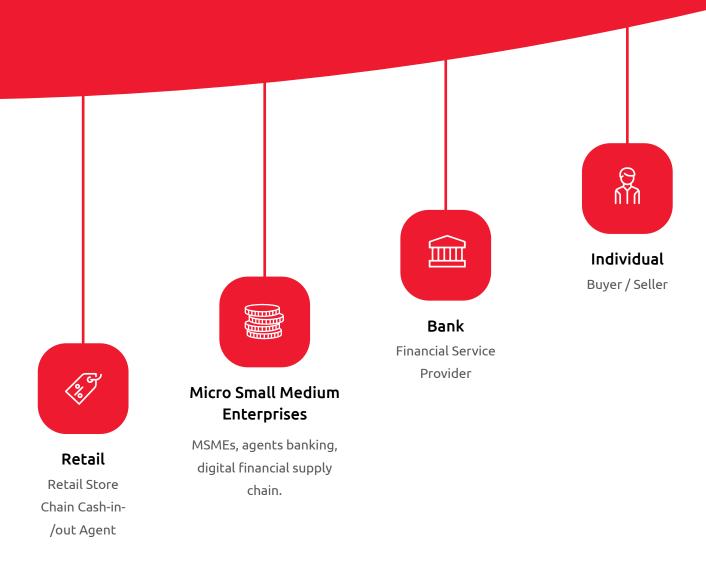
Using our innovative product suite, we provide an exhaustive array of services to cater to every element of a truly digital financial ecosystem.

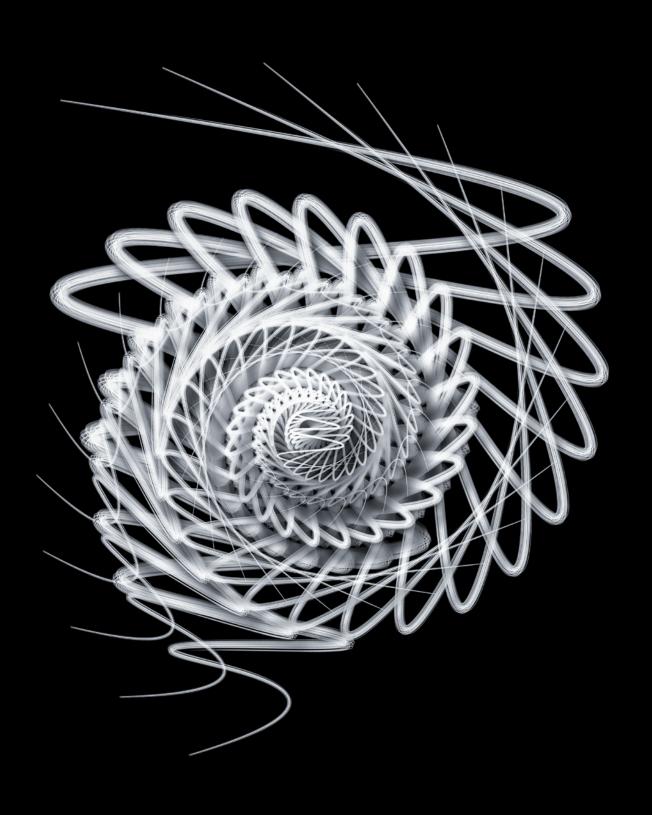


Fortress Data Services

global front.

We are digitalization specialists with key focus on building a digital financial ecosystem to engender ease of business and explore new revenue streams for partners and a trustworthy collaborator who believes in co-creation of value and relationship based interactions. We share the risks so that you can enjoy the growth without worries





# Benefit of Digital Financial Ecosystem.

We also believe that cooperation is the key to unceasing innovation, and it is something that we invest in so many levels. We work in partnerships with a growing ecosystem of 20+ banks, a collective of fintech companies and technology firms, 20,000+ merchants and more. Together, we develop new and practical solutions that make financial services work better.



Collaborations between banks and new players in the financial industry such as E-Commerce and Fintech companies will provide the perfect opportunity to leverage the full potential of the technology.



Rapid innovation to streamline processes, services and products.



Faster Solution & product launches for customer.



Increase in fee and no-fee based income.



Easier Supply chain management financing.



Cost optimization.

We have re-engineered the entire banking experience by adding more partners and by using the latest digital technology and smooth user experience to enable a new era of payments. Using these you can tap into the revolutionary digital financial ecosystem which creates a new source of revenue directly through increased transactions and indirectly by bringing more banking partners or merchants to your ecosystem.



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