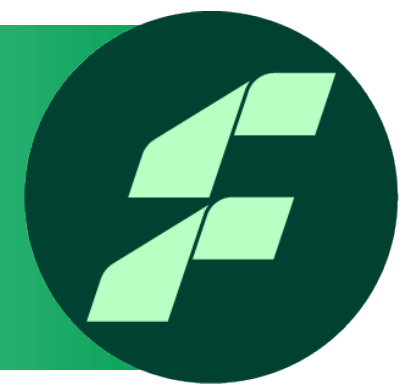




# **Transforming the global cross-border transaction processing ecosystem**

An introduction for Banks

# About us



Fable Fintech was founded in 2015 by a team of experts from the global payments and remittance technology domains.

Since our inception, our goal has been to digitise the global remittance ecosystem and reduce systemic inefficiencies. Over the years, we have helped numerous banks, MSBs, and MTOs successfully automate their remittance business.

Our technology platform enables clients to go to market at the earliest. Our team facilitates a hassle-free implementation. Our domain experts ensure clients are future-ready.

## **Domain Expertise**

Team of 200+ experts in cross-border payment and tech space

## **Matured platform**

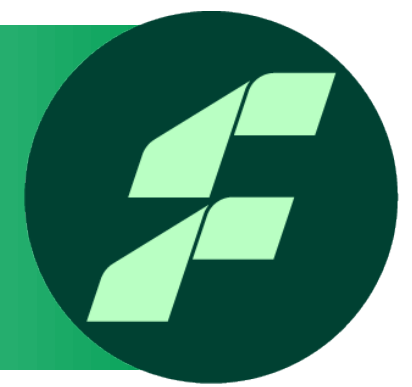
Constantly evolving technology with 34 deployments in 9 countries

## **ISO 27001 certified company**

We care for your security needs

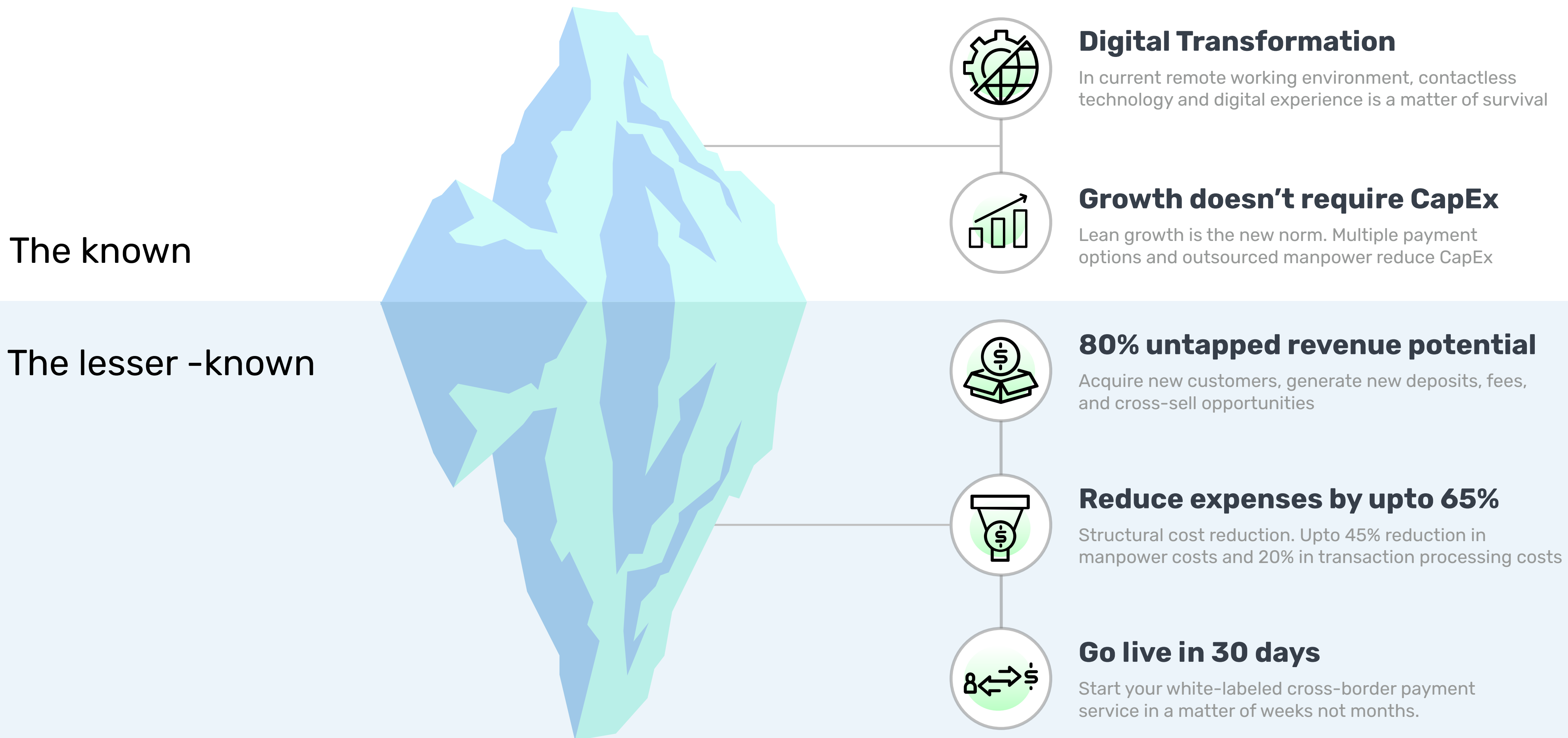
## **Funded by marquee investors**

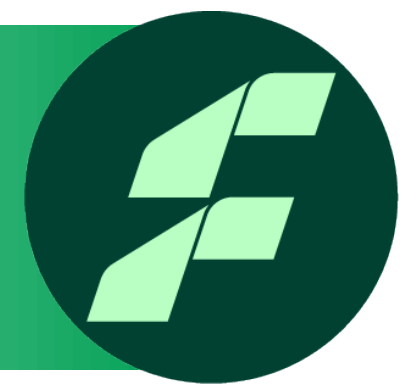
Backed by banks and leading investors in payments industry



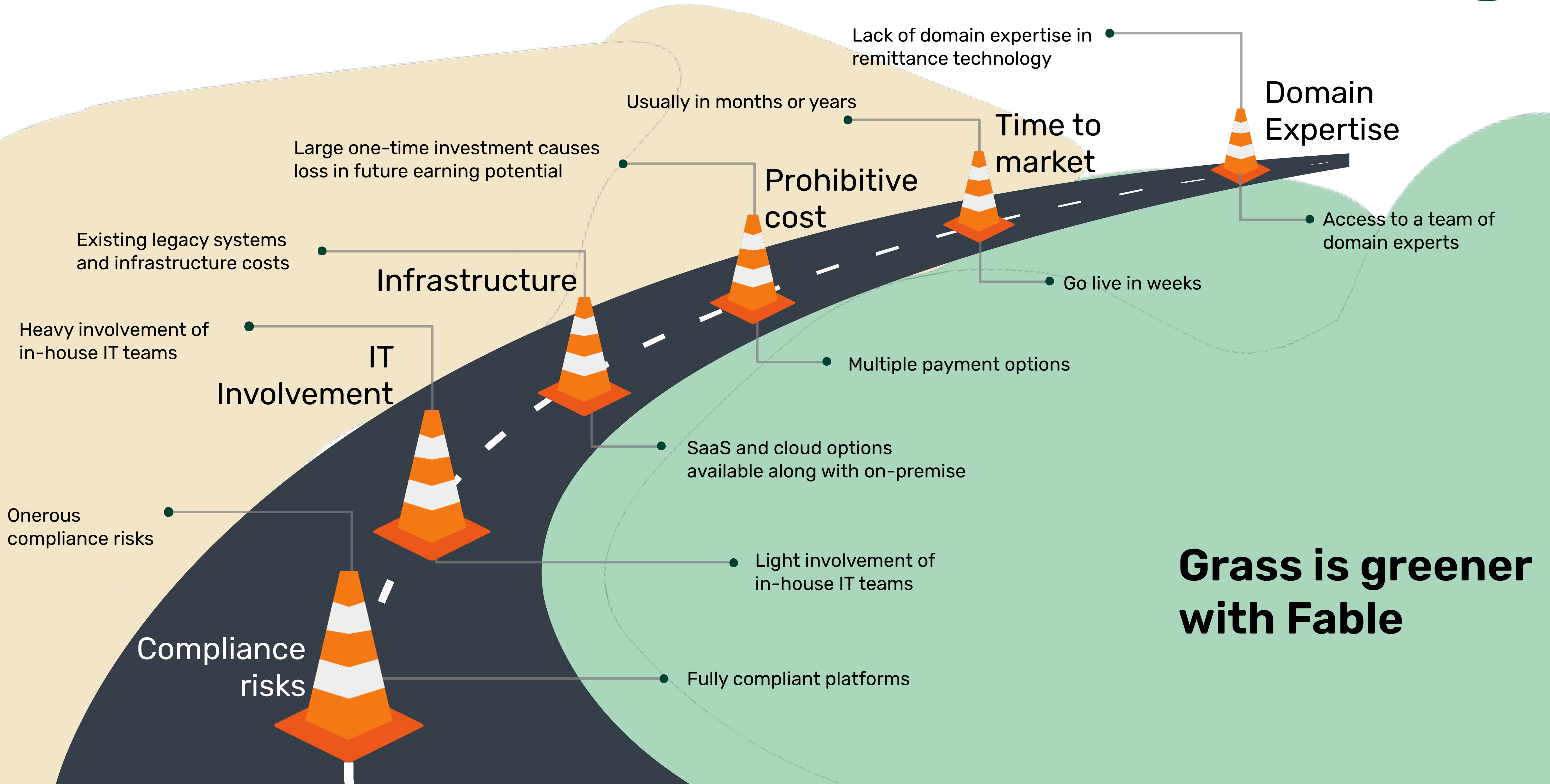
# Opportunities in cross-border payment space

## Unlock your true potential with fintech





# Path to digitisation can have many road-blocks





## OUR PLATFORM

# Fable Cross-Border Payment Platform

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Our platform is robust, flexible and compatible with the latest tech stack.

Clients from send and receive markets use our platform to

- Start their branded cross-border payments service for their customers
- Manage end-to-end inward and outward remittance operations and partners

Configurable,  
Scalable, Plug and  
Play application

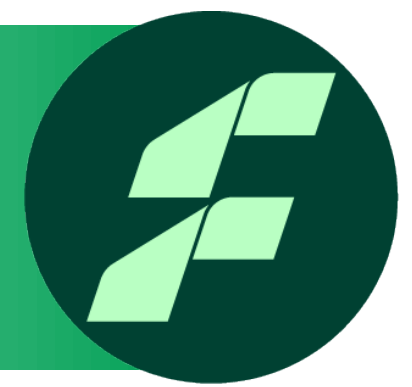
Inbuilt multi-corridor  
and multi-currency  
support

Compliant with global  
regulatory norms;  
Bank grade security

- ISO 27001 and GDPR
- Fraud prevention and Payment Fraud Management
- Secured and segregated technology deployment

Pre-integrated with an extensive network of payment gateways, regulatory technology products, license and disbursement partners





# Case for a better solution

## Banks connect with partner applications for optimised processing

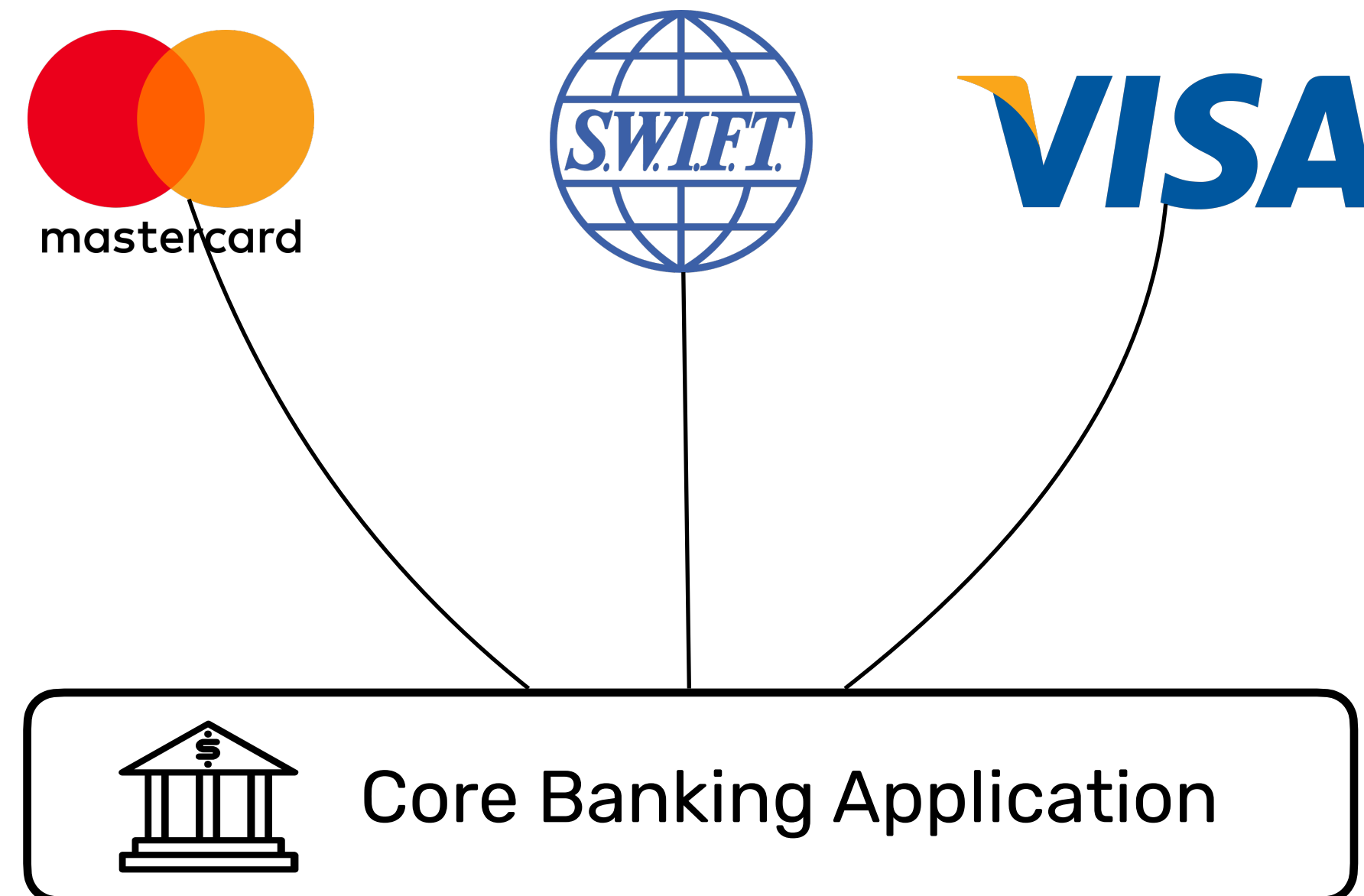
Each additional integration,

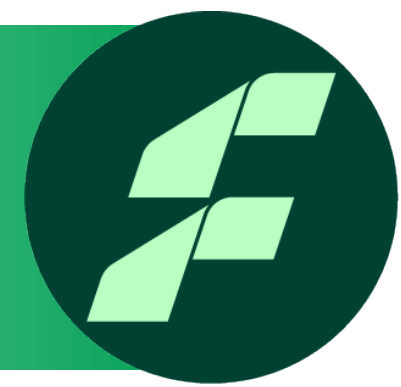
Comes at a huge additional cost

Bring their own set of technical complexities

Demands time commitment from bank's IT team

Exposes core banking application to multiple entities

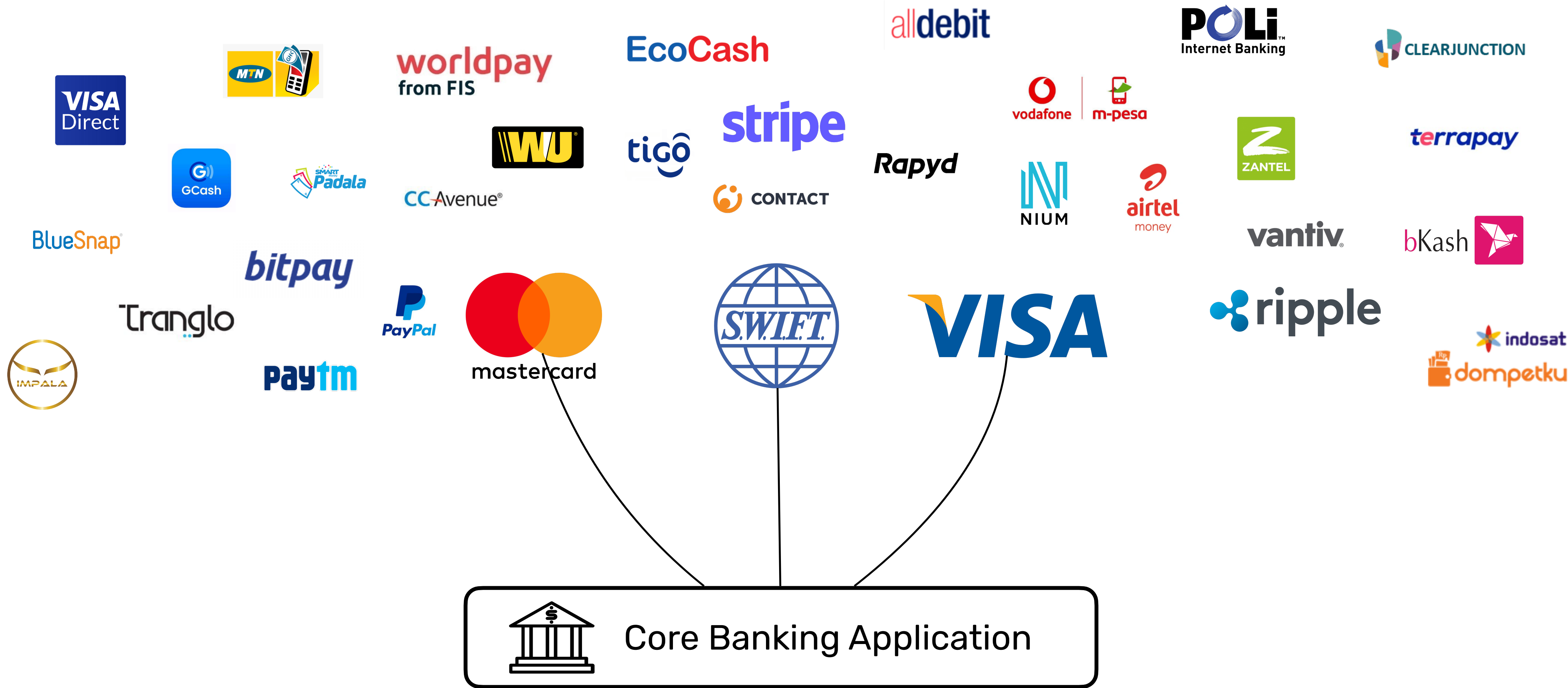


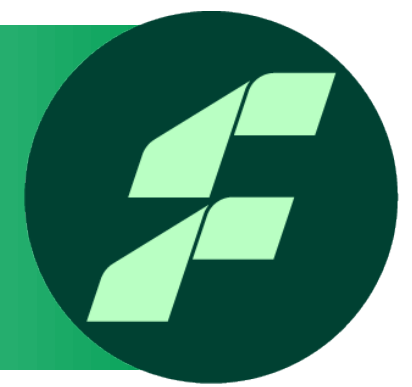


# Case for a better solution

## For modern banks, the issue becomes even more pronounced

High costs and time commitments with every new integration can stifle your growth

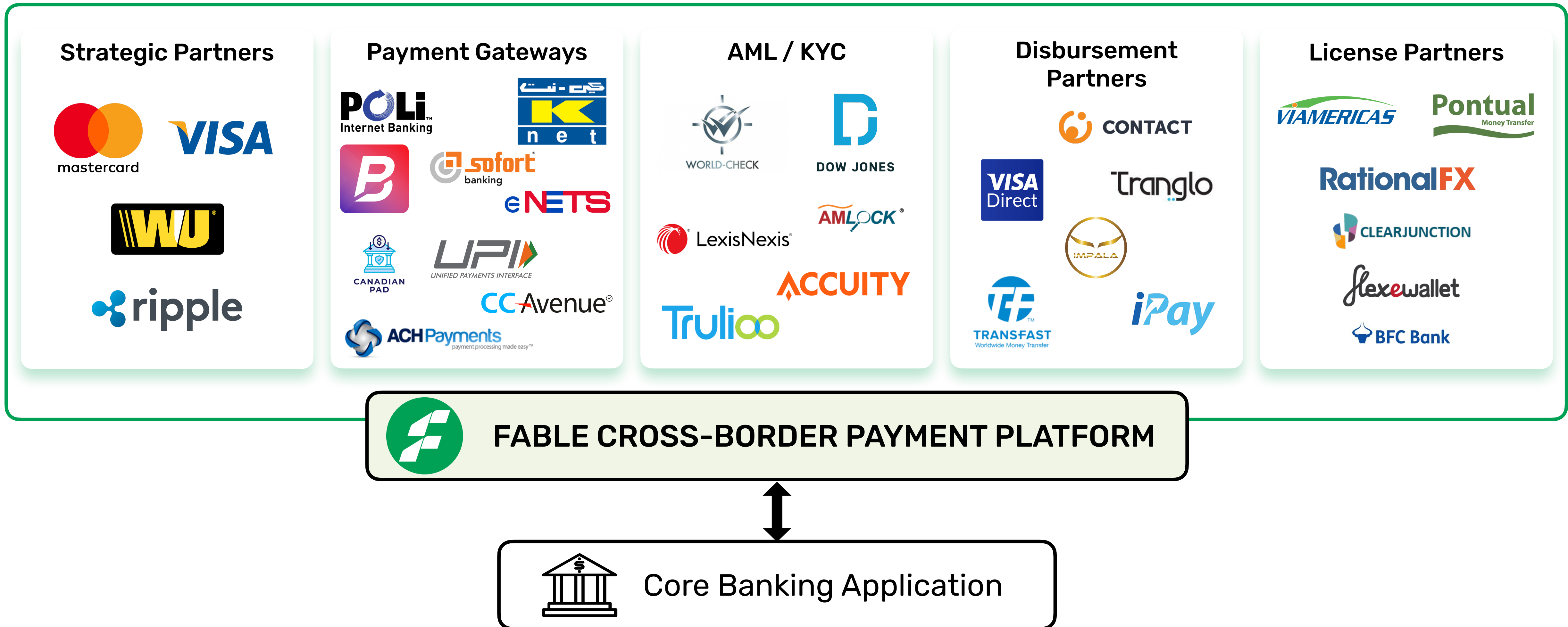




# Fable Cross-Border Payment Platform

## Our platform comes pre-integrated with the payment ecosystem

One-time integration. Rapid go-live. More control. Less hassle for bank's IT teams







OUR PLATFORM

# Fable Cross-Border Payment Platform

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## **Fable Growth Suite**

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RETAIL

CORPORATE

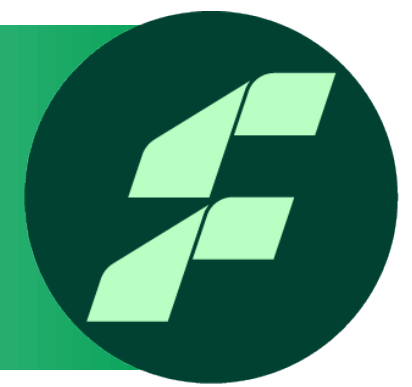
E-COMMERCE

## **Fable Processing Suite**

---

INWARD

OUTWARD



# Unlock your cross-border business potential

## Plug-and-play, omni-channel, white-label platform for the growth oriented bank

Grow your remittance footprint with an agile, omni-channel, consumer-centric platform



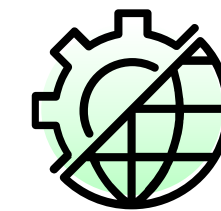
### Customer experience focus

Deliver a consistent, instant and seamless digital experience for the individual and corporate consumers. Launch a remittance services that deliver on the bank's branding and ethos.



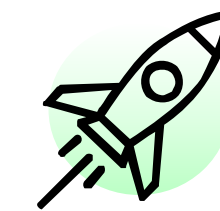
### Business Growth

Acquire new consumers through remittance transactions. Grow customer base in countries even without physical presence. Extend remittance services to corporate customers.



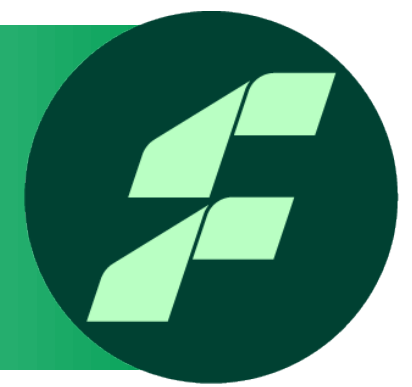
### Digital transformation

Stay ahead of the curve with remittance services that are instant, online and agile. Create services that reflect the changing trends – mobile first, contactless, multi-currency support.



### Go-to-market rapidly

Well-designed features that assist with a launch. A wide network of disbursement, payment gateways, compliance and other Fable partners assist with every compliance and licensing hurdle.



# Platform Options

## Dedicated components for your retail and trade business growth



### RETAIL\*

Launch and grow among retail consumers across multiple touchpoints – online, mobile & branch.



### CORPORATE\*\*

Extend remittance services to SME's and MNC's. Process their cross-border payment invoices and bulk payments.



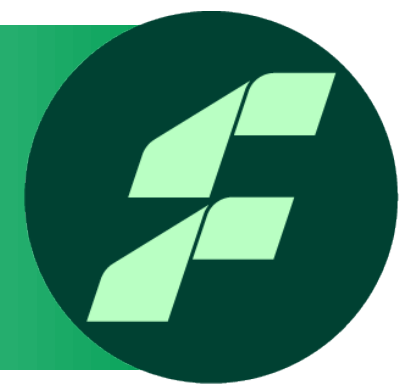
### E-COMMERCE

Create partnerships with e-commerce companies. Provide payment processing options on domestic portals, for expats.

\* Previously Digiremit

\*\* Previously BizPay

# Live Deployments



## REMITMONEY

Dedicated Web Portal

Visit the website:  
[www.remitmoney.com](http://www.remitmoney.com)



## SMART MONEY

Dedicated Web Portal | Mobile App

Visit the website:  
[www.bfcsmartmoney.co.uk](http://www.bfcsmartmoney.co.uk)



## SC BANK

Integrated with Internet Banking

Visit the website:  
[www.sc.com/in/](http://www.sc.com/in/)



## KOTAK REMIT

Dedicated Web Portal

Visit the website:  
[www.kotakremit.kotak.com](http://www.kotakremit.kotak.com)



## DCB REMIT

Dedicated Web Portal

Visit the website:  
[www.dcbremit.com](http://www.dcbremit.com)



## YES REMIT

Dedicated Web Portal

Visit the website:  
[www.yesremit.in](http://www.yesremit.in)



## PESOREM

Dedicated Web Portal

Visit the website:  
<https://qadbp.remit.in>



## REMITPRIME

Dedicated Web Portal

Visit the website:  
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## SBM REMIT

Dedicated Web Portal

Visit the website:  
[www.sbmremit.com](http://www.sbmremit.com)



## FED-E-REMIT

Dedicated Web Portal

Visit the website:  
[federemit.federalbank.co.in/DigiRemit/index](http://federemit.federalbank.co.in/DigiRemit/index)



## IDFC FIRST BANK

Integrated with Internet Banking

Visit the website:  
[www.idfcfirstbank.com](http://www.idfcfirstbank.com)



## RBL BANK

Integrated with Internet Banking

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[www.rblbank.com](http://www.rblbank.com)



OUR PLATFORM

# Fable Cross-Border Payment Platform

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## **Fable Growth Suite**

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RETAIL

CORPORATE

E-COMMERCE

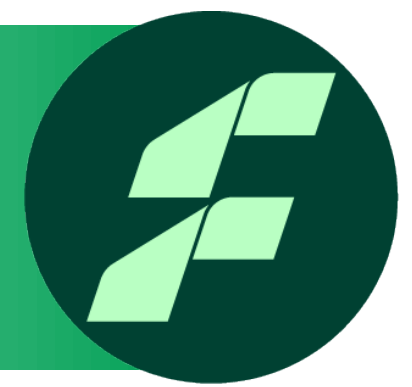
## **Fable Processing Suite**

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INWARD

OUTWARD

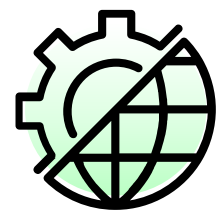




# Empower your cross-border transaction operations

## An intelligent platform for the modern bank

A processing platform to manage partners, compliance, inward and outward remittances. A secure, efficient and experienced platform for the global bank



### Digital transformation

Goes hand-in-hand with customer facing digitisation efforts. Credible technology to consolidate, automate and expand. Be well-prepared to leverage current and future business opportunities



### Cost management

Reduce labour, transaction processing and partner onboarding costs. Clients have been able to save unto 35% on labour costs and 30% on execution costs, through the platform.



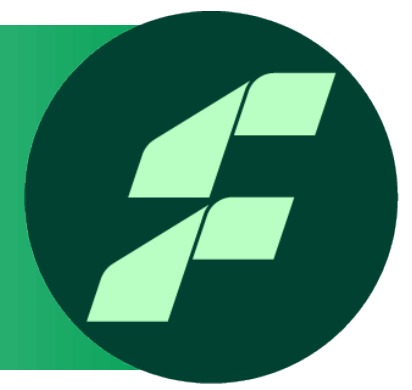
### Future-ready platform

Built for multi-currency, multi-country, and multi-partner operations. Seamlessly integrate with established technology stacks along with modern technologies like blockchain.



### Secure and stable implementation

Adheres to the bank security and ISO 27001 standards. Orderly integration with the existing technology infrastructure. Domain experts ensure a secure, and reliable implementation.



# Platform Options

## Dedicated components for your remittance business needs



### INWARD\*

Efficiently process bulk transactions and manage VOSTRO partners. Leverage our existing network of license and disbursement partners.

\* Previously Lastmile



### OUTWARD\*\*

Effectively process requests from corporates and MSBs . Additional components to manage forex booking, deals, card inventory and issuance.

\*\* Previously DigiForex



OUR SERVICES

# Fable Enablement Services

---

Support services to assist with every step of the cross-border transaction process.

## Integrations

Connect your existing systems to the cross-border payment ecosystem with our integration services

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**SWIFT AUTOMATION**

**RIPPLE INTEGRATION**

**MASTERCARD INTEGRATION**

**VISA INTEGRATION**

**WESTERN UNION INTEGRATION**

## Outsourcing

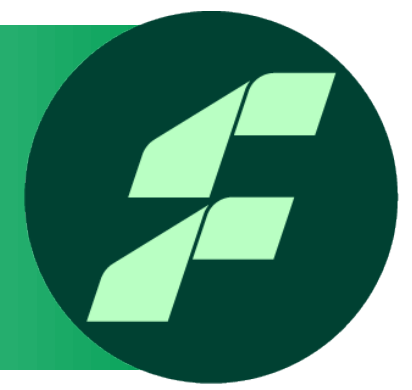
Outsourced manpower services to get you started and reduce capital expenses along the way

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**OPERATIONS**

**COMPLIANCE**

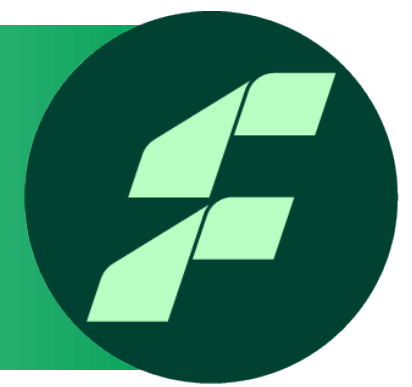
**CUSTOMER SERVICE**



# We take your data security and privacy seriously

## Our platforms and processes are fully compliant with global compliance and regulatory norms

- | Fable Fintech is an ISO 27001 certified company.
- | We are compliant with GDPR norms. We follow AES-256-bit encryption for sensitive data.
- | As per your needs, your data can either reside at your premise, on cloud or on our secured servers with segregated technology deployment.
- | We have in-built fraud prevention and payment fraud management mechanisms.
- | Our platforms have a very stable architecture. Yearly audits like application scanning, VAPT and network assessment are done by banks and other third party auditors.

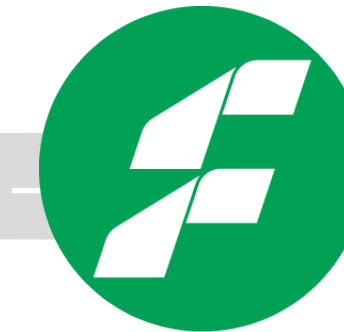
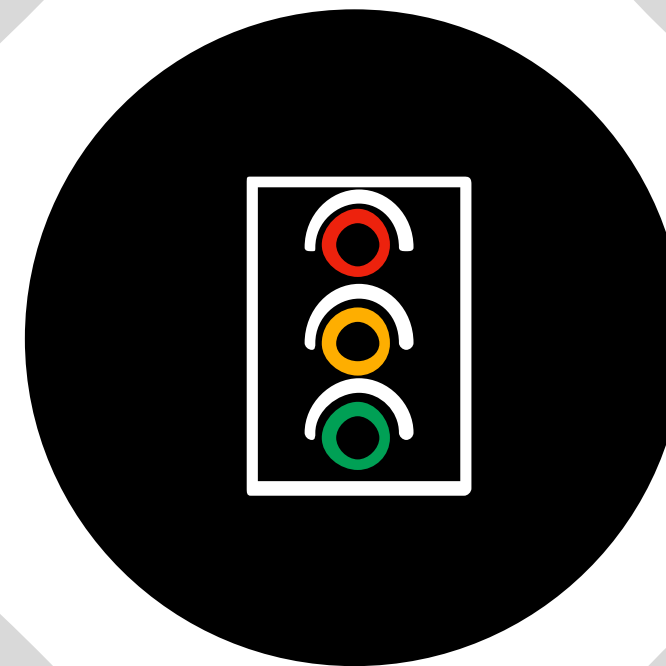
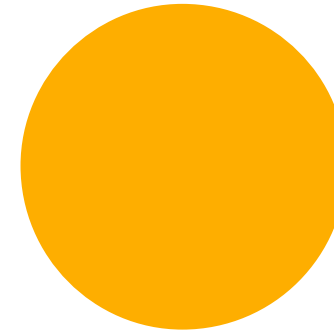


# There is a decision to be made

## Reinvent the wheel

Dedicated build with BFSI vendor or in-house IT team

- Longer time-to-market
- More costs
- Compliance / security risks
- Learn from risky bets



## Partner with experts

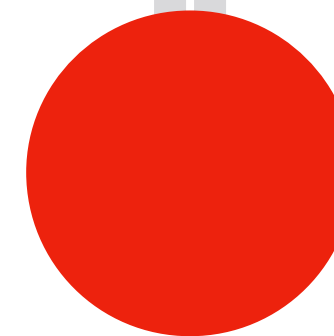
Do the right thing.

- Adopt a matured and proven platform
- Go live in weeks not months
- Optimised costs
- Focus on your core business
- Peace of mind

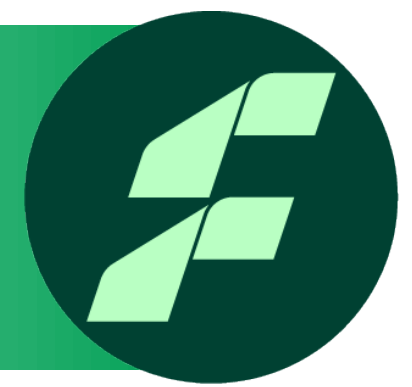
## Maintain status quo

Let the opportunity pass

- Gradually lose customer
- Forgo revenue opportunities
- Get slated as 'low-tech'







# Our expertise, quantified

## Hedge your risks with our expertise

Our learnings from multiple implementations are built back into our platform and knowledge base

**34**

Deployments  
across 9 countries

**9 / 10**

Top private sector  
banks in India served

**\$ 11 Billion +**

Worth transactions  
processed

**8 Million +**

Total transactions  
processed

**150+**

Corridors serviced

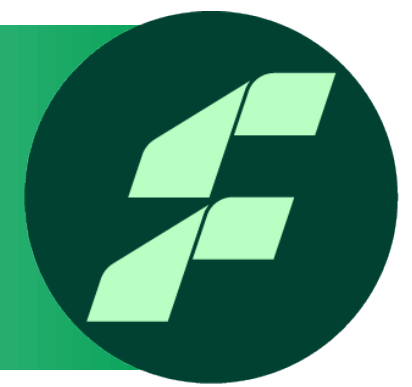
**35+**

Send countries

**65+**

Receive countries

OUR CLIENTS



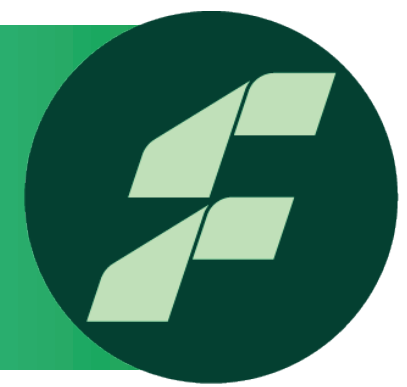
# Digital transformation stories we co-authored

**Our clients are constantly transforming their cross-border business with us.**

We invite you join our growing tribe of modern banks



# Connect with us



## USA

**Alok Mahapatra**  
alokm@fablefintech.com

**Address:**  
2500, Plaza 5, 25th Floor  
Harborside Financial Centre  
Jersey City  
New York Metropolitan Area  
NJ 07311

## UK

**Lucinda Groves**  
sales@fablefintech.com

**Address:**  
61-63, Crockhamwell Road  
Woodley, Reading, RG5 3JP  
United Kingdom

## India

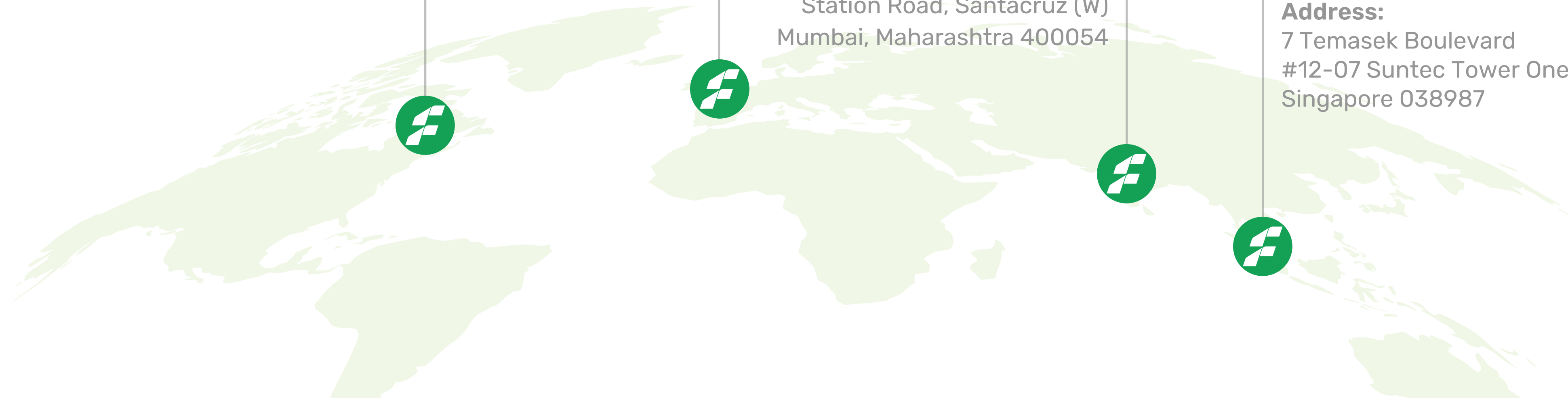
**Murtuza H. Sutterwalla**  
murtuza@fablefintech.com

**Address:**  
Level 1, Sai Bazar  
Station Road, Santacruz (W)  
Mumbai, Maharashtra 400054

## Singapore

**Prakash Kirpalani**  
prakash@fablefintech.com

**Address:**  
7 Temasek Boulevard  
#12-07 Suntec Tower One  
Singapore 038987





With our domain experts and award-winning platforms, transform your cross-border payments business with **confidence**

**Contact our experts today**

Fable Fintech Pvt. Ltd. | [www.fablefintech.com](http://www.fablefintech.com)