

## CORE BANKING

**ApPello Digital Core Banking System (CBS)** is an open and unified core banking solution for optimizing the back-office processes to be more efficient. The heart of the solution: Current account maintenance, Saving accounts and Loan account management is complemented by **ApPello Digital Lending Platform** (Loan risk and process management) and various third party solutions. The solution is scalable to fit your business requirements across retail, SME and large corporate clients. ApPello offers it's Digital Core Banking both as SaaS and as on-premise solutions. The solution is cloud agnostic and can leverage **AWS, Azure** or **Google Cloud**'s native technologies.

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## COMPLETE CORE BANKING TOOLSET

The **ApPello Core Banking (CBS)** solution offers advanced **front- and back-end capabilities**, **flexible features** and **services ecosystem**. **ApPello's CBS** incorporates broad set of functionalities. This standalone solution caters for client and partner's data, current accounts, multi-currency accounts and interest bearing accounts, savings and overdraft.

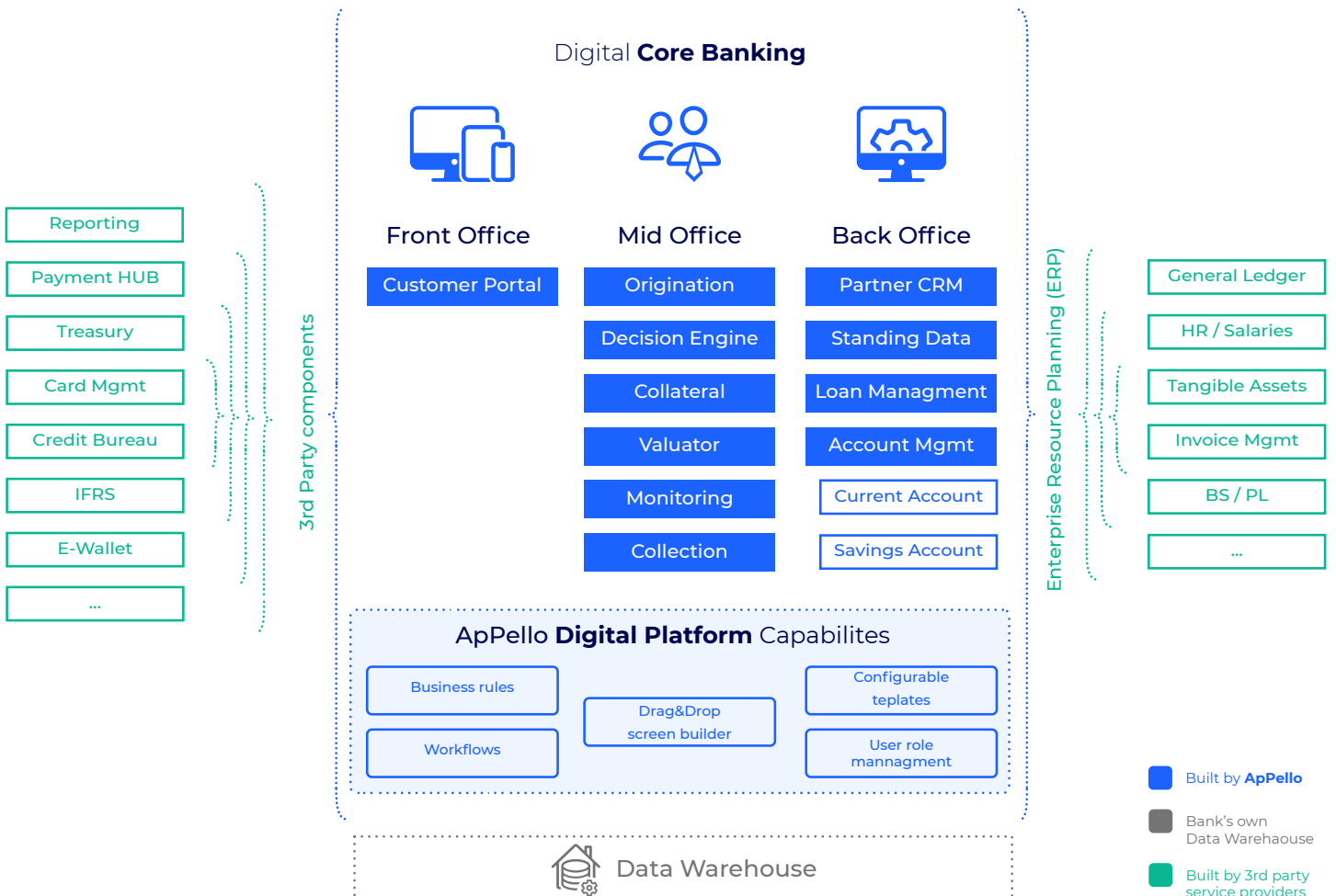
The **CBS** is pre-integrated **ApPello Digital Lending Platform – Onboarding and Lending Portal, Loan Origination, Decision Engine, Loan Management, Collateral Management and Debt Collections Systems** to provide a complete front to back solution.

**ApPello's Digital Core Banking System** is scalable to fit your business requirements across retail, SME and large corporate clients. All these modules are built on **ApPello Digital Platform**.

ApPello offers its **Digital Core Banking** both as **SaaS** and **on-premise**. The product set is cloud ready and can leverage **AWS, Azure or Google Cloud** native technologies which will offer clients a range of competitive advantages.

**Extendible** with preintegrated 3rd party products (payment hubs, card management, etc.) - it can meet any of your business expectations.

### ■ appello Digital Core Banking Ecosystem



# CAPABILITIES

3



Serves **Retail, SME** and **Corporate business**.



**Flexible** current-, multicurrency- and interest bearing **account management**



From **cash loans** through **revolving lines** to **mortgages** for retail and corporate



**360 Degree overview** loan origination, loan servicing and collection



**Extendible** with any other ApPello digital lending products or 3rd party products



**Public API's** to external services



**Cloud-ready** and delivered as **SAAS** or **on-premise**



Rapid configuration with **low-code digital platform**



**Audit trail** and **reporting**

# BENEFITS



**Flexibility**  
Enables configuration over customization



**Scalability**  
Solution helps to grow from small to large client base



**Agility**  
Modular Cloud-solution & Open API for ease of expansion and integration



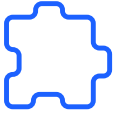
**Cost Reduction**  
Minimal customization, integration and bespoke development team



**Short time-to-market** due to highly flexible product configuration



**Great Customer Relations**  
Allows banks to focus on the front-end experience instead of back-end stack



## CORE EXTENSIONS

**ApPello Core Banking System** is delivered with optional front-office: **ApPello Customer Portal** where the front-end experience matters the most to provide the best customer onboarding and digital channel experience.

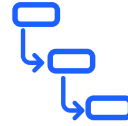
These solutions are loosely coupled and can be deployed as and when needed. The solution exposes open APIs to easily integrate with 3rd party systems both existing bank applications and other FinTech providing banking services such as KYC, Reporting. **ApPello CBS** is an advanced toolset for a smooth, customer-oriented banking experience. Optimize your operations with our modern **CBS** and manage your risks and compliance effectively at the same time.



## OPERATIONAL COST REDUCTION

**ApPello CBS** is cloud ready and uses the elasticity of the chosen cloud platform to deploy on demand rather than a fixed capacity. Whilst we still fully support traditional on-premise installations, the cloud native capabilities of **ApPello's CBS** will help its clients realise even greater benefits from cloud deployments.

**ApPello's CBS** is built on **ApPello's Digital Platform**, making it a very flexible core banking system with minimal customisation, integration and bespoke development resulting in lower maintenance costs.



## OPERATIONAL EFFICIENCY AND EFFECTIVENESS

All functions in the **ApPello Core Banking System** can be easily incorporated into the workflow. We made workflow configuration easy, you can design or re-design your flows within hours or days. You can easily measure your effectiveness e.g. products through put time with built-in dashboards and reports. You can also easily alter them based on your analysis result. Inside our solution, business users are able to define and maintain workflows even across different business modules.



## SPEED TO MARKET

**ApPello's Core Banking System** can be configured to your specific needs without the need for additional customisation and development using a low code intuitive interface to design, build and maintain holistic business products and processes.

Using open APIs and a rapid implementation approach ensures you are not developing or maintaining code every time you integrate. Low code configuration and ease of integration with open API the time to market is dramatically reduced.

Leveraging cloud deployment our clients move to a continuous delivery model, where speed to market is accelerated and upgrade cycles shortened.



## APPELLO DIGITAL PLATFORM

ApPello CBS is based on the **ApPello Digital Platform** that offers rapid low code development, automation with advanced workflow engine, easy and seamless integration into the banking environment. With the use of our **Digital Platform**, financial institutions can seamlessly connect to other ApPello solutions family and/or also plug-n-play third-party applications such as payment hubs, treasury, card management systems or any other services which can accelerate your business.

Flexible features of **ApPello's Digital Platform** enable our clients to continuously fine-tune business rules/process flows, and optimize UX with drag-n-drop screen builder. Advanced users can set up and maintain workflows, configure business rules and screens, and modify page layouts themselves. Enhancing your product portfolio has never been so easy – you can configure a new product, run the necessary tests and launch new products in days rather than months. This innovative, flexible and unified set of products will help your company face the current and future challenges of the turbulent banking world.



## OMNICHANNEL APPROACH

Banking **customer experience** as well as internal staff **user experience** require omnichannel mind- and toolset. We designed our solutions with **mobile devices and other corporate channels** in mind. This means our core banking solution is **easy to set up** with any imaginable digital interface. Updating your staff's daily routine and workflows, **CBS** can be set up on the bank's restricted, verified in-house mobile devices.



## BUILT ON MICROSERVICES

**ApPello's CBS** is architected to be delivered as a series of Microservices. This means that each area of functionality can be deployed on a standalone basis.

Enabling a bank to progressively go-live with only functionalities needed for each stage, thus creating as a series of smaller projects which deliver earlier commercial benefits to banks at a lower overall program risk. It is also possible to upgrade individual components to take advantage of new capabilities without having to upgrade the entire system, thereby making it easier and quicker to introduce new products and services. Microservices can be used independently to provide functionality in large and complex technology environments on an ongoing basis.

**ApPello's CBS** can work seamlessly with existing legacy systems installed at a bank. This means that although full digital transformation is still the most effective longer-term option, a bank can still use much of ApPello's product creation and management flexibility, without having to replace all of the existing systems before enjoying any of the benefits of taking personalized products to market quickly.

# APPELLO OFFICES



## ● EUROPEAN - HQ

📍 Madách Trade Center, Building A, 2nd floor  
H-1075 Budapest, Madách Imre út 13-14.

☎ +36 1 474 0915

## ● CZECH REPUBLIC

📍 International Business Center  
Pobřežní 620/3, 186 00 Praha 8-Karlín

## ● AUSTRIA

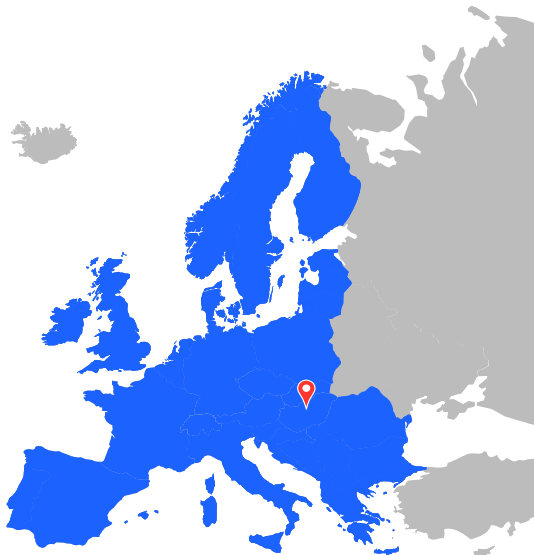
📍 Business Center NINETEEN  
A-1190 Vienna, Mooslackengasse 17.

☎ +43 72 088 4104

## ● ROMANIA

📍 15-17 Povernei street, Sector 1, Bucharest

☎ +40 316 301735



[www.appello.eu](http://www.appello.eu)



[ApPello\\_Banking\\_Software](https://www.facebook.com/ApPello_Banking_Software)



[ApPello\\_Banking\\_Software](https://www.linkedin.com/company/ApPello_Banking_Software)



[Team Appello](https://www.youtube.com/channel/UC...)



[appellosolution](https://twitter.com/appellosolution)



[sales@appello.eu](mailto:sales@appello.eu)



[marketing@appello.eu](mailto:marketing@appello.eu)

# CLIENTS



 BUDAPEST BANK

 BCR

 KB

 ERSTE BANK

 CIB BANK

 UniCredit

 SBERBANK

 PBZ

 TATRA BANKA

 Raiffeisen  
BANK

 ČESKÁ  
SPŮRITELNA

 Magnet  
MAGYAR KÖZÖSSÉGI  
BANK

 K&H

 TAKARÉKBANK

 BRD  
GRUPE SOCIETE GENERALE

 Fundamenta  
Lakáskassza

 J&T BANKA