



## PRODUCT SHEET

# DEPOSIT

Deposits & Savings from Banqsoft includes both current accounts and savings accounts. A wide range of features, interest types and capitalization frequencies make it easy to build different market products to specific customer segments.

*BanQsoft*

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# DEPOSIT

## A COMPLETE END-TO-END SOLUTION

Our solution for Deposits & Savings includes current accounts, savings accounts and fixed interests accounts.

The solution handles enquiries, updates and capitalization of transactions against the accounts. Updated information will be available real time in all channel solutions.



It is possible to connect credits, debit cards or virtual cards to current accounts, as well as reward rules, like cashback for large deposits.

The solution handles interbank clearing formats with fund transfers, future and recurring payments direct debit and e-invoice payments.



There are support for standing orders, overdraft handling, reminders, customer notifications, reporting to general ledger and to data warehouse.

The solution includes a toolbox to manage products and conditions and to launch new products in a few minutes.

Reward- and price programs makes it easy to build loyalty programs for customers different phases of life.

### BANQSOFT IN BRIEF

Banqsoft is a leading provider of financial software in the Nordics, offering solutions for Digital Banking, Asset Finance and Credit Management.

Banqsoft was established in 1994 and is since 2015 a fully owned subsidiary of the IT group KMD A/S, an NEC company. KMD is a leading supplier of IT services to Denmark's public sector, as well as the private sector in Denmark, Sweden and Norway, while NEC is a global Japanese technology group.

350 employees in Norway, Sweden, Denmark, Finland, Poland and Malaysia develop and support 100+ installations for 80 financial services providers with sales agents and customers in 30 countries.

### MORE INFORMATION

Please contact us if you have any questions or want more information about our product & services.

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## CURRENT & SAVINGS ACCOUNTS

Current accounts are integrated with banking infrastructure for card handling and payments in the Nordics. Additional products and services such as credits, debit cards, virtual cards, micro savings and mobile wallets can be attached on demand.

The solution handles payments as direct debit and e-invoicing, recurring payments and standing orders, overdraft handling including reminders and automated debt collection, customer notifications and annual assignments, tax reporting, reporting to general ledger and data warehouse, as well as compliance requirements built-in.

Enquiries, updates and capitalization of transactions are updated real-time and distributed to all channel solutions. Deposits & Savings are delivered as responsive services for online banking such as pc, tablets and mobile devices, both for consumers and corporates, offering the optimal customer experience.

Savings accounts can be linked to withdrawal restrictions or as security for a loan or credit.

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