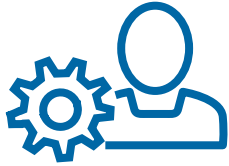


# NETinfo

## OPEN BANKING SUITE



Shaping the future of banking



## NETinfo Open Banking Suite

The NETinfo Open Banking Suite enables banks and financial institutions to open their customer data and services to approved third parties and exploit business opportunities associated with open banking in a controlled and secure (PSD2 compliant) manner.

It is a powerful end-to-end solution that provides:

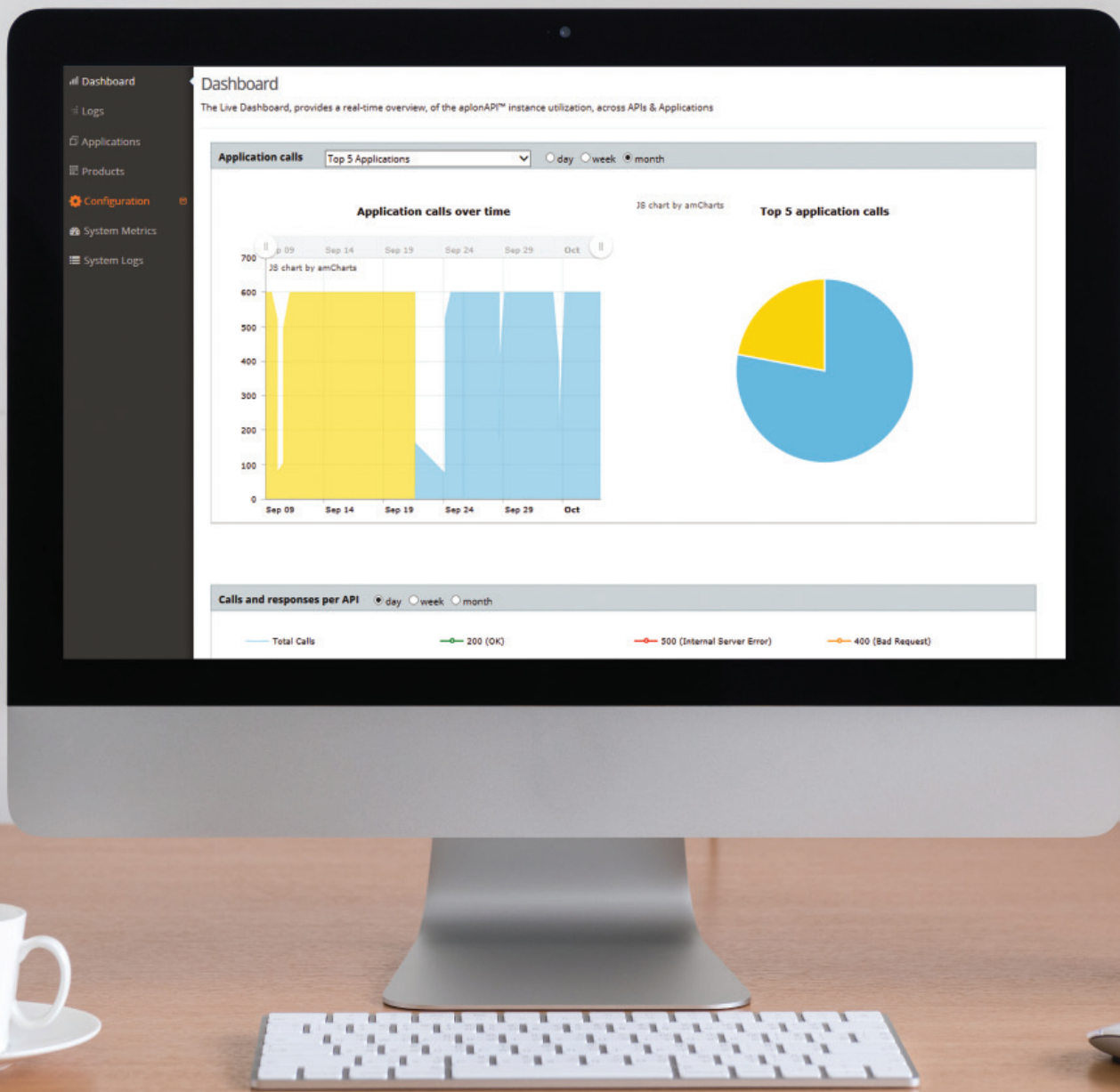


- ✓ A secure portal and sandbox for third parties.
- ✓ An integration layer to enable fast deployment of bank service.
- ✓ API management, third-party access management, and user access and consent management.
- ✓ Authentication (PSD2 compliant customer authentication).
- ✓ Configuration of SLAs and billing structures per service.
- ✓ Preparation of MIS reports using graphical representations, business rules associated with each bank service (e.g. limits, user approval workflows) and much more.
- ✓ The capability for Banks to readily become AISP and/or PISP themselves.



Using the NETinfo Open Banking Suite, banks and financial institutions can develop banking as a platform (BaaP), enabling them to deliver banking as a service (BaaS) solutions to their corporate and retail customers. The suite enables them to be active members of the open banking community, and to develop and adopt disruptive business models quickly, easily and cost effectively.

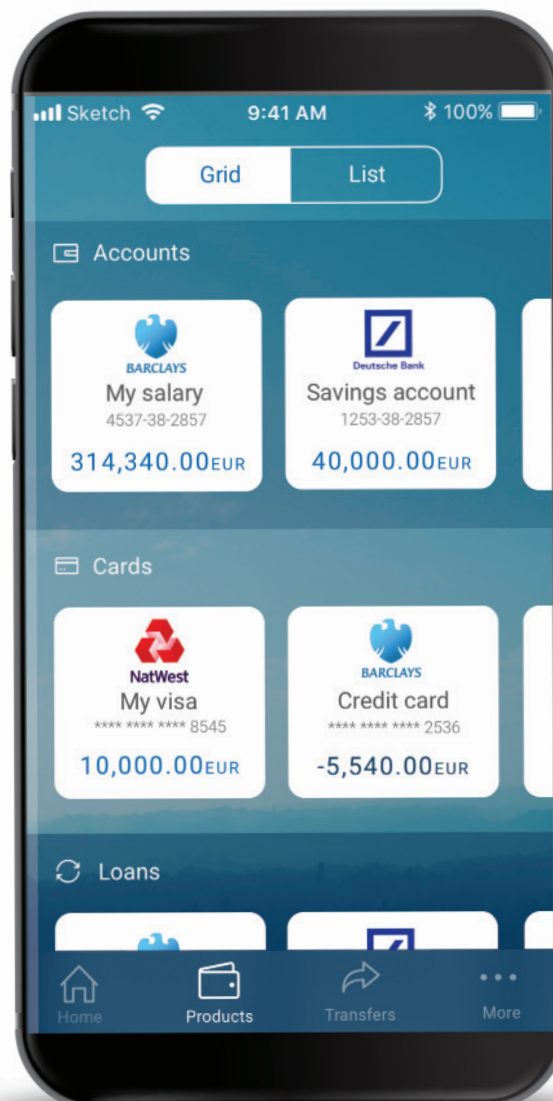




## Who will benefit from the suite?

The NETinfo Open Banking Suite is for:

- ✓ Banks that are subject to PSD2, helping them to prepare and implement PSD2 compliance quickly and efficiently.
- ✓ Forward-thinking banks and financial institutions that are keen to embrace BaaP and BaaS projects.
- ✓ Corporates, fintechs and any other business that want to develop innovative and disruptive ideas on a robust open banking platform.



NETinfo Open Banking Suite

  
THE BANK



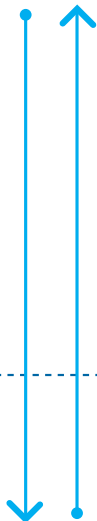
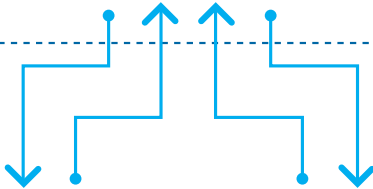
 ADMIN

 THIRD PARTY ACCESS CONTROL	 APIs MANAGEMENT	 MONITORING & ANALYTICS	 SLAs & BILLING
 USER ACCESS CONTROL	 TX BUSINESS RULES MANAGEMENT	 AUTHENTICATION (SCA)	 OB PAYMENT HUB



 PORTAL

SANDBOX ENVIRONMENT	LIVE ENVIRONMENT
------------------------	---------------------



- BERLIN GROUP
- OPEN BANKING UK
- W3 FIDO OPEN API
- SWIFT MT/MX
- SEPA
- ISO20022



 THIRD PARTIES



 OTHER BANKS

## Key features

### ✔ **Developers' portal**

A user-friendly web portal that enables third parties to navigate bank's APIs and find practical guidelines [e.g. documentation and code examples] on how to use them.

### ✔ **Sandbox environment**

A standalone sandbox for third parties to test and debug their applications using fictitious customers and accounts [this environment is not related to the bank's testing environments].

### ✔ **Third-party access control**

Banks can define the scope of access for each third-party application [i.e. define which vendors will be provided with access and what APIs they can use] using a streamlined registration process.

### ✔ **API management**

Banks can manage the complete lifecycle of an API from creation to deletion/deactivation. The solution comes with a set of ready-to-use APIs for:

- ✔ Authentication
- ✔ Account reporting
- ✔ Single payment
- ✔ Mass payment

In addition, existing REST APIs can be easily imported to expedite the process.

Bank APIs can be exposed to any standard format such as open banking UK, Berlin Group NextGen Initiative, SWIFT, SEPA and ISO20022.





✔ **Monitoring and analytics**

Enables real-time monitoring of API calls and access to the complete transactions history via detailed analytics and insights. Interactive graphical representations of data enable easy analysis.

✔ **SLA and billing**

Supports the parametrical set-up of service level agreements (SLAs) and billing structures to enable the commercial exploitation of banking services provided to the outside world.

✔ **User access control**

Provides user access control and consent management through streamlined authentication and authorisation processes.

✔ **Transaction business rules management**

Enables the enforcement of transaction-related business rules such as validation checks, credit checks, two-factor authentication, pre-authorisation based on business rules defined by the bank, user approval workflows (signatories) and much more.

✔ **Authentication (SCA)**

Provides PSD2-compliant strong customer authentication i.e. multi-factor user authentication, linking one-time passwords to transaction details (amount and beneficiary account) and risk-based authentication.

✔ **Open banking hub**

Enables the instant consumption of other bank's APIs by automatically and dynamically mapping the interfaces between the hosting bank and other open banks.

✔ **Data protection**

Fully compliant with all regional and national personal data laws and international standards.







## Key benefits

- ✓ Provides a secure gateway to the outside world through open APIs. Integrates with all third-party fintech providers, drawing in services and data swiftly and without any security risk.
- ✓ Enables banks to become banking as a platform (BaaP) champions through the use of APIs.
- ✓ Enables banks and financial institutions to become fintech players in a structured and controlled way.
- ✓ Enables banks and financial institutions to become account aggregators (AISP) or payment Initiators (PISP) by working with APIs from other banks.
- ✓ Offers corporate customers the ability to easily integrate their ERP systems with the bank, thereby enabling them to manage their accounts and initiate payments through their ERP systems.
- ✓ Optimises day-to-day operations and lowers operational costs through a very powerful and comprehensive central administration module. Banks can monitor the whole environment, while moving transactions to lower-cost digital channels.
- ✓ Streamlines and digitises third-party onboarding and registration, and provides comprehensive digital functionality and servicing capabilities, extending customer reach beyond physical banks.
- ✓ Banks can generate additional revenue by offering (and billing) services to fintech companies and by collaborating with them to cross-sell and up-sell.
- ✓ Allows financial institutions to partner with fintechs and other companies, such as insurance brokers, and offer value-added services beyond those traditionally offered by a bank.

## 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.



## Shaping the future of banking





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