



# Appzillon Retail Banking Solutions

Retail customers today expect more—seamless onboarding, personalized engagement, frictionless transactions, and unified access across digital and physical channels. Appzillon Retail Banking Solutions by i-exceed is purpose-built to meet these expectations. Powered by a modular, AI-augmented platform, Appzillon transforms fragmented customer journeys into intelligent, agile, and measurable experiences.

Whether you are onboarding first-time users or deepening engagement with digital natives, Appzillon empowers you to deliver secure, hyper-personalized, and high-performance retail banking experiences—at scale and with speed.

## APPZILLON RETAIL ONBOARDING

Accelerate customer acquisition with intelligent automation and adaptable front-end experiences—built once, delivered across channels. Smart workflows, real-time verification, and adaptive interfaces reduce drop-offs and simplify compliance-heavy journeys.

Key Highlights:

**Real-Time Recommendations:** Smart nudges and contextual next-best actions to drive conversion

**Flexible Onboarding Flows:** Self-service and assisted onboarding across digital and in-branch environments

**Embedded KYC/AML Compliance:** Built-in verification and fraud checks

### Key Benefits

- Accelerate customer onboarding with intelligent, digital-first experiences
- Deepen engagement through context-aware, lifestyle-linked journeys
- Roll out tailored offerings faster using modular, configurable components
- Expand reach with inclusive, lightweight apps and built-in compliance

### Key Features

- Self-service & assisted onboarding journeys
- Context-aware nudges & next-best actions
- Smart form adaptation for faster input
- Biometric & device-based authentication
- Personalized dashboards with spend insights & goals
- Real-time alerts & advanced card controls
- Unified, channel-agnostic experience (mobile, web, wearables)
- Seamless integration with billers, wallets, lifestyle services
- Modular APIs for rapid expansion
- Regional language and compliance support (RBI, WCAG 2.2, GDPR)

### Related Products

- Agent Banking
- Digital Branch
- Islamic Banking
- Family Banking
- Financial Inclusion Solutions
- SuperApp

**Dynamic Form Simplification:** Responsive forms reduce input effort and speed up completion

- Personal Finance Management
- Credit Unions & Community Banks

**Proven Results:** Up to 45% higher conversion, 35% cost reduction, and 3x faster time-to-market

## APPZILLON RETAIL BANKING SERVICING

Deliver secure, intuitive, and responsive experiences for everyday banking—across savings, credit, payments, and more. Whether customers are checking balances, making payments, or applying for products, Appzillon enables seamless servicing and real-time engagement.

Key Highlights:

**Unified Account View & Controls:** Single dashboard to manage savings, loans, cards, and investments

**Instant Payments & Transfers:** Real-time peer-to-peer, bill, and merchant payments

**Personalized Budgeting & Insights:** AI-powered tools for tracking spend and managing goals

**Self-Service Requests:** Manage service requests like cheque books or disputes 24/7

**Card Management:** Lock/unlock cards, set usage limits, receive instant fraud alerts

**Loyalty & Lifestyle Integration:** Reward programs and offers built into banking journeys

**Omnichannel Continuity:** Start a task on one device and finish on another seamlessly

## SPECIALIZED RETAIL BANKING SOLUTIONS

Appzillon Retail Banking forms the foundation for targeted offerings built for scale, inclusion, and customization:

**Digital Branch:** Deliver full-service banking through mobile, web, and kiosks—reducing branch dependency and operational cost

**Islamic Banking:** Preconfigured, Shariah-compliant workflows

**Family Banking:** Empower families with shared access, spending controls, and parental oversight—enabling safe, collaborative financial management across generations.

**Financial Inclusion Solutions:** Deliver essential banking services via ultra-light, multilingual apps optimized for low-data usage, offline access, and underserved regions.

**Credit Unions & Community Banks:** Enable rapid innovation with low-code configurability, flexible deployment options, and scalable cloud-native infrastructure tailored for local institutions.

**SuperApp:** One app combining banking, lifestyle, and third-party services

**Personal Finance Management:** Budgeting, goal-setting, and spend insights embedded in daily banking

## DESIGNED FOR MEASURABLE IMPACT

Appzillon goes beyond features to deliver clear, quantifiable business outcomes—powered by intelligent orchestration, and modular design:

- Accelerate customer acquisition with rapid, paperless onboarding across assisted and self-service channels
- Drive operational efficiency through automated workflows, reduced manual effort, and offline-ready capabilities
- Launch personalized products faster with modular components tailored for niche segments and demographics
- Deepen customer loyalty through contextual journeys, family-linked experiences, and integrated lifestyle features
- Expand market reach with inclusive, lightweight, and out-of-the-box Shariah-compliant workflows

Whether you're serving emerging segments, deepening engagement in existing ones, or expanding into new demographics, Appzillon ensures every specialized offering delivers measurable, lasting impact.

## CONNECT WITH US

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