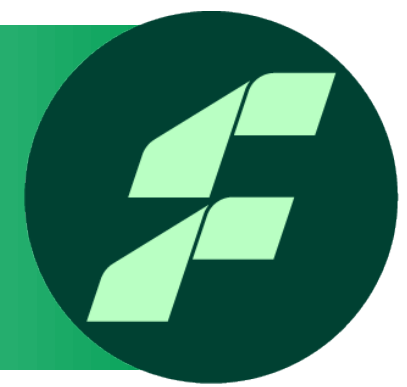




# **Transforming the global cross-border transaction processing ecosystem**

An introduction for MSBs

# 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**

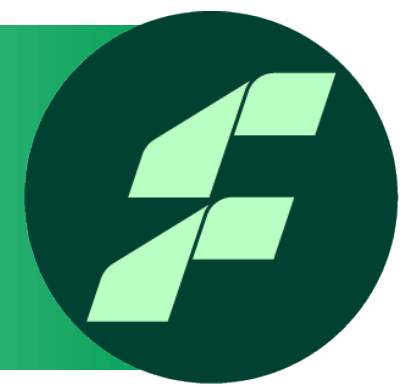
Constantly evolving technology with 34 deployments in 9 countries

## **ISO 27001 certified company**

We care for your security needs

## **Funded by marquee investors**

Backed by banks and leading investors in payments industry



# Digitisation of MSBs

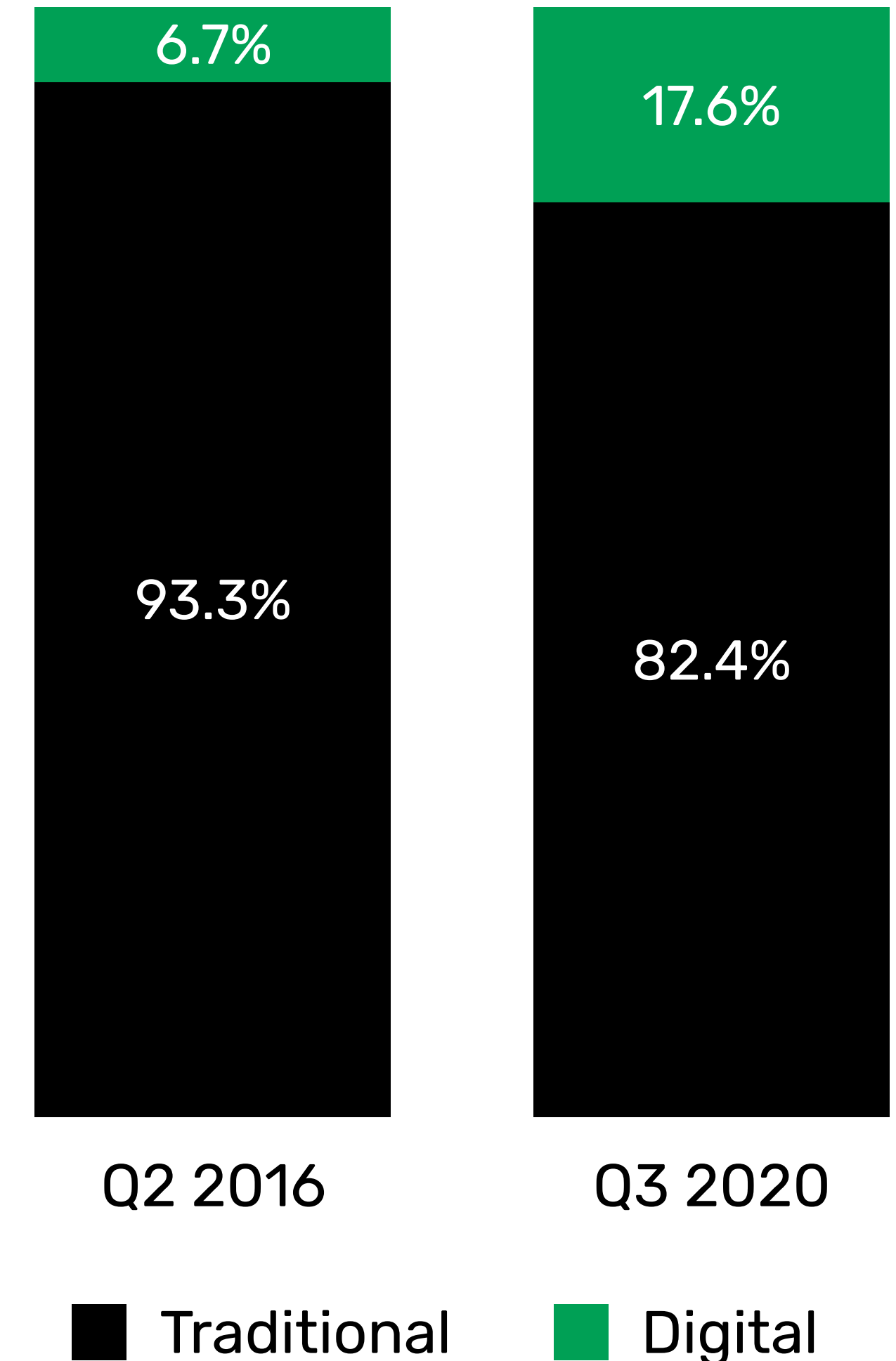
## Accelerate growth and improve profitability

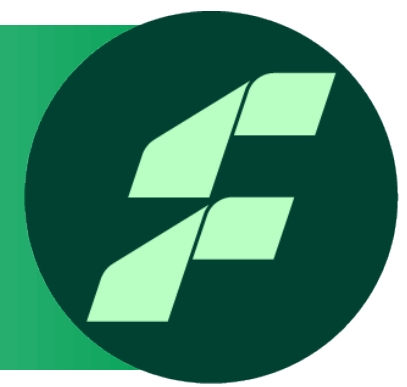
Digital remittances have grown almost 3 times over last 4 years, with the pandemic accelerating digital trends greatly over the last year.

Digital remittance solutions allow for:

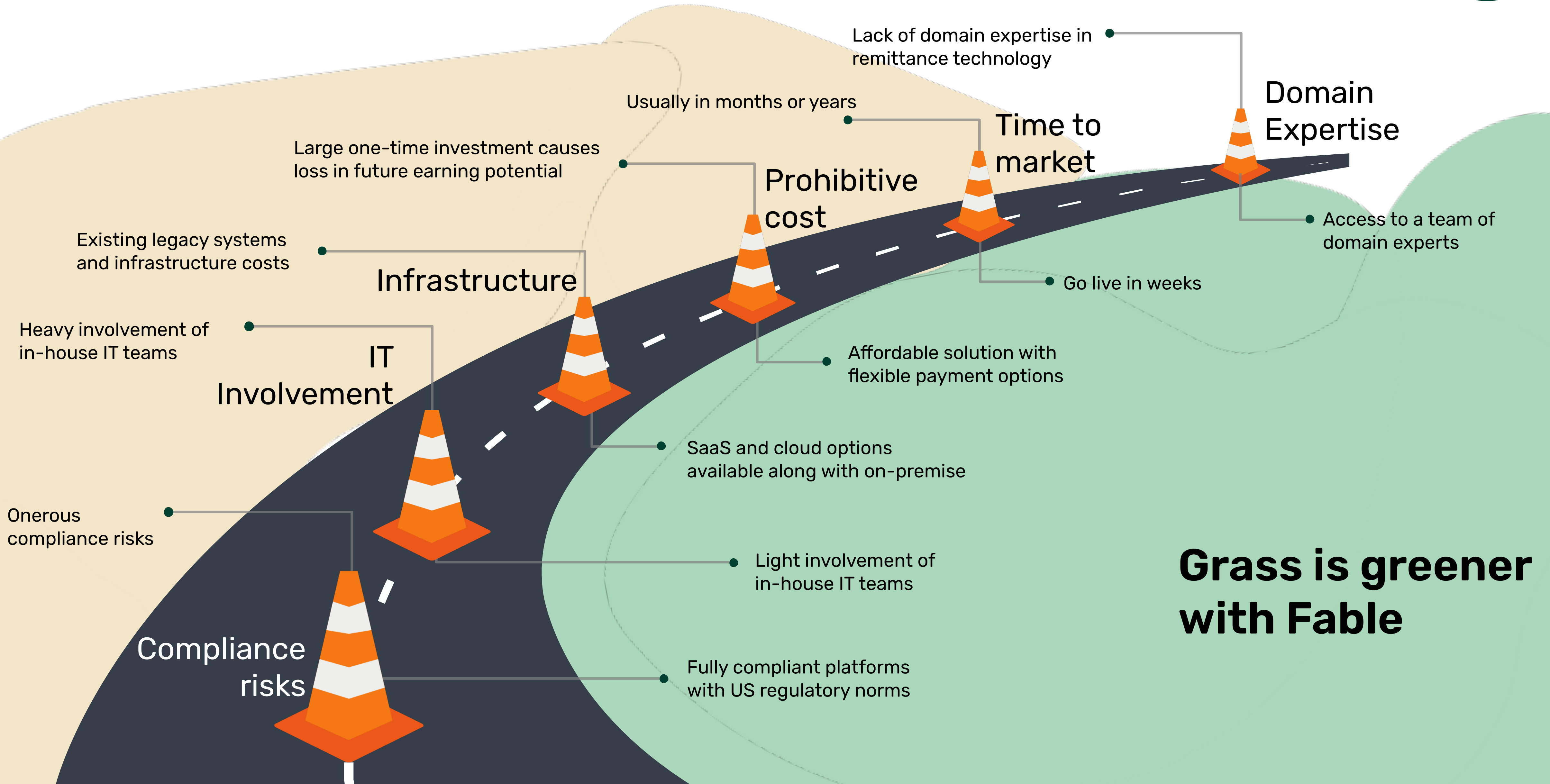
- | Reduced cost
- | Faster transfers
- | Better transparency
- | High interoperability

Current situation provides a great opportunity for MSBs to outgrow competition and improve profitability





# Path to digitisation can have many road-blocks





OUR PLATFORM

# Fable Cross-Border Payment Platform

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Build using the latest tech-stack, our platform is robust, flexible and compliant with the global regulatory norms.

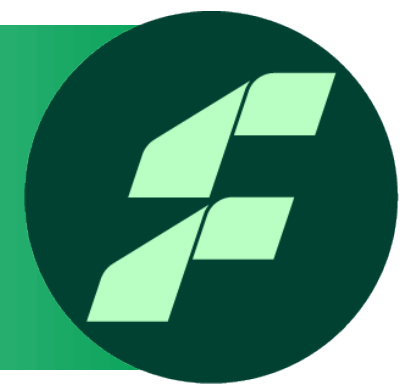
MSBs use our platform to

- Start their branded cross-border payments service for their customers
- Manage core business functions like accounting, operations and reporting

Configurable,  
Scalable, Plug and  
Play application

Inbuilt multi-corridor  
and multi-currency  
support

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



# Case for a better solution

## MSBs connect with partner applications for optimised processing

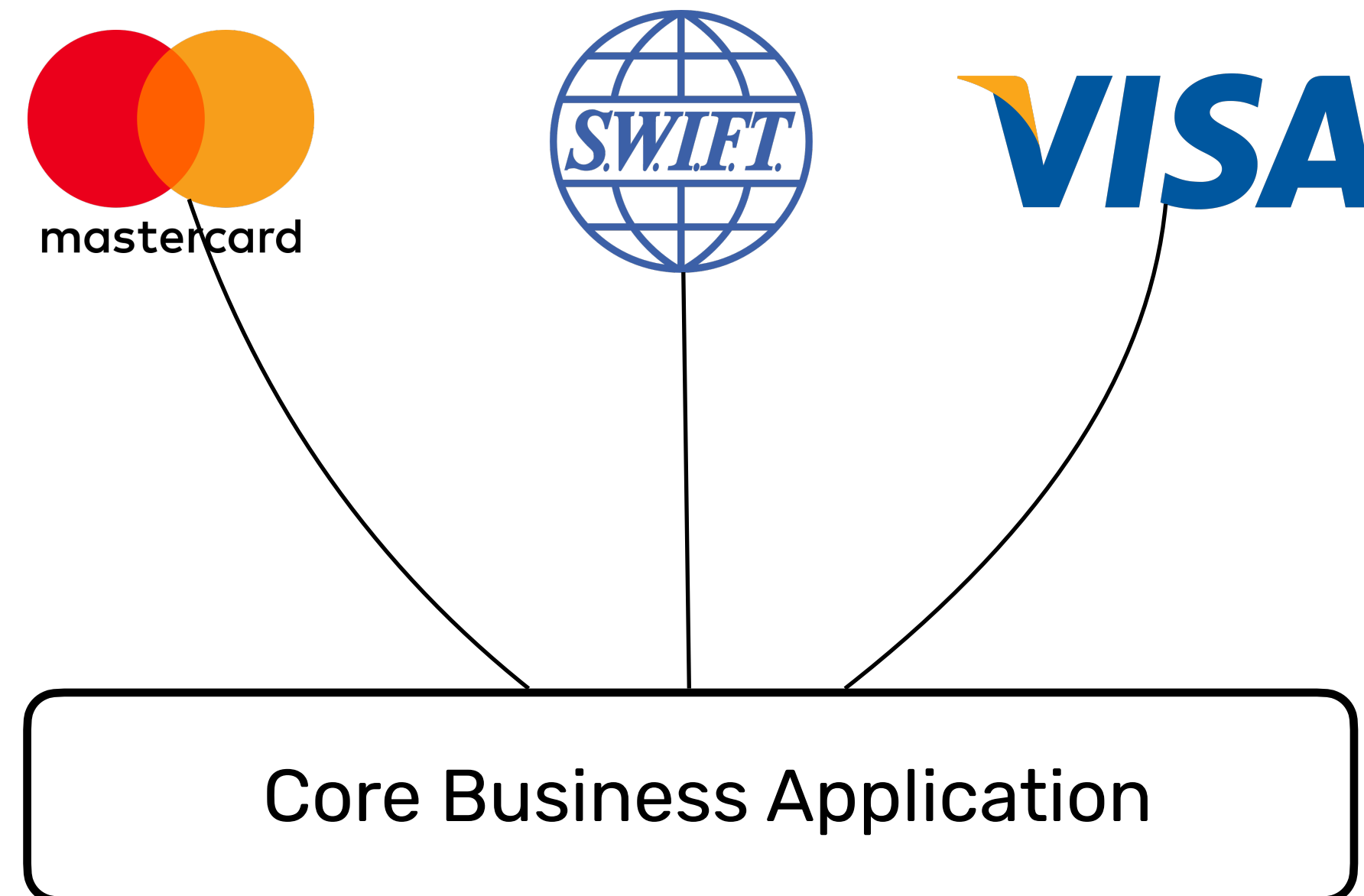
Each additional integration,

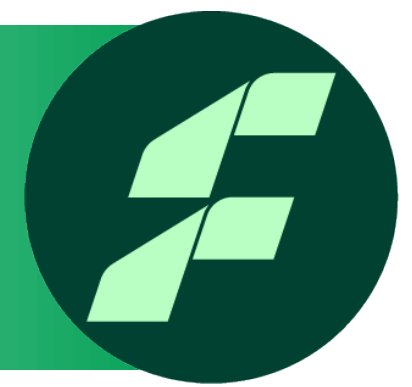
Comes at a huge additional cost

Bring their own set of technical complexities

Demands time commitment from your internal IT team

Exposes core application to multiple entities

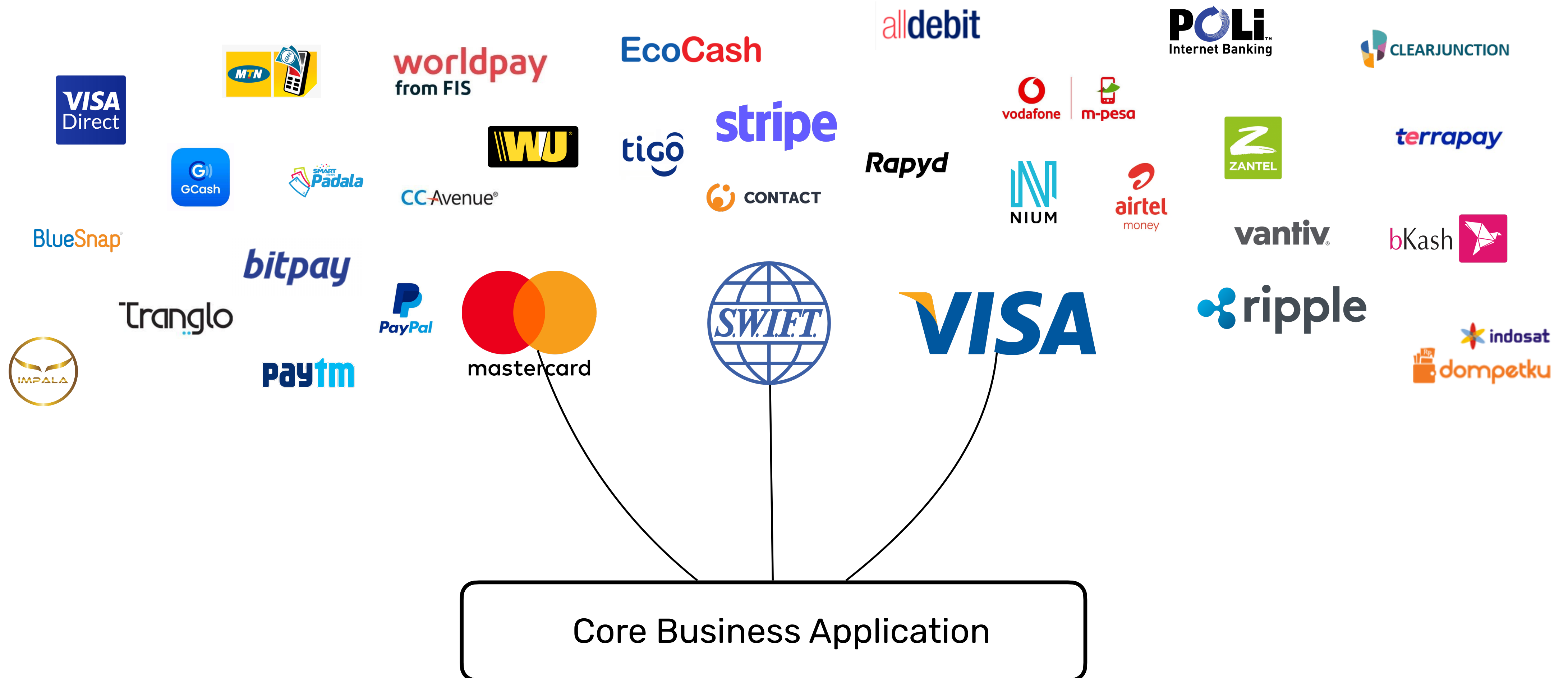


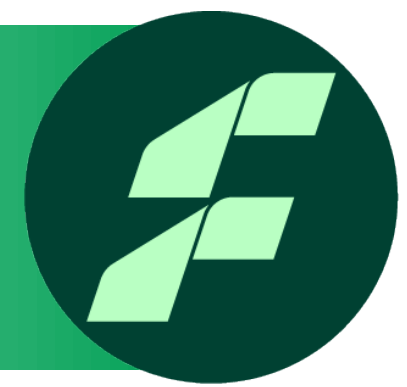


# Case for a better solution

## For modern MSBs, 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 your IT teams



 **FABLE CROSS-BORDER PAYMENT PLATFORM**



Core Business Application





OUR PLATFORM

# Fable Cross-Border Payment Platform

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## **Fable Growth Suite**

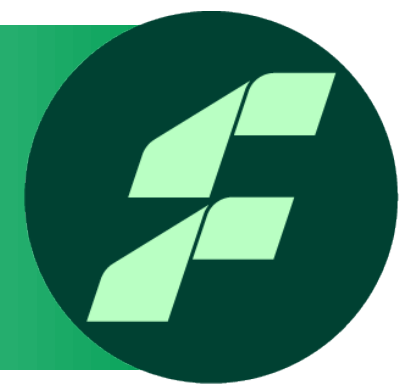
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Launch your branded remittance portal and serve your consumer digitally

## **Fable Management Suite**

---

Manage core business function like accounting, till management, operations, and reporting of all branches



# Launch an online remittance service in your brand

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

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



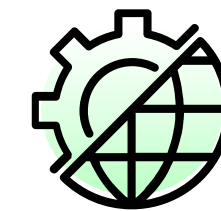
### Customer experience focus

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



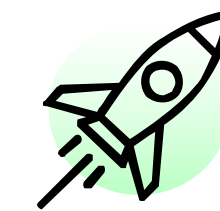
### Business Growth

Reach consumers through new channels like online, mobile, and more. Improve consumer acquisition through online offers and reward programs. Retain more consumers by providing both digital and offline channels



### Digital transformation

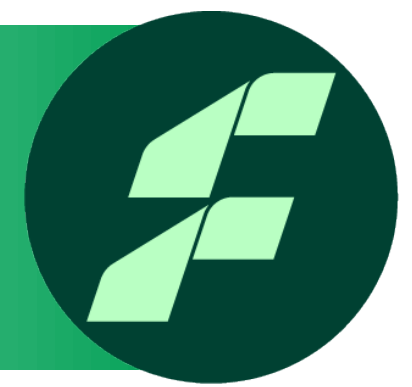
Stay ahead of the curve with remittance services that are instant, online and agile. Create services that reflect the changing trends – mobile first, contactless, multi-currency support.



### Go-to-market rapidly

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

# 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:  
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## DCB REMIT

Dedicated Web Portal

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## IDFC FIRST BANK

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OUR PLATFORM

# Fable Cross-Border Payment Platform

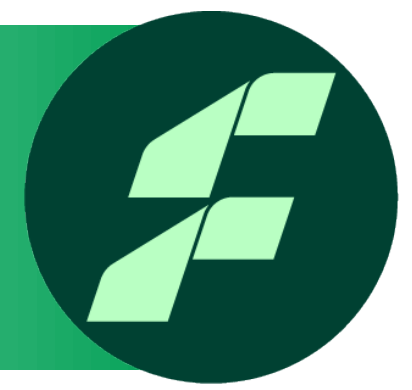
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## Fable Growth Suite

Launch your branded remittance portal and serve your consumer digitally

## Fable Management Suite

Manage core business function like accounting, till management, operations, and reporting of all branches



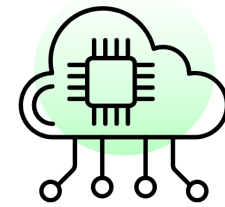
# All-in-one platform to manage your business

## Better control and improved efficiencies



### All-in-one platform

Accounting, reconciliation, purchase, fixed asset, currency valuation, VAT and other key operation modules at one place.



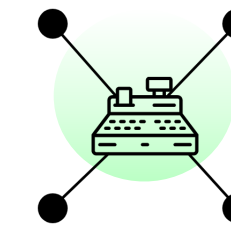
### Ready API integrations

Orderly, fast and error-free integrations with payment gateways, compliance partners and other relevant third-party software.



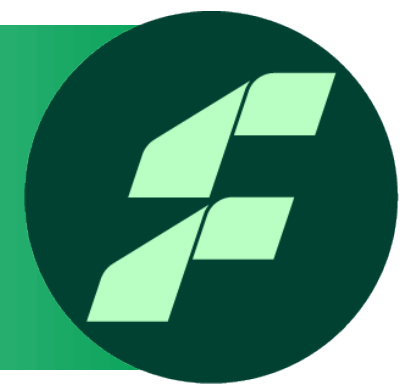
### Compliance and regulatory modules

AML screening, block lists, 4-eyes and 6-eyes compliance, KYC checks, maker/checker process, automate regulatory reports, set rules for manual intervention. Inbuilt proprietary risk scoring module. Advanced pattern monitoring capability.



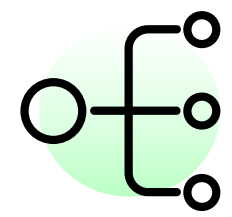
### Till and branch management

Analytics and branch-specific features to support inter-counter and branch transfer. Avoid currency shortage. Set rates and FX margins.



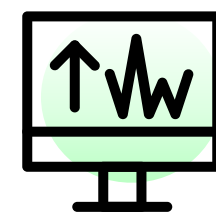
# All-in-one platform to manage your business

## Better control and improved efficiencies



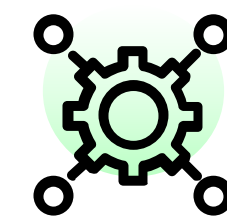
### Omni-channel

Internet, mobile, at-branch, ATM, SMS and blockchain supported. Features to rapidly activate and monetize all the key channels.



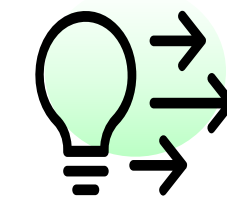
### Exhaustive dashboard & reports

Ready reports for central bank authorities. Ready reports for partners across the globe. Exhaustive MIS and Dashboards available as per your business requirements.



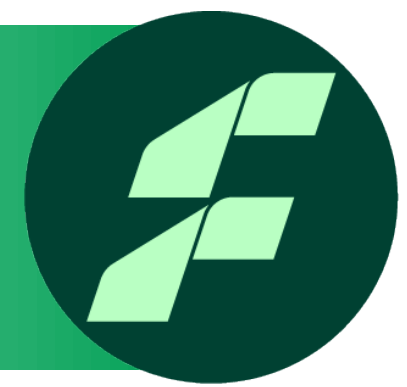
### Highly configurable

Faster change requests for fully configurable application. Define Risk Limits (daily/weekly/monthly). Manage your FX margin & Commission

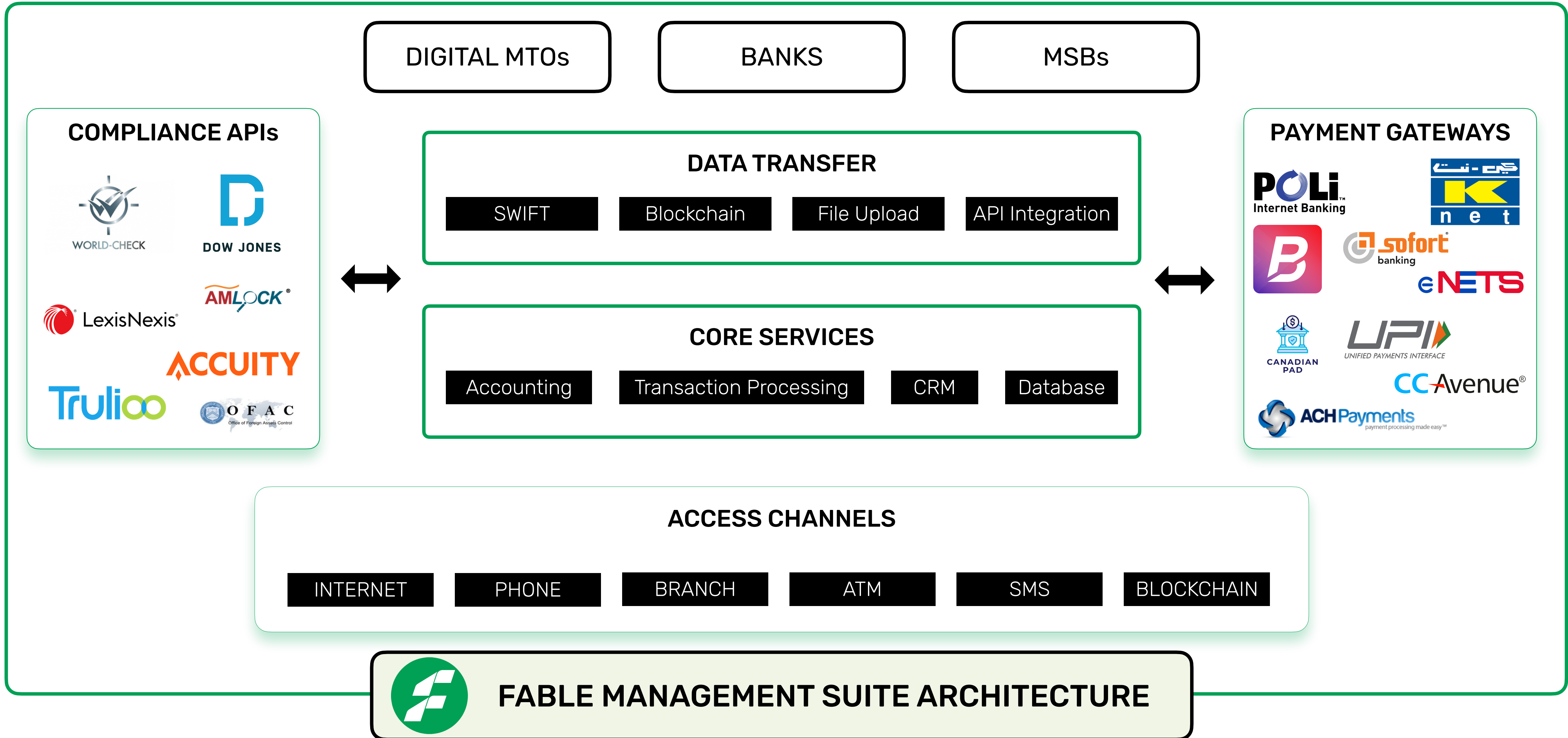


### Future-ready

Enable your customers to securely send money for key intended purposes - Medical Care, Bill Payments, Mortgages, Gifting etc. directly to the billing entity.



# Platform Architecture





**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

---

**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

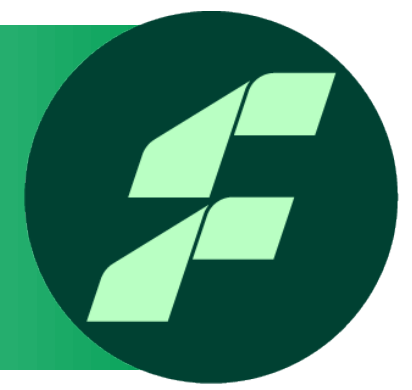
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**OPERATIONS**

**COMPLIANCE**

**CUSTOMER SERVICE**

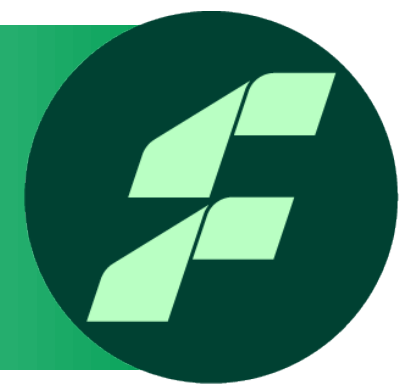




# We take your data security and privacy seriously

## Our platforms and processes are fully compliant with American 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.
- | All your data resides on our servers in USA with secured and 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.

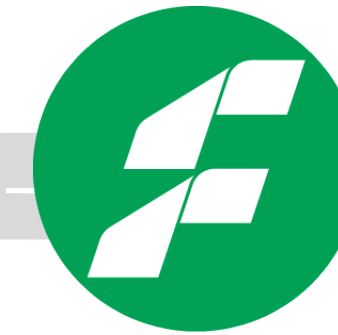
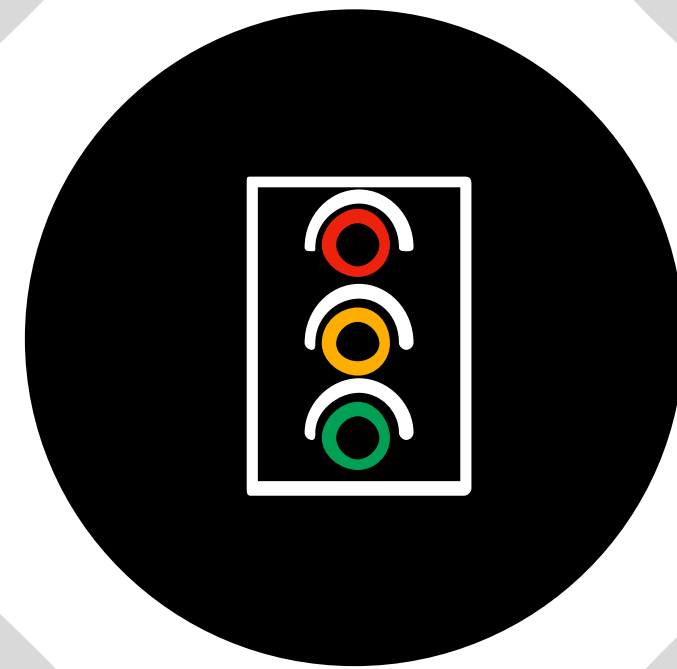
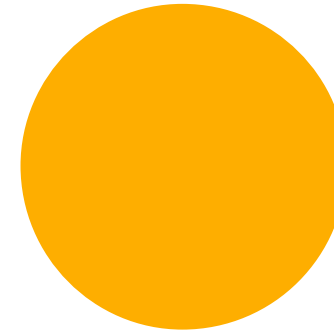


# There is a decision to be made

## 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

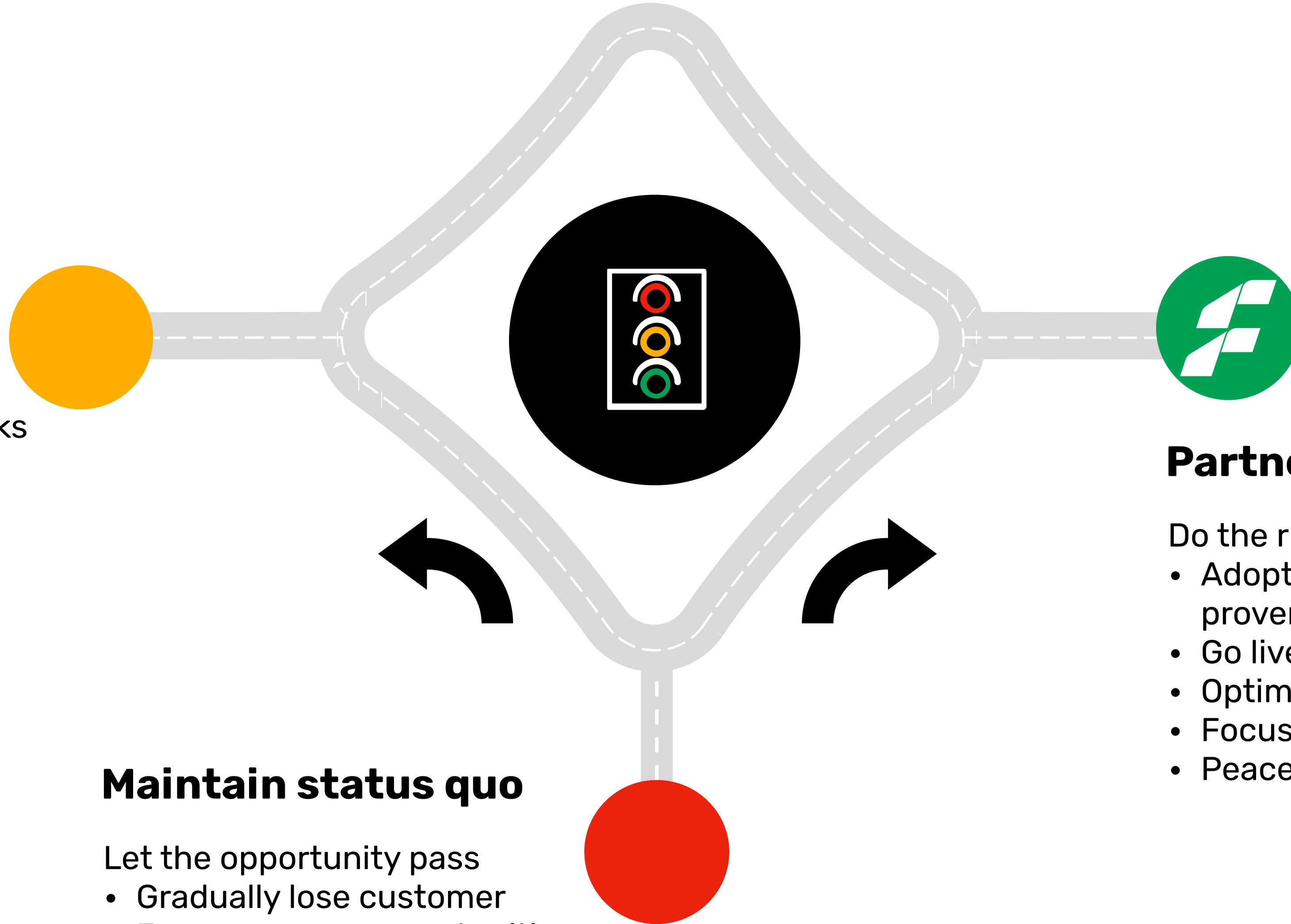
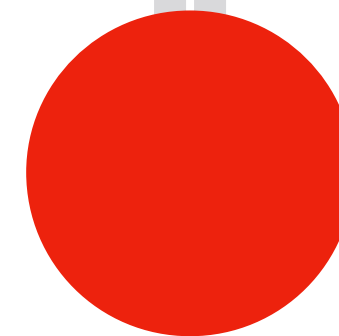
Do the right thing.

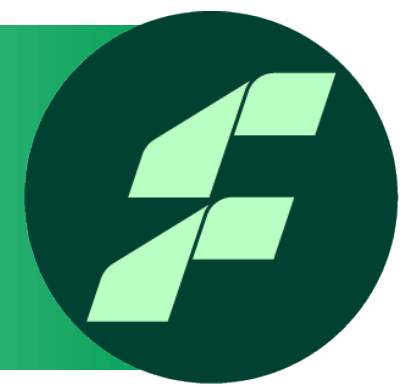
- Adopt a matured and proven platform
- Go live in weeks not months
- Optimised costs
- Focus on your core business
- Peace of mind

## 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

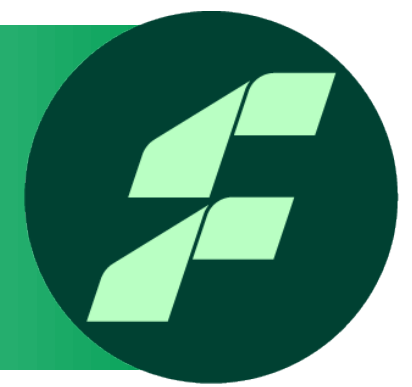
**35+**

Send countries

**65+**

Receive countries

OUR CLIENTS



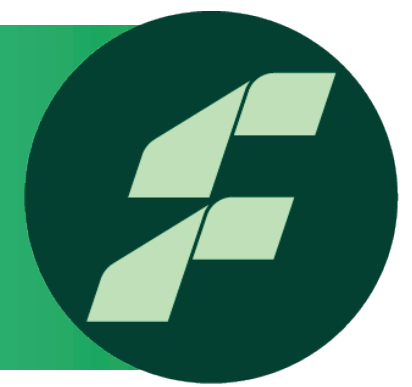
# Digital transformation stories we co-authored

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

We invite you join our growing tribe of modern financial institutions



# Connect with us



## USA

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## India

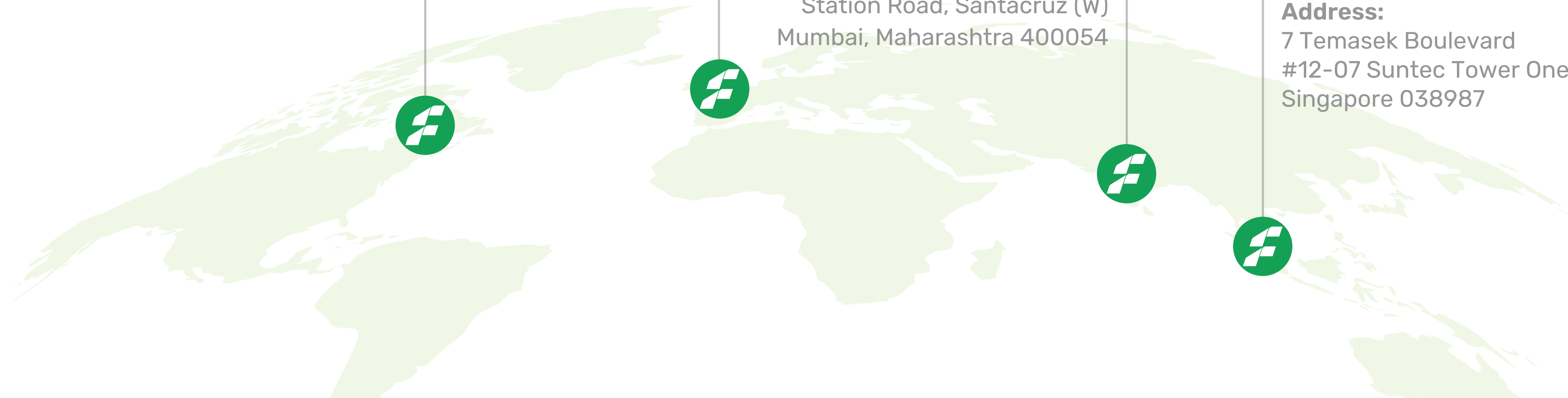
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Singapore 038987





With our domain experts and award-winning platforms, start your digital transformation journey with **confidence**

**Contact our experts today**

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