

Your complete core bank solution. Module by module.



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Can the bumblebee really fly? It wasn't until the 90's before science figured out how a bumblebee can fly.

It's a bit similar with Crosskey. One may wonder how we can be both personal and flexible yet at the same time we offer advanced digital solutions with a high level of competence and service.

Curious about meeting the bumblebee of banking and finance? We have banking in our veins. Let us show you how we can make your results fly with one of the most complete core bank solutions on the market.

Your one stop shop.

A complete turn-key and proven Core Bank solution:

- » Capital markets back-office system
- » Card issuing system
- » Bank as a Service

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"We needed a trusted supplier we could grow with over time. That's Crosskey. They understand our business and go the extra mile to make things happen. It's a true partnership – almost like a joint venture."

– Marginalen Bank

"Crosskey's solutions are a foundation for our business."

- S-Bank



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Digitalisation of the full credit value chain from origination to payment, across all credit products.

1. Identification / Authentication

Smart, safe and digital

- » KYC screening
- » PEP screening
- » Sanction lists screening
- » Bank ID
- » PSD2 integration
- » Customised integrations

2. Credit application

Flexible third-party integration

- » Internal customer register
- » Ledger and other internal information
- » External credit information and scoring
- » Property/object information
- » External valuations
- » Other integrations for retrieving economical or other data

3. Credit assessment

Credit assessment process

- » Private and corporate customers
- » Mortgage, other secured and unsecured loans
- » Parameterised decision rule engine

Case management

- » Information entered once and reused throughout the process

4. Documents and signing process

Create and handle documents

- » Third party or internal document production
- » Handle signing of agreements and appendices, digital or physical
- » Electronical documents are automatically created as preferred and archived when signed
- » Green and almost paper free

5. Credit account opening and disbursement

Opening and disbursement

- » System support and/or automation for the disbursement processes
 - » remortgage redemptions
 - » the purchase process
- » Standardised or customised, full analytical and statistical platform
- » AG set up
- » Direct debit set up
- » Verification of bank account holder

6. Loan management

Loan Ledger

- » Full life cycle loan management incl. collection support

Covered bonds

- » Daily updated credit base and pool

Risk management

- » Standard and IRB methods with internal rating

Collateral management

Analytics