



NETinfo

DIGITAL BANKING PLATFORM

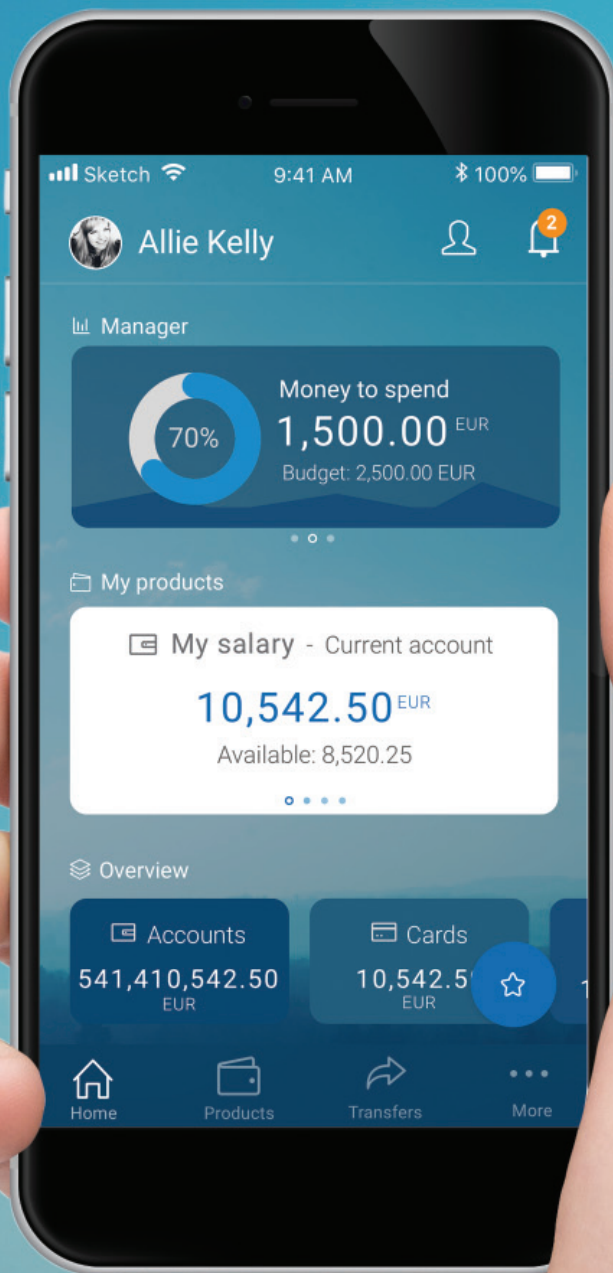
Banking beyond branches

NETinfo Digital Banking Platform

The NETinfo Digital Banking Platform is a comprehensive omnichannel solution, empowering financial institutions to achieve digital transformation and develop a digital banking strategy across a multitude of channels. NETinfo has a consistent and customisable presentation layer offering a seamless customer experience across all the offered channels, removing friction from the customer journey.

The NETinfo Digital Banking Platform maintains all business logic, rules and workflows, supporting a broad range of functionality and services, covering retail, corporate and high net worth individuals. All functionality and associated rules can be deployed to any channel, while unique value-added features enable financial institutions to effectively respond to the demands and expectations of their customers.





A true omnichannel banking experience

The NETinfo Digital Banking Platform enables customers to effortlessly blend their bank interactions across multiple channels and devices, delivering an exceptional and seamless user experience.

- ✔ **Internet banking** – provides a real-time service and a consolidated view of a customer’s relationship with the bank. Sophisticated functionality enables customers to perform financial activities in a responsive, user-friendly and secure environment.
- ✔ **Mobile banking** – a versatile mobile app, covering Android and iPhone devices, which gives customers the convenience of an on-demand service on the move, with the benefit of the latest customer experience technology.
- ✔ **Social media banking** – integrate with any social media platform to obtain contact details and enable payments through a secure environment. Deploy marketing campaigns in social media and enable selling through the NETinfo Digital Banking Platform.
- ✔ **Wearables** – offer basic financial services to customers through smart watches and other wearables.
- ✔ **ATM** – integrates with ATMs to enable cardless cash-out capability.
- ✔ **Kiosk** – integrates with kiosks to provide a secure banking services developed within the NETinfo solution.
- ✔ **Alerts and notifications** – inform/remind customers on issues, mainly relating to security and their financial status and transactions, through personalised messages delivered through a multitude of channels including SMS, email and push notifications.

- ✓ **Call centre** – NETinfo’s solution integrates with any interactive voice response (IVR) system, so it can be used to manage functionality, content and user authentication, and can be integrated with any video conferencing or chat engine to support the online communication between the customers and the call centre agents.
- ✓ **Digital wallet** – can be provided as a separate application or part of the omnichannel platform. This offers users additional seamless payment methods including wallet-to-wallet, account-to-wallet and vice versa transfers, as well as convenient in-store payments via NETinfo’s two-way beacon technology.
- ✓ **Open Banking** – the open APIs management module provides a portal and sandbox environment for third-party vendors to develop their own apps using data and services provided by the NETinfo Digital Banking Platform, in keeping with PSD2. A dedicated administration console allows the central management of accesses and exposed interfaces by the bank.
- ✓ **Chatbot** – enables the setup of content, workflows and rules for implementing an advanced dialogue system in the omnichannel environment, with the capability to answer customer inquiries and execute payment instructions.

User benefits

Provide your existing customers with a superior omnichannel customer experience, while attracting new customers. Give your customers the tools to perform their everyday financial activities, tailored to their preferences, and provide a comprehensive and accurate picture of their financial situation so they can make more informed financial decisions. NETinfo's solution provides comprehensive out-of-the-box functionality to satisfy the digital banking needs of today's consumer-led financial institutions across all digital touchpoints.

- ✔ **Onboarding and account acquisition** – enables an online onboarding facility or the acquisition of a new account via any channel. NETinfo is delivering outstanding and seamless digital experiences, removing friction from the customer journey.
- ✔ **Registration** – customers can register online to the platform, where any registration process can be supported and customised. NETinfo automates the end-to-end process and eliminates paperwork, providing speed and convenience to banks and their customers.
- ✔ **Consolidated financial status** – customers have a 360 degree view of their relationship with the bank, with access to consistent real-time information.



- ✔ **Transfers and payments** – customers can perform any type of fund transfer in any currency, and any type of payment, including international transfers and third-party payments.
- ✔ **Deposits, investments and credit facilities management** – enables customers to research, buy/apply for, amend and terminate any deposit/investment, trade finance and loan products, manage any instructions and requests relating to line of credit and credit card facilities, as well as transacting in the stock exchange market.
- ✔ **Cash and collections management** – enables sweeping and pooling for corporate customers, who can upload their payments and invoices and manage their instructions and requests relating to cash management and collections facilities.
- ✔ **Customer instructions** – enables financial institutions to securely and reliably send and accept any customer instruction, via any channel, that would otherwise require the customer's physical presence at a branch.
- ✔ **Personal/business financial management (PFM/BFM)** – customers can have an aggregate and detailed insight of their financial position, perform expenditure analysis using NETinfo's dynamic drill-down feature and full money management, in order to estimate their incomes and control their expenses, via goal and budgeting tools.
- ✔ **Personalisation tools** – customers can tailor their online banking in terms of dashboard, functionality, beneficiaries and generally all aspects of their digital service, reflecting how they wish to interact with their bank.
- ✔ **Secure messaging** – an internal two-way messaging system that enables secure communication between customers and the bank.
- ✔ **Alert services management** – enables users to set up their own alerts and notifications, preferred channel of communication, whether SMS, e-mail or push notifications, and comprehensive management of the devices and the time of day they would like to receive the notifications.
- ✔ **Corporate administration** – a self-administration service for corporate customers to set up their organisational environment, thereby relieving the bank of basic administration tasks.

Bank benefits

01

Lower operational cost

NETinfo provides a powerful and comprehensive central administration module, enabling banks to monitor the whole solution and manage channels centrally.

02

Publishing new digital services: self-service

Dynamic Pages builder provides a self-service capability for banks to design and publish new functionality and services to any channel or customer group, without vendors assistance or extensive IT resources. Moreover, it can define payment templates for all types of transfers, or for third-party organizations, and set-up their parameters.

03

Improve processes efficiency

Streamlines and digitises processes such as customer onboarding and registration, while providing comprehensive digital functionality and servicing capabilities through lower cost digital channels, extending customer reach beyond the physical banks.

04

Generate additional revenue

Using NETinfo's comprehensive analytics, the bank can generate leads for cross-selling and up-selling opportunities, by releasing targeted marketing campaigns, promoting several banking products and services.

05

Become an open bank

Through open APIs, the NETinfo solution can provide access to any bank data and services residing in the NETinfo platform, in a controlled, secure and PSD2-compliant way. It provides a portal and sandbox environment for third-party fintechs to develop and test their interfaces swiftly and securely.

06

Open platform design

NETinfo's open platform design enables easy and effortless integration with any core banking and third-party system, making the solution fully adaptable to the bank's existing infrastructure and transparent to any possible future infrastructure changes and enhancements.

07

Security: Authentication Suite

NETinfo provides a powerful Authentication Suite for user authentication via multiple methods, enabling strong customer authentication for mobile banking, compliant with PSD2. It monitors the authenticity of users' transactions in real-time, to safeguard against unauthorised access, and prompts users for the appropriate authentication method.

08

Short time to market

NETinfo makes use of its own implementation methodology, which is based on international best practices and many years of experience, and offers the opportunity to reduce full implementation time to 6-8 months for a standard implementation.

Why NETinfo

Our growth parallels the rise of digital and mobile communications. With nearly two decades of experience, we are digital natives with a comprehensive understanding of how banks and financial institutions can best meet their customers' needs and position themselves for the future.

NETinfo's customised solutions maximise speed and efficiency and improve customer journeys and engagement. Ease of administration, including extensive self-administration and maintenance capabilities, is fundamental to the NETinfo offering, as are competitive pricing and rapid implementation.

The result is a market-leading omnichannel and mobile banking service that gives banks and financial institutions the power to serve their customers in the way they expect today. That means online, on the move, on demand.



Leaders in creating
comprehensive functionality

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