



**PRODUCTS AND SERVICES
FOR YOUR DIGITAL JOURNEY**

ABOUT A COMPANY

FIDO-BIZNES – IT company that started its journey from 1993 and nowadays is a solid player at development of its own solutions and products in the region of Central Asia.
Currently our company build, connect and transact in the following areas of life cycle:



**Banking and
Finance**



**Industry and
Power generation**



Healthcare



**Government
Sector**



Telecommunication



Utilities

OUR B2G CLIENTS



**Ministry of Defense
of the Republic of
Uzbekistan**



**Ministry of Economy
and Finance of the
Republic of Uzbekistan**



**Extra-budgetary Pension
Fund under the Ministry of
Economy and Finance of the
Republic of Uzbekistan**



**Joint Stock Company
"Regional Electric
Networks"**



**Main personalization
center under the Cabinet
of Ministers of the
Republic of Uzbekistan**

OUR B2B CLIENTS



OUR PARTNERS

ORACLE

NetApp

HIKVISION®



DELL

Microsoft



INNOTECH



LUXMS BI

macroscop >

MICRO
FOCUS

VERTICA

Lenovo

FIDO-BIZNES IN FIGURES

1800+ Successfully
implemented projects

56 Registered
information systems

50% Financial industry participants
in Uzbekistan are our clients

250+ In-house
developer

OUR B2G PRODUCTS

“Treasury Management System” of the Ministry of Finance of Uzbekistan

Treasury Management System allows the Ministry of Finance of the Republic of Uzbekistan and the efficiently analyze and manage state assets by:

- management of payables and receivables in compliance with budget rules and regulations;
- cash management;
- financial reporting increasing transparency and improving management by providing correct information in a timely manner



Treasury account management



Access and roles control



Analytics



Management of agreements of state budget organization with its revenue system at treasure accounts



Monitoring of accounts payable and accounts receivable of State Budget System

«PENSION FUND» MANAGEMENT COMPLEX

The “Pension Fund” program complex is a single secure database with up-to-date data of 4.3 million retired people of Uzbekistan. The complex provides automation of the processes of registration, processing, distribution and provision of information. Users get access to reliable, complete and up-to-date information in time. Advantages of implementation:



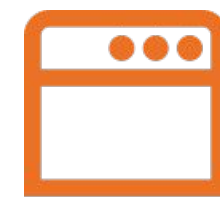
Data processing speed



Reducing errors



Analytics



Integration with government bodies: Treasury, Ministry of Justice, State Committee of Statistics, Tax Committee, Ministry of Internal Affairs, Xalq Banki



Base harmonization

«FB-BILLING » billing system

The system of mutual settlements with consumers for wholesale and retail power supply companies. It performs settlements according to flexible customizable tariffs, issues bills and invoices according to contracts, accepts payments, monitors the status of personal accounts and consumption activity (meters).



Electricity



Gas supply



**Cold and hot
water supply**



Heat



**Municipal solid
waste**

Automated Energy Resources Control and Metering System

It is designed to collect, process and store readings of digital electricity, gas, water and heat meters, as well as to manage the status of these meters.



ELECTRICITY



NATURAL GAS



**COLD AND HOT
WATER SUPPLY**



HEAT

Provides automatic scheduled data collection using GSM, GPRS, Ethernet channels, generates data collection orders via Zigbee, as well as optical ports and RS485, RS232 or manual input.

Analyzes missing data, quality of electricity in the network, anomalies in energy consumption, prepares data for billing and other external systems.

OUR B2B PRODUCTS AND SERVICES

BIO ACCEPT designed to identify an employee or customer by fingerprint and facial photo. fingerprint and facial photo. The FB BioAccept system is not an independent information system, but a service system that provides service functions for identification of an employee or client for different information systems with service functions for identification of the person personal identification, for authentication and for searching for the required employee or client in the database based on biometric data. There are also service functions for registration and deletion of biometric data in the database.



TELECOM BILLING (EAST TELECOM UZBEKISTAN) KT GROUP

Automated Settlement System (ASS) “FIDO Billing”

is a multifunctional information system for large and medium-sized companies with a branched organizational structure, which are providers of telecommunication services. “FIDO Billing” ACS is designed for automation of technological processes, related to the provision of telecommunication services, to automate the calculation of the cost of the services provided, to manage financial and economic management. calculation of the cost of provided services, for management of financial and legal relations with clients.



OUR B2B PRODUCTS AND SERVICES

DIGITAL BANKING AND SUPER APPS

- Multi-role app that switches between consumer, business, agent and powered by a single digital back-end
- Ecosystem building and smart marketplaces
- Cards, accounts, wallets management
- End to end digital processes from KYC onboarding to digital contracts
- White labelled UI/UX templates
- Payments, transfers, remittance, top ups, and withdrawals
- Integrated marketing and segmentation tools
- Digital analytics and marketing with customer segmentation
- Supervised products for parents and companies
- Personal finance management and goals, investments, and trading

MICROFINANCE

- ✔ Smart orchestration around micro-lending
- ✔ Microcredits
- ✔ Alternative and flexible credit scoring model
- ✔ Self-service, agent, kiosk, marketplaces
- ✔ Simplified KYC with account opening
- ✔ Matrix-based
- ✔ Instant loan calculation
- ✔ Real time configuration
- ✔ Multi-loan application across multiple banks
- ✔ Tailored business rules
- ✔ Islamic shariah compliant microfinance (Murabaha, Ijarah, Zakat)

IABS - Integrated automated banking system

FIDO-BIZNES IABS was meticulously crafted using latest state-of-art digital technologies, embodying the core tenets of an API-first, flexible architecture giving banks unprecedented levels of configuration, flexibility, scalability and control

RETAIL AND COMMERCIAL BANKING

supports all retail and commercial bank offering, allowing to switch to truly digital banking.

DIGITAL LENDING

IABS enables lending institutions to launch both secured and unsecured credit offerings across multiple channels, covering the full range of lending use cases and addressing necessary operational requirements.

BANKING AS A SERVICE

With our ready to use core banking platform, clients can launch and manage banking products and services seamlessly and with almost no development work at their end.

FINTECH AND PAYMENT INSTITUTIONS

IABS low code design and modularity enables launching new products and scaling business at faster speeds and manageable costs.

EMBEDDED FINANCE

IABS enables businesses, including non-financial institutions to integrate financial services into their value chain, and easily create and launch products to better serve their customers.

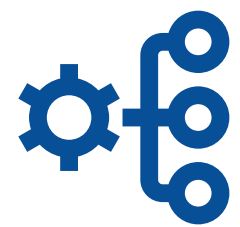
FIDO RPA SOLUTIONS

Smart process automation for scaling your business

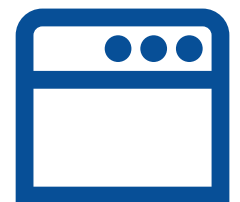
WHAT DO DIGITAL EMPLOYEES DO?



Emulate the user's actions on a work PC



Make decisions based on formal rules

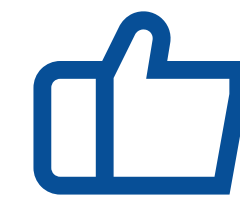


Work with any existing systems and applications

WHAT DO PEOPLE GET?



Higher speed of task automation:
RPA is faster than classic automation



Accelerated execution and improved
quality of business processes



Improved compliance and risk mitigation



Greater employee engagement
and job satisfaction



Faster ROI

RPA CUTS COSTS

32%

of cost saving using RPA
on average*

FASTER ROI

6-9 MONTHS

RPA project payback
on average

RPA FREES UP EMPLOYEES' TIME

20%

FTEs are released
on average**

RPA IS ON THE RISE

50%

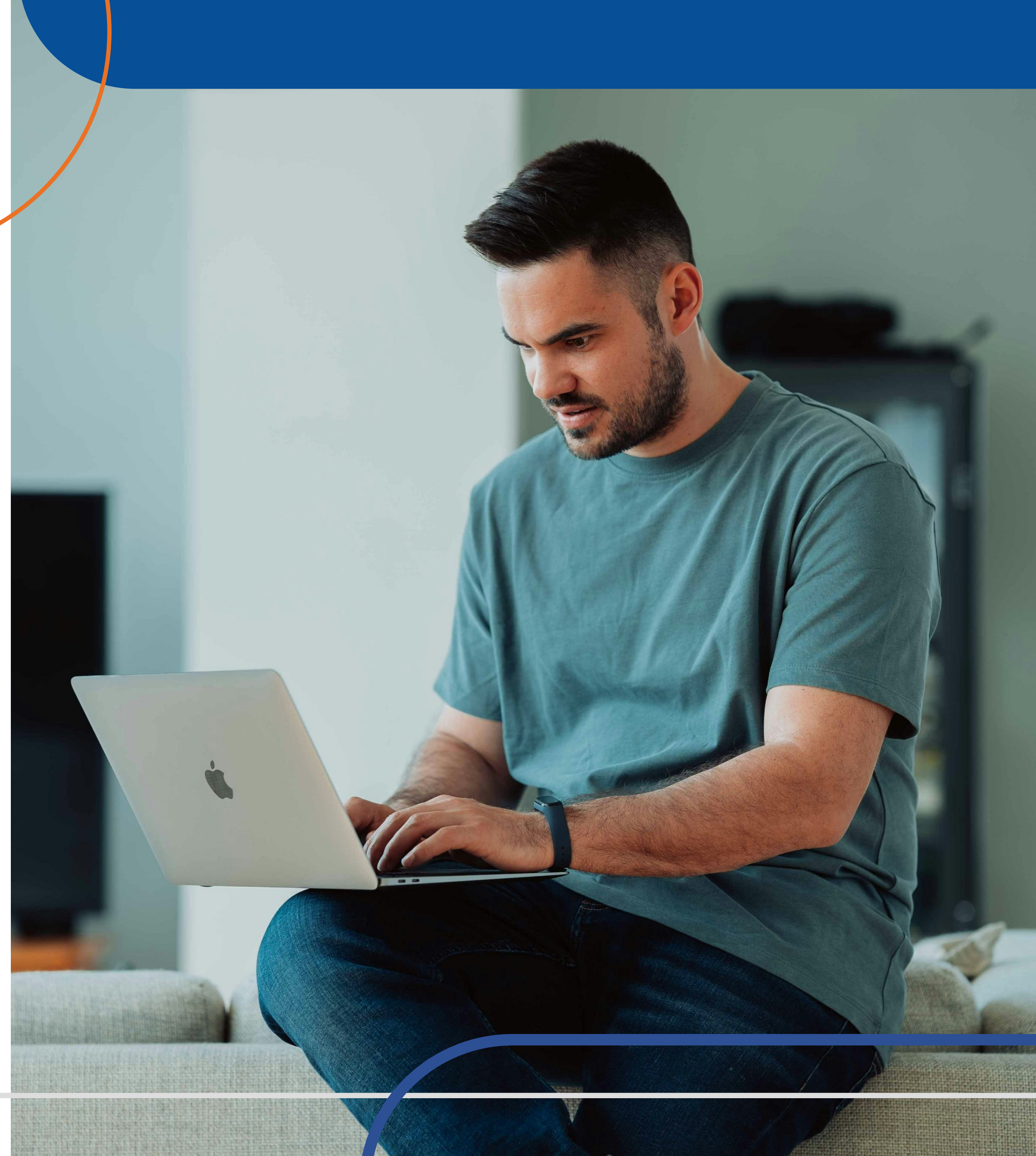
of cost saving using RPA
on average*

74%

Are planning to
implement RPA now

UNIQUE PECULIARITIES OF FIDO-BIZNES

- Regulatory Compliance
- Security Focus
- Scalability and Reliability
- Integration Capabilities
- Data Analytics and Reporting
- User Experience (UX)

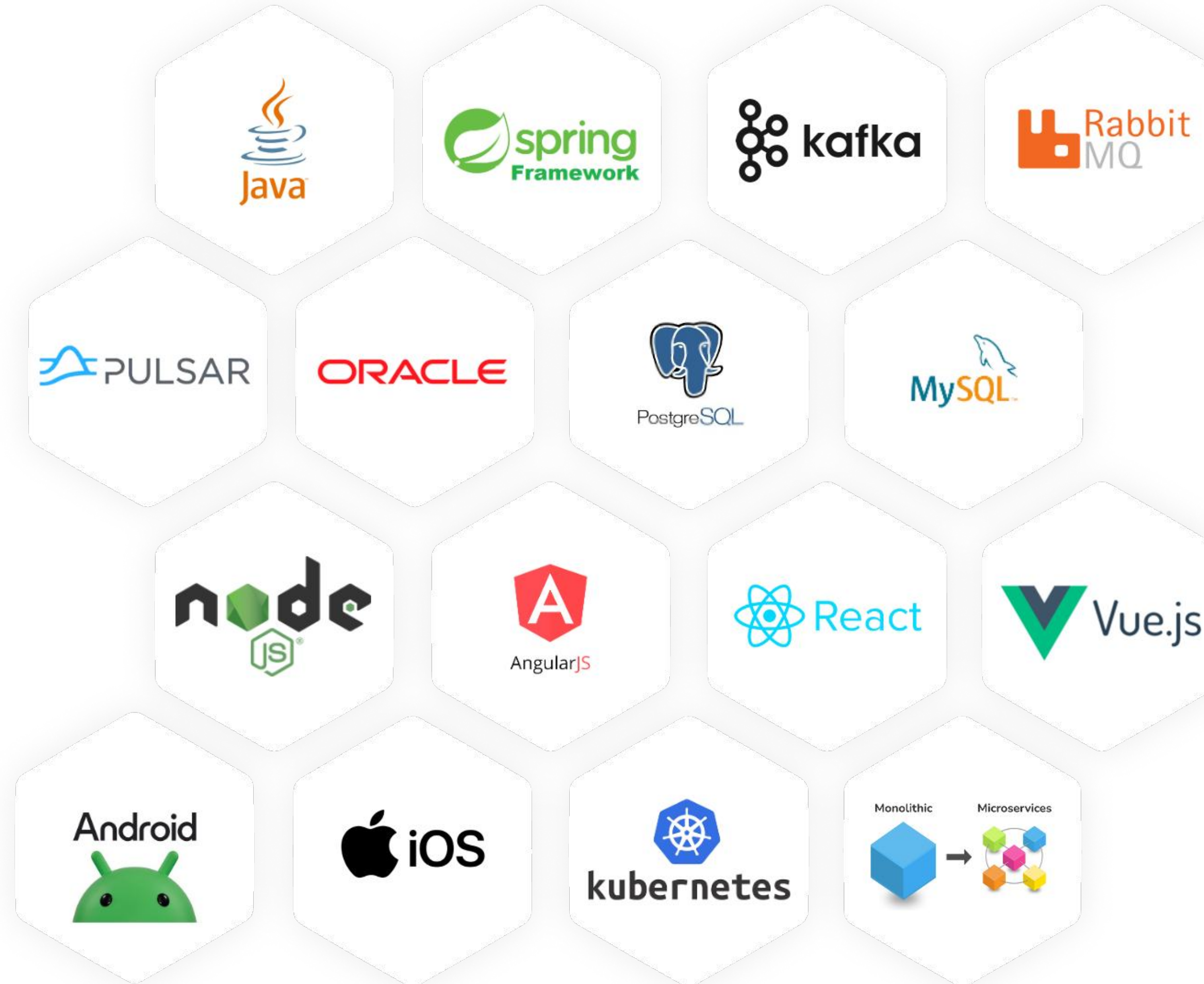


ADVANTAGES OF FIDO-BIZNES

- Market Trust and Reputation
- Recurring Revenue Models
- Barrier to Entry
- Innovation Potential
- Client Base Stability
- Global Reach
- Customization and Flexibility



TECHNOLOGIES



EXPERTISE AND CERTICATES OF OUR DEVELOPMENT TEAM

- Certified Information Systems Security Professional (CISSP);
- Certified Ethical Hacker (CEH);
- Certified Oracle Professional;
- Certified Scrum Master (CSM);
- Certified Financial Technician (CFTe)
- TOGAF Certified
- Azure Fundamentals (Microsoft Certified)
- Azure Solutions Architect Expert (Microsoft)
- Google Professional Cloud Architect



SUCCESSFUL IMPLEMENTATION CASES

One the leading banks in Uzbekistan - SQB bank implemented Loan Management Platform for individuals on existing CRM systems developed by FIDO-BIZNES*. According to the SQB bank following milestones reached:

**LOAN APPLICATION PROCESSING
TIME RISED 3X TIMES**

**SALES OF CREDIT PRODUCTS
RISED 260%**

<https://sqb.uz/press-center/news-ru/tsifrovaya-transformatsiya-v-uzpromstroybanke-rasshiraetsya-masshtab-dostupa-k-bankovskim-uslugam-b/>



The background is a solid blue color. There are decorative orange lines: one horizontal line near the top left that curves upwards at the right end, and another horizontal line near the bottom right that curves downwards at the right end. A white horizontal line is positioned near the bottom left, just above the text.

**THANK YOU FOR
YOUR ATTENTION**