

7 Reasons for the MultiCash Communication Platform

Why Omikron's digital platform is the right solution
for all corporate e-banking services



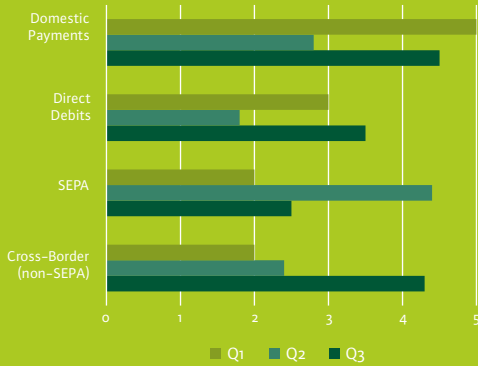
Future-oriented Digital Banking with the MultiCash Communication Platform

To meet the expectations of today's SME and corporate clients, banks need a central digital touchpoint where clients can access the bank via a range of channels and devices. The solution must be easily customizable to deliver the specific range of services offered by that bank and allow for new functionality to be onboarded quickly. Omikron's omni-channel platform is designed to meet these demands.

All parts of the solution are constantly updated to comply with the latest technological and regulatory requirements and enhanced as needed to meet the expectations of the widespread user community. Alongside the intuitive user experience, the flexible and modular structure is particularly valued. This design ensures that the system can be implemented for a specific purpose, e.g. to act as an EBICS-Gateway for corporate clients using this open standard, or as the main channel for online and mobile banking. The bank can then build out the platform to support further channels or functions, as and when required by the market.

We provide you 7 reasons why you should use the MultiCash Communication Platform to provide e-banking services to your corporate clients.

PAYMENT TRAFFIC BY TYPE



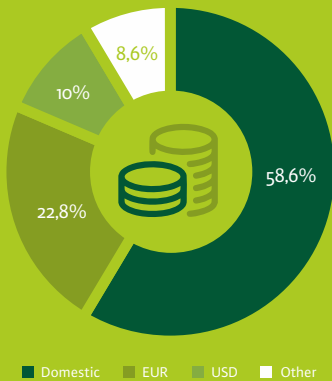
CUSTOMERS BY CHANNEL



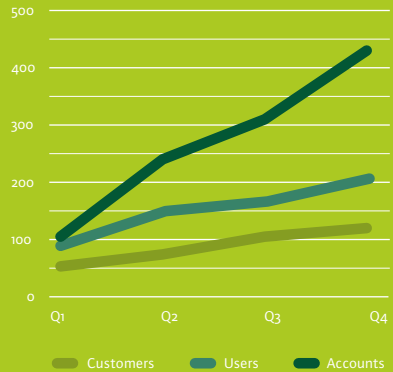
66 % customers using MultiCash On (browser/mobile), 27 % on EBICS/MCFT, 7 % via Third-Parties (XSzA)

DATA ANALYTICS

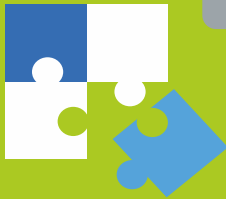
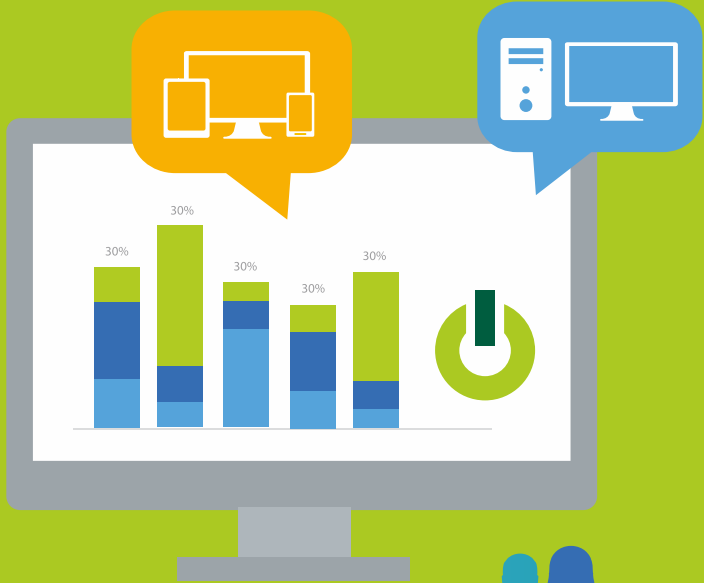
TRANSACTION FLOWS BY CURRENCY



CUSTOMER ONBOARDING



7 Reasons for the MultiCash Communication Platform



SUPPORT FOR ALL CHANNELS

Online, mobile and Access-to-Account channels complement the secure file transfer channels EBICS and MCFT, which are provided in the latest available versions. As part of the omni-channel design, all core functions, including workflows, interfaces and monitoring are managed centrally for all channels. Users can connect via a range of possible e-channels and devices, at the same time if necessary.

7 Reasons for the MultiCash Communication Platform



OPEN DESIGN

The open architecture allows new internal and external services to be integrated. This allows banks to respond faster to changing market conditions and benefit from new innovative services. This could be in the form of the bank's own APIs, services from other specialist providers or integration of part or all of Omikron's functionality into the bank's own portal.

7 Reasons for the MultiCash Communication Platform



INNOVATIVE ONLINE & MOBILE BANKING

Omikron's MultiCash On product suite for internet and mobile applications offers a full range of Transaction Banking services, flexibly designed for all devices to ensure a smooth customer journey. Users are welcomed with their own personal dashboard, can tailor their own reports as needed, move easily between current and historical data, or quickly locate information via powerful filtering and search functions. In the often complex world of payments, all specific checks and validations run in the background, while an intuitive navigation guides users intelligently to complete all relevant fields.

7 Reasons for the MultiCash Communication Platform



USER-CENTRIC APPROACH

The new user interface was built using a user-first approach. Agile working groups across Omikron's user community of banks and corporates provided input on their expectations, and the design was shaped to meet these needs. The resulting Windows and Web user interface is modern and highly intuitive, providing an easy and consistent user journey, whether for bank staff or corporate clients.

7 Reasons for the MultiCash Communication Platform



FLEXIBLE INTEGRATION

A flexible integration framework allows you to configure workflows optimally to suit the relevant type of business. A workflow manager ensures that the data is transferred securely and efficiently to the right destination. Alongside secure file transfer (for large volumes), real-time connectors support direct exchange of transactions, master data or other bank services.

7 Reasons for the MultiCash Communication Platform





ROBUST & SECURE INFRASTRUCTURE

Alongside the latest technology, the overall platform design is modular, scalable and geared for optimal performance. Compliance with the highest security levels is a priority and ensured via encryption at all stages in the workflow: within the platform (all data is stored in encrypted databases), during all connections to external systems and for all client e-channels.





MULTIBANKING APPROACH

Today's corporates are increasingly looking for banks who can provide a central entry point for digital banking, providing account information and transaction initiation from all the corporate's banks. At the heart of Omikron's digital banking suite is a Multibank Connector, which meets this requirement by supporting automated and parallel connections to different banks. The use of market standards (e.g. EBICS, MCFT) ensures that all banks can be easily accessed.

Find out more about how the MultiCash



PRODUCT BROCHURE



Learn more about the design and features of Omikron's digital banking platform at:

www.omikron.de/en/solutions/banks/multicash-communication-platform/

Communication Platform can benefit your bank



WHITEPAPER



Find out more about the EBICS 3.0 standard and how you can make the most of its possibilities here:

www.omikron.de/en/solutions/in-focus/ebics-3.0

Omikron Systemhaus GmbH & Co. KG · Von-Hünefeld-Straße 55 · D-50829 Cologne
Tel.: +49 221 595699-0 · Fax: +49 221 595699-7 · sales@omikron.de · www.omikron.de

Registered trademarks: MultiCash / Omikron Systemhaus GmbH & Co. KG
© Omikron Systemhaus GmbH & Co. KG

