



## A New Generation in Core Banking

The financial services industry has changed dramatically over the last 20 years, yet IT systems and infrastructure at many banks have not kept pace with the transformation. Legacy systems have led to inefficiency, slowness, operational risk and a constant increase in technology costs every time banks try to add new services and features.

Cyberbank Core is designed to rapidly align technology to your business needs. As a multi-channel, multi-currency, multi-language native and real time 24x7 solutions, it provides your bank with all the advantages that come with a Service Oriented Architecture (SOA) design - minimizing operative costs, increasing business profitability and allowing your bank to be out in front of the competition by launching new services in record time.

### CYBERBANK VALUE PROPOSITION



CORE



OMNICHANNEL



Internet Banking Experience

Internet banking



Self-Service Experience

Self-Service Terminal



Mobile Banking Experience

Mobile banking through cell phones, smartphones and PDAs



Full Service Experience

Automation services for branches and Call Centers

## Benefits

- ▶ **Get an edge over the competition** with a flexible service that drives fast and dynamic product and service innovations. Create and launch new products with no source code changes required.
- ▶ **Increase your customer base** by offering exclusive services, such as networking and positioning, which can help your clients optimize costs and increase their profit.
- ▶ **Improve your customer service quality** by providing multi-channel financial services that offer a comprehensive approach regardless of the channel. Gain an integral customer view across all points of contact, thanks to our client-tailored data repository, which combines customers' information, products and transactions at a multi-dimensional level.
- ▶ **Minimize operational risk** by implementing a system completely documented and designed to be industry standards compliant. Rely on monitoring, control and corporate governance tools to trace and resolve transactions issues.
- ▶ **Keep your system updated** on current regulation changes through business rule management tools that can be operated by non-technical personnel.
- ▶ **Align the technology with your business needs**, making it easy for your commercial area to add new services and operations with a minimal impact on your IT resources.

- ▶ **Improve your technology ROI** by optimizing the application life cycle, while simultaneously minimizing maintenance costs taking advantage of the economies of scale offered by a SOA. Work on medium-sized scalable platforms, based on open systems and advanced technologies. Reduce hardware requirements by implementing web-based workstations.
- ▶ **Protect your infrastructure investment** using a JAVA multi-platform system compliant with industry standards.
- ▶ **Minimize implementation costs** avoiding over-extended and risky processes, such as replacing core systems, which brings about service degradation. The SOA ensures gradual and progressive executions as it allows for previous and recently implemented systems to technologically coexist. This helps your bank meet realistic short-term goals and also offers the versatility needed to decide which applications to keep and which to change.
- ▶ **Take control of your platform** with corporate governance tools that allow you to fully manage your entire financial services portfolio. Rely on a business development platform to create new services and control their life cycle from definition to execution.
- ▶ **Service architecture.** Banking transactions are modeled by means of standard services that address all business processes. This enables the bank to rapidly and safely respond to current and future needs.
- ▶ **Process modeling.** Cyberbank Core has a business process management (BPM) layer that allows for graphic and intuitive process design customized to the needs of each bank, maintaining status and conditions over time, and tracing and following up on the various steps and stages of the process.
- ▶ **Availability 24/7.** Cyberbank Core eliminates the old concept of batch processes, ensuring business continuity and availability.
- ▶ **Versatile transactions.** Cyberbank Core can handle multiple currencies and languages and can be efficiently expanded to include other branches' transactions within the same system.
- ▶ **Physical and logic integration of distribution channels.** The flexibility of Cyberbank Core's multi-channel architecture allows for absolute integration and fast deployment of new channels.
- ▶ **Centralized parameters and processes.** The key variables that apply to all channels, such as currency exchange rates, are centrally defined to guarantee consistency and efficiency across all transactions.
- ▶ **Multi-platform.** Cyberbank Core has been designed to run on most of the platforms available in the market. In addition, different nodes can run on different platforms within a single installation.

## Features

- ▶ **Limitless functionality.** Cyberbank Core offers processes for every operation a modern bank requires, including account management, risk management (with a wide range of loan types), management of collaterals, limits and signatures, investments, management of agreements and collections, securities management, liquid assets, administration of clients and prospects, and accounting services.

### ABOUT TECHNISYS

Technisys is the omnichannel digital banking company. Our widely proven and robust technology solutions allow banks to stand out from the crowd through enhanced customer experiences. We lead banks and their customers to a superior digital banking experience. Our culture is rooted in our innovation, our passionate industry-leading talent, and our vision for the future. We help our customers differentiate themselves from the competition and capitalize on the unprecedented digital growth opportunity that now exists for financial service providers.