



Success Story

Raisin achieves successful interest rate portals with the CREALOGIX Digital Banking Hub



Solution CREALOGIX Digital Banking Hub
CREALOGIX Banking Portal

- ▶ Minimal time to market
- ▶ Processing of exceedingly large amounts of data in real time
- ▶ Broad reach via integration into third-party banking systems



"Through the open banking platform, we have been able to quickly build a broad reach and provide investment services that meet the unique needs of a mass audience."

Dr. Gerhard Köstler, CTO, Raisin GmbH

The challenge

Raisin was founded in 2014 in order to introduce a completely new business idea: Digital interest rate marketplaces should enable private investors to invest overnight money and time deposits easily and securely with European banks – ultimately making investments more attractive. The Raisin marketplaces enable customers to view, purchase and manage a great range of savings products through one single login.

From the outset, it was clear that the success of the business model was dependent on the volume of contracts across the platforms. To achieve this, the Berlin start-up needed a technological infrastructure that could process an immense amount of data in real time. A digital platform with an open architecture that would enable Raisin to integrate its interest rate marketplaces into third-party banking systems was key to success.

The solution

From the inception of its organisation, Raisin identified CREALOGIX as its partner for digital banking solutions.

Thanks to CREALOGIX's sophisticated Digital Banking Hub, Raisin reduced its time-to-market significantly and rapidly expanded the reach of the portals WeltSparen.de, Raisin.com and Raisin.co.uk. These portals, which bring together investors and banks, are highly stable and process enormous volumes of data in real time.

Through the open API architecture of the CREALOGIX Digital Banking Hub, the interest rate portals can be inserted into the banking environments of partner companies so that customers can make partial use of the Raisin offers without leaving their app or online portal.

The results

Since its launch, more than 150,000 customers have invested more than eight billion euros via the portals. Users can currently choose from over 250 products from 50 banks in 15 European countries. Raisin has extended the offering to business customers and is now offering other simple investment products in addition to daily and fixed-term deposits.

To increase its reach, the start-up has begun to enter into cooperation with other banks. In a pilot project, it has been possible to integrate WeltSparen.de comprehensively into the banking system of the direct bank N26.

To learn more, please contact us.

About CREALOGIX

The CREALOGIX Group is a Swiss Fintech Top 100 company, and is one of the world's leaders in the digital banking market. We develop and implement innovative fintech solutions for the digital bank of tomorrow. Banks use our solutions to react to evolving customer needs in the area of digitisation, enabling them to hold their own in a very demanding and dynamic market and remain one step ahead of their competitors.



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