

Software Partnership connects ACTICO Decision Management with the Avaloq Banking Suite.

- New standard adapter connects ACTICO Decision Management and Avaloq Banking Suite.
- Avaloq customers benefit from the graphical modelling of business rules.
- First deployment scenario in the area of Investment Suitability.

Zürich/Immenstaad, June 2017 – Avaloq, headquartered in Switzerland, and ACTICO GmbH in Immenstaad (Germany) have signed a software partnership. The result of the joint development is the *Avaloq Business Rules Standard Adapter*. It enables banks to load technical rules from the *ACTICO Business Rules Management* into the *Avaloq Banking Suite* and to execute them there. Hence, Avaloq customers benefit from the graphical modeling of business rules. A current application is the MiFID II and FIDLEG implementation to ensure Investment Suitability.

Avaloq Business Rules Standard Adapter: Stable connection between core banking system and management of business rules

The adapter provides a reliable connection between the *Avaloq Banking Suite* and *ACTICO Decision Management*. The advantage of this is the graphical user interface, which is used to model business rules. These rules, in other words - the decision logic - are transparent and comprehensible for the departments of a financial institution.

"Through the partnership with ACTICO we enable the decision rules from *Avaloq Banking Suite* to be graphically visible and intuitively modeled. In the digital world our customers can now adjust their automated decisions quickly, safely and flexibly", states Thomas Beck, CTO at Avaloq.

ACTICO Decision Management provides experts in the financial institution or external consultants with a quick introduction to the independent creation of rule-based decision-making logic. It is precisely because of the graphical approach that it is easy to model, modify and deploy business rules for different business departments. This ensures high agility. *ACTICO Decision Management* promotes collaboration between business departments and IT in managing business logic while also simplifying the organization and traceability of new versions through a common repository.

Thomas Cotic, CEO at ACTICO, anticipates major benefits for the automation in financial institutions: "Our partnership with Avaloq enables banks to use graphical decision rules directly in the *Avaloq Banking Suite*. Hence the business department can control the automated decisions in the entire IT landscape on a central base."

First application: Avaloq Business Rules Standard Adapter for Investment Suitability

The first deployment scenario for the Adapter currently being implemented with a pilot customer is the Investment Suitability Framework in the compliance department. As a result, the financial institution ensures compliance with the requirements of the legislators concerning suitability according to MiFID II and FIDLEG. The adapter is suitable for innumerable further applications in the financial industry, such as in the area of the Client Life Cycle.

ACTICO is a leading international provider of software solutions and technologies for decision management.

In a digital world, it is necessary to process large volumes of data and make real-time, consistent and auditable decisions. ACTICO software allows companies to implement highly flexible applications to optimize their daily decision-making on a continuous basis. This enables them to accelerate growth, innovate effectively, stay compliant and as a result, increase profits.

ACTICO offers solutions in these areas:

- Credit Risk Management: Monitor, assess and manage credit risk
- Loan Origination: Automate credit decisions
- Compliance: Enable transparency, avoid fraud and comply with regulations
- Client Management: Process sensitive customer data securely - from onboarding to reporting
- Underwriting & Claims: Make claim settlement processes quicker, consistent and cost-effective

Since 1997, ACTICO has delivered software and services to our customers' benefits. Headquartered in Germany with offices in USA and Singapore.

More information: www.actico.com

The **Avaloq group** is an internationally leading fintech company. With its core banking software, the Avaloq Banking Suite, and its international network of BPO centres, Avaloq brings trustworthy and efficient banking to the world, delivered through great user experience. With its integrated BPO services, Avaloq is the only independent provider for the financial industry to both develop and operate its own software.

Avaloq's growing ecosystem comprises:

- Over 2'000 employees (FTEs) from 66 nationalities;
- 3 R&D centres in Zurich, Edinburgh and Manila, and 3 BPO centres in Lugano, Singapore and Berlin;
- More than 500 third-party developers that co-innovate with Avaloq;
- 155 banks and wealth managers in the most important financial centres worldwide which have chosen Avaloq technology to manage client assets worth over 4'000 bn CHF;
- 270 Raiffeisen banks in Switzerland which are served by ARIZON, a joint-venture of Raiffeisen Switzerland and Avaloq with over 300 employees

Headquartered in Switzerland, Avaloq has branches in Berlin, Edinburgh, Frankfurt, Hong Kong, Leipzig, London, Lugano, Luxembourg, Madrid, Manila, Nyon, Paris, Singapore, Sydney and Zurich.

For more information, please visit www.avalog.com