

PRESS RELEASE

FOR IMMEDIATE DISTRIBUTION

CREALOGIX and Sedania set to transform digital banking with the latest customer-focused solutions

Kuala Lumpur, February 15, 2022 - CREALOGIX, a Swiss fintech 100 company and Sedania As Salam Capital Sdn Bhd (SASC), a subsidiary of Sedania Innovator Bhd, has pledged to continue bolstering digital adoptions for Malaysian Financial Institutions. The aim is to support recovery from the pandemic via a series of its joint enhanced digital solutions. CREALOGIX is a global leader in digital banking technology with 25 years of experience in providing world-leading financial institutions. The modern, unified, omnichannel front end for their client-facing products and services in banking and wealth management will allow SASC to bring this digital expertise and functionality to the Malaysian market. During a demonstration highlighting the need to *reimagine Digital Lending and the Client Engagement Solution* at the recent My Fintech Week 2022, Managing Director for APAC Karsten Kemna showcased some of the latest customer-focused digital solutions. The practical examples of successfully delivered digital journeys included a digital savings solution for children, a loyalty platform, the NCB Islamic Banking Portal and more details on how digital communications could improve engagement with digital wealth tools. A more detailed look at the CREALOGIX Conversational AI solution was also presented, alongside some digital solutions set to bring much-needed digitalisation to SME banking.

Kemna expanded on the urgent need for digitalisation in SME banking with reference to some exclusive research from CREALOGIX that showed a global trend of dissatisfaction amongst SMEs regarding the current digital offering of their bank. The accompanying [SME Banking Report](#) from CREALOGIX shows that SMEs expect to increase the digital touchpoints with their banks and also require improvements in the current offering to include open banking and multibanking services. These capabilities can be delivered with the support of CREALOGIX and can give banks a competitive advantage in the SME banking market.

As part of its 'Digital Solutions for All' campaign, SASC has worked with CREALOGIX on several programs to drive conventional and Islamic digital banking deliverables jointly. "The proliferation of digital banking is necessary this year, especially with the announcement of BNM digital licenses just around the corner," said Nisa Ismail, CEO of SASC.

Nisa stated at the demo that the strategic alliance between the two companies benefits Islamic banking capabilities, as Sedania possesses API capabilities while CREALOGIX delivers a digital banking platform that enables swift integration in delivering their client's needs.

"In line with My Fintech Week 2022's theme to advance digitalization for recovery, sustainability, and inclusion, our existing ecosystem and programs are already supporting the objectives of digital banking deliverables through our own initiatives and the CREALOGIX partnership. Moreover, we are confident that with our Islamic Fintech technical know-how and project management capabilities, we are ready to support our financial service institutions partners in Malaysia," she added.

SASC has actively focused on contributing to the development of the digital capabilities of financial institutions in Malaysia through its services. Last year, the Islamic fintech company launched a few solutions to strengthen its endorsement in financial institutions' recovery through digital banking. For example, SASC's patented Shariah-compliant digital commodity trading platform, As-Sidq Tawarruq, facilitates secure, real-time, and anytime brokerage of digital commodities for financial institutions' Tawarruq (commodity murabahah) requirements.

The Company's As-Sidq Financial Marketplace, a fully digital financial marketplace that serves as a consumer acquisition and content platform, helps consumers easily access Islamic financial products. RECUR enables businesses to accelerate back-end collection operations and redefine customer experience in the 'New Normal'. Both offerings promise sustainability in intelligent outreach to clients via digital channels supported by an integrated ecosystem.

Speaking of inclusion, Nisa said that the GoHalal Financing Program (GHP) launched in 2021 empowers credit agencies to expand their product offerings to cater to the mass market regardless of their religious belief. The platform module for SASC's digital banking solutions is composable and flexible, equipped with full API integration, to complement the traditional financial markets in this digital era.

The joint go-to-market initiatives by CREALOGIX and SASC will equip the duo to achieve true hyper-scale, create a competitive advantage, and take their products to the ever-evolving Malaysian market.

– End –

About CREALOGIX:

CREALOGIX is a publicly-listed, global leader in digital banking and a Swiss Fintech 100 company. For 25 years they have partnered with some of the world's leading banks and wealth management firms. CREALOGIX develops and implements innovative fintech solutions for the financial institutions of tomorrow. With CREALOGIX's solutions banks, wealth management firms and other financial institutions better respond to evolving customer needs in the area of digital transformation. The business was founded in 1996 and employs around 660 people internationally. Shares of the CREALOGIX Group (CLXN) are traded on the SIX Swiss Exchange.

Log onto the Company's website at <https://crealogix.com/en> to find out more about technology empowerment.

About Sedania As Salam Capital (SASC):

SEDANIA As Salam Capital Sdn Bhd (SASC), a wholly-owned subsidiary of SEDANIA Innovator Berhad, is a technology provider that empowers financial institutions with Islamic fintech solutions.

At the core, is As-Sidq, a patented Shariah-compliant digital commodity trading platform that facilitates secure, real-time and anytime brokerage of digital commodities for financial institutions' Tawarruq (commodity murabahah) requirements.

Completing our Islamic fintech ecosystem of solutions is a collaborative suite of composite banking and finance capabilities that further enable and accelerate financial institutions' digital readiness.

For further enquiries of CREALOGIX and SASC, please contact:

CREALOGIX Pte Ltd

Tel: +65 6932 2804

Email: contact-apac@crealogix.com

Sedania As Salam Capital Sdn Bhd

Tel: 03-7880 2001 / +60102859736

Email: nabilah@sedaniainnovator.com