

# Enqura

## AI Driven Financial Technology Platform



# Transform Your Customer Experience With Revolutionary Innovations Through AI-Powered Products

01

**Enhance  
customer experience**  
with integrated  
AI-driven solutions



02

**Reduce  
security risks**  
with 'AI on Mobile  
Edge' technology



03

**Speed up  
implementation and  
reduce costs** with  
easier integration



04

**Scale your business**  
with streamlined access  
to AI-driven  
platforms & regulations



**For Banks-Neobanks-Fintechs-Insurance**

# Company Highlights



Founded in 2014

120+ Team Members

80 Dedicated R&D

20+ Industry Awards Won

United Kingdom

2022 - HEADQUARTER (2024)

Türkiye

2014 R&D Center

United States

2025 OCTOBER

UAE

2024 NOVEMBER

Singapore

2025 MARCH

67 Contracted ENT Customers

30+ Strategic Active Partners

85% Net Promoter Score

20+ Programs & Awards

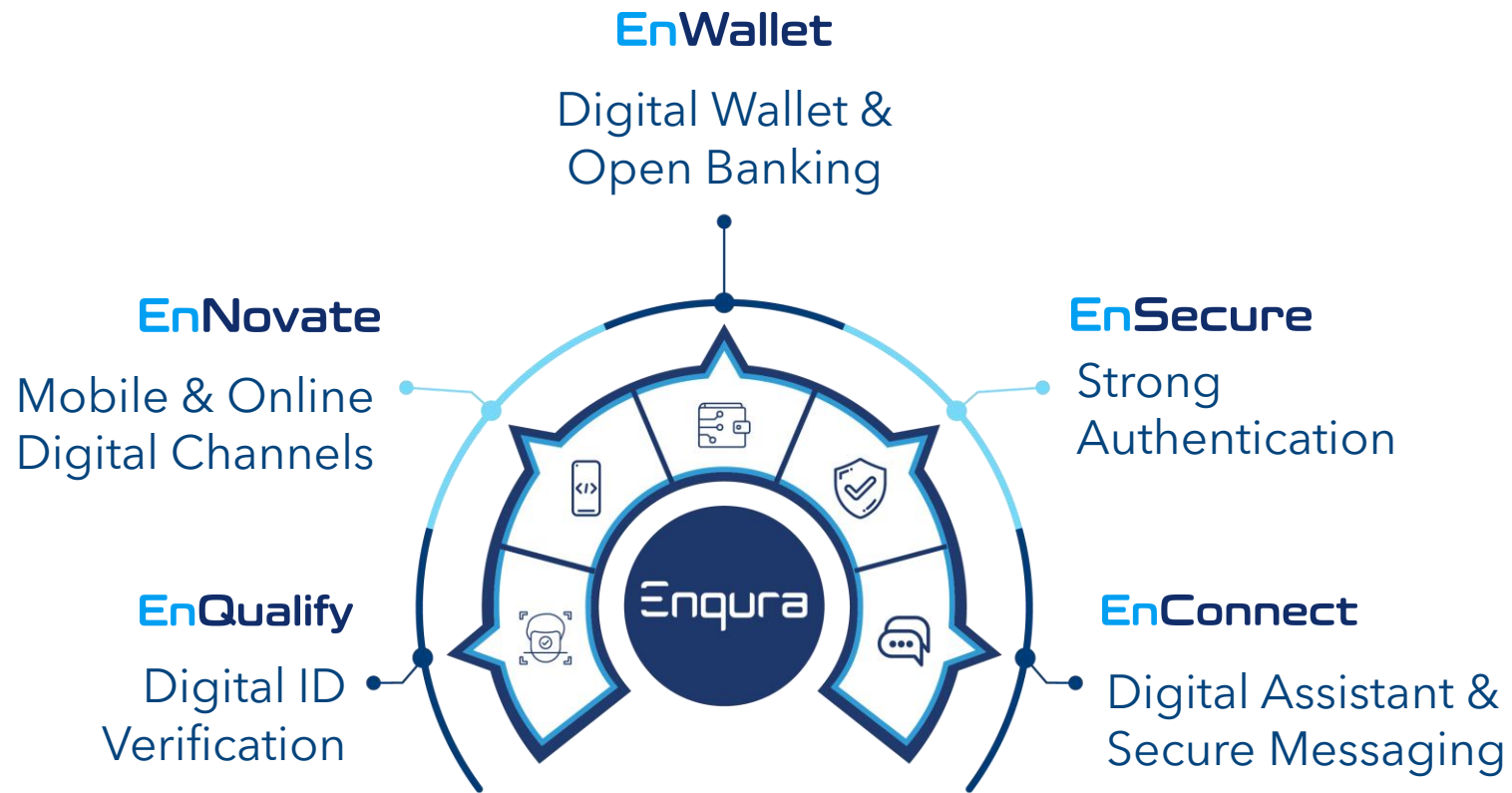
Enhanced • Qualified • Rational



# AI Revolution Starts Here: Our Journey

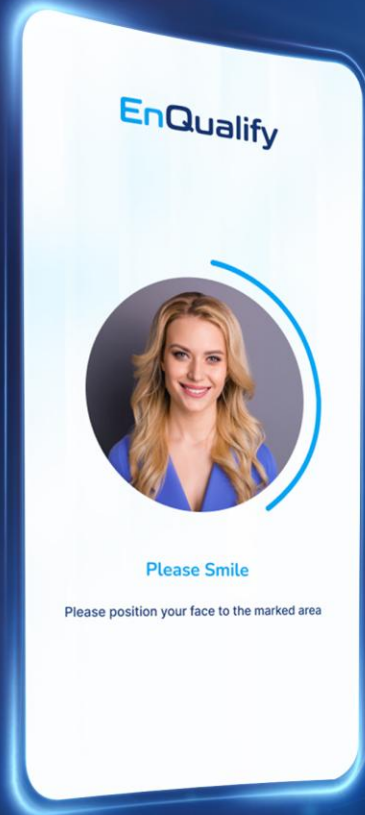


Break Free From Vendor Complexity with  
Easy to Integrate, Stable, Reliable and Scalable Products

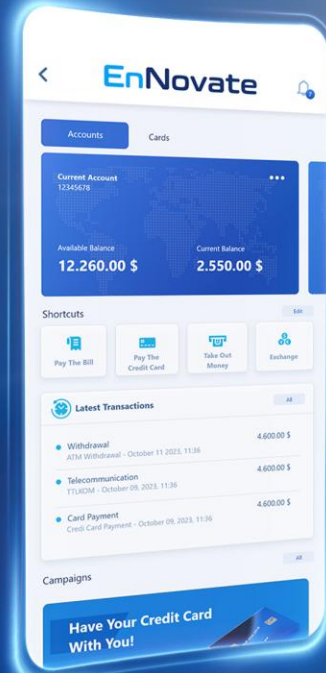


# Enqura FintechFive

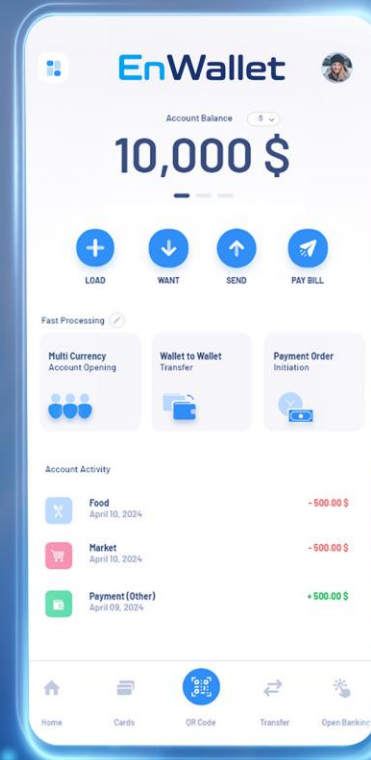
Digital ID  
Verification



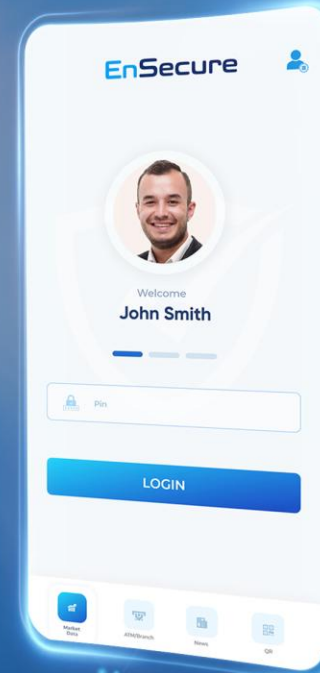
Mobile & Online  
Digital Channels



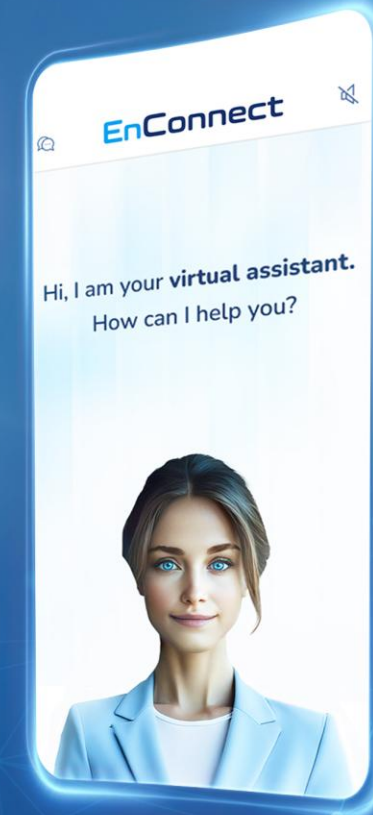
Digital Wallet &  
Open Banking



Strong  
Authentication



Digital Assistant &  
Secure Messaging



Enqura

# Our Partner Marketplace





# Enqura **PRODUCTS**





# EnQualify

## Digital ID Verification

### **Use cases:**

- Digital Onboarding
- Password Recovery
- Digital / Mobile Activation
- SIM Card Charge Re-Authentication
- Transaction Approvals
- Face ID

# Main Challenges

Enqura

Legacy solutions assess images and make decisions on a central server which limits accuracy and performance

LOW  
CONVERSION  
RATE

## Latency

Manual decisioning

## Low Speed

Use of legacy technology

## Costly onboarding

High spec servers & GPU Investment

## Limited Scalability

The server bandwidth

## Low Accuracy & Higher Fraud

Limited use of AI, cannot overcome fakes

## Poor Customer Experience

Complex and outdated processes

# Revolutionised Digital Onboarding

Enqura

POWERED BY MOBILE EDGE TECHNOLOGY

ALL IN ONE KYC & KYB PLATFORM

FULLY AUTOMATED

CUSTOMER ONBOARDING ANYWHERE

COMPREHENSIVE COMPLIANCE

DEEPPFAKE & ANTI-SPOOFING PROTECTION

DECENTRALIZED TECHNOLOGY

## AI-Driven, Super Fast, Secure & Seamless Digital ID Verification



# Benefits Of Mobile Edge Computing

Enqura

Significantly improved ID verification success ratio and ultimate user experience with our state-of-the-art mobile edge computing technology

ID & Face verification in less than 5 seconds, anywhere

**5**  
SEC

**99%**

99% accuracy & up to 90% successful onboarding completion

Highly configurable & scalable regardless of number of users



**94,5%**

94,5% end-user satisfaction ratio after onboarding completion

Unprecedented user experience with fully automated process and no manual operations

**100%**

**193**

193 countries supported with market leading pricing



# EnQualify Features

Enqura

## OCR & NFC VERIFICATION

Checking all visual security elements and authenticating chip data



## FACE RECOGNITION & LIVENESS DETECTION

NIST certified, AI based face recognition & liveness detection



## SECURE VIDEO IDENTIFICATION

WebRTC based P2P Video Call with AI capabilities



## VERIFICATION PLATFORM

Decision & Management Back Office Dashboard



# Features - Anti-Money Laundering

AI-driven monitoring, real-time fraud detection, and automated reporting to keep businesses ahead of financial crime.





# EnNovate

## Mobile & Web Channels

### **Use cases:**

Mobile & Online Banking

Mobile & Web Fintech Apps

Mobile & Web Insurance Apps

# Main Challenges

Enqura

Legacy technologies hinders the adoption of modern advancements, limiting user experience and operational efficiency.



UNSUSTAINABLE  
INFRASTRUCTURE

### Subpar User Experience

Complex, non-intuitive interface

### High Maintenance Costs

Expensive upkeep, slow updates

### Limited Flexibility

Rigid, outdated customization options

### Security Vulnerabilities

Prone to breaches, outdated protocols



# Digital Channels for Finance & Insurance

Enqura

MOBILE & WEB APPLICATIONS

SUITABLE TO OPERATE WITH  
ENWALLET OR OTHER CORE SYSTEMS

OMNI CHANNEL MANAGEMENT MIDDLEWARE

200 + FEATURES SUPPORTED  
FOR FINTECHS & INSURTECHS

18 CONTRACTED ENTERPRISE CLIENT

SUPPORTS BANKING AS A  
SERVICE (BAAS) MODEL

Flexible and innovative digital channels for banking fintech and insurance industries

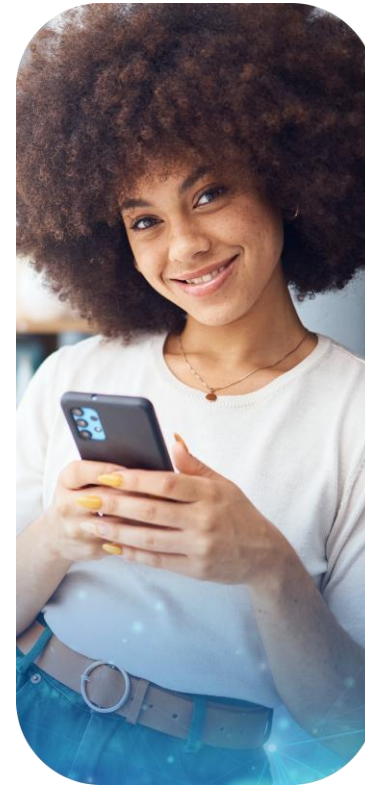


# EnNovate Features & Advantages

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## Features

- Multi Language
- Registration & Authentication
- Dynamic Menu
- IOS & Android Native
- React & Flutter Support
- KYC & KYB Ready
- MFA Ready
- Open Banking Ready
- Wallet Ready
- Push Notification Send
- 3rd Party Application Integration
- Integration Layer Parameter Management Resource Management
- Pre-paid Wallet
- Add Blog + Blog Management
- Business Account Management
- Branches And Staff Management For Business Users



## Technical Advantages

- Micro Service Architecture
- Declarative Integration
- On-prem Supports
- Cloud & Saas Supports
- MS SQL, ORACLE, Postgre SQL
- Docker Cubernetes Compatible
- .Net Core



# EnWallet

## Digital Wallet Platform

### Use cases:

- E-money Core System for Licence Requirements
- Open & Closed Loop Payment Projects
- Enabling Fintechs for BaaS & Open Banking
- Loyalty / Cashback Programs
- Fintech Transformation for Retailers / E-comm

# Main Challenges

Legacy systems hinder scalability, security, and user experience.

## Scalability Issues

Inefficient, costly scaling

## Slow Updates

Delayed improvements

## Costly Maintenance

High upkeep expenses

## Security Vulnerabilities

Risks from outdated protocols

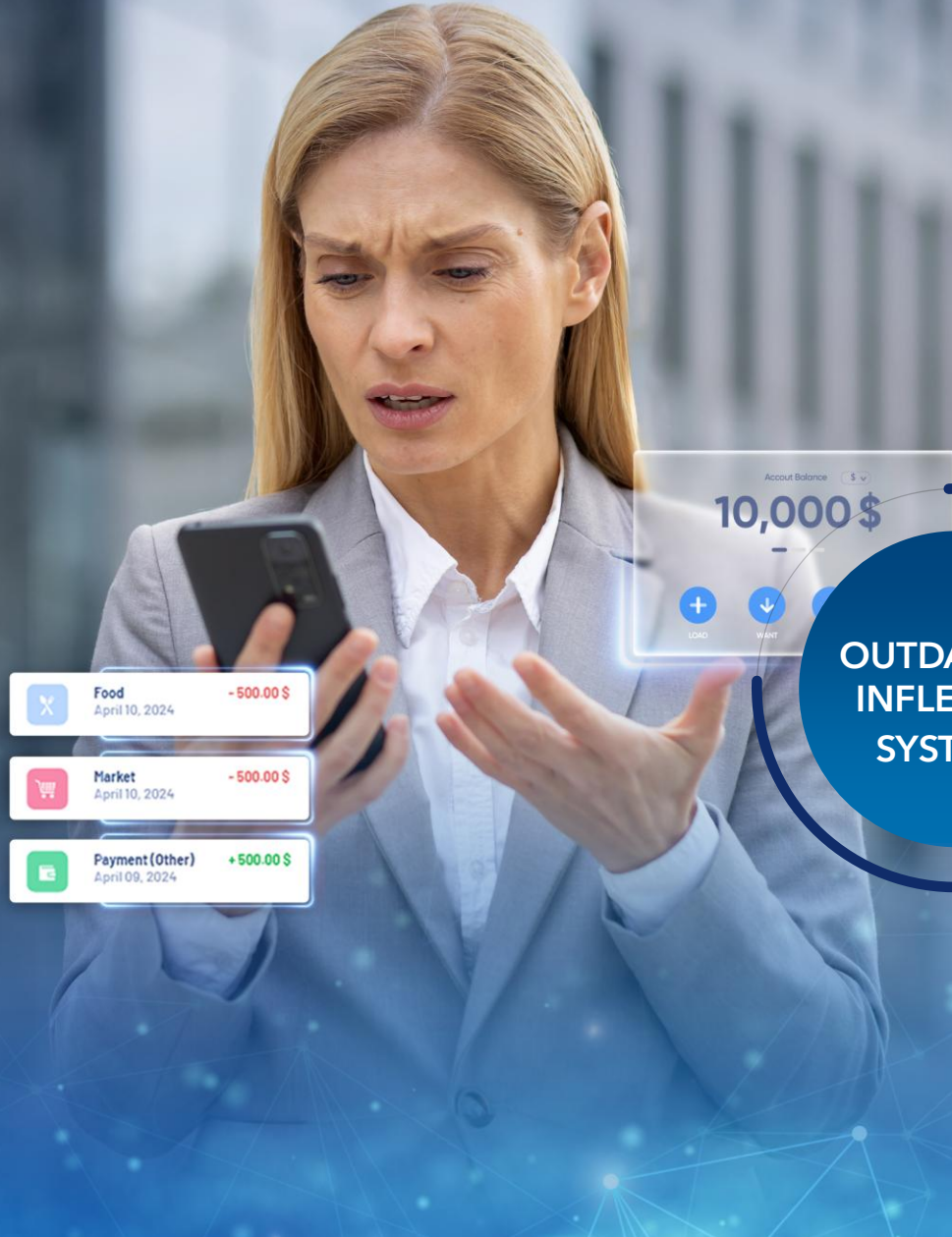
## User Frustration

Complex, slow interfaces

## Limited Innovation

Restricts new advancements

OUTDATED &  
INFLEXIBLE  
SYSTEMS



# Digital Wallet for the Digital Era

Enqura

Enabling Financial Institutions to create open & close loop payment & digital banking services

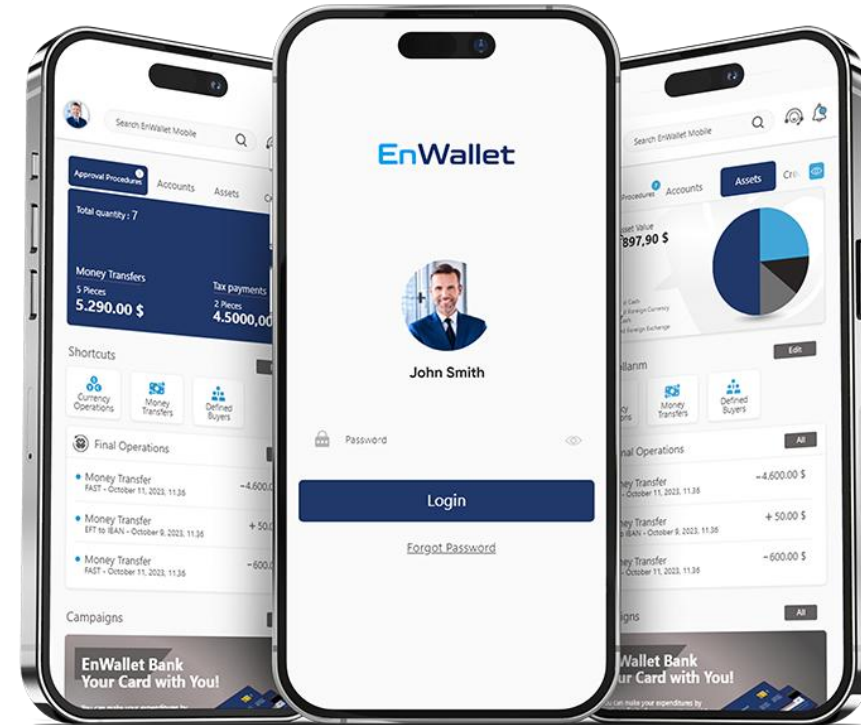
100+ READY TO USE DIGITAL WALLET FUNCTIONS

BANKING AS A SERVICE (BAAS) MODEL

WALLET AS A SERVICE (WAAS) MODEL

OPEN BANKING REGULATIONS

READY TO TRANSFORM INTO SUPER APP



Digital Banks

E-money Companies

Payment Institutions

Interface Providers

Third Party Providers

Challenger Banks

## Features

- Multi Currency Wallet Account
- Multi Channel Top up
- P2P transfers
- Utility payments
- Prepaid card
- QR Payments
- Fees & Commissions Management
- Branch & Agency Management
- Legal & Management Reports
- Digital Customer Onboarding**
- Multi Factor Customer Authentication**
- Open Banking
- Limit Management
- Multi Talent



## Technical Advantages

- Micro Service Architecture
- Declarative Integration
- On-Prem & Cloud Support
- MS SQL, OROCLE, Postgre SQL Compatible
- Docker Cubernetes Compatible
- .Net Core

# Features - Open Banking Module

A compliant infrastructure enabling real-time account sharing, account monitoring and payment initiation for a superior customer experience.

**REGULATORY-COMPLIANT  
API INFRASTRUCTURE**

**ACCOUNT SHARING  
WITH THIRD-PARTY**

**PAYMENT INITIATION  
CAPABILITY**

**REAL-TIME DATA  
PROCESSING**



**THIRD-PARTY  
CONNECTIVITY (TPPS)**

**CUSTOMER CONSENT  
MANAGEMENT**

**BKM GATE  
CERTIFICATION**

**MULTI-LAYERED  
SECURITY**

# Features - Payment Gateway

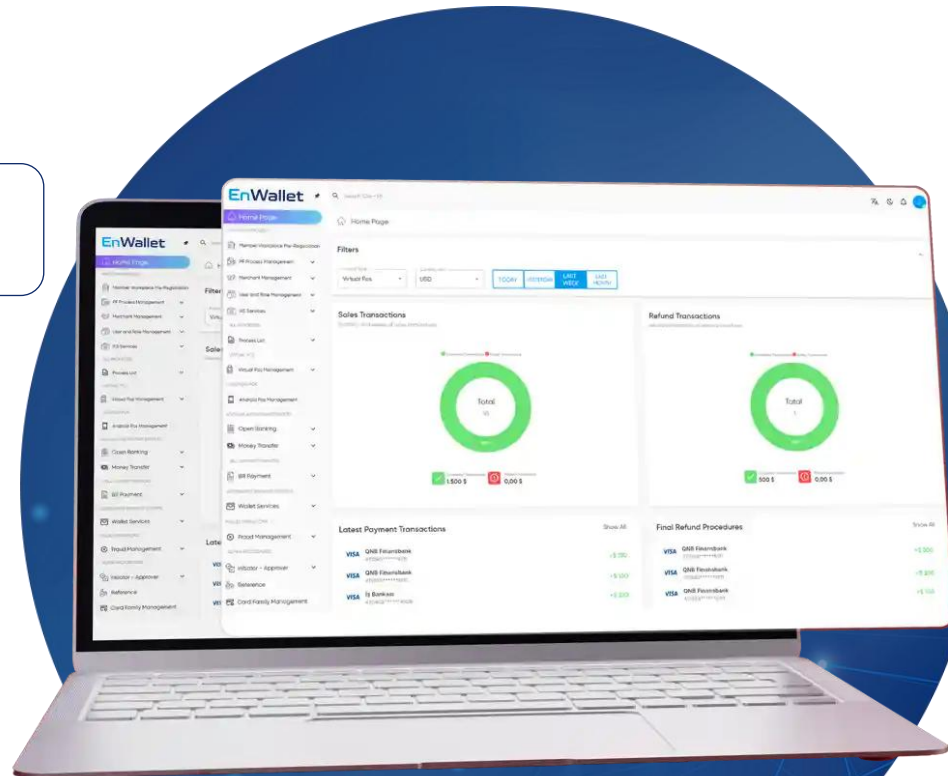


Supports multiple payment methods with real-time processing to boost customer satisfaction and revenue.

**PLATFORM  
READY**

**SIMPLE & AUTOMATED  
ONBOARDING**

**ALL IN ONE  
PAYMENT PLATFORM**



**SINGLE PLATFORM FOR PF &  
MERCHANT**

**REGULATION & SECURITY  
COMPLIANT**

**VALUE ADDED  
SERVICES**



# Features - SoftPOS



Seamless mobility, carbon-neutral payments, and robust security for sustainable, secure transactions.

**ANY PAYMENT  
ACCEPTANCE**

**MULTI-ACQUIRER  
SUPPORT**

**ENVIRONMENTAL  
FRIENDLY**

**MULTI ACQUIRER  
SUPPORT**









**REFOUND &  
VOID**

**SMART  
SWITCHING**







**DIGITAL  
RECIPT**

**REPORTING &  
ANALYTICS**

# INTEGRATIONS

-  Payment Facilitator
-  IVR & Call Center
-  Virtual POS
-  Fraud Prevention
-  CRM & Loyalty
-  Mobile & Online Applications



-  Banks & Other Third Parties
-  SWIFT / EFT
-  Card Processor
-  Government API's
-  Accounting
-  AML

# Management & Orchestration Platform





# EnSecure

## Strong Authentication

### Use cases:

- Login to Mobile / Web Applications
- Transaction Signing
- Remote Contract / Document Signing
- Top Management Approvals
- Multi User Approvals

# Main Challenges

Legacy solutions increase costs, complexity, and security risks.



COMPLEX &  
COSTLY  
IMPLEMENTATION

**High Costs & Complexity**

Significant server investments

**Limited Licensing**

Restricts scalability and growth

**Frequent Manual Updates**

Causes downtime and inefficiencies

**Sluggish Performance**

Poor peak-time efficiency

**Security Risks**

Vulnerable to advanced threats

**Complex Interfaces**

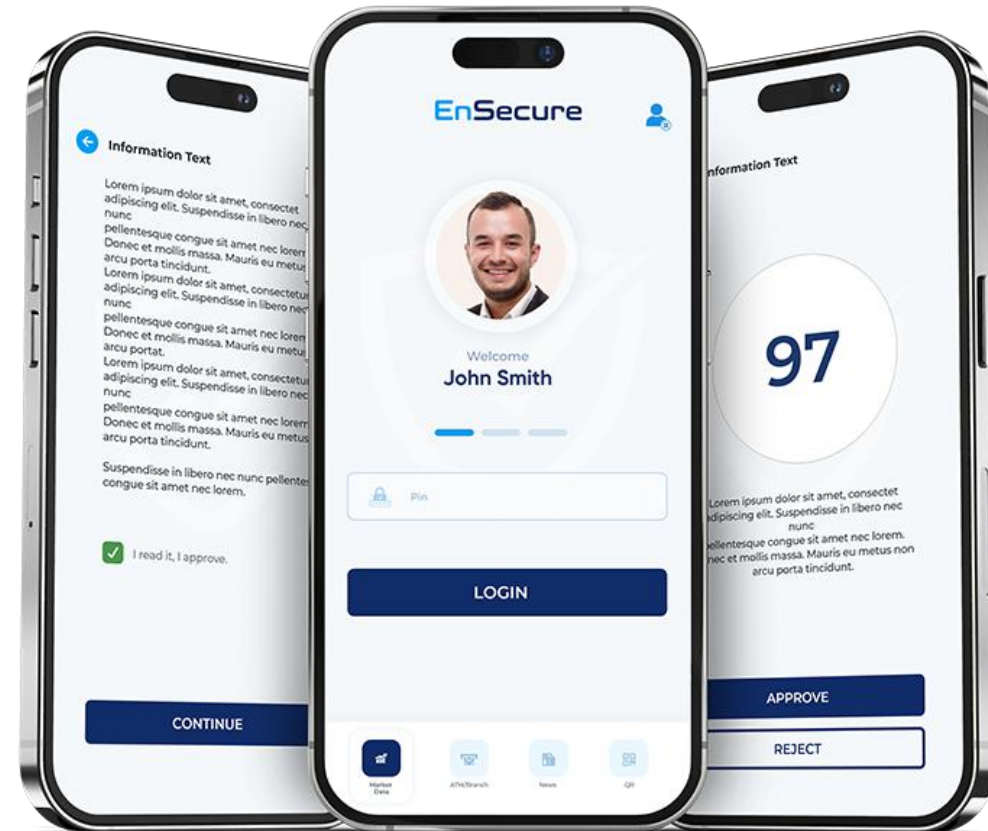
Non-intuitive and outdated

# Secure Digital Access



## Secure Digital Access with Strong Authentication & Seamless Integration

- ASYMMETRIC SIGNING FOR HIGH-RISK TRANSACTIONS
- ELECTRONIC CERTIFICATE AUTHENTICATION
- FAST DEPLOYMENT IN ONE WEEK
- SEAMLESS SDK INTEGRATION FOR IOS & ANDROID
- ONE TOUCH CONFIRMATION



# EnSecure Strong Authentication



Flexible solution meeting all authentication requirements for your digital channels

**HIGH SECURITY**  
Compliant with Open Security Standards



**FAST & SIMPLE INTEGRATION**  
IOS & Android SDKs for Digital Banking Integration in a single week!

**COST SAVING**  
Eliminate SMS costs, reduce operational expenses, and streamline authentication



**SMOOTH USER EXPERIENCE**  
Fits for every scenario for simple and seamless user experience

**REGULATORY COMPLIANT**  
Fully compliant with regulatory mandates where limitations for SMS OTP usage occur and transaction signing is asked



**LARGE SCALE & HIGH PERFORMANCE**  
Flexible architecture supporting unlimited scalability without performance loss

**AUTHENTICATION IN MILLISECONDS**  
Lightning-fast authentication in milliseconds, ensuring seamless security without delays

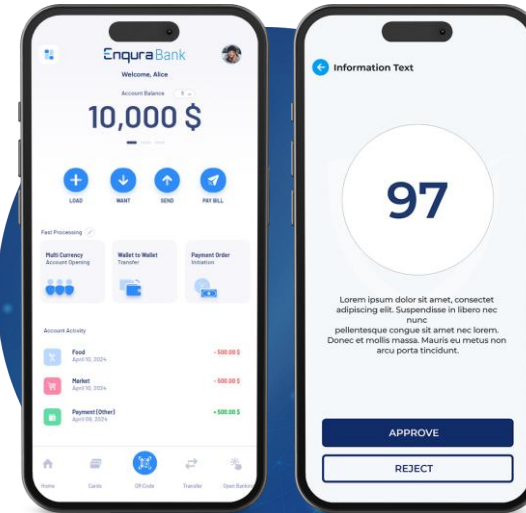
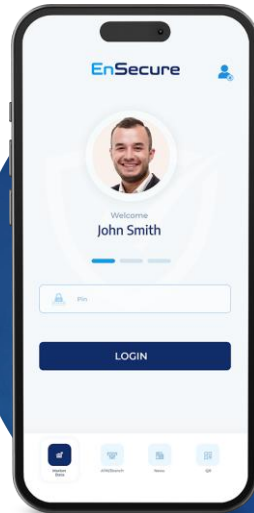


**UNLIMITED AUTHENTICATION**  
Unlimited authentication for all users, all covered under a single license

# EnSecure Features

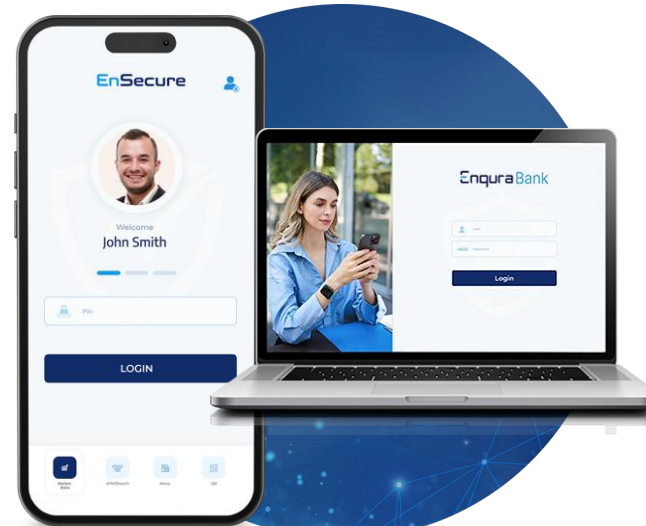
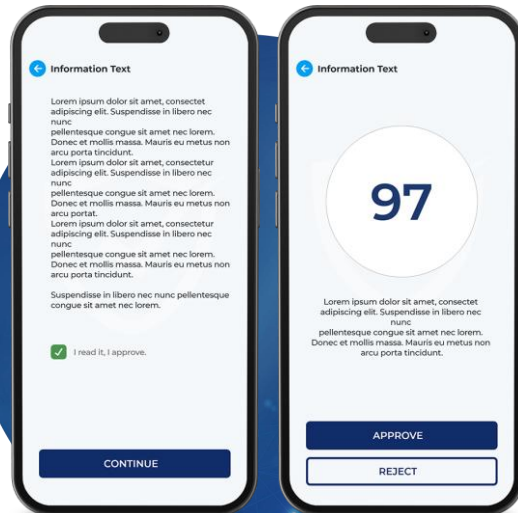
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**MULTI-FACTOR LOGIN**



**DOCUMENT SIGNING**

**TRANSACTION SIGNING**



**MULTI APP/  
CHANNEL  
AUTHENTICATION**



# Features - Mobile Application Shielding



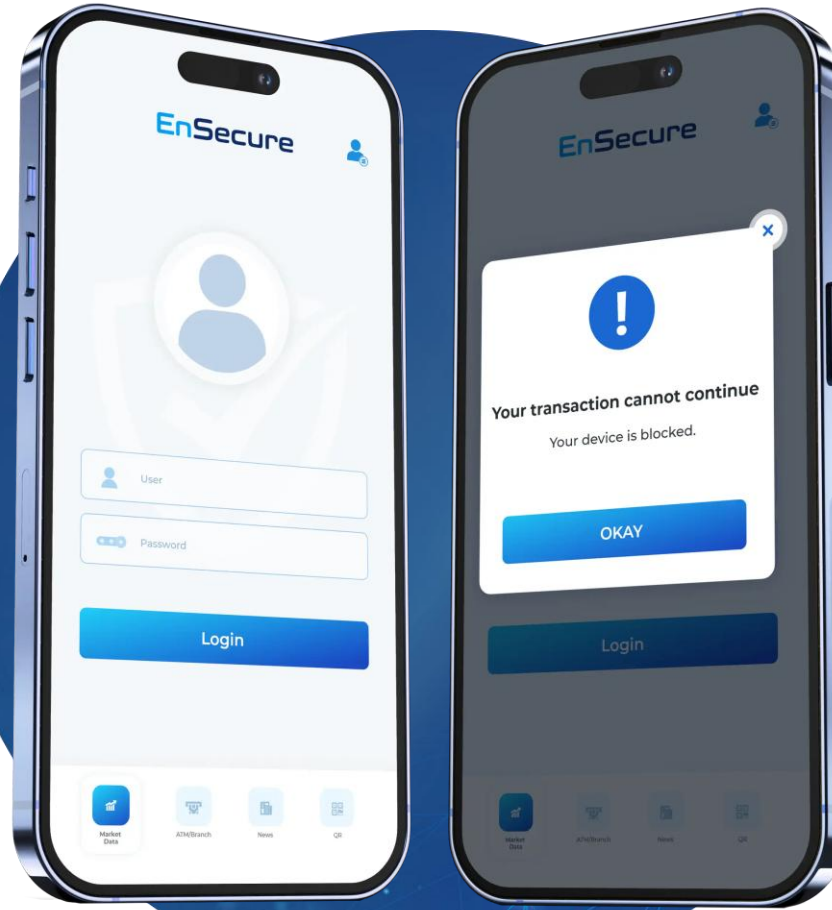
Protects mobile financial applications with anti-tampering, real-time threat detection, and secure communication.

**REAL-TIME FRAUD  
DETECTION**

**RULE BASED HEALTH  
CHECKS**

**CLIENT  
AUTHENTICATION  
CERTIFICATES**

**AUTOMATIC  
BLOCKING**



**ROOTING/  
JAILBREAKING**

**BRSA COMPLIANT**

**CRYPTOGRAPHIC  
ENCRYPTION AND SIGNING**

**DEVICE AND USER  
SESSION MANAGEMENT**

**MALWARE  
DETECTION**

# Features - PKI&PADES-PDF Document Signing



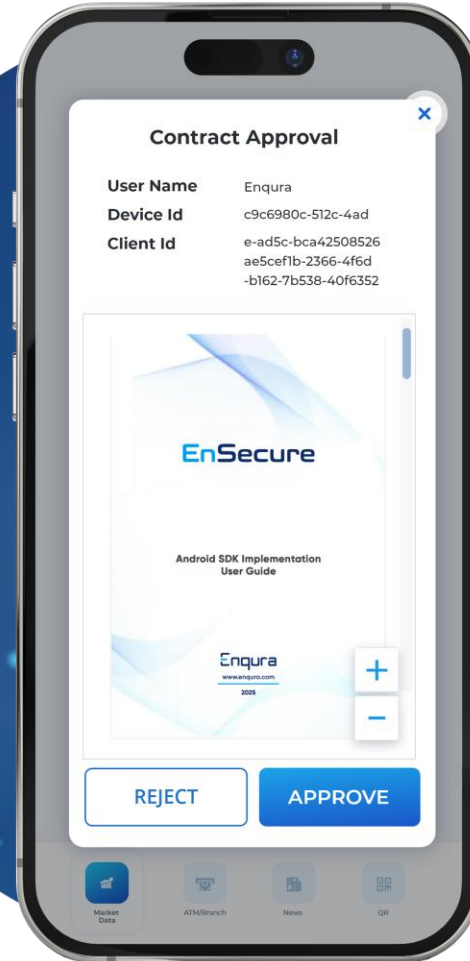
EnSecure empowers businesses with PKI-backed digital certificates, enabling secure and compliant PDF signing and real-time verification

**PKI-BASED SECURITY**

**PADES-COMPLIANT SIGNATURES**

**ONLINE CERTIFICATE VALIDATION**

**ENSECURE ROOT AND CUSTOMER CA SERVER**



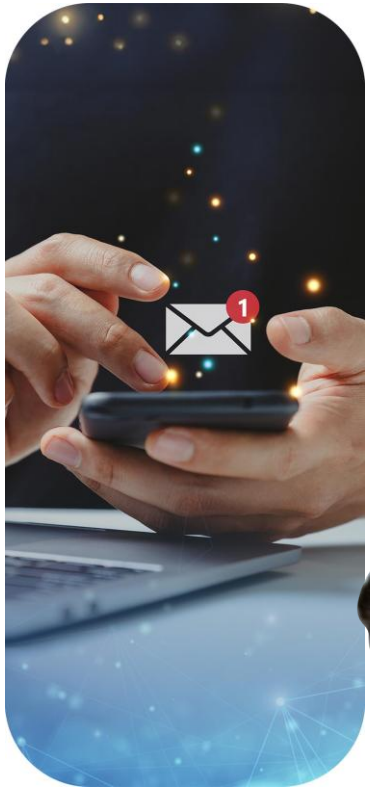
**ADOBE READER COMPATIBILITY**

**USER-SPECIFIC SIGNING CERTIFICATES**

**APPLICATION SPECIFIC AUTHENTICATION CERTIFICATES**

**LONG TERM DOCUMENT VALIDATION**

**SEAMLESS INTEGRATION**



# EnConnect

## Digital Assistant & Secure Messaging

### Use cases:

- Text & Video Chat
- Customer Services
- After Sales Services
- 3rd party Communication Management
- Internal Communication

# Digital Assistant **Main Challenges**

Enqura

Legacy solutions couldn't be successful because of unmet AI Technologies in the past .



LOW USER  
SATISFACTION  
RATES

## **Digital Diversity**

Older Adults and unfamiliar to digital financial services

## **Accessibility**

Accesible people needs

## **Complex User Interface**

Complex navigation, unclear instructions

## **Security Concerns**

Fearing scams or frauds

## **Technical Limitations**

Limited use of AI

## **Language Barriers**

Contextual sensitivity and regional phrases

# Your Digital Assistant and More

Enqura

Customer Interaction with Digital Assistant,  
Secure Messaging & Real-Time Video Call

- VIRTUAL AI ASSISTANT FOR PERSONALIZED SUPPORT
- REGULATORY COMPLIANCE
- FLEXIBLE APIS FOR WEB & MOBILE INTEGRATION
- DATA PRIVACY & REGULATORY COMPLIANCE
- AI-BASED VIDEO CALL GUIDANCE WITH VOICE & SUBTITLE SUPPORT



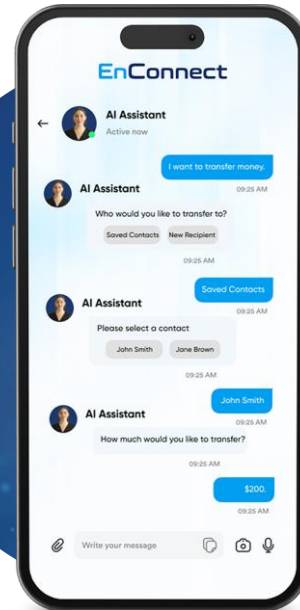
# Digital Assistant of the Future

Real-time communication with secure messaging, live chat, and video calls



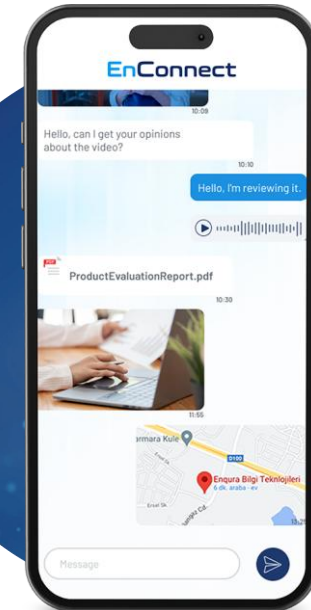
## VIRTUAL AI ASSISTANT

Enhance customer experience with fully digital, AI-powered interactions. No human intervention needed.



## CHATBOT

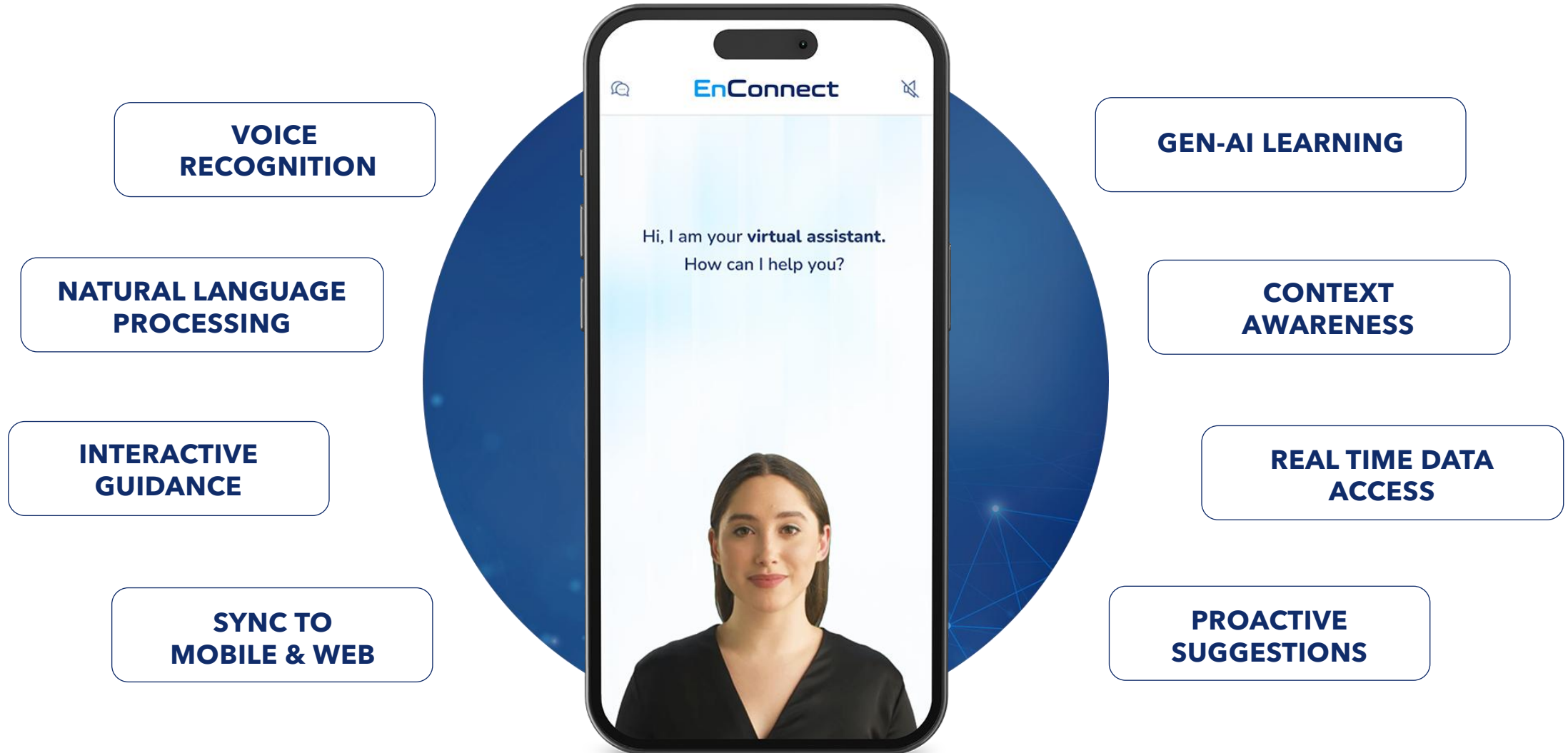
Leverage NLP-powered AI to deliver natural, automated conversations. Provide personalized, instant support around the clock



## LIVE CHAT AND VIDEO CALL

Link your business or projects, share messages, documents, and hold video calls as part of your processes.

# Features - Digital Assistant



# Features - Chatbot & LiveChat

**GROUP BASED  
AUTHORIZATION**

**BOT & LIVE AGENT**

**INTEGRATED BY  
PROCESSES**

**SYNC TO  
MOBILE & WEB**



**DATA IS ONLY YOURS**

**DEPARTMENTAL &  
PROJECT GROUPS**

**DOCUMENTS & IMAGES  
& VIDEOS**

**PERFECT CHAT  
EXPERIENCE**



# Enqura

# THANK YOU

[www.enqura.com](http://www.enqura.com) / [sales@enqura.com](mailto:sales@enqura.com)