COMARCH

Comarch
SME Banking

Part of the Comarch Corporate Banking platform

One-stop shop
for financial solutions
entrepreneurs need

YOUR GOAL

- **All-in-one solution type**

- **Open platform with fintech-grade services to choose from**

- **Quick time-to-market...**

We have your back

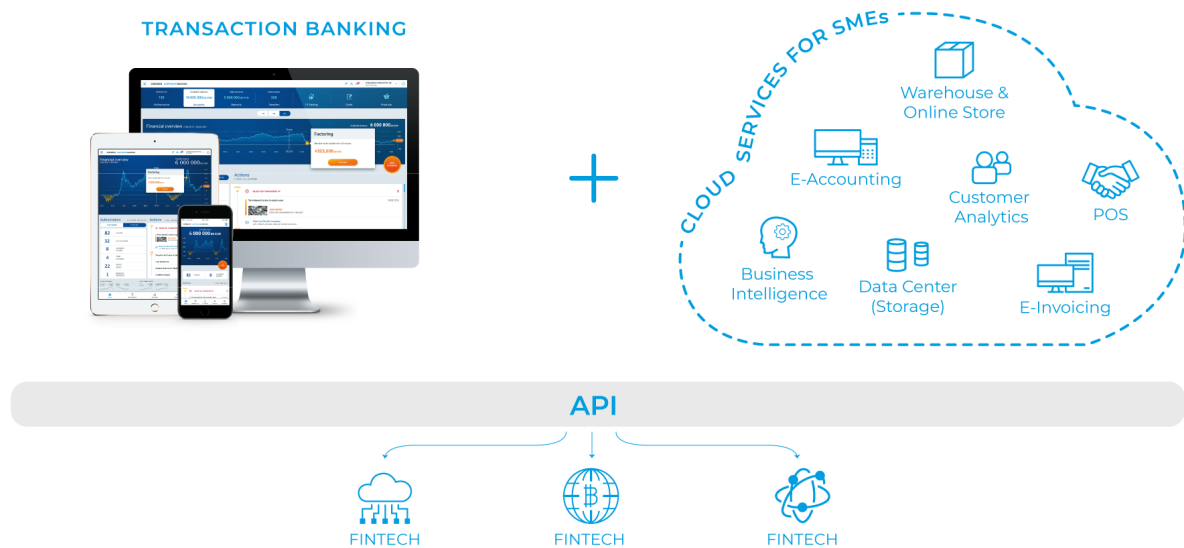Focus on what really matters to your business.
Make it work in 6 months

Let SMEs manage a wide range of banking products and services without having to purchase additional systems that support cash pooling or credits & loans individually

Automate your customers' routine activities associated with running a business thanks to embedded data analytics and extensive self-service features

Expand your bank product portfolio with pre-integrated invoicing and accounting features to address the unique needs of SMEs
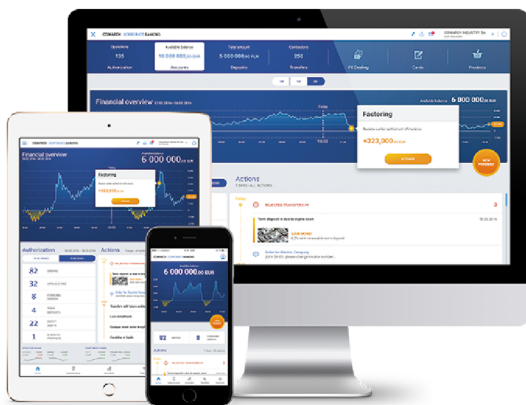
OUR SOLUTION

One vendor - full suite of services

TRANSACTION BANKING

CLOUD SERVICES FOR SMEs

Warehouse & Online Store

E-Accounting

Customer Analytics

POS

Business Intelligence

Data Center (Storage)

E-Invoicing

API

FINTECH

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See how Comarch SME Banking works in 3 simple steps

Step 1: Transaction banking

Let SMEs manage a wide range of banking products and services without having to purchase additional systems that support cash pooling or credits & loans individually. Benefit from a quick 6-month deployment for a new digital cash & liquidity management suite.

CASH MANAGEMENT & REPORTING

- Multi-banking feature to let bank customers aggregate information on accounts held in different banks
- Cash pooling, cards, deposits and cheques – online access to multiple banking products from a single login
- One dashboard to manage all types of transfers
- Effectively managed cash flows with instant access to multi-currency accounts
- Google-like search engine to let your customers quickly find the information they need
- Data exchange automation for extremely fast and convenient processing of a large amount of data
- Comprehensive, up-to-date information without delay thanks to a highly efficient mechanism for data import and export

COMMUNICATION

- Any troublesome task or question addressed with no delay through the chat feature
- Event-based, adjustable notifications that really matter to your customers

CUSTOMER SERVICE

- Dedicated tool for bank employees to help them build and maintain a meaningful relationship with your customers
- Real-time collaboration with bank customers and problem-solving on the spot
- Automated task management to improve the effectiveness of bank employees

SECURITY FRAMEWORK

- Strong authentication methods compliant with PSD2
- Flexible privilege setup for data security
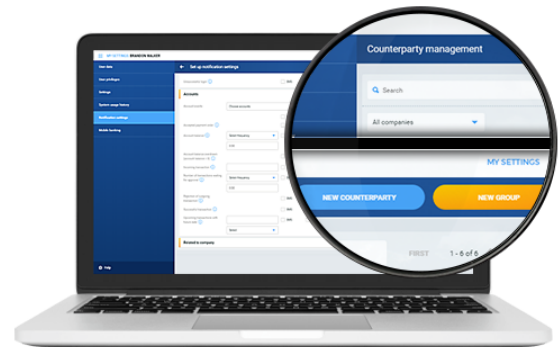- Transaction security ensured by configurable approval workflows

IDENTITY & ACCESS MANAGEMENT

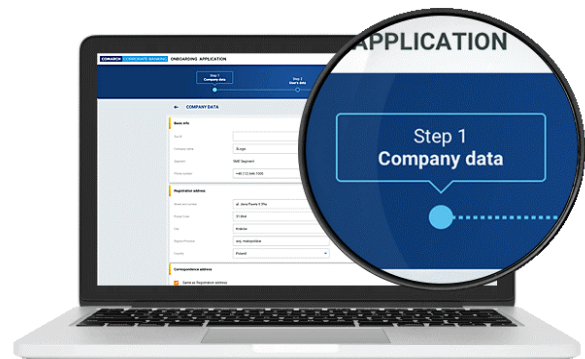- Complete tool to keep control over bank employee access rights

SELF-ADMINISTRATION

- One central place to let your customers manage users, companies, privileges, devices and more
- Easy payment limit setup to help SMEs keep track of their finances
- More control over day-to-day business activities for your customers leading to lower operating cost and less workload for your RMs
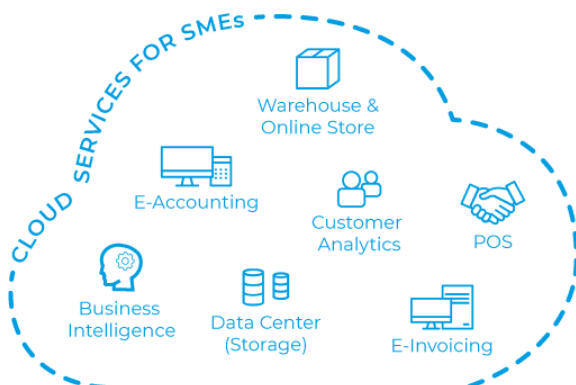
SELF-ONBOARDING

- Secure digital customer onboarding to save on operating costs and let your customers access banking right away
- Individual configuration of user rights for any person within the organization
- Fast access to user profiles, product mapping, account settings, security schemes and approval workflows
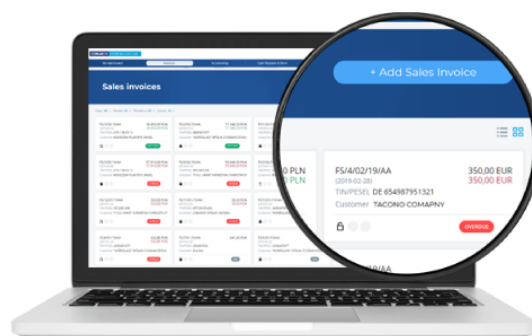
Step 2: SME business acceleration

Embrace new capabilities that go beyond transaction banking. Handle specific SME- driven business needs with out-of-the-box fintech solutions and simply plug them into transaction banking.
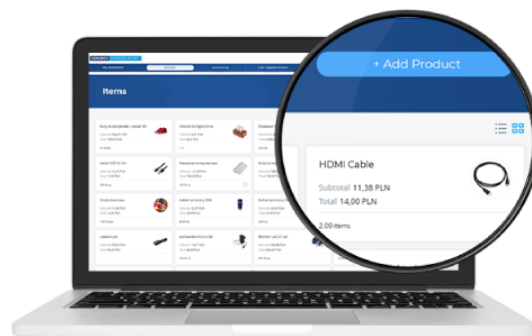
CLOUD SERVICES FOR SMEs

Warehouse & Online Store

E-Accounting

Customer Analytics

POS

Business Intelligence

Data Center (Storage)

E-Invoicing

INVOICING & ACCOUNTING

- Convenient access to documents – users can easily create, track, manage and reconcile VAT invoices, pro forma invoices, advance invoices, and more
- Configurable templates for document printouts to create customized invoices
- One central place to manage company customers, suppliers and products
- Automated bookkeeping capabilities to considerably trim down the time spent on repetitive financial tasks

ONLINE STORE & WAREHOUSE

- Online warehouse to automatically keep control of stock levels to prevent the sale of unavailable products
- Ready-to-deploy online store templates
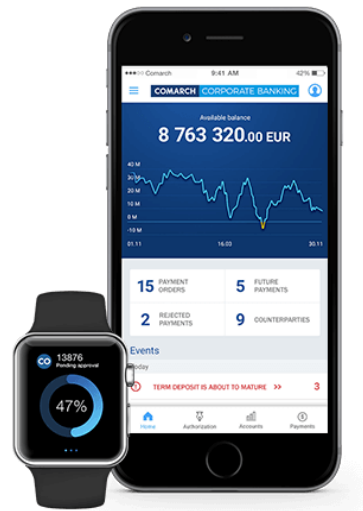- Built-in tool for running online store and managing the entire sales process

CUSTOMER ANALYTICS

- Comprehensive and up-to-date reporting that can be easily set up by dragging and dropping required items
- Data-driven business decisions thanks to easy-to-read reports
- Data-based findings allowing business owners to take full control over their company's finances and respond quickly to changes
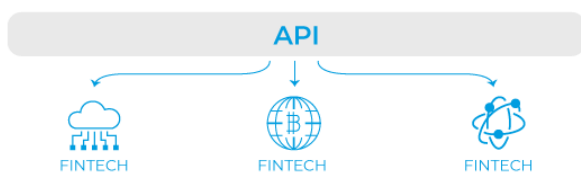- Automatic, adjustable reports based on customer settings

SME-ORIENTED MOBILE BANKING

- Mass transactions within thumb's reach - authorized with just a few taps
- All the balances, deposits and loans clearly readable on small screens thanks to optimum system operation on a range of devices
- Instant creation of new invoices on the go
- Counterparty and product management to quickly respond to business needs
- Full control over outstanding invoices thanks to automatic notification

Step 3: Open architecture

When your business needs to grow, quickly extend the platform with new modules and features thanks to a reliable API.

Modern system architecture
opening the door to **agile delivery**

- **DevOps tools for continuous delivery and fast production deployment**
- Continuous platform improvement based on the roadmap that guarantees access to new developments
- Smooth integration and governance of new modules and applications (both internal and external) with an open API

OUR STORY

Comarch SME Banking builds upon its sister system – Comarch Corporate Banking which marked its presence on the market 20 years ago. Since then, it was implemented in the largest banking groups in numerous countries, proving its worth as a handy and flexible banking solution for SMEs and corporations.

COMARCH CORPORATE BANKING IN USE

· ING · UNICREDIT · RAIFFEISEN · BNP PARIBAS · SOCIÉTÉ GÉNÉRALE · TMB BANK · GE CAPITAL GROUP · and more

24 000 BANK EMPLOYEES use Comarch Corporate Banking **EVERY DAY**

9/10 CCB online channel capabilities score according to Gartner

4 000 000 USERS and **9 500 000 BANK ACCOUNTS** handled by Comarch Corporate Banking with **HALF A BILLION** processed annualy

Satisfaction Survey Results **87% OF END USERS** say Comarch Corporate Banking fully meets their **EXPECTATIONS**

COMARCH

CONTACT US

Visit www.comarch.com for the contact information of our offices in the following countries:

Albania	Luxembourg
Argentina	Malaysia
Austria	Panama
Belgium	Peru
Brazil	Poland
Canada	Russia
Chile	Saudi Arabia
China	Spain
Colombia	Switzerland
Finland	Thailand
France	UAE
Germany	UK
Italy	Ukraine
Japan	USA

ABOUT COMARCH

Founded in 1993 in Kraków, Poland, Comarch prides itself on being one of the leading software houses in Europe with over 6000 employees world-wide and more than 3000 successful projects carried out for the largest international brands.

With 25 years' experience in the industry, Comarch Financial Services, a business sector within the Comarch Capital Group, specializes in developing sophisticated software and IT systems for major financial institutions in banking, insurance and capital markets.

Our expertise has gained worldwide recognition and a significant portfolio of clients among insurers, banks, mutual and pension funds, brokerage houses and asset management companies in more than 30 countries. Our client list includes UniCredit, Société Générale, BNP Paribas, Ergo, Oney, Allianz, and more.

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