For the bank of tomorrow.

Product Overview CREALOGiX E-Banking.
## Contents

- Swiss precision and reliability
  - 3

### CLX.E-Banking Software Suite
- Asset and investment overview modules
  - 4
- Financial planning and adviser application
  - 5
- External asset management module
  - 6
- Payments and stock exchange trading
  - 7
- Documents and reports
  - 8
- Communication
  - 9
- E-Banking Security products
  - 10
- Multi-channel support
  - 11

### E-Banking Security
- Mobile security
  - 12
- Client security
  - 13
- Mobile TAN with SMS or FotoTAN
  - 14
- Rule-based, server-side security package
  - 15

- Multi-device-enabled mobile banking
  - 16
- Personal Finance Management
  - 17
- CLX.Abaxx – CREALOGIX’s portal solution
  - 18

### CLX.AdviceManager Software Suite
- CLX.AdviceManager
  - 19
- Hybrid advice solution
  - 20
Swiss precision and reliability.

CREALOGIX AG forges Swiss software. Successes are used to optimise achievements and seek new paths. This natural drive for continuous development assures CREALOGIX customers that they are receiving a business application that has earned the “best of breed” accolade.

The solution for every e-banking strategy.
The CLX.E-Banking Software Suite from CREALOGIX is the most comprehensive and advanced Swiss e-banking platform. The solution’s complete modules for classic Internet banking and personalised customer service are suitable for retail and private banks and are equipped with standard interfaces to leading core banking and development platforms.

Open, powerful architecture.
CREALOGIX’s technical concept for online and mobile banking is compatible with all current backend systems. It is also possible to fully integrate card and payment systems. The application uses the latest technology and proven standard technology, which makes it efficient, low-maintenance and expandable.

Security for bank and customer.
CREALOGIX E-Banking also provides mobile and static security solutions. Advanced systems protect the bank’s infrastructure, shield the connection between bank and customer and protect the end device against illegal incursions. Optimum security is assured for all involved, through a range of forensic measures, software components and accessories.
The CLX.E-Banking Software Suite is the most comprehensive online banking platform using all channels. It blends conventional Internet banking with proactive customer management modules. The portfolio’s sophisticated modules cover all functions required by retail and private banks. The CLX.E-Banking Software Suite provides an unconditionally firm, open foundation for dialogue with customers.
The CLX.E-Banking Software Suite provides modules which mean users are just a click away from an overview of their assets. This includes a list of all accounts and custody account entries, with direct access to account statements, entry details or transaction lists. A drop-down menu furthermore takes the user direct to other portfolios. All the components rapidly provide information about accounts, securities and markets, plus overview graphics and real-time account and portfolio management.

Integration of financial information
Current information from different providers can be integrated direct into the e-banking platform, so even price movements are available at any time. Depending on the information source, overviews such as index components, or detailed data on individual securities, can be called up. The range of information is complemented by graphics for notes on historic prices, with volumes, or news about individual investment instruments, as well as analyses.

Clear account management
This module supplies rapid and clear information. The account statement neatly lists all the entries. Using filters, the entries can be grouped according to posting and value date, amount, posting text and type, as well as the number of postings. Individual views are available for viewing posting details. Account statements can be displayed in conjunction with all the posting details for comprehensive information.

Portfolio views and investments
A clear portfolio structured by type of investment, currency, sector or maturity – portrayed in dynamic graphics. In-depth analyses are generated in selected areas of the graphic. The asset analysis breaks down the portfolio according to main areas of focus. This representation means the current portfolio can be quickly and easily compared with the investment strategy. It is also possible for current or long-term performance to be displayed as a graph or table.

Quick overview of card transactions
Without credit card transactions an account statement is incomplete and doesn’t tell the customer the whole story. This is why it is possible to directly integrate the data from all known providers into the software. In this way transactions, statements and credit and debit card details can be called up without leaving the e-banking platform. This ensures a complete overview of the balance.
Financial planning and adviser application

As an integrated CLX.E-Banking Software Suite module, the application offers functions for securities buying and selling, asset management and planning, and personal finance management. The Advisory Module is suitable for strengthening customer loyalty and increasing customer profitability. It also fulfils the customers’ desire for greater transparency and personal initiative.

Integrated financial planning in e-banking

Long-term financial planning requires a comprehensive analysis of every aspect of finances. The Integrated Financial Planning platform contains all the necessary functions. The proven private banking concept makes it possible for customers who want greater transparency and personal initiative to plan finances in advance. Individuality is one component that determines its success.

External Asset Management (EAM) module

This module is geared to the needs of external asset managers. It is possible to view multiple customers and the module offers a range of search functions. These allow easy, efficient searches for and processing of items. There is also the option of grouping together individual portfolios with the same investment strategies, which makes processing easier. The functions support processing of collective orders. Whether buying or selling, complete or part positions – the system prevents cross orders and processes the settlement note.

CLX.AdviceManager – leading asset management platform

A unique platform for wealth management advice and sales. It is used for process-driven financial planning, analysis, optimisation and portfolio management. Its fifty standard modules cover topics such as pensions, financing and hedging against risks.

CLX.AdviceManager uses current web technology. Its penetration provides the adviser with information about all client activities at any time and facilitates access to the information during discussions.
Personal Finance Management (PFM)
These CLX.E-Banking Software Suite components let a bank’s customers monitor and plan their personal finances. All account details are summarised to provide a rapid overview of the current situation. Expenditure can be grouped and compared with reference values, savings plans drawn up and implementation thereof tracked. The highly automated solution relies on cutting-edge Internet technology and modern web design.

The bank can exploit cross- and up-selling potential and increase efficiency through the transparent customer behaviour. The new banking experience binds the customer closer to the bank and increases loyalty.

Hybrid advice application – actively involved customers
The asset management platform contains a wealth of analysis and advisory functions. Various sophisticated tools are combined with comprehensive rules that allow recommendations for optimising and expanding a high-quality portfolio to be devised. The customer assumes an active role in the process thanks to the clear, user interface graphics.

The possibilities available to financial adviser and investors are extensive thanks to methodically grouped procedures combined with clear user guidance. Devising a financial plan together increases certainty and trust on both sides and, combined with discussions with the bank's adviser, supports a portfolio that can be efficiently analysed, optimised and monitored.
External asset management module

External asset managers are becoming increasingly important as neutral representatives when doing business with investors. They represent various financial institutions to their clients, which gives them a reputation for being neutral and correspondingly credible. Various financial institutions are expanding their product ranges and thus attempting to widen their networks of independent financial advisers. CREALOGIX’s external asset manager module is composed of a comprehensive range of asset management options and tools and wins users over with its simplicity, efficiency and security.

Powerful tool for external asset managers.
The tool is an efficient aide because of the convenient, multi-customer view, intelligent search functions and the option of grouping portfolios by nature or type. It is precisely these three attributes which are a feature of CREALOGIX’s external asset management solution. It consists of various management and control tools, which are easy to use and offer extensive options. As an integral component of the CLX.E-Banking Software Suite, it also protects users and the bank from data loss and unauthorised access.

Convenience and efficiency in one.
Overviews of assets are quickly displayed, wealth analyses vividly produced, transactions processed and account statements prepared. It is up to the external asset manager whether the figures are displayed as meaningful graphics or a summarised report.

Greater independent asset manager loyalty.
CREALOGIX’s external asset manager module helps the independent adviser in his day-to-day work. It simplifies various processes, makes advising easier and reduces administration time. Independent partners highly rate a bank that can imagine such benefits as part of its cooperation.
Payments and stock exchange trading

Payments are at the heart of every virtual bank branch. In the process two factors require special consideration: the scope of services and ease of use. CREALOGIX’s payments and stock exchange trading modules include the much-used account transfer, the domestic and foreign payment advice, easy receipt and execution of electronic invoices and the stock exchange trading platform. The CLX.PaymentScanner for smartphones completes the product range for customers. This comprehensive range covers all functions demanded by retail and corporate customers.

Proven payments module
The user can organise all his payments via these functions, whether it’s a single payment, standing order, DTA/SEPA or direct debit transactions – the clear portrayal and ease of use make processing domestic and foreign payments easy, safe and fast, with the option of the double scrutiny principle. The system processes DTA files with up to 30,000 payments in a single step.

Stock exchange trading – integrated directly into e-banking
Many customers value the option of buying and selling securities through Internet banking. Stock exchange trading within the CLX.E-Banking Software Suite is a comprehensible and convenient response to this requirement. A basic search helps the user to find new securities, whilst it is possible to trade existing securities straight from the custody account. All orders undergo a plausibility check and are shown in the order book for further processing.

Credit card integration – permanently in the picture
Without credit card transactions an account statement is incomplete and doesn’t tell the customer the whole story. This is why there is the option of integrating data from known suppliers direct into the CLX.E-Banking Software Suite. Credit card transactions, accounts and details can thus be called up without leaving the e-banking platform. This ensures a complete overview of the balance. And it includes geoblocking functionality.

Smartphone payment scanner
The CLX.PaymentScanner app turns smartphone cameras into a scanner. No more tricky typing in the line of code from a paying-in slip. Payments that have been recorded can be processed further using e-banking or, if a bank supports a mobile banking application, transmitted direct by mobile banking. Other advanced options are available, apart from the scanning function, with the CLX.PortalApp and CLX.MobileBanking.
E-invoices – convenient and efficient
CREALOGIX's CLX E-Banking Software Suite also provides a connection to PayNet or other providers for processing of electronic invoices. Bank customers are thus able to enjoy the many advantages of e-invoices. They can conveniently and efficiently administer all their electronic invoices without changing medium. An add-on also lets customers permanently approve and identify issuers of invoices who use PayNet.
Documents and reports

Bank customers are sent account documents and tax certificates, transaction advices and many other bank documents. This service causes unnecessary administrative work. These documents can be directly stored as part of Internet banking. Customers are free to choose what data they require on paper, and when.

Convenient bank documents with e-banking

Large quantities of bank documents accrue month on month. Virtualisation of these administrative services can save both time and money. Bank statements, asset statements, product information and even video or audio notifications can be supplied to customers more efficiently and conveniently using e-banking. It becomes the user's decision as to which documents are required in printed form and when.

Information for tax purposes

This function ensures that the user has access at any time to documents than can be used for tax purposes. Both customers and the bank benefit from these services. The bank does not incur the expense and labour associated with this type of administrative task, whilst customers can spontaneously and independently generate the documents they require.

CLX.eSafe – Internet Datasafe Solution

With Internet datasafes, users can safely store their documents, data and passwords and gain protected access to these at any time, from anywhere. Internet datasafes are now becoming an important tool for protecting data and communications within customer relationships, cutting operational costs and, of course, creating a competitive advantage for the bank’s proprietary products through increased customer benefit.

Periodic Reports – personalised and one-off

Ad-hoc reporting offers interesting opportunities for personalised and one-off information requirements. Each user can call up specific data at will using a clear platform, and compile it in a document, or print it out if wished. Recurring enquiries can be saved and stored in a list.
Communication

The CLX.E-Banking Software Suite offers numerous functions in the field of communications which strengthen these characteristics and pave the way for an innovative product. Various modules offer genuine added value for a context-relevant approach to customers, from the campaign management tool for drawing customers’ attention to offers and products within CLX.E-Banking, to gauging the campaign’s success, to secure communication via e-mail or SMS.

CLX.Dashboard – the personal desktop
An extensive range of diverse functions can be clearly displayed and made accessible with CLX.E-Banking Software Suite’s CLX.Dashboard. Basic personal settings must be set in all areas to ensure maximum convenience for each user.

Whether it’s alerts which are to be displayed in the CLX.Dashboard Stream (user’s personal log book), or frequently used functions, which can be added to the desktop as a favourite for direct access. This increases the benefit and efficiency of each Internet banking platform, makes use easier and thus increases customer satisfaction.

CLX.Campaigner – the right approach
The efficient cross- and up-selling tool which uses target-group orientated proprietary advertising. CLX.Campaigner directly targets banking services and products at a specific customer group profile as part of Internet banking. The campaigns’ success can be constantly ascertained. Content can be optimised and target group selection refined at any time based on the results obtained. CLX.Campaigner provides banks with an effective tool for increasing customer profitability.

CLX.Analytics – measure successes
CLX.Analytics helps to optimise user-friendliness, provides performance information and increases the hit rate for CLX.Campaigner campaigns.

The application uses functions from existing analysis tools. In the process it records visit origin, click path, duration of stay and exit pages. This lets e-banking customers be recognised again and provided an even more pertinent service at the next visit.
Alerts – automated messages

Automatically generated account- and portfolio messages heighten customer confidence and increase security. CREALOGIX’s alert function automatically announces specific activities and events, such as account balance, credits and debits, when a limit has been reached, trading order deadlines, etc. Customers can choose their preferred channel. The user decides whether it should be e-mail, SMS or a smartphone app.

Secure messaging – safe communication

User and bank can exchange information within the protected CLX.E-Banking solution environment. It is possible for encrypted messages to be exchanged as a result of complete integration into the bank’s e-mail system. This is a reliable way for the bank to transmit messages and attachments to the customer, and vice-versa. The bank can also send out messages to all Internet banking users.
E-Banking Security products

There are three generally recognised security principles in Internet banking: availability, confidentiality and integrity. The main aim of each is improved transaction validation methods from the end user’s point of view: reduced exposure to malware attacks and an increase in the number of authorised transactions.

CLX.MobileSecurity – always safe on the move
CREALOGIX has collaborated with Zurich University of Applied Sciences (ETH Zürich) and the security industry to develop a product which provides security and mobility using the tried-and-tested second channel. CLX.MobileSecurity is based on the proven two-factor principle and offers the same security as a desktop application.

Client Security – hardened applications
Client Security includes CLX.SecureBrowser, CLX.Sentinel 2.0 and CLX.SentinelDisplay.

CLX.SecureBrowser
At the heart of all CREALOGIX security solutions is the hardened browser. Built from the ground up, taking into account security principles, and architecturally hardened to ward off all known attacks.

CLX.Sentinel 2.0
A USB stick which has it all – cutting-edge anti-malware technology, hardened applications, integrated smartcard and multi-partitionable flash memory.

CLX.SentinelDisplay
CREALOGIX’s high-end solution. Only the CLX.SentinelDisplay unites the functions of a class 3 smartcard reader with the flexibility of a smart USB device and the strength of hardened applications.

Mobile TAN – CLX.FotoTAN or SMS
SMS or CLX.FotoTAN offer secure payments. Customers receive a unique password via smartphone when dialling into e-banking or approving a payment. On login the mobile TAN transmitted in this way thus acts as a second feature during authentication, and to confirm correctness when approving a payment.
Rule-based, server-side security package

CREALOGIX’s E-Banking Software Suite provides a high level of protection against potential system attacks. Extensive, proven precautions have been standard for many years, starting with the encrypted URL between web-entry server and browser, via Smart Form and Smart Value Protection, to irregularity detection and other control mechanisms. CREALOGIX’s Security Packages provide bank and customer with the greatest possible protection against all known risks.
Multi-channel support

Modern e-banking is characterised by boundless possibilities and linked systems. CREALOGIX’s CLX.E-Banking Software Suite meets this standard. As one of the very first solutions, it brings important Internet banking functions to mobile devices. It is open to social media and lets information be easily exchanged between customers and bank. The functions connect individual channels and are open to software from third-party providers. This means financial matters can be dealt with without media disruption, which offers valuable benefits for both user and bank.

CLX.MobileBanking – one solution, many devices
There is a growing need on the part of banking customers for 24/7, global e-banking access. CLX.MobileBanking provides a comprehensive, tried-and-tested, ready-to-use solution. The application supports all major Internet banking functions and runs on smartphones, iPads and tablets. CLX.MobileBanking is based on HTML5 and Rich Internet Architecture and is accessible to any current device.

The perfect way into your mobile banking portal and other applications: more details about the CLX.PortalApp.

CLX.PaymentScanner
The CLX.PaymentScanner app turns smartphone cameras into a scanner. No more tricky typing in the line of code from a paying-in slip. Payments that have been registered can be processed further using e-banking or transmitted direct using mobile banking. Apart from the scanner function, the CLX.PortalApp and CLX.Mobile Banking offer other advanced options.

Connection to accounting software
The CLX.E-Banking Software Suite provides a convenient bridge between Internet banking and current accounting programmes, such as Paymaker, Businessmaker, Mammut and others. DTA files are transmitted via what is known as a comfort link, and ESR files, MT 940 format postings and custody account or portfolio data in MT 571 format downloaded. This function increases SME administrative efficiency and simplifies order processing at the bank.
E-Banking Security.

The CREALOGIX concept provides a guaranteed, reliable foundation for secure banking transactions. It combines forensic measures with cutting-edge authentication methods and links them to additional, external components. The concept forms the basis of successful mobile banking. CREALOGIX’s E-Banking Security is scaleable and enjoys a high level of customer acceptance.
Mobile security

CLX-MobileSecurity is based on a hardened, native wrapper app (CLX.PortalApp). The solution is versatile and scaleable. CLX-MobileSecurity can be enhanced with tokens, or software only, to precisely scale security to customer needs. It supports all current mobile devices (platform-independent). The tokens are the components for secure authentication using two channels.

The advantages:
- Balanced protection, simplicity and cost-effectiveness in one solution
- Versatile scalability
- Globally proven two-factor principle applies as standard in Switzerland
- Makes e-banking mobile, without limiting convenience

CLX.PortalApp
The CLX.PortalApp is the portal for different functions. This is a hardened wrapper app. The hardening provides additional security. It is furthermore able to

- assure access to CLX-MobileBanking,
- activate the CLX.PaymentScanner,
- link to a website, or
- make documents accessible.

It can be distributed over familiar platforms and supports the latest mobile operating systems.

Mobile Audio Token
The audio token is simple, compact and offers lots of additional mobile security. It establishes a secure connection to e-banking in a trice – insert the token in the audio outlet found on all smartphones, tablets and desktop computers and away you go. The user can immediately clearly establish his or her identity and confirm transactions. A small, integrated LCD screen facilitates further confirmation of transaction details, which practically precludes fraudulent practices.
Authentication using NFC card

Unrestricted access to Internet banking can also be established using an NFC card as an alternative to the audio token. Near-field communication enjoys wide global acceptance and is supported by many mobile devices.

Authentication with e-banking is very quick and easy: hold the NFC smartcard against the NFC-enabled device and wait for approval.

CLX.FotoTAN

This innovative solution provides security using smartphone cameras. The bank transmits a two-dimensional, encrypted code (QR code). This contains all the data required for unique identification. If the code is photographed, the app deciphers the code and then shows the unique access data. Authentication using CLX.FotoTAN is therefore secure, easy and convenient.
In recent years banks have made massive efforts to guarantee the safety of their systems. This is why criminals have refocused their activities and the end user is increasingly the target. This is precisely where CREALOGIX’s client security measures are focused. The specially hardened CLX.SecureBrowser, which protects against all current, known attacks, forms the basis. CLX.SecureBrowser is complemented by CLX.Sentinel and CLX.SentinelDisplay, which achieve the proven two-factor principle. The CLX.SecureApps Suite contains further measures to protect against nasty surprises.

**CLX.SecureBrowser – truly hardened**

There is hardly any difference between CLX.SecureBrowser and Mozilla Firefox; it has been built from the ground up and architecturally hardened, taking into account security principles, in order to provide protection against all currently known threats. **CLX.SecureBrowser** is a cost-effective and quickly implementable measure for increased security because of the ease of distribution and installation.

- Download and enjoy Internet banking
- Blocks all known cyber attacks on e-banking
- Protects against threats not recognised by firewalls or anti-virus programmes
- Protects data traffic on the PC during e-banking (even when the PC is already infected)

**CLX.Sentinel – simple and scaleable**

Embedded in a standard USB stick, CLX.Sentinel provides unbeatable security for e-banking transactions. It is **robust, handy and fits in anywhere**. CLX.Sentinel, featuring the latest anti-malware technology, a smart card and a multi-partition flash drive, is designed to resist targeted attacks and hacking.

In addition to the CLX.SecureBrowser for safe surfing during online banking, CLX.Sentinel comes equipped with other components as standard, such as

- CLX.SecurePDF for displaying and using PDF files, such as bank documents
- CLX.SecureFiles, a data explorer for managing files stored in an encrypted file system.
CLX.SentinelDisplay – world-class innovation in your hand

The only solution on today’s security market, which combines the functions of a class 3 smartcard reader with the flexibility of a smart USB device and the strength of hardened applications.

CLX.SentinelDisplay is designed to lead the fight in the coming years against attacks on financial services and combines display-based transaction signing and out-of-band verification in a single device.

CLX.SecureApps Suite

Other applications provide additional security to rule out any other secret incursions. The CLX.SecureApps Suite includes hardened applications which affect different areas.

- **CLX.SecurePC Scanner** continuously monitors the host computer and checks data for active threats on saving.
- **CLX.SecurePDF** displays and checks PDF files.
- **CLX.SecureFiles** is responsible for managing files stored in an encrypted system and invisible to the operating system. **CLX.SecureServer** provides remote access and distribution of CLX. SecureApps, including endpoint management, application licensing and cancellation and security update services.
- **CLX.SecureMail** can do everything that an e-mail programme can, except it doesn’t leave any trace and ensures maximum security.

Hardened applications can be provided via CREALOGIX hardware (plug-and-play) or zero footprint USB tokens, or downloaded to the user’s PC.
Mobile TAN with SMS or FotoTAN

Banks long ago discovered SMS-TAN as a login and transaction confirmation procedure in order to offer their customers security without sacrificing user-friendliness. This authentication procedure is incredibly simple and has been globally adopted as an additional standard. With the possibility of reproducing codes in encrypted, two-dimensional images (known as QR codes), the alternative login and transaction confirmation procedure that is FotoTAN proves to be a cost-effective alternative.

CLX.FotoTAN – unique code as FotoTAN
This innovative CLX.FotoTAN solution provides security using the smartphone camera. The e-banking server transmits an encrypted, optical code (QR code). This contains all the data required for unique identification. The unique access code is scanned and deciphered using the accompanying app. Authentication using CLX.FotoTAN is therefore secure, easy and convenient – but above all cost-effective.

SMS as mobile TAN
SMS as mTAN offers security when making payments. Customers receive a unique password via smartphone, both when logging on to e-banking and when approving a payment. When logging on the mTAN transmitted in this way acts as a second authentication feature, and confirms correctness when approving a payment.
Rule-based, server-side security package

CREALOGIX’s CLX.E-Banking Software Suite provides a high level of protection against potential system attacks. Extensive, proven precautions have been standard for many years, starting with the encrypted URL between web-entry server and browser, via Smart Form and Smart Value Protection, to irregularity detection and other control mechanisms. CREALOGIX’s Security Packages provide bank and customer with the greatest possible protection against all known risks.

Product features:

URL encryption:
- All URLs within the application are encrypted at runtime
- URLs are only valid during the current session
- XSRF protection (cross-site request forgery) attacks

Smart Form and Smart Form Value Protection:
- Airlock product already incorporated
- Cryptographic protection for web forms

Request Validator:
- Powerful protection against session hijacking/cookie stealing

Anomaly Detection:
- Database for analyses/session analyses over an extended period
- Database for checking new request validator rules before introduction
Multi-device-enabled mobile banking

E-banking that is available at any time and, above all, anywhere. Right when it’s needed, and in precisely the right format and version. In the process CLX.MobileBanking opens up new opportunities and creates new realities. As part of the CLX.E-Banking Software Suite, CLX. MobileBanking offers what your customers are looking for: complete e-banking using mobile channels. It’s like having a bank in your pocket, perfectly and securely integrated into your smartphone. Or in your briefcase, as a powerful solution for iPads and tablets.

The customer chooses the banking channel. CREALOGIX’s solution gives bank customers the freedom for which they long. Various studies from around the world prove that this need is not latent, but clearly exists and is steadily growing. Customers want to choose the channel they use to conduct their banking for themselves. CREALOGIX’s Bank 2.0 concept supports this paradigm shift that is vital to the banks. The solution doesn’t consist of different silos. All the various components are based on ONE single platform.

Uniform design on all devices. It doesn’t matter whether the introduction to online banking is via personal computer, laptop, tablet or smartphone: the application always looks the same to customers. The CLX.E-Banking GUI 2.0 offers convenience, flexibility and oversight. Operation and handling are independent of the screen format. Once you’ve learned it, it stays learned. Each channel can be adapted to individual needs and desired functions as a result of the option of storing different Favourites on each device. This substantially increases clarity, efficiency and security for the bank’s customers and thus for the bank itself too.

Optimum security – regardless of location. CREALOGIX has introduced mobility to current security standards for desktop applications. The familiar two-factor identification is used, as is the browser, which functions independently of device and manufacturer.

The CLX.MobileSecurity security concept for mobile applications relies on a hardened wrapper app which, as the portal entrance, provides access to all the bank’s mobile services.
Personal Finance Management

Personal Finance Management (PFM) provides a completely new approach to managing personal finances. At heart PFM is personalised financial software – highly developed, automated and visually very appealing. The clever blend of financial software and Web 2.0 generates added value for banks, and naturally for their customers. As a result, it’s a win-win situation and a versatile bank tool for strengthening the relationship with customers long-term. Management of personal finances becomes exciting and opens up completely new insights and possibilities to the bank’s customers.

Better management of personal finances.

The application provides users with a global view of their income and expenditure, in that all the data from their accounts and credit cards that are integrated into e-banking is used and displayed.

The financial overview is illustrated with meaningful graphics, reports and other context-orientated information. The PFM solution automatically breaks down all expenditure into categories and compares it with average values. Budgets can thus be modified and financial targets met.

Fully integrated into e-banking.

The Personal Finance Management solution is web-based financial software. Its modular design means it can be integrated into existing online systems and runs on all current operating systems for customers. The effort and expense for the bank is slight. The PFM solution can run externally through CREALOGIX.

Personal Finance Management strengthens the customer relationship in three ways:

- Increased knowledge of financial circumstances
- Increased potential for cross-selling
- Optimised customer returns

Greater loyalty to the bank.

The Personal Finance Management solution by Meniga and CREALOGIX adapts to the bank. The user interface can be adapted to corporate identity specifications and thus acts as another touchpoint for strengthening the brand.

In PFM from CREALOGIX, the bank is offering its customers a tool that provides certainty in dealing with finances and helps customers to implement budgets. The application thus creates a new platform that ensures enthusiasm and generates trust.
CLX.Abaxx – CREALOGIX’s portal solution

CLX.Abaxx operates on the same premises and usage habits as Web 2.0 and combines corporate requirements with customers’ wishes. As a result CREALOGIX introduces a modular and flexible portal solution, which facilitates online sales and services via any channel. CLX.Abaxx’s reference architecture combines the various user roles, channels and necessary services.

Strong base, great potential.

CLX.Abaxx creates the foundation for successful online banking for retail and corporate customers. It combines banks’ requirements with the wishes of their customers and makes it possible to exploit untouched potential. This creates added value for both sides.

For customers because e-banking via the Internet and mobile devices is possible and offers the maximum freedom. For the bank, because the portal solution is modular, offers prefabricated business cases and processes and so can be developed to meet the needs and interests of both parties at any time.

Versatile use from the outset.

As a bank portal with a modular design, CLX.Abaxx is quick and cheap to introduce. Business processes such as transactions, collaborations and cross-channel sales already exist in finished form and can be expanded depending on the development strategy. The focus is always, however, on customisation.

Efficient configuration tools and various interfaces for expansion ensure that the portal can be developed and maintained. In this way new functions and useful enhancements can be integrated at any time, which guarantees the attractiveness of e-banking to customers in the long term.

Advantages point by point.

The most important components in the CLX-Abaxx banking portal:

· **User interface**: user-friendly user interface for all devices.
· **Process**: for illustrating and integrating business processes.
· **Online banking**: for all important, routine bank transactions.
· **Online brokerage**: basic securities trading and custody account management tasks.
· **E-Safe**: electronic safety deposit box for personal documents.
· **Messaging**: personalised transmission of messages on all channels.
More than e-banking.
The CLX Abaxx banking portal makes other functions available in addition to the efficient online banking functions. These include portlets. The portal can be continually developed and adapted to new requirements with this dynamic website. In conjunction with the Portal Builder and Content Management System, the solution remains open to every new idea. The Process Modeler is very helpful for process management. It portrays business processes without media disruption, models, optimises, documents and checks them. Fast, flexible, no in-depth programming knowledge required. The TeamLounge offers virtual team and project rooms. Documents, information and calendars can thus be used in a protected environment.
CLX.AdviceManager Software Suite.

The CLX.AdviceManager Software Suite is the most comprehensive front-office asset management platform. It consists of fifty, deployment-ready modules, which make management and operation processes slimmer and the adviser’s work more transparent. The system’s universal nature creates the conditions for the hybrid advice that is in demand today and opens up new prospects for external asset managers.
The CLX.AdviceManager Software Suite is the leading solution for financial services providers. It gives advisers and their clients a platform with a broad functional scope. It helps during the consultation process and facilitates sales processes. The emphasis is on portfolio advice and management, financial planning and cross-channel customer relationship management.

CLX.AdviceManager and its advantages

- Portfolio analysis and management
- Integrated consulting with financial planning and advice on specific topics
- Channel integration and transfer of online customers to the adviser
- Standardised and legally compliant investment advice
- Clear, graphic representation
- Developed with leading financial service providers
- More than 50 interrelated modules
- Modular software enables incremental expansion of functions
- Cutting-edge mobile and web technology

The flexible standard solution.

The software suite is regularly adapted to new technologies. The application is also constantly adapted to new terminal devices and geared to professional impetus and market trends. CLX.AdviceManager has been developed with cutting-edge technology and uses HTML 5, J2EE, SOA and MDA. The diverse solution is therefore able to interact with the bank’s system landscape. Enterprise adapters provide support for all commonly used middleware and interfaces.

Simple and clear documentation.

Records of meetings, actions and transfers increase transparency and provide assurance. All reports are listed in an archive, which means the customer history is always clear and also comprehensible later. The investment consultant can also derive valuable information for new product offers and follow-up business from these documents.

All the details about CLX.AdviceManager

www.advice-manager.com
Hybrid advice solution

Very few financial institutions are capable nowadays of distinguishing between online and personal customers. The customer’s journey often covers various stages and is different every time. In the process banking customers use every possible method to conduct their financial transactions. As a result, they are more comprehensively informed and better prepared when they contact their customer advisers. Customers’ new behaviour raises expectations in terms of advice. Not only must they be in possession of the same information, they must also be present on the same channel when the customer seeks the adviser out. CREALOGIX’s hybrid advice solutions consist of a cockpit including CRM, which provide the customer adviser with useful support in his daily work.

Clear view for customer advisers.
Whether by tablet, PC or smartphone – customer advisers are always ready to intervene in a portfolio analysis with which the investor is currently concerned, for example. They can track the customer, simulate various scenarios together on the screen, or provide additional information. If the customer wishes to complete the remainder of the process alone, then the adviser can withdraw.

Many points of contact, but one process.
The hybrid advice solution which CREALOGIX offers gives customers the maximum freedom of choice of contact channel and the time at which contact is made. This opens up new opportunities in terms of personal advice and customer care for the bank, without losing control of developments and regular transactions.