

Product Profile



DIGITAL BANKING EXPERIENCE, REDEFINED

QUALCO Scalefin supports Banks and financial institutions of all sizes and locations in their digital transformation journey. Our cutting-edge banking solution enables organisations to enhance their digital capabilities and achieve their strategic goals quickly and efficiently, by digitising customer services, improving customer experience and driving growth. Trust our innovative platform to achieve business development and success by offering a comprehensive and unified banking service that exceeds your customer's expectations.

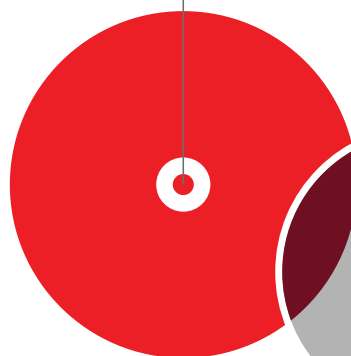


DRIVING DIGITAL TRANSFORMATION AT SPEED AND SCALE

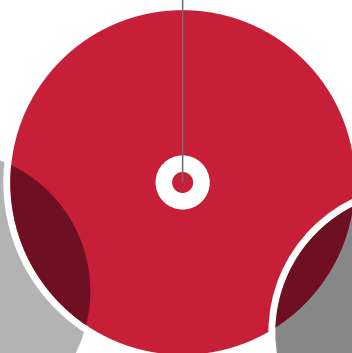
Redefining
**Digital
Experiences**

Accelerating
**Business
Growth**

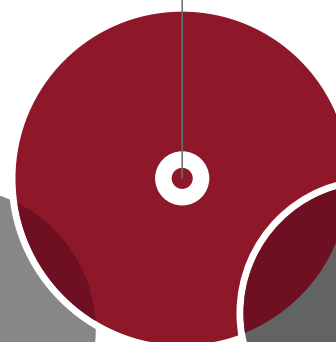
Serving
**Retail & Corporate
Customers**



Enhancing
**Customer
Engagement**



Making
**Integrations
Seamless**



Ensuring
Trusted Transactions



Redefining Digital Experiences

Put your customer first with simple, secure, customised journeys crafted through our strong expertise, advanced tools, and robust methodology. Our agile delivery approach ensures progressive transformation across all user touchpoints, while our flexible cloud offering accelerates your digital transformation journey.

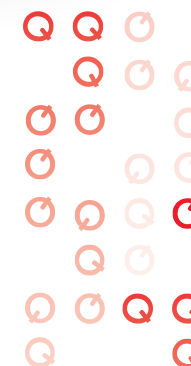
KEY BENEFITS

Enhancing Customer Engagement

We bring a human-centric perspective to digital interaction. With our innovative approach, you can discover new ways to engage with your customers across all digital channels, delivering experiences tailored to each platform. Speed up your digital evolution using our pre-built applications or constructing new ones via a robust infrastructure.

Accelerating Business Growth

Expand your business by offering fast, efficient, simple and personalised online services. Our digital banking solutions provide opportunities for cross-selling and up-selling. Optimise your operations and drive revenue growth, taking your business to the next level.



KEY BENEFITS

Making **Integrations Seamless**

Enrich your organisation's digital capabilities with our adaptable and flexible software solution. Our API-first approach allows seamless integration into your existing IT environment, providing enhanced user experience without compromising security.

Serving **Retail & Corporate Customers**

Offer seamless retail and corporate banking services, all in one place. Help your customers manage their finances easily and conveniently anytime and anywhere. Join us now and experience the future of banking at your fingertips.

Ensuring **Trusted Transactions**

Multi-factor authentication, customisable access rights, and digital signature capabilities ensure that only authorised users can access specific functions and protect against fraud. Authenticating every customer request across multiple data points guarantees customer trust and security.

KEY FEATURES

EXPERIENCE CONSISTENCY VIA **OMNI-CHANNEL FUNCTIONALITIES**

By leveraging digital channels and analysing transaction data, we empower your business to predict customer behavior, elevating customer experience to new heights that surpass mere expectations.

Our platform offers innovative development tools that help you keep track of transfers, payments, history and user preferences.

Trust us to easily access:

- Users action journals
- Simple new product wizards
- Back-end payment configuration
- Scan and pay option

MINIMISE COSTS AND ERRORS WITH **BACK OFFICE AUTOMATION**

Our Back Office web application allows you to streamline business operations, boost effectiveness and increase customer satisfaction.

Trust our complete suite of tools to simplify the management of all your entities and policy data, including configuration, system settings and more, while enabling:

- Straight-through processing
- Interface with your company's backend
- Easy configuration and task control

OPTIMISE **CASE MANAGEMENT** WITH OUR WORKFLOW SYSTEM

Our workflow system simplifies case management by allowing the seamless movement of case data within your organisation's systems.

Streamline customer requests, automate, and manage tasks, processes, and workflows within your organisation. A flexible environment provides tools and features for:

- Creating, visualising and tracking workflows
- Assigning and scheduling tasks
- Setting deadlines and monitoring progress

ELEVATE CUSTOMER EXPERIENCE WITH OUR **USER-FRIENDLY UI**

Our mobile-first digital banking platform is designed with the customer in mind, offering a responsive design and a strong UX. Hosted on Azure, the solution provides top-notch security and reliability for sensitive customer data.

Enable users to navigate easily thanks to the native application feel and the multilingual, user-friendly interface. Aiming to cater a diverse range of preferences, we bring you:

- Built-in site maps
- Search Engine Optimisation (SEO) tools
- Single sign-on and switch themes options

ENSURE **PSD2** **COMPLIANCE** AND DATA SECURITY

With **QUALCO Scalefin** you can ensure compliance with **Payment Services Directive (PSD2)** regulations. Our set of regulated APIs give your developers access to dedicated portals and guides.

Focus on your core competencies while leaving the compliance and security concerns to our innovative solution and:

- Leverage on easy platform integrations
- Maintain data privacy and security
- Expose customer data and services securely

INTEGRATE SEAMLESSLY WITH OUR **ADVANCED** **ARCHITECTURE**

Enable your business to leverage the benefits of cloud computing, such as cost savings, high scalability, and increased agility. Trust our flexible and versatile platform to interface effortlessly with any underlying system or other third parties.

Ensure a smooth integration process and efficient APIs deployment via the API Sandbox environment, Azure API management and API test control. In particular:

- Integrate with your IT environment without restrictions
- Migrate to the cloud seamlessly
- Scale according to your business needs

PROTECT YOUR BUSINESS WITH **ENHANCED** **SECURITY MEASURES**

Our software solution comes with enhanced protection measures including identity management, authorisation, and API security. The platform provides quick and secure access to customer data through various authentication options such as Fingerprint, Touch ID, and Face ID functions, all protected by a single point of entry and an n-digit code.

Benefit from top-notch security measures and ensure:

- Improved identity management and authorisation
- Streamlined user experience
- Minimised risk of data breaches and fraud

USE CASES

REDESIGNING WEB BANKING

Challenge

In today's fast-paced digital age, organisations must keep up with the rapidly changing business landscape and meet the growing demand for digital services. With most customers expecting seamless and consistent experiences across all channels and services, financial institutions are asked to transform their digital infrastructure.

Goal

Offer a unified web banking platform for retail and corporate customers, employees and third-party developers, achieved via an API-first approach.

Solution

An entirely fresh web application is developed, featuring redesigned visual elements and user flows and delivering unprecedented UI responsiveness, leading to a vastly improved user experience. At the same time, third-party developers are enabled to build upon the platform, driving innovation and further expanding the institution's offerings.

Key Results

- Digital services adoption increase
- Minimal maintenance needs
- Improved customer satisfaction
- High mobile app rating

USE CASES

DIGITISING CUSTOMER EXPERIENCE

Challenge

Financial institutions face the challenge of keeping up with the rapidly increasing demand for digital services while providing a high-quality customer experience. Clients expect quick and easy online experiences, calling for businesses to find ways to bridge the gap between physical and digital channels.

Goal

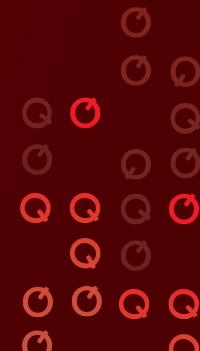
Provide financial institutions with the tools required to create a seamless and integrated online and offline customer experience.

Solution

The QUALCO Scalefin Case Management module enables businesses to offer powerful digital services, using low-code and workflow-driven tools. Efficient case management empowers financial institutions to monitor the progress of individual cases, share information among stakeholders, and maintain compliance by capturing and storing relevant data.

Key Results

- Digitise customer interactions
- Enhance process efficiency
- Reduce requests' response time
- Implement compliance requests fast



www.qualco.eu

