APIX is an initiative of AFIN (ASEAN Financial Innovation Network) which facilitates innovation and collaboration between Financial Institutions and FinTechs.
<table>
<thead>
<tr>
<th>Table of Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABOUT AFIN</td>
</tr>
<tr>
<td>ABOUT APIX</td>
</tr>
<tr>
<td>OUR LANDSCAPE</td>
</tr>
<tr>
<td>(UNBANKED &amp; UNDERBANKED)</td>
</tr>
<tr>
<td>APIX VALUE PROPOSITION</td>
</tr>
<tr>
<td>FOUR KEY FEATURES</td>
</tr>
<tr>
<td>KEY PERSONAS</td>
</tr>
<tr>
<td>ONBOARDING GUIDE FOR FINTECHS</td>
</tr>
<tr>
<td>ONBOARDING GUIDE FOR USERS</td>
</tr>
<tr>
<td>GET STARTED</td>
</tr>
</tbody>
</table>
AFIN – ASEAN Financial Innovation Network
AFIN will facilitate innovation and collaboration between Financial Institutions (FIs) and FinTechs. An emphasis will be placed on supporting financial inclusion. AFIN will support this through a collaborative network of banks. AFIN will focus on the following themes:

Financial Services Development
AFIN will aim to lead to an expansion in access to and usage of financial services, with the specific goals to facilitate access by Financial Institutions to a broader range of competitive FinTech solutions. In addition, AFIN will accelerate business and product development through use of efficient testing, design and integration tools for both Financial Institutions and FinTechs.

Market Development
Overall AFIN will contribute to broader efforts to support financial market development and integration. It will seek to generate insights that can inform policy makers’ and industry bodies’ efforts to enhance regional and international integration and trade in FinTech services.

Technology
In developing the industry platform, AFIN will contribute to the design of a ‘service platform architecture’ and to harmonization of API standards within domestic and cross-border environments, thereby promoting interoperability and scalable infrastructure and accelerating adoption. This architecture will enable users to potentially host or use pass through facilities for testing and operation of APIs.
AFIN is launching APIX - an Industry API platform to facilitate collaboration between Financial Institutions (FIs) and FinTechs through an API partner eco-system that fosters innovation by experimentation and addresses financial inclusion in the region.

APIX enable FIs to easily discover FinTechs and their APIs/solutions in the APIX Marketplace, design applications quickly using FinTech and FI APIs, and instantly deploy them into the respective FIs production environments.
Transforming the Unbanked

Bringing the best of breed global FinTechs closer to Financial Institutions to accelerate Financial Inclusion

Key Facts

Out of 1.7 billion global unbanked population, 14.5% are from the ASEAN region. That’s 246 million citizens.

22% of adults without a bank account said that FIs are too far away indicating that distance is a barrier for many.

Globally, 16% of adults are without an account as they distrust the financial system used at the FIs.

20% of adults without an account report that they lack documentation required to open an account.

Based on The Global Findex Database 2017
Empowering the Underbanked

Bringing innovative technologies from FinTechs to enhance Financial Institution capabilities

Key Facts

- 20% of account owners globally have an inactive account, with no withdrawals or deposits.
- 76% of owners of inactive accounts own a mobile phone and have access to digital infrastructure.
- In high-income economies, 80% of adults use a credit or debit card for transactions while only 22% use it in developing economies.
- Research suggests that digitizing payments can improve their efficiency by increasing the speed of payments and reducing the cost of disbursing and receiving them.

Based on
The Global Findex Database 2017
APIX Value Proposition

Enabling ASEAN FIs to embrace global innovation with versatile FinTechs

Discover FinTechs from around the world providing solutions under many categories to solve Front, Middle and Back office problems.

Easily design solutions and quick prototypes to analyze and evaluate their viability. Instantly, deploy innovative solutions within the bank’s environment.

---

DISCOVER easily
A globally curated marketplace for FIs to discover FinTechs and solutions from around the world

DESIGN quickly
Collaborate on experiments within the sandbox to build innovative applications using APIs.

DEPLOY instantly
Deploy innovative solutions in the bank’s environment to provide enhanced customer experience
Four Key Features of the APIX Platform

**Marketplace of Global FinTechs**
Discover a range of front office, back office and middle office FinTechs from around the world and utilize their APIs and solutions.

**API Sandbox**
Enables users to publish, sell and purchase APIs. Users will also be able to integrate the APIs and have access to comprehensive documentation of the APIs.

**Service Billboard**
Users can actively collaborate in a single workspace by sharing business problems, ideas and feedback. Threaded discussions can take place in the platform.

**Serverless Cloud Native Integration Environment**
Provides FI/FT users with a serverless platform to rapidly build and test applications/solutions, in the Sandbox, using the APIs.
Key Personas Of The Platform

Detailed below are the Key Personas involved in the functioning of the APIX portal

- **FinTech (Business User)**
  Users who aim to broaden the marketing opportunities by proposing their existing solutions or new solutions to the problems faced by Banks / FIs.

- **FinTech (Developer User)**
  Users who play the role of developing APIs for the problems raised by Banks / FIs and developing POCs and providing technical support to the Banks / FIs.

- **Bank / FI (Business User)**
  Users who seek solutions to the problems faced by their Banks / FIs and focuses on identifying products and services that meet the needs of their customers.

- **Bank / FI (Developer User)**
  Users who develop solutions using the FinTech APIs to solve the problems faced by the customers of their Bank / FI.

- **Regulators**
  The users from the governing body that overseas FIs and FTs to ensure they comply with all local regulations and policies.
FinTech Onboarding Journey

Onboard your FinTech into the APIX platform by following the journey below

1. Go to APIX Landing Page
   - www.apixplatform.com

2. Sign up to the APIX Platform

3. Complete all organizational information to onboard your FinTech

4. Access the APIX Platform as FinTech Admin

5. Get approval from APIX super admin

Note: Only the first user of the organization will go through the FinTech Onboarding Journey
Access the APIX Landing Page

Access the APIX platform to experience, explore and experiment in a community driven innovative space.

WWW.APIXPLATFORM.COM

Upon the user keying in the URL of the APIX platform, he will be directed to the landing page of the platform. The user will be able to onboard his FinTech by clicking on ‘GET STARTED’ button.
Sign Up to the APIX Platform

Initially FinTechs need to Sign Up onto the portal as an organization

Upon clicking on the ‘GET STARTED’ button, the user will navigate to the Sign Up Page where the user can enter the email address. The ‘REGISTER’ button will be enabled and the user will be able to click and proceed with onboarding.
Sign Up to the APIX Platform

Initially FinTechs need to Sign Up onto the portal as an organization.

The user will be invited to onboard the organization and user can click on BEGIN to create an organization profile.
Onboard your FinTech

In order to onboard a FinTech into the APIX platform, information on the FinTech’s business and services need to be provided.

The user will need to onboard details of the organization administrator and the organization’s general information. To onboard as a FinTech, user should select FinTech as organization type.
Onboard your FinTech

In order to onboard a FinTech into the APIX platform, information on the FinTech’s business and services need to be provided.

Upon submission of the Organization information, the user will receive a confirmation message and two emails: Email with verify link and email with user agreement details.
Onboard your FinTech

In order to onboard a FinTech into the APIX platform, information on the FinTech’s business and services need to be provided.

To complete registration, the user should click on the verify email link provided in the email. Upon successful email verification, the user will be able to set a valid password.
Access the APIX Platform as FinTech Admin

The FinTech admin will be able to access the APIX platform.

Step 4.1

Upon successfully submitting password, the user will be required to login to the account which has read-only access on the APIX platform.
Access the APIX Platform as FinTech Admin

The FinTech admin will be able to access the APIX platform.

Step 4.2

In order to obtain full access in the portal, the user is expected to fill VERIFY ORGANIZATION step by clicking on EDIT PROFILE in institution profile and submit for APIX super admin approval. User will only get 30 days of trial period with read-only access to fill this information.
APIX Super Admin Approval

In order to contribute to the APIX platform the Super Admin should approve the organization profile.

The APIX Super admin will be able to view all the pending FI/Bank and FinTech profile edits.
APIX Super Admin Approval

In order to contribute to the APIX platform the Super Admin should approve the organization profile.

The APIX Super Admin will review and approve organization registration.
APIX Super Admin Approval

In order to contribute to the APIX platform the Super Admin should approve the organization profile.

Step 5.3

The user will receive a notification upon approval of profile edit by APIX super admin.
APIX Super Admin Approval

In order to contribute to the APIX platform the Super Admin should approve the organization profile.

The user will gain full access in the APIX platform as a FinTech Admin and will be able to invite and approve other users from his organization. The user can also edit Pitch to clients and Pitch to investors tabs which will be available when APIX super admin’s approval is obtained.
FinTech User Onboarding Journey

Onboard as a FinTech user into the APIX platform by following the journey below

1. Go to APIX Landing Page
2. Sign up to the APIX Platform and onboard as a User
3. Complete all user information to onboard yourself
4. Get approval from your FinTech Admin
5. Access the APIX Platform as FinTech User

Note: Once the Organization is onboarded, any user will go through the FinTech User Journey.
Access the APIX Landing Page

Access the APIX platform to experience, explore and experiment in a community driven innovative space.

WWW.APIXPLATFORM.COM

Step 1

Upon the user keying in the URL of the APIX platform, he will be directed to the landing page of the platform. The user will be able to Sign up as a FinTech user by clicking on ‘GET STARTED’ button.
Sign Up to the APIX Platform

Initially a FinTech user needs to Sign Up onto the portal.

Upon clicking on the ‘GET STARTED’ button, the user will navigate to the Sign Up page where the user can enter the email address. The ‘REGISTER’ button will be enabled and the user will be able to click and proceed with onboarding.
Sign Up to the APIX Platform

Initially a FinTech user needs to Sign Up onto the portal.

The user will be invited to onboard as an organization user and user can click on BEGIN to create a user profile.
Onboard as FinTech User

In order to onboard as a FinTech user into the APIX platform, general information of the user needs to be provided.

The FinTech user will need to provide general information and submit the profile for the organization admin’s approval.
Onboard as FinTech User

In order to onboard as a FinTech user into the APIX platform, general information of the user needs to be provided.

Upon submission of FinTech user information, the user will receive a confirmation message and an email about successful submission and user profiles.

Your Submission has been sent for approval

Hi Jane,

Your user registration request is pending your Organization Admin’s approval. You will be notified when your request has been reviewed.

For inquiries please contact: support@apixplatform.com

Thank you,
The APIX team
FinTech Admin Approval

In order to onboard the user to the APIX platform the FinTech Admin should approve the user registration.

The FinTech Admin will be able to view all the pending FinTech users by clicking on the link.
FinTech Admin Approval

In order to onboard the user to the APIX platform the FinTech Admin should approve the user registration.

The FinTech Admin will review and approve FinTech user registration.
Access the APIX Platform as FinTech User

The FinTech user will be able to access the APIX platform.

The user will receive a verification email upon approval of FinTech Admin to access the portal. To complete registration, the user should click on the verify email link provided in the email. This email will also include a link to the starter kit where the user will find important training guides.

Welcome to APIX

Hi Jane,

Congratulations! You have successfully onboarded yourself to the APIX platform. To complete your registration, please click on the link below.

Verify Link

Click here to view Terms & Conditions

Once you have been validated, you would be required to set a password for your account. This link will expire within 2 days.

We have provided a link to the starter kit that can help you find your way around the APIX platform.

View the starter kit

For inquiries please contact: support@apixplatform.com

Thank you,
The APIX team
Access the APIX Platform as FinTech User

The FinTech user will be able to access the APIX platform.

Step 5.2

Upon successful email verification, the user will be able to set a valid password.
Access the APIX Platform as FinTech User

The FinTech user will be able to access the APIX platform.

Upon successfully submitting password, the user will be required to login to the account.

Email address
janedoe@marmail.club

Password
*******

Forgot your password?
Access the APIX Platform as FinTech User

The FinTech user will be able to access the APIX platform and will be able to contribute to the portal.
Get Started

Log onto www.apixplatform.com to get started