

LEVERAGE ON PAST INVESTMENTS AND FREE UP RESOURCES

Be more competitive: give your users more time for value-added activities

Basel III, SwissBanking Agreement on Due Diligence (CDB), FINMA guidelines, internal regulations and controls...: boost your bank's performance whilst reducing operational, credit and reputational risks. *Banque & Finance* interviews Alain Rubeli, Managing Director of APIA SA.

Interview with **Didier PLANCHE**

What are the current trends in banking software?

Banks are struggling to deal with growing regulatory pressure, which leads to higher process costs, and the need for increased profit margins: a not so easy equation to solve, in which the variable "standardisation versus tailor-made" plays an important role. Banks should look for tools and solutions that help them better exploit the existing customer base potential, allowing relationship managers to focus on cross-selling and acquisition activities – instead of spending their time performing double or triple checks – and ensure at the same time a strict risk and compliance control.

How do APIA's solutions differentiate from other players/competitors?

APIA helps banks to neutralise the "standard versus tailor-made" variable of the equation, offering a highly personalised solution that provides each bank with its own version, with no "release obligation" at all. This is developed on a yearlong proved software: ABS APIA Banking Suite, which has been designed as a modular, flexible, and user friendly front end application, with a workflow and rules based approach and build-in qualitative and quantitative controls. Apt to interface with any of the most common core banking systems (OLYMPIC, Finnova, Avaloq, BEST, Sungard APSYS, ...), ABS modules

increment and complement their functionalities in credit and customer management, as well as in handling teller activities. Banks can leverage on past investments, empowering their accounting system to gain in efficiency and effectiveness, as well as improve risk control. ABS APIA Banking Suite "plugs into" the existing or new IT platform of the bank, adapting to the existing environment (DMS, middleware, Datawarehouse,...). This avoids all data redundancy. APIA is recognised as a competent (both from the technical and functional point of view), reliable, and punctual partner, and the solutions offered are considered state of the art, cost-effective, and user-friendly.

Which of your solutions is most appreciated?

KommerzOffice, the module dedicated to credit management – from the very first offer made to a potential customer, to watchlists and recovery activities, as well as front and back office tasks – is the result of almost twenty years of sharpening and fine-tuning in collaboration with our customers. One could object that credit lines and mortgages are basically the same regardless of where you apply, but our experience proves that each bank is somehow unique, with its own processes, philosophy, risk policy, and product specifications. KommerzOffice offers both proprietary solutions for rating and real estate estimation, but also access to third-party systems like CreditMaster from RSN or IAZI and Wüest & Partner estimation tools.



Alain RUBELI, Managing Director, APIA SA

What is the future development of the ABS APIA Banking Suite?

APIA pays a lot of attention to market trends and needs. We are continuously investing in order to widen the functional coverage by introducing new features, as well as by interfacing with the best specialised tools. More concretely, we are now developing a Business Intelligence module, which also offers interesting features with a CRM-oriented approach such as, for example, the so called "geo marketing," and a different way of accessing and experiencing APIA's products, like mobile access for our internet banking solution. ■

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