



# BRIDGING THE GAP BETWEEN TRANSACTIONAL SYSTEMS AND CUSTOMER INTERACTIONS WITH A UNIFIED DIGITAL EXPERIENCE PLATFORM

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## 1. Enhancing the Digital User Experience - Key Takeaways

## 1.1 Key Takeaways

### 1.1.1 Digitalisation is Accelerating, Causing Customer Experience Issues

Since the COVID-19 pandemic began, digitalisation is accelerating at an unprecedented rate across all sectors. This includes industries that did not previously embrace an online presence, such as government services and utilities. As a result, consumers now expect to be able to communicate with enterprises on their platform of choice, at a time that is convenient to them. Businesses that do not have an online platform therefore risk reducing their market share, with consumers migrating to competitors that are able to offer an elevated digital experience.

### 1.1.2 Legacy Software Systems Are Inflexible, Creating Data Siloes

As enterprises have access to an increasing variety of consumer data from a wide variety of different sources, it is becoming increasingly important for businesses to understand diverse data. However, the existence of legacy software systems can make it difficult for enterprises to create an accurate or complete, customer profile, as data is often siloed and not shared between business teams or communications platforms.

## Enhancing the Digital Customer Experience - Key Takeaways



Digitalisation has significantly accelerated since 2020. This has impacted all industries, and led to the establishment of digital-only competitors.



Legacy software systems can create data siloes, preventing the collation of an accurate customer profile.



Enterprises have access to customer data from a wide variety of different channels, requiring an understanding of diverse data.



Customers now expect to be able to contact an enterprise on their preferred channel(s) at a time that suits them. Omnichannel communications can help.



Automation and AI-enabled software can help enterprises to process the large quantities of customer data and deliver personalised communications.



FFS Software Solutions offer a united digital experience platform, which bridges the gap between transactional systems and customer interactions.

Source: Juniper Research

### 1.1.3 Artificial Intelligence, Advanced Analytics & Automation Key to Elevated Customer Experiences.

Given the wide variety of platforms from which customer data is generated, and collected from, businesses now face the difficult task of collating accurate consumer profiles in order to deliver personalised experiences. By combining AI-enabled software, advanced analytics and automated business processes, enterprises will be able to deliver enhanced customer experiences, improving satisfaction rates and increasing customer loyalty.

### 1.1.4 Enterprises Looking to Enhance Their Online Presence Must Consider the DigiXP Platform

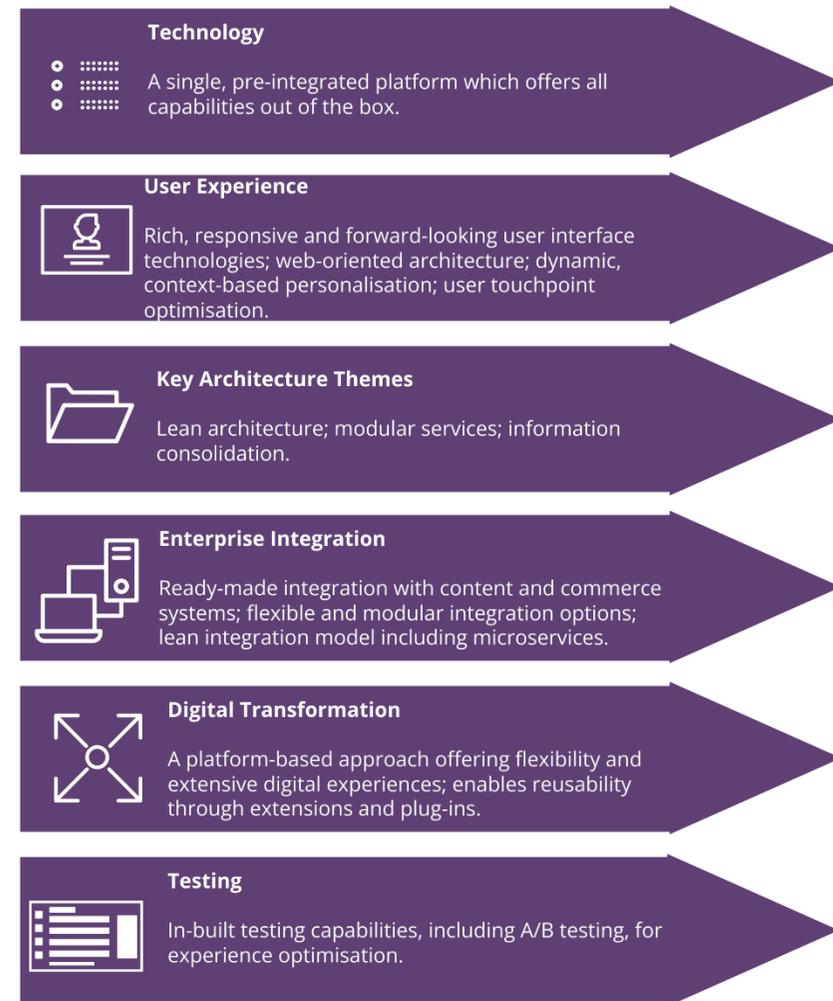
The DigiXP platform offers integration of transactional and interactional systems, enabling reusability through extensions and plug-ins. Using a lean modern architecture, the platform offers modular services and information consolidation, geared towards a flexible approach. Via rich and responsive user interface technologies, the DigiXP platform offers dynamic context-based personalisation and user touchpoint optimisation. The FFS DigiXP Unified platform supports multi-entity, multi-currency, multi-country and multi-language deployment, enabling enterprises to:

- Offer the right product to the right customer, at the right time;
- Offer a seamless and consistent experience across multiple channels;
- Offer a faster and safer customer experience from registration to account engagement;
- Simplify and drive customer engagement across all channels;
- Deliver consistent and long-term innovation for customers;
- Deliver personalised products based on previously observed customer behaviour;
- Unify customer experiences across multiple channels via a single digital platform.

Key features of the FFS DigiXP Unified Platform include:

- **Technology Neutrality** – the solution runs on the latest versions of open system standards.
- **Cloud Design** – the platform can be deployed via public or private cloud.
- **Support for Web Design** – the platform can be built using the latest material UX (User Experience) design.
- **Unified Control Panel** – the platform comes with an eCare application to configure digital services.

Figure 1.1: Key Features of the DigiXP Unified Platform



Source: Juniper Research



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## 2. Pain Points in the User Experience

## 2.1 Introduction

In this section, Juniper Research will analyse common user experience challenges encountered when enterprises attempt to digitalise. These challenges are not limited to any specific verticals, instead impacting all businesses that require a compelling digital experience.

### 2.1.1 Challenge 1: The Rapid Transition to Digital

As a result of the COVID-19 pandemic, enterprise digitalisation has accelerated at an unprecedented rate. At the height of the pandemic in 2020, when vendors were forced to close bricks-and-mortar stores in certain geographies due to lockdown restrictions, enterprises had to rely on online communications to maintain a line of contact with their consumer base.

Those that failed to establish an online presence were at risk of reducing their market share, with customers migrating to enterprises that can offer an online experience.

Given the rapid transition to digital, the online space is becoming increasingly competitive, as vendors look to attract consumers. This digitalisation has covered a range of different market verticals, including those that had not previously explored digitalisation including:

- **Banking & Financial Services** – The emergence of digital-only banks, such as Monzo and Revolut, threatens the market share of traditional financial institutions. By offering a wealth of automated services, digital banks can offer time efficiency, whilst being flexible enough to adapt to emerging fintech trends, including supporting new forms of payment such as cryptocurrency.
- **Government** – eGovernment refers to the use of information technology within administrative and democratic processes. With regards to administration, for example, citizens can request public documents, certificates, and licences online. eGovernment increases levels of communication between administrative bodies and the public, providing access to greater levels of information and improving the efficiency of internal government processes through workflow automation.

- a) Ultimately, Juniper Research believes that eGovernment strengthens the credibility of government organisations, increasing the transparency of previously sheltered processes.
- **Retail** – By establishing an online presence, traditionally offline retailers can drastically increase their reach and amplify sales. Through eCommerce, retailers traditionally operating out of bricks-and-mortar stores can reach new potential customers through online advertising campaigns, with purchases made by these consumers representing a new source of revenue. However, for eCommerce vendors, this led to a progressively competitive environment as they are now increasingly having to compete with traditionally physical-only stores.
- **Telecommunications** – A significant challenge facing the telco sector during digitalisation is the consolidation of three key markets: fixed-line, broadband and broadcasting. Whilst these markets have historically been considered as separate, there is increasing consumer demand for bundles that combine different services. Consolidating these services increases complexity for the service provider and will remain a challenge as networks of connected devices continue to expand. Telco operators are also facing significant competition from OTT (Over the Top) vendors.
  - a) In messaging, for example, operator-billed revenue is threatened by the popularity of third-party applications such as WhatsApp and Messenger.
  - b) In broadcasting services, streaming services, such as Netflix and Disney+, have put pressure on operators to offer new flexible charging models and form new partnerships with streaming partners.
- **Utilities** – As a result of the pandemic, the utilities sector faced urgent demands for increasing connectivity, reduced costs and improved operational efficiency. As a sector that acts as an underlying facilitator for all industries, it is unsurprising that the utilities sector has demonstrated a rapid adoption of digital technology. This includes, but is not limited to, using predictive modules to schedule maintenance, and installing sensors to detect leaks and reduce consumptions.
  - a) The emergence of future technologies, such as smart grids, will enable the utilities industry to introduce more cost-effective and sustainable charging models; charging consumers based on actual usage rather than predictions.

Given the rapid transition to digital, it is becoming increasingly important for stakeholders in all connected industries to consider the importance of customer experiences. The increased levels of competition within the digital landscape mean that customer retention is now more important than ever, with positive brand interactions key to maintaining and improving market share.

In order to provide a strong digital customer experience, enterprises in all sectors must be mindful of six key areas from a consumer perspective:

- **Digital Channel Reach** – Are customers able to communicate with brands on their preferred platform(s) at their preferred time(s)?
- **Service Convenience** – Is a digital platform easy for consumers to use? Are customers able to easily ask for help from the vendor?
- **Purchase Convenience** – If the vendor offers online payment, is it easy and convenient for customers to purchase goods or services via the online platform?
- **Levels of Personalisation** – Are customers able to personalise the platform, receiving offers and notifications tailored to their previous history?
- **Simplicity and Ease of Use** – Are digital platforms easy for customers to use? Do they include a GUI (Graphic User Interface) that visually displays complex data, simplifying abstract concepts?
- **Channel Flexibility** – Are digital platforms flexible? Are they capable of evolving to meet the needs of enterprise organisations and their customers?

Figure 2.1: Cornerstones of Connected Digital Experiences



Source: Juniper Research

## 2.1.2 Challenge 2: Integrating Legacy Systems

Within many different businesses with customer interaction, legacy software systems have made user experience a challenge, by being rigid in how they work and siloing data. These legacy systems can make it difficult to create a joined-up customer view, which is critical to creating an effective customer journey.

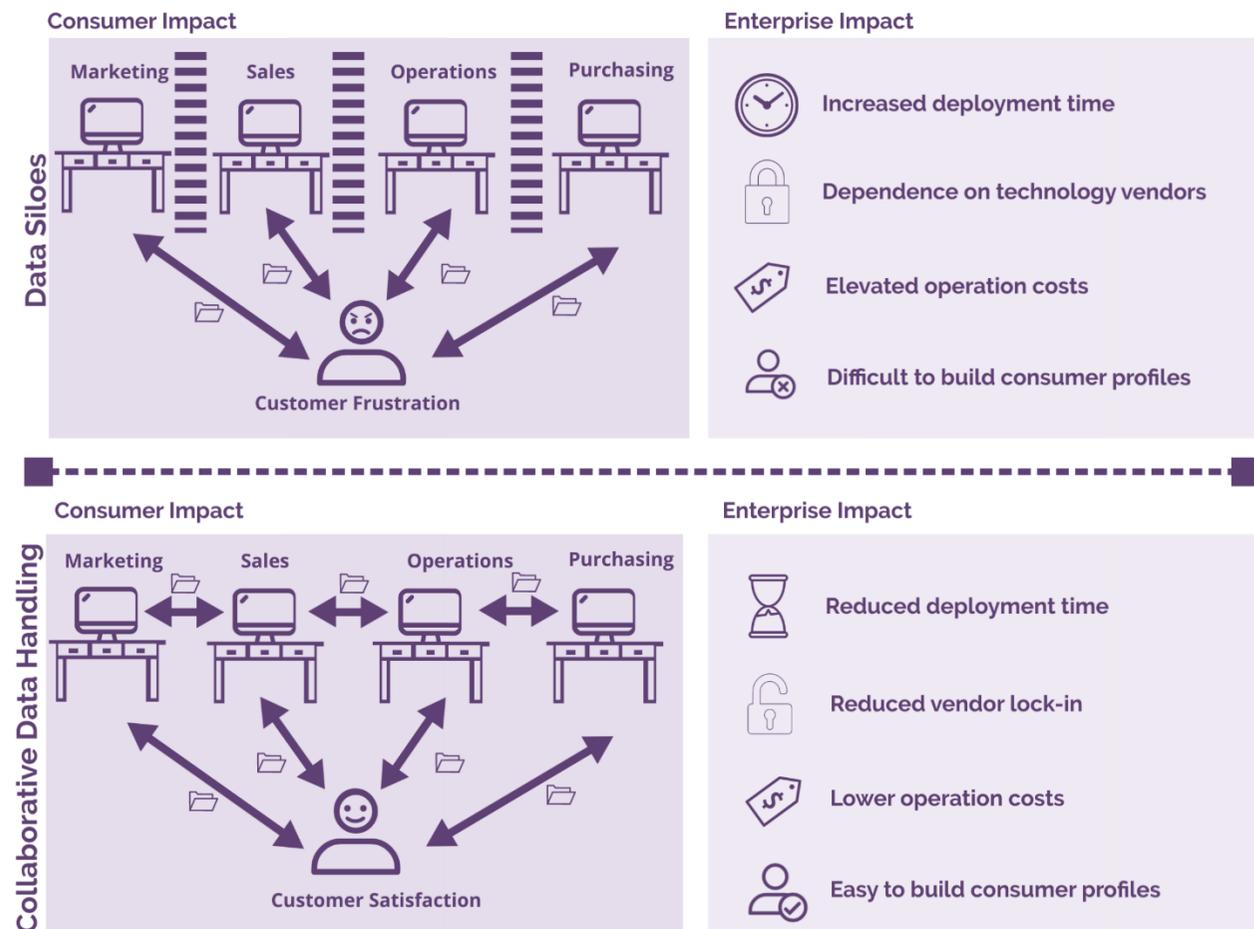
That is, if an enterprise uses distinct systems for different business processes, it runs the risk of encountering data siloes in which important information is not shared throughout the business. For example, if data from transactional systems is not integrated with a CRM (Customer Relationship Management) platform, the customer service team will not be able to help the customer with any potential queries they may have about that purchase.

Juniper Research believes that the data siloes resulting from legacy system usage impacts enterprises in five key ways:

- **Dependence on Technology Vendors** – If an enterprise uses multiple systems, they are reliant on the relevant third-party technology partners to maintain updates and compatibility. Inconsistent updates and compatibility issues have the potential to lead to significant downtime, impacting enterprise revenue.
- **Elevated Operation Costs** - Enterprises will need to allocate larger amounts of customer service agent

time to resolving queries. This may even involve repetition of a previous conversation if agents are unable to view chat logs from previous exchanges with the customer.

Figure 2.2: Data Siloes Compared to Collaborative Data Handling Approaches



Source: Juniper Research

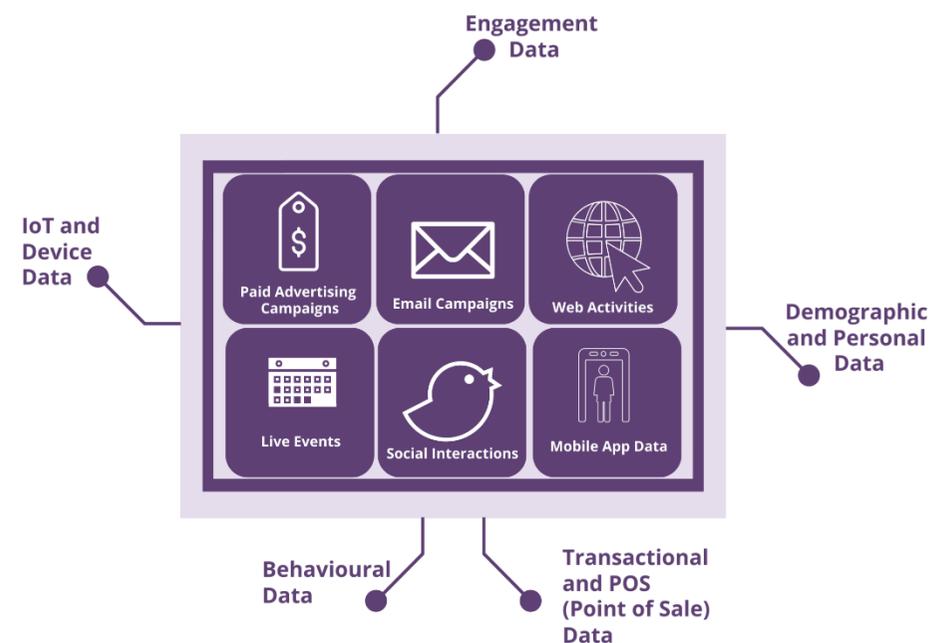
- **Difficulty in Building Customer Profile** – Data siloes prevent enterprises from building a holistic view of the consumer, as interactions and behaviours are stored in multiple distinct systems. This limits cross-selling and up-selling opportunities, with the provision of personalised content key to enterprises distinguishing themselves from the competition.
- **Increased Deployment Time** – If an enterprise uses multiple data systems, its time to market for new features will be extended, as each system must be upgraded in turn to support the launch of new products and services. As the integration of separate systems can be complex, this task is often time-consuming and costly.
- **Consumer Frustration** – If a customer is asked to repeat information to various departments within a business, they will become frustrated with the process. In extreme cases, consumers may even choose a competitor that offers an open approach to data handling.

### 2.1.3 Challenge 3: Understanding Diverse Data

In the current market, there is a diverse range of data sources that can contribute to a vendor's understanding of existing and potential customers. These include, but are not limited to:

- **Paid Advertising Campaigns** – Whilst paid advertising campaigns target consumers based on characteristics (such as interests, location, and demographics) and previous behaviours (search history, purchase history, frequently visited websites), they can also be used to generate additional data. Customers click data is tracked via analytics, which is visible to multiple stakeholders including ad networks, ad servers, ad agencies and the advertiser itself. This data is used to monitor the success of paid-for advertising campaigns, ensuring that the advertisements are being placed on the correct platforms at the correct time.
- **Email Campaigns** – When mass communications are issued via email, the sending company is able to collect information about recipients that open the email. This includes, but is not limited to, open-rates, email address, name and purchase journey once a link is clicked.

Figure 2.3: Primary Customer Data Sources & Secondary Data Outputs



Source: Juniper Research

- **Web Activities** – Whilst browsing the Internet, customer data is tracked via the IP address, HTTP referrers, cookies, tracking pixels, user agents and browser fingerprinting. Through Internet tracking, businesses can analyse the online behaviour of users, to deliver more personalised browsing experiences.
- **Live Events** – By meeting customers in person, brands are able to capture personal information when a customer signs up to a service.
- **Social Interactions** – Customers are increasingly interacting with brands via social media in a variety of different ways including: engaging with posts, following brand accounts, leaving product or service reviews, sharing branded content, reporting issues, sending private messages or direct messages and tagging companies in



their posts. Each of these avenues generates rich customer data, providing companies with the opportunity to build a clearer picture of current and prospective customers.

- **Mobile App Data** – For app functionality, enterprises can collect a wealth of mobile app data. This includes, but is not limited to, payment information, location, contact information, contacts, user content, search history, browsing data, user identifiers and app usage.

Overall, these diverse data sources lead to a wealth of data that, if used effectively, can be harnessed by vendors to deliver elevated customer experiences. In order to deliver high-quality customer experiences online, vendors must be able to harness data from a range of different sources; identifying key trends before consolidating information within an experience platform.



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### 3. Key Capabilities & Opportunities in User Experience

### 3.1 Artificial Intelligence & Advanced Analytics

Given the number of sources from which customer data is generated, there is the need for advanced, AI-enabled analytics in order to construct an accurate and precise customer profile.

By using digital experience platforms with machine learning algorithms, vendors will be able to easily collate customer data in one place. The most successful platforms will provide an intuitive graphic user interface via a dashboard, which will enable enterprises to view consumer data in one consolidated place.

This will allow vendors to successfully build a picture of the consumer, providing a clearer image of potential customers and their purchasing habits.

### 3.2 Omnichannel Communications

At this point, it is important to distinguish between multichannel communications and omnichannel communications. When enterprises adopt a multichannel approach, consumers are able to interact with the brand on a variety of different channels including via a call centre, online, via message or in-store.

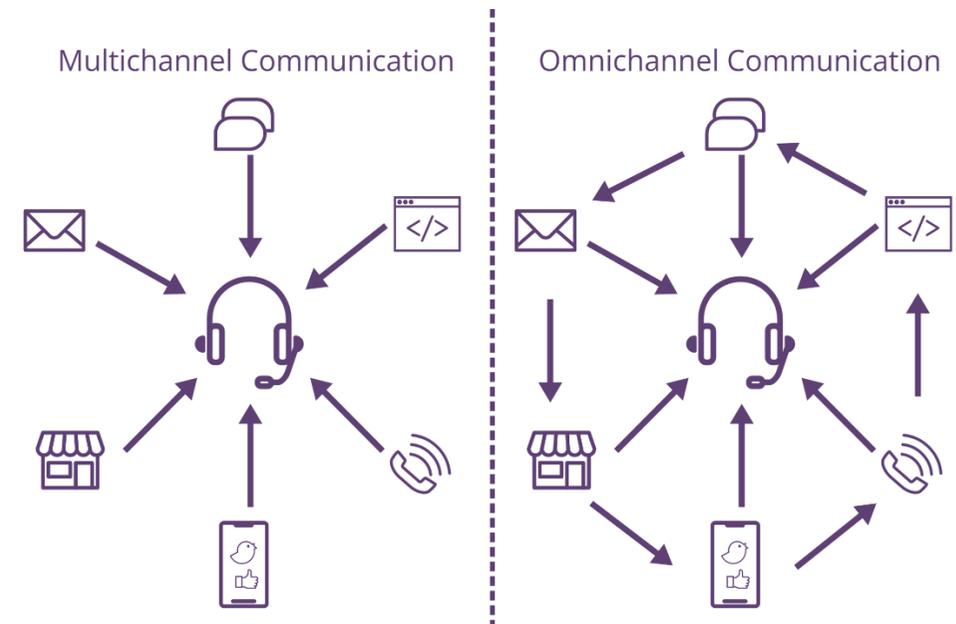
However, it is important to note that data gathered via this approach is often not shared between channels and therefore becomes siloed.

If, for example, a customer interacts with a customer service agent through an online tool, the data collected during this interaction is not integrated across different channels. If the same customer was to interact via a different channel, they would need to repeat themselves as the information is not shared. This can lead to feelings of frustration, which can damage a brand's image.

Conversely, if an enterprise embraces omnichannel communications, conversations from different platforms are integrated onto a single interface. This prevents data siloes and improves customer experiences, reducing user frustration by removing the need for consumers to repeat themselves.

With this in mind, it is important for enterprises to establish a presence on the widest number of communications platforms possible. This will enable brands to reach consumers on their preferred channels. If combined with analysis of consumer data, enterprises can then also reach the correct type of consumer at the correct time, whilst also on their preferred channel.

Figure 3.1: Comparing Multichannel and Omnichannel Retail



Source: Juniper Research

### 3.3 Automated Actions & Personalised Experiences

In this section, Juniper Research will analyse how automation can help enterprises deliver personalised digital experiences.

#### 3.3.1 Knowledge Management

As digitalisation accelerates, enterprises face increased pressure to offer personalised experiences whilst also handling large amounts of consumer data. In order to collate an accurate consumer profile, enterprises must carefully analyse previous behaviours and demographic information.

Given the variety of sources from which consumer data is generated and gathered, this can be a resource-draining task for enterprises. However, the introduction of machine learning algorithms can help reduce this workload.

That is, AI-enabled software can be used to analyse customer data, highlighting any discrepancies and, more importantly, key trends within previous behaviours and core information. This data analysis can be used to deliver targeted advertising campaigns, based on previously observed data.

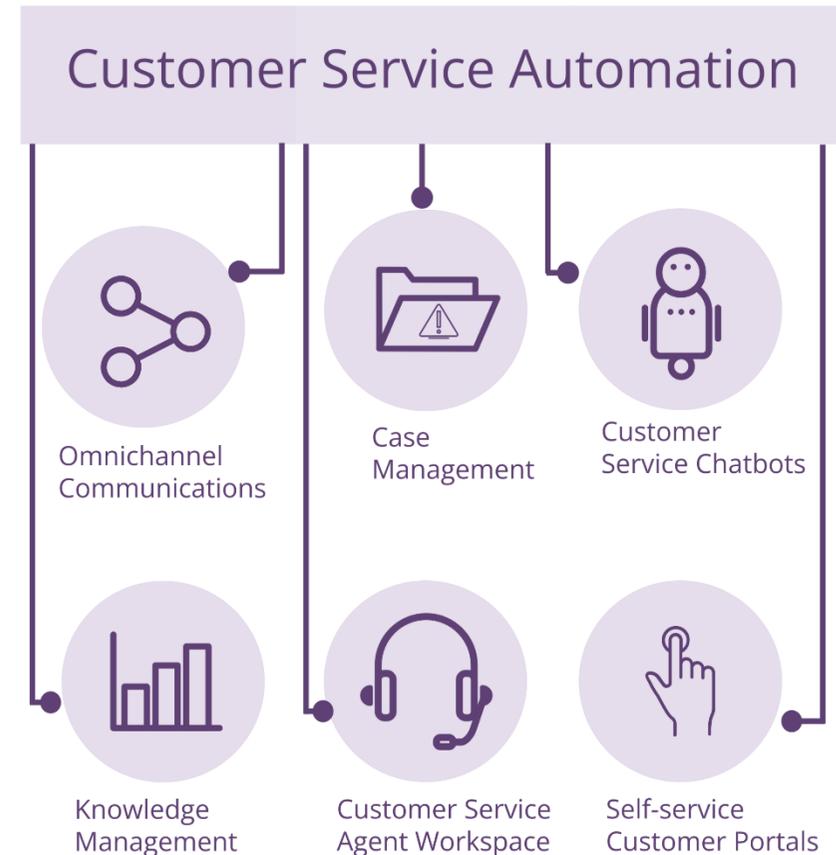
#### 3.3.2 Maintaining Omnichannel Communication Strategies

Moreover, it is important to note that consumers now expect to be able to communicate with enterprises on their platform of choice. This requires businesses to expand their online presence, issuing promotional content and customer support over a variety of different communications platforms. By generating batch communications, using scheduling tools and automated processes, this task can be made significantly easier for enterprises.

Combined with AI-enabled analytics, enterprises can ensure that these batch messages are as efficient as possible, reaching the right demographic of consumers on their chosen profiles.

However, it is important to note that enterprises must ensure that they receive consumer consent for the issuing of promotional content, as there are legislative measures in place within many countries to prevent the sending of spam messages.

Figure 3.2: Automation Use Cases in Customer Service



Source: Juniper Research

## Case Study: Commercial Bank of Kuwait



In March 2022, it was announced that CBK (Commercial Bank of Kuwait) will use FFS Software Solutions' CXLink customer experience application to bridge the gap between transactional systems and customer interactions, providing enhanced customer experiences.

CBK is one of the largest financial institutions in Kuwait, with a strong and growing corporate and retail banking franchise, providing innovative financial and investment solutions to its ever-growing customer base.

Established in June 1960, CBK is the second oldest bank in Kuwait. From retail banking to mega project finance, CBK is mobilising its substantial capital base and decades of expertise to play a cutting-edge role in Kuwait's economy. CBK has emerged as a lead financier, arranging a flow of loans to different power, construction, and notable infrastructure projects in Kuwait. For the nine months ending in September 2021, CBK reported total comprehensive income of \$348.6 million (105.1 million Kuwaiti Dinar).

Notably, the CXLink Application runs on top of FFS' API-enabled DigiXP digital experience platform. This enables enterprises to track interactions and transactions across all integrated channels and touchpoints, before responding based on tailored content mapped to customer behaviour and needs.

The visual drag-and-drop functionality of CXLink enables businesses to create scenarios based on customer behaviours across all integrated

channels, without the use of code. Enterprises can then respond by pushing pre-defined content, such as service promotions or targeted email messages, through the designated channel at a specified time.

As a result of this partnership, the CXLink application will be integrated with CBK's digital systems, such as mobile banking.

### i. Juniper Research's View: Key Strengths & Strategic Opportunities

- This collaboration with FFS Software Solutions will enable CBK to deliver enhanced customer experiences, increasing consumer loyalty which will, in turn, lead to a growth in revenue.
- By offering a no-code solution, FFS is primed to serve enterprises across a variety of different industries. Without the need of a coding professional, enterprises of all sizes can elevate their delivery of enhanced customer experiences using FFS' CXLink Application and DigiXP digital experience platform.

### 3.3.3 Customer Service Chatbots

Enterprises may also wish to enable chatbot functionality within their online customer service platforms. Even basic, decision tree-based chatbots are capable of answering frequently asked questions, reducing the workload of customer service agents.

To offer an enhanced level of customer service, enterprises can release AI-enabled chatbots, with NLP (Natural Language Processing) or NLU (Natural Language Understanding) capabilities.

Whilst these chatbots are more advanced, and are able to process nuances of human interactions, Juniper Research recommends that chatbots should not replace human customer service agents. That is, chatbots should have the ability to escalate queries to a human customer service agent if the consumer query has not been resolved.

This will ensure high levels of customer satisfaction through high-quality customer service.

### **3.3.4 Case Management**

Automation can also help customer service agents manage active cases, where consumers have made complaints or require further assistance. By placing active cases within a workflow queue, customer service agents are able to work through customer cases according to when they came in. Moreover, if an enterprise adopts omnichannel communication strategies, automation can help ensure that any additional information related to a case that is submitted via a different channel is consolidated within the customer's file.

### **3.3.5 Customer Service Agent Workspace**

Similarly, automation can be used to manage the workflows of customer service agents. This means that agents have a clear idea of the tasks that must be completed on a given day, with supervisors able to delegate additional tasks to agents.

### **3.3.6 Self-service Customer Portals**

The addition of self-service customer portals can also significantly reduce the workload of customer service agents. In this model, consumers are given access to a portal which allows them to manage their account and perform common functionalities.

Juniper Research however advises that enterprises maintain their customer service support teams, as instances will occur when consumers are unable to complete their desired action and require the assistance of a trained operative.



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#### 4. FFS Software Solutions – Corporate Profile & DigiXP Platform Overview

## 4.1 FFS Software Solutions



### i. Corporate Information

Founded in 2014, FFS Software Solutions is a fintech company that provides digital banking solutions, as well as software development and consulting services for digital businesses.

The executive team at FFS Software Solutions includes Haitham Al-Faris (Chairman & CEO); Ahmed Samir (COO).

As a private company, FFS Software Solution does not disclose its financial information.

### ii. Geographical Spread

FFS Software Solutions is based in Dubai, United Arab Emirates with teams distributed between Egypt and Kuwait serving customers across EMEA .

### iii. Key Clients & Strategic Partnerships

FFS Software Solutions' customer base currently includes banks, telecommunications providers, eCommerce vendors and other digital and online businesses. The company has established four types of partnerships:

- **Reseller Partners** – The FFS RPP (Reseller Partner Program) contains a network of qualified partners that deliver consulting services. Authorised reseller partners include Master Works.
- **Fintech Alliance Program** – Launched in February 2021, the FFS FAP (Fintech Alliance Program) enables banks to adopt FFS' fintech solutions instantly, reducing the time to market for digital banking services.

- **Cloud Hosting Partners** – The FFS CHP (Cloud Hosting Partner) programme certifies the deployment of the eMasraf digital banking solution for different hosting providers and cloud services. Cloud hosting partners include GoDaddy and Rackspace Technology.
- **Value-added Partners** – FFS' value-added partners include Momentum and Red Hat.

### iv. High-level View of Offerings

FFS Software Solutions' product portfolio comprises of seven solutions that run on top of the Middle Office FFS DigiXP Unified Digital Experience Platform:

- **CXLink Customer Experience Application** – This application tracking customer interactions and transactions across all integrated channels and respond with relevant content at a designated time and channel.
- **EMasraf Retail** – This solution enables businesses to enhance customer experiences, whilst also decreasing sales and marketing costs. It allows customers to customise their home page, leading to a greater level of personalisation. Customers can also visualise key data through infographics, with the ability to share account information in order to receive payment. It also offers rich PFM (Personal Finance Management) features, improving customer retention. In total, the EMarsaf Retail solution has more than 130,000 live users.
- **EMasraf Corporate** – Key features of this solution include a united back office, multi-authentication/easy site authentication, multi-institution systems, corporate administration mode, corporate hierarchy systems, advanced corporate features including cash management and control, salary payment/bulk transfers, audit and operational report. In total, the EMarsaf Corporate solution has more than 12,000 live users.
- **EMasraf Mobile** – This solution offers customisable customer content, data visualisation and personal finance management features. It is available on iOS and Android devices including smartphones and tablets.

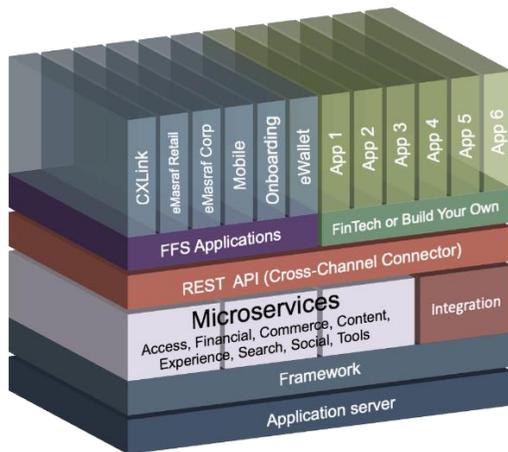
- EMasraf Onboarding – This is an end-to-end solution that helps banks and financial institutions provide a digital account creation process, including identity verification.
- Merchants Portal – This solution is tailored towards corporate customers, providing a multi-store, multi-terminal (POS) monitoring with enriched customer content.

FFS also offers its DigiXP Digital Experience Platform to customers, which integrates transactions and interactions into a unified platform to deliver consistent customer experiences across all channels.

*a) FFS DigiXP Unified Digital Experience Platform*

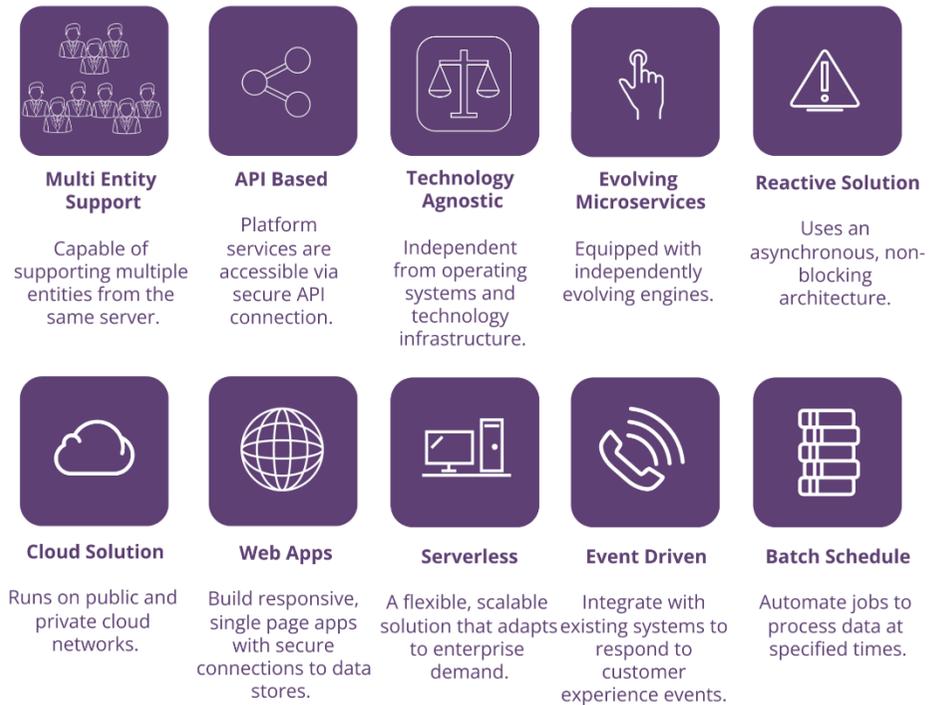
The DigiXP platform integrates transactional systems (including transactions, demographic segments, and functional value) with customer interactions (personas, behaviour and emotional value) into a single, unified digital experience platform. The DigiXP framework provides the foundation for cross-business functionality that can be used across sectors.

*Figure 4.1: DigiXP Unified Platform Architecture Stack*



Source: FFS Software Solutions

*Figure 4.2: Main Features of the FFS DigiXP Platform*



Source: Juniper Research

The DigiXP platform has five main layers:

- User Interface Layer – Including channel applications such as branch, call centre, mobile & web.
- API Gateway Layer – Including notifications, HTTP and JSON. Through API-enablement, the DigiXP platform delivers a new level of service capabilities to transform the business as a marketplace to broaden the scope and reach of

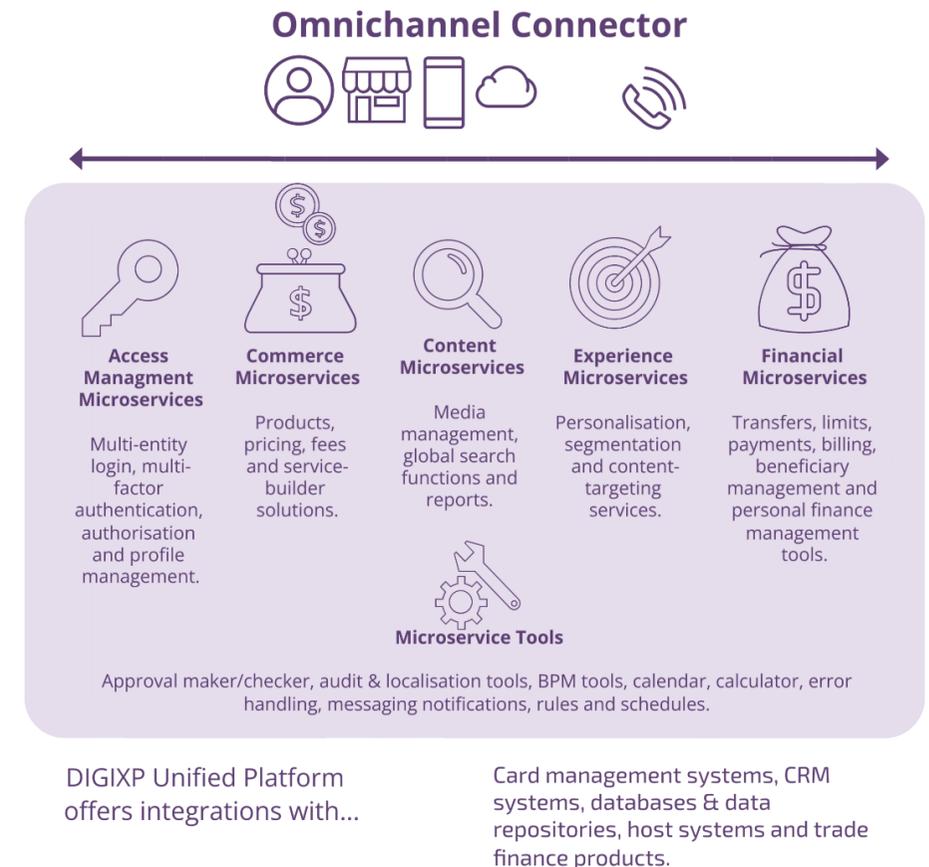
product offerings through the easy reuse of components and products or allow fintech companies to harness specific DigiXP microservices and functions.

- **Business Logic Layer & Data Access Layer** – These layers include a range of microservices, including access management, commerce, content, experience, financial and tools.
- **Database Layer** – Including databases and the relevant queues.
- **DigiXP Unified Platform** – The DigiXP platform offers access management, commerce, content, experience and financial microservices, as well as business tools. These include:
  - a) **Access Management Microservices:** Multi-entity login, multi-factor authentication, authorisation/permissions, and profile management.
  - b) **Commerce Microservices:** Products, pricing/fees, order management, and service builder services.
  - c) **Content Microservices:** Media management, global search, KPI reports, standards reports and customised reports.
  - d) **Experience Microservices:** Personalisation, segments (Static and dynamic), and content targeting.
  - e) **Financial Microservices:** Transfers, limits, payments, bill presentment, beneficiary management, maker/checker, PFM (Personal Finance Management).
  - f) **Tools:** BPM (Business Process Management), Scheduler, Audit, Approval, Social Integration, etc.

Unlike other digital experience platforms, the DigiXP unified platform offers a wealth of microservices that are capable of being deployed within multiple different industries, integrating host systems and databases through an omnichannel approach.

As demonstrated by figure 4.3, the microservices offered by FFS' DigiXP platform can be integrated with existing business systems such as CRM (Customer Relationship Management) platforms, billing, core banking, card management systems and databases as well as fintech solutions.

Figure 4.3: Microservices Offered by the FFS DigiXP United Platform



Source: Juniper Research

The DigiXP platform comes with eCare, a back-end control panel to administrate and configure the different microservice components of the platform. This can be accessed through an admin control panel, which visualises access management, financial services, commerce content and experience.

Compared to other digital experience platforms, FFS' DigiXP Unified Platform offers four main benefits:

- **Reliable** – A solution that can run multiple applications and services for multiple entities across multiple countries.
- **Available** – A solution that is available 24 hours a day, seven days a week.
- **Secured** – All transactions are secured and encrypted with multiple authentication mechanisms.
- **Performance** – A solution that delivers highly scalable performance to process millions of transactions.

#### **v. Juniper Research's View: Key Strengths & Strategic Opportunities**

- The back-end control platform offered as part of the DigiXP platform will play a crucial role in enterprise adoption, enabling businesses to administrate and configure different microservice components based on their specific needs. The platform also provides standard and customised reporting, based on any transaction or interaction which helps enterprises building reports tailored to their needs.
- Whilst FFS Software Solutions is a fintech company, the DigiXP digital experience platform is clearly vertical agnostic. By utilising its partnership network, FFS will be able to expand its customer base by highlighting the benefits of its platform across different verticals and use cases.