



Axxiome Banking: Current Accounts

The Axxiome Banking Current Accounts solution is designed to allow financial institutions to launch a current account operation with a minimal influence on their existing businesses, allowing them to launch new lines of businesses with a minimum cost, risk and time to market.

OVERVIEW

Current Accounts might not be a product that generates high revenue, but it does offer great cross selling and customer retention capabilities.

Now, more than ever, it is extremely important for financial institutions to understand their customer behaviour, situations, current and future needs.

Axxiome Banking offers best in class Current Account products out-of-the-box, enabling banks to compete with the most successful Current Account products in the market.

With its analytical tools, the Axxiome Banking enables financial institutions to understand the customer at a whole new level, providing a holistic understanding of each customer and his/her relationships.

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



GENERAL FACTS & FEATURES

- The most flexible and configurable capabilities to define financial conditions such as interests and charges
- Promotional periods setup to provide special offers in order to promote products in different campaigns
- Customer points capabilities for customer loyalty programs
- Integration capabilities to build a packaged current account that provides customers with different services, such as travel insurance, etc.
- All Current Account products are available in all the different channels, which allows for daily management of the account and account origination processes, delivering the best customer experience
- Automatic product offers: the platform integrates to credit bureaus to define a personalized offer for a customer, based on their credit scoring
- Current Account products can be made available with different features, such as overdraft limits, interest rates, etc. which enables banks to offer personalized products that range from basic to premium to different customer segments
- Cheque books facilities
- Debit cards and associated credit cards from all main international suppliers

BUSINESS VALUE

- Compete with leading banks by offering the best in class Current Account capabilities delivered by Axxiome Banking.
- Customize the solution to suit your requirements with flexible configuration and expansion
- Integrate with the latest technology to provide contactless payments, etc.
- Improve the current account origination process by automating offers so that customers receive the best possible product based on their needs
- Exponentially grow the understanding of your customers' needs and situations with Axxiome Banking's analytical capabilities
- Enable customers to access their accounts in all their devices at any time of the day
- Enhance sales campaigns by offering promotional rates for limited periods of times to attract more customers
- Tackle customer segmentation in the most accurate way by offering the right products at the right time

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

