



CREALOGIX Digital Banking Hub

Scalable and open architecture for sustainable
digitalisation

The challenges of PSD2 and Open Banking

The disruptive effects of digitalisation are forcing financial institutions to take action. There are few banks that do not wish to improve the customer experience in one way or another, either through investing in mobile banking or embracing technologies such as blockchain and AI (artificial intelligence). Most banks are aware that they need to create new business models to remain profitable and competitive in the future. In fact, banks often have more questions than answers when it comes to the requirements of PSD2 and Open Banking. Those challenges are manifold.

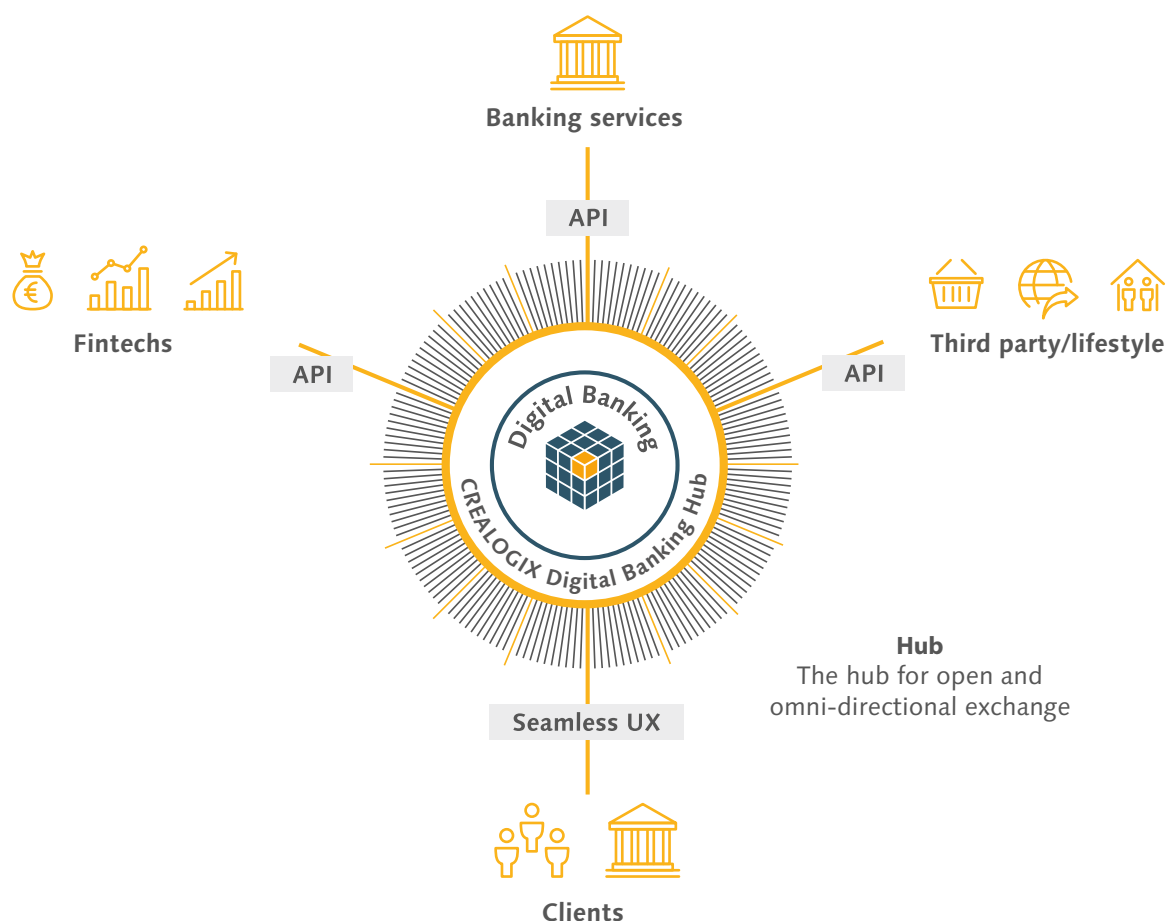
Questions that banks ask themselves

- How can we quickly integrate the potential of fintechs?
- How can we build self-developed applications on existing banking software?
- How can we modernise our legacy systems without having to intervene?
- How can we flexibly adapt the digital front end?
- How can we set ourselves apart from the competition and continually adapt to the market?
- What opportunities do we have to integrate our offerings into third-party ecosystems?
- How do we become flexible enough to pursue entirely new business models?
- How do we deliver a single, seamless user experience to our customers across all touchpoints?

The answer: with the CREALOGIX Digital Banking Hub!

As a bank, you define the role you will play
in the market in the future

The CREALOGIX Digital Banking Hub forms the technological basis for financial institutions to realise a variety of projects – from the first step towards open banking to the implementation of the EU Directive PSD2, to a business model that fully exploits the possibilities of hybrid banking across all channels. The latter means that you, as a bank, can either become the initiator of an open ecosystem or act as a third-party provider in the infrastructure of other financial market players.



The bank as service orchestrator

Your bank can tailor your financial institution specifically for third-party providers and play the role of orchestrator in the future. Whether external fintechs, established partners, lifestyle companies, payment initiation service providers or other providers, the CREALOGIX Digital Banking Hub enables the fast, smooth and secure integration of new, innovative customer services into your existing system landscape via APIs. This open, modular and powerful architecture is compatible with all common back-end systems, and meets the highest security requirements. Via a user-friendly interface with clear structures and navigation elements that can be quickly experienced, customers, partners and third-party providers can access their individual content centrally, personally and conveniently.

The technology platform enables you to digitally orchestrate your various offers and make them available to your customers at any time or in any situation precisely as they wish – securely, reliably, attractively and from a single source. Thanks to the large number of ready-made modules, the CREALOGIX Digital Banking Hub enables you to implement solutions within the shortest possible timeframe.

Key benefits of the Digital Banking Hub

- ✓ Seamless integration of third parties via APIs

- ✓ Quick implementation of customer-oriented solutions

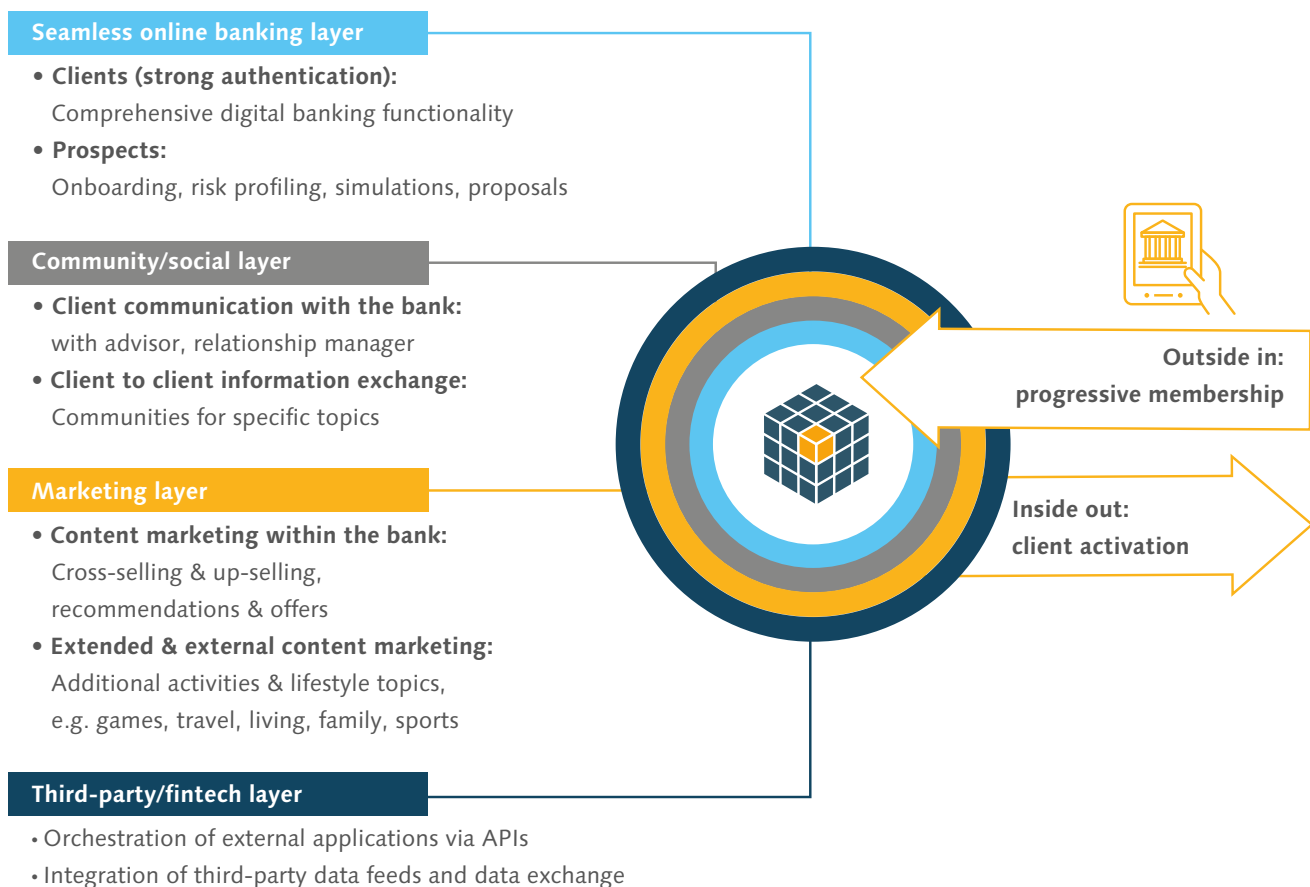
- ✓ Utilisation and decoupling of business logic from the core banking system and other peripheral systems

- ✓ Secure connection between bank and customer

- ✓ Protection against unauthorised access at all technical levels, including customer devices

Building your own ecosystem

Using an API-based architecture, the CREALOGIX Digital Banking Hub allows you to create your own open ecosystem that reflects your sustainability and provides the platform upon which you can unleash your bank's evolutionary potential.



Your own ecosystem – attractive for you and your customers

The open banking ecosystem actually functions like a modern shopping centre: customers receive a variety of offers under one roof in a safe and secure environment. Access is easy, the design is modern, and the switch between the various service offerings, from banking services to lifestyle, is seamless. Just like in the shopping centre, customers in the digital banking ecosystem can pay with a single card or collect discount points. The familiar offering of payment or stock exchange transactions in classic banking is enhanced by the integration of third-party providers. This makes the shopping experience more varied and attractive, and means that customers return more often, stay longer, spend more, and leave as satisfied and fulfilled.



"With the open banking platform from CREALOGIX, we were able to build a wide range of services and provide a large number of customers with investment products that meet their individual demands."

Dr. Gerhard Köstler, CTO, Raisin

Architecture of the Digital Banking Hub

The CREALOGIX Digital Banking Hub consists of three layers:



CREALOGIX Mobile Application Platform

The basis for your mobile-first strategy

- ✓ Deliver functionality in a secure and consistent app
- ✓ Leverage the SDK for CREALOGIX Mobile Application Platform
- ✓ Provide users with a common set of authentication methods

CREALOGIX User Experience Platform

For an attractive digital user experience

- ✓ Build web applications that impress demanding digital users
- ✓ Integrate functionality from a diverse range of systems

CREALOGIX Public APIs

Secure connection of third-party providers

- ✓ Fulfil the EU PSD2 Directive requirements
- ✓ The secure door to open banking

All CREALOGIX solutions for the successful bank of tomorrow are future-proof and based on the CREALOGIX Digital Banking Hub.

CREALOGIX Public APIs

Secure APIs for connecting to third-party providers according to PSD2

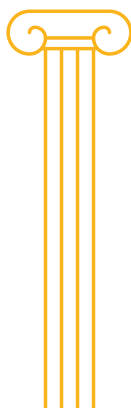
The EU Directive PSD2 stipulates that banks must provide interfaces through which third parties can read account information and initiate payments. The introduction of this directive aims to promote innovation in the banking sector and make online payments safer, more convenient and cheaper for customers.

As pioneers in digital banking, we see the introduction of public APIs not only as fulfilling the EU PSD2 Directive, but also as an opportunity for banks to position themselves as attractive partners for their customers and differentiate themselves in the market through the provision of new services.

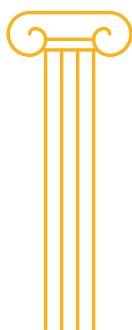
The four pillars of the CREALOGIX Public API solution



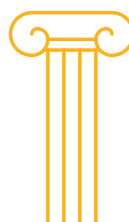
Authorisation using the market standard for public APIs – **OAuth 2.0**



API domains as functional grouped interfaces which abstract technical dependencies



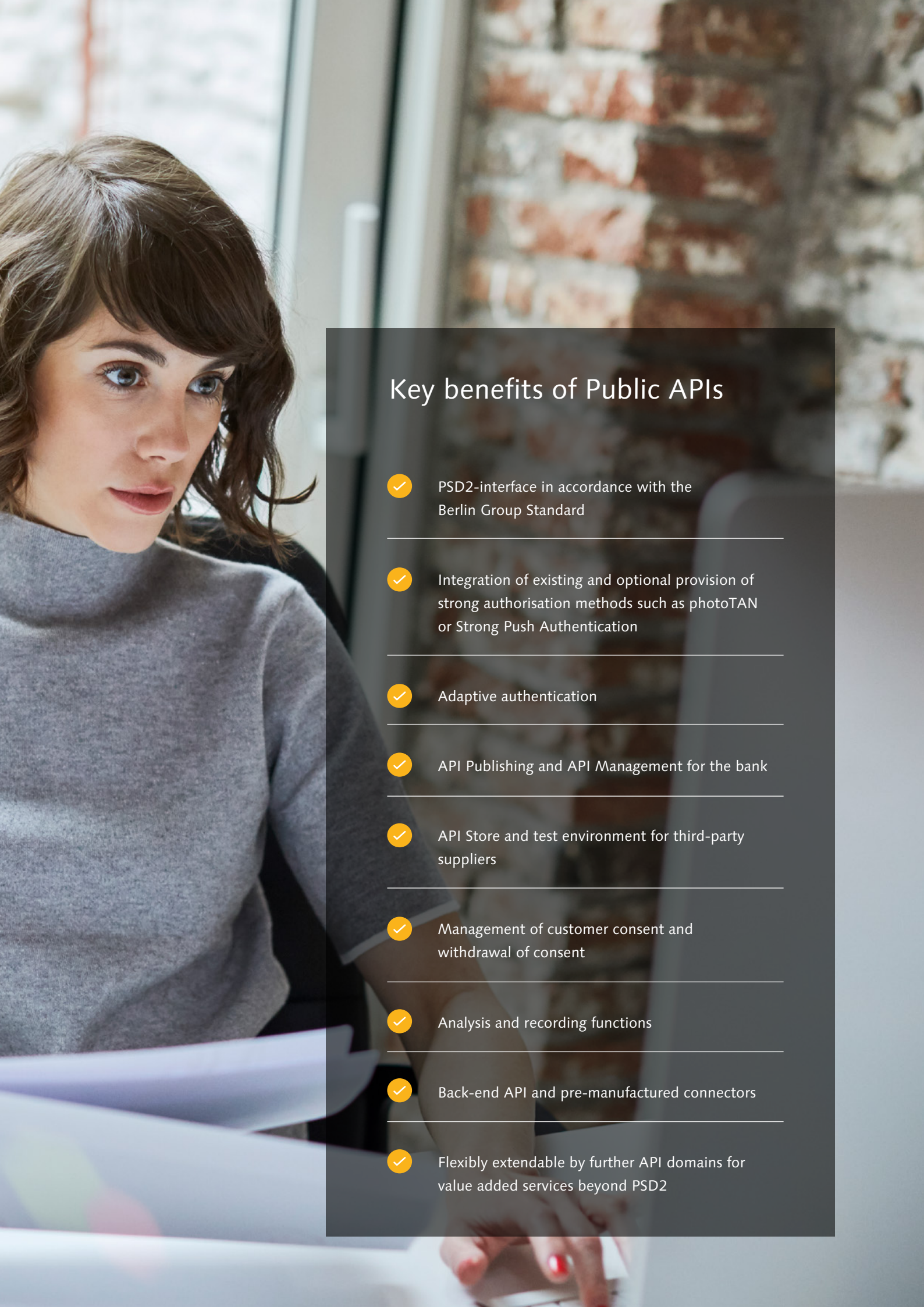
API management for banks and customers, including administering the onboarding process, monitoring interfaces and their use, and monetisation models



API Store for presenting APIs to third-party vendors so that they can integrate them



CREALOGIX Public APIs are available as a module of our CREALOGIX Digital Banking offering, or as a stand-alone API framework which you can integrate with your digital banking or core banking solution.



Key benefits of Public APIs

- ✓ PSD2-interface in accordance with the Berlin Group Standard
- ✓ Integration of existing and optional provision of strong authorisation methods such as photoTAN or Strong Push Authentication
- ✓ Adaptive authentication
- ✓ API Publishing and API Management for the bank
- ✓ API Store and test environment for third-party suppliers
- ✓ Management of customer consent and withdrawal of consent
- ✓ Analysis and recording functions
- ✓ Back-end API and pre-manufactured connectors
- ✓ Flexibly extendable by further API domains for value added services beyond PSD2

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User Experience Platform

The open digital banking platform that delivers your customers a better experience

The CREALOGIX UXP supports fast integration of multiple services and offers, providing solutions that optimise the customer experience. Services integrated via API appear in the UXP in a homogeneous view and easily adaptable design. The innovative UX Platform includes a runtime system, a software development kit, predefined widgets, a dashboard, a design system and a selection of server components.

The UXP as orchestration platform



Rapidly integrate new fintech widgets and solutions via browser GUI



Permanent optimisation of your systems in order to differentiate yourself from the competition



Modernise legacy systems without fundamentally changing them



Integrate your offers in the environments of other providers



Develop your own applications




Increase flexibility in developing new business solutions



Easily customise your front-end system for digital banking



Provide users with a consistent experience across multiple digital channels



Key benefits of UXP

- ✓ Fast-reacting and responsive web apps on all devices
- ✓ Quick creation of a uniform corporate design through predefined templates and WYSIWYG editor
- ✓ Co-browsing and video chat features for your relationship managers and service staff
- ✓ Future-proof and open to modern web frameworks
- ✓ Fast, intelligent, and intuitive full-text search
- ✓ Recent activity and other key information after login at a glance
- ✓ Relevant information tailored to the customer
- ✓ Configuration of the page structure instead of coding; combine views, services, and data from different providers
- ✓ Push messages with up-to-date and relevant banking information

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Mobile Application Platform

The innovative platform for secure mobile banking

The CREALOGIX Mobile Application Platform is a flexible mobile solution that enables you to offer your customers a consolidated banking app. It is based on an open architecture that functions according to a modular system and has many standard plug-ins. The modular system allows you to consolidate a wide variety of apps, and connect both the landing page of your bank and CREALOGIX modules or third-party applications – as well as entire collections of applications – and make them seamlessly accessible in a single app.

The solution is designed for maximum security for sensitive bank data and includes functions such as authentication and signing of transactions. In addition, regular security audits are carried out to keep the platform up to date.

We make the platform available to you; you choose which functionalities you make available to your customers via the app. You receive these from us as standard plug-ins, which are already available in the solution.

One app for many applications



Mobile banking



QR code scanner



Geolocation



Third-party applications



CMS integration



PIN login



Push alerts



Security hardening



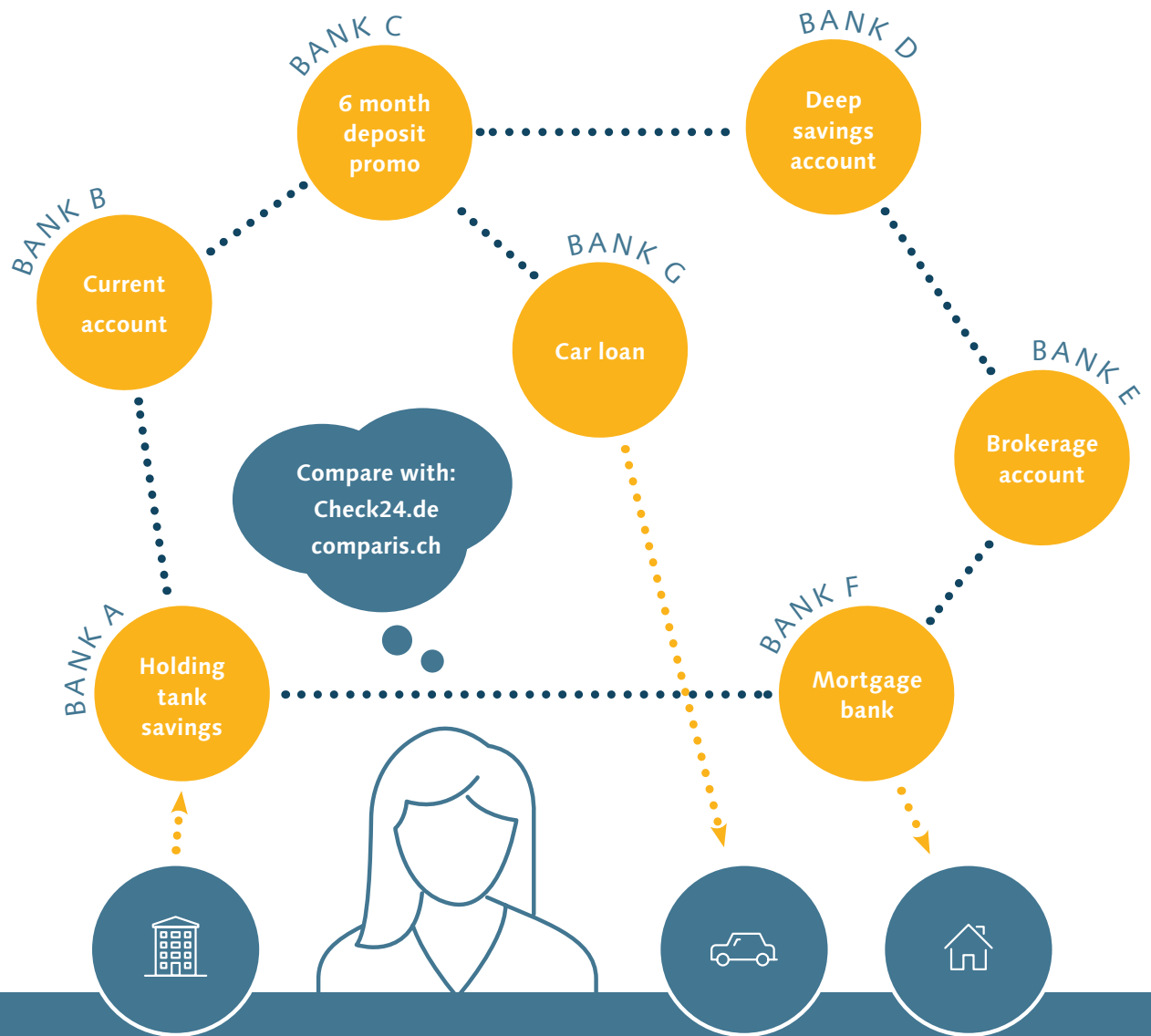
Biometrics

A man with a grey beard and glasses is looking at a smartphone. He is wearing a yellow sweater and a grey blazer. The background is blurred, showing what appears to be a modern office or public space with other people and screens.

Key benefits of MAP

- ✓ Improved user experience thanks to hybrid app
- ✓ Hassle-free marketing in app stores
- ✓ Long-term cost savings through consolidation of apps
- ✓ Enables interaction between web-based CREALOGIX Mobile Banking and purely native features of the devices
- ✓ Easy integration of web-based and native third-party content
- ✓ Re-use of previously created content on websites
- ✓ Highest mobile security for sensitive data

My personal banking hub



The advantages for your customers

- Everything from one source
- Individual offers and services
- Personal and seamless customer experience
- Highest security

Your advantages as a bank

- Extension of your offers
- Personal services
- Increased use
- Easier customer acquisition
- Cross-selling
- Promoting innovation
- Cost reduction

About CREALOGIX

The CREALOGIX Group is a Swiss fintech top 100 company and one of the world's market leaders in digital banking. We develop and implement innovative fintech solutions for the digital bank of tomorrow. With our solutions, banks are responding to the changing needs of their customers in the field of digitalisation, in order to assert themselves in an extremely demanding and dynamic market and to stay one step ahead of the competition.

Why CREALOGIX is the right partner



More than **550**
banks as customers

In Germany, Switzerland,
Austria, Great Britain,
Saudi Arabia, Singapore.



More than **1,200**
installations

We have a wealth of
valuable experience.



Live in **6 to 8**
months

Our standardised products enable
our customers to implement
projects quickly.



Would you like to find out more about
the **CREALOGIX** Digital Banking Hub?
Contact us!

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