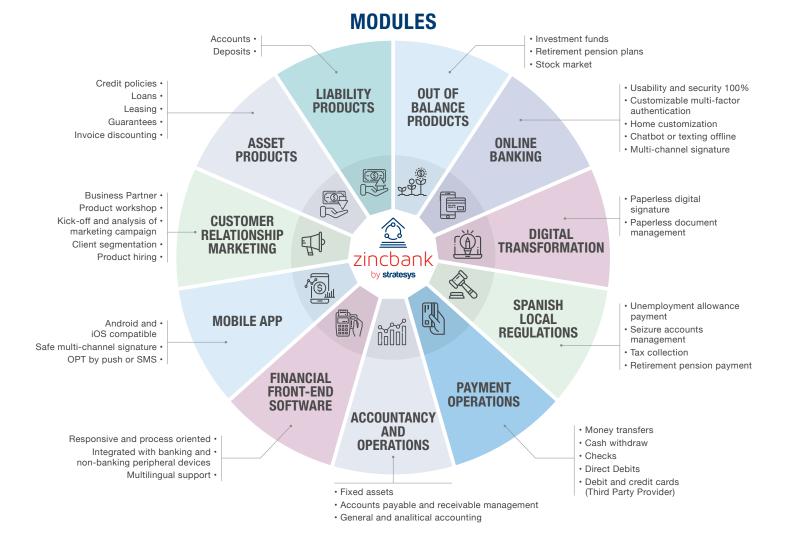
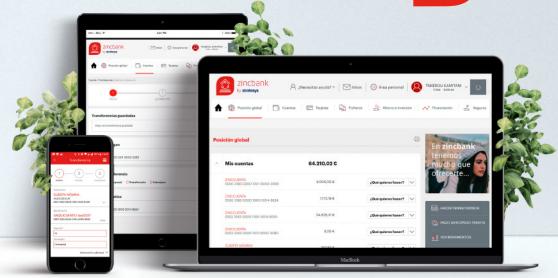


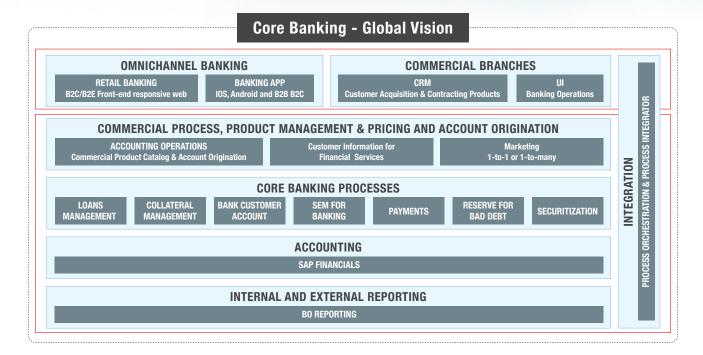
ZincBank is an omnichannel platform that offers an end-to-end solution to support every business operation within the bank industry, based on SAP technology. It offers banking services focused on the customer, in a hyper-regulated and fast-evolving technological context



# Digital core banking that supports all business operations within the bank industry







#### **Functional Areas**

- Client, commercial CRM, marketing and product workshop
- Liability products, asset products and associated guarantees
- SEPA credit transfers, SEPA direct debits, checks and debit/credit cards
- Out of balance products
- Accountancy and associated process

- Local regulation for the spanish market
- Multi-axis profitability system
- Management of default and delay in payments
- Money laundering
- Support to all commercial channels

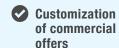


## **Disruptive Product Workshop Model**

Workshop product allows to separate decission-making from business units to launch new products. It enables pricing definition based on customer features, product features or commercial structure. It bears the concept "product bundle" and controls the fulfillment of the customer contract agreements.

**EXCLUSIVE** PROPOSAL

Lowering time to market product launch



Simplification and optimization in banking product management

### **Key Aspects**





Omnichannel business operations



Completely adaptable to new backend operations



Real-Time Banking through HANA data base, where transactional data coexist with reporting data in real time, there is no need of a datawarehouse.



Paperless bank and digital biometric signature



Based on SAP technology, world leader software company



Roll-out all over the world, escalation to local regulations



Support to every access channel to the platform: Internet and Mobile banking, Back-office, Headquarters, Partners

#### **Benefits**



Multicurrency

and multilingual

Client-centered banking, based on customization of marketing strategies



Complete matching between batch and online processes, operations allowed 24/7



Reporting to local institutions



Continuous support of new regulations along with SAP supplier



zincbank

by stratesys

Massive cost savings due to th improvement on effectiveness of business processes

## **Technologies**

#### **Customer Experience**



**OPTIMAL EXPERIENCE GUARANTEED THROUGH RESPONSIVE WEB TECHNOLOGIES** 



**BUSINESS CONTENTS** ADAPTED TO ALL **DEVICES DEPENDING** ON THE USER



- · Guaranteed authenticity with absolute legal validity
- Quick contracting processes, from anywhere, at any time





- High speed transactions thanks to in memory based data
- Data management through multi-layer storage
- Real-time reporting and visualization
- Process and analysis of predictive data, flow graphics and time series in order to obtain responses to any business question





- · SAP cloud platform certified
- Allows non-SAP cloud (IBM, Microsoft and Amazon)
- Scalability and orchestration through Docker / Kubernetes



#### Open banking

- Development of APIs for Third Party Providers
- AISP and PISP development from PSD2
- Simplicity and global vision of the financial status
- Creation of Alert systems
- Operating and authentication safety



#### **Towards Artificial Intelligence (AI)**

- Al can be used for Chatbot channel interactions
- Faster customer interaction, lower user intevention



The financial sector must face the **new business models** originated in technological disruption. Additionally, this sector must face the typical challenges derived from the recent and profound crisis: Cost reduction, improvement of risk management, increase in operative efficiency, etc. Finally, it must comply with the ever-growing regulations and laws that rule the sector.

With the strategic support of our partner SAP, we offer **exclusive solutions** that respond to the main issues that the Banking Sector must face nowadays.

#### **SAP Leaders**

We are a reference company in the **SAP** ecosystem, positioned in the TOP ranking of partners every year and with international alliances in several countries and partnership models: Services, Education, Value Added Reseller, Recognized Expertise, Hosting Services, Outsourcing Operations, Application Management, Partner Center of Expertise, etc.





The only partner in Spain certified in all vertical solutions of SAP products for the financial sector

"THE FINANCIAL SERVICES
DIGITAL TRANSFORMATION
REVOLUTION IS UNDERWAY...
GET READY"



SAP Partner Excellence EMEA AWARD

#### INNOVATION

SAP Core Banking Implementation

## stratesys

## MULTINATIONAL COMPANY SPECIALIZED IN DIGITAL SERVICES

**58M€** 

400+

900

300%+
GROWTH IN THE

1000 +

8 COUNTRIES WITH

We accompany our clients on their road to digital transformation and we help them achieve their objectives through the development of technological and business solutions

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