

IBA Group

Smart Banking Software



IBA Group Services for Banks

Smart banking applications

- Retail Banking
- Corporate Banking

Analytics

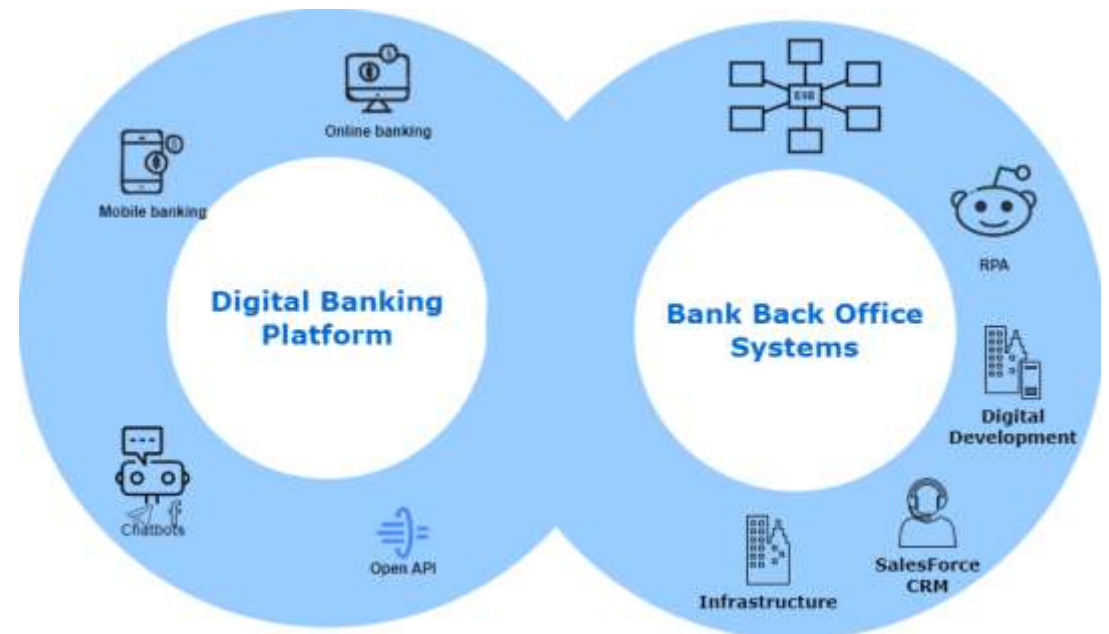
CRM

Customer support

Virtual assistant

RPA and IPA

BPM



Enhancing Your Digital Banking Platform



We improve your efficiency and help expanding your client base.

What we do

- Optimize IT infrastructure for earning money
- Free employees from routine work
- Increase audience reach with different sales channels
- Reduce infrastructure costs using cloud solutions
- Forecast costs and profits using advanced analytics



Digital Retail and Corporate Banking

We implement online banking with modern GUI and AI client interactions to:

- Attract and retain younger customers
- Incorporate new technologies
- Rapidly introduce new products
- Provide advanced customer behavior analytics
- Improve customer service with virtual assistants (LLM)
- Render personalized services

Different communication channels:

- Web and mobile applications,
- Messengers and social networks

Digital Retail and Corporate Banking

We help you create a bank in your smartphone or laptop, one app in your customer's pocket for business and lifestyle.

What we do

- Integration with most banking software
- Reduced OPEX for your bank
- Clear and fast customer onboarding
- Integration with KYC (Know Your Client) apps for customer verification
- Customizable User Interface
- Optional PWA support for web banking
- AI virtual customer assistant

Digital Retail and Corporate Banking

Basic modules (accounts, deposits, loans, cards, payment templates, statements, transfers) are already implemented in the IBA demo version.

- **Implementation:** 1 month for typical functionality
- **Response time:** less than 1 second
- **Omnichannel** support
- **Cost efficiency:** one codebase

Customer Service Chatbots

We develop chatbots based on NLP (Natural Language Processing) technologies.

What we do

- Collect data for further analysis
- Gain valuable insights to improve relevancy of answers
- Integrate chatbots in existing web apps or bots for messengers (web, FB, WhatsApp, Facebook, Telegram)



What you achieve

- 20%+ cost reduction on communication with end users
- 24/7 working hours, no vacations
- Increased customer satisfaction
- Higher omnichannel incomes

Social Media & Messengers as Sales Channels

What we do

- Authentication and authorization using customer data in the bank (Multi Factor Authentication, social networks)
- Automated collection of information for loan applications
- Automatic processing of bill payments, transfers, and account information requests
- Automatic reporting on loss/stolen card requests
- Instant answering to common questions on bank's products and services

Supported Messengers

- WhatsApp
- Facebook
- Telegram



What you achieve

- 5%+ cost reduction on communication with end users
- 10 %+ expansion of customer base
- Additional information about customers from social media and messengers

Modification of Bank Back Office



We enhance bank's back office capabilities using:

- Modern CRM with wide functionality
- AI and Robotic Process Automation
- Cloud services
- Data Lakes
- Advanced Analytics

IPA and RPA for Banking Processes

Intelligent Process Automation and Robotic Process Automation (IPA and RPA) provide new ways to implement complicated processes:

- Loan Processing and validation
- Extracting and digitalizing customer information
- Trade finance applications
- Card management (lost/stolen card replacement, charge reversals, or card blocking decisions) based on customer requests
- Payment processing and reconciliation
- Exchange rate control
- Compliance control of executed transactions

What you achieve

- 50% process acceleration rate
- 3,500 person-hours freed per year



RPA for Banking Processes

How to assess economic efficiency of RPA processes

FTE: full time employee hours

ST: person-hours of employees supporting the RPA process

CF: process complexity factor)

VF: process volatility factor

Process selection criteria:

FTE -> max

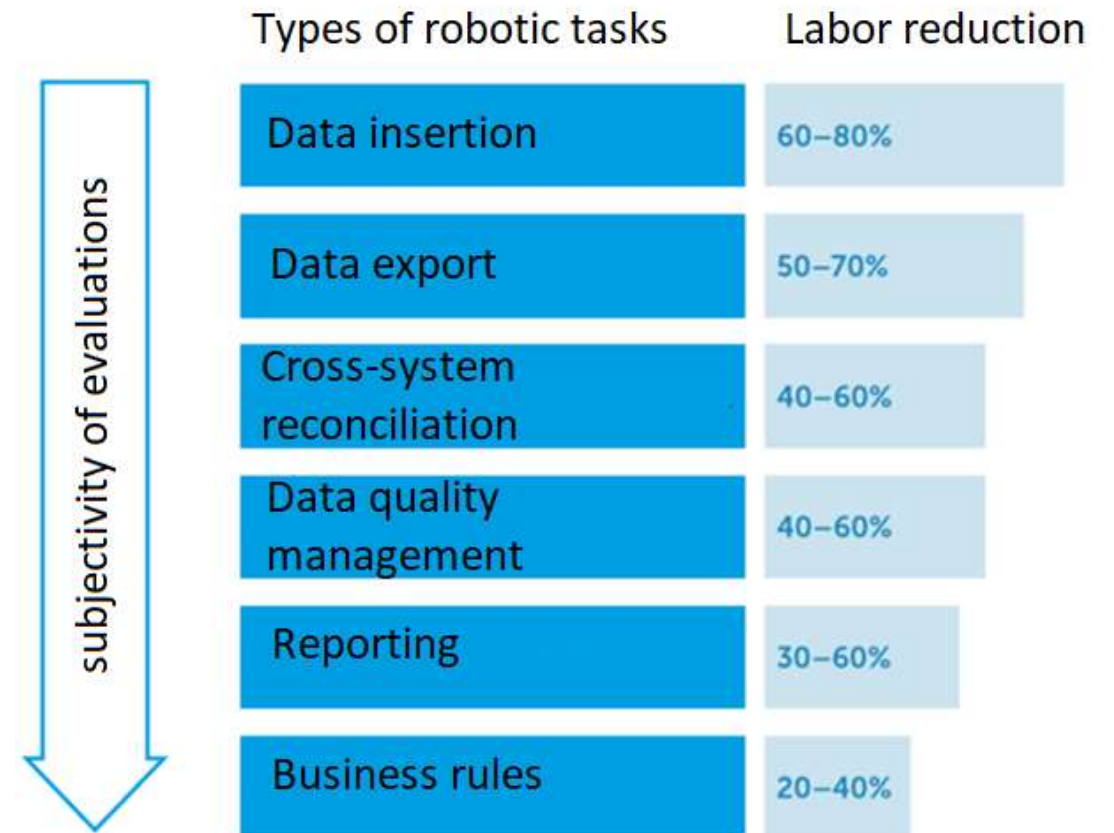
FTE > ST

CF -> min

VF -> min

Employee time release:

$$T = \text{FTE (before robotization)} - (\text{FTE(after)} + \text{ST})$$

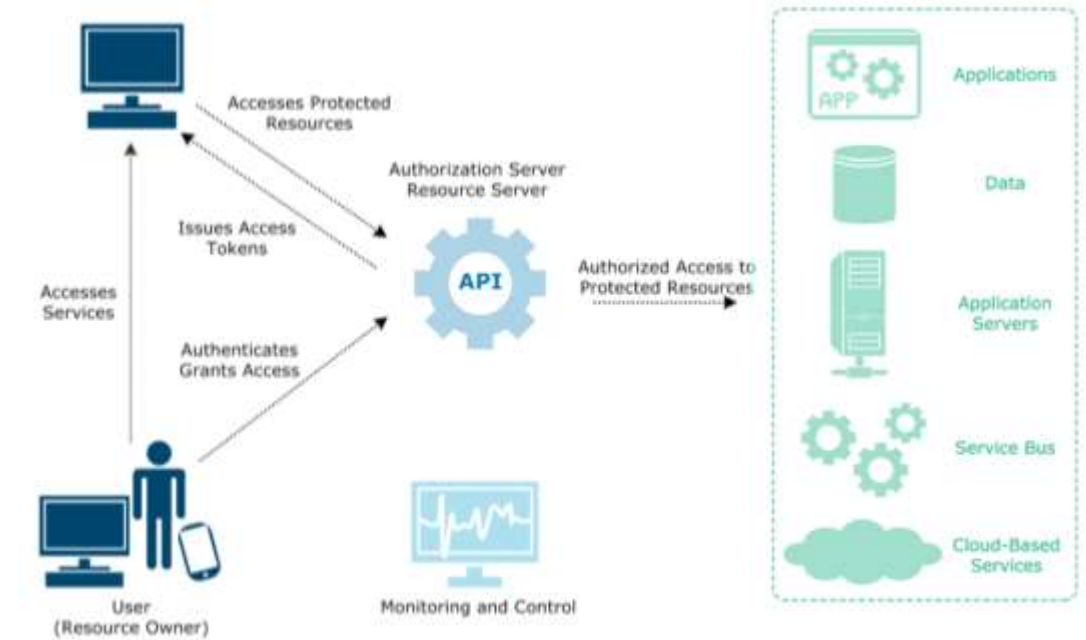


OpenAPI for Third Party Apps

We implement Open Banking to integrate a network of financial institutions' data through the use of Application Programming Interfaces (APIs).

OpenAPI enables to:

- Involve third party organizations in the sales of banking products
- Transfer customer and transaction information between organizations
- Provide access for third-party applications to bank systems and build financial services using customer financial data
- Verify client identity before giving access to bank data
- Standardize how financial institutions create and connect to an ecosystem of providers for data exchange



What you achieve

- Monetized use of banking APIs by third parties
- Accelerated fintech innovation and deployment
- Seamless user experience
- Strong information security

Camunda for Banking

We implement Camunda-based features for banks:

- Accounts payable
- Mortgage application processing
- Automated report generation
- Streamlined account opening and closure
- Debt collection
- Deposit handling
- Customer Onboarding and KYC (Know Your Customer).

CAMUNDA

**Gold
Partner
CERTIFIED**



Human
Work



AI



Business
Rules



Microservices



RPA



API



IoT



Systems
(legacy + homegrown)

Camunda for Banking

Why process automation with Camunda?

Camunda's flexibility, adaptability, and ability to integrate with existing systems make it a versatile tool for addressing a wide range of processes in the banking industry

What we do

- Efficient process automation
- Real-time monitoring and analytics
- Enhanced process visibility



What you achieve

- Reduction in error rates
- Accelerated decision-making
- Efficient resource utilization
- Cost savings
- Flexibility and adaptability.
- Scalability
- Enhanced compliance management
- Innovation and integration
- Improved customer experience

DevOps-Based IT Infrastructure

We modify your IT infrastructure to make it more efficient and user-friendly.

What we do

- Deploy DevOps pipeline for communication, collaboration, and integration between IT and operations professionals
- Implement Software as a Service (SaaS) and cloud-based functionality and microservices, and highly configurable API-based architectures
- Adopt cloud technologies that offer scalability, consumption-based pricing, improved security, and business continuity
- Use integration solutions with unified connectivity to enhance and standardize infrastructure



What you achieve

- 30%-40% reduction in app size through top-down simplification
- 15%-20% reduction of the cost of ownership of applications
- Fast delivery as opposed to months with legacy platforms

Automated Quality Assurance

We ensure that the system meets relevant QA requirements and give information about the risk of releasing the system at a given time.

What we do

- Build testing processes from scratch in coordination with development lifecycle
- Develop defect prevention and detection strategies to reduce software development risks, time, and costs
- Identify and rectify defects using bug tracking systems
- Analyze results and prepare test execution reports
- Create test scenarios and control execution of automated scripts
- Mentor new team members



What you achieve

- Up to 30% faster delivery of new features
- Up to 60% reduction in manual testing efforts
- Higher ROI (return on investment) through decreased testing time
- Consistent information through integration of data from different sources

Cloud Migration of IT Landscape

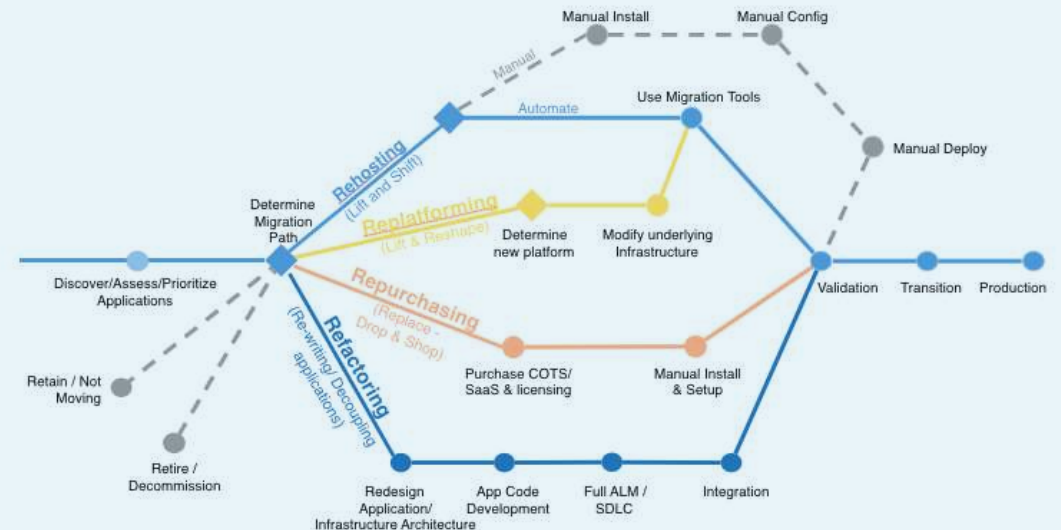
We upgrade bank's IT landscape with migration of existing software to new technologies, including migration to the cloud.

What we do

- Strategic planning for cloud migration
- Assessment of existing systems
- Data migration
- Application modernization
- Ongoing management of cloud infrastructure

What you achieve

- Elimination of costs on hardware maintenance & upgrade
- Freed up IT staff
- Quick scale up and down
- Faster time to delivery
- Operation on a pay-as-you-go basis (PAYG)



Enterprise Integration Bus for Order Submission

Enterprise Integration Bus (IEB) allows for integration of core services and building of end-to-end processes, resulting in improved infrastructure manageability

What we do

- Implement Enterprise Integration Bus (EIB)
- Perform software upgrades and process modernization
- Analyze integration results



What you achieve

- Fast real-time data exchange between disparate applications
- Lower cost of developing a new process
- Reduced cost of maintaining and finalizing complex processes



Co-Creating a **SMART** Future

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