

SwissCore

Next-Generation
Banking Solution with
Swiss-Built Excellence



CORE BANKING FUNDAMENTALLY REIMAGINED

Perfectly tailored for banks and fintechs across Europe and MENA. Our API-first, component-based banking solution seamlessly adapts to your needs. Available as a customized implementation or a ready-to-deploy platform.

Digital Onboarding

Transform customer acquisition with our streamlined, paperless onboarding solution. Clients can open accounts in minutes through an intuitive self-service process with automated KYC/AML verification and biometric authentication—reducing abandonment rates while ensuring compliance and preventing fraud.

Flexible Contracts & Pricing

Adapt your pricing strategy with our Flexible Contracts & Pricing Architecture. This powerful solution enables instant customization of fee structures, payment schedules, and contract terms—without IT dependencies. Capture more revenue opportunities, adapt to market changes in real-time, and deliver competitive, client-tailored pricing.

Multi-Currency & FX

Enable your customers to manage their accounts, including aggregated ones, in multiple currencies. Our solution delivers 360-degree financial visibility, real-time processing, shared accounts, personalized offers, and instant payments—transforming global banking engagement.

Payments & Cards

Our advanced payment component handles all transaction types—cards and wire transfers, domestic to international. Fully customizable with SIC, EUROSIC, SWIFT, Mastercard and Visa integrations, this unified platform ensures seamless execution and visibility while maintaining compliance across your entire payment ecosystem.

Loyalty & Concierge Ecosystem

Our premium loyalty and concierge component elevates customer relationships beyond transactions. This fully customizable solution enables personalized reward programs, exclusive membership tiers, and white-glove services tailored to client preferences—creating meaningful engagement that drives retention.

Cloud-Native Architecture: API-Powered Flexibility

Our cloud-based core banking system leverages API-first microservices and modular components for unmatched scalability.

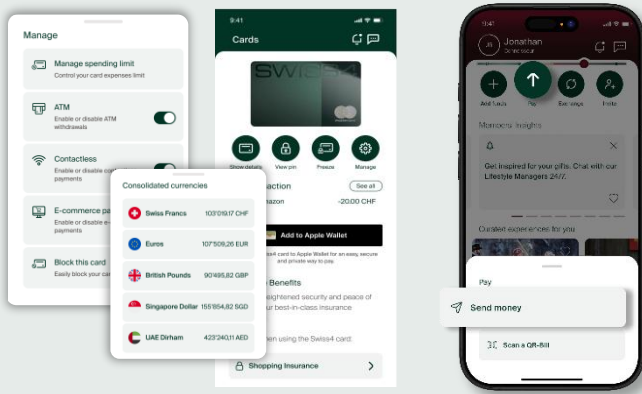
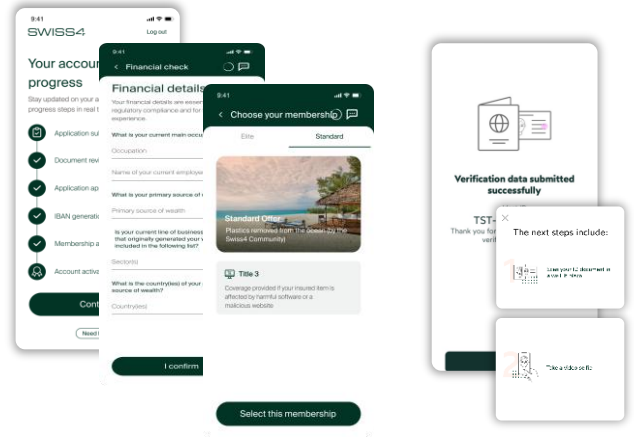
Banks can select precisely the core components they need, scale on demand, and introduce new banking capabilities without system-wide changes—all while benefiting from enhanced security and continuous core banking innovation.



CORE BANKING

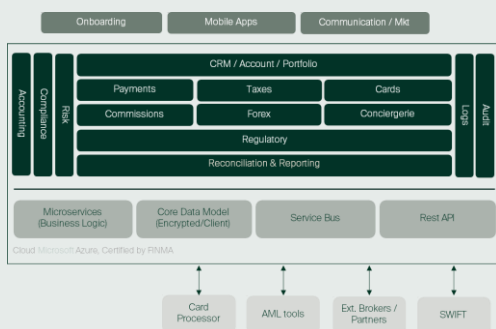
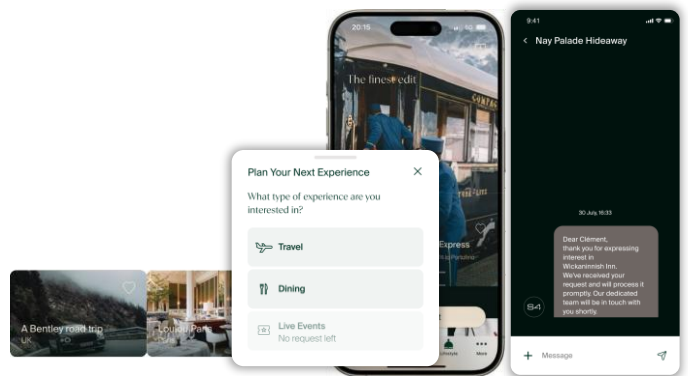
FUNDAMENTALLY REIMAGINED

Design, build and run your digital onboarding



Adopt fast, secure, and innovative payment and card solutions

Elevate your banking services with digital lifestyle experiences



Rely on a scalable, modular, extensible & secure architecture

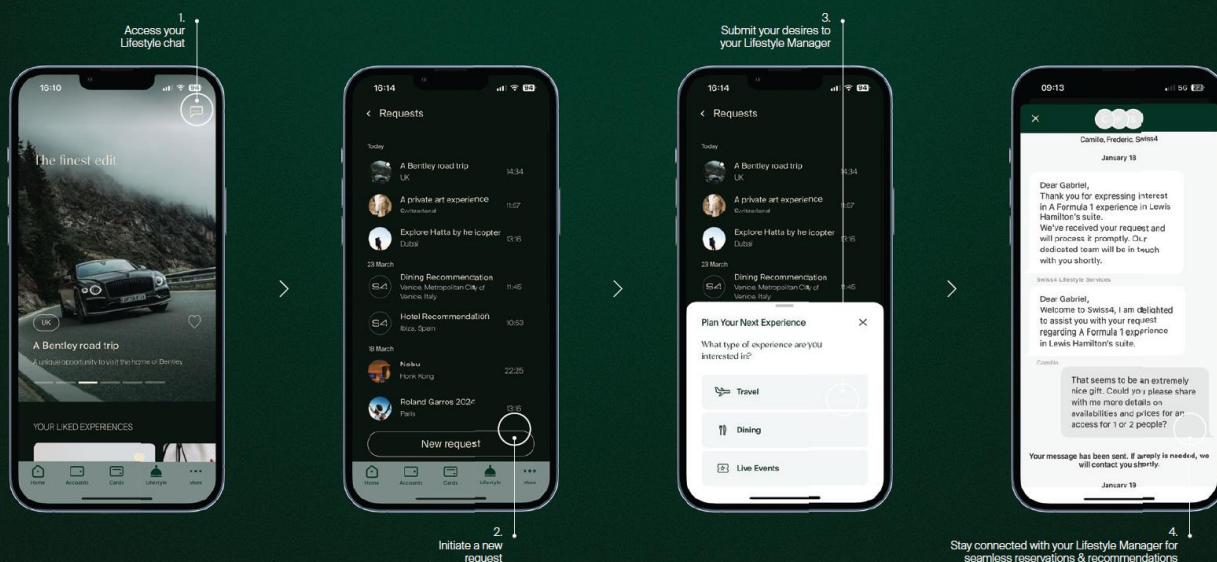
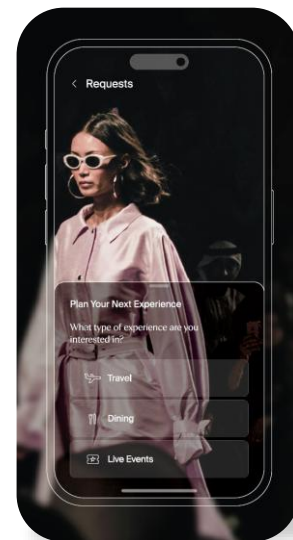
DIGITAL CONCIERGE

A Ready-to-Deploy Tech Solution

Unlock a next-generation digital concierge experience – ready for integration and scaling.

Key Tech Features

- ✓ **Modular Lifestyle Interface** – Customizable platform enabling users to explore and book contents such as experiences in gastronomy, travel, and live events, or other.
- ✓ **24/7 AI & Human Chat Integration** – Advanced live chat functionality powered by ZenDesk, offering real time human concierge support and engagement.
- ✓ **Multi-Language Capabilities** – System available in English, French, Italian, and German.
- ✓ **AI-Driven Personalization** – Recombee-powered recommendation engine curates a tailored user experience and content feed based on preferences and behaviors.
- ✓ **Scalable Infrastructure** – Built for global deployment with cloud-based architecture supporting high-performance transactions.



A Fully Proven & Ready-to-Deploy Solution

Content Management System

– A dedicated hub for scheduling, managing, and distributing content across multiple languages and categories.

API & White-Label Integration

– Seamless adaptability into existing platforms, allowing full personalization and branding.

Data & Performance Analytics

– Integrated tracking of user engagement, conversion rates, and service response times.

Swiss-Engineered Excellence

– Built with precision and reliability, ensuring top-tier performance and data security.

Interested in a demo ?

Contact us at swiss4@valfor.ch.

