



AXXIOME BANKING SUITE

The Suite of Banking Products for Digital Banks

Banks, big and small, are truly on a digitization race. The race is characterized by the overhaul of digital experiences, product innovation, onboarding new and leading fintech capabilities, enhanced customer analytics, exploring emerging technologies such as AI and IoT, adoption of open banking and the related PSD2 regulation in Europe – collectively driven as digital transformation initiatives.

However, it's not uncommon that an aging and complex banking architecture hinders such initiatives delaying digital transformations and putting financial institutions at risk, moreover with the current Covid-19 situation.

Axxiome can help!

The Axxiome Banking Suite provides a comprehensive, ready to run, real-time end-to-end 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, a real time analytics platform and a payments broker.

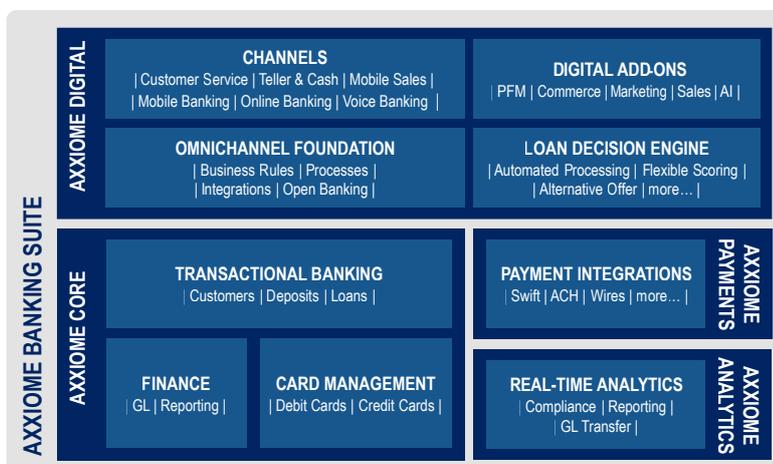
Axxiome Banking Suite is leveraged to transform existing core-banking capabilities as well as to set up completely new operations. It delivers a step change reduction in the costs, risks, timelines and complexity of commissioning a comprehensive, market-leading, system for retail and corporate banking.

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

With the Axxiome Banking Suite, banks can move into new business lines and new areas confidently, knowing that they will be able to surpass the most competitive cost/revenue benchmarks in any region. They can also be sure that the platform will support the services demanded by customers in any target market cost effectively.

The Axxiome Banking Suite can form the foundation for the entire operation of a bank or support specific lines of business thanks to its fully flexible modular architecture. It is readily integrated into key banking sector networks, including local and international payment networks. The Axxiome Banking Suite is multi-tenant, multi-language, and multi-currency; enabling it to run in any location or even support more than one country concurrently.

Over 500 guided flows and processes are available pre-configured and standardized across channels and available for external consumption through its secured APIs that are in line with PSD2 regulation and Open Banking.



The Axxiome Banking Suite delivers digital banking and Fintech integration in record times.



Axxiome Banking is a pre-integrated, fully operational end-to-end banking suite:

✓ MULTI-TENANCY

Enable integration with several fintechs through Open Banking; leverage the same platform to support different countries, business lines, or other models.

✓ READILY AVAILABLE AND EASILY CUSTOMIZABLE FINANCIAL PRODUCTS AND PROCESSES

- Financial products based on market standards are available out-of-the-box.
- Best practice, automated processes enable the servicing of these products.
- All processes are easily adapted to any needs and requirements.

✓ NATIVE PAYMENT TRANSACTION HUB

Axxiome Payments is a native payment transaction solution that can integrate with various national and international payment networks.

✓ ANALYTICS SOLUTION

Axxiome Analytics is a pre-integrated, real time analytics solution that provides standard business and regulatory reports.

✓ INTEGRATION TO EXTERNAL PROVIDERS SUCH AS CREDIT BUREAUS

Readily available interfaces that are integrated into all necessary banking processes.

✓ FULL DOCUMENTATION AND TRACEABILITY

Comprehensive documentation of business processes, products and solution design (including architecture).

✓ DECISION MANAGEMENT SYSTEM PRE-INTEGRATED INTO THE BUSINESS PROCESSES

Rules management system that provides process automation.

SUMMARY OF BENEFITS

REDUCED COST:

Its pre-existing products and automated processes allow for a reduced implementation project. Its fantastic integration capabilities ensure a seamless integration into any architecture, internally and externally with 3rd parties. More than 15,000 development days of the most experienced

experts worldwide have been invested into developing the platform.

REDUCED RISK:

The end-to-end platform is completely pre-integrated from its six channels (Branch, Teller, Mobile Branch, Mobile Banking, Online Bank and Voice Banking) down to its very core. It also includes general ledger and reporting capabilities as well as external interfaces that are natively integrated and available in the latest technologies.

Axxiome Banking Suite's standard processes make use of the length and depth of the platform's architecture ensuring the best customer and user experience by providing a truly bi-directional omni-channel experience.

From day 0 of the implementation project, the team can see and validate the processes that the platform will bring to the production environment, allowing for easier conversations and business decisions, and the most accurate process and architectural designs.

The implementation of the Axxiome Banking Suite leverages Axxiome's long experience in large banking transformation programs, that is embedded in Axxiome's Advanced Banking Framework, a set of tools that minimize re-work needed by enabling the most successful implementation methodologies.

REDUCED TIMELINES AND COMPLEXITY:

Significant reduction of the time invested in setting up the platform due its preconfigured components. Once implemented, new products and processes can be made available to your customers in days. Fintech solutions can be integrated in weeks, or even quicker! Axxiome Banking Suite's architecture is simple, natively integrated and provides a unique solution for all of your customer data and products.

Its omni-channel platform (Axxiome Digital) allows for process and product changes to be carried out centrally and be exposed to all the channels and/or external consumers.

Moreover, the Axxiome Banking Suite enables a 2-speed architecture approach. This approach enables banks to tackle digital challenges first by implementing its omni-channel platform (Axxiome Digital) into the bank's current architecture, allowing them to integrate with innovative fintech and third parties' solutions quickly. Afterwards, they can start replacing the core at the right pace by bringing in the Axxiome Banking Suite's pre-integrated core (Axxiome Core).