Appzillon Digital Banking Platform

REIMAGINE DIGITAL BANKING EXPERIENCES

In today's fast-paced world, customers demand real-time, seamless, and intelligent digital experiences. Many banks are constrained by siloed systems and legacy platforms that hinder agility and personalization. Appzillon empowers banks with a connected, composable, AI-ready, and human-centred platform designed for rapid change and scale. It simplifies transformation and accelerates innovation across customer journeys, channels, and lines of business.

Appzillon is built on a robust three-layered architecture delivering agility at the core, intelligence at the edge, and consistent, contextual experiences across every channel.

ENGAGEMENT LAYER: INTELLIGENT INTERACTIONS ACROSS CHANNELS

The Engagement Layer delivers seamless, role-based interactions that feel intuitive and intelligent—whether on mobile, web, or wearables. It unifies the experiences of customers, bankers, and business users through a single dynamic interface that adapts to context, behavior, and real-time intent—breaking down silos and enabling truly connected journeys.

Key Highlights:

Headless UI: Consistent, native-grade experiences across devices and channels

Key Benefits

- Accelerated product launches using visual configuration and reusable components
- Lower TCO through smart automation, modularity, and component reuse
- Richer engagement via contextual, personalized journeys tuned to behavior and intent
- Built-in compliance with global and regional standards (GDPR, WCAG 2.2, RBI, FDIC, PSD2)
- MACH-aligned foundation supporting long-term scalability and adaptability
- Faster change management with low-code customization and centralized control
- Unified platform for both retail and corporate banking use cases
- Frictionless integration with core systems, fintechs, and partner ecosystems
- End-to-end visibility across channels and journeys with embedded analytics
- Future-ready architecture enabling continuous innovation and AI integration

Key Features

- Pre-configured journeys for onboarding, servicing, and transaction initiation
- High-performance, cross-platform UI powered by a single codebase

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Smart Journeys: Context-driven journeys tuned to user intent, behavior, and role

Conversational Interfaces: Virtual assistants and intuitive, on-demand support

Unified UX: Continuous cross-channel experience with brand-consistent theming

Cross-Platform Deployment: Build once and deploy everywhere with streamlined delivery

Adaptive Experiences: Context-aware personalization delivering seamless engagement across mobile, web, and wearables

ENABLEMENT LAYER: POWERING SMARTER BANKING

The Enablement Layer accelerates delivery, enhances decision-making, and drives agile operations for retail and corporate banking. It includes modular components, pre-configured business services, and adaptive workflows that enable intelligent automation and fast response to change.

This layer supports end-to-end journeys across:

Retail Banking: Onboarding, account servicing, cards, payments, loans, and service requests

Business Banking: Digital onboarding, account setup, entitlements, collections, bulk payments, trade finance, and treasury

Key Highlights:

Composable Components: Quick configuration for retail and corporate banking needs

Pre-Built APIs: Covering onboarding, KYC, customer management, and more

Real-Time Workflows: Dynamically adapt to user behavior, regulatory shifts, and context

Microservices Modules: Ensure flexibility, scalability, and operational agility

Adaptive Workflow Management: Real-time behavioral and regulatory adjustments for accelerated innovation

TECHNOLOGY LAYER: BUILDING FOR AGILITY AND SCALE

- Smart automation and conversational interfaces for efficiency
- Open APIs to support embedded finance and ecosystem integration
- Secure DevSecOps with continuous observability and enforcement
- Multi-channel support with white-label branding and theming
- BaaS-ready design for third-party enablement and co-innovation

Related Products

- Appzillon Retail Banking
- Appzillon Business Banking
- Appzillon SME Banking

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Built on a MACH-aligned architecture, Appzillon ensures future readiness across all layers. Its cloud-native, headless, and API-first foundation enables fast scaling and seamless ecosystem integration.

Key Highlights:

MACH Principles: Microservices, API-first, Cloud-native, Headless architecture

Flexible Deployment: Cloud or on-premise models designed with security and scalability

Ecosystem Integration: Pre-built and customizable APIs simplify connection to fintechs, legacy systems, and internal services

Data-Ready Architecture: Supports real-time insights, learning, and automation

Technology Capabilities:

Advanced Release Management: Supports safe, daily incremental releases with canary deployments and fast fail mechanisms to minimize risk and maximize agility

Component-Based Development: Modular components with autonomous lifecycles, semantic versioning, and a central repository of reusable libraries streamline development and maintenance

Comprehensive Observability & Security: Built-in logging, metrics, and tracing coupled with automated DevSecOps, including static code analysis, threat modeling, continuous vulnerability assessments, and rigorous testing

Event-Driven Microservices: Loosely coupled, asynchronous interaction supporting real-time analytics, notifications, and ecosystem integration

Cross-Platform Native Mobile Development: Single codebase streamlines building high-performance native apps for Android and iOS, backed by automated unit testing, reusable modular packages, and IDE integration to boost developer productivity and quality

DESIGNED FOR MEASURABLE IMPACT

True transformation isn't just about adopting new technology—it's about achieving outcomes that matter. Appzillon empowers financial institutions to realize meaningful business value through a platform that translates innovation into results.

By reimagining banking experiences at every layer—from seamless user engagement to composable core processes and scalable infrastructure—Appzillon helps banks:

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- Accelerate strategic initiatives with faster launches and agile product rollouts
- Unlock new growth opportunities by integrating into ecosystems with composable APIs
- Deliver experiences that retain and inspire, grounded in real-time contextual intelligence
- Strengthen operational resilience with modular systems built to adapt and scale
- Ensure sustainable compliance with evolving global standards, by design

Whether you're modernizing legacy systems or launching new digital-first propositions, Appzillon ensures every step forward delivers measurable and lasting value.

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