Omnichannel Banking Platform

ebankIT

NEW YORK | LONDON | PORTO

Meet our Team

Maria José Gonçalves
Chief Operational Officer

Pedro Leite
Partners & Alliances Manager

Who We Are

Product Company

Omnichannel Platform with a complete offer of integrated Digital Channels for Finance Institutions.

FinTech Software Company providing truly omnichannel digital banking solutions

Headquarter in Portugal with offices in London and New York

Banking customers in **over 20 countries**

Workforce of **+ 100 employees**

DIGITALLY FUTURE-PROOF
Banks & Credit Unions

REDUCE
Time-to-market

ACCELERATE
Digital Transformation

Few Financial Institutions would deny the importance of a strong digital offering in banking, or the need for it to integrate well with other channels.

ebankIT guarantees your digital success.

Why ebankIT

ACCELERATES DIGITAL TRANSFORMATION
of Banks and Credit Unions

INCREASE
Digital Sales

ADVANCED SECURITY FEATURES
Product release certifications

NEW DIGITAL
Customer Journeys

EBANKIT ANALYTICS
Customer behaviour on Digital Channels

PRODUCT ROADMAP
Customer digital evolution in line with the market

OPTIMIZED
User Experience

REDUCED
Time-to-Market

INNOVATION
Research Labs Investment

Awards & Recognitions Timeline

2015	2016	2018	2019	2020

2015

FINOVATE EUROPE 2015 BEST OF SHOW

2016

Top 10 in KPMG

Top 50 Global emerging stars

KPMG

2018

Market Guide for Digital Banking Platforms

Gartner

2019

Best Fintech Partnership with Coast Capital Savings

FINOVATE AWARDS

coastcapital

FINOVATE FALL 2019 BEST OF SHOW

Best of Show 2019 at Finovate Fall

Excellence in Customer Experience Enhancement
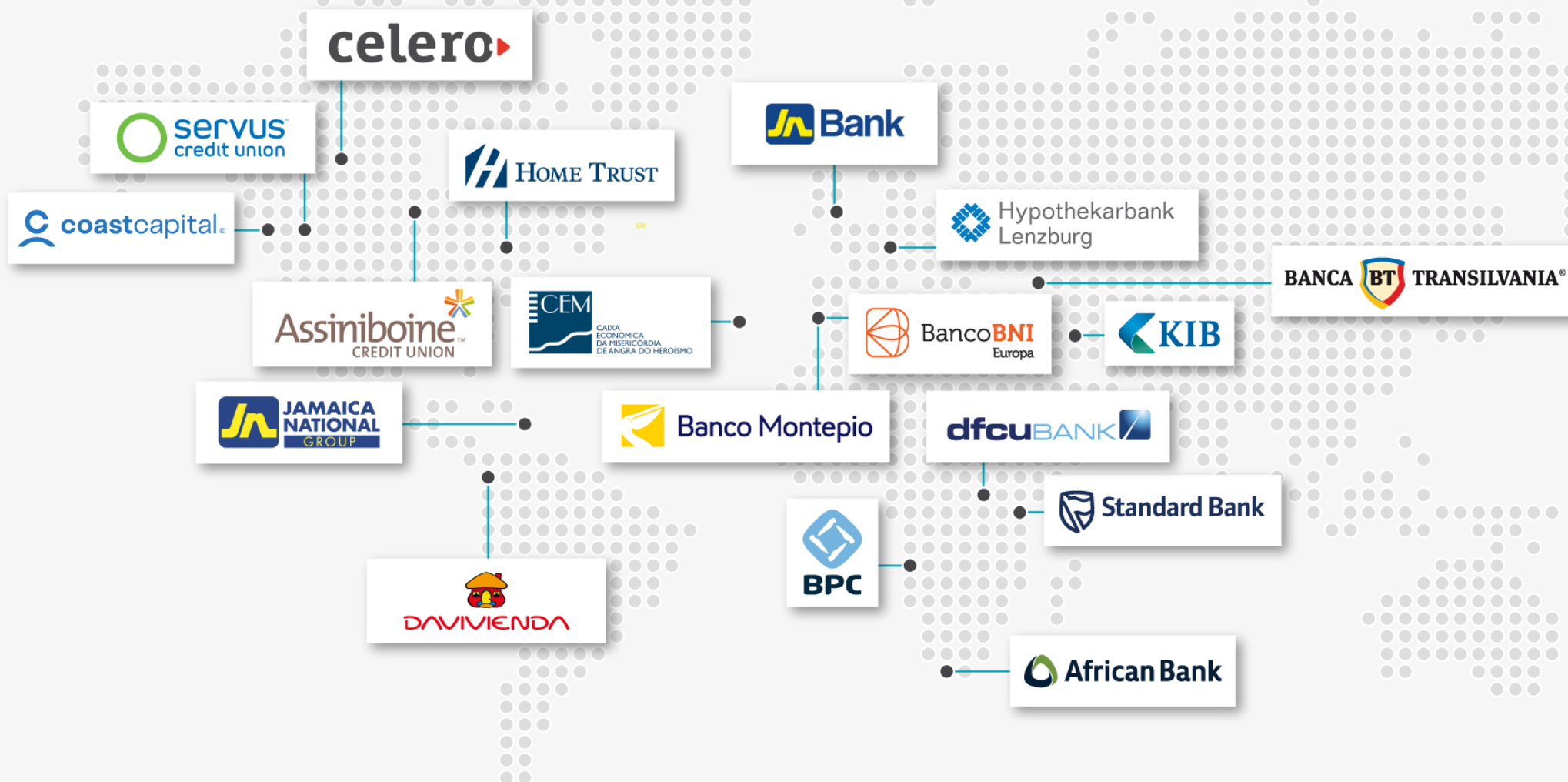
African Bank

POWERED BY ebankIT

2020

Best Customer Service by African Bank

African Bank

POWERED BY ebankIT

Some of our Clients

Some of **our Partners**

Architecture

CUSTOMER & MEMBER CHANNELS

BACKOFFICE CHANNELS

FRONTOFFICE CHANNELS

MOBILE BANKING

INTERNET BANKING

WATCH BANKING

MONITORING CENTER

EMS

CMS

CUSTOMER MANAGEMENT FRONTOFFICE

CONTACT CENTER

BRANCH/BROKER FRONTOFFICE

ebankIT BUSINESS LAYER

SECURITY CENTER

STORE & FORWARD

WORKFLOW ENGINE

PROCESS MANAGEMENT
SLA'S, ESCALATION

TEMPLATE PROCESSOR

CONSENT MANAGEMENT ENGINE

NOTIFICATION ENGINE

COMMUNICATION GATEWAYS

ebankIT INTEGRATION LAYER
CONNECTING/MAPPING

ebankIT STUDIO

CORE BANKING

LEGACY SYSTEMS

ebankIT API GATEWAY

EXTERNAL SYSTEMS

OMNICHANNEL DIGITAL BANKING PLATFORM
RETAIL, SME, BUSINESS AND CORPORATE

9
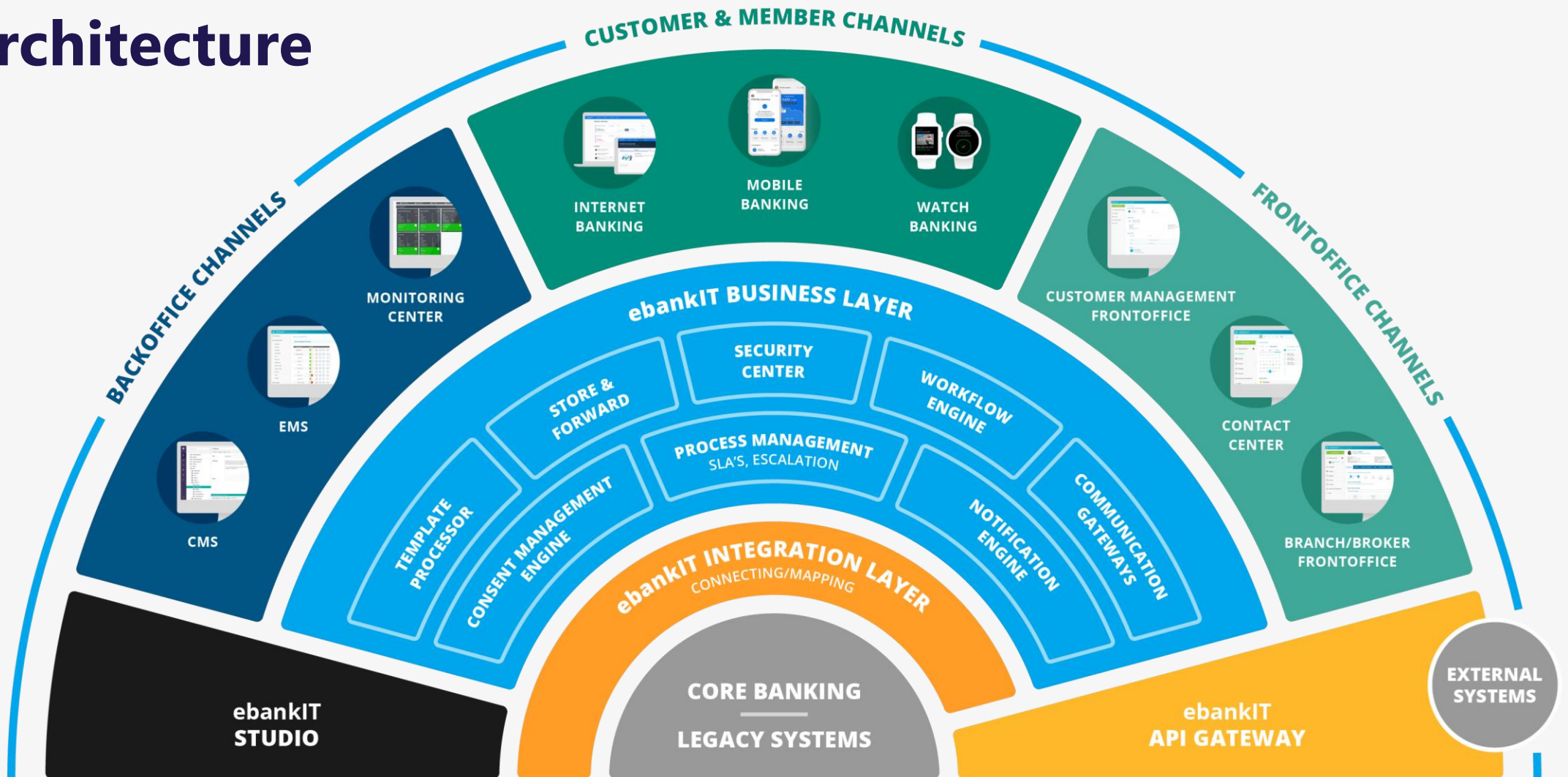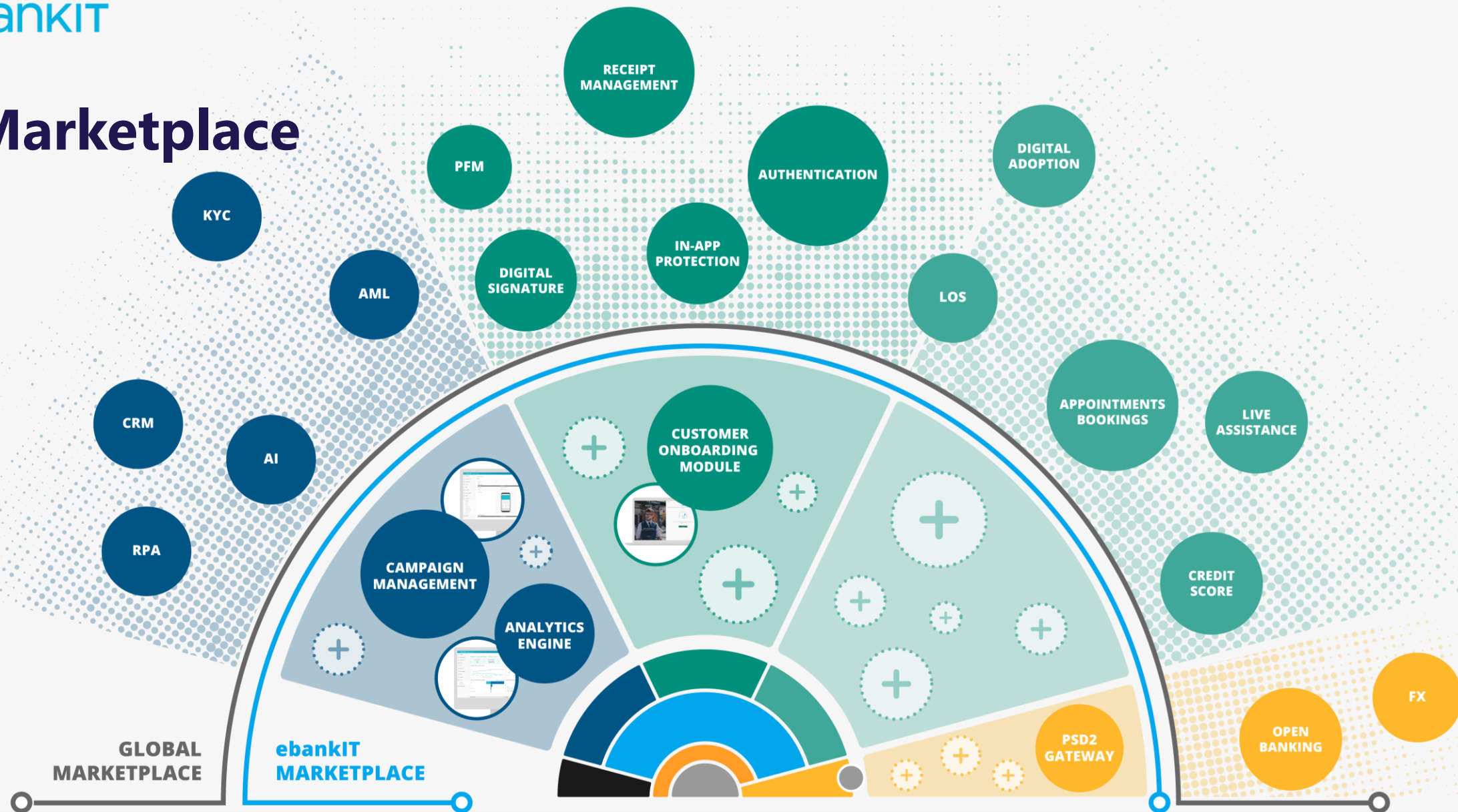
Region Layer
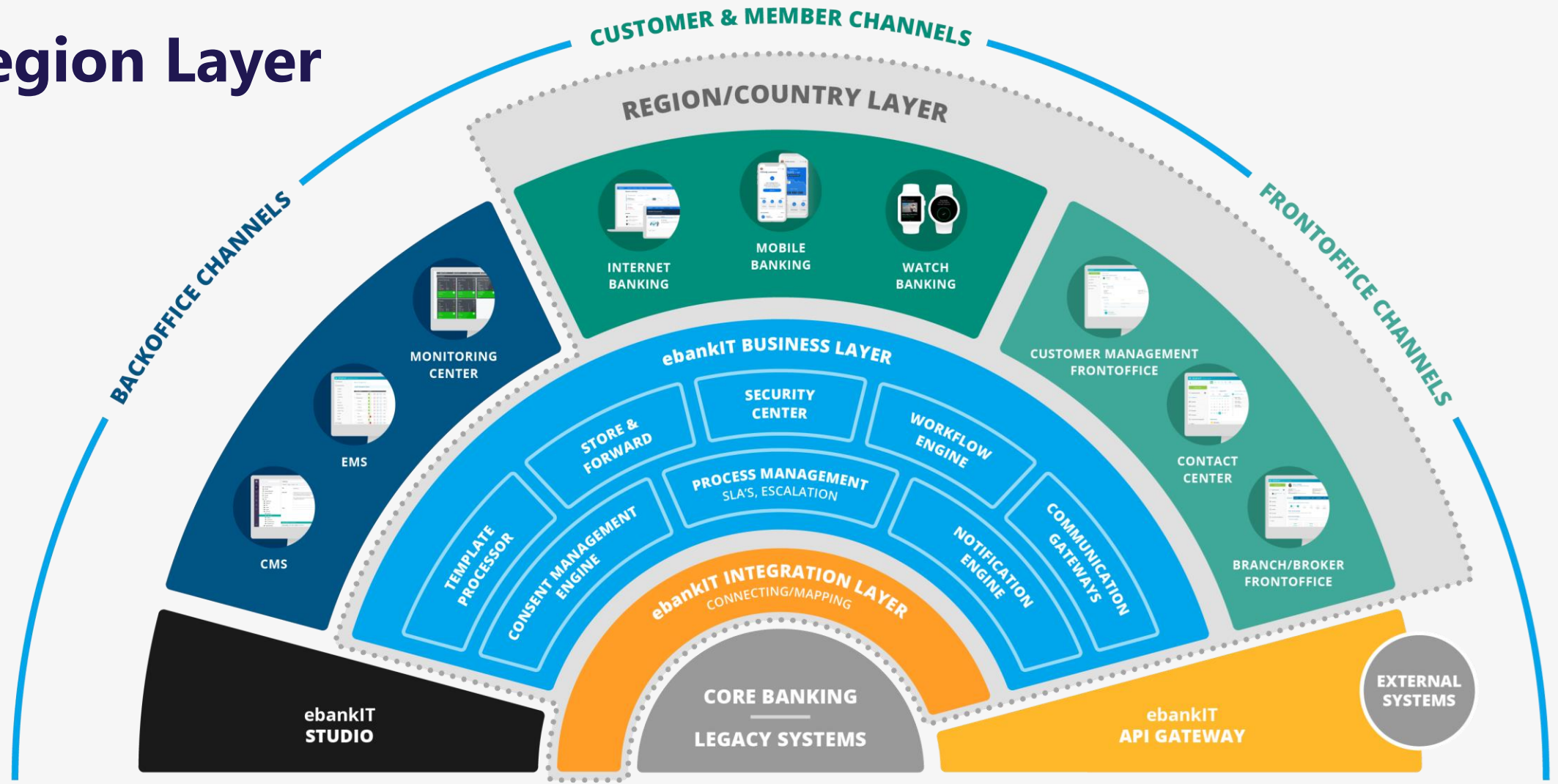

OMNICHANNEL DIGITAL BANKING PLATFORM
RETAIL, SME, BUSINESS AND CORPORATE

Success Stories

COAST CAPITAL SAVINGS
CANADA

Largest Credit Union in Canada by membership partnered with ebankIT to provide the technology platform to deliver the omnichannel experience.

HYPHOTHEKARBANK LENZBURGH
SWITZERLAND

Internet & Mobile Banking solution delivered in approximately 3 months.

AFRICAN BANK
SOUTH AFRICA

Transforming from micro-lender to full transactional bank.

Go-live of Branch Frontoffice and Contact Center (both combined with over 2 thousand operators).

Success Stories

BANCA TRANSILVANIA
ROMANIA

#1 position in market share/assets in Romania.

Over 1 million end-users in the platform, after rollout.

CELERO
CANADA

10-year partnership agreement with ebankIT to reach up to 150 Credit Unions in Canada.

KUWAIT INTERNATIONAL BANK
KUWAIT

ebankIT Platform fully compliant with Sharia Finance & Islamic Banking procedures and products, delivering a full omnichannel experience.

> In ebankIT we found a trustworthy partner, which exceeded our expectations, allowing us to deploy our multilingual internet banking services. In less than 3 months the project was implemented. This is much quicker than expected. We are looking forward to extend our collaboration to other partners in our ecosystem.

Hypothekarbank Lenzburg
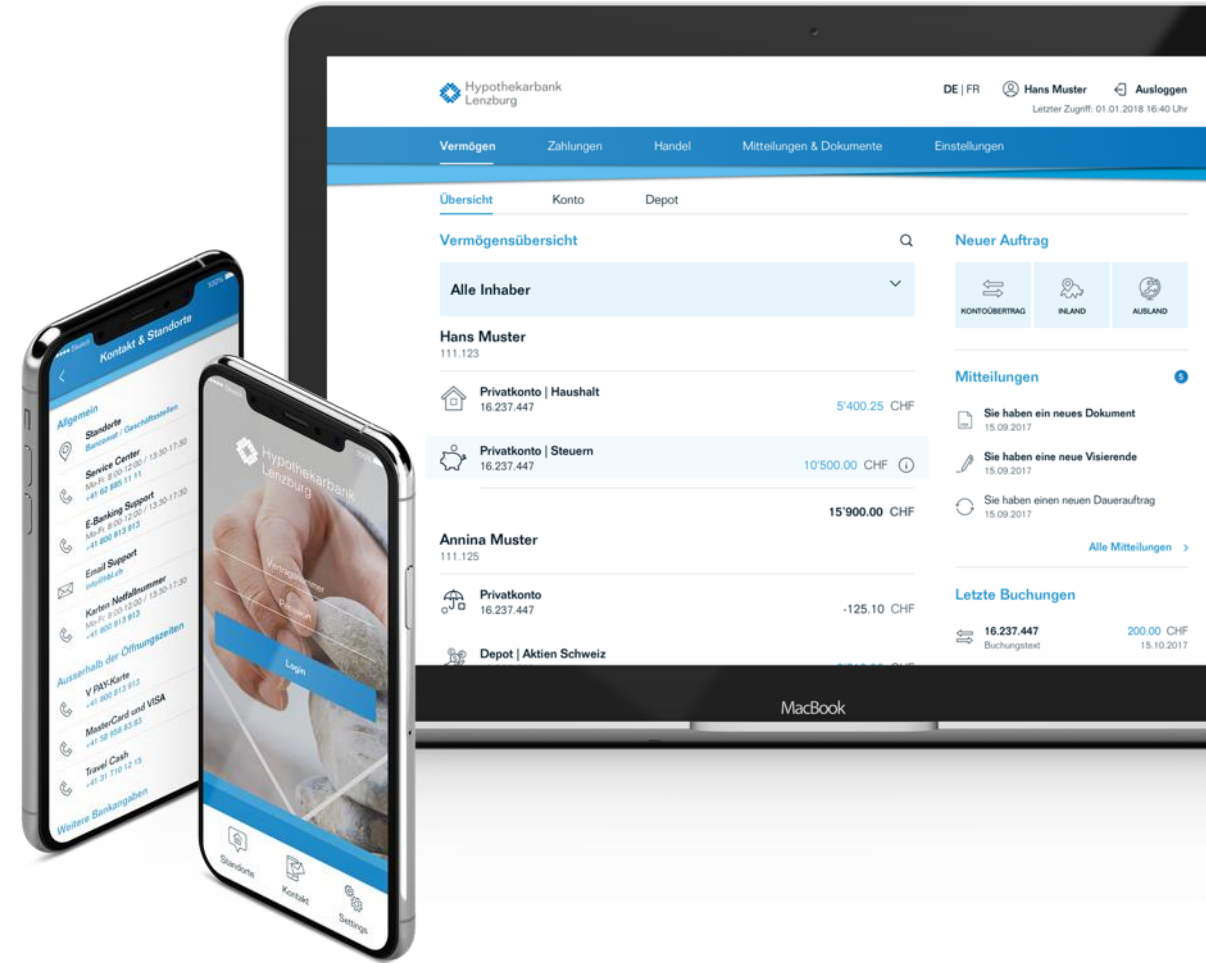
Marianne Wildi
CEO at HBL

Hypothekarbank Lenzburg

SWITZERLAND

HBL is an independent Swiss regional universal bank. Its clientele comprises private customers, small to medium corporate clients, associations and municipalities. HBL offers all common banking services and products to its retail and private banking customers as well as corporate clients and associations.
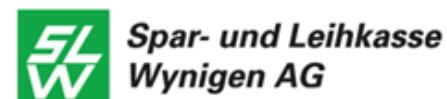
ebankIT Solutions

- Internet Banking
- Mobile Banking

> Due to the African Bank & ebankIT partnership, we have become the first South African bank to offer an omnichannel experience and our customers love it! As a result our customers satisfaction score has grown tremendously and we've got ebankIT to thank for it!

African Bank

Adri Lubbe
Head of Omni Channel and User Experience

ebankIT
Business Layer

ebankIT Platform

ebankIT Platform supports all banking business in all areas, providing an agile way
for integration of external systems, like core banking systems, messaging gateways and
all ebankIT channels.

The platform enables banks or credit unions with legacy systems, any core banking, backend to reuse business logic and systems whilst positioning superiorly online, accelerating the onboarding of innovation
and fintech products.

ENABLE TO CONNECT TO ALL CORE BANKING SYSTEMS

CONNECT TO FINTECHS

SHORT TIME–TO-MARKET

DATA ANALYSIS

SECURE

SINGLE PLATFORM FOR ANY DEVICE, ANY CHANNEL, ANY CUSTOMER

Business layer Components

SECURITY

The security component is responsible for the authentication mechanisms, access authorization and encryption information.

BUSINESS SERVICES

From the business services point of view the functionalities include: Client context, data synchronization between other financial service catalogues, operation history, statements, schedules, notifications, identification.

CONNECTORS

Connectors manage the integration of frontends with the banks internal services: Core Banking, content publishing, CRM and documental management.

MANAGEMENT & PRODUTIVITY TOOLS

Management and productivity tools enable monitoring, logging and audit, administrating and deployment of the entire middleware platform, also guaranteeing the performance and security of the solution.
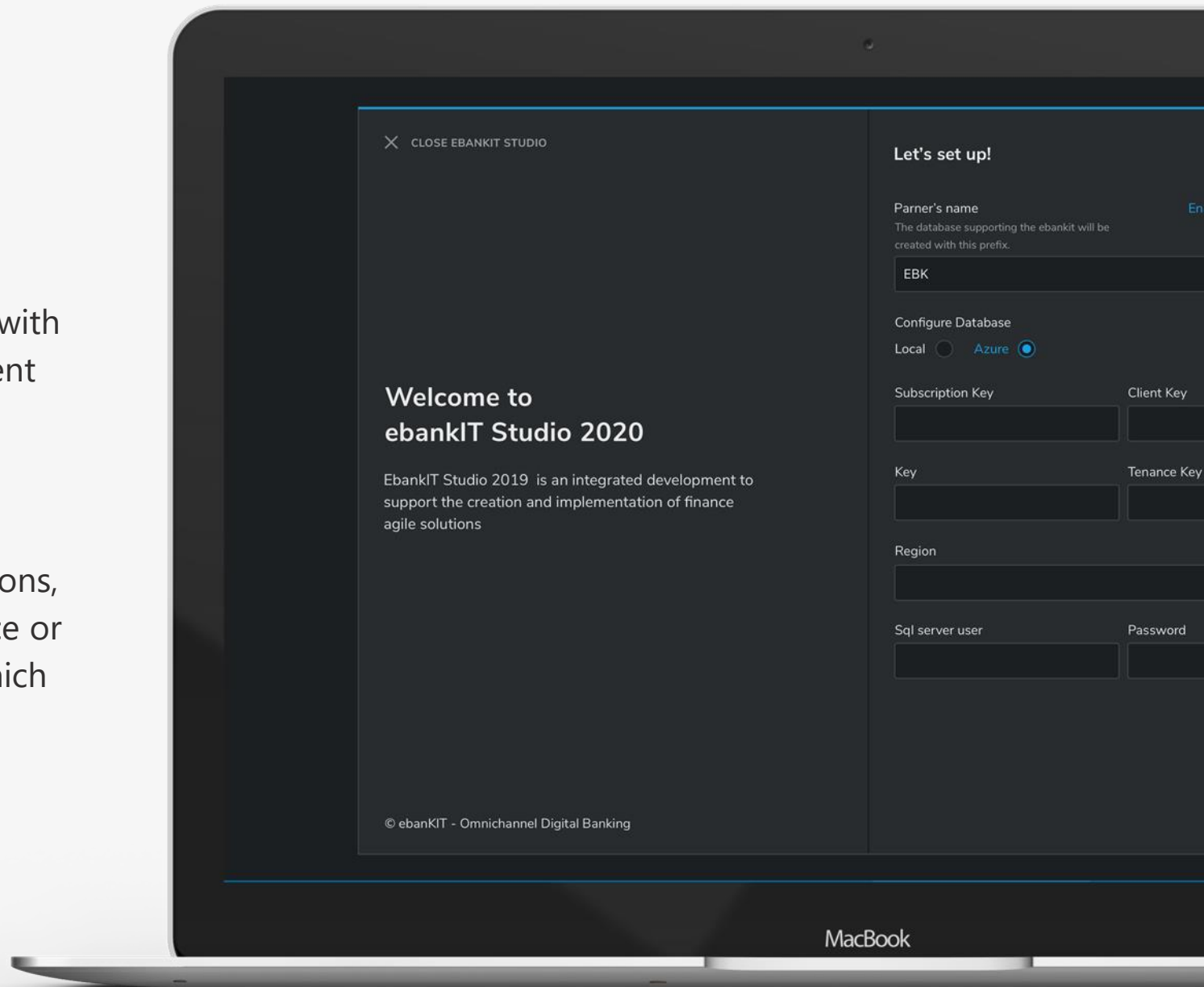
ebankIT Studio

Toolkit to accelerate
project development

ebankIT Studio

The **ebankIT Studio** is a development tool with the objective of accelerating the development process of all type of transactions in your channels.

Its main aim is to develop banking applications, such as Internet Banking, Branch Front Office or Contact Center amongst other channels, which can automatically generate transactional production-ready code.

ebankIT Studio

ebankIT Studio has an integrated generator allowing to create Flow Orchestrations and Transactional Flows for projects. Enabling project customization for the Internet Banking, Mobile, Monitoring, and with a fully developed business layer to support Retail and corporate logic.

ADVANTAGES

• Flexible integrated development tool

• Open and customizable solution, using the ebankIT proprietary transactional motor

• Agility and short time to market development
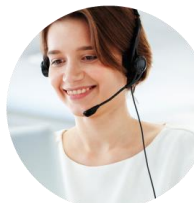
• Full image and style customization

MOBILE BANKING

WEARABLE BANKING

CONTACT CENTER

ebankIT **STUDIO**

INTERNET BANKING & HYBRID MOBILE

BRANCH FRONTOFFICE

Digital Channels

Retail Banking

Mobile **Anytime, Anywhere**

Workflow Processes →

KYC

Anti-money Laundering

OCR

Video Chat

![ebankIT logo]

Everyday Banking →

Customer Centric

**Consistent
Omnichannel Experience**

Mobile **Banking**

Innovative User Experience →

Fully featured, high performance, secure mobile experience

- Secure and fast onboarding

- Advanced Biometric Access (facial, fingerprint & voice across all)

- Customizable UX to reflect each institution's values

- Integrated social banking (P2P, Split & Share)

- Augmented reality & widgets

- Pre-login campaigns

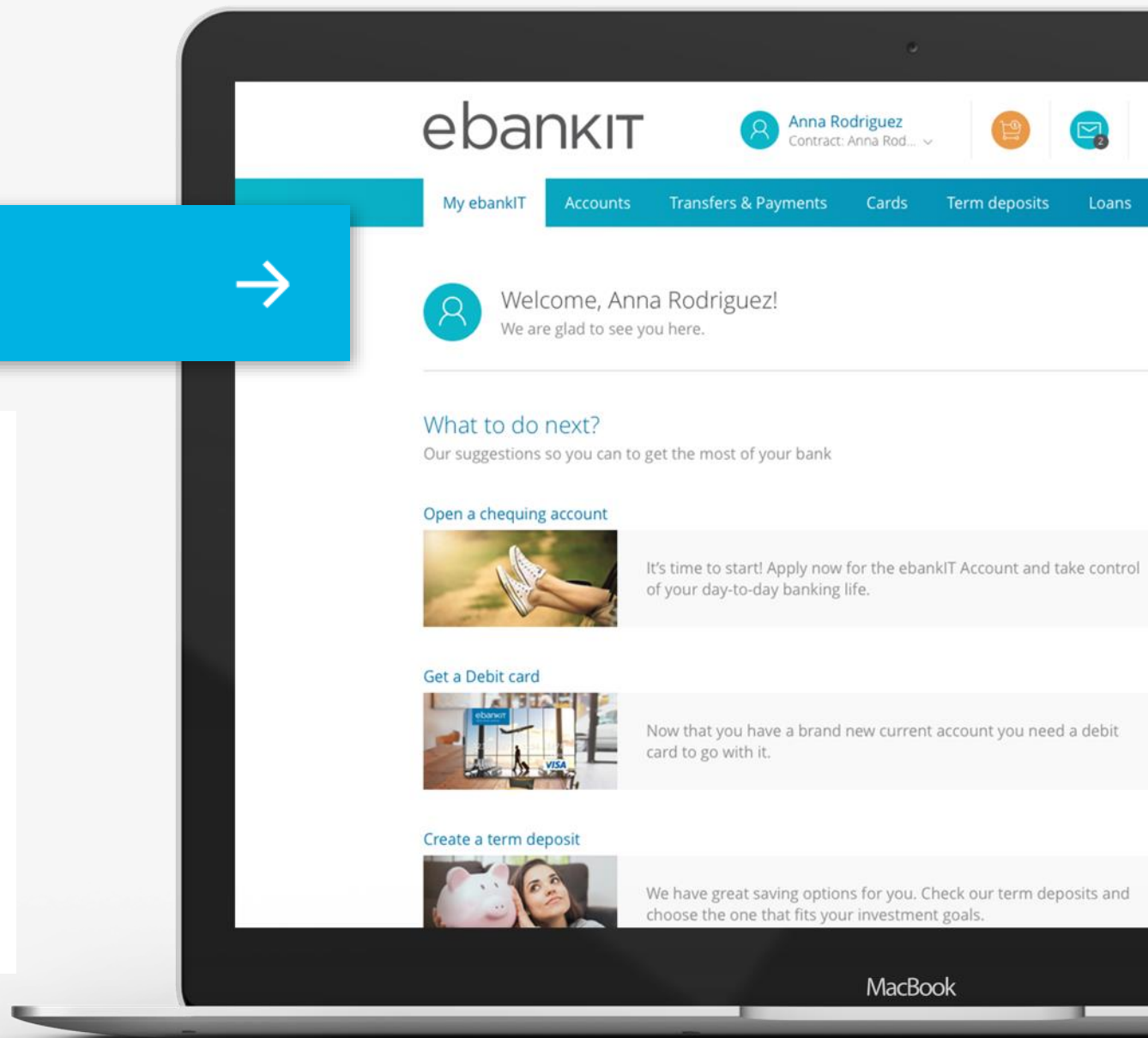- Best-of-breed native iOS and Android
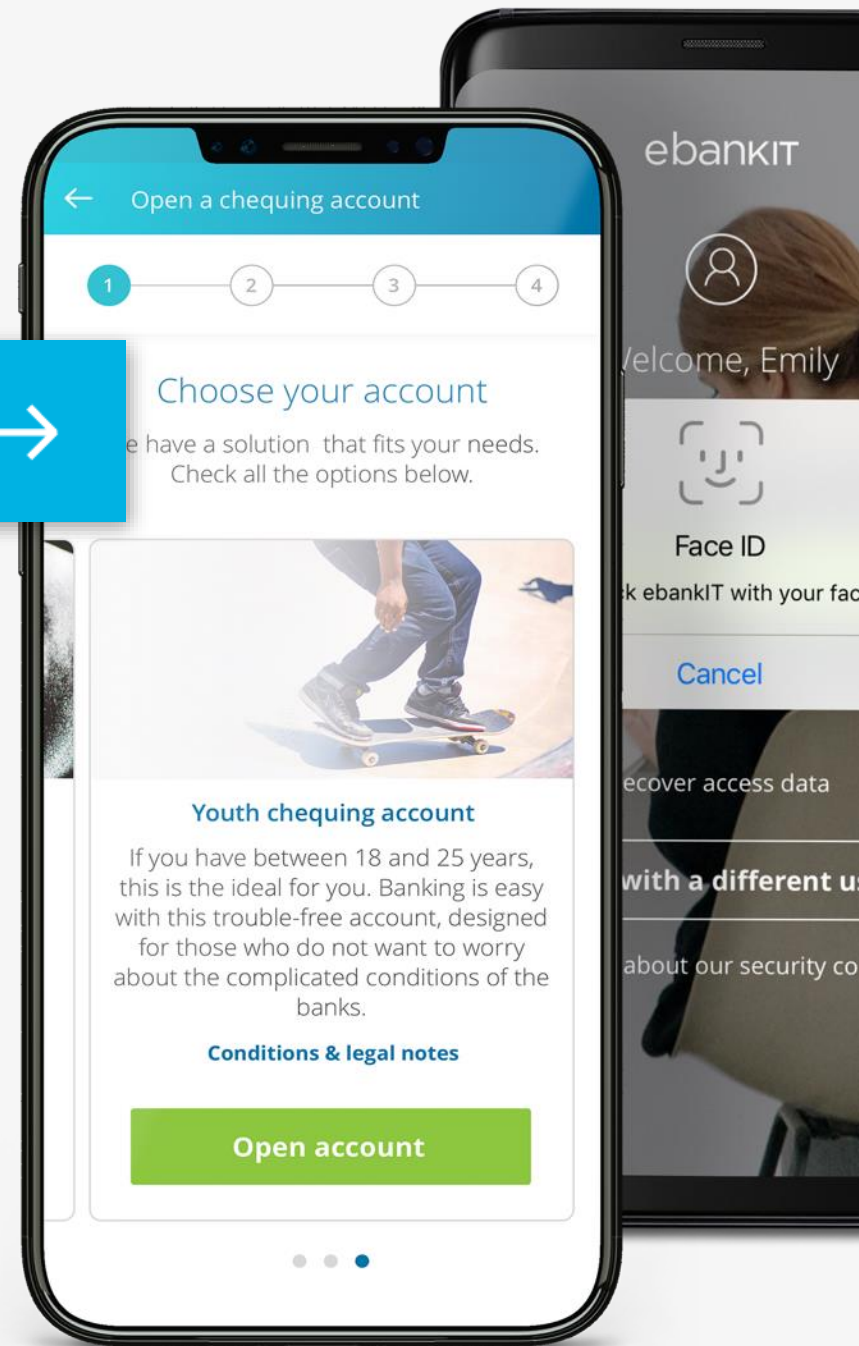
Internet **Banking**

Full suite banking

- Secure and fast onboarding

- Responsive UI/UX implementation

- Customizable UX to reflect each institution's values

- Internet Banking, one of the leading examples in omnichannel innovation

- Suitable channel for complex/time-consuming transactions or business operations

Watch Banking

Wearable Tech →

Check latest banking transactions on Smartwatches or receive the most important notifications from the Bank on the go.

Android Wear, Apple watches, integrating with Android and iOS operating systems, with the following features:

- Login

- Check your balance

- Bank secure messages

- Perform pre-defined payments & top-ups

- Transfer money to favorites

- Branch locator

Corporate Banking & Account Opening

Everyday Banking

Corporate Experience →

**Consistent
Omnichannel Experience**

Corporate Banking

Modern digital experience for today's commercial banking businesses →

- Multi-user platform with built-in security center and entitlements capability

- Multi-account management

- FX and multi-currency handling

- Pending orders approval

- List of escrow accounts

- List of users related to the corporate account

- Managing users: create, block, unblock, delete

- PS2 payments: allows to execute several payments in a single file at once
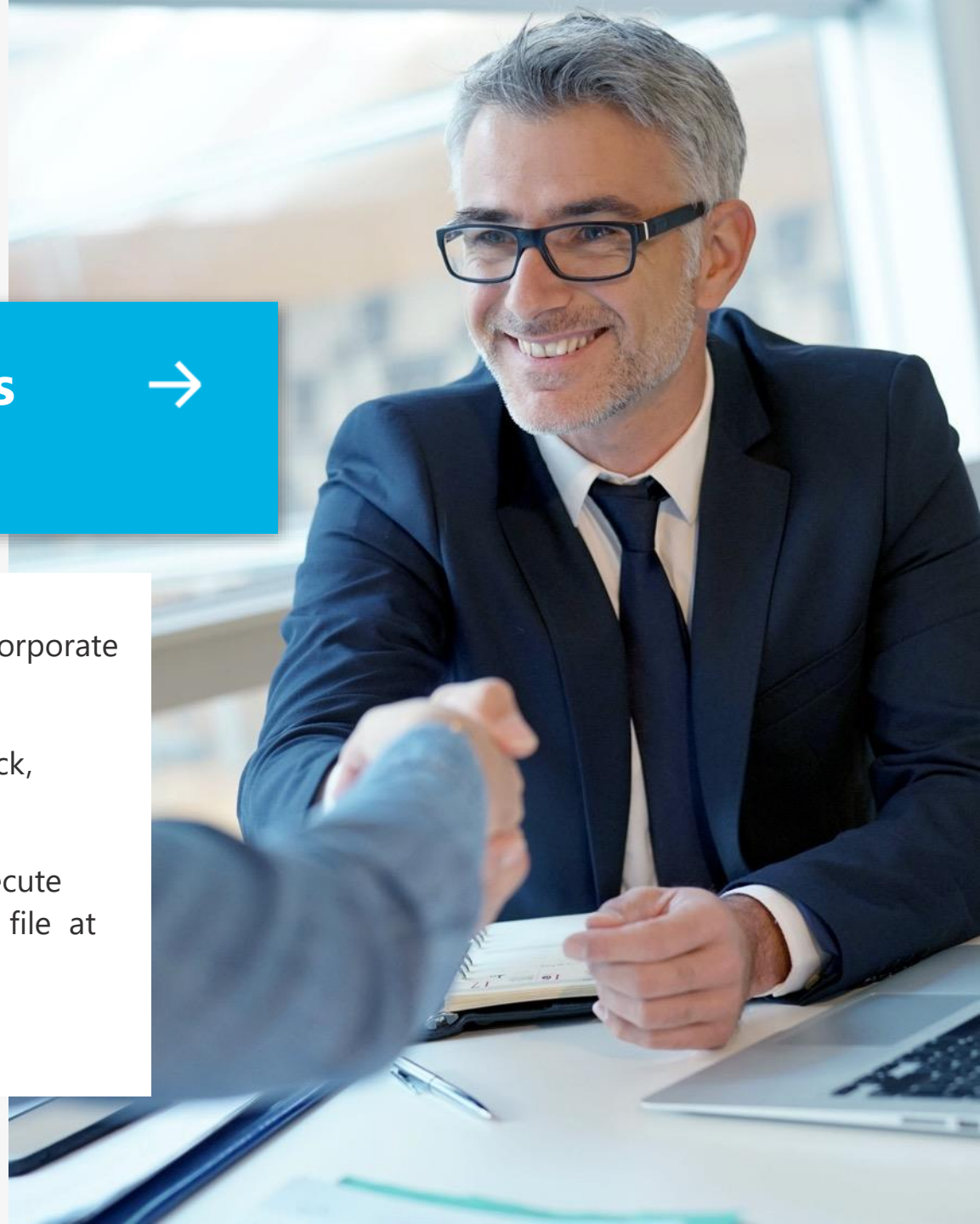
Account Opening

Full Digital Account Opening & Onboarding →

Account Opening solution allows the creation of **complete digital account opening and onboarding processes**.

A structured process, **fully tailored** to become compliant with **local legislation** that allows you to have a new person **becoming a client in under 15 minutes**.

The solution facilitates **client data retrieval,** document digitalization, **document and contract issuing, product subscription, analysis and approval** with backoffice workflow management of the whole process.
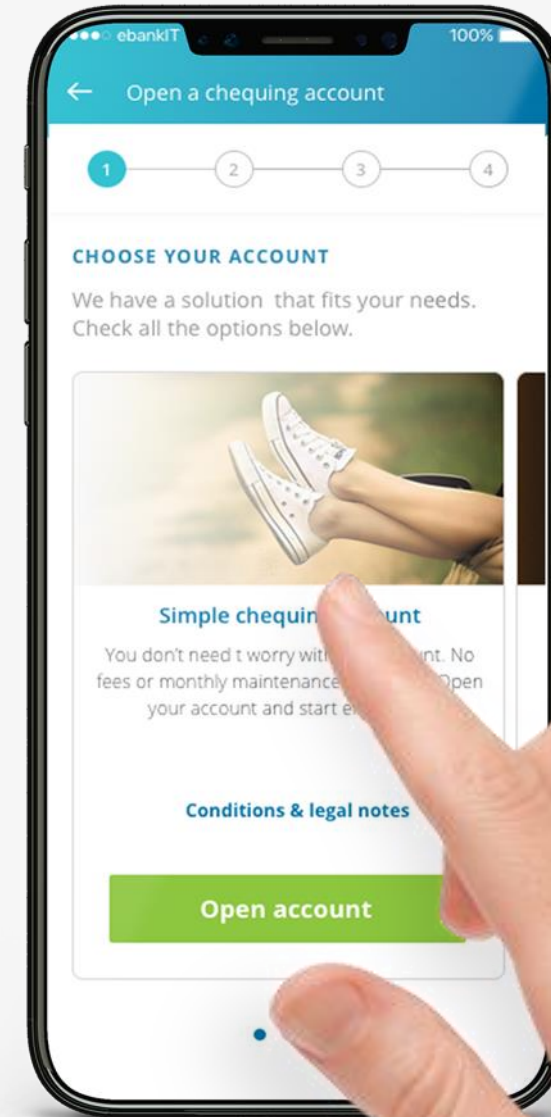
Mobile Banking

Your bank, where you need it, when you need it →

ebankIT's Mobile Banking Apps take all the benefits modern Smartphone technology has to offer and delivers a fully featured, high performance, secure mobile experience.

- Secure and fast onboarding

- Advanced Biometric Access (facial, fingerprint & voice across all)

- Customizable UX to reflect each institution's values

- Integrated social banking (P2P, Split & Share)

- Best-of-breed iOS and Android
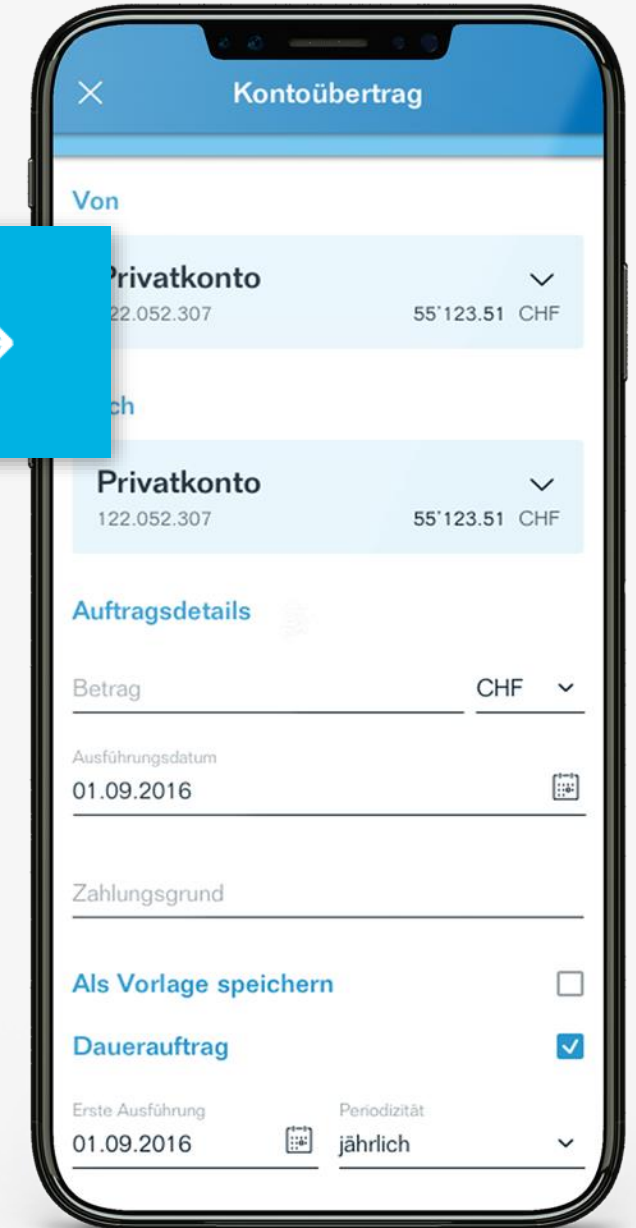
Frontoffice Channels

Branch **Frontoffice**

**More efficiency,
more business**   →

The new generation branch frontoffice is oriented to organize **daily branch activity, create new ways and opportunities of contact with Clients and a complete and fast customer service**.

The frontoffice tool supports all the branches' primary functions: **front-desk** and **commercial customer service** as well as **backoffice**.

Contact Center

An integrated contact center solution →

A specialized **web-based solution for contact centers, with telephony integration** enabling contact center agents to manage customers through a single interface: **Emails, Chats, Calls and IVR Customer Service.**

It allows a complete customer service: **checking the unified client view, improving the quality of service (QoS), handling campaigns and customer service scripts as well as complaints management.**

Co-browsing tool for customer support.
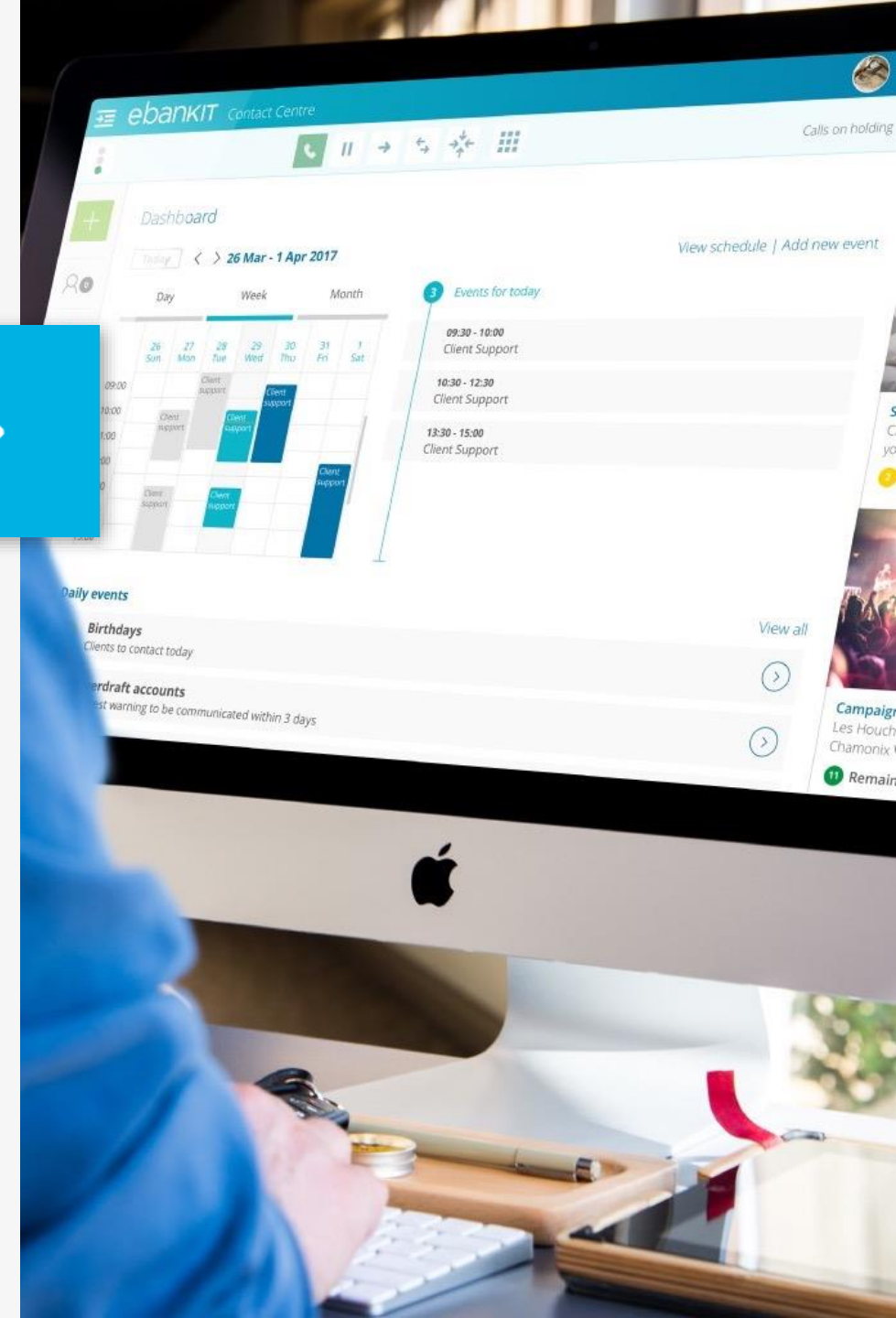
Marketing Tool across all channels

Campaign Management
& CRM Integration

Omnichannel Integrated Sales →

- Cross channel single deployment campaign management

- Micro-segmented campaigns

- Displayed in any combination of chan with content defined per channel & target

- Priority algorithm that defines the campaign shown in each channel

- Campaign simulator to test campaign reaction & visibility

- Full lifecycle management across ALL channels:

  - Creation & Target
  - Activation & Testing
 - Approval & Cancellation
  - Monitoring
  - Analysis
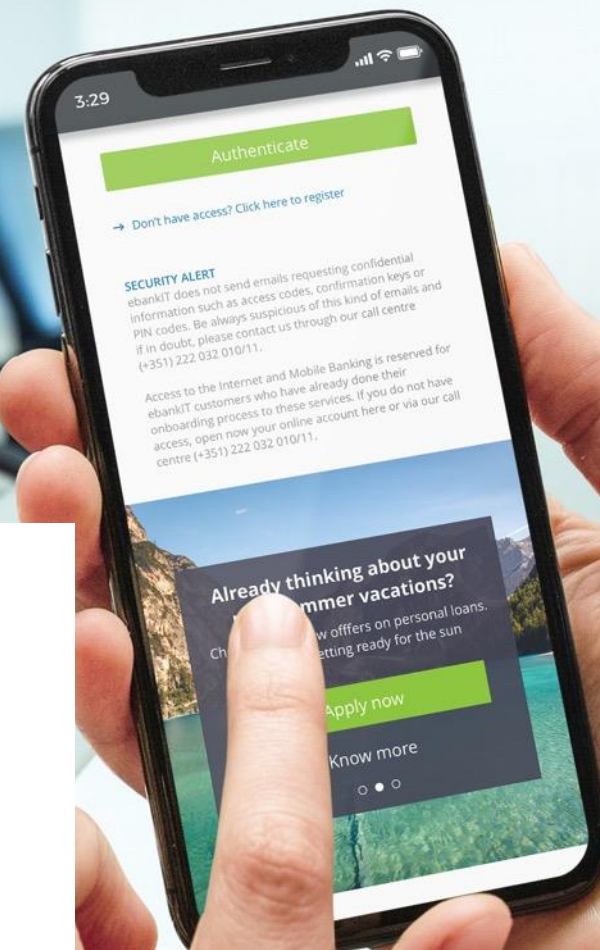
ebankIT

At the forefront of Innovation
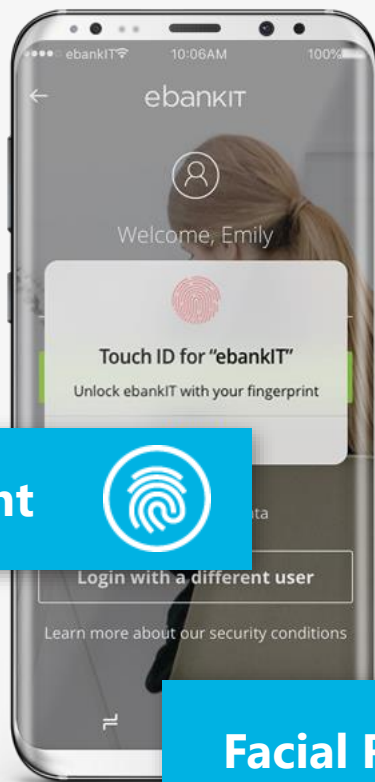
Mobile Banking

ebankIT's Mobile Banking Innovative App puts at your disposal a wide range of innovative features, namely:

- Biometric authentication
- Document vault
- Voice recognition
- Augmented reality
- Beacons
- Widgets
- Pre-login campaigns
- Loyalty cards
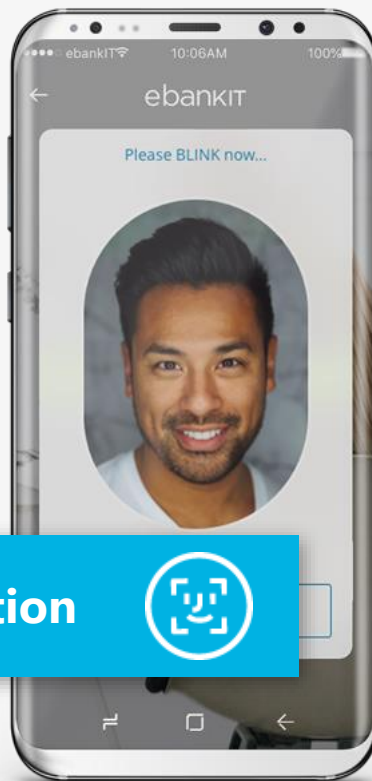- Transaction context information
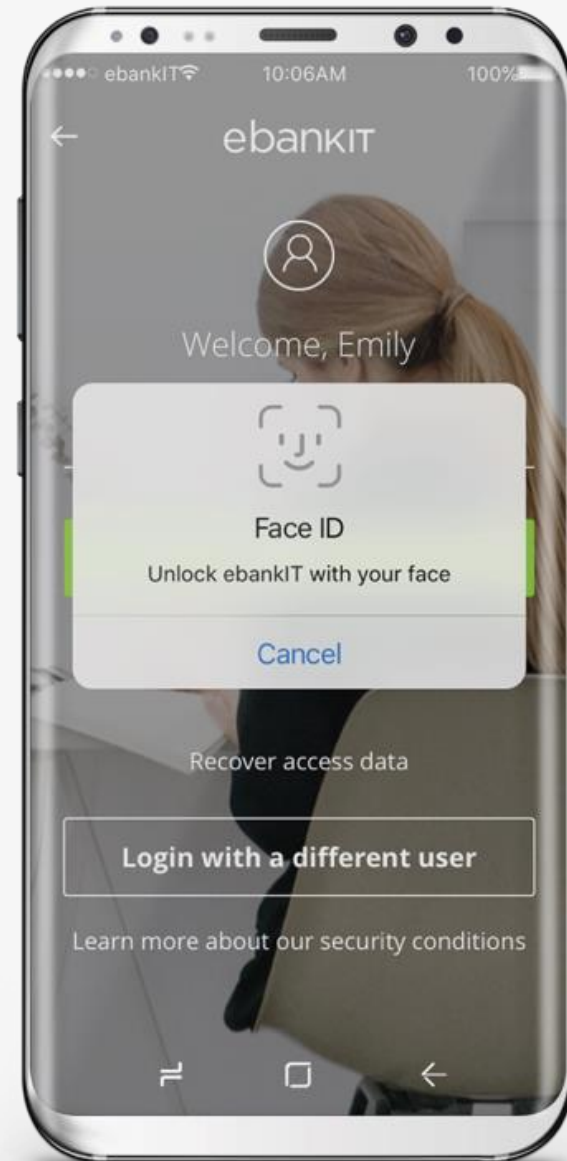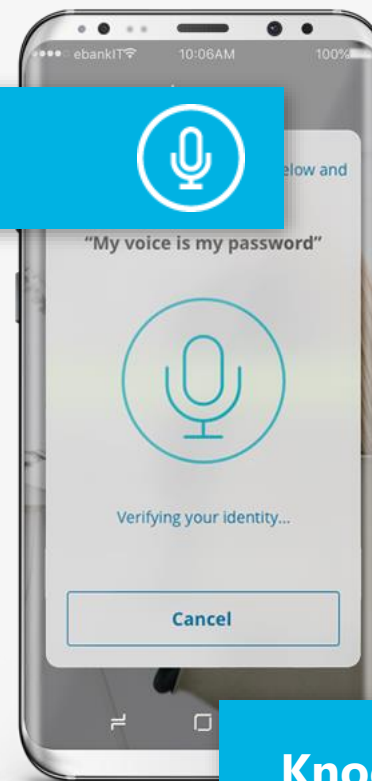
Biometric Authentication

Voice ID

Fingerprint

Facial Recognition

Knock Pattern

Voice Banking

Voice Banking hands-free approach to interact with Mobile Banking technology is generating an unique way to perform daily financial tasks, building stronger relationships between customers and banks.

The advent and improvement of Voice Recognition and Smart Assistants innovative features has created a new way to interact with your bank:

- Quick and convenient login procedure
- Shorter time and lower costs of customer service
- Product details
- New transfers

Augmented **Reality**

Capture the attention of your audience →
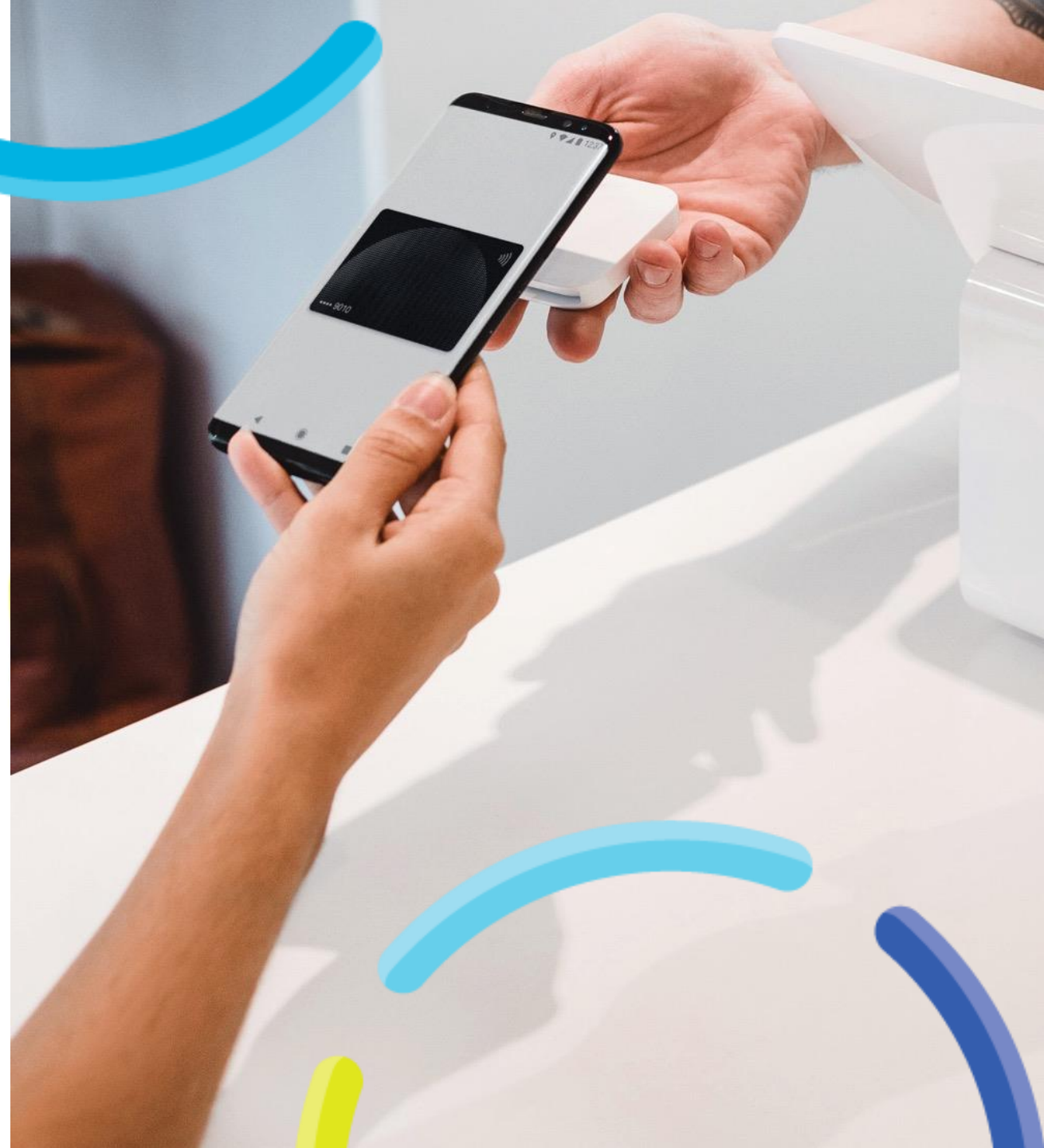
Add extra layers of information

Flyer product simulation with:

- User account information
- Dynamic rate and interest
- Subscribe action

Digital Banking References

Banca Transilvania

ROMANIA

BT had the objective of expanding to become one of the largest Eastern European banks, by launching a top of the line Digital Banking Experience to grow into the #1 position in market share /assets in Romania and launch the next generation of Banking apps.

ebankIT Solutions

- Internet Banking for Retail & Corporate users

- New public website in 2019
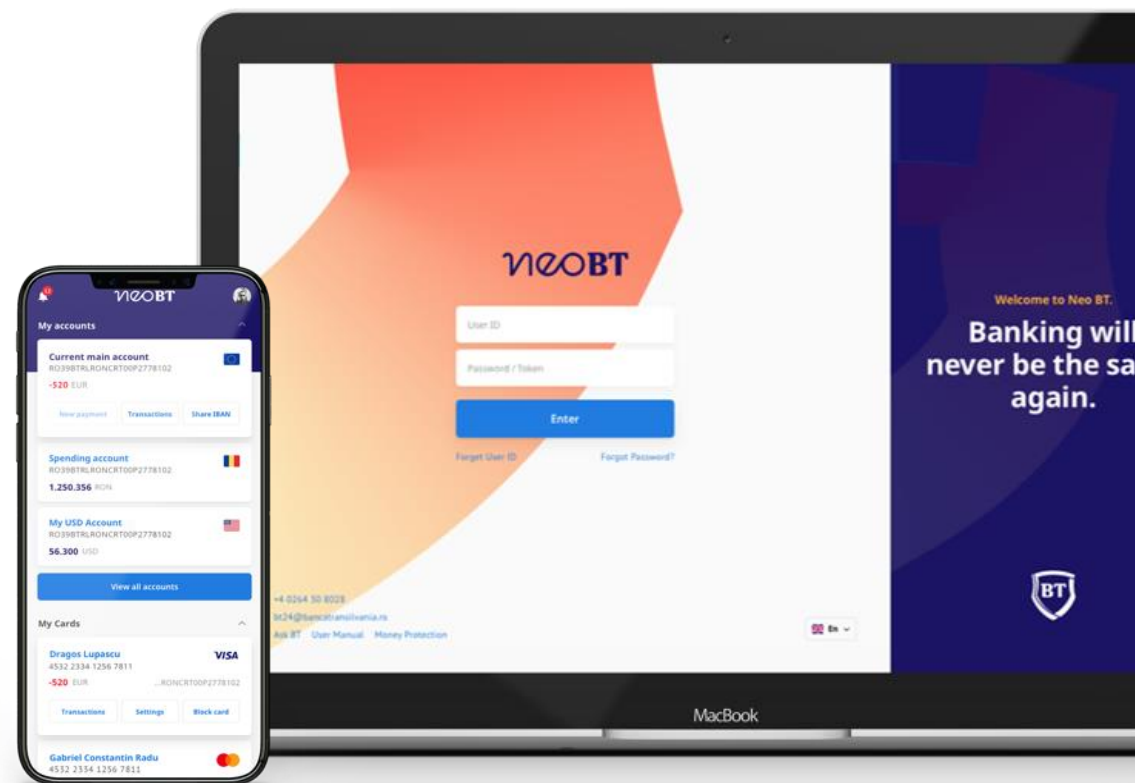
Over 1 million end-users registered in the platform
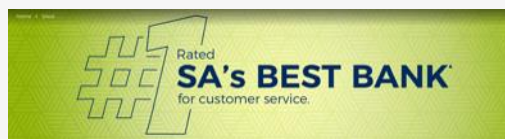
African Bank

SOUTH AFRICA

Transforming from micro-lender to full transactional bank. Omnichannel ebankIT Platform connected with brand new core banking system.

Largest Contact Center Implementation with over 2 thousand operators

↓

Best South African Bank Customer Service Award
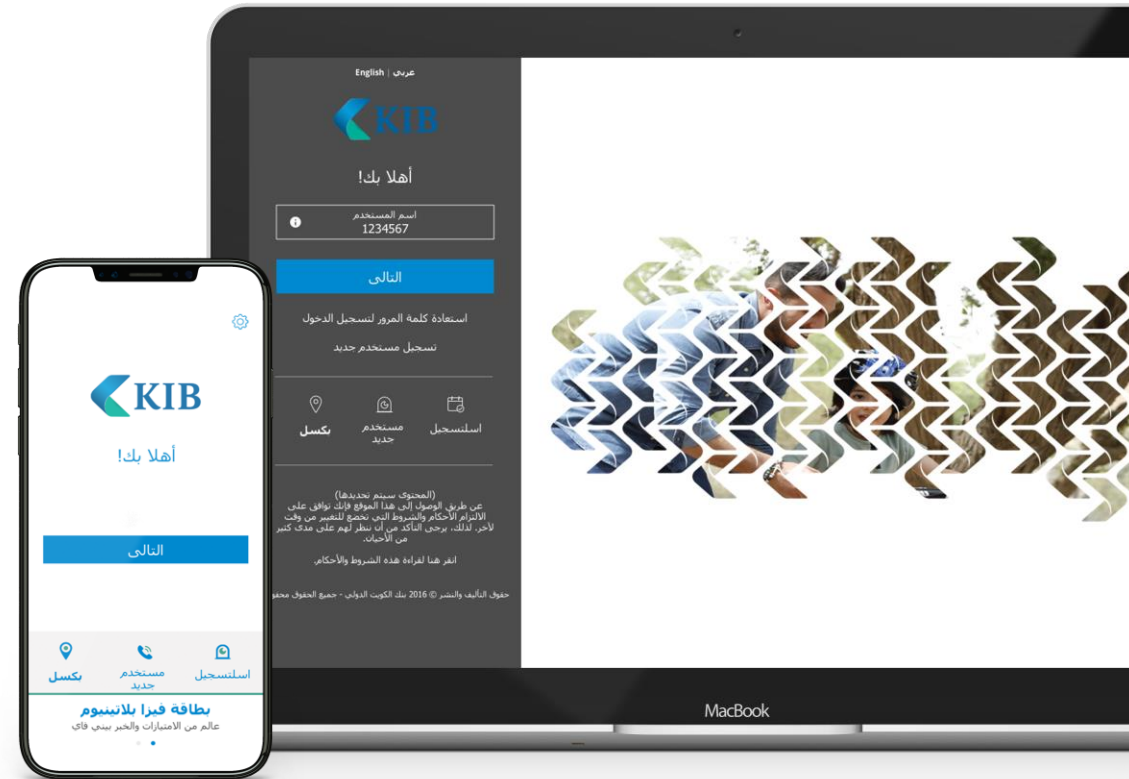
KIB

KUWAIT

ebankIT Platform fully compliant with Sharia Finance & Islamic Banking procedures and products.

First phase of the extensive Digital Transformation Project that aims to revolutionize KIB's business and operation to gain market share in the region.

ebankIT Solutions

- Internet & Mobile Banking for Retail & Corporate users

- Mobile Banking for Retail

Standard Bank

AFRICA

Standard Bank is committed to make a difference in the financial services provided in developing markets in Africa.

ebankIT Solutions

- Internet Banking (Individuals and Corporate)
- Mobile Banking (iOS, Android, W8)
- Account Opening
- Contact Center
- FlowCredit
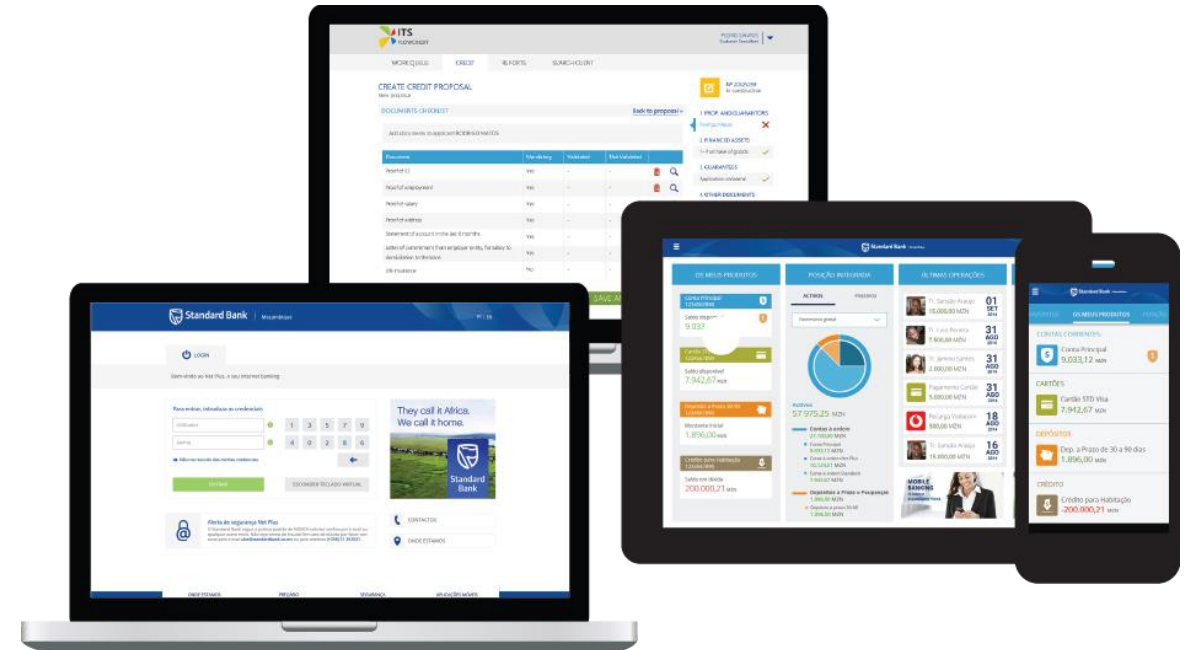
Best Bank in Africa by Global Finance in 2014, 2015 and 2016. →

Caixa Geral de Depósitos

PORTUGAL

CGD is a state-owned banking corporation, and the second largest bank in Portugal. It's present in 23 countries spanning four continents through branches, representative offices or direct equity interests in local financial institutions.

ebankIT Solutions

- Internet Banking for retail & corporate

- Contact Center

- Mobile Banking & Plim

- Kiosks
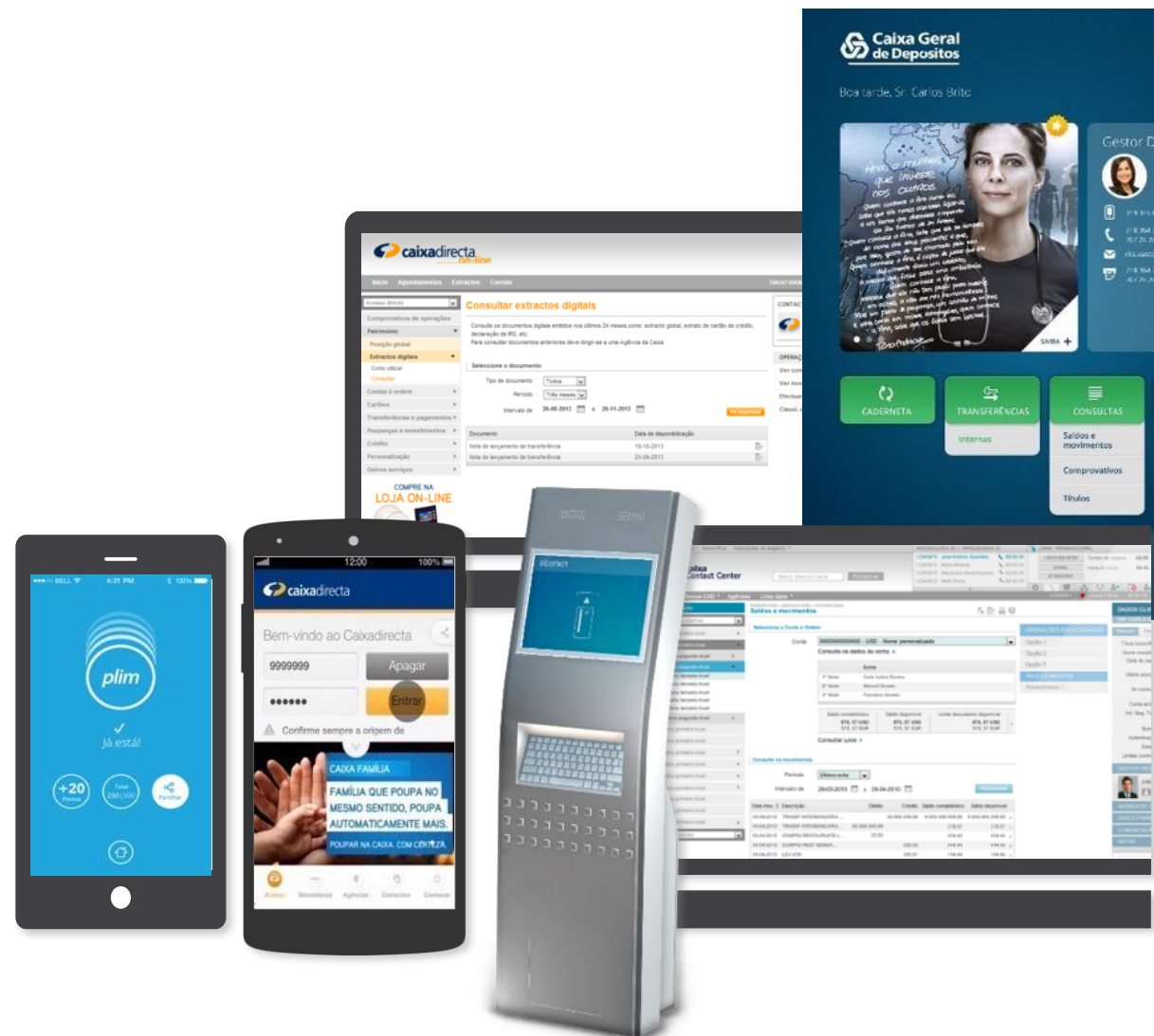
Coast Capital Savings

CANADA

Coast Capital is Canada's largest Credit Union by membership with over 572 000 members. Founded in 1940, Coast Capital Savings is the first-ever credit union in British Columbia to get approval to become a federal credit union. With 52 branches, the credit union delivers helpful and innovative products that enable members to invest in their future.

ebankIT Solutions

- Internet Banking
- Mobile Banking

Additional References

Millenium Bank

POLAND

Millennium Bank is a global Bank offering a wide range of banking products and services through their Digital Channels and Branches.

ebankIT Solutions

- Internet Banking
- Mobile Banking (iOS & Android)
- Smartwatch App
- Branch Solution

The number of clients actively using Millennium Bank Mobile Apps in 1st quarter of 2016 was 434 665 and increased 84,7% during one year.

→

GLOBAL FINA<NCE, category "World's Best Internet Banks in Europe" (for 5 consecutive years)

Awarded the title of 2015 Service Quality Star

1st in the "Internet Banking" "Friendly Bank" ranking by Newsweek

Activo Bank

PORTUGAL

ActivoBank assume that innovation is part of the bank DNA, offering a wide range of banking products and services through their Digital Channels.

ebankIT Solutions

- Internet Banking
- Mobile Banking (iOS & Android)
- App W8

Awarded by Global Finance as World's Best Internet Banks in Europe 2011 →

GLOBAL FINANCE
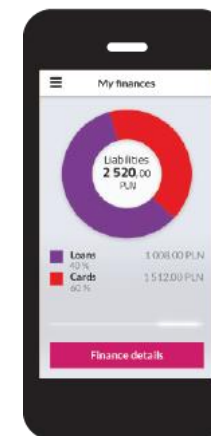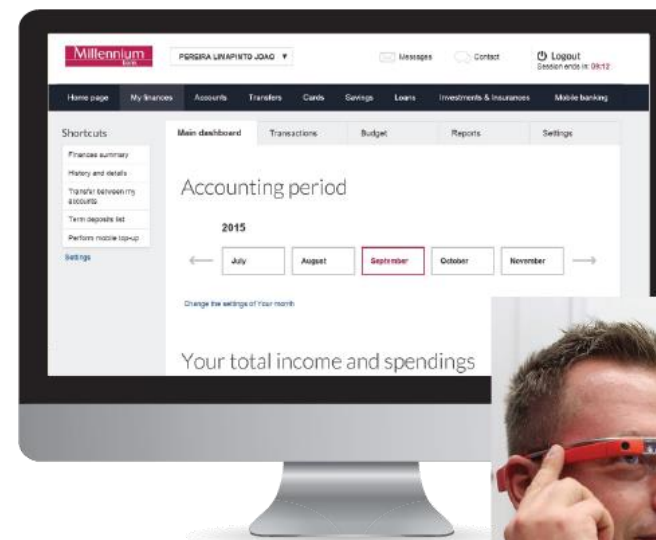
Millenium BCP

PORTUGAL

Millennium Bcp is a Portuguese Bank offering a wide range of banking products and services through their Digital Channels and branches.

ebankIT Solutions

- Internet Banking Retail and Corporate

- Mobile Banking

- Contact Center

- Branch Frontend

- Western Union

- Commercial GPS & Intranets

![ebankIT logo]
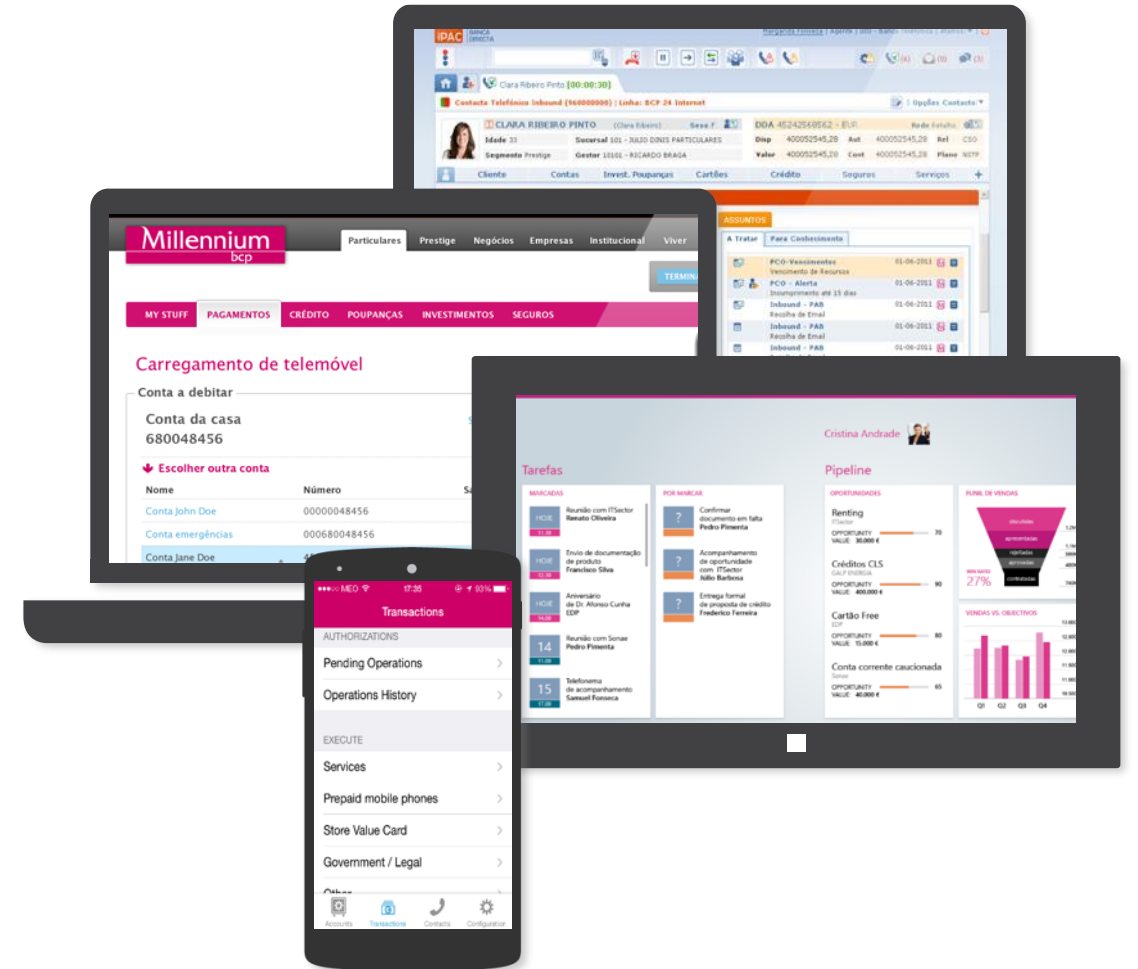
Atlantico

ANGOLA

ATLANTICO is a privately-held Bank with headquartered in Luanda, Angola. Founded in November 2006, with a strong commitment to the development of the Angolan economy, the Bank is currently present in all 18 districts of Angola and serves individual, corporate and institutional clients.

ebankIT Solutions

- Internet Banking

- Mobile Banking (Android & iOS)
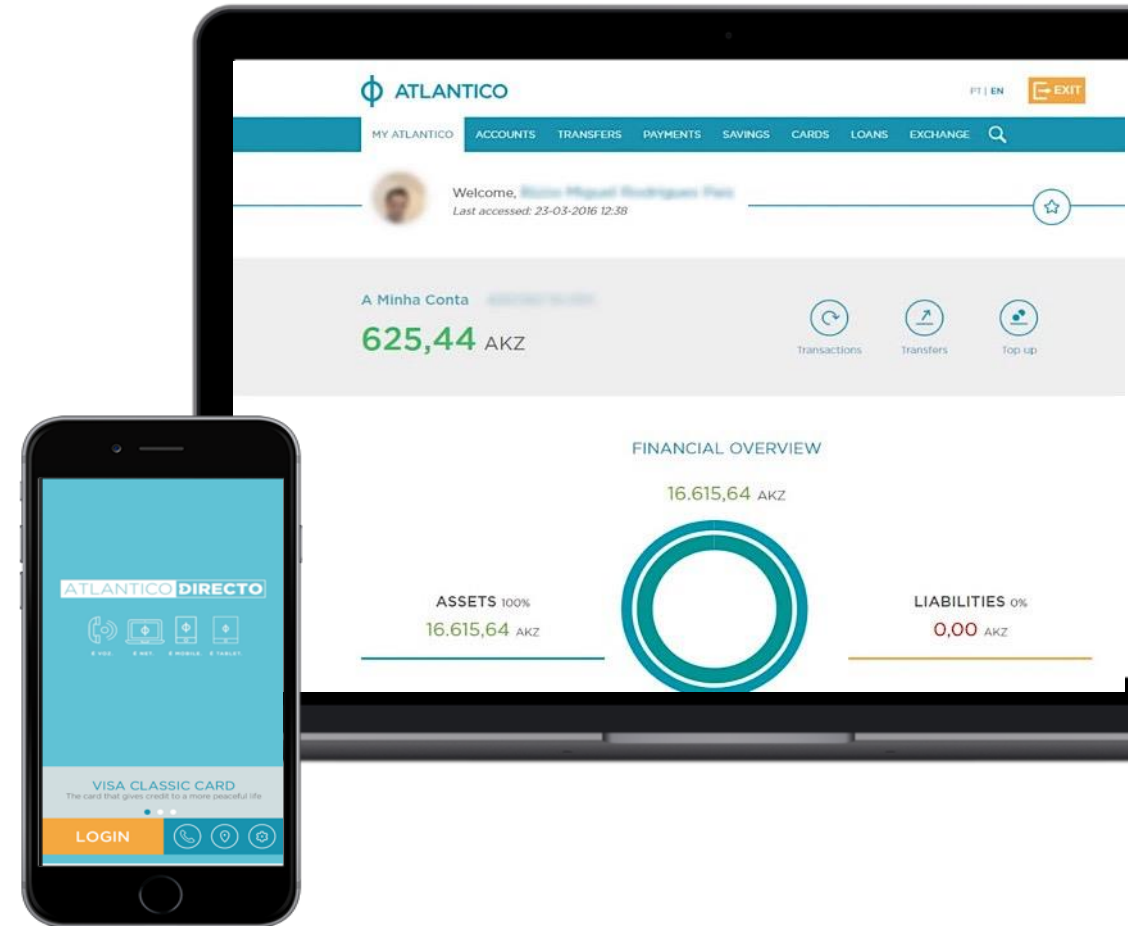
The Customers or Members

CUSTOMER & MEMBER CHANNELS

- Class leading apps on all devices
- Fast delivery of new versions
- First to market innovations

INTERNET BANKING
MOBILE BANKING
WATCH BANKING

CUSTOMER MANAGEMENT FRONTOFFICE
CONTACT CENTER
BRANCH/BROKER FRONTOFFICE

MONITORING CENTER

ebankIT BUSINESS LAYER

SECURITY CENTER
WORKFLOW ENGINE
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EXTERNAL SYSTEMS

OMNICHANNEL DIGITAL BANKING PLATFORM
RETAIL, SME, BUSINESS AND CORPORATE

The Bank or Credit Union Business Owner

- Separation of responsibility
- Autonomous marketing tools
- Autonomous product launch
- Real time usage monitoring
- Innovate in middleware and apps

CUSTOMER & M...

BACKOFFICE CHANNELS

FRONTOFFICE CHANNELS

INTERNET BANKING

MOBILE BANKING

WATCH BANKING

CUSTOMER MANAGEMENT FRONTOFFICE

CONTACT CENTER

BRANCH/BROKER FRONTOFFICE

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—
LEGACY SYSTEMS

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EXTERNAL SYSTEMS

OMNICHANNEL DIGITAL BANKING PLATFORM
RETAIL, SME, BUSINESS AND CORPORATE

66

The Bank or Credit Union IT Organization

- Separation of responsibility
- Focus on core business
- Less time spent on secondary tasks
- Extract value from legacy systems
- Consistent development
- Real time systems monitoring

OMNICHANNEL DIGITAL BANKING PLATFORM
RETAIL, SME, BUSINESS AND CORPORATE
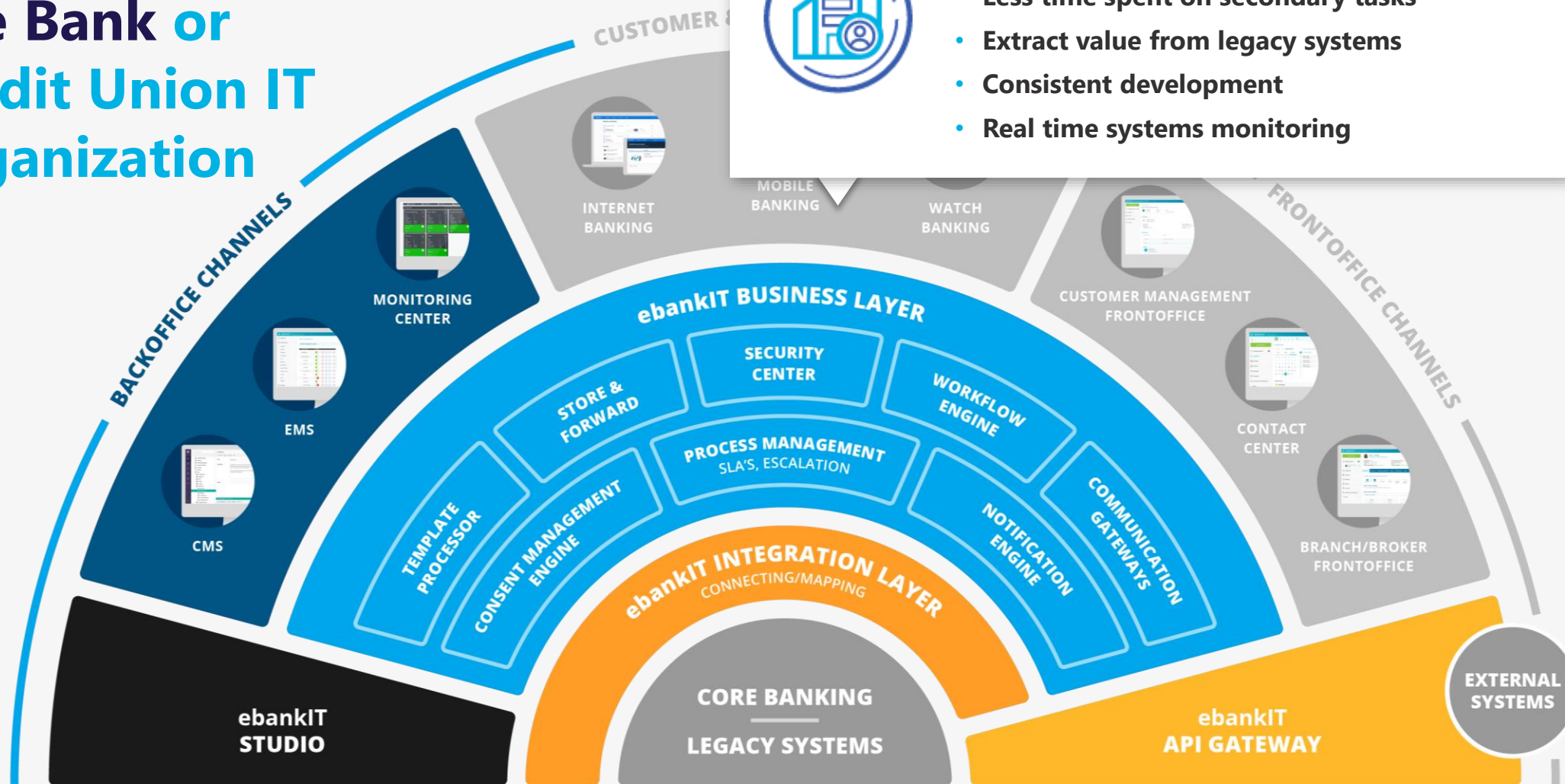
Follow Up & Contacts

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LET'S TALK!

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NEW YORK | LONDON | PORTO