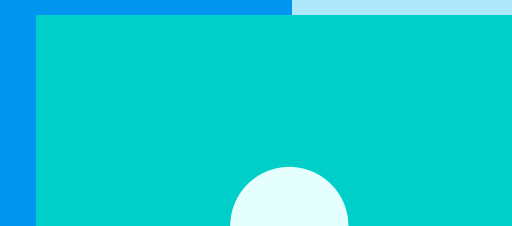
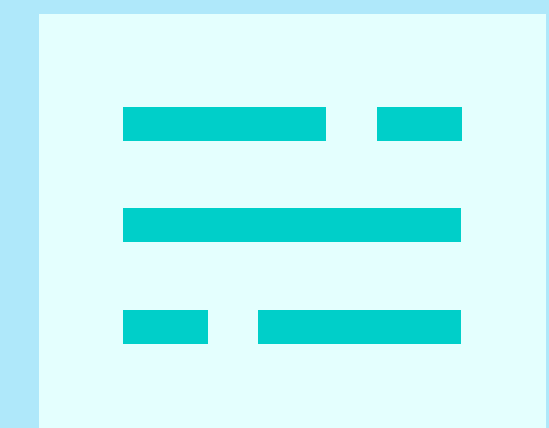
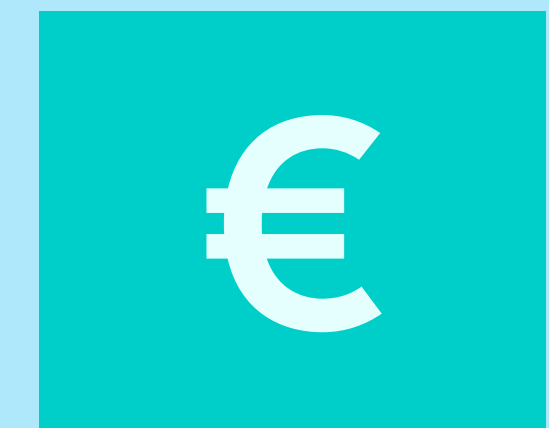
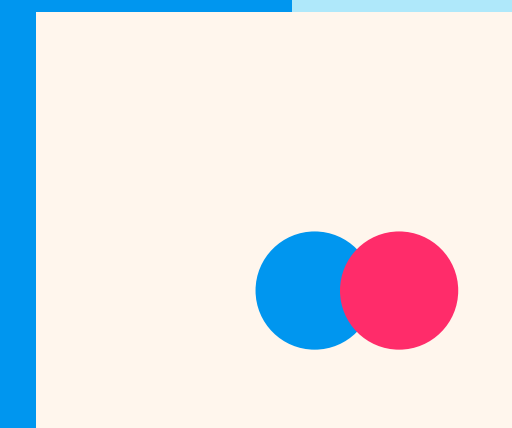


All-inclusive Digital Core Banking Solution

Macrobank integrates banking and payment
functionality for Fintechs and Digital banks – all from
one single platform

advapay



Why to launch, manage and grow your Digital bank with Macrobank

1

Tailored to your needs

Configure front-end applications, make new integrations, build your own business processes.

2

Cloud-based solution

Benefit from cost-savings on infrastructure, on-demand agility and data resiliency. Choose SaaS or on-premise software.

3

Right-sized for small and medium fintechs

We take the costs and complexity of projects.

4

Out-of-the-box solution

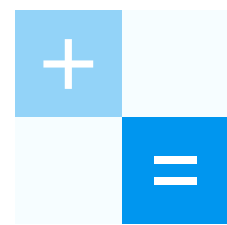
Complete front-to-back software with ready-to-use integrations.

5

Best-in-class reliability

Solution built using the latest technologies and accepted by the EU regulators

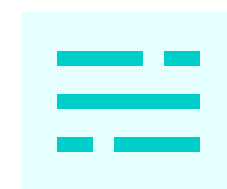
The most demanded functionalities for your fintech company



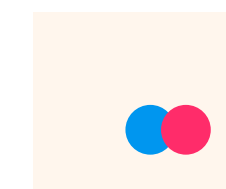
Financial Accounting



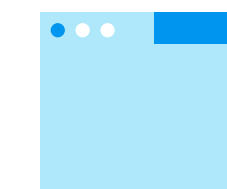
AML/KYC



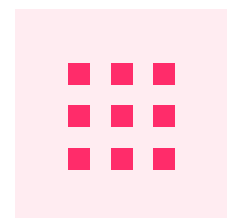
Customer accounts



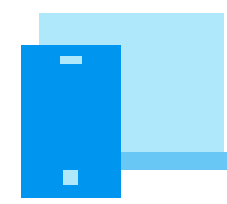
Card issuing



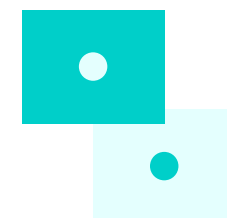
Agent console



Strong Customer Authentication



Mobile&web banking apps



Payments & Currency Exchange

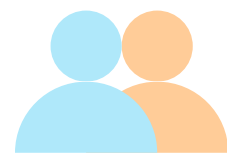


Customer onboarding



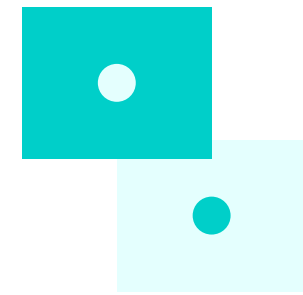
Tariffs and fees engine

Functionality



Customer Onboarding

Processing of customer applications, creation of profiles, access granting, and management of document flows. There is a 2-step onboarding process available when the customer sets up an account before the full AML/KYC verification.



Payment processing

A powerful payment engine and an automated currency conversion with inbuilt APIs and gateways to process different payment types for your customers (SEPA, SWIFT, CHAPS/FPS and other local payments).



AML/KYC

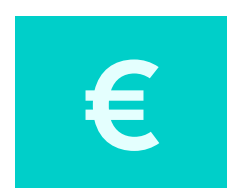
Customer remote identification (photo and video), verification of ID documents, transaction screening & monitoring, customer risk scoring.



Customer accounts

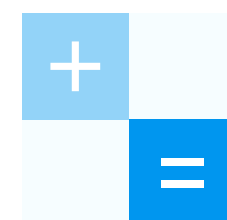
Generation of IBANs, opening multi-currency current accounts.

Functionality



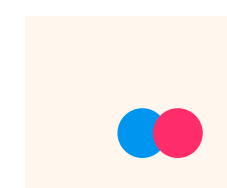
Tariffs and fees engine

Allows you to set up different tariffs to your customers - standard, customer-group, client-specific tariffs and agent bonuses.



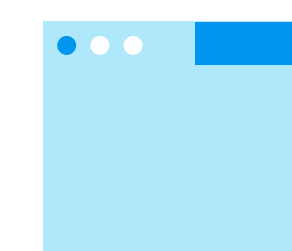
Financial accounting

Financial instruments to manage operations within your company - General Ledger and Chart of Accounts, management of your bank's nostro and vostro accounts, reporting.



Payment card issuing

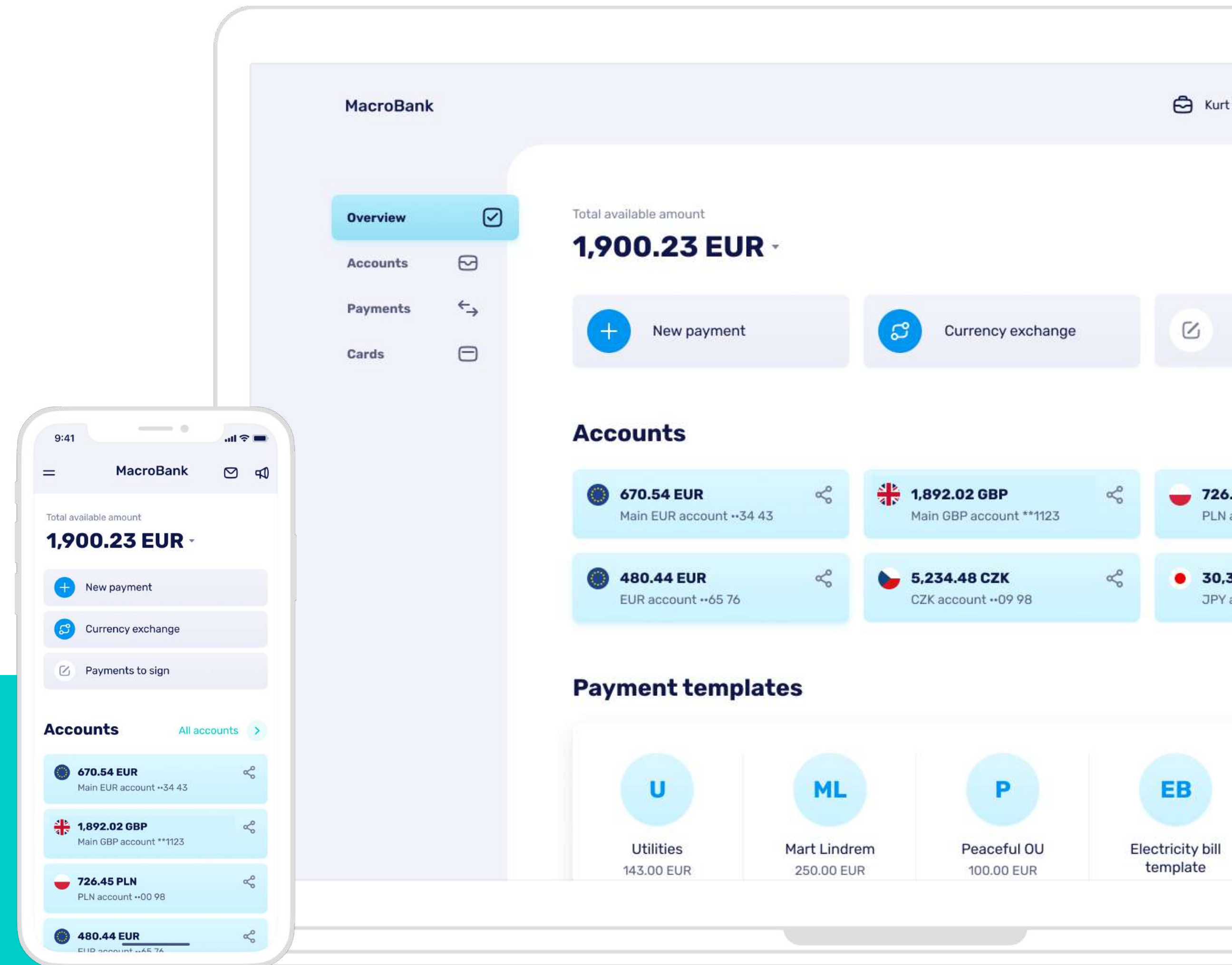
Issuing of fully branded cards - physical or virtual and advanced online administration in back-office.



Agent Console

Allows to create an agent network and onboard their customers directly in Macrobank's back office.

Ready-made and omni-channel for end-users



White-label web banking app

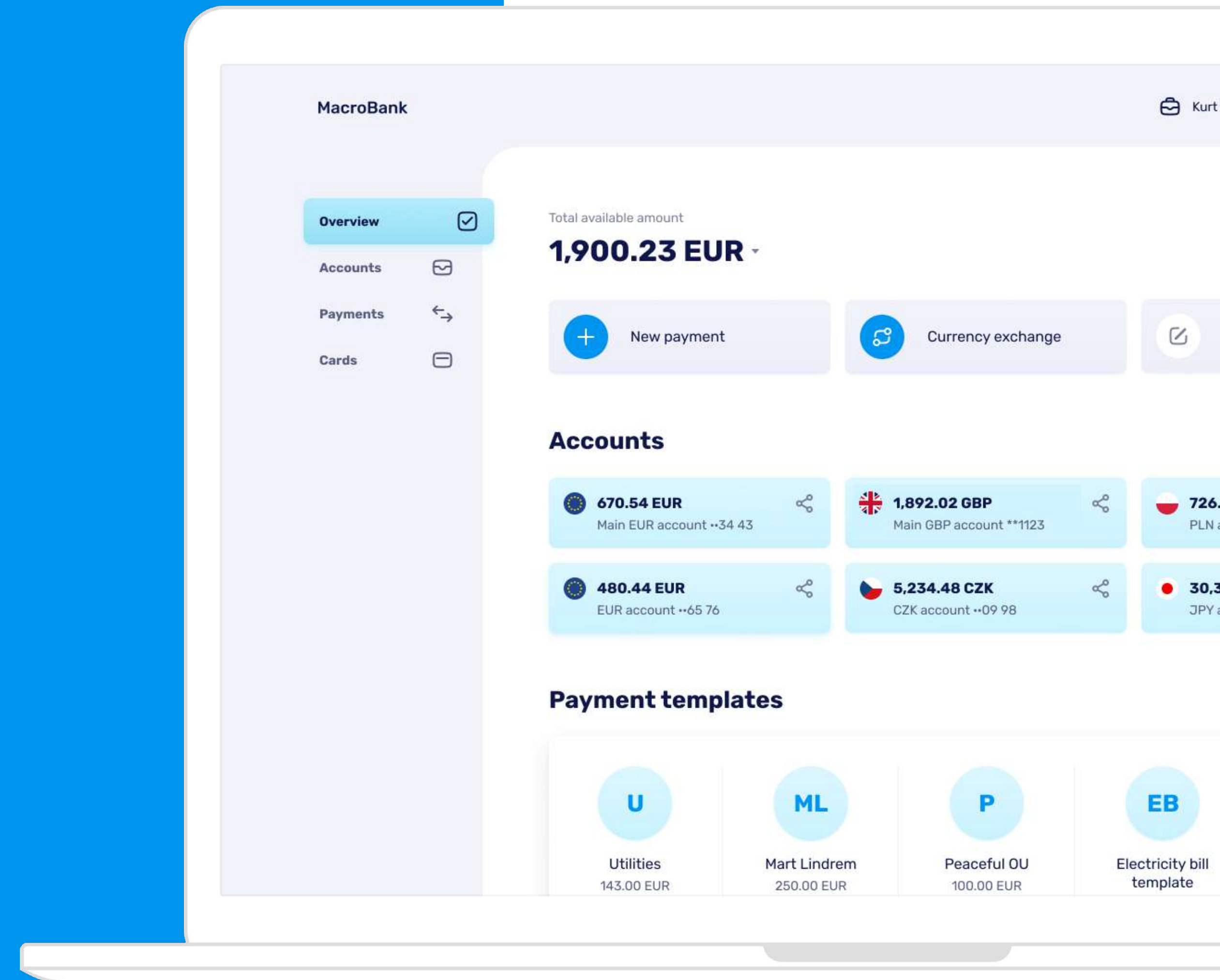
A genuinely customer-centric web banking application provides all essential banking functionalities – current accounts, payments, currency exchange, statements, payment templates and others.

Smooth built-in onboarding procedure to provide immediate access to your business/personal account after registration and continue the verification procedure at the later stage

Functional design and user-friendly interface

100% manageable, customizable and branded

Possibility to integrate with any Core Banking back-office system



White-label mobile banking app

The new version of Macrobank`s Digital Core banking engine and back-office offers new integrations and functionalities

User-friendly modern interface supporting both light/dark themes

and different languages

Account and payment operations: make payments, view payment history, create payment templates, display and download statements, etc.

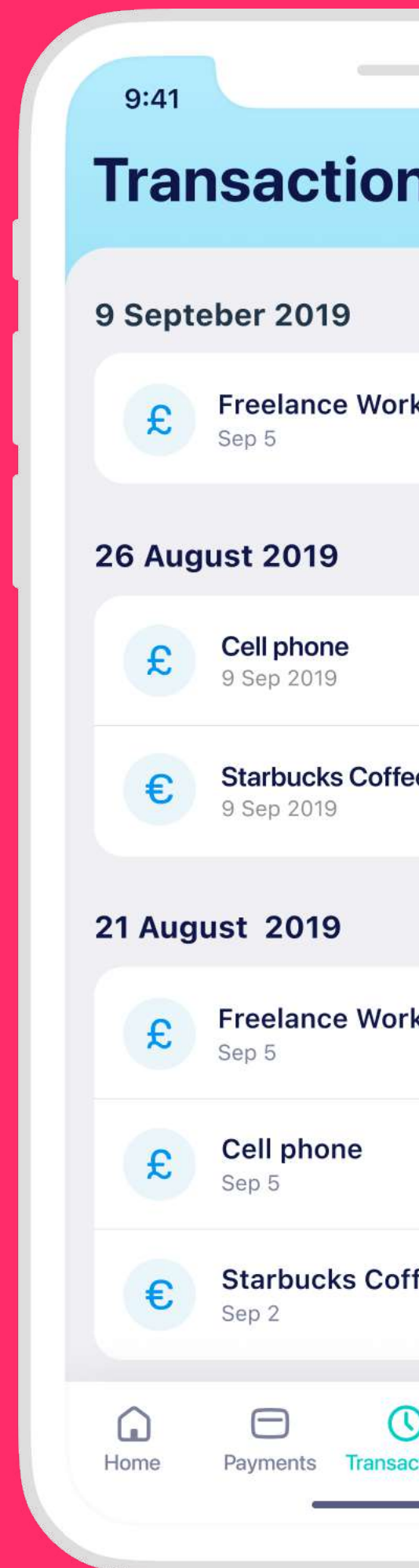
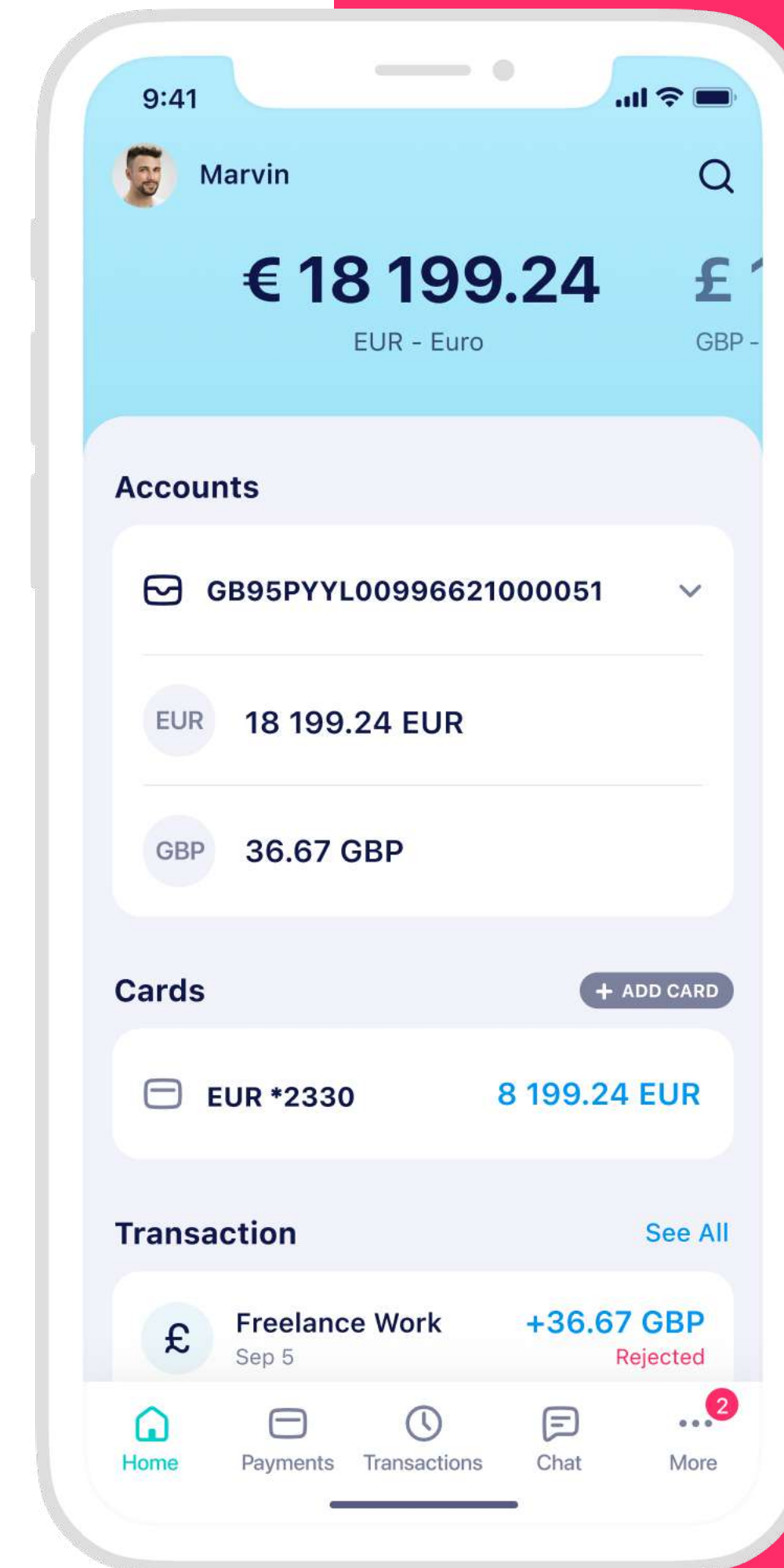
Payment card management

Support for biometric technologies

Built-in communication tool with your customers, e.g., chat with the operator

Push-notifications

Dynamic management of the application by the operator with no need for a new app release

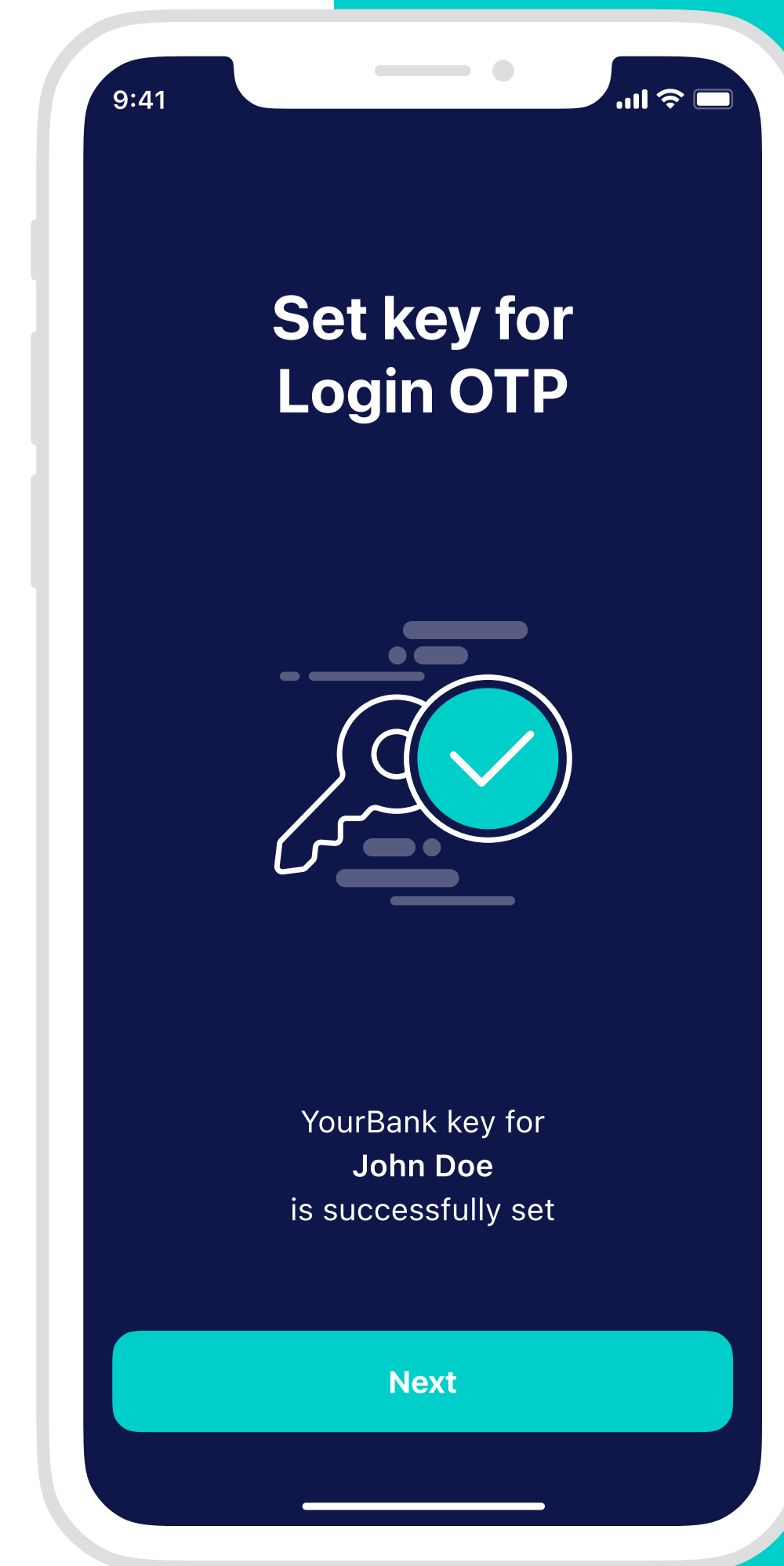


Mac token app for signing payments and authentication

Seamless two-factor authentication to comply with Strong Customer Authentication (SCA) under PSD2 directive

Operates in an offline mode and is a hardware-independent

Generation of one-time passwords and codes for users to log in to Web Banking, to access banking services online and sign payments.



Back-office

This application includes all the functionalities necessary to support your business, e.g., settlements, clearances, Customer Relationship Management, regulatory compliance, accounting and other.

Registration and management of customers and applications, including the Agent console

Creation of customer groups, tariffs and rule settings, management of customer access rights

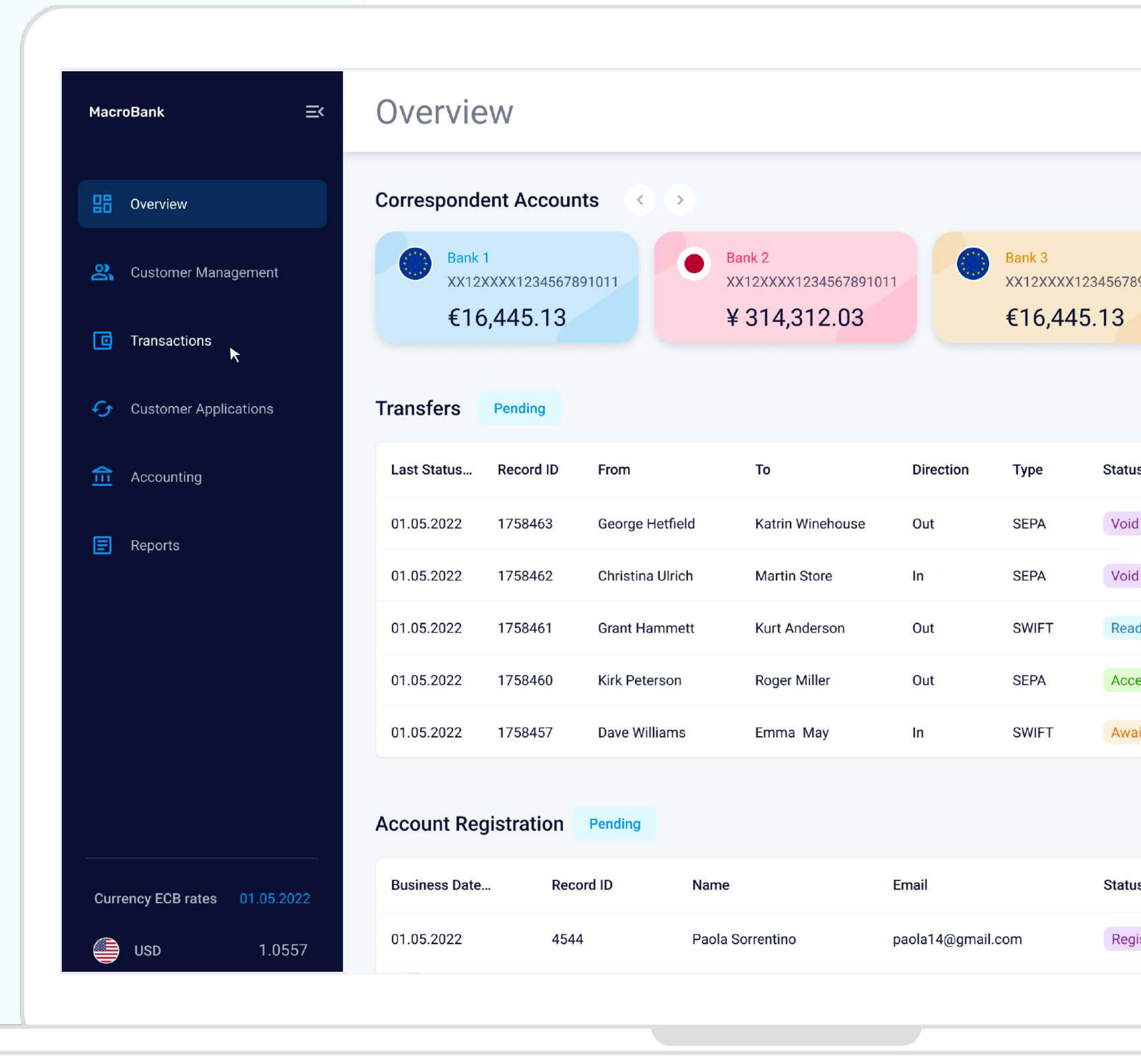
Generation of IBANs

Control over processes and payments

Accounting of financial transactions and general ledger, a reconciliation tool

Flexible set up to create your own workflows, tables and forms and manage processes effectively

Creation of technical, business and accounting reports and statements



Technology stack

Our solution is built using the latest technologies



Core Banking

Database: SQL Server

Integrations: C#, Go

Microservice architecture

Azure cloud hosting

Back-office application

React

RestFul API

.NET Core (using C#)

White-label Mobile app

Swift (iOS), Kotlin (Android)

White-label Web banking app

Angular framework

Single Page Application technology

Integrations and gateways

We have established an extensive network of global partners to connect our clients to an all-inclusive Core Banking solution.

Our partner portfolio include

Banks

Card issuing providers

Currency providers

Payment providers

KYC/AML providers

If you have another payment service provider or a bank in your mind – we can make additional integrations along the way.

Onboarding, KYC & AML



Banks



Embedded Finance (payment rails, card issuing, card acquiring)



Security

Security is the core of our software development. We use the most advanced security mechanisms for software development and testing. We have passed required certifications, and our software complies with international regulatory and security standards.

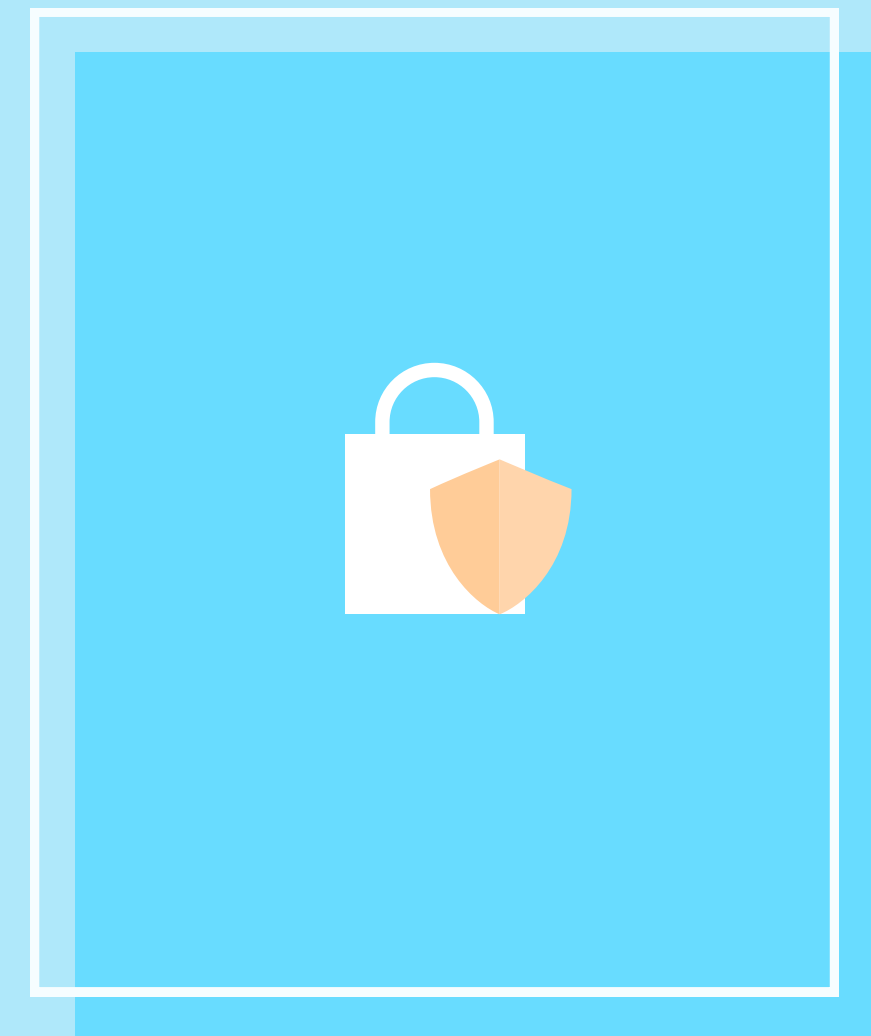
Compliance with PSD2 directive and a new European regulatory requirement - Strong Customer Authentication (SCA)

Ready Open API to offer a secure and reliable way to access open customer data and interact with Third-Party Providers (TTP).

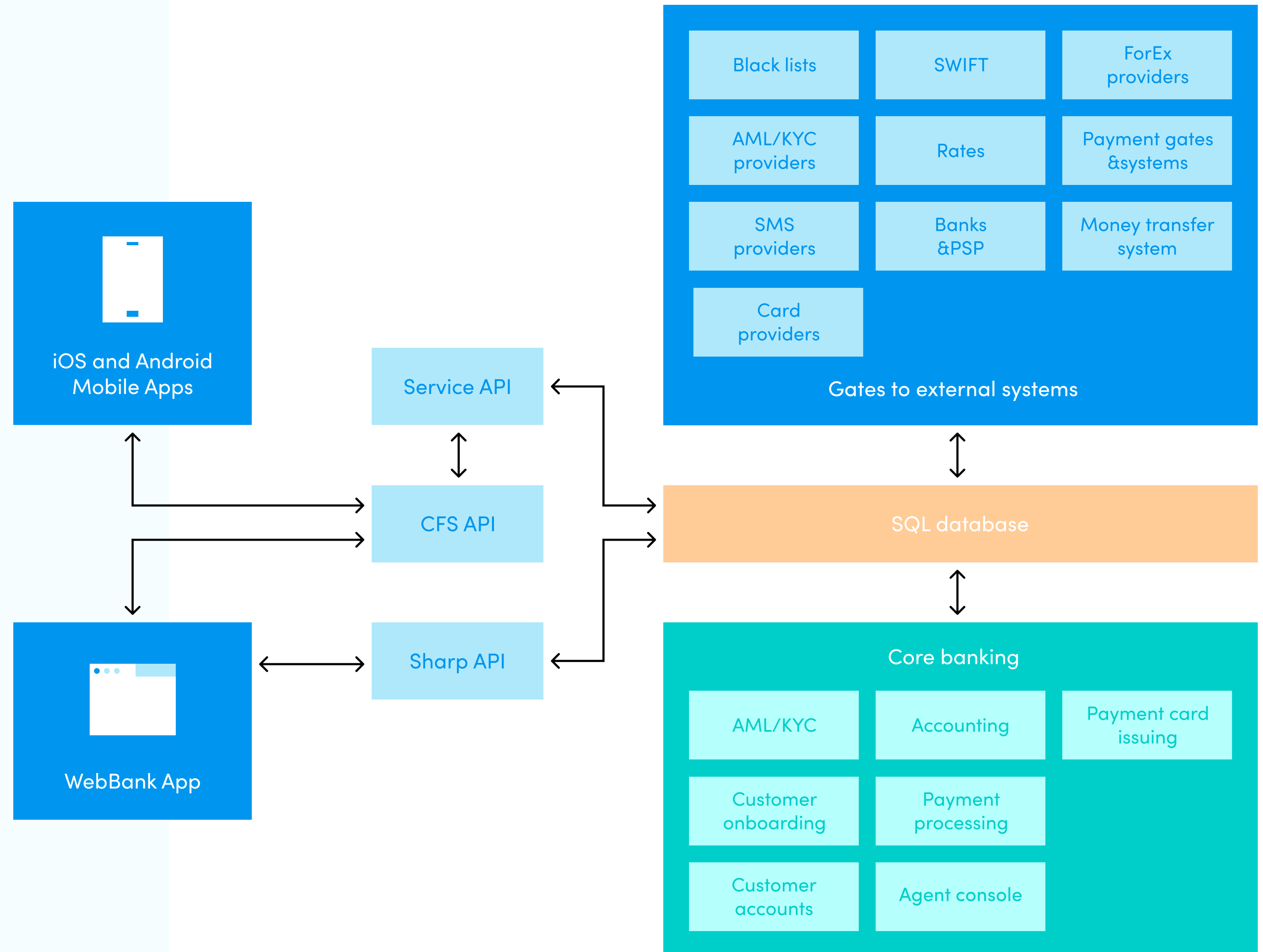
Encrypted communication between all solution components

User (Audit) Logs for Security and Compliance

Our solution has passed external security penetration tests



Solution infrastructure



Advapay

Offices

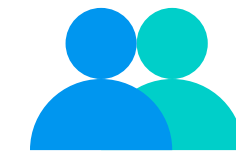
- 📍 Tallinn, Estonia
- 📍 Madrid, Spain
- 📍 Belgrade, Serbia
- 📍 Warsaw, Poland
- 📍 Toronto, Canada

Staff

50+

Launched

2015



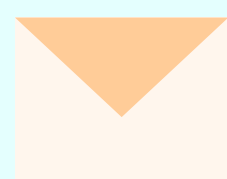
Who we are

Advapay is a technology company providing the Digital Core Banking platform to empower fintech clients and digital banks to start their businesses and accelerate digital transformation.

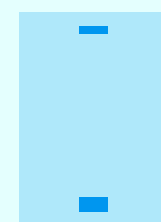
Besides the technical infrastructure, the company provides business advisory and fintech licensing services.

Get in touch

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advapay