



# Abanking by Artsofte

Artsofte is the software and self-service systems development company with the applied techniques of web- and mobile development practices. Based in 2002 the company has come a long way from a small web-studio to a leading IT-company with 200 person product teams and a profound expertise in banking, automotive and real estate market.

Artsofte products are gaining the recognition by the industry leaders and are taking the highest marks in ratings. The company is included in Top-10 SaaS Providers list by the CNews Analytics — the leading Russian media about the IT-industry and is the resident of Skolkovo IT-cluster.

In recent years Artsofte has gained a profound expertise in fintech, accumulated the best practises and has made its product Abanking - banking ecosystem construction platform that includes internet-bank, mobile apps, accounting and marketplace modules.

The combination of leading technologies and the expertise in several market branches are making Abanking platform the unique product - the team behind it knows the future trends, that will be on demand in 3 years, and is delivering it today - that was the way how the best Russian internet-bank was born in 2018 and has gained the highest mark in UsabilityLab and Markswebb rating agencies.

# Artsofte

**Top 10**

SaaS Providers in Russia

**17**

Years on the IT-market

**500**

IT-projects made

**3000**

Customers

**200**

Team members

**2**

Offices in Moscow  
and Yekaterinburg



An integrated front-end online banking platform is the result of advanced techniques applied in internet banking technology.



A digital platform for car dealers & OEM'S



A digital marketing platform based on internal customer data.



A real estate marketing and sales management platform.

# Abanking - banking ecosystem construction platform

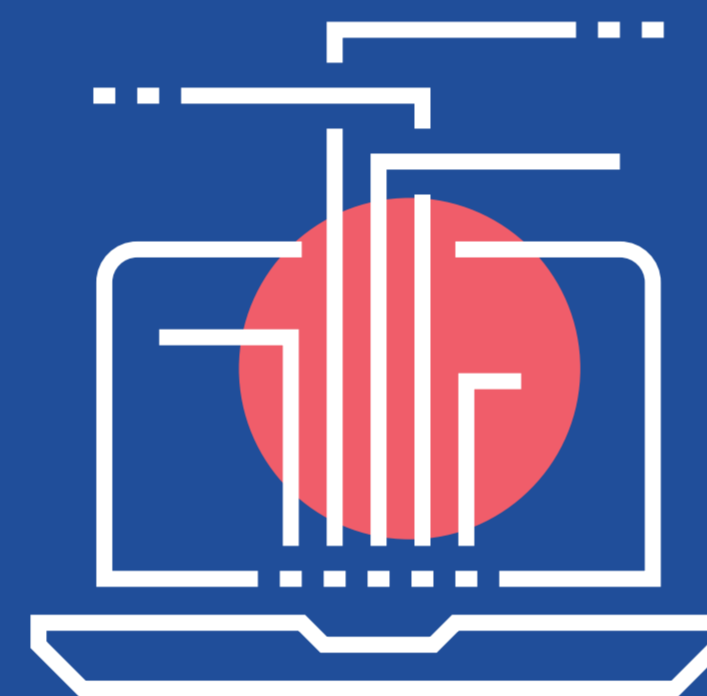
- Internet-bank, mobile app for individuals
- Internet-bank, mobile app for business
- Digital Office and marketplace



## Innovation

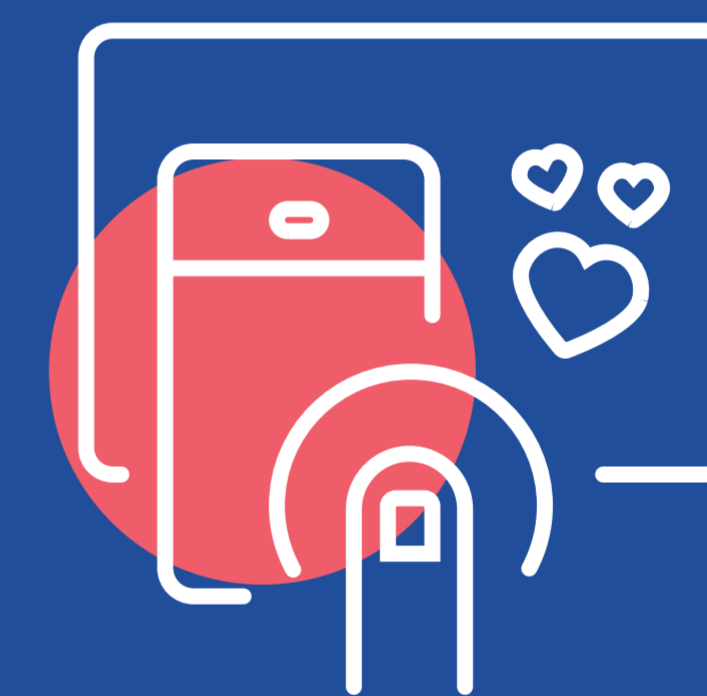
Most recent web-development technologies and the single code base are in the product DNA.

We have made the first single-core architecture for the online banking platform in the market.



## Advance in technologies

The single code base makes the future platform support and development easy. Every new feature will be delivered on each supported device type and OS simultaneously.



## Best UX/UI

That gives a customer the opportunity to get the result as fast as possible - with the minimum clicks required.

# Architecture



# Abanking can do

- Internet-bank and mobile apps new look without changing the core
- Ecosystem with integrated third-party services within online bank sales
- Transform traditional bank business-processes to digital
- Single user interface for business and individual customers within several online bank services



# After Abanking deployment you will get:



High online customers involvement rate



No more waiting in the office for the customer - every major operation can be done online



Increased transaction activity

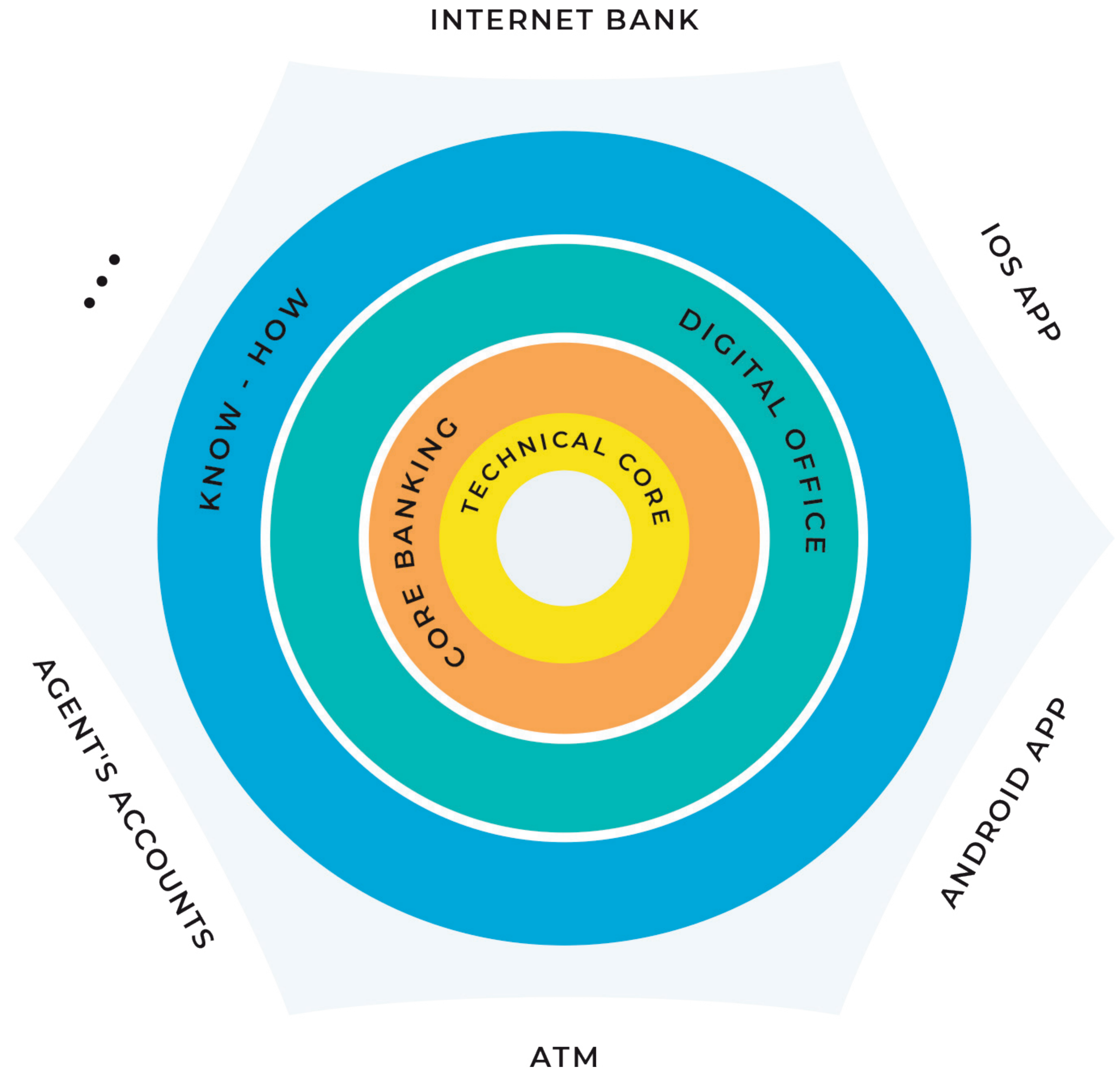
# Technologies



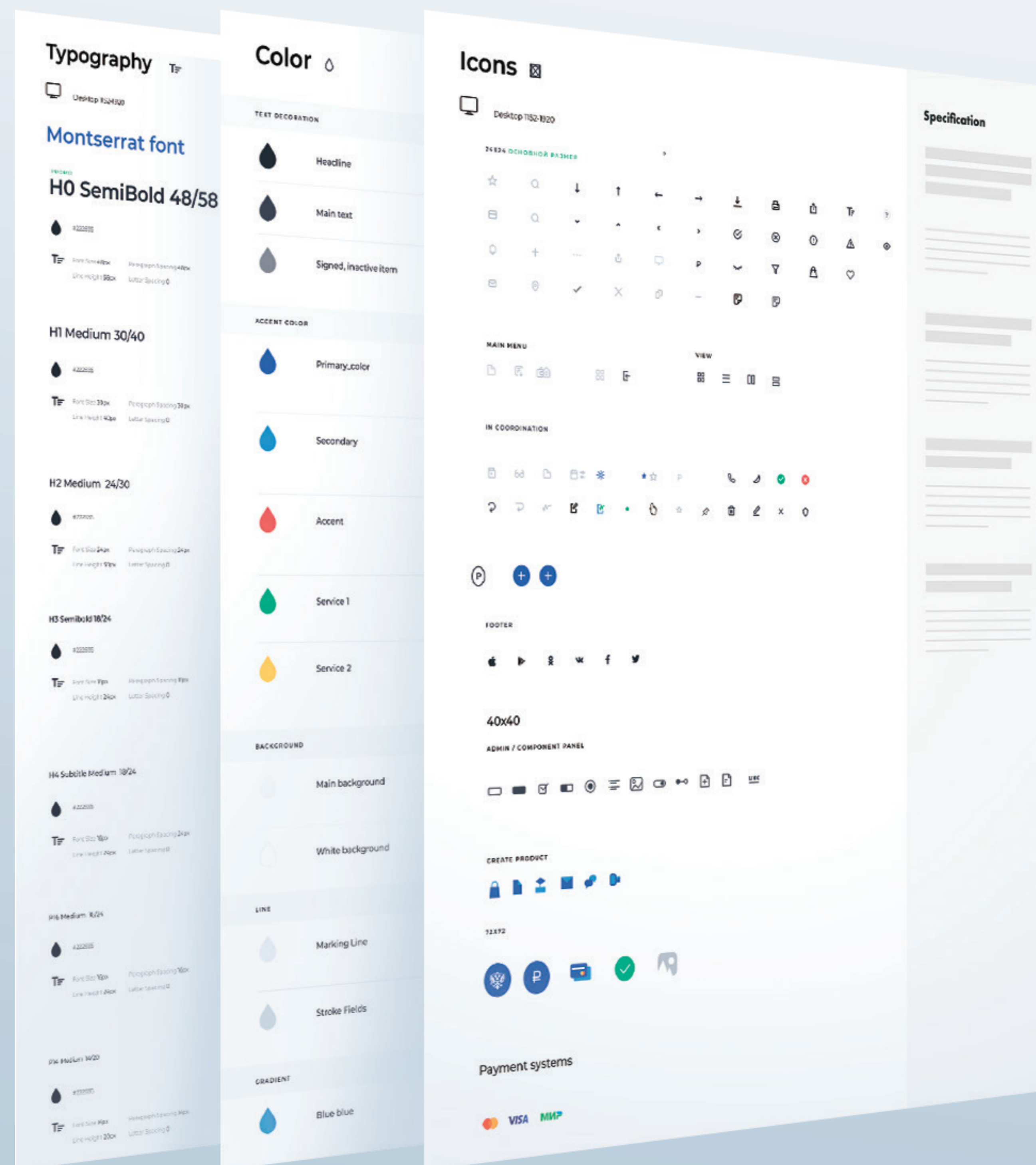


# Single-core architecture

- Seamless transitions between business and individual customers scenarios and operations
- Fast feature delivery to all form-factors simultaneously
- Seamless third-party services integration
- Abanking API for connecting finance or non-finance systems of any kind



# Abanking UX design system



The visual language, use-ready interface components and templates for graphic software further reuse

## Advantages:

- Knowledge arrangement
- Systems approach in design
- Single patterns of user interaction
- Single visual style for every project
- Efficient collaboration between different product teams
- New design without online banking core change over 3-rd party software integration

# Abanking

FRONT

Rest API

BACK

## ● Digital abanking office

- Applications
- Marketplace
- Account opening

## ● Identity Server

## ● Business

- Payroll solutions
- International payments
- BFM
- Business checking
- Financing
- Currency exchange

## ● Individuals

- Currency exchange
- Financial or non-financial services
- Loyalty programs
- Payments
- P2P / card-to-card
- PFM

# Abanking advantages



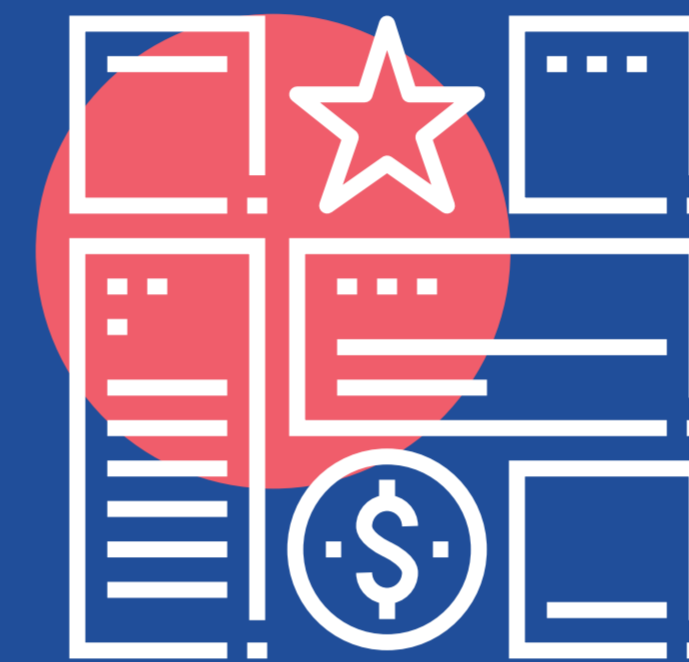
## New design without online banking core change

With Abanking API you can get the data from any finance or non-finance software. While using the API of online banking software Abanking installs over the existing banking system without its expensive change.



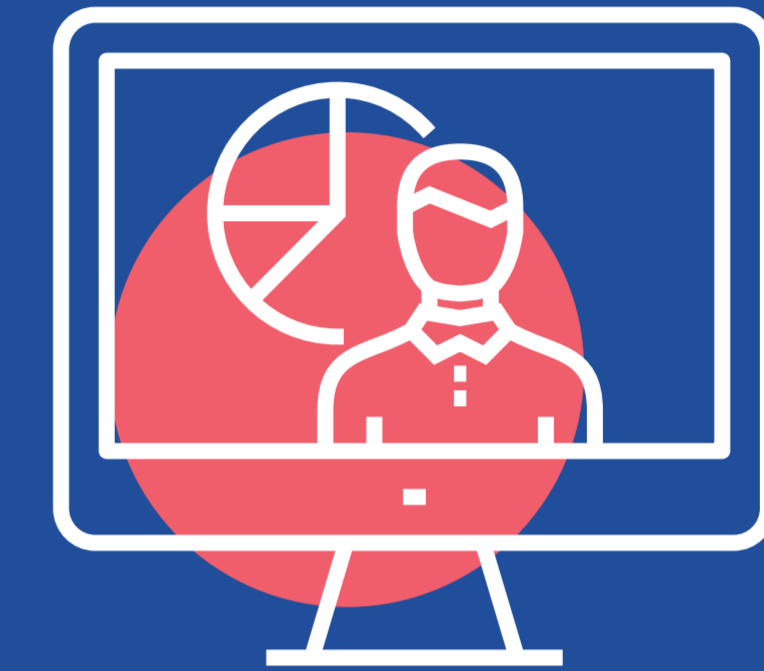
## Ready to go

Ready to go components cuts down the cost for the further development and integration. You will get the result without having the risk of heavy investment into in-house research and development.



## Unlimited evolution and customization

Having the newest web-technologies and single core architecture in Abanking DNA - the options for future development and customization are limitless.

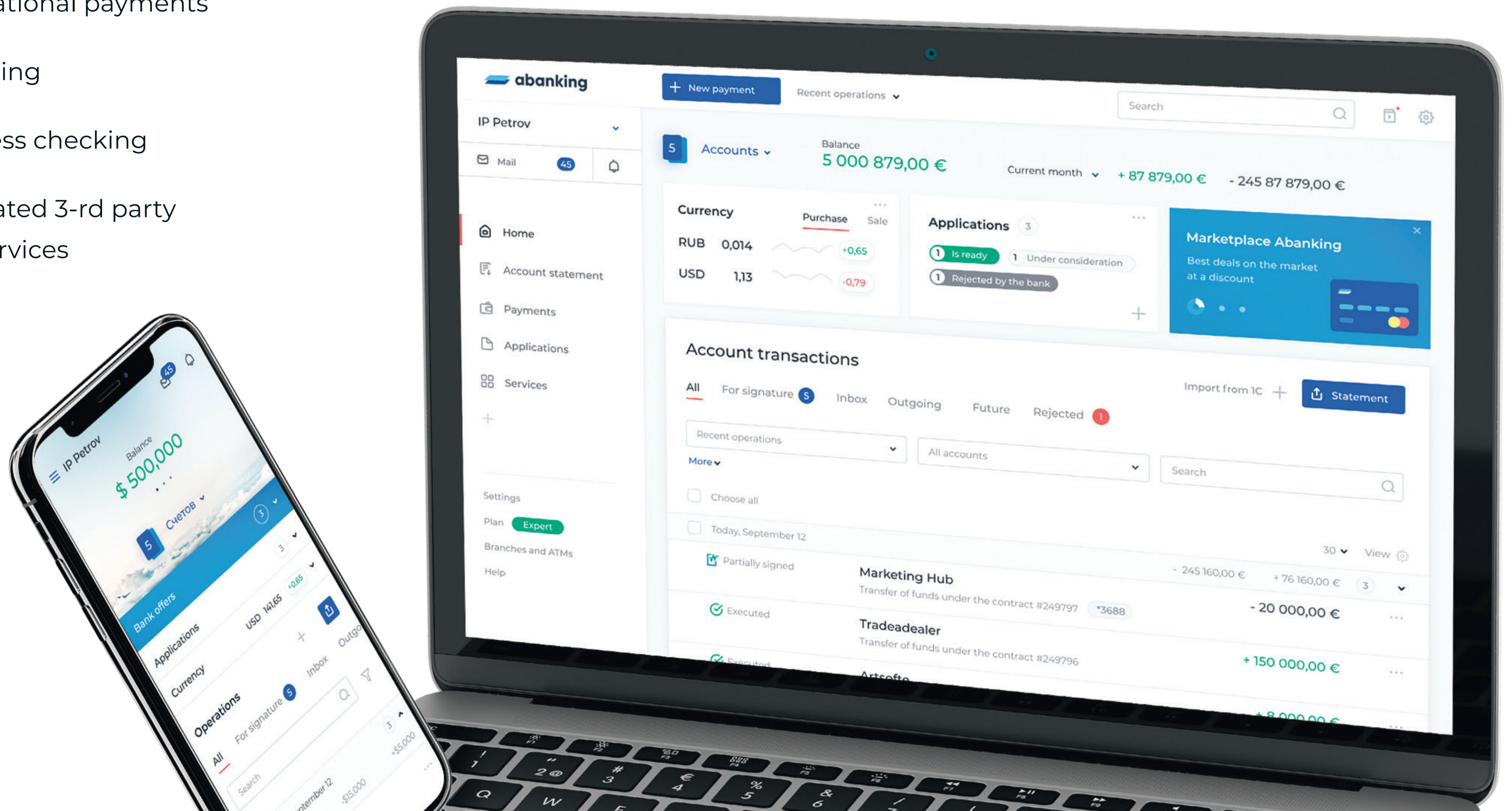


## The single-window principle

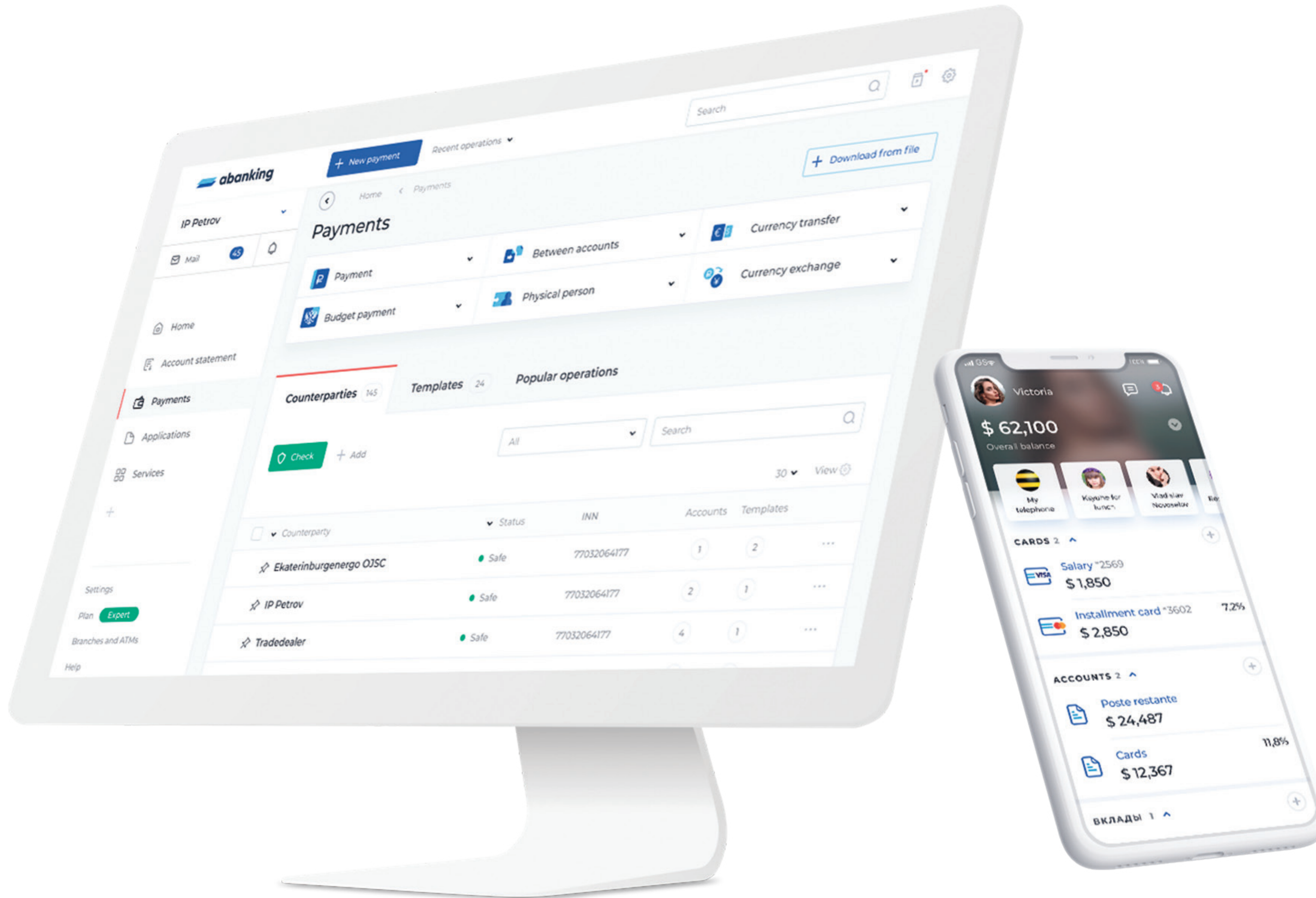
Abanking gathers all the data from the back-end software in the single user interface.

# Corporate internet-bank and mobile banking

- Multi-accounting
- Bank statements
- Currency exchange
- Payroll solutions
- International payments
- Financing
- Business checking
- Integrated 3-rd party b2b services

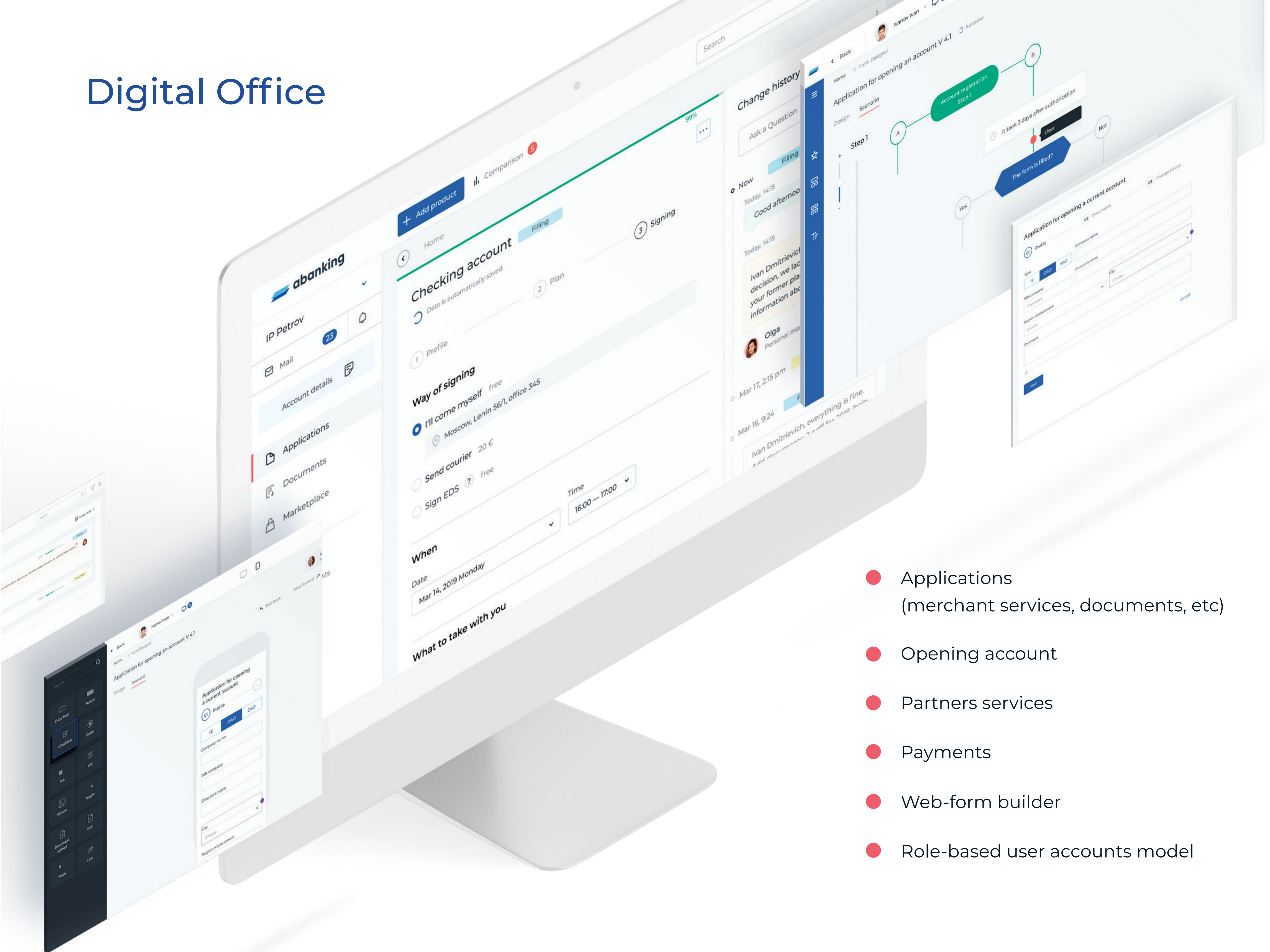


# Internet-bank and mobile bank for individuals



- Marketplace
- p2p payments
- PFM
- Templates and schedules
- Products and Services
- Payments

# Digital Office



- Applications (merchant services, documents, etc)
- Opening account
- Partners services
- Payments
- Web-form builder
- Role-based user accounts model

# Business integrated services priorities

## ● EDM

- Accounting software
- P2P / card-to-card
- Electronic data interchange
- CRM

## ● Loyalty programs

- Travel
- Retail partnership programs
- Classifieds services
- Insurance services

## ● Government relationship

- Taxes
- Reporting services
- BI

## ● Management

- Online PBX
- Merchant services
- Account management



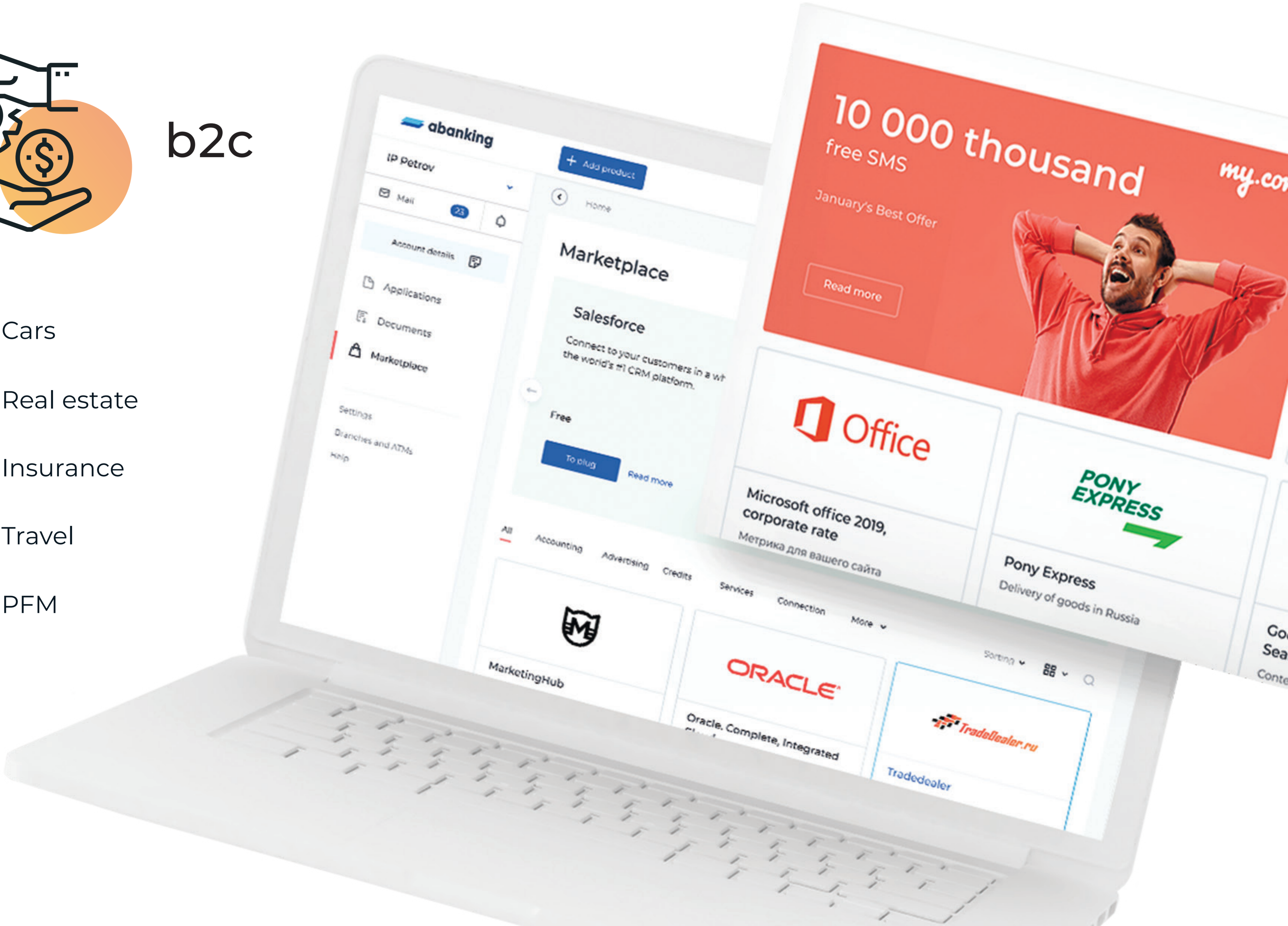
# Marketplace

Abanking platform has integrated third-party popular services out of the box



- Accounting
- Saas
- BFM
- Commercial real estate

- Cars
- Real estate
- Insurance
- Travel
- PFM



# Best internet-bank in Russia is powered by Abanking



In 2016 the MDM Bank team together with Artsoftе consolidated the best practices of online banking to develop a product that immediately moved 21 positions up and was ranked 5th best internet bank according to Markswebb Bank & Report.

After a year of a continued collaboration we have introduced a number of new features and improvements for clients of united MDM Bank and B&N Bank. As a result in 2018 our solution achieved the 1st place in the prestigious Internet Banking Rank by Markswebb Rank & Report and in the UsabilityLab usability ranking.

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