

Web and Mobile Banking

AVALOQ ENGAGE



Impress your clients with a state-of-the-art digital banking experience

Adapt quickly to end clients' ever-changing expectations



Client experience

77% of affluent to UHNW investors check their portfolio performance at least once a week.

Source: Avaloq research



Digital transformation

76% of wealth management executives say improving digital experience is a priority.

Source: Capgemini

“As client satisfaction is at the heart of CA next bank’s business model, we are firmly convinced that a state-of-the-art digital user experience is key to long-term success in the banking industry.”

Source: Thibault Reversé, CEO of Crédit Agricole next bank

Achieve strong and lasting client satisfaction

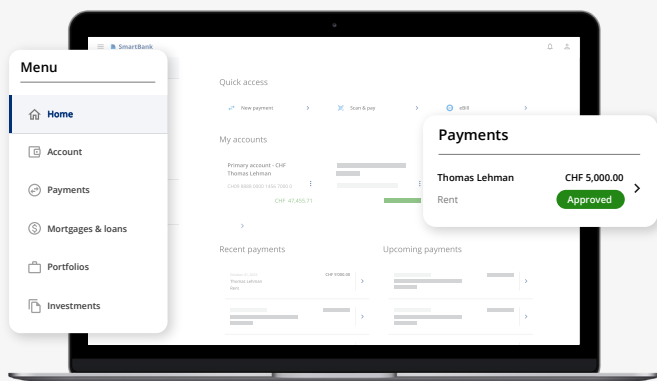
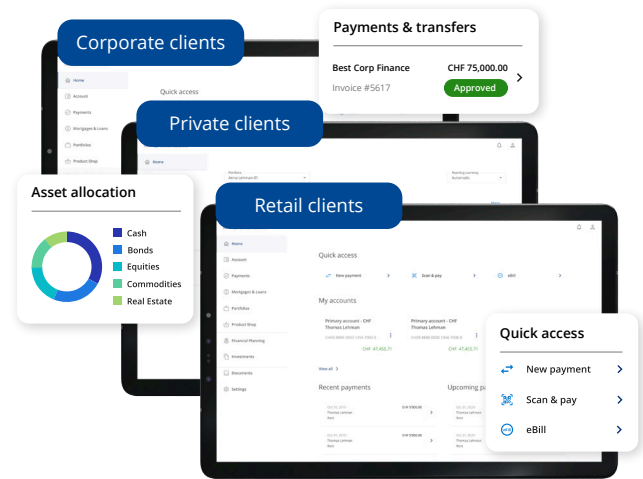
Show your clients you understand their needs by developing a hyper-relevant digital banking experience. With its extensive range of self-service features, Web and Mobile Banking enables you to create an online experience customized to your clients' preferences. From payments functionality covering all major schemes, to customizable persona-tailored dashboards and self-serve corporate actions, you can cherry pick the features and user journeys that best fit to your client base. We allow efficient customization of Web and Mobile Banking to your brand and preferences – with native and hybrid options to suit your needs. Our cutting-edge architecture is both flexible and modular allowing you to easily integrate with third-party providers while guaranteeing a seamless experience for your end users.



Highlights

Hyper-personalization for any user

- Persona-based dashboards allow you to show the right information to every client
- Personalized news and articles based on user segmentation enable a seamlessly-tailored experience
- Quick access links are designed to direct users swiftly to the most commonly-used features
- In-app promotional banners can be shown to specific clients to promote your products effectively

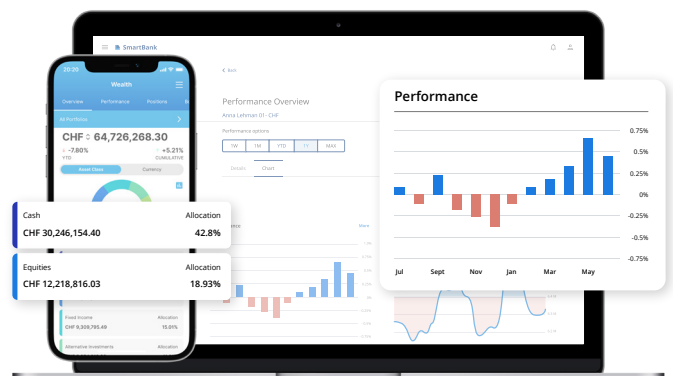


Digital channel for your clients' needs

- Complete range of domestic and international payment types from SEPA to direct debit and Scan & pay
- Intuitive payment assistant and payment templates enable convenient execution of multiple payments
- Sophisticated payments functionality for corporate clients, including approvals, file upload and download
- Balance enquiries, transaction history and document management available 24/7 in web browser or mobile app

Comprehensive wealth functionality

- Self-service portfolio reporting functionality gives a snapshot of the client's overall wealth
- Convenient and regulatory compliant trading, including creation and tracking of FX and crypto orders
- Portfolio analysis tools empower the user to quickly understand their position and potential next actions
- Cross-channel self-service investment proposals including digital signature, rejection and changes



Benefits of Web and Mobile Banking

Over 100 features for web and mobile banking

Access the widest and most comprehensive set of features for any client persona. Retail clients can access everyday banking functionality, from credit card management to balance checking, while corporate clients get powerful payment approval tools and an API for integration with offline tools. Private clients get a host of features, including video calls and co-browsing for interactions between clients and relationship managers. Custom and third-party extensions are also available to complement Avaloq's extensive feature set.

Launch your own digital banking faster

Go to market with a new mobile banking app and web banking in as little as a few months. Tailor your user dashboards and experiences to any client segment faster with pre-configured options for retail, private and corporate clients. Seamless front-to-back integration with the Avaloq Core Platform not only enables cost efficiency but also shortens the time-to-market for service launch while our implementation experience has seen Avaloq deliver digital banking services to over 2.1 million end users.

Best-in-class multi-channel user experience

Avaloq follows a mobile-first design approach so your clients always get the very best experiences regardless of the device used. Our design approach is based on Google Material Design, which allows efficient customization of user interfaces, including native or web-based mobile apps, according to your own corporate branding, style guide, preferences. With a choice of native and hybrid options available, you stay in control of how you wish to deliver your clients' mobile banking experience, while optimizing costs.

Improve operational efficiency and drive sales

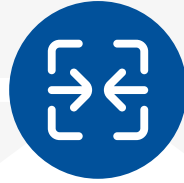
Increase the efficiency and effectiveness of your advisers and relationship managers by offering them a new digital interaction channel. Your sales force can send new investment proposals with multiple scenarios and receive feedback from clients directly through Web and Mobile Banking, saving time-consuming interactions and improving client satisfaction. Generate more online sales with highly-engaging in-app product promotions as part of a seamless mobile experience.

Technology principles



Secure

Our Web and Mobile Banking is both secure and convenient for your clients. We support multifactor authentication methods including in-app authentication.



Integrable

Web and Mobile Banking easily integrates with third parties, via Community APIs and SPIs. Pre-integrated fintechs are also available in the Avaloq.one ecosystem.



Future-ready

The Web and Mobile Banking product is built on a state-of-the-art technology foundation with a cross-platform framework, making it ready for future innovation.



Stable

Our infrastructure approach and focus on platform integrity allows us to offer the highest levels of stability and performance in our Web and Mobile Banking product.



Available

Web and Mobile Banking is designed to provide exceptional experiences that are reliable and highly available, so your clients can always benefit from 24/7 banking.



Scalable

Our components are based on container technology, with Kubernetes (OpenShift, EKS) used as the main container orchestration platform, enabling high levels of scalability.

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