



CALIBRA SOLUTIONS LIMITED: EMPOWERING BANKS WITH PURPOSE-BUILT INFORMATION TECHNOLOGY SOLUTIONS FOR FUTURE SUCCESS

Calibra Solutions Limited empowers banks to accelerate digital transformation, enhance customer experience, and secure their operations through a robust portfolio of technology solutions tailored to the financial sector.

OUR CAPABILITIES AT A GLANCE

* CORE & DIGITAL BANKING

Modular, scalable system designed for flexibility, innovation, and superior customer engagement.

* THREAT & ENDPOINT MANAGEMENT

Advanced defences to protect against evolving cyber threats and ensure operational continuity.

* RISK EXPOSURE & DATA PROTECTION

Proactive vulnerability management and regulatory compliance across all digital assets.

* BUSINESS INTELLIGENCE, ANALYTICS & AI

Transform data into actionable intelligence with advanced analytics, automation, and predictive insights that drive smarter, faster business decisions.

* CYBERSECURITY ENABLEMENT

Awareness programs, consulting, and protection strategies designed for financial institutions

* DIGITAL TRANSFORMATION ADVISORY

End-to-end guidance - from strategy and architecture to full implementation.

OUR TECHNOLOGY-DRIVEN SOLUTIONS FOR BANKING SUCCESS

Today's financial institutions face increasingly complex operational, regulatory, and cybersecurity challenges. Calibra empowers banks navigate these challenges and modernise securely through:

- Integrated, data-driven business solutions that enhance efficiency, strengthen resilience, and enable seamless, customer-centric digital banking.
- IT and digital transformation services that address legacy systems, cybersecurity risks, and compliance challenges.
- Strategic implementation of industry leading platforms, including Darktrace, ERI/Olympic Banking System, Okta, Tenable and Qlik.

Scan the QR code to request a demo of our solutions.



TECHNOLOGY-DRIVEN SOLUTIONS FOR BANKING SUCCESS

Banking Challenge(s)	Calibra's Solutions & Expected Impact
<p><u>Slow Customer Onboarding:</u> Drop-offs & compliance bottlenecks. Regulatory non-compliance and risk exposure.</p>	<p><u>Calibra's Verimatchr™ EKYC Software:</u> VeriMatchr is Calibra's proprietary eKYC software solution, which:</p> <ul style="list-style-type: none"> • Enables secure, seamless digital identity verification and AML/CFT obligations. • Reduces costs & improves the customer experience. • Drives digital transformation and customer growth.
<p><u>Legacy Core Systems Threaten Competitiveness:</u> Banks face mounting pressure to modernise outdated core systems to stay relevant.</p> <p><u>Competition From Agile Fintechs:</u> Digital-first challengers are redefining customer experience, forcing traditional institutions to accelerate digital transformation and automation.</p> <p><u>Pressure To Deliver Personalised Wealth Experiences:</u> Clients expect data-driven, tailored investment insights, goal-based advisory, and unified views of their financial portfolios.</p>	<p><u>ERI/Olympic Banking System:</u> A unified, modular, and integrated platform that provides:</p> <ul style="list-style-type: none"> • Agile, integrated core banking and digital banking. • Open API framework allowing secure integration with fintech partners, regulatory platforms, and digital banking ecosystems. • Ability to rapidly adapt new products, services, and processes without complex reprogramming. • Omni-channel service delivery. • Client-centric experience and real-time access.
<p><u>Evolving Cyber Threats & Insider Attacks:</u> Sophisticated, hard-to-detect attacks.</p>	<p><u>Darktrace ActiveAI Security Platform™:</u></p> <ul style="list-style-type: none"> • AI-powered cyber defence across all organisation assets (including network, email and cloud). • Autonomously detect and respond to anomalies, reduce risk and protect assets. • Continuously adapts to new digital banking environments and attack trends. <p>*Achieve cyber resilience with adaptive, intelligent AI – built to secure your on-premises, hybrid or multi-cloud environment.</p>

Banking Challenge(s)	Calibra's Solutions & Expected Impact
<p><u>Undetected Cybersecurity Risks across IT Assets:</u></p> <ul style="list-style-type: none"> • Vulnerabilities in networks, systems, and applications that could be exploited by attackers. • Lack of continuous visibility into all IT assets. • Difficulty prioritising remediation based on risk impact. • Regulatory compliance gaps due to unmanaged security exposures. 	<p><u>Tenable Exposure Management Platform:</u></p> <ul style="list-style-type: none"> • Reduce cyber risk by continuously identifying, prioritising, and managing vulnerabilities across all IT assets to prevent breaches and ensure compliance. <p><u>Calibra Services: Vulnerability Assessments/Penetration Tests:</u></p> <ul style="list-style-type: none"> • Uncover hidden vulnerabilities in banking systems, networks and applications. • Strengthen security posture.
<p><u>Endpoint Vulnerabilities to Malware And Ransomware:</u></p> <ul style="list-style-type: none"> • With endpoints ranging from ATMs and teller systems to laptops, banks are exposed to malware, ransomware, and fileless attacks at every level. • Legacy antivirus tools can't keep up with today's sophisticated threats, and IT teams struggle to respond quickly when breaches occur. 	<p><u>Sophos Endpoint Detection and Response (EDR*):</u></p> <ul style="list-style-type: none"> • AI-powered detection and response tools which enable teams to investigate and neutralise suspicious activity and sophisticated malware, ransomware, exploits and other threats targeting endpoints and servers. • Continuously monitors all devices: laptops, teller systems, ATMs, servers, and desktops. • Automated isolation of compromised endpoints prevents lateral movement within the bank's network.
<p><u>Securely Managing and Verifying User Identities across all systems:</u></p> <p>Financial institutions face increasing difficulty in securely managing and verifying user identities across multiple systems and channels; and balancing strong security and compliance controls with seamless access for employees and customers.</p> <p>*These challenges are a constant struggle for financial institutions, driving higher fraud risk, regulatory exposure, and its complexity.</p>	<p><u>Okta Identity And Access Management:</u></p> <ul style="list-style-type: none"> • Secure digital identity framework that centralises and automates identity management across all applications and users. • Okta's zero trust (<i>every user, device, and action must be verified</i>) architecture and adaptive multi-factor authentication protect against fraud and unauthorised access.

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<p><u>Limited Visibility Of External Threats</u> Banks often lack the tools to monitor for criminal activity involving their data, such as leaked credentials or exposed systems. Without visibility into dark web forums or attack surface vulnerabilities, institutions are blind to early indicators of data breaches, fraud schemes and targeted attacks.</p>	<p><u>Searchlight Cyber: Attack Surface Management And Dark Web Investigations.</u></p> <ul style="list-style-type: none"> • Attack Surface Management (ASM) continuously maps and monitors the external attack surface, to uncover verified exposures before attackers can exploit them. • Dark Web Investigation delivers actionable insights on cybercriminal activity targeting your institution. Gain direct access to live and historic dark web intelligence and visibility into illicit forums, markets, and encrypted channels. • Dark Web Monitoring proactively identifies threats against infrastructure, customers and vendor supply chains, including compromised credentials, leaked customer data and discussions about the company across dark web markets and forums.
<p><u>Insider Risk & Data Loss Prevention:</u> Difficult to identify malicious, negligent, and compromised users; detect unusual data movement, privilege misuse, or policy violations.</p>	<p><u>DTEX Systems: Insider Risk Management</u></p> <ul style="list-style-type: none"> • Proactively analyses behavioural and activity patterns across endpoints and networks before data breaches occur. • Enforces controls for confidential financial data, customer records, and transaction information.
<p><u>Limited (or Lack of) Cybersecurity Awareness Training (for employees):</u> Staff not adequately trained to recognise or respond to cyber threats.</p>	<p><u>IT Security Awareness Training (KnowBe4):</u></p> <ul style="list-style-type: none"> • Empower employees to recognise threats like phishing attempts, social engineering and insider risks; and to manage passwords securely and handle data responsibly.

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<p><u>Fragmented IT Systems, Inefficient Processes, And Limited Expertise:</u> Impede digital innovation, operational efficiency, compliance, and superior customer experiences. Challenges aligning technology with strategic goals.</p>	<p><u>Calibra IT & Digital Transformation Services:</u></p> <ul style="list-style-type: none"> • Professional and managed services to provide system modernisation, process optimisation, and strategic expertise. • Leveraging fintech innovations, AI, and emerging technologies, the Services drive digital transformation, enhance operational efficiency, ensure regulatory compliance, and deliver superior, data-driven customer experiences.
<p><u>Data Privacy & Regulatory Challenges</u> (including GDPR, JDEPA, etc. obligations)</p>	<p><u>Data Privacy & Security Advisors, LLC:</u></p> <ul style="list-style-type: none"> • Expertise in global data privacy regulations and compliance. <p><u>OneTrust Trust Intelligence Platform:</u></p> <ul style="list-style-type: none"> • Automate and operationalise key programs across privacy, consent, IT security, third-party risk management, data governance and compliance.
<p><u>Fragmented Data and Slow Analytics:</u> Banks struggle with disconnected data sources and slow analytics processes, limiting visibility into risk, profitability, and customer preferences. Lack of timely, informed decision-making hinders institutions from leveraging data to proactively address opportunities or threats.</p>	<p><u>Qlik – Modern Data Integration, AI, and Analytics:</u></p> <ul style="list-style-type: none"> • Enables banks to unify data from multiple systems into a single, accurate view, eliminating silos and providing a “single source of truth.” • Real-time analytics and AI-driven insights support faster, informed decision-making - turning data into actionable intelligence.

WHY PARTNER WITH US?

Financial Sector Expertise: Deep experience in core banking, cybersecurity, and digital services for financial services.

Scalable & Flexible: Whether supporting a small team or large, regional institution, we tailor solutions to your growth.

Security-First Approach: Our solutions prioritise compliance, threat resilience, and data protection.

Caribbean Roots, Global Standards: Regionally anchored with globally benchmarked technology and expertise.

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