



Excellence in Retail Banking: Axxiome Banking

Axxiome is dedicated to setting the quality standard for the efficiency and speed with which new capabilities required by Retail banks are delivered. It has unsurpassed expertise on how existing core-banking capabilities can be transformed and new operations can be set up reliably and cost-effectively.

Axxiome Banking is a unique asset enabling financial institutions to put the most competitive core banking operations in place cost-effectively, rapidly and reliably.

Axxiome Banking is a comprehensive, ready to run, platform for consumer and business retail banking underpinned by proven state-of-the-art technology. It encapsulates expertise from many banking transformation programs worldwide, combining best-in-class core-banking processes with a powerful omni-channel architecture and market-leading banking products.



AXXIOME BANKING COMPETITIVE PERFORMANCE

REDUCTIONS	Costs	Risks	Complexity	Timelines
ENHANCEMENTS	PRODUCTS Agility to set the competitive pace	EFFICIENCY Set the cost/revenue benchmark	OMNI-CHANNEL Best-in-class capabilities	RELIABILITY Robust and scalable architecture
COMMERCIAL FLEXIBILITY	Deployment on site	Deployment in the Cloud	Capital purchase of license	Leased licenses
BANKING CAPABILITIES	World-class core banking capabilities	Market-leading banking products	Best-in-class pre-configured processes	Rapid deployment

Axxiome Banking is used to transform existing core-banking capabilities as well as to set up completely new operations. It delivers a step change reduction in the costs, risks, timelines and complexity of commissioning a comprehensive, market-leading, system for retail banking.

Once operational the platform combines unmatched processing efficiency and scalability with the ability to introduce new products, or change existing ones, rapidly.

With the Axxiome Banking, banking organisations can move into new business lines and new areas confidently, knowing that they will be able to surpass the most competitive of

cost/revenue benchmarks in any region. They can also be sure that the platform will support the services demanded by the most exacting customers in any target market cost effectively, regardless of the access channels utilised.

Axxiome Banking can form the foundation for the entire operation of a bank, or support specific lines of business. It is readily integrated into key banking sector networks and with other corporate systems; the architecture benefits from the best-practice integration methods developed by a leading banking sector forum (BIAN¹).

Preconfigured facilities are available for integration into national and international payment and settlement networks. The facilities provided also cover data exchange with leading Credit-Rating, Authentication and Fraud bureaus.

Over 500 guided flows and processes are also available pre-configured, and standardised across Online and Mobile banking applications as well as more traditional Branch Portal and Teller channels. This has the business advantage of providing a consistent user experience and the technical benefit of being pre-integrated with most peripheral devices available in the market.

¹ BIAN – Banking Industry Architecture Network (<https://bian.org/about-bian/>)



Axxiome Banking has powerful facilities supporting statutory compliance and corporate governance. Functionality that is ubiquitous for good governance is supplemented by additional facilities dealing with compliance requirements specific to particular regions/countries.

Axxiome Banking is based on a proven Reference Banking Architecture. It incorporates Reference Banking Processes for Loans, Mortgages, Saving and Deposits, including Current Accounts. Proprietary products can be readily configured from its leading-edge banking product templates.

For example the Current Accounts template includes a superset of the attributes of all the most competitive products in the market.

Market Leading Current Account Products

Credit Cards	Monthly Fee	Customer Points	Direct Debits
Debit Cards	Credit Interest	Insurance Offers	Standing Orders
Cheque Books	Overdraft Facilities	Preferential Rates on Other Products	Cash Backs
Online Banking	TBC% EAR for both planned and unplanned overdraft	Promotions	Bill Payments
Mobile Banking	Overseas ATM Charges		Mobile Top Ups
Branch	Foreign Exchange Charges		World Wide Cash Withdrawals

The pre-configured products and processes accelerate the initial set-up of the system as well as future enhancements of banking products. These powerful facilities provide a substantial competitive edge in an increasingly demanding market.

THE ADVANCED BANKING FRAMEWORK

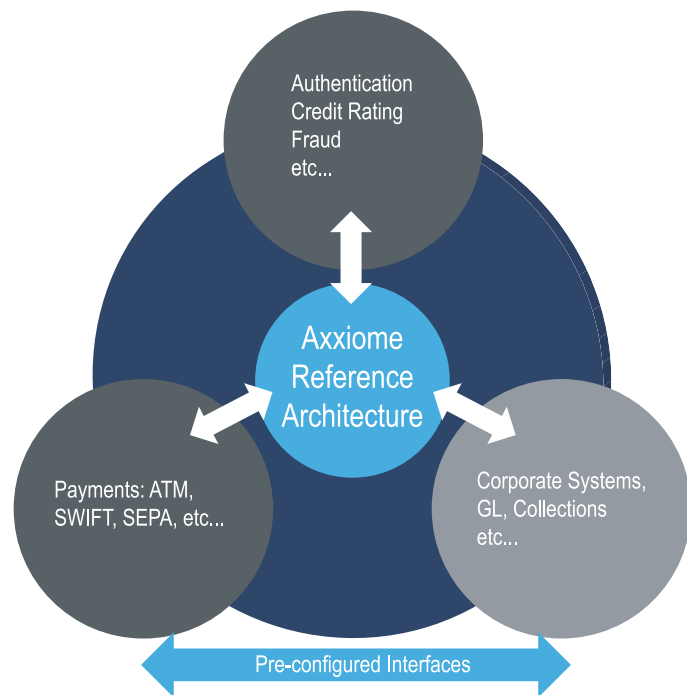
Axxiome Banking is complemented by the Advanced Banking Framework.

Axxiome has an unsurpassed track record of successfully implementing banking platforms. Its experience ranges from complete replacements of legacy banking systems for all business lines to rapid deployments for new enterprises.

Expertise gained from global engagements has been translated into best-practices for banking systems implementations as well as other valuable assets that de-risk such programs. This is encapsulated in the Advanced Banking Framework.

REFERENCE BANKING PROCESSES AND REFERENCE ARCHITECTURE

The best-practice (highly automated) Reference Banking Processes embedded in the Advanced Banking Framework reduce the work required to transform core banking performance substantially. This has a direct impact on the timelines over which business objectives can be met and reduce the associated costs and risks considerably.





ADVANCED PROGRAM DESIGN METHOD AND ADVANCED REFERENCE IMPLEMENTATION METHODS

These well-proven frameworks and tools ensure that the implementation program is carried out in an exceptionally efficient way. They circumvent problems that have historically introduced unnecessary complexity and risk in banking transformation programs. These tools also play a pivotal role in minimising the overheads of setting up completely new business lines / operations.

Axxiome's agile resources can be readily assembled into a team, with a deep understanding of both technology and banking processes, that matches the bank's requirements precisely.

The combined power of the Axxiome Banking, the Advanced Banking Framework and the unmatched expertise of the Axxiome delivery team enables banks to capitalise on market opportunities rapidly and with confidence. The robustness and scalability of the platform means that the initial implementation provides a solid foundation for the future.

The substantial competitive advantage accrued from the processing efficiency of the embedded Reference Processes and the speed with which new banking products can be introduced, or modified, are sustained over the long term.

Axxiome Banking is available through models ranging from an in-house implementation to a fully managed cloud service.

The commercial model for the provision of the Axxiome Banking and associated implementation services is very flexible. It can be crafted to suit specific business requirements as well as operational and resourcing constraints. As a result the Axxiome Banking can be exploited to fulfil business plans optimally.

To summarise, the combination of the Axxiome Banking and Advanced Banking Framework provide an unprecedented way of meeting the objectives for transforming existing Core Banking capabilities. They also provide the ability to set up core banking capabilities for new business lines offering the most competitive products with a reliability and speed that is unmatched.

Once implemented the Axxiome Banking sustains a substantial competitive edge through the efficiency of the embedded processes and the agility of the architecture. It facilitates the rapid introduction of new products. In addition to enabling the bank to respond rapidly to altering market conditions it can be used to drive the pace of change in this sector.

The step changes in efficiency and competitiveness achieved on the day the Axxiome Banking is commissioned are sustained over the long term.

ABOUT AXIOME

Axxiome is a global solutions provider for the financial services industry with operations in Europe, North America, Latin American, and Asia Pacific. Axxiome excels in linking legacy banking platforms with modern solutions and is considered a leader in banking and insurance transformation projects across the globe. Axxiome's professional consultants are experienced in technical and advisory services and bring innovation and knowledge to customer projects.


Axxiome offers Axxiome Banking, a digital platform, that follows industry best practices and delivers pre-engineered and rapidly deployable end-2-end banking solutions to customers, which minimizes the impact and interruption to operations and business processes.

To learn more about Axxiome and the complete suite of offerings and services, visit www.axxiome.com

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