

Rubikon

Rubikon BaaS



Imagine if your financial institution could have access to a flexible, easy-to-use banking solution, without having to install or support such software.

Rubikon BaaS, the innovative on-demand banking software-as-a-service, offers you the best of both worlds; the convenient, maintenance-free financial e-systems management from a service provider, and the integration, flexibility, and control from an in-house banking software.

BaaS (Banking-as-a-Service) refers to the architectural principle whereby a multitenant software environment runs on a Software-as-a-Service (SaaS) vendor's servers, whilst serving multiple client financial services institutions. Each financial institution has its own auditable customized virtual application with separate data. Customization can typically include branding, access control, products and services, static data configuration, and business processes workflow.

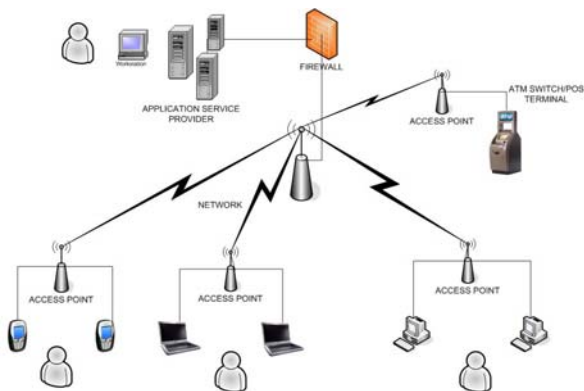
The primary benefits are operational simplicity and cost savings:

- Rubikon's rich functionality is delivered through your web browser, or mobile device, without having to maintain complex banking software.
- Rubikon BaaS is a pay-as-you-go hosted service offering full banking functionality that enables you to enjoy all of the flexibility and control over your own business processes while someone else worries about managing and supporting the core system. You don't incur the expense of running an ever-expanding IT department. You can spend time doing what you do best - moving your business forward and reaching your customers in the field.

According to Gartner, the annual cost to own and manage software applications can be up to four times the cost of the initial purchase. As a result, companies end up spending more than 75% of their total IT budget just on maintaining and running existing systems and software infrastructure. With the introduction of computers, companies have accepted this as a cost of doing business. The number of software applications that a company may need is infinite; however the resources to operate these applications are finite.

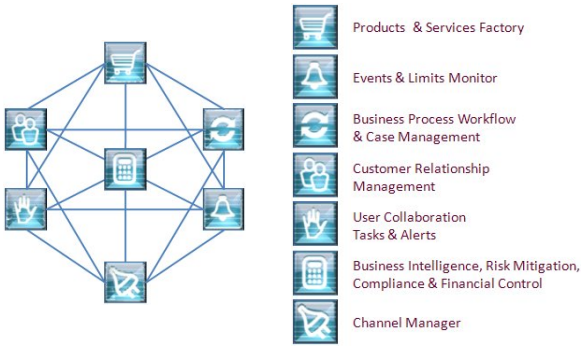
Rubikon BaaS platform is a 100% Java solution, built on a Service-Oriented Architecture, based upon J2EE technology. Rubikon provides an end-to-end solution that allows non-technical business users to create, measure and manage financial information easily and economically. It provides both the software functionality and the service delivery, software-as-a-service, to enable financial institutions to deploy their services in a dynamic, just-in-time fashion. Rubikon BaaS has been built to anticipate customers' business cycles and handle to unplanned spikes in network behavior. This means better performance and greater customer/employee/partner satisfaction with stronger cost controls and operating efficiencies.

Banking-as-a-Service (BaaS)



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Rubikon Banking System overview



Rubikon is designed to deliver an industry specific, closely coupled, business-oriented and collaborative framework for financial services. Rubikons' unique Financial Service Oriented Architecture (FSOA) facilitates rapid incremental deployment as either a complete universal banking system, or a series of special-purpose applications that collaborate with the existing infrastructure to deliver new products or services, addressing new channels to market, or streamline currently inefficient or high-risk processes. Each of Rubikon's components is closely-coupled to the others, enabling Rubikon to simultaneously provide an environment that is:

- Customer-centric
- Business-service and Workflow oriented
- Event driven
- Easy and fast to develop new products and services
- Channel agnostic
- Intuitive and collaborative for users
- Management information rich and compliant



BaaS Services

Conversion to Rubikon BaaS

Neptune offers two paths to a complete and successful implementation:

- Express Setup - for financial institutions who want a speedy implementation
- Custom setup – for financial institutions who need special customisation

24/7/365 support

Neptune provides round-the-clock technical support

Pricing Model

Rubikon BaaS offers high-end banking technology through a very flexible and affordable product acquisition process. Neptune offers convenient financing options to help financial institutions manage their IT budgets. Through simplified product acquisition, the software cost structure becomes more predictable.



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