Ad Banking

An end-to-end digital banking solution

AdBanking includes online and mobile banking clients, a unified core system with transactional business logic and OpenBanking APIs. Banks can use these software solutions to deploy multiple different channels and provide their customers with the most suitable and convenient ways to do banking.



Future-focused approach to digital banking

AdBanking uses an innovative approach to support banking processes and provides intuitive user interfaces in response to the requirements of different customer groups: enterprises, SMBs, sole proprietors and consumers.

The modular design allows the bank to choose the most suitable options from a set of available business channels depending on the current or expected customer base. By taking this approach, banks can customize their service offering along with their communication, business, and sales channels to optimize operations.

The open modular structure also paves the way for easy future expansion of the offering and supports a cost-effective and simple gradual roll-out of digital banking services.

All AdBanking modules use a common API and business logic and individual modules support the specific functionalities and demands of individual customer groups they serve.

Supported channels

Online bank offers fast and easy access to banking services online. Customers can view their balance and transaction history and carry out most of the banking services that would otherwise require them to visit a physical branch. The online bank provides customers with a convenient and time-saving way to bank without being limited by the branch opening hours.

Mobile bank provides customers with access to their accounts and a convenient, fast and secure way to perform a limited range of banking services anytime and anywhere simply by using a mobile device, tablet or mobile phone.

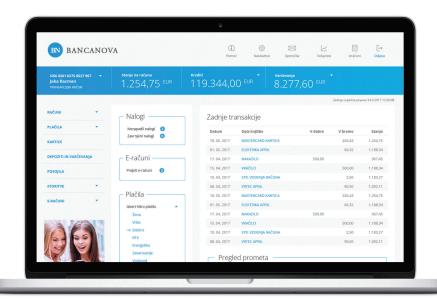
Open banking (OpenBanking API) drives the digital transformation of banking services and ensures that the benefits of advanced payment and banking services are used to their full potential. This is a standardized way to provide third parties (TPPs) with access to a customer's financial data. TPPs can then offer their services to customers, allowing them to carry out secure, innovative and quick digital payments.

Interoperability with different technology platforms

AdBanking is designed from the ground up to enable integration with all major databases and data exchange technologies to support easy and fast integration with the rest of the bank's IT systems.

Data sensitivity requires a high level of security

AdBanking ensures the highest level of security by using advanced security mechanisms such as encrypted web connections, various modern two-factor authentication models and electronic signatures. User authentication, roles and permissions, and complete audit trail ensure the information is authentic and traceable.



About the solution provider

Adacta Fintech is a leading insurance industry solution provider in the CEE region. For the past twenty years, the company has been developing solutions for banks and other financial institutions. Throughout its history, the company has been focusing its skills and experience on developing and implementing IT and business solutions and consulting. With more than 250 employees across seven countries, the company supports many regional and international customers.

Since 1996, Adacta Fintech has been working with Slovenian banks and other financial institutions to design and develop IT systems. The company has been offering digital banking solutions since 1998.

Additional information

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