

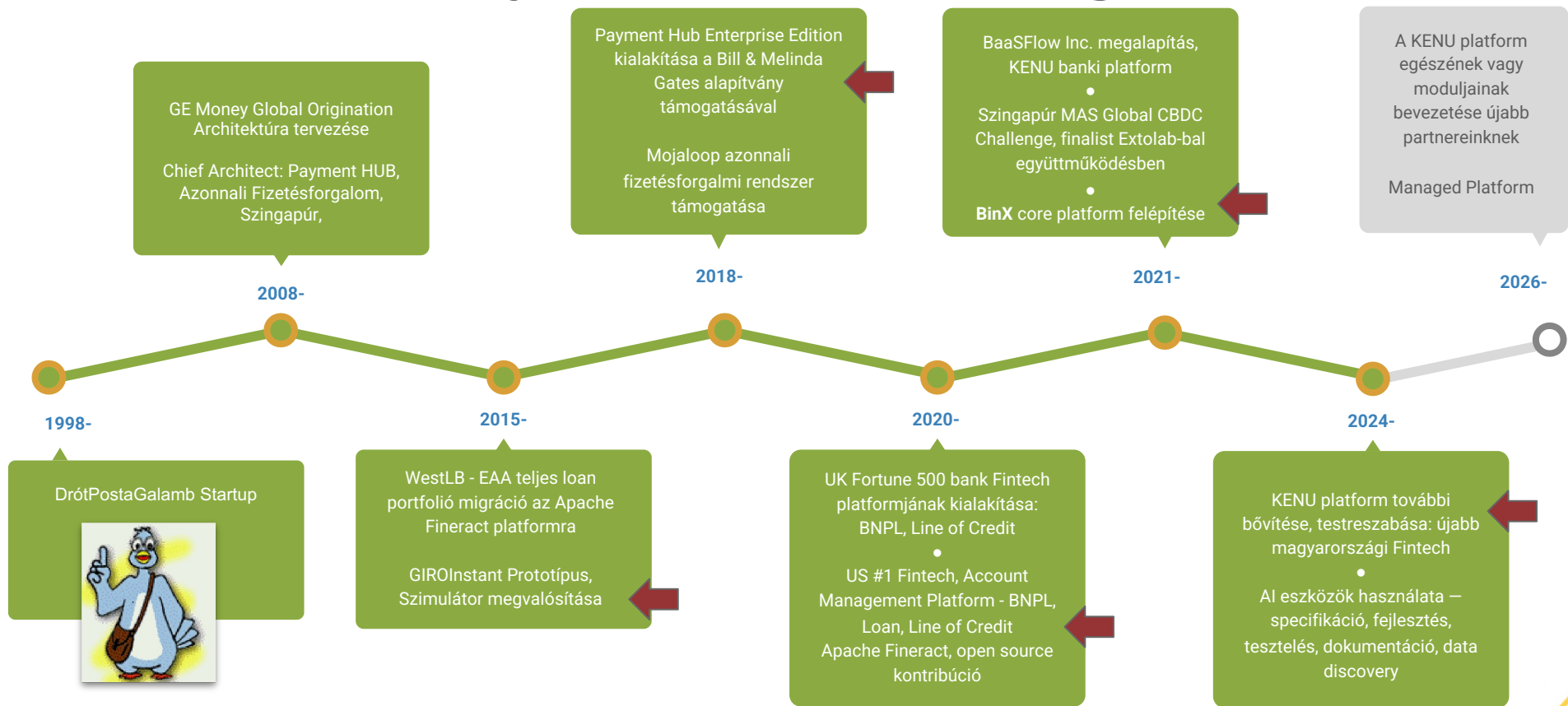


Molnár István, DPC Consulting

Fintech a felhőben

Evolúció az azonnali fizetéstől a legnagyobb
fintechen át a neobankokig.

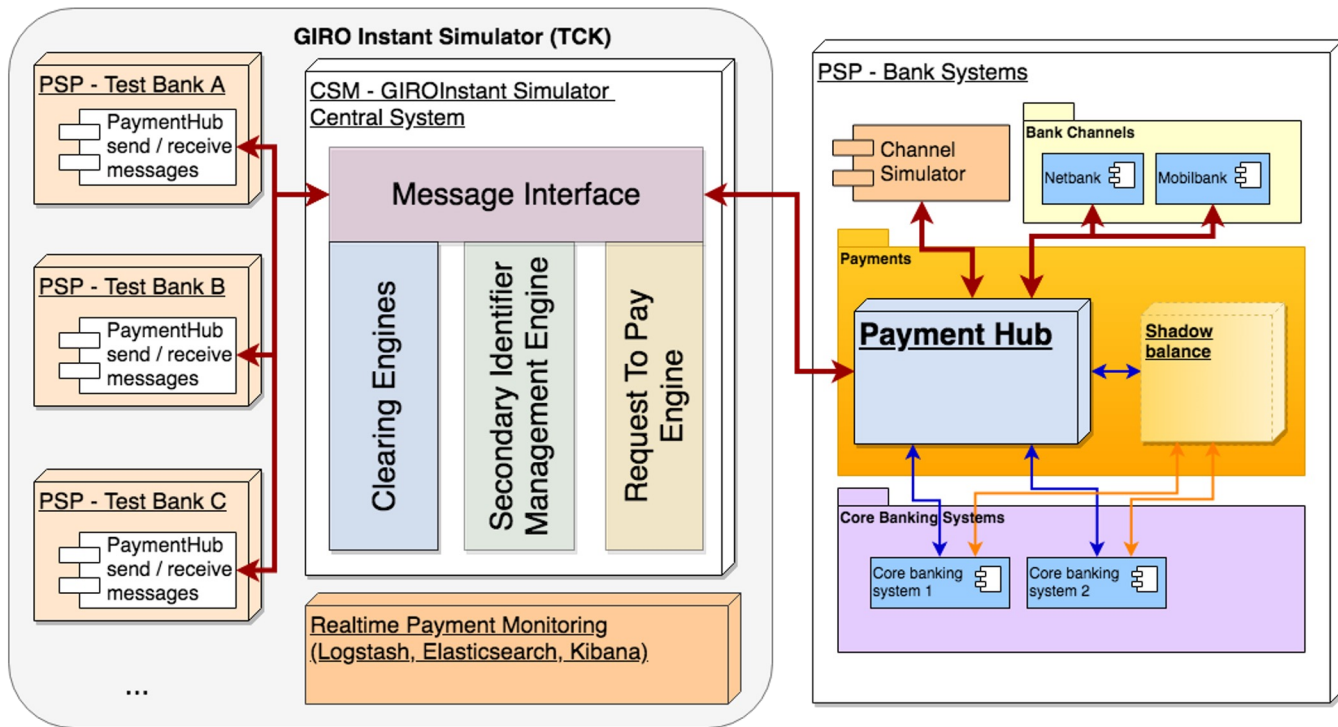
DPC útja a fintech világban



GIRO Simulator & Compatibility Test Kit



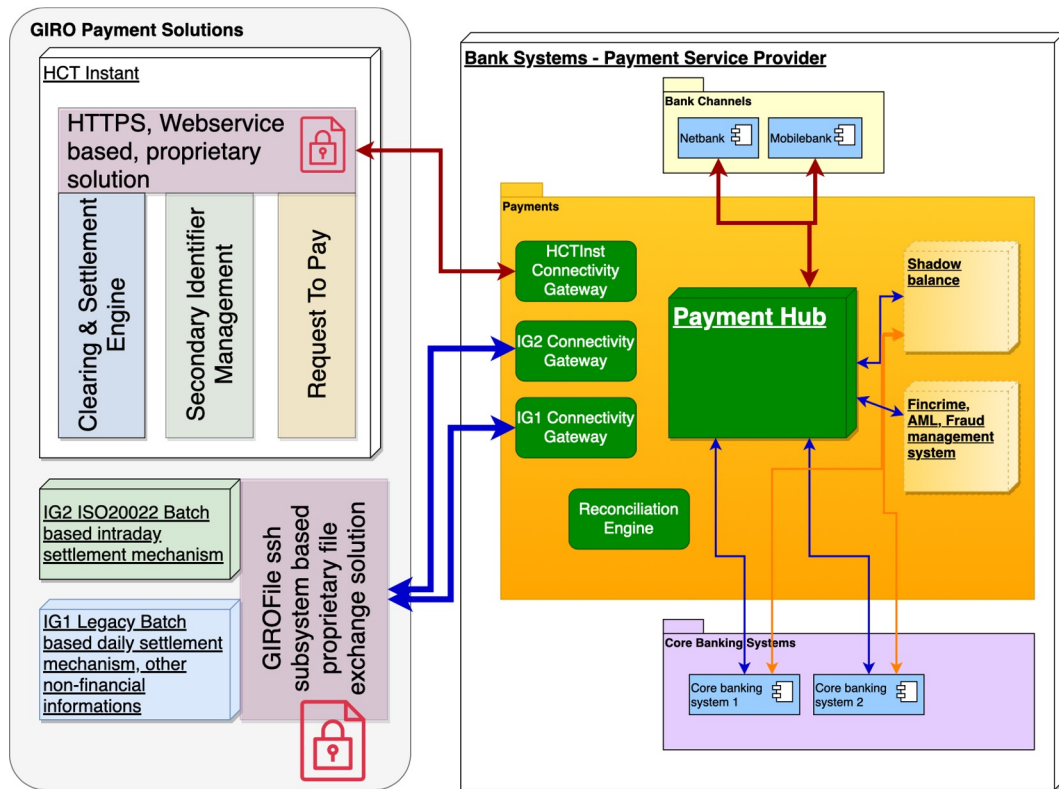
CSM, PSP és csatornaszimulátor



Szimulátor és Payment Hub Integráció

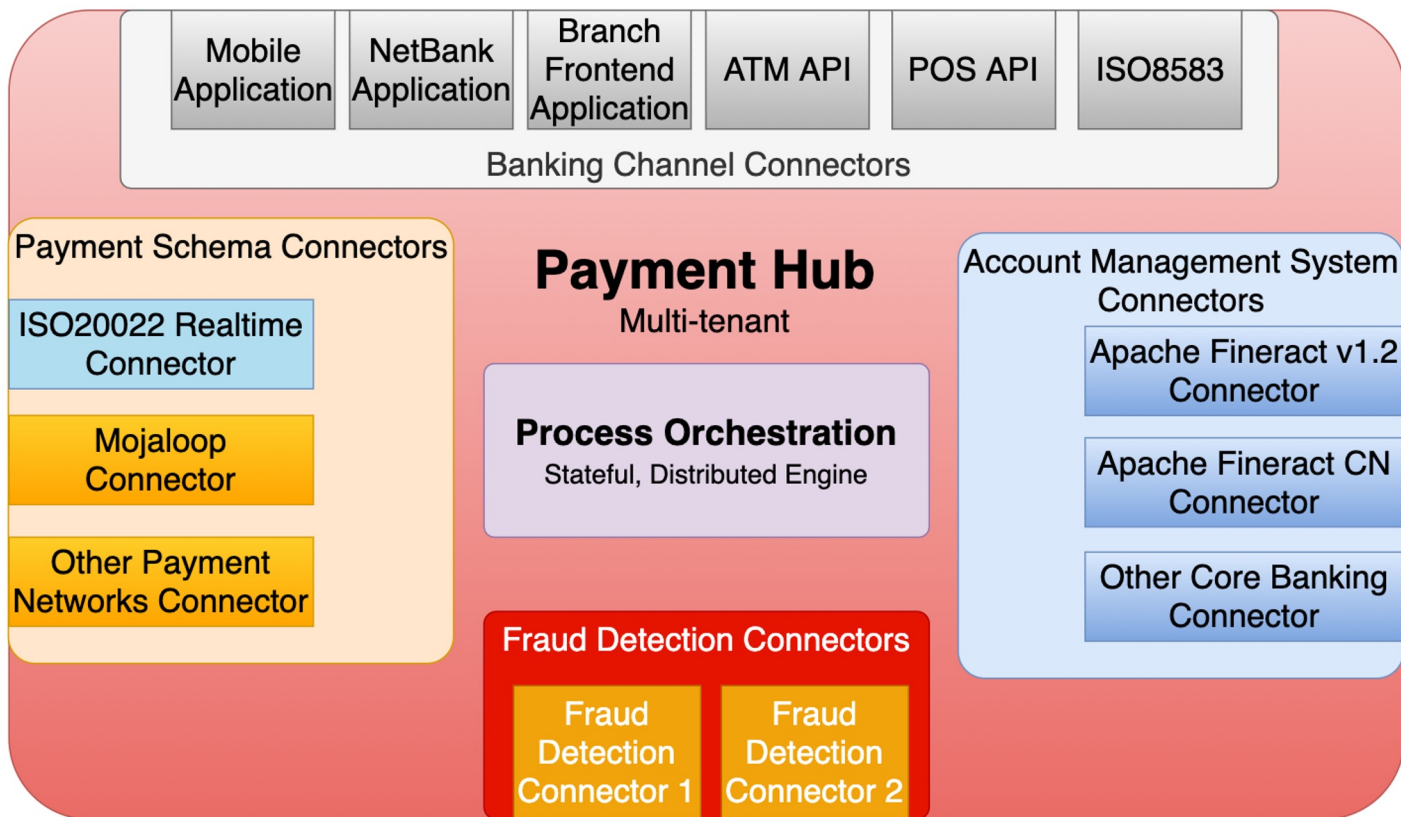
Komponensek:

- HCTInst Gateway (+ KVR)
- IG2 Connectivity Gateway
- IG1 Connectivity Gateway
- Payment Hub Engine
- Reconciliation Engine
- Platform Konszolidáció (folyamatban)



Payment Hub Enterprise Edition

Payment Hub EE

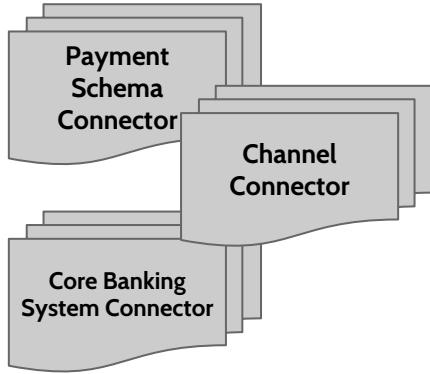
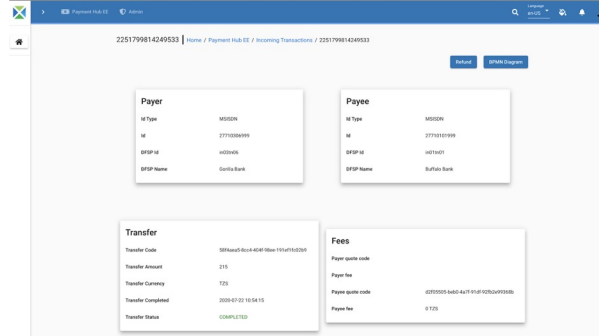


Payment Hub EE funkcionális

Integrációs lehetőségek

Backoffice felület

Skálázható

Payment Hub EE - minimal deployment

Payment Engine & Operations

Zeebe cluster, for orchestration

PaymentHub computing nodes

connectors: MojaLoop channels, AMS, Fraud detection

Kafka cluster

Operation Frontend

Operations App

ELK

Longterm storage Database

Reconciliation engine

Transfer

Transfer Code: 2251799814245533

Transfer Amount: 215

Transfer Currency: TDS

Transfer Completed: 2020-01-02 10:04:15

Transfer Status: COMPLETED

Payer

Id Type: MDSN

Id: 2771028899

GPSP Id: 405465

GPSP Name: Surfbus Bank

Payee

Id Type: MDSN

Id: 2771028899

GPSP Id: 405465

GPSP Name: Surfbus Bank

Fees

Payer quote code

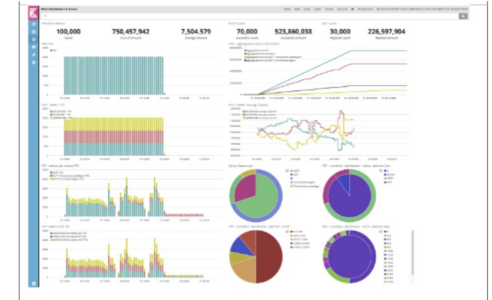
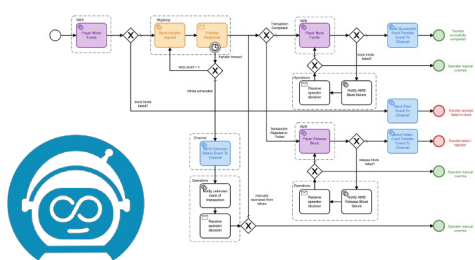
Payer fee

Payee quote code

Payee fee

Konfigurálható folyamatok

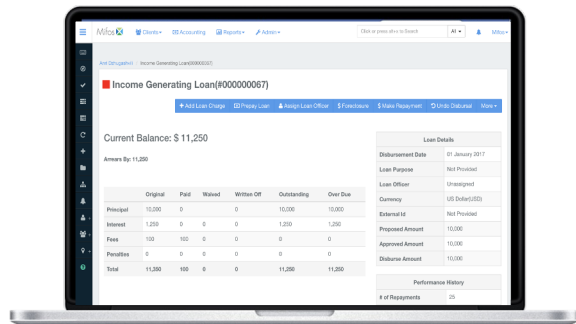
Riportok és analitika



Apache Fineract a core banking platform



Fineract core banking

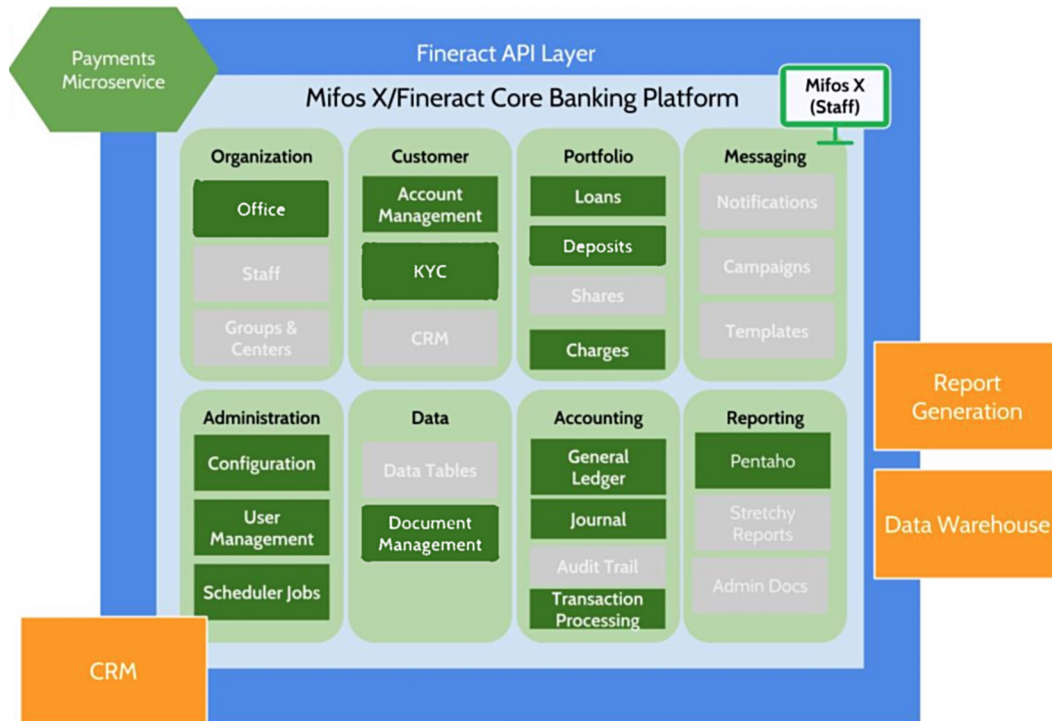


API-Driven Core Banking Platform

Cloud-Native Application Framework for Digital Financial Services

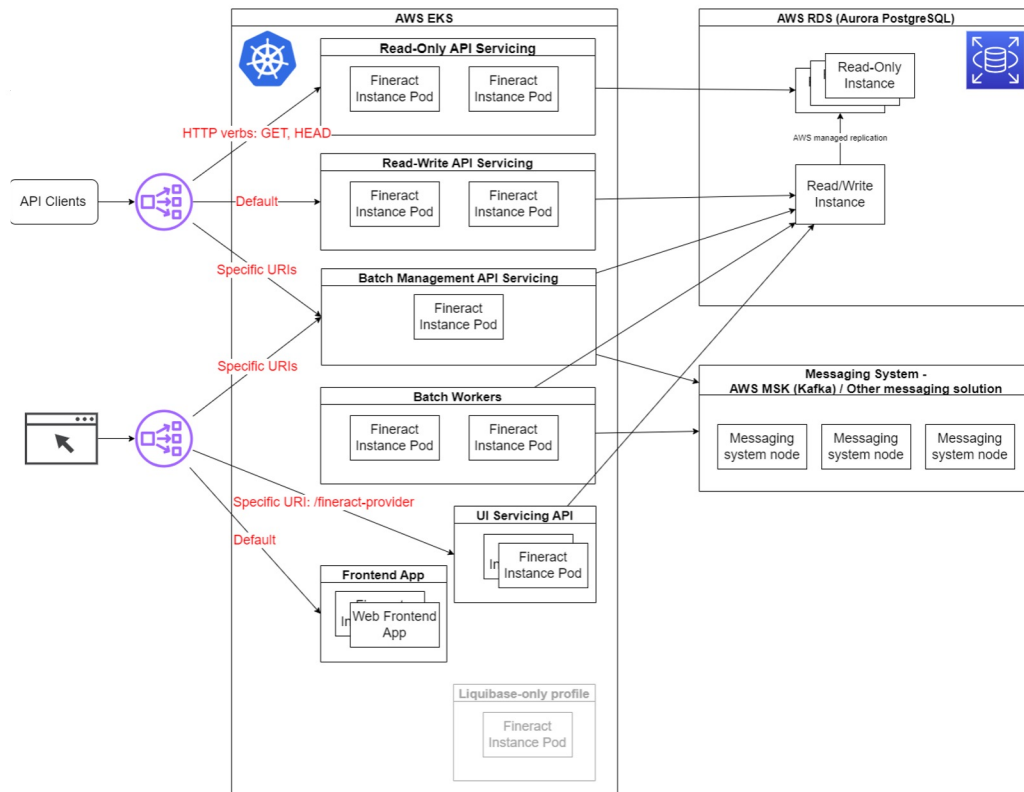
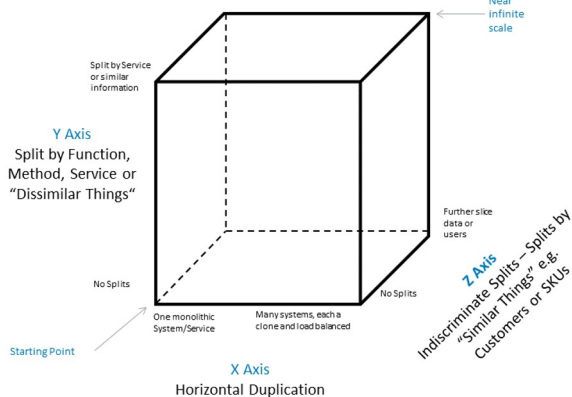


Mifos Initiative



Határtalan skálázhatóság

AKF Scale Cube



Performance results

AWS Cloud, utilising generally available computing elements

- 10 000 TPS inquiry API calls, retrieving data from multiple read-only replicas
- 1000 account opening per second
- Batch jobs: End Of Day jobs for loan accounts -
10M accounts closing in less than 2 hours (1400 accounts / sec)
- Single account operations: 1000+ financial transactions per second

KENU Platform



BaaSFlow Kenu platform

Fully Integrated Ecosystem

KENU, Glide, and the Core Banking System provide a unified ecosystem for loans, accounts, payments, and compliance, reducing the need for multiple platforms.

Payments Orchestration

Glide offers real-time workflow orchestration, payment routing, and data streaming, enabling quick adaptation to new payment technologies and regulatory requirements.

Flexibility, Innovation, and Longevity (Core Banking)

Built on open-source technology with BaaSFlow's proprietary components, the Core Banking System delivers flexibility and innovation while maintaining independence from vendor limitations.

Deeper Customization and Granular Control

KENU's modular architecture enables detailed configuration of banking operations, allowing institutions to customize services at product, segment, and user levels to match brand identity.

End-to-End Scalability with Compliance at the Core

KENU and Glide's ecosystem handles high transaction volumes while maintaining strict regulatory compliance, enabling secure growth without compromising security standards.

Robust Data Management & Real-Time Insights

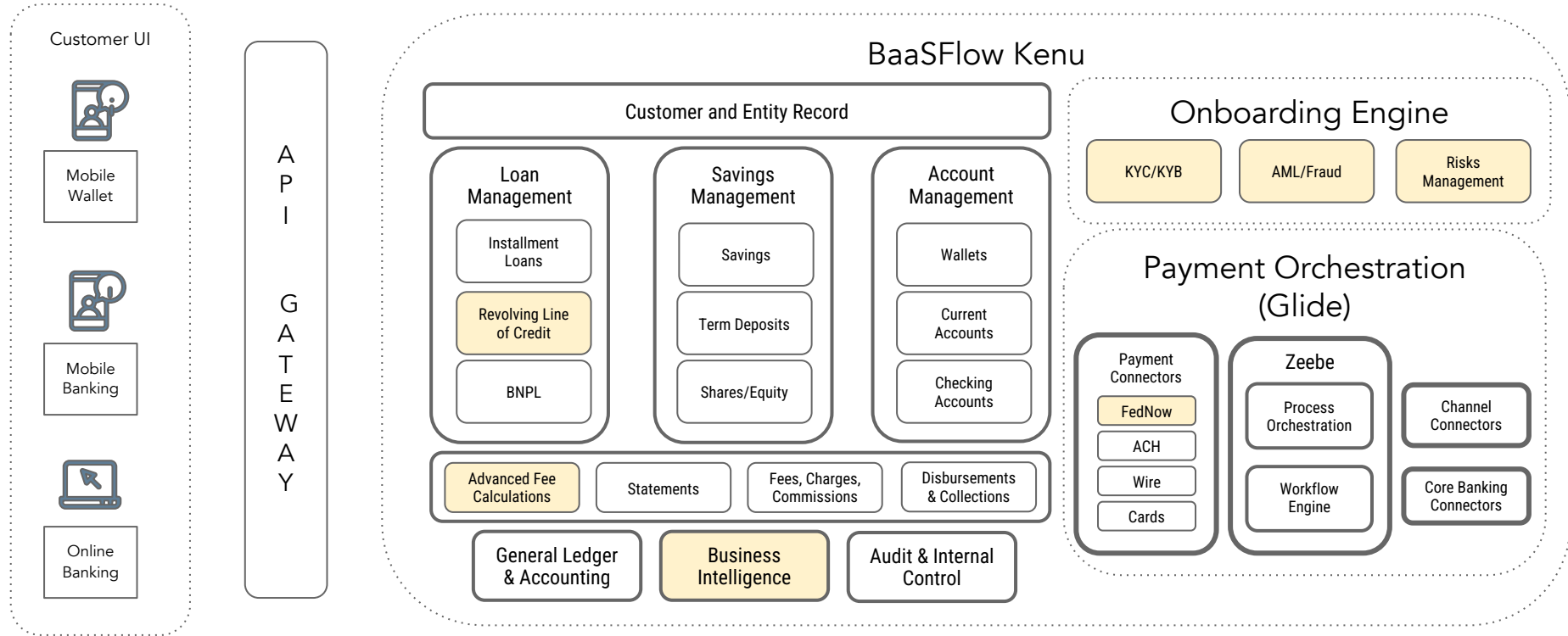
Integrated data tooling provides real-time insights into customer behavior and operations, enabling data-driven decisions that improve service quality and performance.

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Üzleti funkcionalitás

Customer Onboarding	External Validation Checks	Authentication	Instant Payments
KYB / KYC data collection	Financial Analytics	Customer Statements	Standing Payments
Biometric validations	Dual signing for business accounts	Signed transactions	Bulk Payments
AML checks	Customer Notifications	Customer Access (self service)	Product Configuration
Customer Record	Accounts	Lending	Portfolio
Ledger Transactions	Reports	Audit Trails	Fraud Detection

Banking Experience



Esettanulmányok



Esettanulmány: hitelszámlavezetés



Erste
Financial Services

Solution: Apache Fineract

Total Client Base: 50,000 customers

Location: Germany

Support Partner: DPC Consulting Hungary



- ❖ Entasked with reducing operational costs from 900M euros to 700M euros per year.
- ❖ Migrating mortgage loan portfolios to Apache Fineract to lower costs and streamline processes.

“Loan portfolio can now run *unattended* without the monthly manual error-prone and time-consuming review processes”

- Frank Klingspor, Managing Director

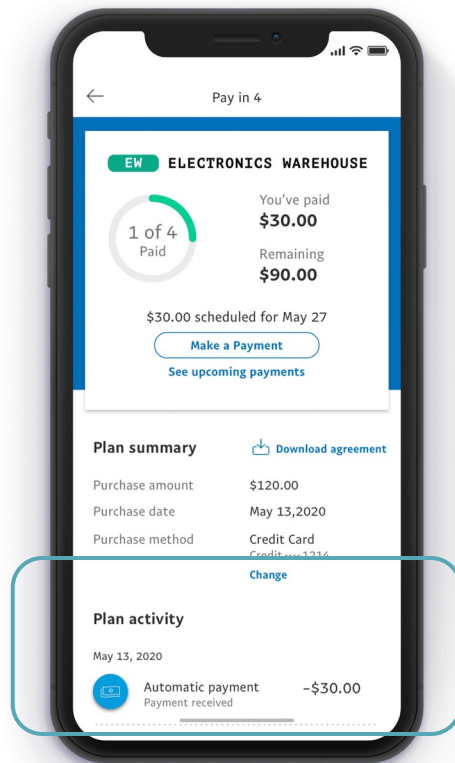
Esettanulmány: Embedded BNPL

Strengths:

- High volumes and fault tolerance
- Streaming events and COB
- Scalability without layered caching
- Native cloud architect

Compelling case:

- *10X Faster than any other core*
- *Ramp up in 4 weeks compared to 4 months*
- Faster Create Loan API call → increase in take rate from **14% to 16%**
- **Significantly lower TCO**



Esettanulmány: BinX

Teljes digitális bank
Kis és középvállalatoknak
Számlázó rendszer
integrációval



A Kenu platformra építve.

- Biometric authentication
- Customer 360
- Business KYB and KYC
- Bank Statements
- Standing Orders
- Signed Transactions
- eCurrency Accounts
- Real time payments (AFR)
- Batch payments

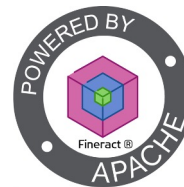
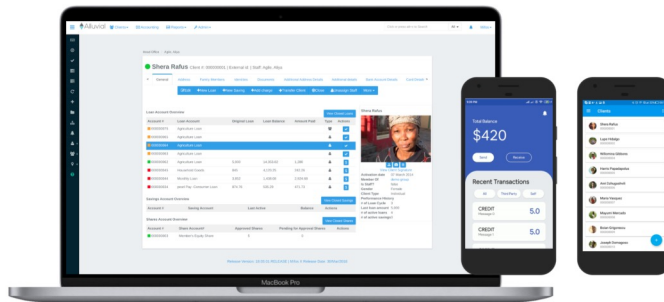
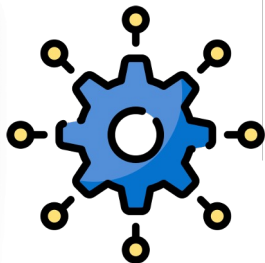
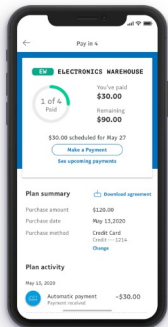
Egységes banki rendszer

- Complete Headless Banking Platform
- In a single Unified Ecosystem

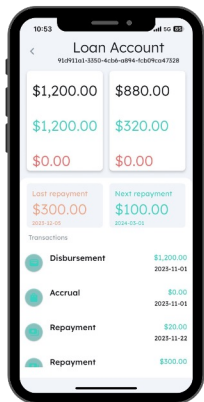
In today's complex financial landscape, fragmented systems create friction, increase costs, and slow innovation. BaaSFlow's unified ecosystem eliminates these barriers.

(James Dailey, BaaSFlow CEO)

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Köszönöm a figyelmet



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