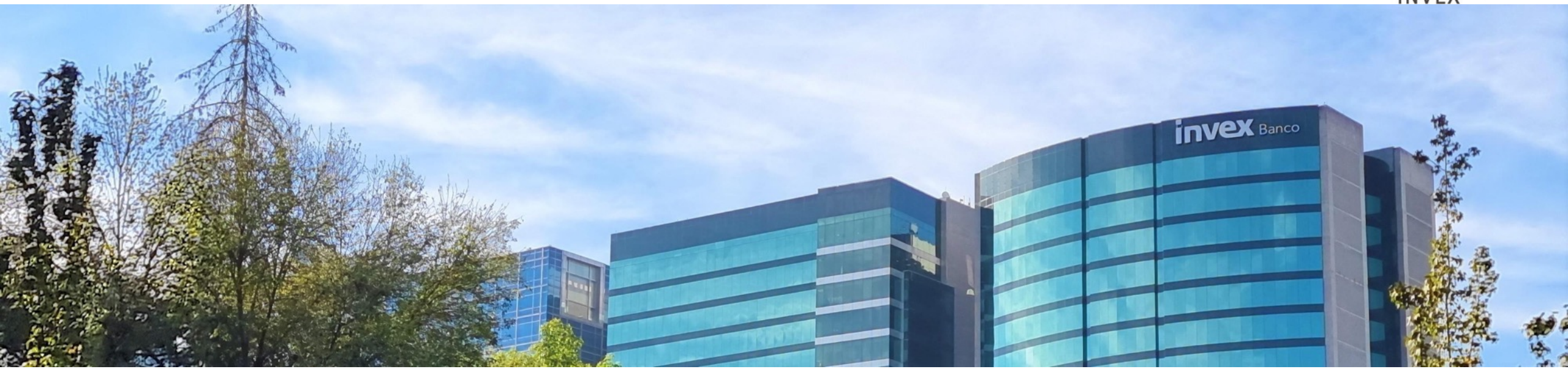
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cotiza en Bolsa Mexicana
INVEX



Enabling Transactional System's Exponential Growth With Simplicity

martes, 7 de mayo de 2024

https://invex.com/

INVEX is a Mexican Financial Group founded in 1991 with a national and international presence and which operates a diversified business portfolio

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13.4 bdp
790 mdd
Market Cap

+16 mmdp
+943.2 mdd
Revenue

+1.0 mmdp
+59 mdd
Net Income

2 thousand
Collaborators

Financial services

Evolution to Digital Banking of specialized services



Business & Corporate Banking

Consumer Banking

Private Banking Fiduciary

Lease

Energy

Services to accelerate the Energy Transition



Electricity Supply

Clean Energy Certificates

Energy Services

Digital Solutions

ESG Advisory

Investments: Infrastructure/Capital

Stakes in infrastructure projects and private equity



Petroleum Logistics

Concessions Highways

Public-Private Partnerships

Real Estate Development

Private Equity Management

Our businesses have successfully positioned themselves in their segments

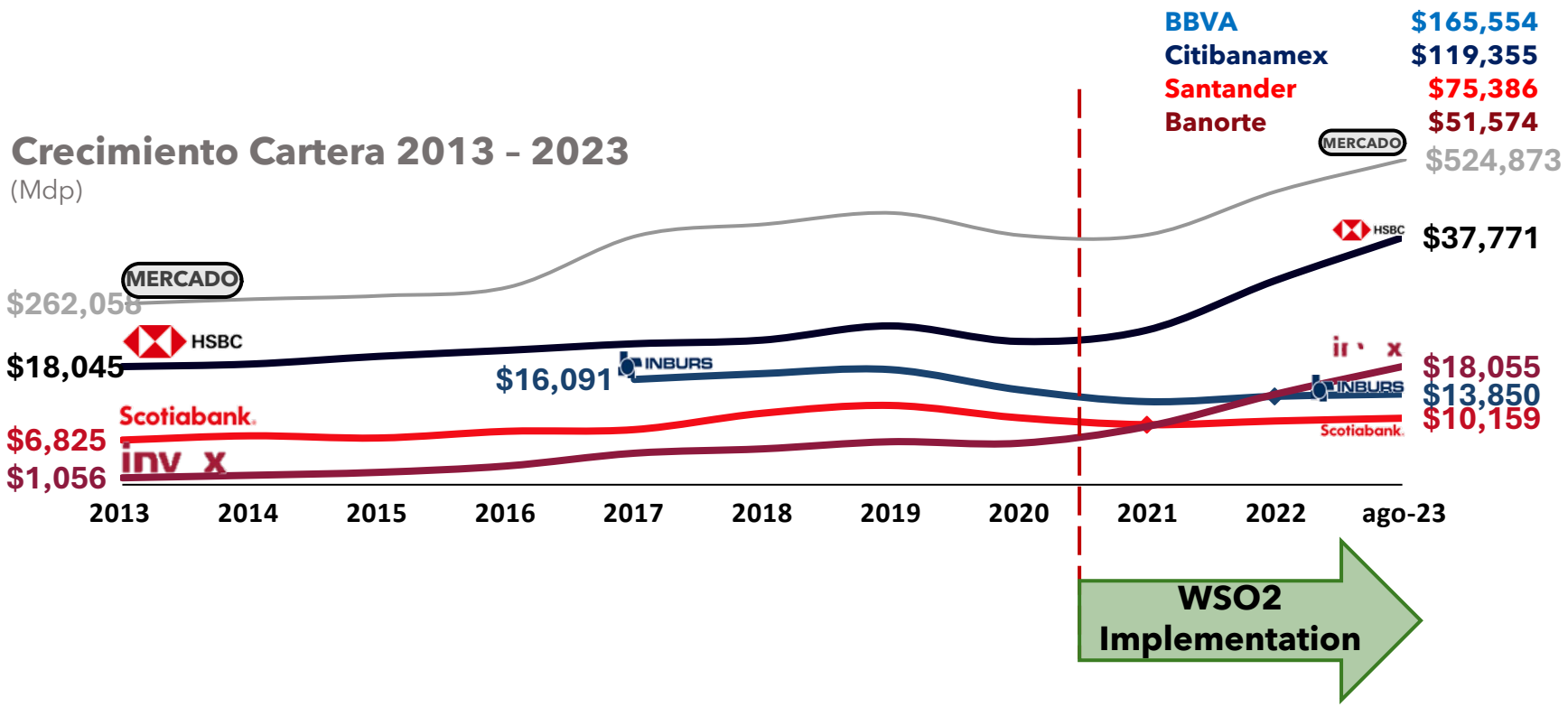
Financial services
Financial Group, Leasing Company, Broker-Dealer

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Accelerated Expansion in Credit Card and Digitalization

1. **3er Trust** in the country and with the highest rating as an administrator — **Trust**
2. **~7.663 bd** in **Wealth & Private Banking** — **Wealth Banking**
3. **31.656 bd** in **Assets in Custody y 27 thsnd mdp** in Investment Funds — **Assets in custody**
4. **6th** institution by balance in **Credit Cards and 21.222 bd** in **Credit Portfolio** — **Consumer banking**

Market | Market Share - Historical



% PORTFOLIO GROWTH

Mercado	3.1%	2.3%	5.9%	31.9%	5.4%	5.0%	-9.6%	0.5%	20.4%	18.4%
HSBC	2.2%	6.4%	4.7%	4.9%	2.6%	9.8%	-9.8%	7.8%	32.0%	31.9%
INBURS					5.5%	3.6%	-17.4%	-12.6%	6.3%	3.9%
Scotiabank	9.5%	-4.5%	14.3%	3.2%	29.7%	10.9%	-15.5%	-10.4%	6.1%	6.5%
invex	36.5%	31.3%	51.1%	68.5%	13.7%	19.9%	-3.6%	40.2%	55.4%	46.3%

Observation

We are the 6th largest issuer of Credit Cards in Mexico in terms of Portfolio, **In 10 years we have multiplied our size 16 times.**

In 2020 we had around 400k accounts and by July 2024 we project to have **1 million accounts.**

4 Source: CNBV [https://portafolioinfo.cnbv.gob.mx/Paginas/PIExcel/tarjetascredito_bm.aspx]

NOW Bank - Value Proposal

As an E2E digital bank, the Value proposal is built around the following core banking pillars: Credit, Savings and Payments.

WALLET

Current state:

- Transaction details TDC y TDD (Credit & DDA)
- On / Off feature
- Account statements
- CVV / PAN
- Specific features for Physical & Digital cards formats

Future state:

- TDC's Invex
- PFM (Personal Finance Management)

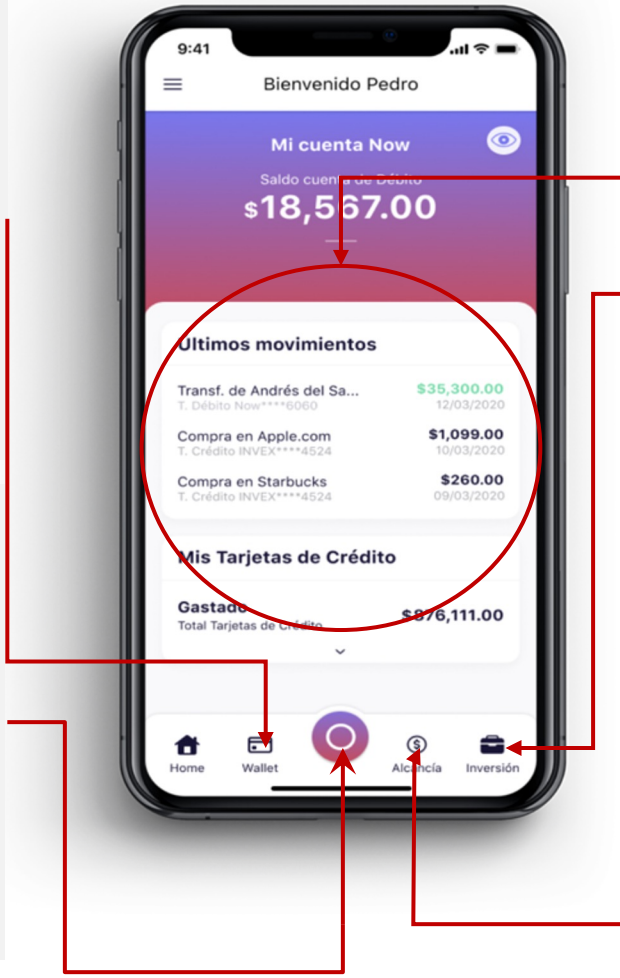
MAIN SHORTCUT (Transactions Hub)

Current state:

- SPEI (IN / OUT/)
- Inter-Invex transfers
- Codi
- Direct Debit / Pull Payment & Funding (Domiciliación Cecoban)
- ATM's y Non-banking correspondents

Future state:

- Dimo



HOME (Daily Feed / Transactions)

Current state:

- Daily feed, lastest transactions (TDC & TDD)

Future state:

- Merchant offers & promotions
- X-Sell offers (other proprietary products)
- Push Notifications (Visualization, settings)

PAYMENTS HUB

Current state:

- Merchant payments, TDD (Pago de Servicios)

Future state:

- Merchant payments, TDC
- Apple Pay
- Dual Card
- Signature on File

FINANCIAL WELLNESS

Current state:

Placeholder

Future state:

- Interest bearing account (Cuenta con Rendimientos)
- Savings goals
- Time deposits (Pagaré)
- Payroll
- Other investments
- PPR (Plan Personal Retiro)

(antes ventas Institucionales)

Con el respaldo de invex Banco

WSO2 Identity Server





Challenges & Issues

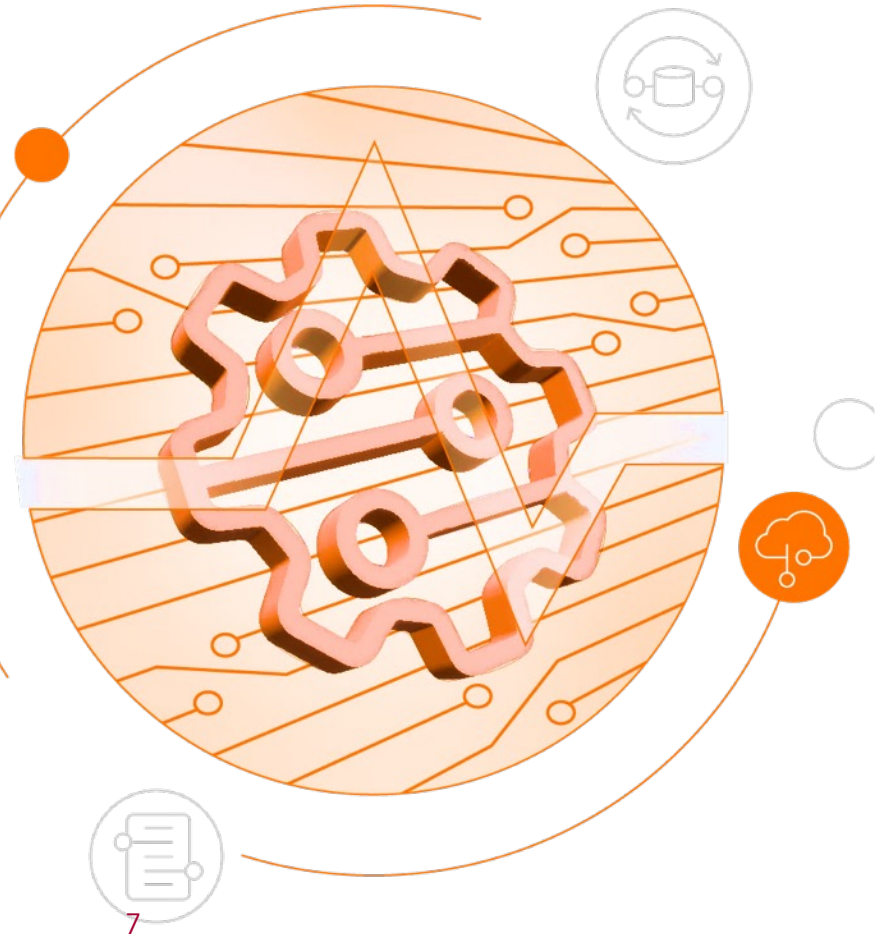
- Different Identity Systems and Authentication Protocols
- Legacy systems with proprietary programming languages
- Configurations specific to each system
- Identity systems could not communicate with each other
- Complex management for each identity system
- In terms of hardening and security, the processes had to be done independently



Benefits of Implementation

- Consolidation of an Identity system for all Bank systems
- Easy integration of systems as it is based on open source and industry standards
- Its use can be scaled for different systems, using standard protocols
- Federated authentications can be made with third-party systems, maintaining the security schemes of the market

WSO2 Micro Integrator





Challenges & Issues

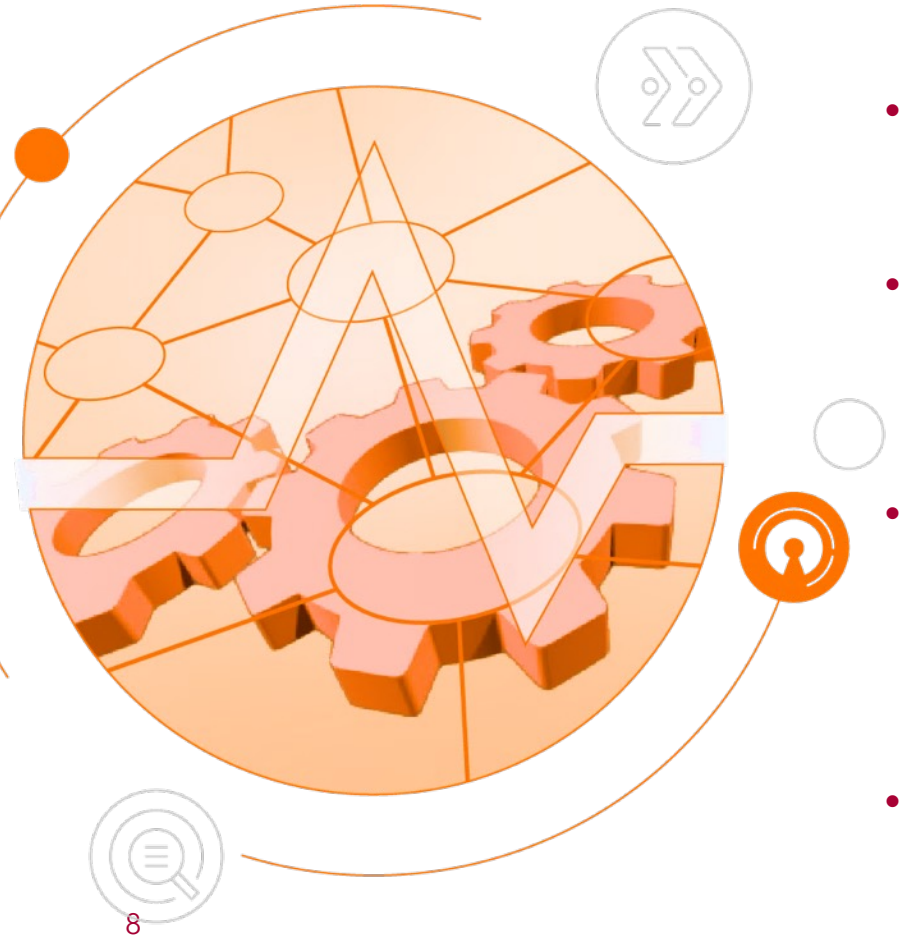
- Coordination and automation of processes that were previously done manually
- Graphical interface that helps make deployments more agile
- Support for different programming languages to be able to integrate native applications
- Possibility to reuse the implementations made so as not to generate duplicate or similar components



Benefits of Implementation

- Code-level integrations, using different languages depending on the application
- Expert developers are required to be able to make adjustments to current integrations or create new ones
- Communication to third-party databases or APIs with dedicated and specialized configurations

WSO2 API Manager





Challenges & Issues

- There was no proper control of the APIs created and published
- Poor governance for the creation and deployment of APIs
- There was no standardization of the APIs as they catered to different platforms
- An additional layer of security had to be created to be able to expose the APIs to an external or third-party system
- APIs or calls to each could not be counted.



Benefits of Implementation

- Governance and administration of APIs in a single tool with a role- and permission-based management system
- Essential security features such as Oauth access control
- Ability to register and audit APIs by type, use, geographical location, etc.
- Compatibility with SOAP and REST service types
- Strong security system
- Local analysis based on ELK (Elastic Search, Logstash, Kibana)

Conclusions



- Efficiency in the development and implementation of APIs under a standard and corporate governance
- Significant security improvements for API consumption through a role- and profile-based system
- Efficient orchestration of business processes, significantly improving response times to applications
- Consolidated Identity System Management on a single platform with the most current industry standards
- Integrated monitoring through ELK solutions to more efficiently identify an event
- Flexibility to use different programming languages and to be able to integrate solutions natively
- We are ready to implement OpenBanking solutions

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Jose Luis Salsamendi

CTO

jsalsamendi@invex.com