



Elite Software R&D Services  
Since 1990

## Expertise: Finance & Banking

**T**ECHNOLOGY plays an increasingly critical role in the banking and finance world, and efficient software solutions help financial institutions to keep in pace with changing markets and new information as well as identify and eliminate performance bottlenecks. Auriga helps its clients from banks, insurance companies, and corporate finance departments to achieve operational efficiency, solve industry-specific challenges, and reduce costs by introducing customized financial software applications.

Auriga provides financial software solutions and services for leading global banks and financial services organizations, including Renaissance Credit and some of the worldwide pre-eminent financial services companies.

For customers from the finance and banking sector, Auriga offers professional expertise in the following areas:

- Retail banking software
- Interfaces and data exchange protocols
- Integrated accounting and reporting systems
- Enterprise application integration (EAI) services
- Customer relationship management (CRM)
- Enterprise information systems (EIS)
- Data Storage Solutions

### Retail banking software

Auriga's professionals have already earned a track record of excellence in providing software solutions and services for business automation applications related to:

- depositary activities
- treasury operations
- financial audit
- accounting procedures
- consumer credit management
- risk management
- reporting to the Central Bank or other regulators and committees.

Auriga has delivered **solutions for managing transactions** and payments to meet the retail delivery needs of banks and other organizations. The solutions delivered by Auriga allowed our customers to:

- facilitate delivery of products across branch networks, via self-service payment kiosks and POS terminals
- improve client service by automation of the bank tellers' workplace

The combination of software delivery excellence and deep experience of system-level development helps Auriga develop reliable and predictable software that requires integration with specific hardware (i.e cash machine, printer, card reader) and understanding of specific data transaction protocols.

### Interfaces and data exchange protocols

Today a financial institution is faced with a multitude of data exchange protocols and standards used in different segments in the financial industry. For a number of projects, Auriga developed electronic connectivity solutions that deploy financial information exchange protocols such as:

- FIX (Financial Information Exchange) protocol
- SWIFT, the world wide inter-bank messaging protocol
- IFX (Interactive Financial Exchange) and OFX (Open Financial Exchange) protocols
- Financial products Markup Language (FpPML)

Most of these protocols use XML as the medium of messaging and have XML versions, such as FIXML or SWIFTStandards XML. FpPML is distinct from similar financial standards such as SWIFT and FIX in scope because it provides no network or specification of a transport mechanism.

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## Integrated accounting and reporting systems

Accounting and budgeting departments of banks or large companies often need to consolidate and analyze data gathered across different company divisions or network branches. Auriga can build a **corporate budgeting system** or **financial reporting software system** that meets specific needs of the customer and breaks down the barriers and complexities within the customer's core system.

Auriga can help its clients to facilitate cross-divisional reporting, and reduce the human effort spent on managing finances by:

- implementing, integrating, and rolling out a financial reporting system
- developing custom reports for the core banking system to improve the report system effectiveness

## Enterprise application integration (EAI) services

Auriga delivers solutions for large companies with sophisticated IT infrastructure, where implementation of a new system often requires integration with company processes and other information systems such as knowledge management or content management systems.

Auriga offers such services as:

- integration with multiple external systems to enable data input
- integration with internal IT infrastructure
- integration with legacy core banking systems
- financial systems application customization and maintenance

## Customer relationship management (CRM)

All companies are seeking to understand a much broader range of customer activity and increase customer interaction.

To better meet customer needs and to communicate new offers, a bank needs a reliable communication channel, as well as an instrument for product management, like e-commerce or e-marketing solution, or CRM system for sales, marketing and customer care.

Auriga offers expertise in CRM software aimed at supporting all customer care activities, to ensure complete software integration into the client's existing business processes. Auriga offers professional expertise in various areas of CRM software development:

- Custom CRM software development
- CRM applications development and maintenance
- CRM systems maintenance and support
- CRM products integration with third-party and legacy products
- CRM software cross-platform/OS porting and migration

## Enterprise information systems (EIS)

A comprehensive enterprise information system helps to dramatically streamline the channels of communications between bank branches and departments. Auriga has gained extensive experience in the development of enterprise-level solutions for:

- data management and business intelligence (BI)
- enterprise workflow management and content management systems (CMS)
- enterprise information portals (EIP)

## Data Storage Solutions

Recently, development of the financial enterprises lead to an explosion in the amount of data that financial institutions have to manage, which leads to increased demands in data warehousing solutions. Our customers can rely on Auriga's experience in development of high-performance data storage solutions and networking products.