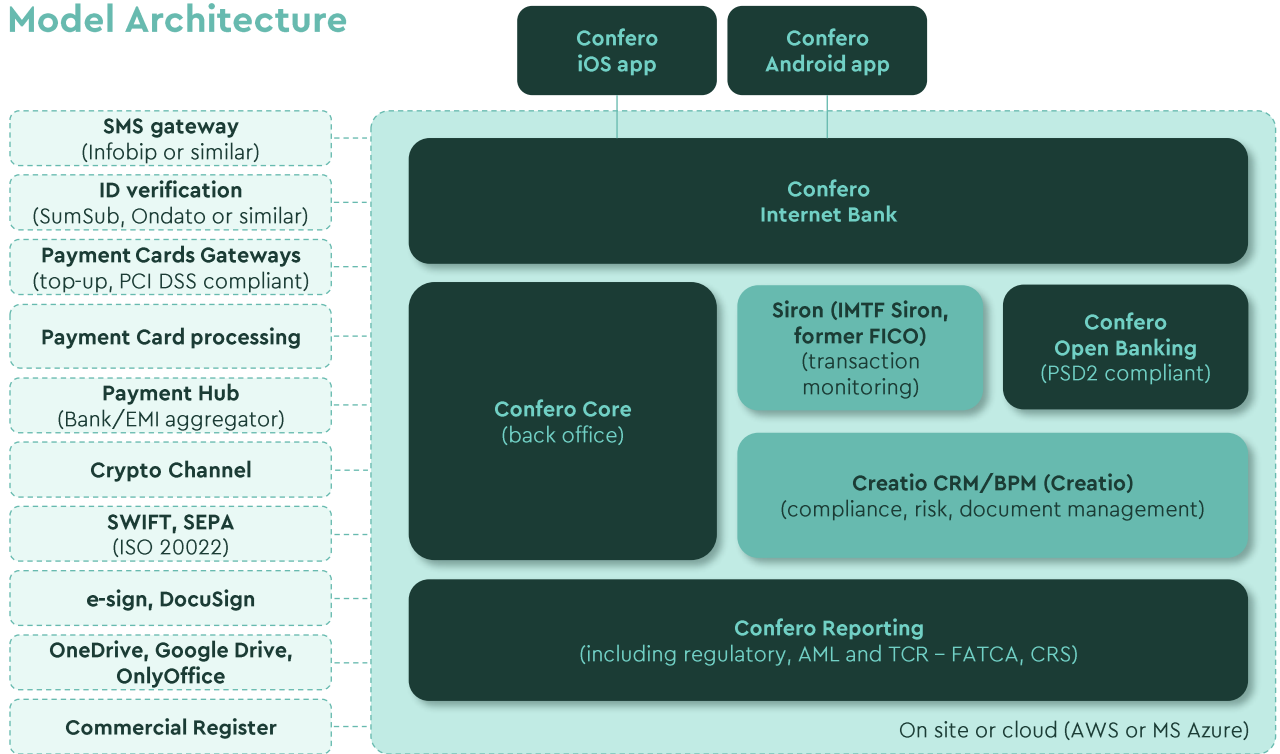


Fintech Solutions for Electronic Money Institution



Model Architecture



Features & Benefits

- Composable, service-oriented architecture
- Compliance, CRM & BPM from Creatio and Siron
- Individually customized IB and apps
- Already integrated parts that have connectors to external services
- Each part can be easily replaced
- Lower dependence from one vendor comparing with "all-in-one system" model
- Failure of one part does not lead to the failure of entire system
- 2 months installation AS IS with little customization

Hosting

- On-site
- SaaS (on individual account in AWS or MS Azure, managed by Confero)
 - Dynamic capacity (configurable reduction for low activity periods, e.g. night, weekend)
 - Configurable availability from basic 99.00 to high 99.999

Pricing Policy

- No initial licence fee (ILF), only monthly subscription fee (RLF)
- No Set-Up fee in case of 12-months subscription of model complex
- For SaaS infrastructure hosting on AWS or MS Azure at actual expenses, no extra charge
- No hidden costs

Fintech Solutions for Electronic Money Institution



Confero Core



A modern accounting system is needed for financial transactions, with the ability to individually adjust the chart of accounts, including accounting for clients, accounts, payment card accounts, nostro accounts, deposits, loans, online authorization and processing of transactions, unified balance control, statements and reconciliation of statements, and a general balance.

Creatio CRM & BPM



The unique BPM platform of the new generation of Creatio (USA), built on the principle of NO CODE, provides automation of business processes without requiring programming skills. It also provides highly efficient and professional functions of CRM, marketing, sales, document management, compliance management, and many others.

Confero Internet Bank



A modern, multi-channel, and cross-platform solution is provided for managing finances and communicating with a financial institution online, including remote identification and registration of clients, connecting products and services, conducting transactions and requests, managing questionnaires, notifications, and much more.

Siron



The Siron AFCS suite is one of the leading and most widely used platforms to detect financial crime and suspicious activities. It enables to offer tailor-made solutions against money-laundering, fraud, terrorist financing, and to fulfil custom requirements for Governance, Risk and Compliance in the best possible way.

Confero Open Banking



A modern system is designed for financial institutions and is mandatory in a number of countries for these institutions to provide third-party organizations with access to customer information and financial management, with the consent of the client through open APIs, and it is fully compliant with the PSD2 directive.

Confero Compliance Reporting



The Confero Compliance Reporting is fully integrated with Confero Core and Creatio, offering a lightweight solution for storing compliance-related data. It allows building analytical reports and enables the monitoring and evaluation of customer behavior by utilizing user-defined rules and scenarios.

