

CREALOGIX Multibanking

Convenient Banking Across all Accounts and
Financial Institutions



Key Benefits

- ✓ Flexible integration of third-party banks in retail, private and corporate sectors.
- ✓ Up-to-date, international formats and interfaces with affiliated banks.
- ✓ Highly secure international multibanking connection via EBICS 3.0 (2.4, 2.5) and other protocols.
- ✓ Modular design for simple expansion options.
- ✓ Fast, uncomplicated connection to any service platform via application programming interfaces (APIs).
- ✓ Strong authentication and security for PSD2, for example through photoTAN, Strong Push Authentication and Hardware Security Module.
- ✓ Maximum security due to Distributed Electronic Signature (EDS) for EBICS and non-EBICS protocols.

Multibanking Via One Banking Portal

Will banks become superfluous? Nowadays cash can be withdrawn at the supermarket checkout, transfers can be made with a smartphone, and companies offer payment services to the platform economy. Consequently, banks must act innovatively to help shape digitization in order to retain customers and remain competitive.

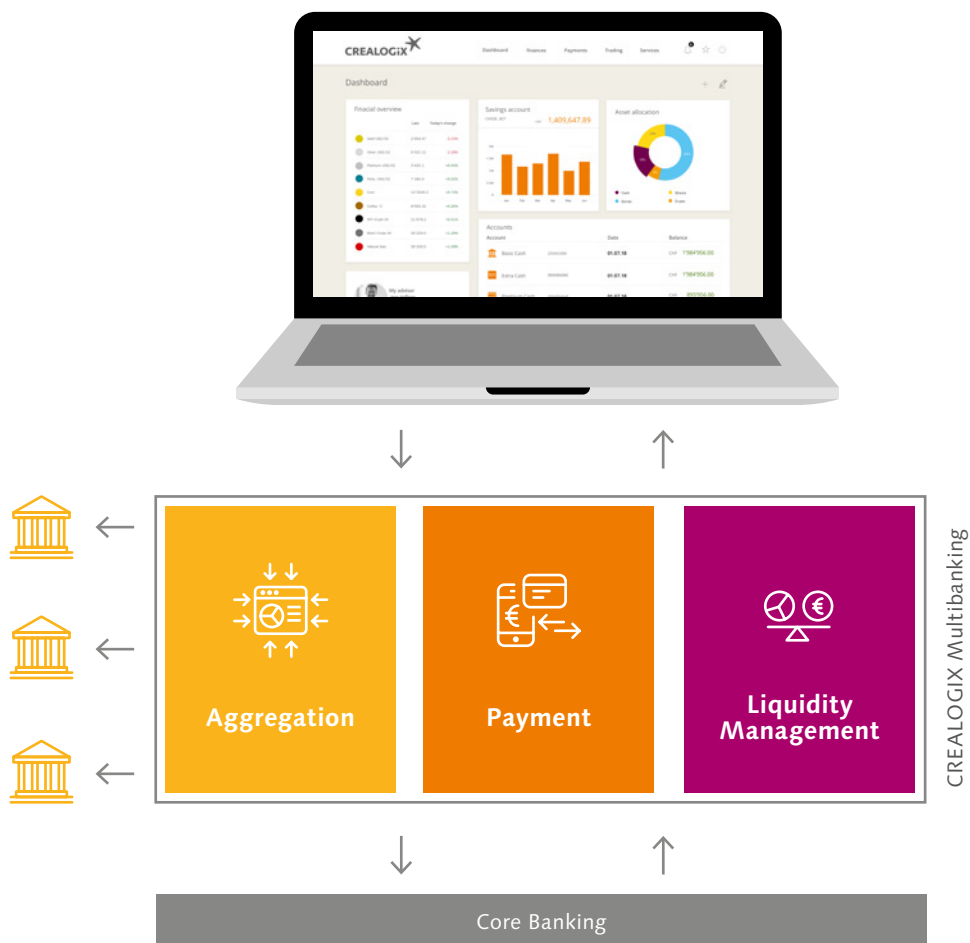
All Accounts at a Glance in Online Banking

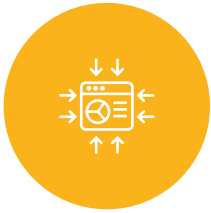
With CREALOGIX Multibanking, you can offer your customers secure and convenient banking. Your customers, whether private or corporate, can view and manage all of their accounts via a single portal. In this way, you can offer your customers genuine added value, and position yourself as a competent and central provider of their complete financial needs.

Thanks to the multibanking functionality, your customers can conveniently access all of their private and corporate accounts, including those with other financial institutions. This is achieved via your bank's portal without having to log into multiple systems with different passwords. All processes run centrally at your bank, including rights and approvals. Data and messages are transmitted exclusively through secure bank communication such as EBICS.

Modular Structure of CREALOGIX Multibanking

Due to its modular structure, the functionality of the multibanking solution can be adapted to your individual needs as a bank. This is dependent on the basic module, which ensures the aggregation of data from all financial institutions for your customers. You can also extend your offering with additional modules or services such as a Personal Finance Manager. You decide whether you connect your existing online banking user interface to CREALOGIX multibanking via APIs or whether CREALOGIX implements the entire portal for you.





Basic Aggregation Module

✓ Private customers ✓ Corporate customers

Functionalities

- Aggregation and management of all bank accounts.
- Import, processing and overview of all account statements.
- Visualizes finances including incoming payments and liquidity across banks and accounts.
- Controls the receipt of electronic documents and invoices.

Benefits for Customers

- Better overview of finances with convenient one-time login to different banking portals.
- Transparency over all payment flows.
- Efficient management of finances through a structured overview.
- Optimal planning of expenditure and income.
- Combination of all cash flows in one portal.



Add-on Payment Module

✓ Private customers ✓ Corporate customers

Functionalities

- Payment transfer from the online banking portal to all connected banks.
- Import, release and transmission of all domestic and foreign payments, both individual and bulk, in various formats.
- Automatic account debiting via the direct debit procedure.
- Four-eyes principle and signature folder (EBICS EDS) for corporate customers.

Benefits for Customers

- Faster processing of payment transactions with convenient one-time login.
- Efficient and user-friendly processing of payments to all connected banks that offer corresponding interfaces.
- Communication with all connected international banks.
- Transfer of foreign data formats by arrangement.
- Centralisation and automation of company-wide payments.
- Approval of payments by different employees.
- Clear presentation of detailed payment orders.



Add-on Liquidity Management Module

✓ Corporate customers

Functionalities

- Grouping of bank accounts.
- Manual or automatic creation of account transfers.
- Integration and management of planning data and cash flows, based on collected data, for example entered payments, signature folder, and intradays.
- Optimal allocation of liquidity due to cash pooling functions such as zero or target balancing.
- Depending on the cash pooling agreement, interbank account transfers can be automated directly or triggered manually.
- Precise liquidity forecasts can be created based on existing data.

Benefits for Customers

- Overview of liquidity including planning data as a foundation for financial management.
- More precise planning through liquidity forecasts based on recorded future and recurring payments.
- Optimal allocation of liquidity through cash pooling.
- Distribution of cash and cash equivalents according to liquidity requirements.
- More efficient and effective liquidity management.



If you would like to find out more about
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