

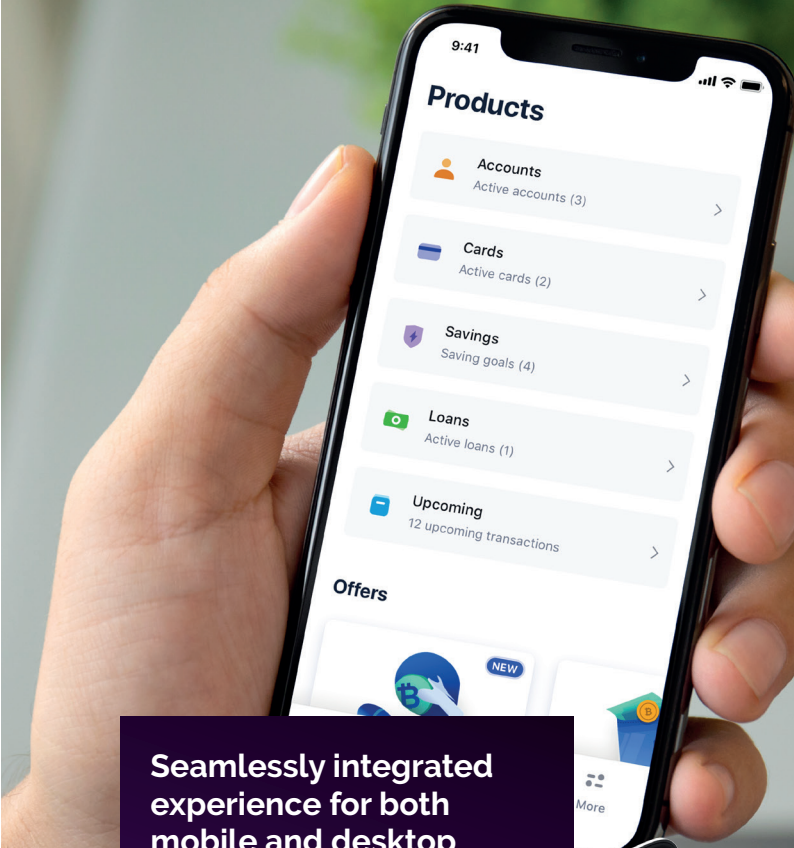
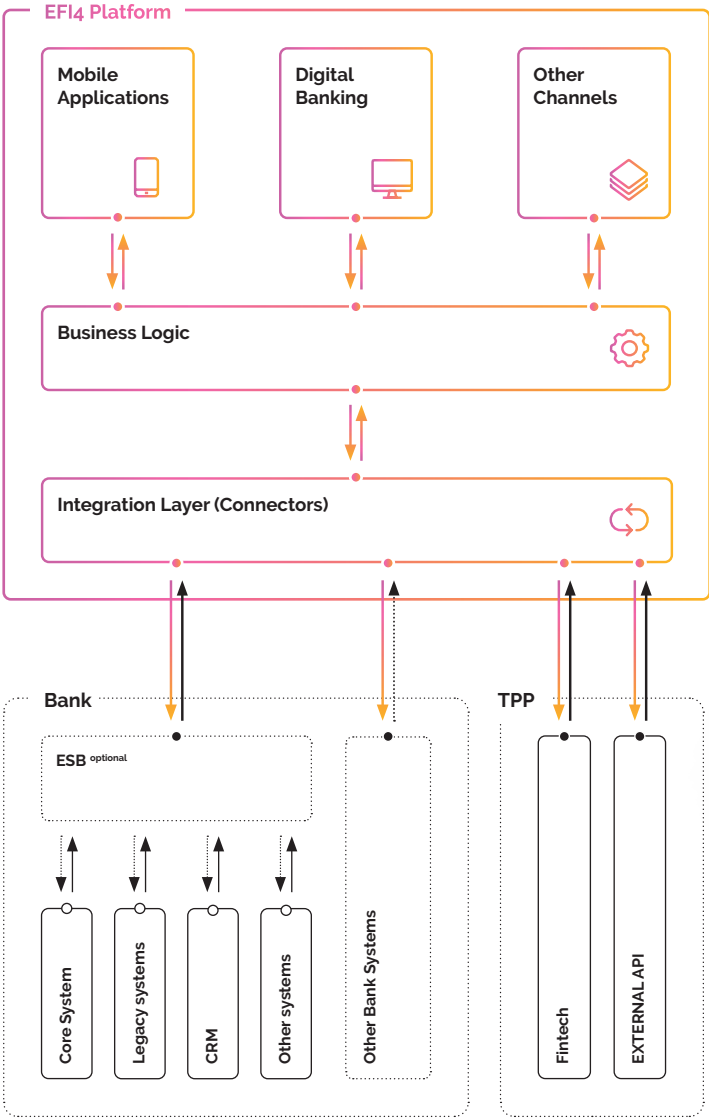
Hyperconnected digital banking



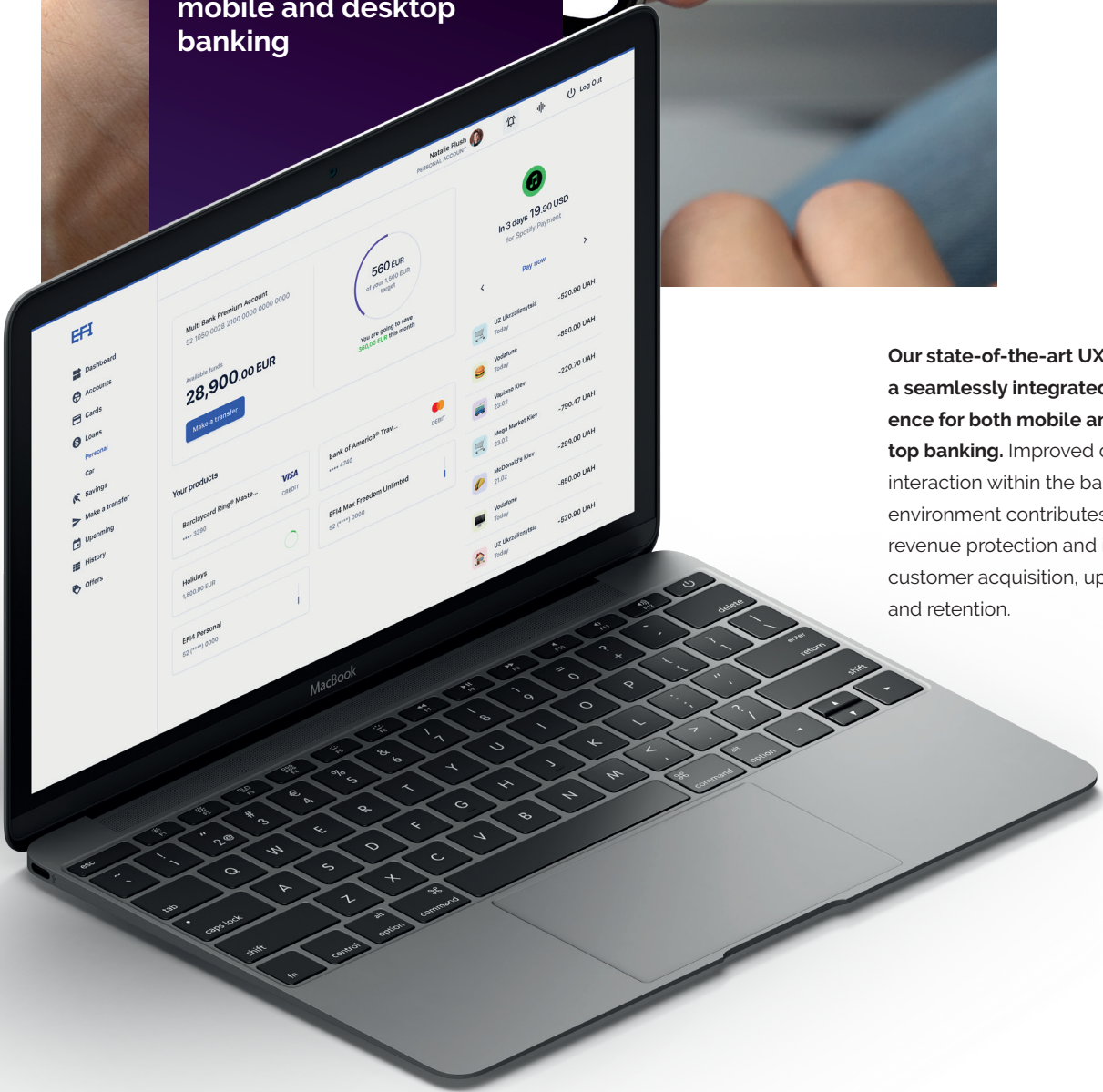
Digital Banking Platform set on top of your core systems

EFI4 lets you provide your customers with an engaging, top-notch banking experience on any device.

EFI4 is an off-the-shelf Digital Banking Platform set on top of your core systems. Built from the ground up with quick deployment and easy extensibility in mind, it is the perfect solution for banks of tomorrow – operating in a hyper-connected world alongside fintechs. EFI4 lets you provide your customers with an engaging, top-notch banking experience on any device.



Seamlessly integrated experience for both mobile and desktop banking



Our state-of-the-art UX provides a seamlessly integrated experience for both mobile and desktop banking. Improved customer interaction within the banking environment contributes to revenue protection and improved customer acquisition, upselling and retention.



Make real-time decisions backed by data

You need tangible data and you need it live. That's why EFL4 comes with a dedicated web analytics solution for both your digital banking portal and mobile applications, providing data in real time, taking your data-driven marketing to the next level.



Give your clients world-class UX

Your client-facing systems need to entice and delight your customers. With EFL4, you will stand out. Our design is gorgeous, straight out of the box. And at the same time, it is backed up by a coherent, well thought-out design system, which makes creating new modules easy and organized.



Rely on outstanding technology

You don't need to worry about technology. EFL4 uses a modern Java-based technology stack within a microservice architecture, handpicked by us to specifically suit a bank's requirements for stability and security. It is based on agile frameworks and available for both local and cloud deployment.



Accelerate your business with an API-first ecosystem

EFL4 is built around various light services natively interconnecting with each other via REST APIs. It has never been easier to introduce an external service to your own ecosystem. Execute faster and optimize costs with EFL4.

Next-generation features for digital banking



Make your banking hyperconnected

The future of banking is full of fintechs and smart systems. EFL4 is a flexible platform, with pre-built modules for faster development. We use well known, documented protocols for bringing in integrations – whether legacy systems or external services such as fintech providers – as fast as it gets. We also provide pre-designed connectors for a variety of services such as CRMs, Contact Center solutions, AML, KYC and many more.



Empower your employees with our Management Hub

The EFL4 Platform comes with a backoffice solution created with ease of use as its top priority. Thanks to our Management Hub you will get to the stuff that matters fast and easy, including:

- Drag and drop content management (CMS)
- No-code web forms
- Hassle-free content personalisation
- Versatile workflows and permission

Deploy fast



We made it, we deploy it, we take care of it

We will cover the whole implementation process end-to-end – from ideation, through deployment, to go-live and further growth. Since we know our platform inside-out, you cannot get a better partner to keep your digital transformation frictionless and maximize its value.



3+3 Time To Market model

We have prepared EFI4 from the ground up to have the shortest Time To Market possible. Even with a UI design customized just for you, your new digital banking will go live swiftly. Start small with superfast MVP implementation in just three months and take another three to seamlessly scale up.



Lego-brick style implementation

Our modular architecture makes the platform very easily extensible. Whenever a custom module is needed, it can be prepared, deployed and maintained fully independently, and yet it will be automatically integrated with other services. That means you can add new modules after go-live with zero downtime.

Outstanding microservices architecture

We use widely renowned microservices-based architecture. In practice, this is a modular set of small, independent, specialized applications, all hyperconnected and talking to each other via REST-based protocols. They all are deployed and managed independently, providing full flexibility and extensibility. This setup also enables full horizontal scaling and simplifies maintenance.

Detailed monitoring

Use the power of ELK Stack (Elastic, Logstash, Kibana) natively embedded into EFI4 and monitor the system status and all its activities. All the crucial events are recorded, logged and visualized for providing a full overview. It is fully configurable, providing you with total control over what should be logged, when and how.

efigence

State of the art technology

Go cloud or stay on-premise

You have total flexibility in terms of the deployment model. EFI4 is fully run in Docker containers, so you can deploy it both on-premise or in a public or private cloud. The platform is fully compatible with AWS, Azure, Google Cloud and a variety of local cloud providers.

Military-grade security

One of our priorities when building the platform was providing top security - and our track record confirms it. We use various mechanisms and methods for ensuring the highest safety in terms of client-side applications, the micro-services and the communication between them. All data is encrypted using safe protocols and we are compliant with PSD2 requirements, including SCA.

Modern and proven technology stack

Frontend

B A TypeScript

Backend

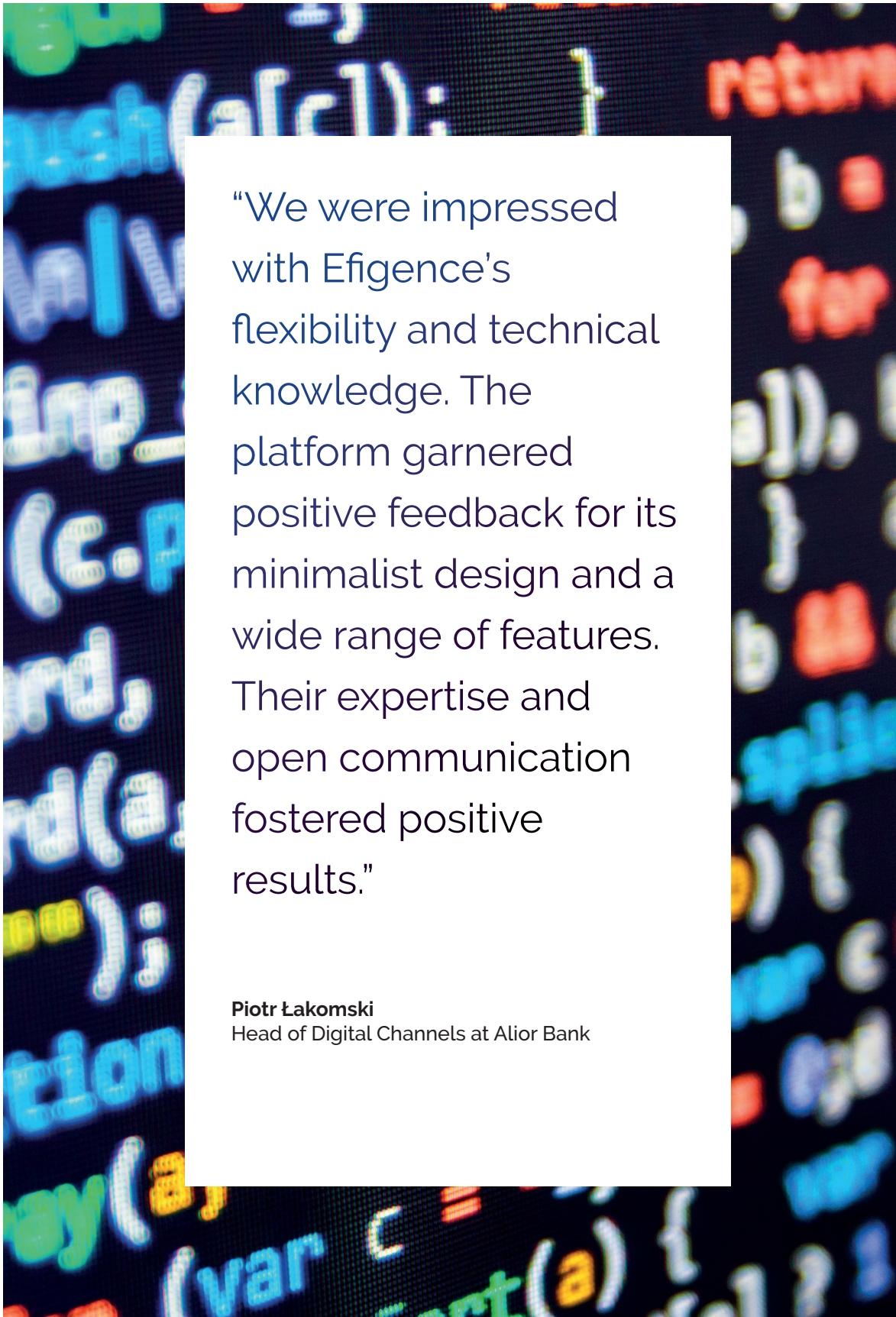
Java POWERED spring elastic

Mobile

N NativeScript Download on the App Store

Database

ORACLE



“We were impressed with Efigence's flexibility and technical knowledge. The platform garnered positive feedback for its minimalist design and a wide range of features. Their expertise and open communication fostered positive results.”

Piotr Łakomski
Head of Digital Channels at Alior Bank

“Our cooperation with Efigence is marked by the highest quality of both the product and the implementation process. They are a true partner who cares for our business and supports us along the way. They were quick to act and flexible whenever needed.”

Konrad Gatecki
Nationale Nederlanden



About Efigence

We are a technology company specializing in the design and implementation of both off-the-shelf products and bespoke development for financial services. Our priority is to always provide excellent customer experience in digital banking, whether it be for retail or business clients.

We are based in Warsaw, Poland – the capital of banking innovation. We have been a partner of many Polish and international banks for over 20 years.

We have extensive experience providing innovative technology solutions within complete web and mobile internet banking platforms. The tried & trusted technology embedded in EFIG, proven in so many projects in the financial sector, hand-in-hand with our UI/UX design supports our clients' activities, helps your company to stand out from the competition and considerably increases customer satisfaction. We also provide consulting services in the field of innovation for banks and financial institutions.

Our projects are recognizable worldwide, and collect multiple prestigious industry awards, including Finovate's Best of Show, EFMA Distribution's and Marketing Innovation Awards' Most Disruptive Innovation and BAI-Finacle Global Banking Innovation Awards' Disruptive Innovation of the Year.

Trusted by most innovative banks

Thank You.



efigence

ul. Wotoska 9A
02-583 Warsaw, Poland
phone: +48 22 380 13 13