

Finstar Open Platform Open to the future

Finstar – at eye level



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We write success stories

Since 1975, under the name Finstar®, Hypothekarbank Lenzburg has been developing integrated IT solutions for private and universal banks. More than four decades of experience and know-how form a solid basis for purposeful further development of our software and services. We are cutting-edge, or at eye level, not just in terms of banking-related, technical and regulatory aspects. We also conduct personal dialogues with you at eye level.

Award-winning innovativeness

Individual and up to date. Focused and solution-oriented. Involved and dedicated: We do not merely write code and concepts, we formulate success stories. Since our beginnings, the openness of our staff and our adaptable system have enabled us to identify, and often to dictate, upcoming developments. International awards and acknowledgments demonstrate our strengths in innovation and implementation.

Innovation as motivation

Together with positive feedback from banks and partners, these prizes motivate us to tackle upcoming challenges, already today. Much like what we did in 2003 with the new development of Finstar® and in 2017 with our Open API. Much like how we keep integrating ideas and innovative solutions from fintech firms and other partners into our thinking and into our open system. This is because innovations represent a long-standing tradition for us. Most of all though, they have one thing that our customer banks also have: a future.



Seizing opportunities

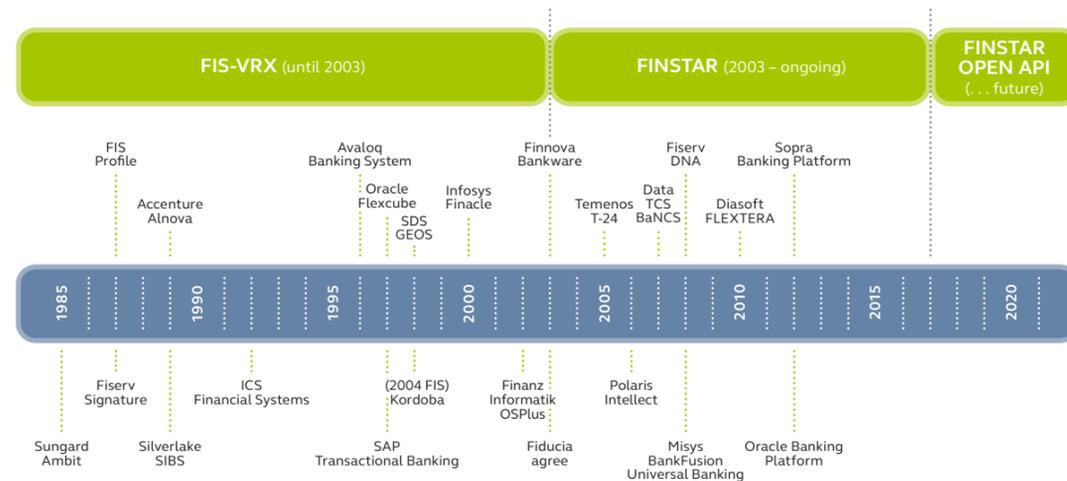
Be it at the counter or online. Be it a private bank, universal bank or fintech firm. Be it local or national. Be it standard or customized products. Be it mortgages or portfolios. Be it Bitcoin or NoCoins: The future brings uncertainties, but also opportunities.

Today, banks face the challenge of combining digital and analog, as well as regional and global, in new ways. Of overcoming old barriers with innovative products and services. Of specializing and positioning themselves beyond conventional financial products. As an open system, we give you the freedom to stand out in digital and analog customer contact. Moreover, standardization of processes, of the middle office and of the back office gives you the entrepreneurial freedom to continually further develop your bank, your offers, your customers and your staff.

«Finstar® gives banks the freedom to stand out in digital and analog customer contact.»

Finstar® sees globalization as an opportunity for targeted regional contacts, models and offers. Without media discontinuity and in the form of a unique customer experience. In Finstar Open Platform, we bring together not only supply with demand, but most importantly, the banks with their customers. Here, it is no longer our technology, but your strategy and your business that take centre stage. Whatever or whoever is to come.

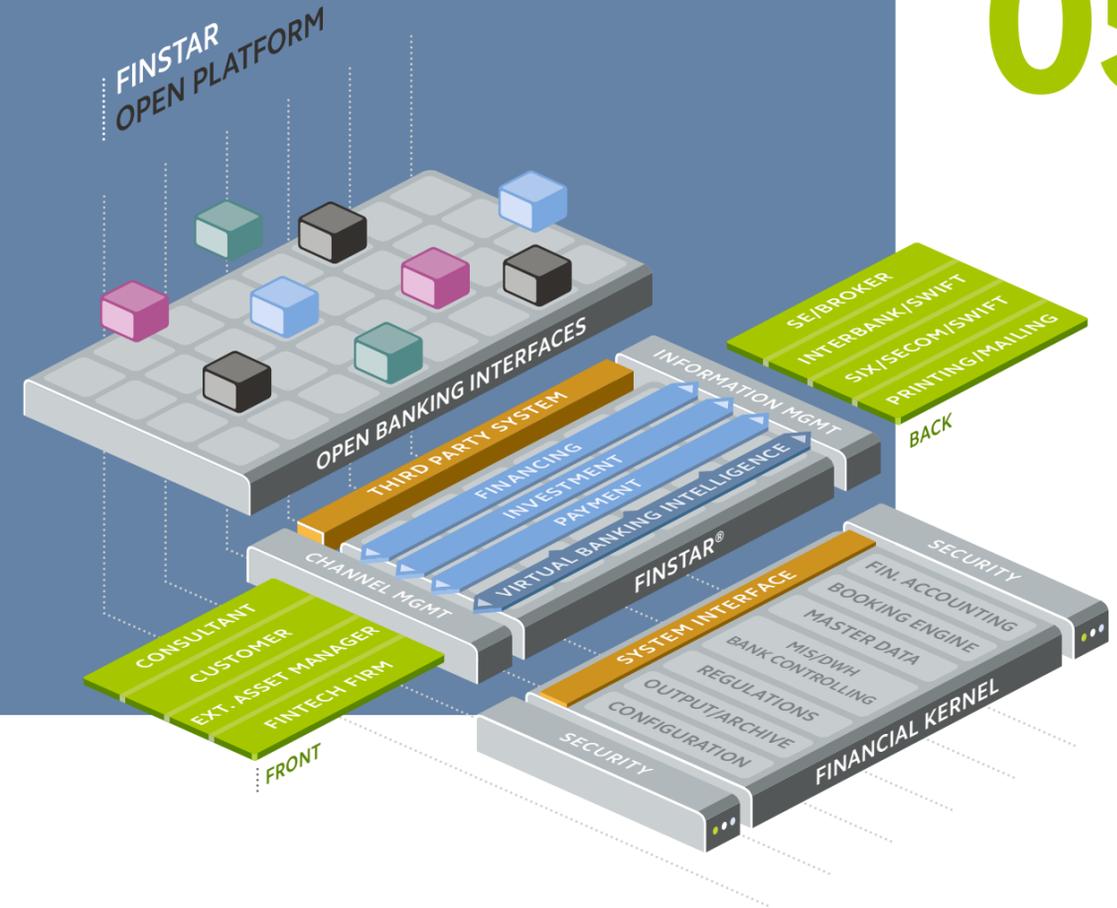
Year of market launch



Finstar® has been writing code and success stories for over 40 years.

Long live the system!

Our IT solutions began, and always begin, with banks and bankers. You are the starting point and goal of innovations. You profit from timely expansion and optimization of our platform, in the form of efficient work and positive results for you and your customers. Your success is based on Finstar Open Platform with its three optimally coordinated functional levels: financial kernel, Finstar® and the open banking interfaces. Open in every respect, our system is the declaration of independence for your bank.



Financial kernel

The financial kernel is the stable basis for cost-efficient and time-efficient processing of all banking and financial transactions. Security protects the entire system. Regulations guarantee adherence to all legal requirements. Bank controlling allows operational management of the bank on the basis of detailed data, while the financial accounting module covers the accounting and reporting. In addition, our configurator allows bank-specific optimizations, so that you can use Finstar Open Platform optimally, in accordance with your wishes.

Finstar®

Continually modernized, our software offers full functionality for payment, financing and investment. Instead of a rigid workflow, virtual banking intelligence keeps optimizing the processes. Channel management comprehensively provides consultants, customers, fintech firms and asset managers with all the required up-to-date content. Meanwhile, information management allocates all data and messages from external sources.

Open banking interfaces

Flexible and agile. Open and mobile. Away from monoliths. Finstar® has been quick to herald this transition, as shown by our award-winning open banking interface, to name just one example: Via standardized APIs, modules from fintech firms and other providers are integrated into Finstar Open Platform. Open to you and your ideas. Open to innovations and the future. So that you can concentrate on what you do best: banking.



«Our IT solutions began, and always begin, with banks and bankers. You are the starting point and goal of innovations. You also profit from timely expansion and optimization of our platform.»

Modular ecosystem

Only a modular overall banking platform can meet the ever-changing requirements of customers, markets, the legislator and current technological possibilities. In this context, a term from natural science is often mentioned: the ecosystem. For Finstar®, this is not a theory, but reality put into practice. For instance, alongside our own modules, we also provide banks with a growing range of external, highly specialized modules. Solutions from fintech firms and other technology partners are integrated into our platform via standardized interfaces and made available to banks. This enables you to set yourself apart with your products and services. You have the strategy. We have the modules.

Onward to the roots

Personal finance management. Online onboarding. Payment processing. Mobile ATM. We have even connected a trading platform for non-bank products to our overall system via the Finstar Open API – and Finstar® is open to additional extensions and enhancements. This is because we are convinced that successful banks evolve from being purely financial service providers to being what they originally were:

a central element of a lively marketplace, where a very wide range of different products and services are bought and sold with the aid of innovative financial services.

Fit for the future

We enable secure exchange of information and data with modules revolving around payment, financing, investment and beyond. These are configured according to your bank-specific needs and requests, combined as an efficient and modern overall system, and continually updated. This is because an ecosystem can only survive on the long term if it can adapt to external and internal developments, or even initiate them. Here too, the modular open structure of Finstar Open Platform helps: Updating is efficient. Ideas grow to become innovations. Modules compete with each other. They are forced to evolve. On the basis of this ecosystem, we make our banks fit for the future.

«Finstar® is open to upcoming application-based extensions and enhancements.»



The trilogy of banking

Modern banking means payment, financing and investment. With staff who make the most of their own possibilities, of the market's opportunities and of their banking system. Regardless of location, time or channel. Based on processes that keep adapting, thanks to our virtual banking intelligence. Fit to face current and future challenges, Finstar Open Platform creates perfect conditions for the trilogy of banking.

Payment

We provide all services involving payment: From when payments come in, to when they go out. Including monitoring of open orders, reconciliation of accounts and any necessary research. In addition to the individual transactions, we also maintain your products and fee models on request.

Investment

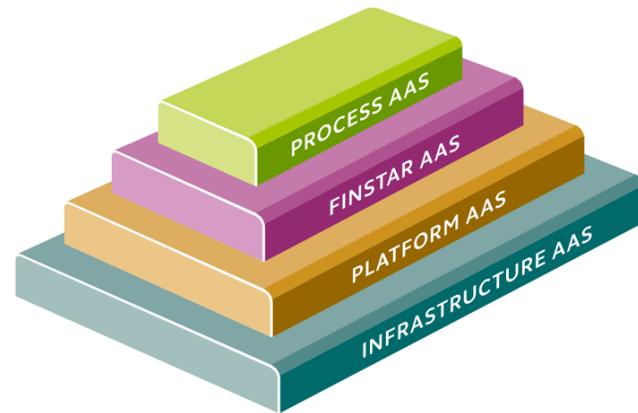
Securities, foreign exchange, money market financing, capital market financing, corporate actions: Under this heading, we combine all order processing, including booking, settlement, fees and expenses. On your behalf, we monitor open orders and reconcile deposits. For you, we conduct research and maintain security lines, as well as your fee models.

Financing

From the opening via booking, through to closure, various credit constellations are represented. Financing allocates conditions, coverage and amortizations, as well as limits and securities for privately occupied residential property and for business property. Our offer also encompasses management of your fee models across transactions.

As a Service included

Infrastructure. Platform. Finstar®. Processes: You decide which services to acquire from us, which to provide yourself and which to obtain from third parties. As the extent to which banks use our professional services can vary, you only pay for what you need. For maximum efficiency and transparency.



Our service levels are optimally coordinated. The upper levels include all elements below them.

Infrastructure as a Service

Our service levels are optimally coordinated. The upper levels include all elements below them.

We take care of operations 24/7/365 – and 366 once every four years. We attend to the maintenance,

modernization and administration. We integrate the technical and regulatory updates. If you need more resources, we make them available to you. Our problem, no longer yours.

Platform as a Service

PaaS gives you the freedom to develop further, and to develop your software further. To prioritize projects and to drive them onward with the necessary resources. To invest in valuable software instead of expensive hardware. For this purpose, we provide you with data processing systems and storage, as well as networks and interfaces, so that you can develop, test, use and manage bank-specific solutions on our platform, in the cloud. Your developers concentrate on development, we take care of the rest.

Finstar as a Service

Software, even better: Finstar® as a Service. Our solutions are not owned by every individual, but used by several. Finstar is flexibly and reliably at your disposal in terms of functionalities, place of use and time of use. You select from our tools. You pay for what you need – for implementation of your strategy, for processing of your transactions and for your success. Any more software as a Service would be impossible. That is why we call it: Finstar as a Service.

Business process as a Service

Along with banking and technology, processes have also changed: Machines support consultants throughout all phases and issues that customer contact involves. You influence where they maximize effectiveness. With BPaaS from Finstar®, you can rely on processes that have been proven in practice many times over. At the same time, our system allows our processes to be adapted to your specific needs.

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«IaaS, PaaS, FaaS, BPaaS, migration, consulting, training: You decide which customized services to acquire from us.»



For enjoyment of the system

Migration

Successful migration plays a key role in ensuring that the changeover to Finstar Open Platform occurs efficiently and is immediately accepted by all users, and that the new solution quickly becomes productive. We have the experience and know-how for a slim, successful start to a new era for your banking and your bank.

Consulting

Our consultants are bankers who work with Finstar® daily. They know the possibilities of Finstar Open Platform, as well as the current regulatory and professional requirements of modern banking. They optimize the processes and applications in the interests of customer banks.

Training

Overcoming fears and reservations with regard to changes, while increasing confidence in, and enjoyment of, our new way of banking: In the training, your staff are specifically prepared for their daily work with Finstar Open Platform, so that they make full use of the system's comprehensive possibilities for the purposes of the bank and your customers.

Dense and closely interlinked

For great software, there is no need to have a huge team. Only brilliant people and brilliant ideas. Today, Finstar® covers the needs of a very wide range of different institutions. In order to meet the specific requirements, our slim, highly effective team ensures that the system and services are up to date. At the same time, increasingly complex banking-related, regulatory and technical issues call for specific knowledge and individual solutions, along with efficient development and implementation, regardless of whether the services are provided by internal or external specialists.

More experts. More Finstar.

To enable us to purposefully enhance and scale our know-how, we collaborate with experts from the financial and IT sectors, with fintech firms, operators and developers, in a dense network. Not because we want to spread the responsibility, but in order to obtain a broad basis of know-how, skills and further development. Moreover, our attention is increasingly being drawn to new approaches and innovative solutions from third parties, such as fintech firms. Thus, thanks to our network of partners, as our platform grows, so does your certainty that Finstar Open Platform meets the requirements of the individual banks.

A warm welcome

New ideas, approaches, visions and innovations are prerequisites for a diverse lively ecosystem with modular products and services that evolve. As we are neither willing nor able to do everything ourselves, we are delighted to receive any input from businesses and businesspeople who engage with the future of banking and banking platforms just as intensively as we do. Welcome to our agile, flexible and mobile ecosystem! We look forward to you contacting us. Please direct your ideas and questions to André Renfer, phone +41 62 885 11 11.



From banks for bankers

Originally conceived and realized for a pool of several banks, then later for Hypothekbank Lenzburg, Finstar Open Platform is currently in use at banks that have very different sizes and strategies.

Whether a private or a universal bank. Whether you are regionally or locally active. Whether you are a fintech firm or an external asset manager. Whatever your ideas, models, strategies and visions might be: Our platform is open. We are open. This is because it does not matter what Finstar® was conceived for yesterday. What it can already do. What matters is what you need, as a financial services provider, for the success of tomorrow.

Open to new stimuli

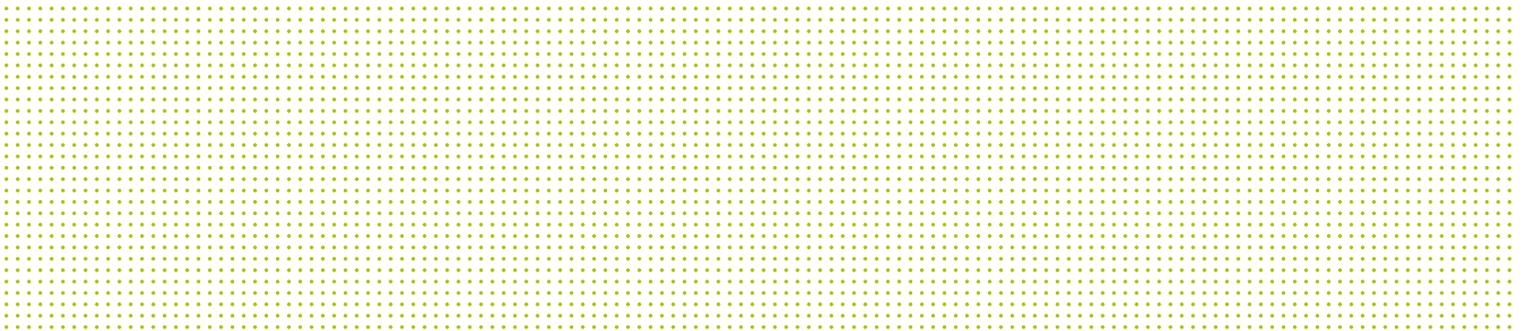
The “Switzerland’s Most Digital Bank” award presented to Hypothekbank Lenzburg, and the 2017 Euro Finance Tech Award for Best Bank/Fintech Cooperation are evidence of our strength in innovation and implementation, our focus on what lies ahead. However, with Finstar Open Platform, we are not only ready for all imminent challenges, but also for other banks of all kinds, with any strategy, wishing to enrich our community. The fact that we are capable of doing that with software, hardware, services and partners, is proven by ten successful migrations in just ten years.

A strong community

The Finstar community plays a key role in purposeful further development of software and services. In order to promote the exchange of opinions and experiences between our customers and partners, as well as between fintech firms and Finstar®, we maintain direct personal communication. The annual topic-driven meeting and regular information via digital and analog media are supplemented by personal contact. At eye level. From banker to banker.

With Finstar Open Platform, we are in the best position to add the next chapter to our success story and other customer banks to our community. You will find an up-to-date overview at www.finstar.ch.

Alternatively, give us a call, so that we can take the next step toward the future of your bank and of banking in general.



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