

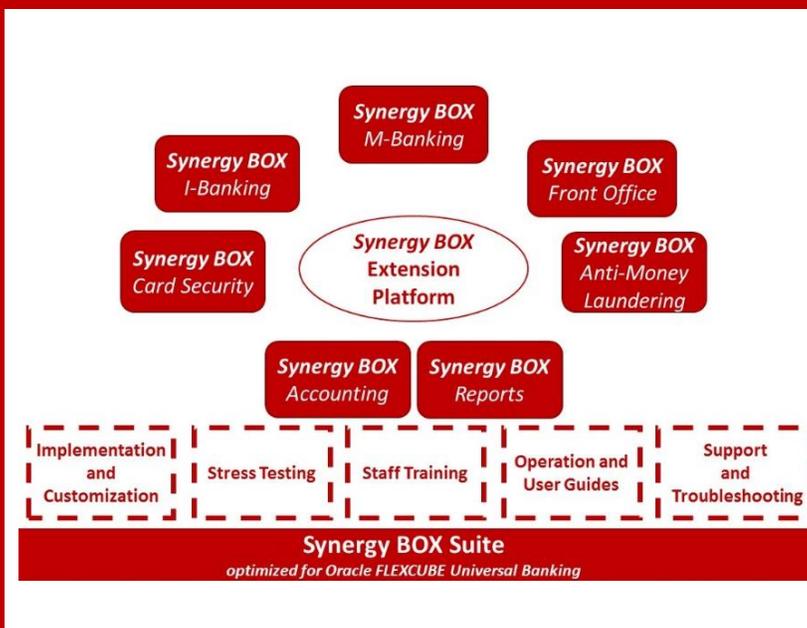
# SYNERGY BOX SUITE

Optimized for Oracle FLEXCUBE Universal Banking



## Banking Optimization Extensions

### Integrated and Extensible Suite on a Lightweight Platform



- ✓ Rich functionality by experts in financial services
- ✓ State-of-art user experience across all channels
- ✓ Service-oriented architecture
- ✓ Lightweight and easy-to-use extension platform
- ✓ Out-of-box integration with Oracle FLEXCUBE Universal Banking
- ✓ Premium service and support

### Extending the Opportunities of Digital Banking



#### Be flexible

- ✓ Adapt solutions to your business processes easily



#### Reduce cost

- ✓ Minimize cost of development and operation



#### Offer more

- ✓ Add value to your current and future services

# Synergy BOX Suite

## Use Cases

*Synergy BOX Suite* builds on top of existing core banking system, legacy software, and third-party services to provide user-friendly solutions that are easy to customize and extend. The existing applications in the suite combine best practices and deep expertise in the financial services industry with state-of-art technology to meet current needs and anticipate future expectations of modern digital banking.

### Mobile and Online Banking

The capabilities that *Synergy BOX I-Banking* offers enable full digitalization of all branch activities except cash operations. You can make your services available to your customers at a time convenient for them at a reduced cost for physical branch services.

On top of that, *Synergy BOX M-Banking* adds native experience at the fingertips of the mobile users. They can access all their banking information and services directly from their smart phone and enjoy complete flexibility.

### Front Office Operations

The speed of service is crucial for customer satisfaction. Therefore, *Synergy BOX Front Office* focuses on ease of use and convenience for your personnel. It provides a single interface to all backend system, adding productivity features, such as filters and prefilled information so that front office employees can access everything they need in seconds. The solution employs user-centric interaction patterns to minimize needed end-user training, and can be easily extended with new screens and transactions using the underlying Synergy BOX Extension Platform.

### Card Security

*Synergy BOX Card Security* is a smart add-on to your core banking processes that enables your clients to request ultimate privacy for their transaction data.

The solution offers additional authorization checks available to bank card holders when they operate their accounts at the bank branch office. Using their cards, they can control which data is visible and minimize data exposure to bank front office personnel.

### Anti-Money Laundering

Compliance with anti-money laundering (AML) legislation is an essential aspect of bank operations. *Synergy BOX Anti-Money Laundering* is a solution that covers all major AML requirements, such as customer due diligence and risk profiling, preventive and detective watch-list filtering of transactions, suspicious transaction monitoring, and reporting. It enables currency transaction reports (CTRs) processing in real-time.

### Reporting

*Synergy BOX* integration with Oracle Flexcube Universal Banking offers a seamless channel for extracting, slicing, and presenting data from the core banking system into convenient reports. *Synergy BOX Reporting* is a solution that offers out-of-the-box business intelligence on top of the existing data in your system, built to provide leaders with a flexible tool for quick data analysis and decision-making capabilities.

### Accounting

Accounting information and reports are necessary for legislation purposes, as well as for internal transparency on bank financial state. Therefore, *Synergy BOX Accounting* focuses on enabling direct creation of accounting reports required by national legislation, as well as internal audit reports

# Synergy BOX Suite

## Architecture and Security

### Modular Architecture

Synergy BOX Suite is a comprehensive solution set comprising of autonomously running applications. Each solution can be installed, configured and run independently from others. This enables a low-risk and controlled-cost approach when implementing the solutions while offering the possibility for gradually enriching the available services.

### Extensibility Platform

All applications in Synergy BOX Suite run on top of a lightweight platform, which provides a lean way for extending the solutions. The platform enables non-developers to create new screens and add functionality with a few clicks. For technical users, it offers more sophisticated extension capabilities based on modern technologies.

### SOA Approach

Synergy BOX Suite aims to enrich existing capabilities of core banking systems and third-party offerings. Therefore, integration and interoperability are key features of the platform. Following a service-oriented architecture (SOA) approach by RESTful services, Synergy BOX applications can integrate easily with legacy backend and external providers.

### Low Resource Consumption, High Availability

The majority of computations performed by Synergy BOX applications are done on the resource-rich database layer. Hence, Synergy BOX Extension Platform is very lightweight, consuming little system resources even with the highest load levels. Also, the platform is enabled to run in a cluster environment to ensure high availability and failover.

### 3-Layer Security

Security is a major concern for any bank. Therefore, Synergy BOX puts particular focus on this aspect by offering a 3-layer approach. All communication to and from the applications is encrypted using HTTP/SSL protocol. Also, core functions that operate with sensitive data are isolated from direct Web access to the bank's internal network. Finally, OAUTH2 authentication mechanisms ensure credential checks upon user requests to access data.

### State-of-Art Technology Stack

Synergy BOX Suite leverages latest technologies and state-of-art architecture patterns. A modern technology stack is an important aspect when choosing a solution because it guarantees long-term relevance of the platform, ease of use and extensibility, modern user interface, and good performance.

