



## CORE BANKING

ApPello Digital Core Banking System (CBS) is a comprehensive back office transaction management platform. This standalone module caters to Current Account, Multi-currency account and Interest bearing accounts – Savings, Term deposits and Overdraft. The solution is scalable to fit your business requirements across retail, SME and large corporate clients. ApPello offers its Digital Core Banking both as SaaS and as on premises solutions. The solution is cloud agnostic and can leverage AWS, Azure or Google Cloud's native technologies.

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The solution is based on ApPello Digital Platform that offers advanced front-end capabilities, flexible features and services ecosystem. With the use of our Digital Platform financial institutions can seamlessly connect to other ApPello solutions from our Digital Lending product family and also plug and play other 3rd party applications like 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 and process flows. Advanced users can set up and maintain workflows, configure business rules, screens, and modify page layouts themselves. Enhancing your product portfolio has never been so easy – you can easily configure a new product, run the necessary tests and enjoy the benefits launching new products in days over months – or if you have a better idea, drop it and go on with a new one. This innovative, flexible and unified set of products will help your company face the actual and future challenges of the turbulent banking world.



## CORE BANKING TOOLSET

ApPello Core Banking System is delivered with Client and Partner management, CRM, Current Account management, Loan Account management serves for Retail, SME and Corporate clients. These modules set can be extended with ApPello Digital Lending product family or any 3rd party tools. The solution easily blends into other modules like Treasury, Securities, Payments. Further features and extensions we offer are document and workflow handling on standard ApPello modules. ApPello CBS is an advanced toolset for smooth, customer-oriented banking experience. Optimize your operations with our modern CBS and manage your risks and compliance effectively at the same time.

### ■ appello Digital Core Banking Architecture



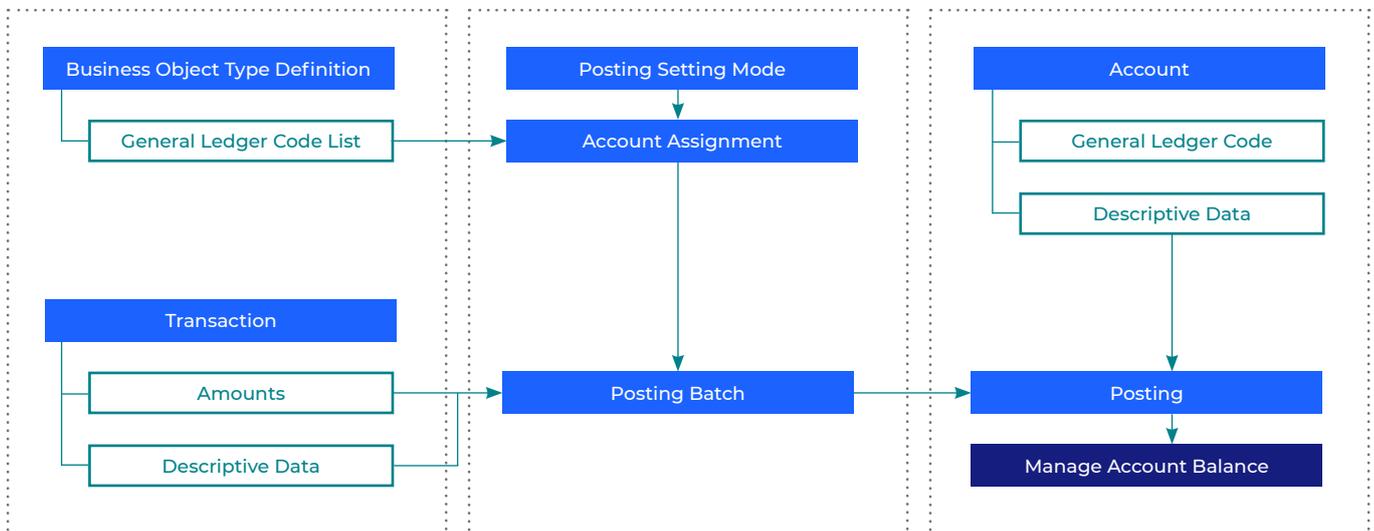
Business Module



Posting Generation



AMS Module



# CAPABILITIES

3



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



**Flexible** Current-,  
Multicurrency- and  
Interest Bearing **Account**  
**Management**



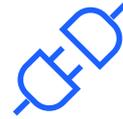
**Extendible with Onboarding**  
or Any Other Digital Lending  
Tools



**360 Degree Overview** and  
Monitoring



**Audit Trail** and **Reporting**



**Easy Integration** to External  
Services



Delivered as **SAAS**

# BENEFITS



Covers All Necessary  
**Core Banking Processes**



**Scalable** Solution to Grow  
from Small to Large Client  
Base



**Modular** Solution Helps to  
Grow Starting Small



**Short Time-to-Market**  
Given **Highly Flexible**  
Product Setup



**Omnichannel** Approach



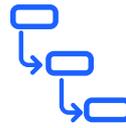
## OMNICHANNEL APPROACH

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.



## COST REDUCTION

Using **ApPello Core Banking System** the cost of maintenance and the expenses of the various software can be reduced. When developing our solutions, we believe in **cross-functionality**. This attitude guarantees **easy workflow** and **data recycling** across modules. We preserve flexibility and quick adoption to **various business needs**. We give the administrative users options to **create and modify workflows and databases**, which results in significant cost savings and allows faster product introductions to the market. Instead of long -term and fragmented software development just utilize the power of **ApPello Digital Platform!**



## WORKFLOW SUPPORT

All functions in the ApPello Core Banking System can be easily incorporated into the workflow. We made workflow configuration very 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 your analysis result. Inside our solution, business users are able to define and maintain workflows even across different business modules.



## SCREEN & TEMPLATE DESIGNER

All **ApPello solutions** come with an **easy-to use screen designer**, since if you are going to have new process or products, you will need it for sure. With the help of this tool you can **drag-and-drop compose your new screens**. If you have already designed your new product in the system, you will like our **Document Template designer** as well, which will let you orchestrate your new agreement. If you wish, you can link it directly into the Customer portal, where your clients can digitally sign it.

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 BCR

 KB

 ERSTE BANK

 CIB BANK

 UniCredit

 SBERBANK

 PBZ

 TATRA BANKA

 Raiffeisen  
BANK

 ČESKÁ  
SPŮRITELNA

 Magnet  
MAGYAR KÖZÖSSÉGI  
BANK

 K&H

 TAKARÉKBANK

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GRUPE SOCIETE GENERALE

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Lakáskassa

 J&T BANKA