

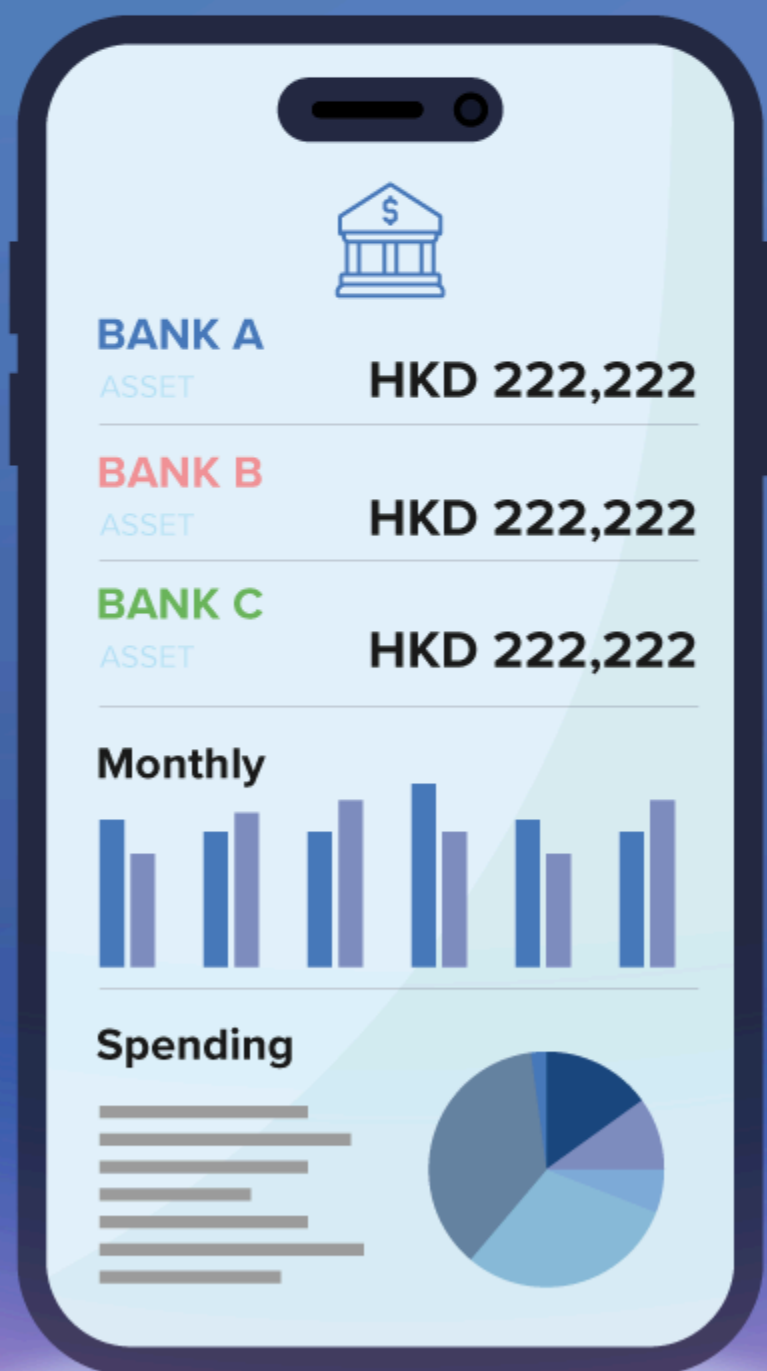


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Consolidated Financial Analysis



With IADS

Real-time data transmission between banks allows customers view all deposit account information on a single platform.

*Some banks have launched related services.
For example:*

- **Income and expenditure overview**
- **Spending categorisation**
- **Personalised services to enhance financial planning capabilities**

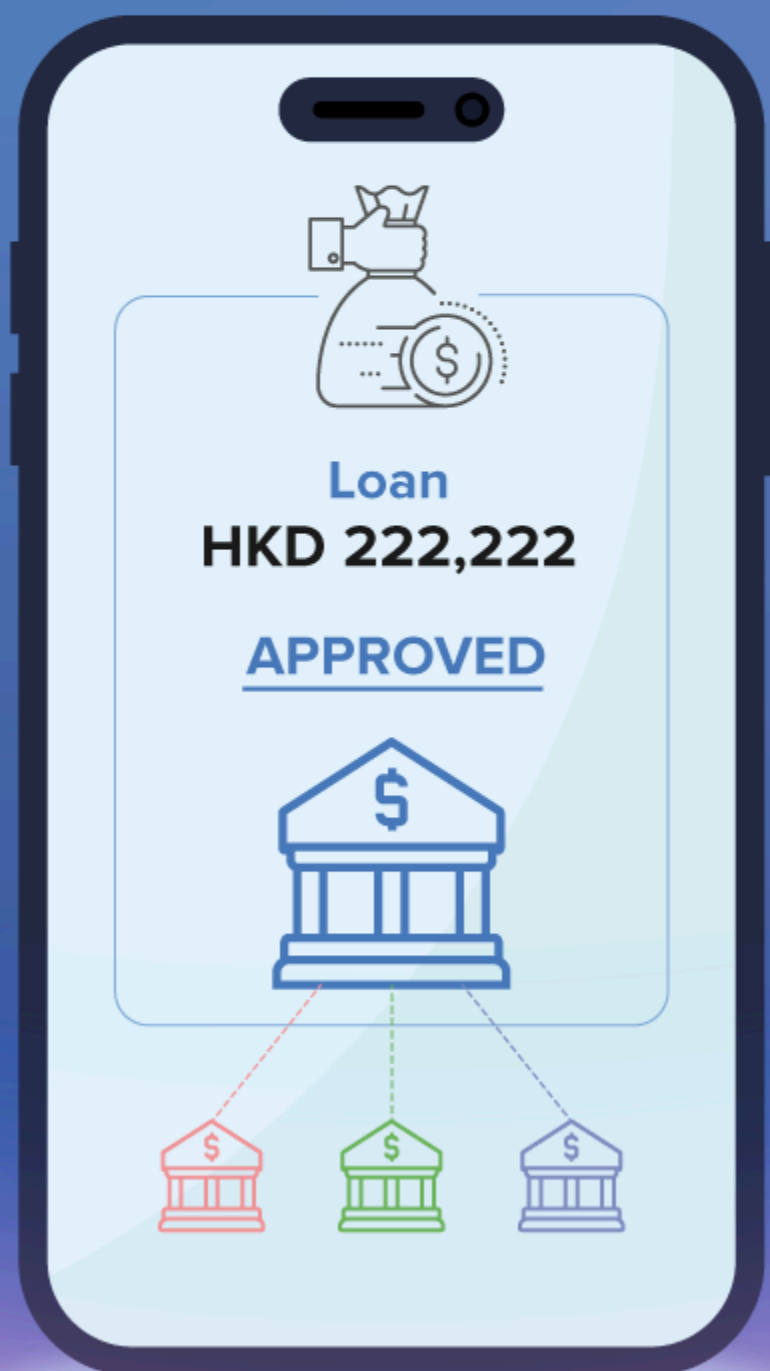


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Streamlining Loan Application Process



With IADS

Banks share deposit account transaction data between one another, speeding up approvals from weeks to days or even minutes.

Reduce the time needed to upload documents



Help the approving bank to understand the customer's financial status more quickly and accurately



Streamline and accelerate the credit application process

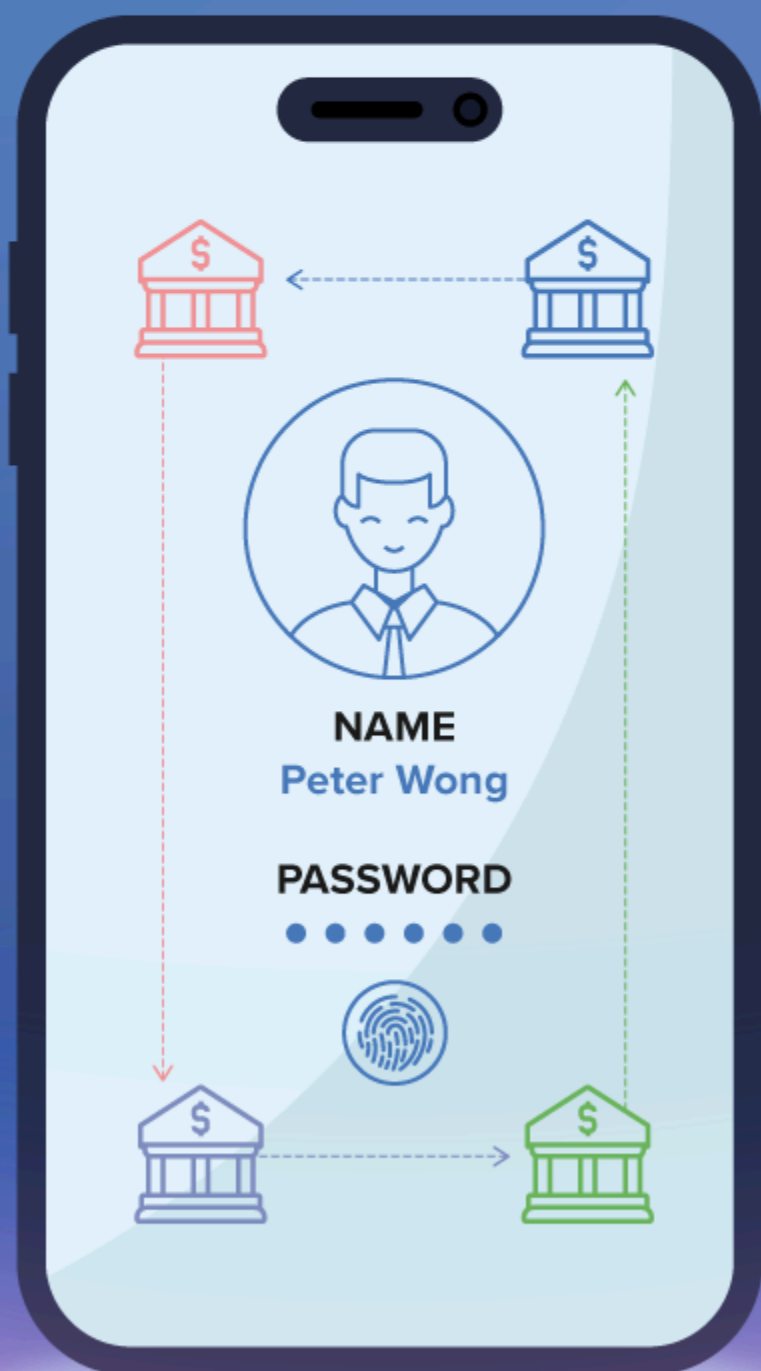


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Online Identity Verification



With IADS

Secure point-to-point data sharing simplifies identity verification, ensuring accuracy and reliability while further preventing fraud.