

A photograph of four business professionals in a modern office setting. Three men and one woman are gathered around a low, square glass table. One man is standing and leaning over the table, while the others are seated. They appear to be in a collaborative meeting. The office has large windows in the background, and the scene is lit with a bright, warm light source, possibly the sun, creating a lens flare effect. The image is framed by blue geometric shapes, including a large triangle on the left and a diagonal line on the right.

# NETinfo

## Company Profile

[www.netinfo.eu](http://www.netinfo.eu)

# Our Story

Since our inception in 2000, we have combined our passion for banking and technology to become a driving force behind consistent innovation. Our primary mission revolves around delivering cutting-edge digital banking solutions to financial institutions worldwide. With our deep expertise and profound understanding of the banking industry, we seamlessly facilitate the daily digital banking journeys of over 20 million end users in 30 countries worldwide.

As pioneers in the digital banking realm, our foremost dedication is to fuel your continuous digital evolution and success. Acting as a catalyst, we empower, accelerate, and future-proof your journey into the digital banking realm, ensuring seamless and exceptional experiences.





We excel at deepening and strengthening the connections between you and your customers by expediting digital transformations and journeys. Drawing upon our extensive experience and unique industry insights, we integrate these elements into each of our solutions, enabling you to outpace your competition and meet the ever-evolving needs of your customers.

Our solutions have gained recognition from leading industry analysts for delivering new digital banking capabilities, supporting multiple channels, driving revenue, and enhancing customer journeys.



“  
NETinfo  
is your  
trusted digital  
transformation  
partner in banking,  
ensuring your success  
every step of the way.  
”

# Our Digital Banking Platform

The NETinfo Digital Banking Platform serves as the omnichannel engagement hub that empowers financial institutions to develop a comprehensive digital banking strategy spanning multiple channels. Our platform offers a seamless and frictionless customer experience across all NETinfo channels.

The NETinfo Digital Banking Platform, maintains all business logic, rules, and workflows, supporting a broad range of functionality and services catering retail, SME, corporate, and private customers. What sets us apart is our ability to deploy tailored functionality to any channel, effectively meeting the expectations of your diverse customer base. The NETinfo Digital Banking Platform supports a range of delivery models, including on-premises, cloud deployment, VM, and containers.

Unlike traditional siloed systems, our platform acts as a central source of services, allowing customers to effortlessly access their complete banking relationships. This includes personal accounts, investment portfolios, and insurance products, all in one convenient place. This consolidation not only streamlines the customer experience but also enhances operational efficiency.

We offer an efficient administration process that includes self-administration and maintenance capabilities. This flexibility allows for independence from other systems and platforms, ultimately leading to a shorter time-to-market. Our platform seamlessly integrates with your bank's back-end systems, ensuring a smooth connection to core banking systems, card management systems, and any other third-party systems.

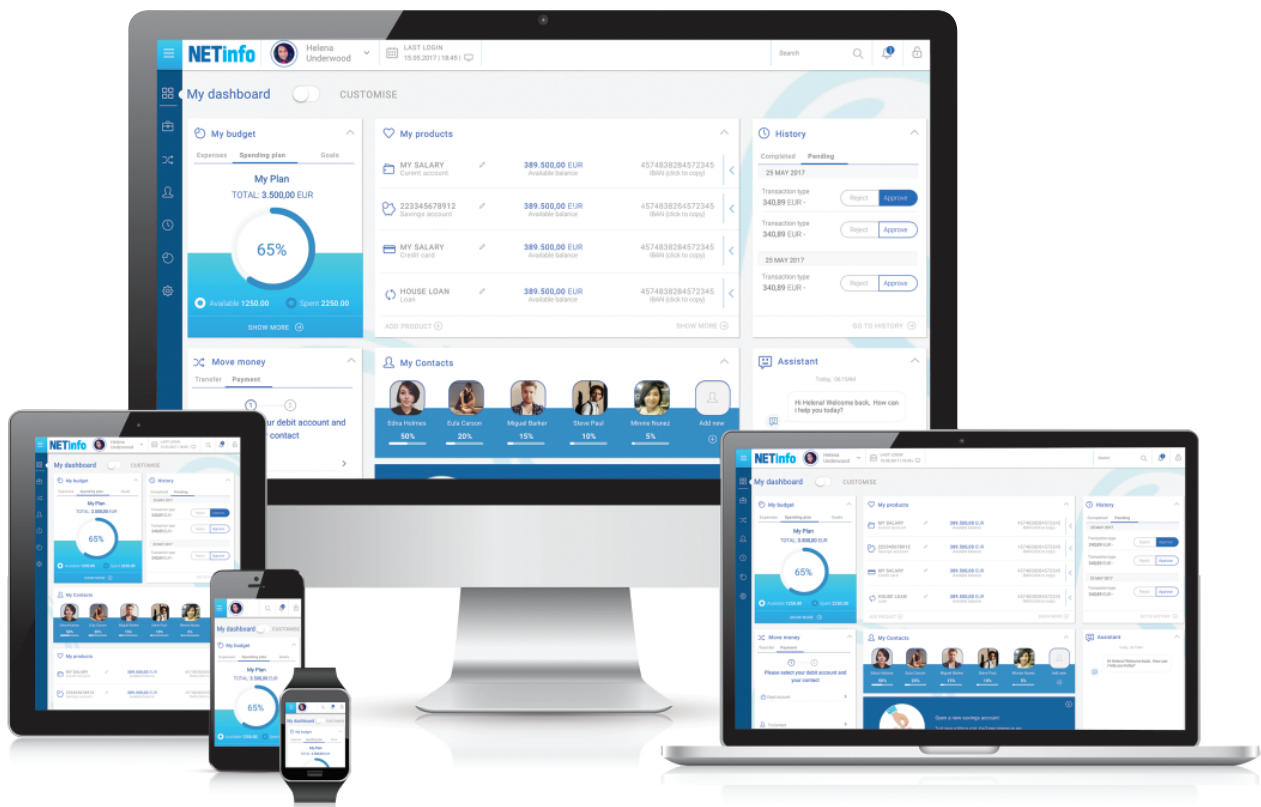
The NETinfo engagement hub centralizes the management of all communication channels, guaranteeing a seamless user experience. Our platform is versatile and supports a wide range of digital banking channels, including Internet banking, Mobile Apps (iOS and Android), Open Banking, Wearables, USSD Banking, and Kiosk solutions, ensuring that all your digital banking needs are covered.



Thoughtfully designed with a strong focus on Customer Experience (CX) and attractive design, we incorporate best practices from the market into our designs and offer customized designs tailored to your specific requirements and branding specifications.

Our “one installation, many banks” model enables banks with multi-tenancy operations to centrally manage all subsidiaries using one omnichannel engagement hub. This approach streamlines management and enhances consistency across the banking group.

The NETinfo Digital Banking Platform empowers you to successfully embrace digital transformation, meeting your customers' demands in today's digital era. With seamless customer experiences, comprehensive functionality, and advanced security features, we are committed to helping you unlock the full potential of digital engagement in banking.



# Our Certifications and Standards:

All standards and certificates support our continued efforts to provide high-quality services in a sustainable manner. We prioritize quality, security, and integrity as integral parts of our business strategy. Since our inception, we have been dedicated to delivering high-quality solutions and services that adhere to all relevant regulations and standards.

- ★ We received an ESG Score of B [Good level of Sustainability] from ICAP CRIF S.A. following our participation in the ESG assessment through the Synesgy platform. Synesgy's methodology adheres to internationally accepted sustainability standards such as the Global Reporting Initiative (GRI) and the Sustainable Development Goals (SDGs). This methodology was developed by CRIF Ratings, a Credit Rating Agency operating under ESMA supervision. This score emphasizes our commitment to sustainability and responsible business practices.
- ★ ISO/IEC 27001:2022 which specifies the requirements for establishing, implementing, maintaining and continually improving an information security management system within the context of the organization. It also includes requirements for the assessment and treatment of information security risks tailored to the needs of the organization.
- ★ ISO 9001:2015 which specifies the requirements for a quality management system that an organization must fulfil to demonstrate its ability to consistently provide products and services that enhance customer satisfaction and meet applicable statutory and regulatory requirements.
- ★ ISO 14001:2015 which specifies the requirements for an environmental management system that an organization can use to enhance its environmental performance in a systematic manner that contributes to the environmental pillar of sustainability.



NETinfo also complies with the following regulations and standards:

- IFX Standards (Interactive Financial Exchange Standards)
- PSD2 directives for Open Banking (Europe)
- OATH Initiative for open authentication
- OWASP directives and latest PCI-DSS security standards
- Basel I, II & III and in the process for compliance with Basel IV
- COBIT framework standards (USA)

A hand is shown pointing at a digital interface. The interface features a large gear with a checkmark inside it, surrounded by various circuitry and data flow lines. The background is a dark blue gradient with geometric shapes.

“ We  
prioritize  
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and integrity  
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strategy.  
”



# Why Choose NETinfo?



## Our Industry Expertise:

With over two decades of experience, we, as NETinfo, are seasoned veterans in the digital banking realm. We understand the unique challenges and requirements of banks and financial institutions, enabling us to deliver tailored solutions that meet their specific needs.



## Our Innovative Solutions:

We are at the forefront of innovation, constantly pushing the boundaries of what is possible in digital banking. Our cutting-edge solutions maximize speed, efficiency, and customer engagement, ensuring that we stay ahead of the competition and meet the demands of today's tech-savvy customers.



## Our Comprehensive Offerings:

We offer a comprehensive range of services that cover the entire spectrum of digital banking. From omnichannel solutions to mobile banking, we provide the tools and capabilities to serve your customers seamlessly across various touchpoints, enabling them to bank online, on the move, and on demand.



### Rapid Implementation:

Time is of the essence in today's fast-paced world. We understand this, which is why we prioritize rapid implementation. Our streamlined processes ensure that you can quickly deploy and start reaping the benefits of our solutions, minimizing downtime and maximizing efficiency.



### Trusted Partnership:

We have established ourselves as a trusted partner in the industry. Our solutions have gained recognition from leading industry analysts, and we have a strong track record of successful implementations for banks and financial institutions worldwide.

The NETinfo Digital Banking Platform empowers you to successfully embrace digital transformation, meeting your customers' demands in today's digital era. With seamless customer experiences, comprehensive functionality, and advanced security features, we are committed to helping you unlock the full potential of digital engagement in banking.

When you choose NETinfo, you choose a trusted and experienced partner who will support your digital banking journey, drive innovation, and help you deliver exceptional customer experiences.

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