AFFIN BANK



AFFIN Group's Digital Core:

A 50-Year Legacy Transformed with Möbius by Silverlake

In 2025, AFFIN Group commemorates 50 years of shaping Malaysia's financial services landscape. Established on 23 October 1975, the Group has long been a trusted financial pillar, overseeing a portfolio that includes AFFIN Islamic Bank Berhad, AFFIN Hwang Investment Bank Berhad, and AFFIN Moneybrokers Sdn Bhd, alongside affiliations with AFFIN's insurance arm.

To remain competitive in an era defined by speed, intelligence, and customer-centricity, AFFIN chose to transform through Silverlake's orchestrated approach. AFFIN's foundational architechure is now primed and cloud ready for the next- generation Banking.

silverlake
SYMMETRY AT WORK

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Why Möbius? A Core Banking Platform Engineered for Agility



AFFIN Group's transformation journey was propelled by its adoption of **Möbius**, Silverlake's cloud-native banking platform. **Möbius** has significantly enhanced AFFIN's operational agility and efficiency, empowering the institution to respond more swiftly to market demands, streamline its processes, and deliver improved services to its customer.

Möbius was born from Silverlake's deep expertise in banking technology across ASEAN, with over three decades of core banking implementation experience. Developed to meet the rising demand for modular, cloud-native, and API-driven architecture, Möbius was designed to address challenges —allowing financial institutions to deploy, scale, and evolve with minimal disruption. First launched as a Platform-as-a-Service offering, Möbius quickly gained traction among progressive banks in the region looking to transform strategically with the right orchestration, architecture and partners.

With a platform built on composable banking principles, Möbius enables banks to plug in new features and channels without rewriting entire systems. It supports both conventional and Islamic banking models and is optimised for multi-entity, multi-product, and multi-country operations.

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From Legacy to Hybrid: AFFIN's Transition to Digital Resilience

AFFIN was already built on a strong foundational architecture that was resilient, robust and scalable. The shift to Möbius was part of a hybrid modernisation strategy—gradually shifting from its traditional on-premise system to a cloud-enabled core on Microsoft Azure. Möbius' cloud-native capabilities gave the Group the flexibility to integrate with existing infrastructure seamlessly while unlocking the benefits of cloud scalability, real-time updates, and cost-efficiency.

> "The platform allows us to make updates without disrupting the Group's main services. It also removes the burden of hardware maintenance, allowing our teams to focus on more strategic priorities."
>
> **Encik Risham Akashah,**
> **Group Chief Technology and Operating Officer, AFFIN Group.**



Today, Möbius powers end-to-end banking operations across AFFIN, enabling ease of processing, real-time fulfilment, and seamless service delivery across all business lines—from consumer banking and SME banking to Shariah-compliant offerings.

Empowering Innovation and Product Velocity

With Möbius managing core processes and infrastructure in the background, AFFIN's teams are empowered to focus on innovation, faster time-to-market, and elevated customer experiences.

"By moving towards a more adaptive and responsive system, we've gained the agility to offer our customers a broader range of features and services," notes Risham. "With better banking products, we have increased our customer satisfaction and loyalty."

As AFFIN continues to evolve, digital-first offerings such as mobile apps, e-wallets, and next-gen customer journeys remain high on its roadmap. Möbius not only powers this evolution—it enables it.

With Silverlake Möbius, AFFIN has not only accelerated digital adoption but also laid a strong foundation for future innovation. With a scalable and resilient architecture now in place, AFFIN is well-positioned to harness the power of artificial intelligence across its operations. As a result, the bank is primed to become an AI-ready institution, staying ahead of the curve in delivering intelligent, data-driven financial services.