

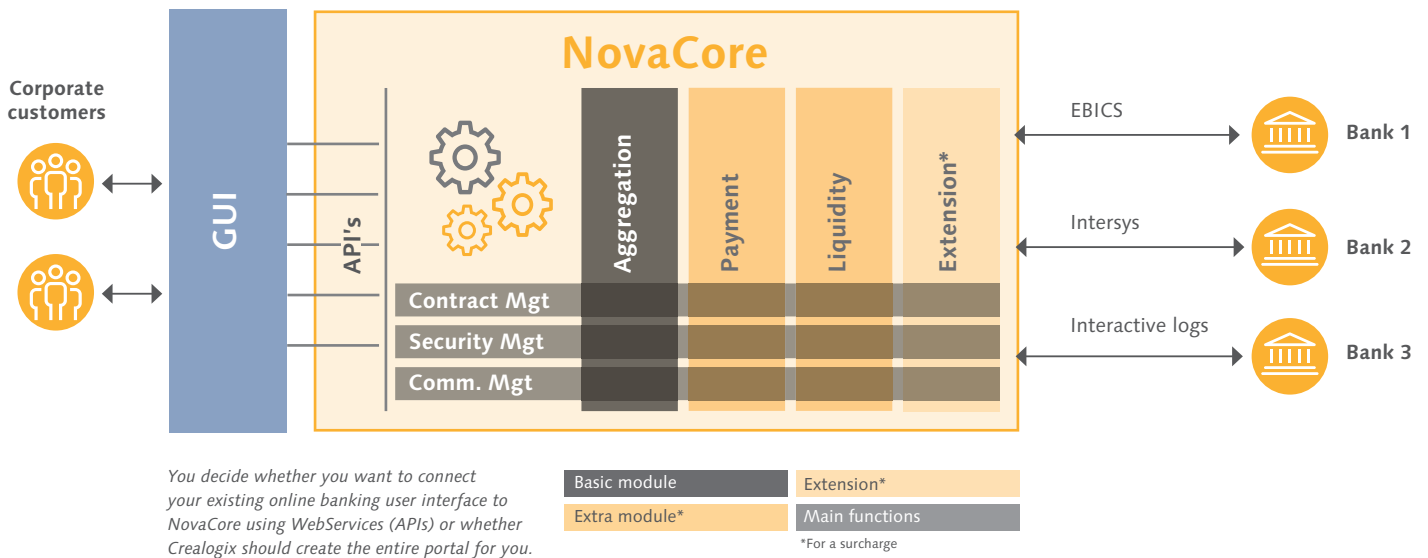
NovaCore

The modern multi-banking platform for easy integration of bank services

- ➔ NovaCore is the ideal, highly secure integration platform to extend your online banking for customers to include multi-bank capable processes and services. As a banking institution, you take on a central role for your customers in ensuring the smooth running of payment transactions. NovaCore enables your customers to manage different bank contracts via your portal, to access and consolidate account information and to record and make payments.
- ➔ As a basis for financial company management, NovaCore offers the essential functionalities for efficient cash and liquidity management.
- ➔ NovaCore meets the highest security requirements and handles complex communication with all financial institutions. It also adapts to the varied, constantly changing protocols and new formats on an ongoing basis. Furthermore, it simplifies the laborious process of logging into different banks for your customers.

MODULARITY OFFERS A LOT OF FREEDOM AND MEANS THAT ALL REQUIREMENTS ARE COVERED

NovaCore structure including connection to online banking user interface



The three core functions of NovaCore

NovaCore builds on a basis of three core functions, which ensures that online banking access details are recorded and managed by customers and that connections to individual banks are secure.

Contract Management



- ✓ Recording of bank contracts by customers
- ✓ Management of bank contracts and amendments to existing contracts
- ✓ Management of access rights to company accounts for individual employees
- ✓ Four eyes principle and signature regulation for corporate customers

Communication Management



- ✓ Secure connection to third-party banks through electronic channels
- ✓ Comprehensive identification process and all data formats
- ✓ For corporate customers, storage and secure exchange of certificates and keys

Security Management



- ✓ Access management possible using IP fencing and private key storage via HSM*
- ✓ Strong authentication possible using Vasco, PhotoTan or PSD II
- ✓ Security-hardened and checked, secured audit trails
- ✓ Highest degree of security through the use of EBICS for corporate customers



Further Modules expand your offer

Thanks to the modular structure, NovaCore's functionality can be adapted to your individual requirements as a bank. The foundation for this is the basic module which ensures that all financial institutions are aggregated for your customers. You can also extend your range by adding other modules.

BASIC MODULE AGGREGATION

- ✓ Importation and processing of account statements
- ✓ Aggregation of all account data
- ✓ Representation of all payment flows and debits
- ✓ Management of online documents



Your customer benefits from

- ✓ Transparency regarding all payment flows within the company
- ✓ Efficient management of their financial situation thanks to a structured overview
- ✓ Better planning of expenditure /revenue
- ✓ All cashflows recorded in one portal

PAYMENT EXTRA MODULE

- ✓ Upload of financial data/ payment files
- ✓ Grant distributed electronic signature (DES)
- ✓ Upload and download of DES signature folder
- ✓ Format conversions for a surcharge



Your customer benefits from

- ✓ Efficient processing of payments to all Swiss banks
- ✓ Increased security when releasing payments
- ✓ Payments released by multiple employees

LIQUIDITY EXTRA MODULE

- ✓ Manual recording and automatic consideration of planning data
- ✓ Evaluation and conversion of foreign currency accounts
- ✓ Evaluation and simulation of account transfers
- ✓ Cash pooling functionalities like zero and target balancing



Your customer benefits from

- ✓ Overview of liquidity including planning data for financial management
- ✓ Optimal allocation of liquidity through cash pooling
- ✓ Distribution of liquid assets according to liquidity requirements

Logs

- ✓ All current authentication procedures are supported
- ✓ Intersys, EBICS, interactive protocols like UBS OFX, CS DirectNet etc.

Framework

- ✓ Independent of the operating system

Formats

- ✓ All common data formats are supported, e.g. MT940, DTA, EZAG
- ✓ Full support for ISO-200022 formats: pain.001, pain.002, pain.008, camt.052, camt.053, camt.054
- ✓ Wide range of format conversions, e.g. DTA to pain.001, camt.054 to ESR (V11)

Overview of NovaCore

- ⇒ NovaCore supports all Swiss financial institutions with a range of electronic services
- ⇒ Interfaces to connected banks, formats always in the current version (ISO 20022)
- ⇒ Highly secure international multi-banking connection via EBICS and other protocols
- ⇒ Distributed electronic signature including management of the signature folder
- ⇒ Modular NovaCore construction offering easy extension opportunities
- ⇒ Simple, straightforward and fast connection to any service platform thanks to APIs (Web Service Calls)
- ⇒ Strong authentication and security e.g. using Vasco, PhotoTan or PSD II