

The BOOX logo is rendered in a bold, black, sans-serif font. The letter 'O' is stylized as an infinity symbol, with its loops extending to touch the 'B' and 'X'.

BOOX

Platform folder
2023

ASSECO



ASSECO

The Digitalization

We believe that the digitalization of banking services is the key enabler for making consumers' experience personal, easy, and smart. That is why we have designed BooX, our digital banking platform, and are dedicated to providing your financial institution with the best experience when you interact with us.

We see a lot of value in the combination of proven processes building blocks, function-rich software systems, and modern financial products to support digital consumers, instant payments, and open banking services.

The Transformation

Digital transformation has greatly changed communication between customers and companies. Instead of static mass communication, customers want timely updates, based on their specific needs and situation. Be it for product information or services, customers expect the digital channels to provide the same level of customization as is available with their trusted bank advisors.

BOOX

**Bank out of the Box.
Best for the Bank. Bank on it!**

The Universal Banking Platform for any financial services initiative.

The Change

We see customers all around the world waiting for banking to change and are thankful to support asseco BooX on that journey to transform retail banking globally.

Sharing BooX vision on digital transformation, Asseco is a reliable partner developing innovative solutions and creating value for its customers.

The Enabler

BooX provides strong business and operational capabilities for management of Product Factory, strengthens Process Farm and splits digital front ends into Black Box and White Box to catch key identification values of financial institution.

35 open Asseco Banking Suite components are opened for any financial services transaction and stay ready to be integrated with external competitive world of innovative consumer interaction scenarios.

The portfolio & foundation for out of the box bank

Before your clients get onboarded into channel applications BooX offers ready to use commercial proposals and dedicated BooX sandboxes to learn about new features or test the business model:

- Retail neobank
- SME/SE bank
- Corporate institutions bank
- Cooperative or union bank
- e-commerce lending
- Payment platform (cards, cardless)

The Digital Experience

BooX is an enterprise-grade platform that enables companies to create and connect personalized digital experiences across web, mobile, social, in store and other touchpoints. It provides the technical foundation (deep integration, security and modularity) for any digital business to orchestrate unique customer experiences, as well as business value features to support a deeper understanding of your customers.

The sandbox

We live in an era of uncertainty and the landscape of unproven business models. How to start the test drive and check the opportunity value making it feasible or abandon at an early stage not involving fortune in the testing procedures? How to safely demonstrate and test the functionality of your open banking ecosystem, new business line platforms, innovative branches of your banking organizations? We do enable proven BooX SandBox for any banking business process and functional test. The BooX SandBox is a free and fully featured environment. In addition to the basic BooX SandBox credentials, this testing environment also provides the ability to create custom user accounts, which can be used to generate unique BooX SandBox data. Most products can be immediately tested in BooX SandBox with no extra configuration. Interact with our APIs (1024+ available) to design your solution and test it. Welcome to the world of BooX SandBox!

The SaaS

With the BooX approach to SaaS, we aim to deliver SaaS services that are always up-to-date, secure and compliant. Asseco BooX customers will benefit from lower up-front costs, faster time-to-market and easier upgrades.

- BooX APIs & microservices to enable reusability and faster integration with satellite processes
- Real-time data analytics for digital transformation, customer intelligence enabled by a single source of truth for customer and transaction data

- BooX enabled ultra-personalization, faster time to market, through hyper-parameterized product ranges
- Leveraging best of breed solutions through 3rd party ecosystems, to ease digital transformation

The subscription

In a subscription economy, traditional business models based on one-time payments give way to partial or full subscription models with recurring payments. It's hard to resist the convenience of subscriptions. The BooX Subscription Plan provides the framework, set of policies, and tools that help unify and thereby simplify BooX product-driven licensing and market enabling.

About Asseco

Modern banking accompanies customers around the clock, wherever they are. The role of classical branches has been taken over by mobile and e-banking solutions which must be easy to operate, comfortable and safe. Customers of both commercial and cooperative banks expect an offer which is adapted to their needs. Asseco has multi-annual experience in software development. Thanks to our solutions banks can always be where their customer is. Asseco Group is a federation of companies engaged in information technology and operates in 60 countries worldwide. Asseco Group companies are listed on the Warsaw Stock Exchange, Tel-Aviv Stock Exchange as well as on the American NASDAQ Global Markets. Asseco Group offers comprehensive, proprietary IT solutions for all sectors of the economy. Own solutions account for ca. 80% of Asseco Group total sales revenues. This puts Asseco Group on the 6th place among the top software vendors in Europe.

What's in the BooX? The modules & functions.

Asseco Core Banking

Asseco Core Banking (CB) is the next-gen cloud-based core financial products banking platform used to power Asseco BooX Platform as a main transactional engine and customer information management system. BooX CB is the back-end platform used to perform key banking activities such as account onboarding, account opening, and transaction processing. BooX CB's core banking system is built on cloud and digital technologies and uses open API-based architecture to better integrate with various internal and external services and systems. Among other benefits, CB provides effective and reliable processing of bank customers' transactions and adaptable definition of banking products (bundles) and services. Customer-centric system architecture, as well as the ability of quick integration with other systems of the bank, based on a service-oriented architecture (SOA), fully meet the requirements of omnichannel BooX Platform architecture. Key features are multi-level limit control managing the customer's credit limit on several levels: contract, multi-purpose line, capital group. CB manages the hierarchical structure of products featuring inheritance of parameters and methods, controlling independent definition of the product and respective price.

Key features

- Asseco Universal Product Factory
- 24/7 processing of large transaction volumes, with high availability
- Multiple delivery channel support, including branches, ATMs, point-of sale, terminals, call centers, mobile devices, and internet banking
- Security management covering application and role-based access (multiple role/factor authorizations)
- flexible options for processing all types of deposit accounts, including savings, time deposit and IRA accounts
- Customized loan structures
- Escrow processing and analysis
- User-defined billing
- Collateral tracking

Key benefits

- Single architecture reduces infrastructure costs and overheads
- Reliable so you can focus on your customers and growing the business
- Modular system that allows components to be easily deployed on a needs basis
- Seamless integration of front office and back office operations
- Preconfigured with best-practice parameters for fast & easy installation

BIAN 9.1 Service Landscape
 Business Domain
 Internal Business Service
 Solution Framework

Banking Operations
 Financial Products & Transactions
 Transaction Processing & Back End Logic
 Asseco Banking Suite 2021

Asseco General Ledger

Key features

- Central point of control to set up accounting-related information
- Flexible chart of accounts and reporting structures
- Simultaneous accounting for multiple reporting requirements
- Spreadsheet integration for journals, budgets, reporting, and currency rates

Key benefits

- Highly automated enterprise financial accounting for banks and credit unions
- Reduces the cost and improves the accuracy of fixed-asset transactions through automated asset management
- Highly automated financial processing, effective management control, and real-time visibility to financial results

A general ledger (AGL) contains accounts covering the assets and liabilities that make up a business's activities. Typically, the accounts of the general ledger are sorted into five categories within a chart of accounts. These five categories are assets, liabilities, owner's equity, revenue, and expenses. The system maintains a full multi-currency general ledger with separate self-balancing ledgers in every currency used. AGL best integrates with Asseco Core Banking. The system manages multi-currency states in a single account. The account number format may be arbitrarily selected (accepts any kind of alpha-numeric notation). Any account may be assigned to the administrator role making it responsible for its status. The system allows to quickly browse account turnovers and balance, as well as the list of documents and decrees, influencing the balance.

BIAN 9.1 Service Landscape
 Business Domain
 Internal Business Service
 Solution Framework

Banking Support
 Finance
 Transaction Processing & Back End Logic
 Asseco Banking Suite 2021

Key features

Process payments in real time
 Provide high-quality, data-rich payments for customers compliant with mandates of ISO 20022
 Payment entry and processing using standard SWIFT and ISO20022 message formats
 A multi-currency and multi-lingual system
 Full support for SWIFTNet FIN, Browse, InterAct and FileAct services

Key benefits

Reduce transaction costs and boost payment efficiency
 Make fast, frictionless, cross-border payments
 Providing 24/7/365 availability, covering peak times efficiently, adjusting liquidity management
 Operational reliability with backup and contingency arrangements
 Complete audit trail, recovery and reporting facility

Asseco Payments

The clearing platform enables the management and harmonization of payments in the financial institution. The payment hub provides an efficient interface between the bank, various clearinghouses, and external payment hubs. The payment hub centralizes payments and messaging across channels and back-office systems to increase straight-through processing and deliver enterprise-wide operational control. Asseco Payment platform provides an integrated infrastructure for all payment types (including instant) and allows to combine and normalize financial messages from disparate systems to stabilize payment flows and reduce operational risk. Asseco Payments carries out standalone bilateral settlements between banks as well as internal settlements without having to engage any external clearinghouses. The platform provides all the processes required for straight-through processing of payments, including RTGS payments, instant payments, clearing session payments, as well as modern peer-to-peer transactions.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Banking Operations

Financial Products & Transactions

Transaction Processing & Back End Logic

Asseco Banking Suite 2021

Asseco Authority Requests and Data Services

Key features

Management of domestic regulatory and control information platforms (tax data exchange, special purpose government requests, account locks)

Information exchange hub for universal purposes of external reporting

Automated electronic debt enforcement process

Automated resolution of debt collections coincidences

Key benefits

Rapid client and account information access

Guaranteed authorities' inquiries access management

Multiple target/source data management in one place

Asseco ARS manages account seizures processes in accordance with country formal legal regulations, enabling handling of government administration and public governance bodies reports requests (e.g. STIR in Poland) and regulations (clearing house communication bus). ARS supports the bank in handling requests of the tax office units (MoF country tax organization). ARS cooperates with the National Clearing House (KIR): common client & account domestic information exchange bus (e.g. OGNIVO in Poland), government financial control administration, enabling data exchange of bank accounts owners and messages related to conducting administrative enforcement and enforced debt collection, mandatory reporting to tax office, handling account locks caused both by tax administrative decisions and attachments by writ of execution, handling requests of authorized bodies in relation to accounts managed by banks. The number of messages received per day and their absolute effectiveness from the time of online delivery make it necessary to automate.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Risk & Compliance

Regulations & Compliance

Transaction Processing & Back End Logic

Asseco Banking Suite 2021

Asseco Treasury

Key features

Well-documented treasury management policies

Pricing, dealing, positions, blotters, exposures, pre and post deal limit keeping and profitability

Balance sheet, liquidity and income projections, business-centric horizons, interest and market risk, funds transfer pricing

Real-time cash flow forecasts, cash and payments consolidation, statement and GL journal import

Key benefits

Risk and exposure management in tune with business objectives

With real-time information, treasurers can make informed decisions to manage their risk and positions and provide hedging strategies

ATR ensures comprehensive processing of transactions, from their registration to maturity, while providing the automation of confirmations, settlements, and valuation. Asseco TR is dedicated to banks, insurance companies as well as other institutions engaged in capital market investments, offers a wide range of treasury transactions and services (full accounting of treasury transactions, Nostro liquidity & reconciliation management, SWIFT confirmations matching). TR handles complete processing of transactions (STP), from their initiation to completion. TR comprehensive product offering: treasury transactions, back-office transactions, issuance of securities, money transfers, interbank and internal transactions (negotiated with the bank's customers). Asseco TR has been recognized by Gartner research firm and placed in their Magic Quadrant for Trading Platforms (2014).

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Banking Operations

Financial Products & Transactions

Transaction Processing & Back End Logic

Asseco Banking Suite 2021

Key features

Universal printouts management

Key benefits

Rapid and cost-effective
printouts management

Asseco Universal Formatter

The UF enables centralized management of the generated mass printouts' contents and format. The system transforms data provided using the transformation sheets (templates), Jasper Reports (using i-Text libraries), and FreeMarker mechanisms into output files with a predefined layout. In the case of PDF files, it is possible to attach advertisement graphics to the file contents. The UF has been prepared for massive generation and formatting of bank statements from the following bank account types: current accounts, credit accounts, or payment card accounts. The system ensures comprehensive processing of transactions, from their registration to maturity, while providing the automation of confirmations, settlements, and valuation.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Business Support

Document Management & Archive

Transaction Processing & Back End Logic

Asseco Banking Suite 2021

Key features

Import Letter of Credit Issuance
 Export Letter of Credit Advising
 Guarantee Advising
 Guarantee Issuance
 White label capability to
 customize design and
 accommodate bank branding
 Multi-entity deployment
 Full trade finance instrument
 coverage
 Robust security, authorization
 engine and complete audit trail

Key benefits

Support complex process with
 decision points during trade
 workflow
 Limit operational risk via credit
 and operational control
 Faster product Originations,
 Servicing, Documentation and
 Verification Checks

Asseco Trade Finance

Asseco TF (Trade Finance) was designed to support documentary operations, such as export and import letters of credit. This requires exchanging information with participants of the transaction - banks, importers, and exporters. Documentary credit transactions result in the settlement of payments between the exporter and importer of goods. Asseco TF is dedicated to Banks and other institutions that offer support for their clients in settling payments for the delivery of goods as well as in exchanging any required information between the transacting parties. TF enables automatic processing of documentary credit transactions, including support for SWIFT instructions (in particular MT7xx group messages), documents of shipments, and full accounting processing. The TR system provides an intuitive interface in which an operator is guided by the automatic process of handling a specific matter (workflow).

BIAN 9.1 Service Landscape
 Business Domain
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Banking Operations
 Financial Products & Transactions
 Transaction Processing & Back End Logic
 Asseco Banking Suite 2021

Assisted Banking Platform

Key features

Support of the standard, box, segment and flagship branches or any assisted banking channel

Perfect assisted channel bank's employee support

Digital products employee-assisted maintenance and support

Key benefits

Rapid client information access

Advisory approach instead of pure support functions

Asseco ABP is a cutting-edge system supporting bank staff in their daily duties - fully consistent with the bank's omnichannel strategy. ABP platform span all employee-managed delivery and contact channels. Data that a customer shares at each touchpoint – whether acquired through a visit to a full-service branch, via an online search or through a call center – travel with the customer and is retrievable wherever and whenever the customer comes in contact with the bank. ABP acts as a digital banking platform and offers a customer-centric banking experience for consumers, commercial clients – providing a consistent approach across digital, mobile self-service, and banker-assisted channels. ABP supports all the assisted channels: a bank branch, call center, sales agents, mobile advisors. Combined with the CBP system, ABP is a complete omnichannel solution capable of handling channels of communication between the bank and its customers including both direct and assisted channels.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Sales & Service

Cross Channel

Assisted & Direct Channels

Asseco Banking Suite 2021 - Omnichannel Platform

Asseco Customer Banking Platform

Key features

Unified internet banking access to all banking products in browser and mobile front ends

API-led connectivity approach to integration

Based on Asseco Omnichannel Framework

A unified digital layer for payments, accounting, expense management, lending, insurance, wealth management, and other services

Support of Digital First approach in customer serving

Combines advanced technology to streamline processes, unify data silos, and eliminate overlapping applications

Key benefits

Standardized digital and branch experience

Delivering a consistent user experience across channels with the responsive user interface (UI) design

Sources customer information from a plethora of interactions across multiple channels to drive a shift toward client-centricity

Asseco CBP creates an omnichannel environment for the provision of banking products and services. The bank can boost its operational efficiency by implementing a client self-service approach to complex banking products, which used to be the exclusive domain of bank branches. As customers are involved in the service, the bank's operational processes can be optimized and automated, contributing to further efficiency increases across the entire organization. Thanks to the concept of mini-applications and open architecture of the platform, Asseco CBP makes it possible to significantly reduce the time required to prepare new products and services and make them available to the bank's clients. Furthermore, the system of mini-applications applied in Asseco CBP offers unlimited possibilities to choose their providers. Mini-applications can be developed concurrently by independent teams of the bank's specialists or external vendors. Additional mini-applications can be incorporated into Asseco CBP at any time and without having to power down the system. The system design provides logical support for multiple banks in one physical instance of the system, ensuring the possibility to configure different sets of mini-applications dedicated to individual banks, as well as diverse visual layouts.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Sales & Service

Cross Channel

Assisted & Direct Channels

Asseco Banking Suite 2021 - Omnichannel Platform

Key features

Conduct online banking transactions for corporates and SME

Serves a diverse clientele, ranging from small- to mid-sized local businesses to large conglomerates

Loans and other credit products

Treasury and cash management services

Trade finance

Key benefits

Increased touch points from the adoption of more online products and services

Asseco Enterprise Banking Platform

Asseco Enterprise Banking Platform runs as an innovative internet banking solution for micro, small and medium enterprises, and corporations. Built on top of the universal platform (Asseco Omnichannel Platform) gives customers' (or bank employees) online access to products and business services. Financial institutions understand the importance of selecting an omnichannel digital banking platform that is secure, robust, scalable, and cost-effective. All this while delivering an exemplary user experience (UX) for both customers and their staff. Financial institutions put importance on looking at several available technologies to build their ecosystem with all the pre-integrations and connections in place and available in the marketplace. Key features are transaction approvals (maker/checker workflows), transaction hold/release, delegated administration, cash management, transfers and payments.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Sales & Service

Cross Channel

Assisted & Direct Channels

Asseco Banking Suite 2021 - Omnichannel Platform

Asseco Mobile Banking Platform

Key features

Easy (mobile) access to a range of products, enables 24/7 access to the money, with a great UX

Extremely secure

The golden trio of functionalities: bank account balance, make a transfer, account history but with all from other channels as for primary banking channel

Smart predictions

Temporarily block, unblock and reorder lost cards

Key benefits

Banking from the palm of your hand

Delight makes mobile banking application unique and memorable

Mobile Banking applications (both framework-based RDW enabled and native app models) innovative and integrated online banking solutions are designed to deliver a digital experience that wows bank customers and keeps them connected on any device, anywhere. Transfer money, pay bills, deposit checks, or just check account balance right on the client's phone or device with BooX mobile banking app now featuring fingerprint sign-in. MBP provides convenience and 24/7 access that builds meaningful relationships with bank retail and commercial customers - all on their preferred mobile devices. Integrated with Asseco CB core banking platform (but also available as a standalone channel platform), MBP gives the bank access to a customizable, user-friendly suite of features. Selected features: domestic account number transfers, phone number transfers, contactless payment by phone with NFC, cardless payment via domestic scheme; prepaid phone top-up.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Sales & Service

Cross Channel

Assisted & Direct Channels

Asseco Banking Suite 2021 - Omnichannel Platform

Key features

Open banking platform connects banks, third parties and technical providers

Key benefits

The trusted framework for collaboration to deliver better value and create innovative services

From streamlining onboarding, attracting new users with award-winning apps – to processing millions in payments

Asseco Open Banking API

Asseco Open Banking API offers a new age opportunity to reimagine relationships with people's financial services and their data. Through collaboration and taking advantage of new APIs banks, fintech and other service providers can combine their strengths to enable a simple and seamless experience. With Asseco OBA already on the way, the platform allows to become both open finances, and fintech for existing and new financial institutions. Without providing additional value within their open banking platforms, such as real-time payments and next-generation transaction banking capabilities, traditional banks run the risk of relegating themselves to the role of back-office providers. Asseco OBA helps to make the financial services organization open. The OBA extensible platform for payment initiation, account access, and other API-based open banking services can be deployed as an integrated stand-alone solution or co-exist with existing assets.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Sales & Service

Cross Channel

Assisted & Direct Channels

Asseco Banking Suite 2021 - Omnichannel Platform

Asseco Anti-Money Laundering

Key features

- Dynamic definition of rules
- Digital monitoring
- Anomaly detection
- Risk ranking
- Next-gen anti-money laundering
- Transactions above regulatory thresholds
- Unusual transaction patterns
- Transactions involving unexpectedly high amounts or a large volume of transactions
- Transactions with PEPs or with sanctioned individuals
- Transactions with high-risk countries
- Adverse media stories involving customers

Key benefits

- Perfect business model alignment
- Global monitoring approach
- Compliance with regulations
- Protection of their brand reputation and shareholder value
- Avoidance of consent orders

Asseco AML manages activities of counteracting money laundering and financing terrorism by automating the process of recurring customer risk assessment, transaction verification, and reporting following the regulatory requirements. Anti-Money Laundering (AML) is closely related to Know Your Customer (KYC), and it can even be said that AML obligations include the Know Your Customer (KYC) process. The basic role of the system is a comprehensive analysis of financial transactions which allows preventing possible money laundering. The verification processes are done in online mode which allows efficient identification and immediate suspension of suspicious transactions along with generating an alert for the operator. AML also ensures the full automation of processes which influences the efficiency of operations, while limiting the involvement of employees. As a result, AML teams can focus on an in-depth analysis of the cases selected by the system.

BIAN 9.1 Service Landscape
 Business Domain
 Internal Business Service
 Solution Framework

Risk & Compliance
 Regulations & Compliance
 Business Intelligence, Fraud/AML Resolution Capability
 Asseco Banking Suite 2021

Key features

Regulator ready reports for FATCA, CRS, transfer prices, Single Audit File (JPK).

BASEL III, BASEL IV, CRR (EBA regulation), CRR2 (EBA regulations), CRDIV (EU directive), CRDV (EU directive), Financial Supervision Authority KNF, National Bank of Poland NBP, The Bank Guarantee Fund's BFG, EBA, COREP, FINREP, MONREP

An integrated platform for reporting, risk calculation and controlling of regulatory KPIs on a single data model

Consolidates regulatory reporting materials and assemble reports

Delivers scheduled and ad-hoc reports to regulators

Handles regulator's reporting requests and responses

Oversees on-line/production transaction regulatory reporting

Key benefits

Extensive functionalities for regulatory management, risk modules and advanced tools

Asseco Mandatory Reporting

Asseco Mandatory Reporting provides comprehensive and effective support for regulatory and management reporting enabling the efficient preparation of miscellaneous reports in the ever-changing business environment. AMR is traditionally used by financial institutions for the so-called mandatory reporting to the market regulators, including the European Banking Authority (EBA), National Bank, Bank Guarantee Fund (BGF), Financial Supervision Authority (FSA), as well as for stock exchange reporting and cyclical management reporting. AMR ensures complete support for the entire reporting process, starting by obtaining data from various source systems, through the process of converting data to the output format, and ending up with the presentation of results in the form and layout required by the report recipient. A robust, automated system centred on a reporting database enhanced by big data analytics is the optimal choice to overcome reporting pitfalls as it provides an easy-to-use and timely single version of the truth.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Business Support

Regulations & Compliance

Business Intelligence, Regulatory Reporting

Asseco Banking Suite 2021

Asseco Comprehensive Consolidated Reporting

Key features

Group reporting, fast closing, and complete financial control in a single platform

An integrated platform for reporting, risk calculation and controlling of regulatory KPIs on a single data model

Key benefits

Accurate and regular reporting of accounting information

Consolidation process automation

Enable effortless multi-currency conversion

Process standardization and control

Full auditability of activities

Interlock of consolidated data with planning and analysis

Rapid production of annual financial statements

Compliance with regulatory reporting obligations and efficient management of financial administration functions - critical to the success of the business

The world of capital group reporting looks complicated. Various structures of financial data, large number of duplicates, inconsistent sources of information and manual corrections process do not make the life of reporting groups easy. The goal is to keep high quality and preparation speed of consolidated financial statements which are financial reports of an entity with multiple divisions or subsidiaries. Consolidated comprehensive reporting aggregates reporting results of separate legal entities. The final financial reporting statements remain the same in the balance sheet, income statement, and cash flow statement. Each separate legal entity may have its own financial accounting processes and may create its own financial statements. These statements are then comprehensively combined by the parent company to final consolidated reports of the balance sheet, income statement, and cash flow statement. Private companies have very few requirements for financial statement reporting but public companies must report financials in line with the Financial Accounting Standards Board's Generally Accepted Accounting Principles (GAAP). The Asseco Comprehensive Consolidated Reporting (CCR) platform helps to prepare the consolidated financial statements, set up the group reporting, compilation the reporting package, prepare the internal handbooks (Group Accounting Manuals). Platform references: separate consolidation of the two largest subsidiary groups, over 70 companies involved in the consolidation process, subsidiaries in over 30 countries throughout the world, including companies from most regions of Europe, almost 200 users of the application around the world.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Business Support

Regulations & Compliance

Business Intelligence, Compliance Reporting

Asseco Banking Suite 2021

Key features

The collection and analysis of detailed customer data to understand the best ways to interact with each individual customer

Segment customers by demographic, life-cycle stages or preference groups and send them targeted marketing campaigns

Prioritize your business actions

Key benefits

Gain a detailed understanding of your customer

Predict future customer behaviour

Make effective decisions that really impact your bottom-line

Asseco Customer Intelligence

Acquiring new customers is expensive and time-consuming. Asseco Customer Intelligence analyses dynamics of consumer activity, furthermore, collecting data and processes used for self-learning models application (Machine Learning) to support artificial intelligence mechanisms (AI). Customer Intelligence identifies consumer needs and recommends the best offer in real-time. It allows to acquire new and retain long-term relationships with an existing client and expands the offer of products and services. This drives into increased sales revenues and economic returns. ACI is applicable in every industry. Thanks to its open architecture, it can be quickly integrated with IT systems in banks, insurance companies, or financial institutions, among others.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Business Support

Marketing

Customer Campaign Management

Asseco Banking Suite 2021

Asseco Data Warehouse

Key features

Consolidation, governance and design of clean, meaningful banking and financial market data

Data collection mechanisms

Data storage

Data aggregation, data marts

Analytical data processing

Key benefits

Provides business vocabularies, data warehouse design models, and analysis templates

Comprehensive, scalable and flexible framework for strategic banking data initiatives

Incremental approach to integrated reporting

Making better decisions faster can make the difference between surviving and thriving in an increasingly competitive marketplace. The financial services industry needs to respond to challenges such as globalization, deregulation, the crisis of pandemic, and customer expectations. Asseco industry data models provide an excellent opportunity to accelerate development based on best practices and standards. Traditional data warehousing technologies are based on relational database engines, data consistency, and high normalization, but in more recent periods data lake has become more and more interesting. Digital, mobile, and the Internet of Things (IoT) changed the way modern companies operated. Digital transformation proved that semi-structured data is as important as transactional, structured data. ADW consists of major modules like BIM – Basic Industry Model, BDM – Sales and Marketing, CMR – Mandatory Reporting (FINREPO/COREP), ODS - Operational Data Store.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Business Support

Business Command & Control - Business Analysis

Business Intelligence

Asseco Banking Suite 2021

Asseco Fraud Detection System

Key features

The protection of the customer journey
 Fraud detection
 Fraud response
 Event correlation implementing more advanced business rules correlating multiple types of data
 Detection of fraud patterns which have already been identified in the past

Key benefits

Detect and respond rapidly to fraud while continuing to offer a satisfying customer experience

Asseco Fraud Management hub applies the hybrid analytic approach using multiple advanced techniques like automated adaptive business rules, predictive modelling, text mining, structured database searches, exception warnings, network link analysis, and many others. Those processes will help to spot more suspicious activity with greater accuracy. A powerful fraud analytics engine uses embedded AI and machine learning techniques, combined with traditional detection methods, to process all data in real-time or in batch, to find more fraud and reduce false positives. By analysing device data in conjunction with demographic data financial institutions can quickly uncover application and online banking fraud.

BIAN 9.1 Service Landscape
 Business Domain
 Internal Business Service
 Solution Framework

Risk & Compliance
 Enterprise Management & Controlling
 Business Intelligence
 Asseco Banking Suite 2021

Key features

Integrated tax, accounting, audit, and reporting workflow platform

Submissions to various tax authorities worldwide

On-going communication with regulators to ensure the system reports reflect regulatory updates and changes

Key benefits

Meet the reporting deadline and overall requirements

Cost-efficient integrated reporting solution provided under a single platform

Multiple reporting health checks for both content and schema and automatic filtering of erroneous entries

Asseco International Tax Reporting

Asseco ITR secures compliance of financial institutions with the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS) laws. The standard requires financial institutions to identify financial accounts held by customers with a tax residence in another state or jurisdiction other than its own. The objective of CRS is to fight international tax evasion. ITR provides access to a dedicated repository with data subject to automatic business-based verification. Their use allows the identification of premises indicating the tax residence of the customer. The system automatically assigns a case to the customer who should be qualified for further analysis. The system offers the process of corrections of any reports including previous reporting periods. Types of corrections performed are parameterized - the structure of the correction report file keeps constraints set by the regulator's guidelines.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Business Support

Finance

Business Intelligence, Financial Compliance

Asseco Banking Suite 2021

Key features

Addresses classification and measurement, impairment, and hedge accounting reporting

Solid framework combining lifecycle information on each individual financial instrument with a comprehensive set of IFRS 9 calculators

Key benefits

Supports regulatory disclosures from local supervisors

Asseco Risk Management System

RMS delivers all necessary tools to assist financial institutions in estimating their risk exposures applying standard methods as required under the Basel III and Basel IV regulations. The system enables the calculation of business results accomplishing all the prudential reporting tasks. Reporting data are obtained from one source, ensuring full consistency and compliance with the validation rules. The system meets the requirements imposed IFRS9 for calculating impairment charges and provisions, as well as for keeping analytical records of such calculated values. RMS provides different methods of impairment calculation enabling convergence with the approach used in credit risk management (expected cash flows –individual method, transition matrices –portfolio method based on risk pools, optional direct input of risk parameters: PD, LGD). Bank portfolio management is based on characteristics of the chosen transaction and on the expert model parameterization.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Risk & Compliance

Regulations & Compliance

Business Intelligence, Fraud/AML Resolution Capability

Asseco Banking Suite 2021

Key features

Allows financial institutions to make fast, consistent and cost effective loan decisions within predefined risk margins.

Key benefits

Automated workflows reduce turnaround times
 Digital product origination processes are more eco-friendly
 Next Best Action ensures a personalized customer journey
 Improved understanding of a customer's history and lifetime value allows for better targeted cross-selling and up-selling

Asseco Product Origination

The key question every loan business needs to answer is how the bank can make loan origination faster, whilst preventing fraud and keeping errors to a minimum. Once vital customer information has been captured in the onboarding processes, financial service providers need to take responsibility to continually monitor customer feedback. This valuable insight can be used to enhance both the loan origination process and complement other offerings in their portfolio. In recent years, many banks, credit unions, and financial services intermediaries have been motivated to up their lending game due to increased competition from non-traditional players like marketplace lenders. Asseco Product Origination system is the workflow-driven web-based loan origination platform and tightly integrated single point of credit assessment, which allows banks and commercial lenders to streamline and holistically improve their standard underwriting process for all commercial loan segments.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Sales & Service

Cross Channel

Assisted & Direct Channels

Asseco Banking Suite 2021 - Omnichannel Platform

Asseco Card Services

Key features

Process card payments in real time

Settles and reconciles financial transactions between parties (merchants, acquirers, issuers)

Provide high-quality, data-rich payments for customers compliant with mandates of ISO 8583

Encrypts sensitive payment information prior to them transmitting it to the processing bank.

Key benefits

Make fast, frictionless, cross-border payments

Providing 24/7/365 availability, covering peak times efficiently, adjusting liquidity management

Single platform that can service all the payments business: acquirer, switch and issuer processing

Multi-institutional, multi-currency, multi-language and multi-channel support

Compliance with EMV standards including contactless and NFC

Asseco Card Services as the continuous operational process is founded on top of a powerful loan issuance and card management platform that can help financial institutions to manage their loan portfolios in a reliable and efficient manner, while keeping operational costs to a minimum. Card Services platform delivers a powerful and integrated solution for any type of card issuing program including complex credit. The card management functionality allows banks to issue multiple types of cards including debit, prepaid, loyalty and salary cards, all from a unified platform. The card management services are designed to quickly develop and launch new products into the market. Payment - cards-initiated transactions are dynamically routed between multiple acquirers and Payment Service Providers. Asseco Card Services is a centre of the payment processing and dynamically acquires, routers, switches, authenticates, and authorizes transactions across multiple payment channels. The platform is ready to manage wallets that are becoming intricate part of mobile based financial transactions and are being used for multiple purposes starting from remittance to bill payments to service recharges etc. It is also open for the Value Added Services (VAS): services like insurance, health, premium payment, recharges, immediate payments.

BIAN 9.1 Service Landscape

Business Domain

Internal Business Service

Solution Framework

Banking Operations

Financial Products & Transactions

Transaction Processing & Back End Logic

Third Party Partner Solution



The contact

Asseco Poland SA is a technology company providing the BooX Banking Platform to empower financial services organizations or digital banks to start their businesses and accelerate digital transformation. The platform delivers all essential functionalities, a back-to-front system, and a set of tools to customise and bring new integrations. With Asseco BooX, potential and existing customers can connect either to the cloud-based SaaS or on-premises software. Besides the technical infrastructure, the company provides business advisory start-up incubation services. Interested to learn more, please drop us a message. Contact us today for further information on how it can make a difference to your business.

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The brand protection

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