IBA Group

Fintech

SERVICES & SOLUTIONS

2025

WHERE WE CAN HELP

Remote Banking and Payment Services

Customer Experience

Automation of Business Processes

Analytics and Efficiency

REMOTE BANKING AND PAYMENT SERVICES

Mobile Payment Acceptance: SoftPOS

Business Challenge
Boost client base
Enable proximity acceptance payments

IBA Group Solution

tapXphone

Transforms NFC-enabled smartphones into payment acceptance terminals
Accept proximity payments via cards & wearables

Discover More
tapxphone.com

Remote Customer Service

Business Challenge
Better access for the unbanked
Enhance customer experience
Offer 24/7 banking service access

IBA Group Solution

MOBILE AND WEB APPLICATION

Customers Benefits
Access to banking services anytime, anywhere
Fast transactions
24/7 accessibility
Enhanced security

Bank Benefits
Reduced workload on bank employees
Reduced costs
Higher customer satisfaction

Chatbots & Voice Assistants

Business Challenge
Boost customer service efficiency
Lessen call center load

IBA Group Solution

CHATBOT

Faster 24/7 service
Staff redirection to complex queries
Collecting valuable data

ANALYTICS AND EFFICIENCY

Enterprise Data Lakes and Warehouses

Business Challenge
Organize data for analytics

IBA Group Solution

ENTERPRISE DATA WAREHOUSES (DWH)

Centralized business information for stakeholders
Enhanced decision-making and performance
Reduced costs and business risks

Data Analytics

Business Challenge
Extract insights from data for better business decisions

IBA Group Solution

Powered by BI Tools: Qlik, Tableau, SAP BO, IBM Cognos, and MS Power BI

Enhances risk management and regulator reporting
Aids in financial modeling and bank's fiscal analysis
Leverages real-time data for strategic decisions

Data Analytics

Business Challenge
Utilize bank-wide data for informed decisions

IBA Group Solution

SAP ANALYTICS CLOUD

Unified BI, planning, and predictive analysis
Smarter decision-making across finance,
procurement, HR, sales, and marketing
Diverse data collected into a single reporting suite

Profitability Analysis

Business Challenge
Assess profitability of specific business segments

IBA Group Solution

SAP PROFITABILITY AND PERFORMANCE MANAGEMENT (SAP PAPM) and Apache Superset (open source)

Analyzing profitability by product, department, customer
Pinpointing profit drivers and forecast business strategy impacts
Real-time data analysis and financial risk assessment

MARKETING & CUSTOMER EXPERIENCE

Budgeting

Business Challenge
Optimize promotion budget distribution across media channels

IBA Group Solution

MARKETING MIX MODELING

Data-driven budget allocation strategy
Identifying key factors in advertising effectiveness
Quantifying impact on customer acquisition and profit

Customer Behavior Analysis & Prediction

Business Challenge

Create customer profiles based on their behaviors. Analyze and predict client behavior. Personalize offerings to cater for each customer's tastes and needs. Foster long-term customer loyalty.

IBA Group Solution

BASED ON MACHINE LEARNING FOR CUSTOMER INSIGHT

Creditworthiness and transaction analysis
Risk-based borrower profiling
Personalized loan and credit terms
Profitable customer identification for targeted campaigns

Customer Experience Management

Business Challenge
Enhance customer communication

IBA Group Solution

SAP CUSTOMER EXPERIENCE (CX)

Integrated B2B/B2C communication across web, apps, SMS, and email
Personalized, seamless customer interaction with the business

Personalized Offers

Business Challenge

Personalize and deliver marketing offers on a timely basis

IBA Group Solution

REAL-TIME MARKETING

Aggregating data from various channels in real-time

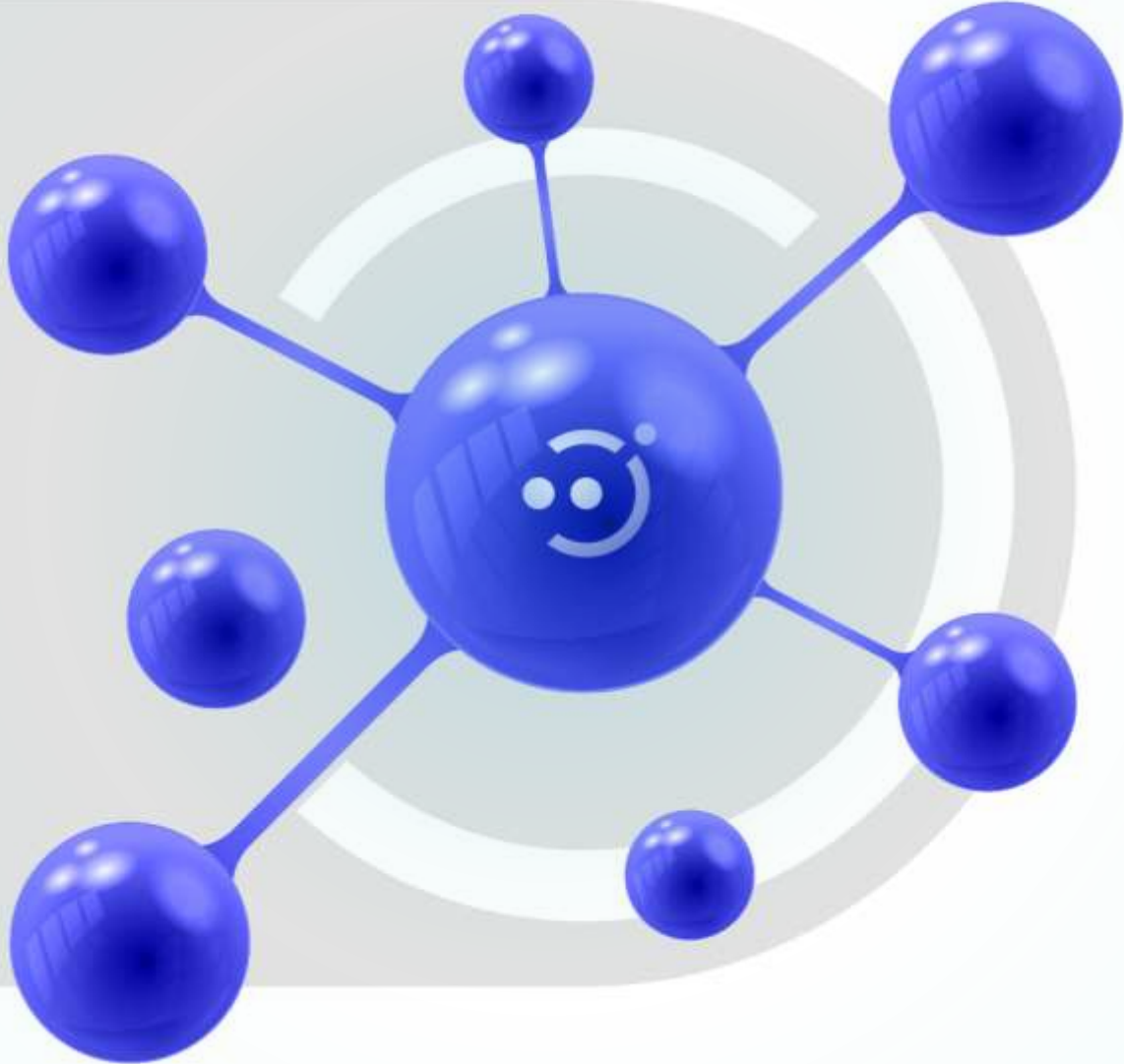Ensuring data accuracy and create 360^0 customer view

Analyzing campaigns and providing personalized offers

AUTOMATION OF BUSINESS PROCESSES

Document Management

Business Challenge
Streamline document and data management automation

IBA Group Solution

EASYRPA PLATFORM

Building, deploying, and managing software robots
Data extraction, transformation, validation, and analysis
Reporting system
ERP and CRM support
Integration with application UIs
Enhanced with machine learning and OCR

Discover More
easyrpa.eu

Document Management

Business Challenge

Automate management of documents and data

IBA Group Solution

DOCUMENT AUTOMATION WITH RPA

**powered by WorkFusion,
Automation Anywhere, UiPath**

Robots mimic human tasks in web apps, Excel, Word, and email

RPA enhances data extraction, form filling, error reduction, and staff productivity

Services for Banks

DATA ENGINEERING

Streamlining your data lifecycle from collection to visualization, our service offers comprehensive ETL/ELT processes for efficient data mining, analytics, and machine learning support, ensuring employees have access to quality data.

DEPLOYMENT OF DATA WAREHOUSES, DATA LAKES

Creating scalable storage and processing systems for large data volumes, tailored to integrate seamlessly with your existing IT infrastructure.

OPEN API FOR ENTERPRISES

Tailoring and launching Open API solutions within banking IT ecosystems, assessing infrastructure readiness, and providing expert guidance on monetization and secure architecture design.

Dozens of PROJECTS IN BANKING AND FINANCE

- ✓ Germany
- ✓ Czech Republic
- ✓ Slovakia
- ✓ South Africa

Co-Creating a **SMART** Future

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