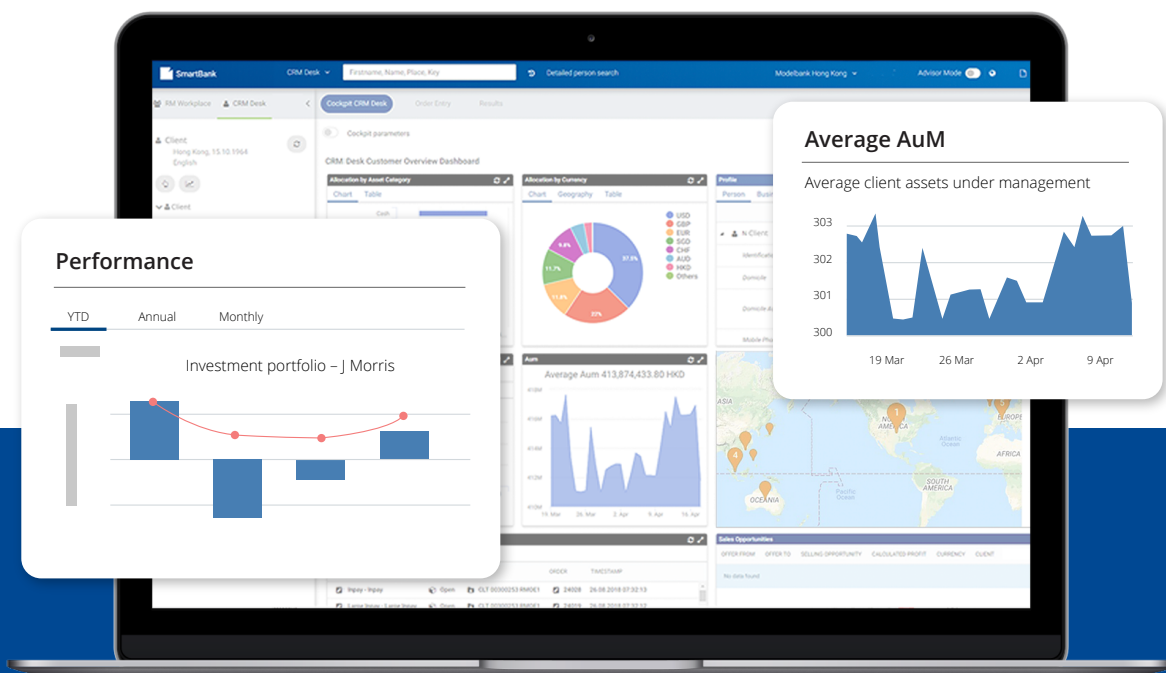


Avaloq Core Platform

AVALOQ CORE



World-class core platform for
banks and wealth managers

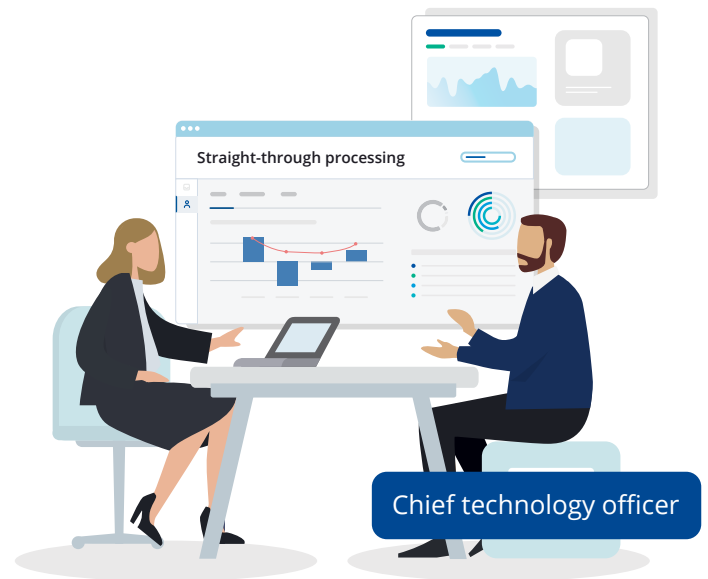
Transform your banking capability, improve efficiency and reduce risk



Cost reduction

59% of bank executives said digitization is the most important lever in cost efficiency.

Source: KPMG



Core banking modernization

More than 65% of banks are exploring the potential of next-generation platforms.

Source: McKinsey

Today, all our banking units use the same Avaloq banking platform. This results in synergies and gives us a high degree of operational efficiency.

Source: Dr. André Logger, CEO LGT Financial Services

A powerful core platform that serves the needs of every client segment

The Avaloq Core Platform is a proven, scalable product that is designed to streamline your entire banking value chain. Its comprehensive capabilities cater to every client segment, with over 100 different types of financial products powered by 70 modules including specific modules for CRM and portfolio management to support the wealth segment. The platform's automation capability enables the swift and reliable handling of banking tasks, from client onboarding and payment execution to credit and treasury management, all in compliance with regulatory requirements. Standardized and customizable workflows in conjunction with a unified data model allow you to automate labour-intensive tasks efficiently while ensuring consistency throughout your organization. To help you stay ahead of emerging standards and guidelines, a global team of regulatory experts is available to monitor and inform you of any changes. The Avaloq Core Platform is highly flexible, allowing deployment in public or private cloud environments and tailored to your specific needs. By leveraging pre-built baseline configurations, you could be up and running in as little as six months.



One product covering the entire value chain from front to back office

The Avaloq Core Platform is designed for use throughout the financial value chain with an unparalleled breadth of functionality in one product. Each module within the Avaloq Core Platform provides the required depth of functionality for any size of bank or wealth manager, and every business unit from front to back office can work from the same product, thus increasing operational efficiency and reducing risk.

Channels

Manage client communications and connect to web, mobile and in-person banking

Client management

Onboard and offboard clients, manage lifecycle events and client relationships

Portfolio management and advisory

Create and maintain advised and discretionary mandates with wealth clients

Trading

Access a wide range of investment products from derivatives and funds to FX and crypto assets

Lending and credit

Offer clients lending, including simple credit products, mortgages and trade finance

Payments

Plug in to all major clearing networks and process a comprehensive range of payment types

Business support

Manage taxes according to local rules, access market data and model instruments

Treasury and risk

Use enterprise risk management and treasury tools to keep your positions within appetite

Compliance and reporting

Monitor transactions for compliance and report to regulators or clients in standard formats

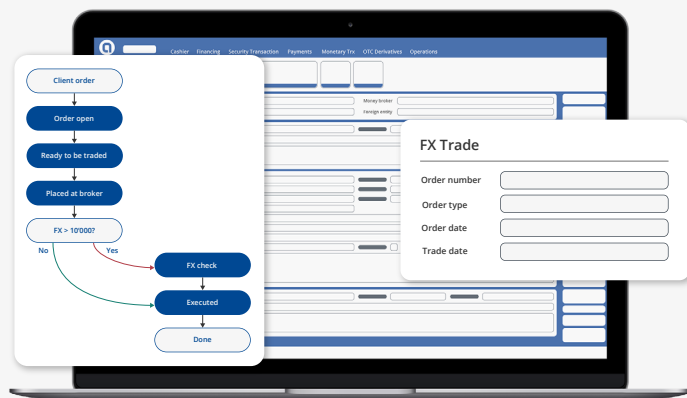
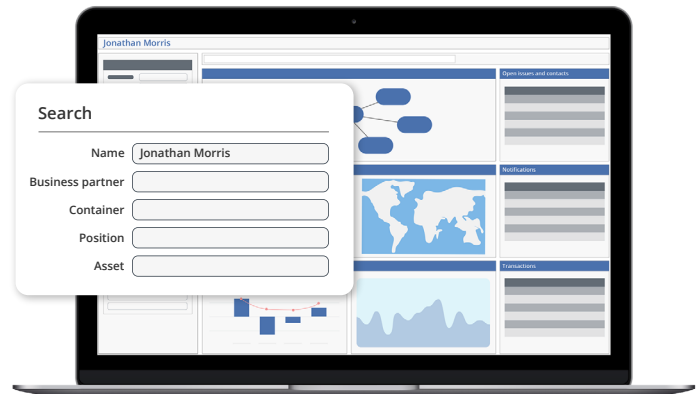
Operations

Benefit from intuitive accounting, along with cost and fees tools for improved pricing

Product highlights

Unified data model for scale and growth

- Clients follow a proven, robust object model, based on a single representation for each entity.
- Bank systems are accurately mapped to the model rather than being force-fitted into an existing system.
- Clients can customize object model elements during implementation or use proven existing elements.
- Domestic growth and entry into new markets are simplified as the data model is fully scalable.
- International clients can efficiently operate across markets with a multi-entity, single instance approach.

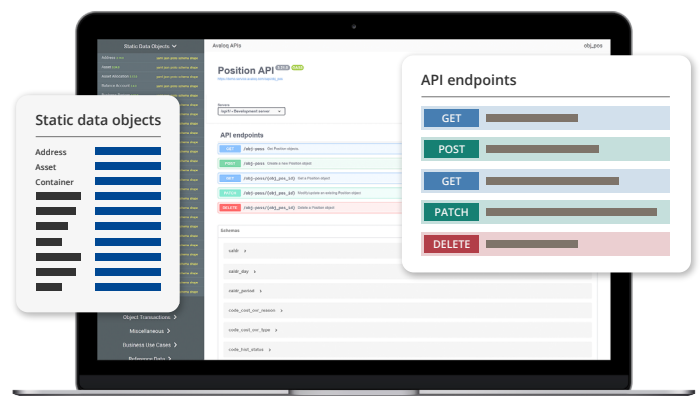


Powerful, customizable workflows for automation

- Workflows are used in the Avaloq Core Platform to model processes, generating STP rates close to 100%.
- Clients can customize workflows according to their needs or use existing, tried-and-tested ones.
- Integrated and real-time booking and balance engine simplifies the accounting process.
- Orders are booked as temporary transactions before closing thus facilitating the auditing process.
- Reporting requirements in local markets can be satisfied using specific adapters if needed.

Thriving ecosystem and community

- Out-of-the-box regulatory compliance in all Avaloq target countries across Asia, Europe and other markets.
- Dedicated regulatory monitoring team regularly shares key considerations and insights.
- Community of 160+ clients benefits from shared implementations of standards and requirements.
- Banks and wealth managers gain access to 140+ pre-vetted technology partners and fintechs.
- 7,500+ APIs available along with other integration methods such as business event subscriptions.



Avaloq Core Platform in numbers

Reduce cost-income ratio by 15 percentage points

Industry experts have consistently identified significant cost-saving potential from core banking transformation. In practise, Avaloq clients have been able to reduce their cost-income ratio by as much as 15 percentage points, supported by the cost-saving benefits of the Avaloq Core Platform. Through the automation of manual processes and the rationalization of complex IT systems which this product enables, similar long-term savings are possible for any client.

Achieve straight-through processing rates of up to 99%

Thanks to a robust, tried-and-tested approach to automation, the Avaloq Core Platform allows clients to benefit from some of the highest STP rates in the industry. For payments, the Avaloq Core Platform achieves STP rates of as high as 99%. Avaloq also uses the Avaloq Core Platform to run its own Banking Operations (BPaaS) service, which means enhanced process automation is passed on to the Avaloq Core Platform to benefit the entire client community.

Access 50+ new features and improvements per year

The Avaloq Core Platform is constantly evolving to meet clients' needs. In the last three years, more than 150 new features and upgrades have been released for the Avaloq Core Platform. Subject to the client's chosen deployment model, releases are offered as standard to clients at least twice a year, covering everything from local tax enhancements to make clients' obligations more efficient to large regulatory programmes like MiFID II or Basel III. Development costs are shared between relevant clients, generating economies of scale.

Benefit from Avaloq's 100% implementation success rate

Avaloq's Global Implementation Framework (GIM) ensures transparency and mitigates risk during the implementation phase, no matter which deployment method you choose for the Avaloq Core Platform. By working with over 1,000 certified implementation specialists from our trusted partners, Avaloq products are efficiently integrated into your domain based on your specific needs and in compliance with local regulations. Avaloq's execution capability, speed to market and sharp focus on solutions have translated into a perfect record of implementation success for nearly 40 years.

Technology principles



Secure

Security by design is embedded into the Avaloq Core Platform. The platform's database architecture offers row-level security and is highly reliable and consistent, with all data modifications through a single code base.



Automated

With the highly-automated Avaloq Core Platform, clients benefit from increased efficiency and accuracy. Automation also brings further benefits, from testing and infrastructure provisioning to deployment.



Customizable

The Avaloq Core Platform works out of the box, but its layered architecture also allows for efficient customization. The client-specific contribution layer handles customization and functionality extensions without impacting the source code.



Cloud-ready

Clients can deploy the Avaloq Core Platform flexibly. The product can be run in SaaS mode, hosted on a secure public cloud, or clients can use their own private cloud, Avaloq's private cloud or even data centres.



Modular

The Avaloq Core Platform is modular and is designed to integrate seamlessly with third parties and other Avaloq products. This improves organizational scalability and reduces time to market, cost, and risk.



Agile

Agile development at Avaloq is based on intensive collaboration and fast feedback cycles. For agile at scale paired with long-term delivery commitments, the main focus is flexible responses to changes and conscious planning.

Improve efficiency and embrace digital assets with Avaloq Core



Avaloq Core enables banks and wealth managers to run their banking systems on a modern, scalable and flexible core platform, allowing them to reduce cost and operational risk while embracing digital assets. With the Avaloq Core Platform, you benefit from a proven, robust platform that serves some of the most prestigious financial institutions worldwide and manages a total of over CHF 4 trillion of assets. With more than 35 years of experience in financial services, we are in a unique position to deliver some of the most reliable and innovative solutions in the market.

The importance of choosing the “right” core banking solution from an increasing number of providers in the market cannot be understated. Now more than ever, private banks and wealth managers require a platform that is comprehensive in its capabilities, but also best-in-class on a function-by-function basis. They require a platform that is highly customizable and scalable according to their requirements across locations, preferred modes of deployment and the fintechs they choose to integrate. And they demand measurable positive impact, whether in terms of top-line growth, cost reduction, banker efficiency/productivity, or time to market for new products. Not only does Avaloq emphatically check all these boxes, but it is forging ahead via its application of AI and machine learning to help banks use their data more intelligently across their businesses.

Source: Asian Private Banker

Book a demo

If you would like to find out more visit avalog.com/contact-us

About Avaloq

Leading the way in wealth management technology and services

Avaloq is a global leader in digital banking solutions. Its core banking platform and wealth management technology are delivered through Software as a Service (SaaS) and on-premises models. Avaloq offers Banking Operations via Business Process as a Service (BPaaS), which gives clients a high degree of automation to boost back-office efficiency. More than 160 banks and wealth managers worldwide trust Avaloq for its innovative products and reliable services. Avaloq is a subsidiary of NEC Corporation, a global leader in the integration of IT and network technologies.

160+

clients in 35 countries

CHF 4tr

client assets managed

17 offices

in 10 countries