



**Deloitte.**

# **Power up to modern banking**

with BankingSuite

Banking is experiencing disruption like never before. Customer needs are evolving rapidly, digital challengers are emerging constantly, and the regulatory atmosphere is shifting quickly, both in the United States and globally.

We're living in a new digital banking era with limitless opportunities, whether you're looking to grow your customer base, reduce your operating costs, or transform your entire business model. But navigating the journey can feel overwhelming, with an infinite set of decisions to make. BankingSuite from Converge™ by Deloitte can help you break down that complexity and reduce thousands of decisions into the few that really count.

**Converge™**  
by Deloitte

# The BankingSuite Platform

Our modern, composable banking platform helps you build new digital capabilities and products at pace. Choose individual capabilities to modernize specific parts of your business or take the full stack to build new digital retail or small business banking propositions quickly.



## BankingSuite: a modern, composable platform

### Experience

Flexible, customizable front-end design system—for Android, iOS and web: Inventory of pre-built journeys | UI designs in Figma and tokenized for Flutter | Flutter platform | Customer insights

### Onboarding | Servicing | Payments & Transactions | Lending | Etc.

A modular set of banking capabilities: Experience microservices | Configurable choreography & orchestration for relevant functional journeys | Ecosystem adapters

### Core and data

Integration to next-generation cores and the engine for your data and insights: Preconfigured core products | Customer data hub | Core migrator tool | Customer master record | Enterprise data and insights platform

### Fabric platform

A secure, modern cloud platform to form the bedrock for your new digital capabilities: Dev & Sec Ops tooling | Microservice templates | Event streaming

Millions of hours learning and crafting. All yours in an instant.

**10** Countries live

**42** Fintechs integrated

**775** BIAN Informed API endpoints

**35** third-gen core implementations

## What journeys and features does it enable

### Digital onboarding

A flexible and composable platform to orchestrate onboarding journeys and customer record management.

- KYC/AML Checks
- Authentication & ID&V
- Account Funding

### Loyalty & rewards

Encourage distinct behavior, genuine recognition, and unique value through rational and emotional engagement.

- Earn
- Redeem
- ESG-based rewards

### Day to day banking

Provides basic accounts for day-to-day financial needs.

- Savings Accounts
- Checking Account
- Account Maintenance
- Spend analytics
- Cross Selling & Engagement Nudges

### Commercial

Structured account system adhering to business guidelines for distinct functions.

- Parent – Subsidiary Relationship
- Savings & Deposit Ladder
- Sub-Account creation
- Multi-currency
- Product Bundling

### Cards & payments

A platform to orchestrate payments journeys and support payments schemes.

- Debit Cards
- Card Management Features
- Money in & out
- Me-to-me Transfers

### Corporate banking

Dynamic virtual account system between different positions / accounts.

- Multi-jurisdiction / multi-country / multi-currency account structure
- Rates & tiers
- Liquidity Management
- Sub- Account creation

### Credit & lending

A platform for rapid decisioning and journey automation through event streaming and data analytics.

- Secured Lending
- Unsecured Lending
- Credit Cards

# Benefits for your business

## Grow

- Accelerate market offerings and grow revenue.
- Enhance reach and retention.
- Access the best fintech players.

## Save

- De-risk your investment.
- Reduce cost to serve.
- Unlock value at every turn.

## Flex

- Composable architecture.
- Own your future.
- Custom build when you need it.

## Secure

- Protect against cyberthreats.
- Meet compliance obligations.
- Stay up to speed.

## Case Study: Global Payments Company



### Challenges

The client wanted to expand its core business with the launch of a new borderless bank proposition. This required an entire end-to-end digital bank launch from strategy to execution.



### Solution

BankingSuite brought deep industry, CX, and product experience coupled with a wide ecosystem of vendors to enable the client to put a robust solution architecture with 40+ integration points for core banking systems in place, as well as design and deliver a new customer mobile experience incorporating 200 screens and states.



### Results

With BankingSuite, what would have been a multi-year implementation was achieved in just 33 weeks. Revenue per customer was increased by 1.5x.

## Ready to set your business apart?

GET IN TOUCH

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