900+

satisfied customers

#### **Contact us**

Stefan-George-Ring 29, 81929 Munchen, Germany Phone: +49 89 30 90 40 222 E-mail: info.de@comtrade.com

Letaliska cesta 29b, 1000 Ljubljana, Slovenia **Phone:** +386 81 60 5200 **E-mail:** info.si@comtrade.com

710 Lakeway Drive, Suite 275, Sunnyvale, CA 94085, USA **Phone:** +1 650 968 2562 **E-mail:** info.us@comtrade.com

23 Priory Hall, Stillorgan road, Stillorgan, Co. Dublin, Ireland **Phone:** + 353 1 661 4030 **E-mail:** info.ie@comtrade.com

Hirschstettner Straße 19-21/Z/109, 1220 Wien, Austria **Phone:** + 43 1 994 9650 **E-mail:** info.at@comtrade.com

www.comtrade.com

30+

partnerships with leading global technology vendors

16 companies in

countries

Ready to go digital?
We are ready to help you get there.

**Financial technology solutions** 

Tell us where you are starting and what direction you want to go and we'll help you get there. Comtrade has created a suite of IT solutions and services that caters specifically to banks and financial services institutions. Whether you want to create highly personalized customer experiences, streamline your operations or tap into the power of your data, we have the tools to make the transition fast, simple and painless.

COMTRADE

## Ride the digital wave or end up underneath it

The majority of banks and financial institutions today are going in the same direction - digital. But the roadmap to getting there is not the same for every organization. The digital journey can be full of twists and turns, which is why you need the right technology, the best tools and an experienced partner to help you successfully reach your destination.

Comtrade's FinTech solutions enable you to:

#### **O** Do more with less

Streamline your internal processes so you can reduce overhead costs and boost revenue.

#### **Output** Enhance customer experience

Enable customers to use your banking services quickly, easily and securely - from anywhere and anytime.

#### **O** Leverage the power of data

Capture, collect and analyze data to understand your customers' banking preferences so you can build new relationships and revenue streams.



# Digital banking solutions for the next generation of customers

**Comtrade's online banking solutions** 

- Customizable to your business needs
- Seamlessly integrate with existing systems
- **♦** Meet regulatory compliance

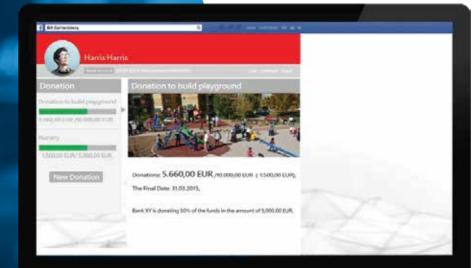
#### **Banknote online banking**

Meet your customers' demands for fast, convenient and personalized banking services with Comtrade's Banknote. Integrated seamlessly with your existing IT infrastructure, Banknote lets you deliver traditional banking services to your customers online while providing you with valuable insights into your clients' banking habits.

#### **Banknote mobile banking solution**

Let your customers do banking with your from the palms of their hands - anywhere, anytime, from any device. We create customized mobile apps and integrate them with your existing IT systems for a seamless and secure mobile banking experience.

## BANKNOLO



#### **O** KEY FEATURES

- Payments
- **E-invoices**
- Account overview
- **Oredit and debit card overview**
- **1** Investments and mutual funds
- **Operation** Personal finance management
- **O** Insurance
- Security safeguards
- Scalability

#### **Banknote banking solution for Facebook**

Take your business to where your customers are - social media platforms. Comtrade's banking solution for Facebook enables your customers to perform transactions, view account details, manage finances and launch crowdfunding campaigns using their Facebook profile. The solution provides you with a low-cost channel to reach more people and increase your brand exposure while meeting the needs of the new generation of customers.

#### **O** KEY FEATURES

- **O** Account balance details
- Payments (transfer funds to a friend, GSM vouchers, eBanking payment templates)
  - **O** Loyalty and gamification
  - **Openation-based crowdfunding**
  - Surveys

#### **Fraud detection system**

Keep your systems and customer data safe with Comtrade's Fraud Detection System. Our fraud detection and prevention solution for banks and financial institutions enables you to identify and block suspicious activities and attempts.

#### **O SOLUTION HIGHLIGHTS**

Proactive monitoring and notification system

**Multi-channel support** 

**Compliance with ECB regulations** 

Self-learning based on user activity

Faster detection of suspicious and fraudulent transactions

Optional automated triggering of additional transaction confirmations

#### **Identity management suite**

#### AUTHENTICATION SERVER

Comtrade Authentication Server is a cost-effective way to centralize authentication and identity management process for multiple applications. Configurable policies enable you to assign different credential types to users, such as passwords, one-time passwords or PKI certificates. Single sign-on for web applications is supported.

#### MTOKEN

Enhance the quality and security of your customers' online banking experience with mToken, a software solution for mobile devices that strengthens user authentication through generation of one-time passwords.

## OUR SERVICES

### **O1 PAYMENT SYSTEMS DEVELOPMENT**

Comtrade specializes in the development of payment systems for banks, large multinational financial companies and government institutions.

### **02**OUR EXPERTISE:

- Digital payment solutions
- Mobile payment solutions
- Alternative payments, instant banking, 3rd party wallets, prepaid cards, direct debits and cash-in options
- Card processing, credit and debit card payments, multiple local payment methods, different currencies and checkout languages, all with flexible integration options
- Money laundering prevention
- Block chains, distributed general ledgers and crypto currencies

## 03 SOLUTION CONSULTING AND IMPLEMENTATION

Comtrade provides a full scope of services, from consulting and solution design to implementation and testing. We have successfully delivered over 100 solution implementation and integration projects in the areas of online portals, online stores/web shops, SMS/MMS messaging, value-added services, mobile payments, mobile ticketing, contact centers, help desk, core infrastructure (SMSC, MMSC, WAP-GW), billing, CRM, infrastructure monitoring and more.

## **04**APPLICATION DEVELOPMENT AND SYSTEM INTEGRATION

Comtrade has proven experience and expertise in application development and system integration in multi-vendor and multi-platform environments. From planning and design stages all the way to integration, maintenance & support, we provide a range of services for clients in the financial sector.

## **05**GAMIFICATION/LOYALTY SOLUTIONS

Use gamification to drive sales opportunities and revenue. Build strong online relationships and appeal to the new generation of customers by providing gamified applications. Comtrade's experts can help you create and implement gamification solutions that integrate with your existing processes and open up new sales and customer engagement opportunities at a low cost.