

Digitalisation
of Banking

IT'S TIME FOR PLAN D

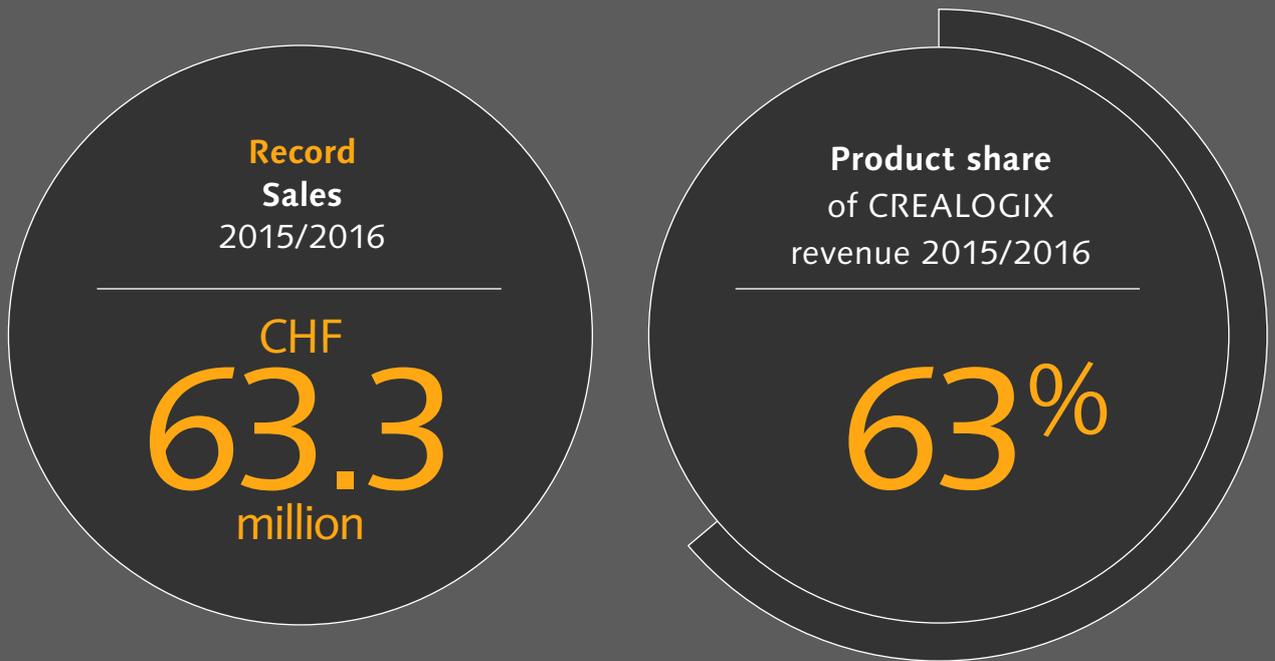




CREALOGIX enables banks to make a success of the unavoidable digitalisation of their business. With its long-standing experience and unique innovative solutions, the company is the trustworthy partner of choice when it comes to secure digital transformation and the early identification of new growth potential.

Annual results 2015/2016

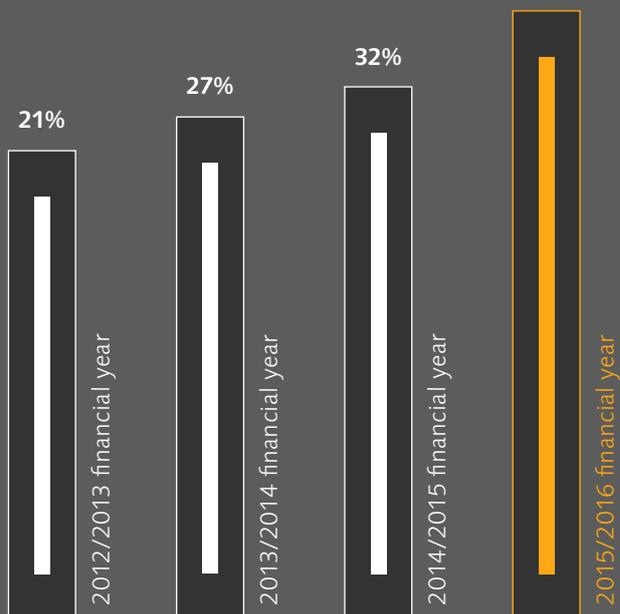
HIGHLIGHTS



Internationalisation

Share of sales
outside
Switzerland

45%



EBITDA

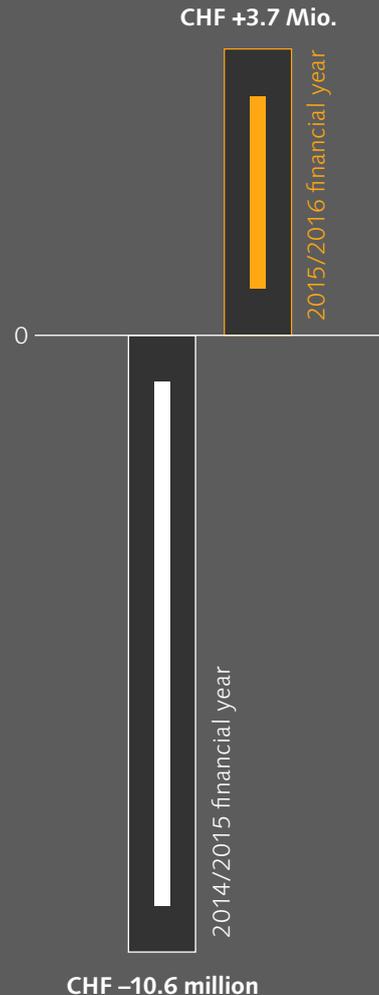
Year on year

+ CHF 14.3 million

Investments

13.4%

of 2015/2016 sales were invested
in product development



Switzerland's biggest fintech financing in CHF

25,000,000

The investors are convinced of the potential and innovative flair of the Swiss fintech company CREALOGIX. The convertible bond launched on 22 October 2015 was very oversubscribed and therefore able to be successfully placed, with the maximum amount of CHF 25 million.



IT'S TIME FOR PLAN D

Our future is digital – in business as in society. The resulting challenges are enormous, not least for the financial industry. Information and transaction technologies have reached a stage that makes it easier for newcomers to the industry to enter the financial services scene and compete effectively with conventional banking business.

This challenging environment offers innovative and farsighted banks a whole host of previously unforeseen opportunities. 'It's time for Plan D' is the rule of the day. Digitalisation enables banks to individualise and expand their services in a cost-efficient manner, which can in turn lead to lucrative additional business. The aim must be for banks to offer an access portal for clients. Against this backdrop, the CREALOGIX Digital Banking Hub becomes a strategic success factor.



ebanking.crealogix.com



digital-learning.crealogix.com



ebics.crealogix.com

In the 2015/2016 financial year, CREALOGIX developed as planned into a globally active and technologically leading fintech group with innovative online solutions for banking, payments, brokerage, advisory and other functionalities such as digital learning: the focus on solutions for the digital banking of the future has resulted in significant growth.

Our acquisition of a majority stake in ELAXY Financial Software & Solutions GmbH & Co. KG in Germany has enabled us to expand our offering to include products for interactive digital banking advisory, such as robo-advisory, pension consulting, financial management and financial planning.

CREALOGIX also expanded its range of products offered in the area of digital learning to help Swiss banks train their staff in compliance issues.

Our collaboration with Swisscom in the area of the Electronic Banking Internet Communication Standard (EBICS) went well and generated growing demand among small and medium-sized financial institutions.

Various international partnerships were established with a view to further enhancing the scope of our international distribution, and the first client projects have been successfully completed. The share of sales attributable to international business is currently around 45 per cent and should continue to increase over the coming years. 'It's time for Plan D' is a cross-border concept.

A handwritten signature in black ink, appearing to read 'T. Avedik'.

Thomas Avedik
CEO of the CREALOGIX Group
Dipl. Ing. ETH

GLOBAL DIGITAL BANKING TRENDS

1

Platformification

Enabling banks to build up their own digital ecosystems with flexible fintech orchestration capabilities and application programming interfaces (APIs), while safeguarding the highest security level.



2

Actionable insights from client data



Insights

Capturing and using client insights can be an important differentiator for banks in the future.

Recommendation engine

Using the API-based aggregation capabilities to compile a consolidated view on the financial situation of the client.

The next best offer



3

Client empowerment through digital learning



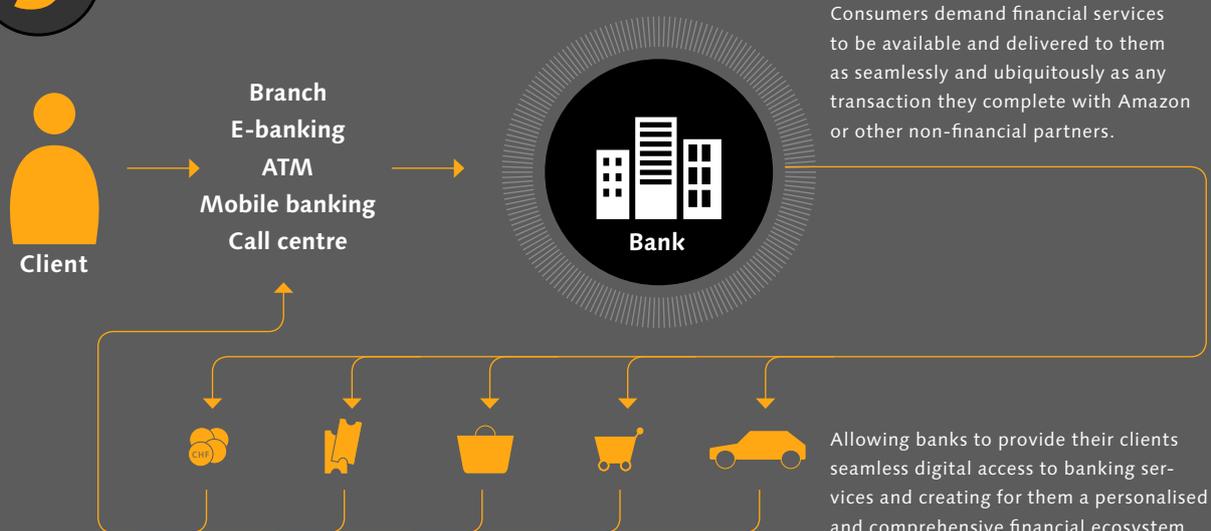
4

Hybrid advisory high tech – high touch



5

Opti-channel delivery



DIGITAL BANKING



9.6 million

9.6 million logins per month to online banking in UK – a 10 per cent increase on the previous year.

Source: BBA, 2015



24%

According to Gartner, 24 per cent of current banking sales are generated via digital sources.

Source: Gartner, 2016

USD 3.7 million



USD 3.7 billion are transferred weekly in UK using banking apps.

Source: BBA, 2015

SOPHIS- TICATED DIGITAL BANKING SOLUTIONS

Most financial services providers have yet to make any significant advances towards digitalisation, with 90 per cent of European banks investing less than 0.5 per cent of their expenditure in digital solutions. With its comprehensive portfolio of sophisticated digital banking solutions, CREALOGIX is perfectly prepared for the next stage.

"Digitalisation is not a project but an ongoing journey, with constantly changing conditions, client requirements and competitors."

Thomas Avedik,
CEO of the CREALOGIX Group



ebanking.crealogix.com/solutions

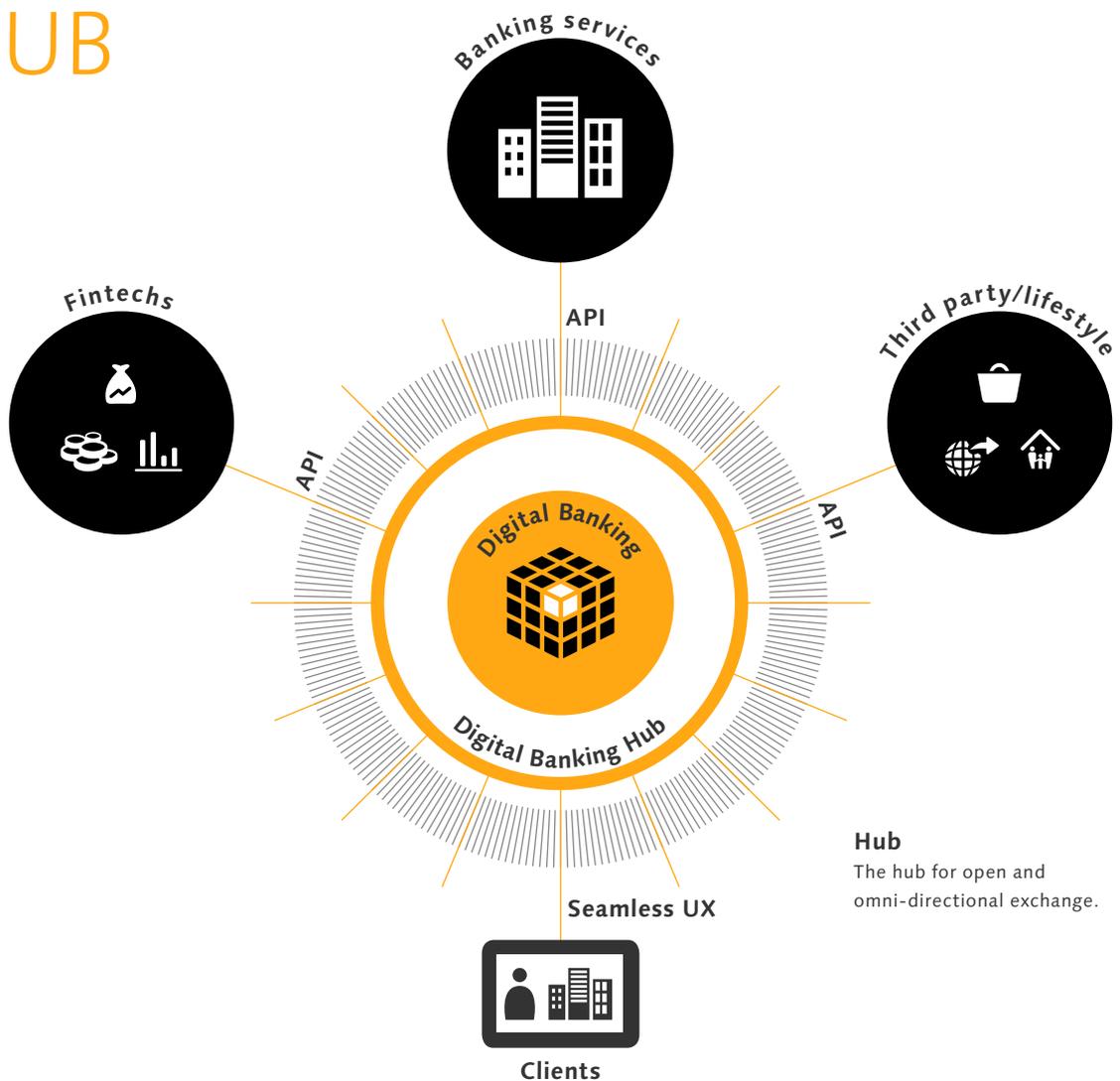
An increasingly mobile and ever-younger client base is expecting their bank to move swiftly to digitalise client-relevant processes and create new digital offerings on an ongoing basis. These clients are basing their expectations on their experience with automated processes such as those customary with leading airlines, hotels, telecoms companies or health care providers.

Increasing numbers of banks have recognised and responded to the developments, however, and are investing gradually in innovations that combine technology with the human element. Here, CREALOGIX is the perfect port of call. The Group has a comprehensive offering in the area of digital banking – across all channels. Its sophisticated portfolio covers all functionalities required by retail and private banks as well as asset managers. CREALOGIX also offers a tried-and-tested solution for collaborative asset management between clients and advisers.



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DIGITAL BANKING HUB

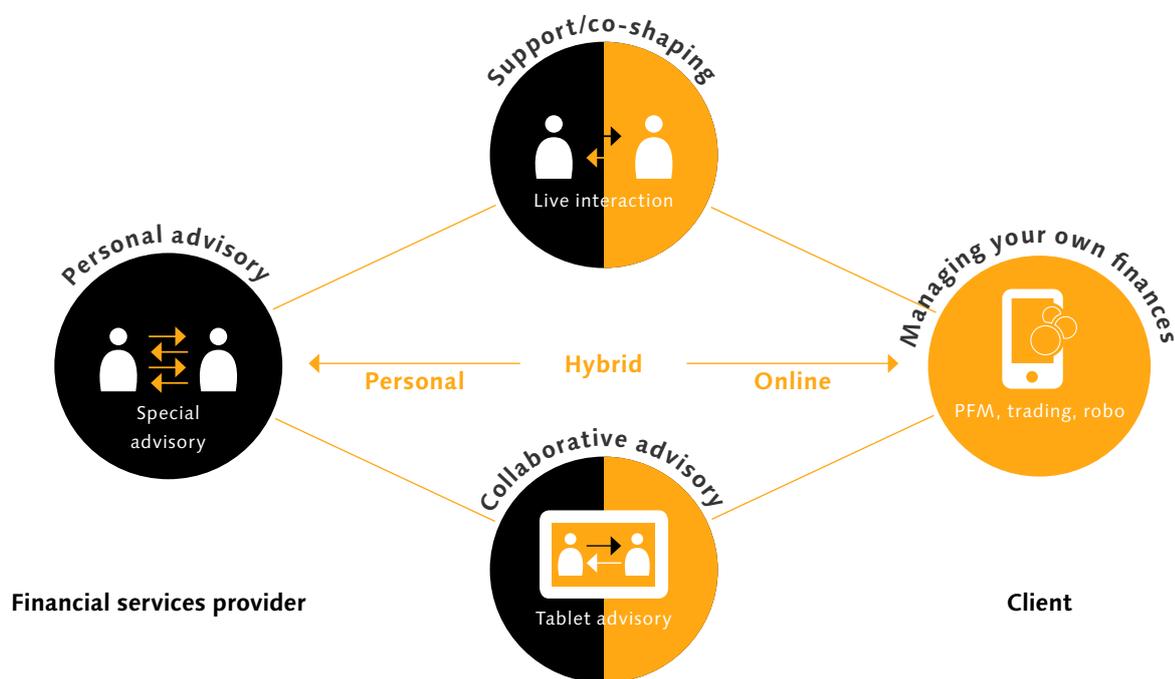


Scalable and open hub architecture for rapid digitalisation

The tried-and-tested CREALOGIX Digital Banking Hub offering for the digital bank facilitates the almost unlimited orchestration of globally available components. The open hub architecture is scalable, and clearly defined APIs make it possible for any third-party application to be integrated. Its flexibility allows for ongoing adjustments of the digital offering in line with the bank's strategy and innovative developments. These so-called 'multi-tier' models enable

banks – despite their old, established systems and rather monolithic architecture – to meet the increasing demands of a digitalised client base. Implementation is extremely straightforward, meaning that solutions are available for use very quickly. With a view to combating cybercrime, CREALOGIX combines forensic measures with state-of-the-art authentication methods and integrated additional security via external components.

THE NEW ADVISORY COSMOS



Flexible advisory modules for each distribution strategy

The CREALOGIX advisory modules can be adapted quickly and easily to suit any distribution strategy: lean self-service solutions in the retail sector for C clients; intelligent collaborative advisory with co-browsing; specialist advisory for private banking and wealth management; modern tablet advisory or robo-advisory. The almost unlimited flexibility, sales expertise, distribution intelligence and cutting-edge user experience all help to set CREALOGIX solutions

apart from conventional products. The individual modules can be combined and work with or without a hub to facilitate a true omni-channel and multi-channel approach. This not only creates synergies and consistency of processes, it also ensures a better client experience and enhanced sales success.

COMMERCIAL BANKING



2019

According to Gartner, the global market for SaaS software applications will more than double to USD 67.2 billion by 2019.

Source: Gartner, 2015



USD **191** billion

The public-cloud market is expected to grow at an average annual rate of 17.7 per cent to USD 191.0 billion by 2020. Source: Forrester, 2015

NEW IMPETUS IN DIGITAL PAYMENTS

Software as a Service (SaaS) and cloud applications are shaping the payment landscape of the future – and CREALOGIX already has the solutions needed to comply with the future international standards and requirements. The offering meets the highest possible security demands, thereby reaching the security level of digital banking.



nova.crealogix.com

"The latest generation of our payment platform enables us to respond accurately to our clients' demands in terms of versatility, security and cost efficiency."

Giorgio Buzzi di Marco,
CEO of CREALOGIX Commercial Banking



ebics.crealogix.com

CREALOGIX Nova, the innovative platform for financial software, is the logical response to trends in the area of flexible and mobile business applications. The platform's multi-bank connection enables it to meet companies' requirements in the context of payment transactions, and it is available as a cost-effective SaaS solution. Feedback from clients is highly positive and encouraging, creating scope for further growth by CREALOGIX in this segment.

For a number of years now, CREALOGIX has also been one of Switzerland's technology leaders in digital payment transactions. Its document reader is a popular tool in Swiss offices, and the FTX communication module is in great demand among software partners. The CREALOGIX FinCom-Server is used by a number of notable Swiss institutions. CREALOGIX has already implemented the new ISO 20022 data format in payment transactions and the EBICS transfer protocol in its solutions. The coming generation of document readers, which will be able to recognise the QR codes to be introduced on the new standardised Swiss payment slips, will soon be available on the market.

DIGITAL LEARNING



2014

2020

+500%

According to Gartner, the market for digital learning will grow by 500 per cent worldwide between 2014 and 2020.

Source: Gartner/Statista, 2014



2013

2017

+23%

The digital learning market will grow by 23 per cent annually through to 2017, making it the fastest-growing market in the education industry.

Source: IBIS Capital, Global e-Learning Investment Review, 2013

SETTING THE TREND WITH CLOUD- BASED LEARNING

"Personalised learning will change the way we learn, with neurosciences and big data playing a key role."

Urs Widmer,
CEO of CREALOGIX Digital Learning



digital-learning.crealogix.com

A growing number of educational institutions and companies are taking advantage of the availability of training and further-education opportunities anywhere and at any time. The clients of companies also appreciate the increasingly interactive options offered for passing on knowledge and helping them make decisions. CREALOGIX has anticipated this trend and developed groundbreaking innovative solutions in response.

The cloud-based CREALOGIX training platform time2learn is used by 40,000 learners and trainers in over 4,000 companies. The Evento and Planner modules in the campus management system for universities and universities of applied sciences are particularly popular thanks to their broad range of functions. This enables the banking sector to benefit from standardised digital learning offerings that take specific compliance requirements and the regulatory environment into account. Banks can introduce their staff to digital learning media in a secure session, using the internet or mobile apps. The desire for fun and sociable forms of learning and for the greatest possible mobility in training has generated a significant boost in demand for e-learning. The high level of learning efficiency offered by digital tools should not be underestimated.

At the same time, cloud-based learning also provides companies – and banks in particular – with innovative ways to secure client loyalty. E-learning as offered by CREALOGIX boosts clients' financial competence, and can be seamlessly integrated in tried-and-tested digital banking via the Internet or mobile apps. Intelligently prepared, interactive e-learning offerings are ideally suited to reinforcing clients' trust in a company and enhancing the company's reputation among all key stakeholder groups.

CREALOGIX worldwide

RIGHT ON YOUR DOORSTEP



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Financial institutions using CREALOGIX products



1-9

10-29

30-99

100-1000



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The Leader for the Digital Bank.

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