



# Open Banking Product Catalogue





**Licensed  
Company**  
PSD 2



**Investments**  
€ 2 million

by

**The leading Open banking provider in  
Southeast Europe**

**Mission**

At IRIS Solutions, we pioneer innovative, secure, and seamless financial solutions that ensure a smooth ride, building trust every step of the way. We're here to redefine banking for a future that's easy, safe, and always customer-focused.

**Supported by:**



**FUND OF  
FUNDS**  
FUND MANAGER OF  
FINANCIAL INSTRUMENTS  
IN BULGARIA



ОПЕРАТИВНА ПРОГРАМА  
ИНОВАЦИИ И  
КОНКУРЕНТОСПОСОБНОСТ



**INNOVATION  
CAPITAL**

**Member of:**



**OPEN  
BANKING  
EUROPE**



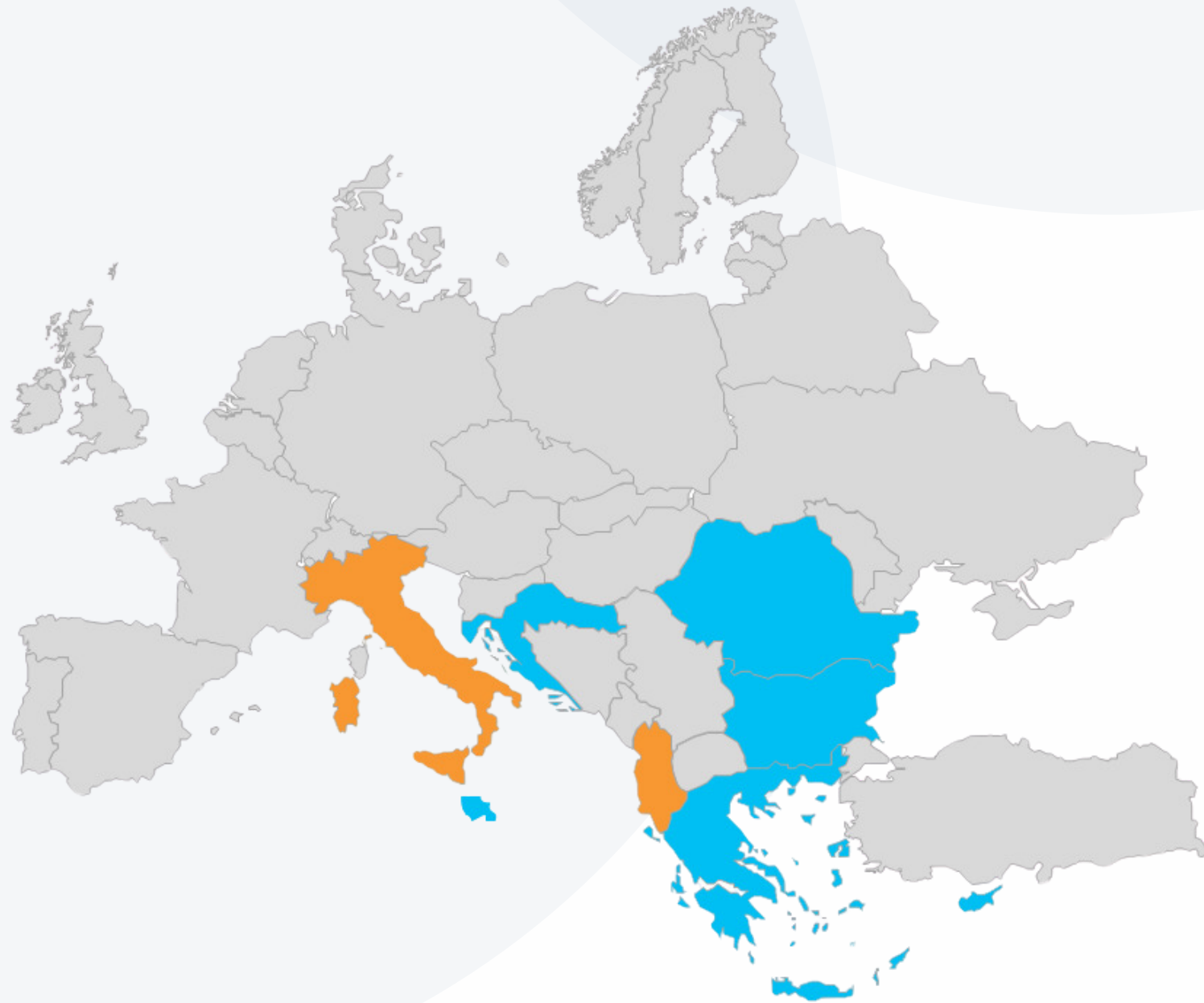
## Business & Operating Markets

**IRIS Solutions** is the leading Open banking provider in Southeast Europe (SEE). We have integrated more than 60+ banks and financial institutions from the region. As of February 2024 we cover 95%+ of financial institutions in SEE as follows:

- Bulgaria - **99%**
- Romania - **95%**
- Greece - **95%**
- Croatia - **87%**
- Cyprus - **82%**

### The next Open banking destinations:

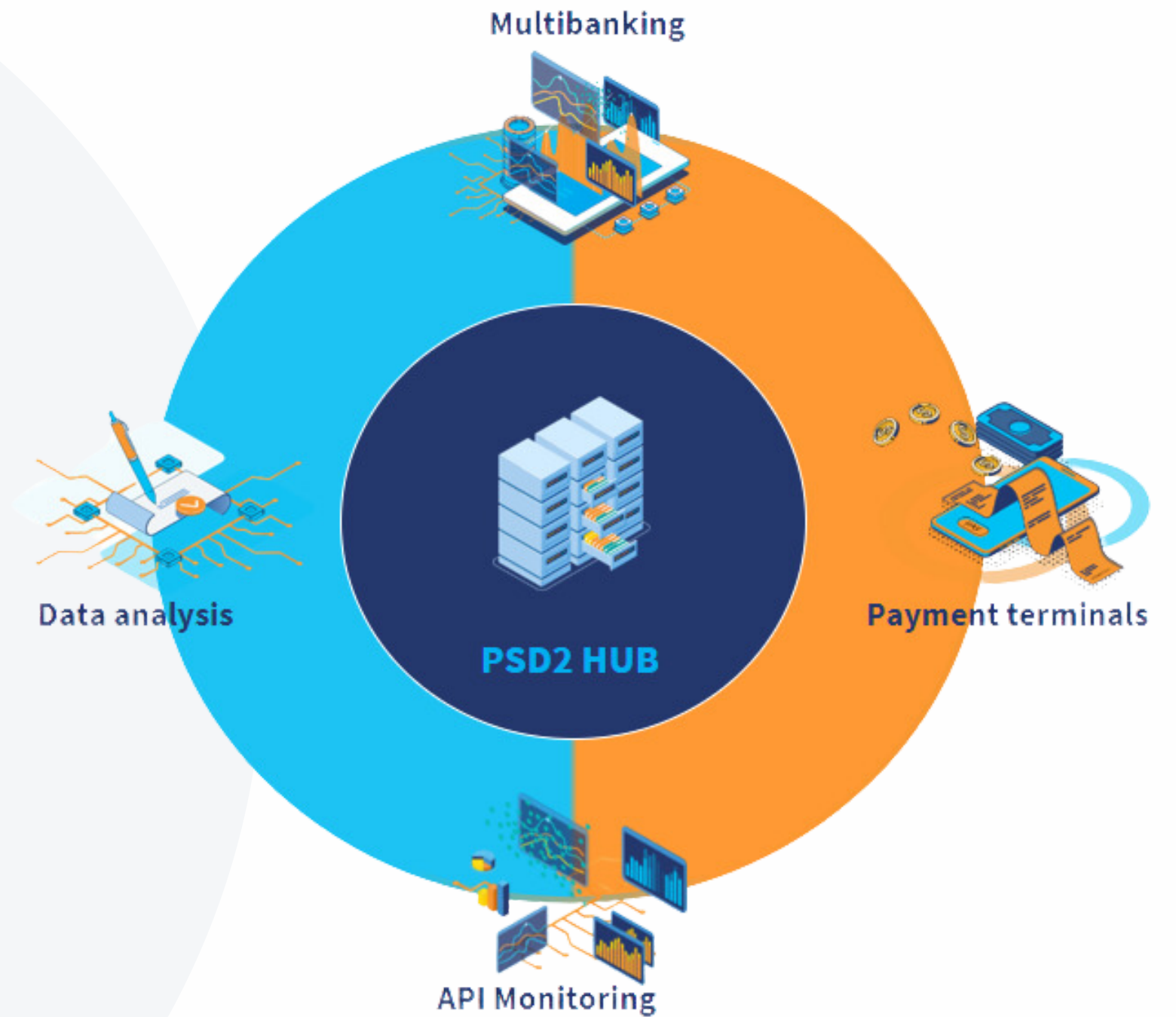
- Italy
- Malta



## Our Products And Services

IRIS products and services bring the power of effective payment methods and in-depth knowledge about customers provided by **Open banking** in the hands of the financial institutions and innovative companies.

We offer both **Account Information and Payment Initiation** products and services as stated in PSD 2.



## Account Information services (AIS)

We give you access to the well-hidden financial data stored by your bank.

### This data is accessible with the following solutions:

- IRIS PSD2 Hub
- IRIS Multibanking wallet
- IRIS Pay App
- API Monitoring
- IRIS Data Miner and IRIS Analytics



## Payment Initiation Services (PIS)

IRIS Solutions PIS provide you with the ability to initiate payments directly from one bank account to another

### Our Payment initiation services are available through

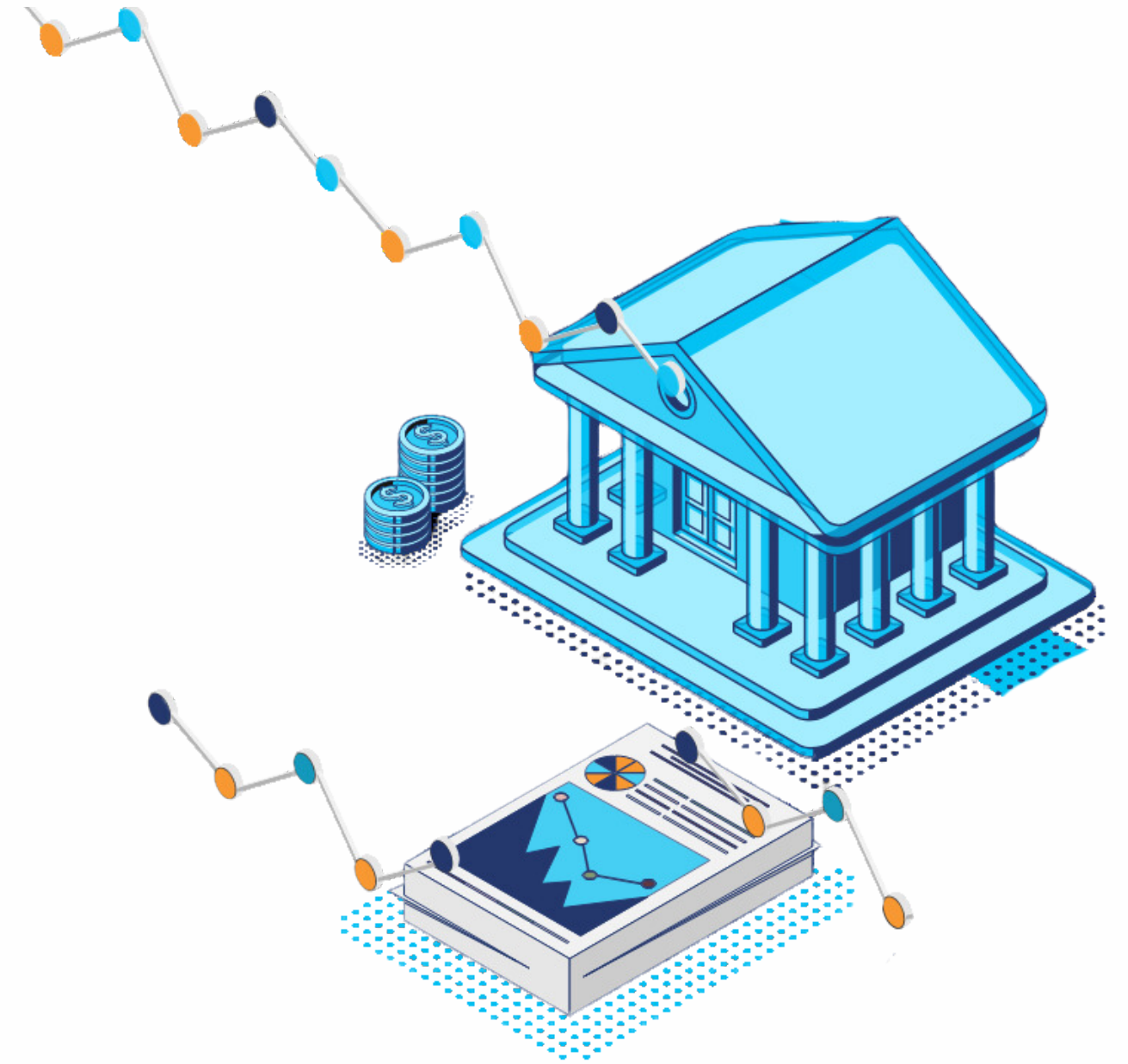
- IRIS PSD2 Hub
- IRIS Multibanking wallet
- PayByBank





## AIS SOLUTIONS

**Real-time access to  
bank account data**



## 24/7 Access To Financial Data

Through one integration to IRIS PSD2 Hub our customers can access the data to all integrated banks and payment institutions

- Account access confirmation through SCA method
- Account information - account product, IBAN, currency and PSD2 consent
- Account holder name verification
- Account balance
- Transaction history

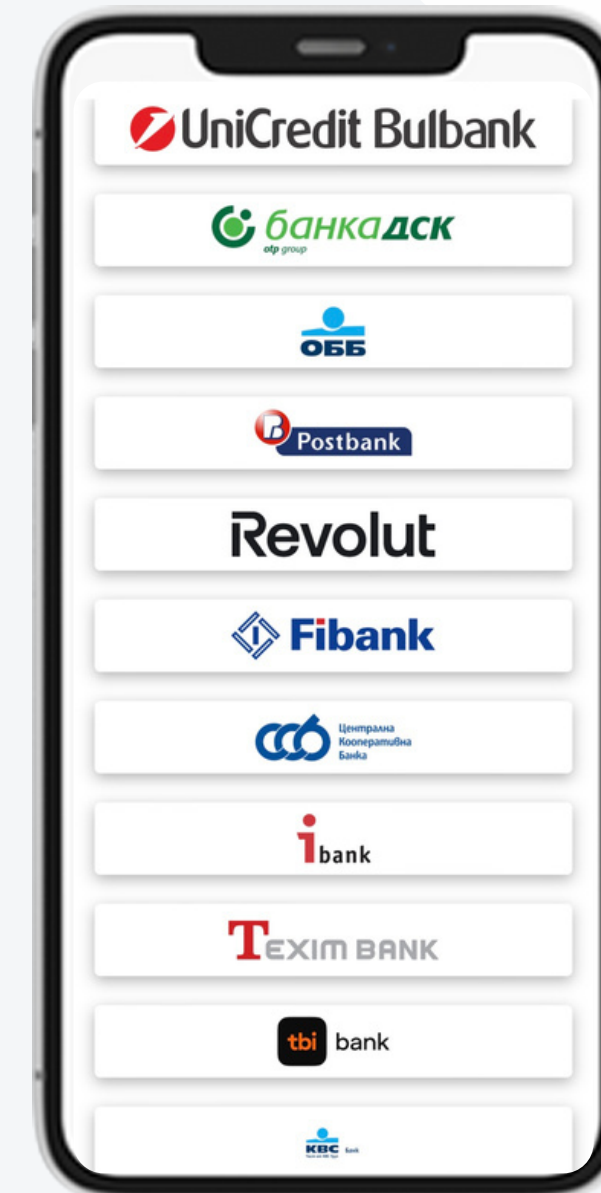




## IRIS Multibanking Wallet

IRIS Multibank wallet is a set of functionalities that easily transfer the Open banking services in digital environment (mobile wallet, mobile app, web portal)

- Account information
- Account balance
- Transaction history



## Real-time API Monitoring

**API Monitoring will provide detailed information about all banks and payment institutions APIs in the SEE region**

- Real-time status
- Interface performance;
- Incident notifications and reporting (email or SMS)





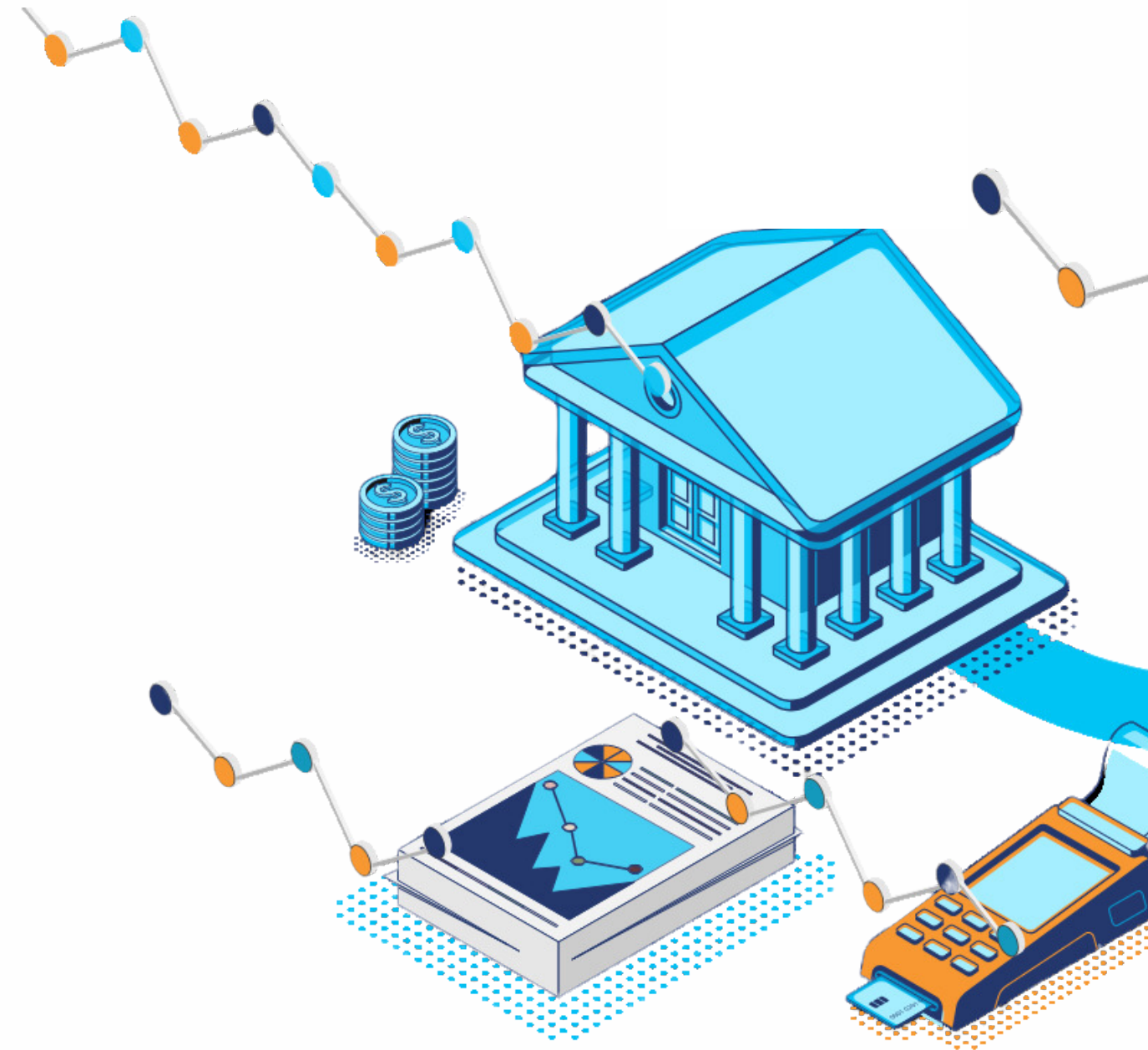
## IRIS Data Miner & Analytics

**IRIS Data Miner and IRIS Analytics** are platforms that utilize the raw transaction history data by Machine Learning analysis and present it categorized for additional processing.

- Transaction categorization
- Income verification and spending indicators
- Triggers for cross&up-sales of products and services
- Global trends and indicators

## **PIS SOLUTIONS**

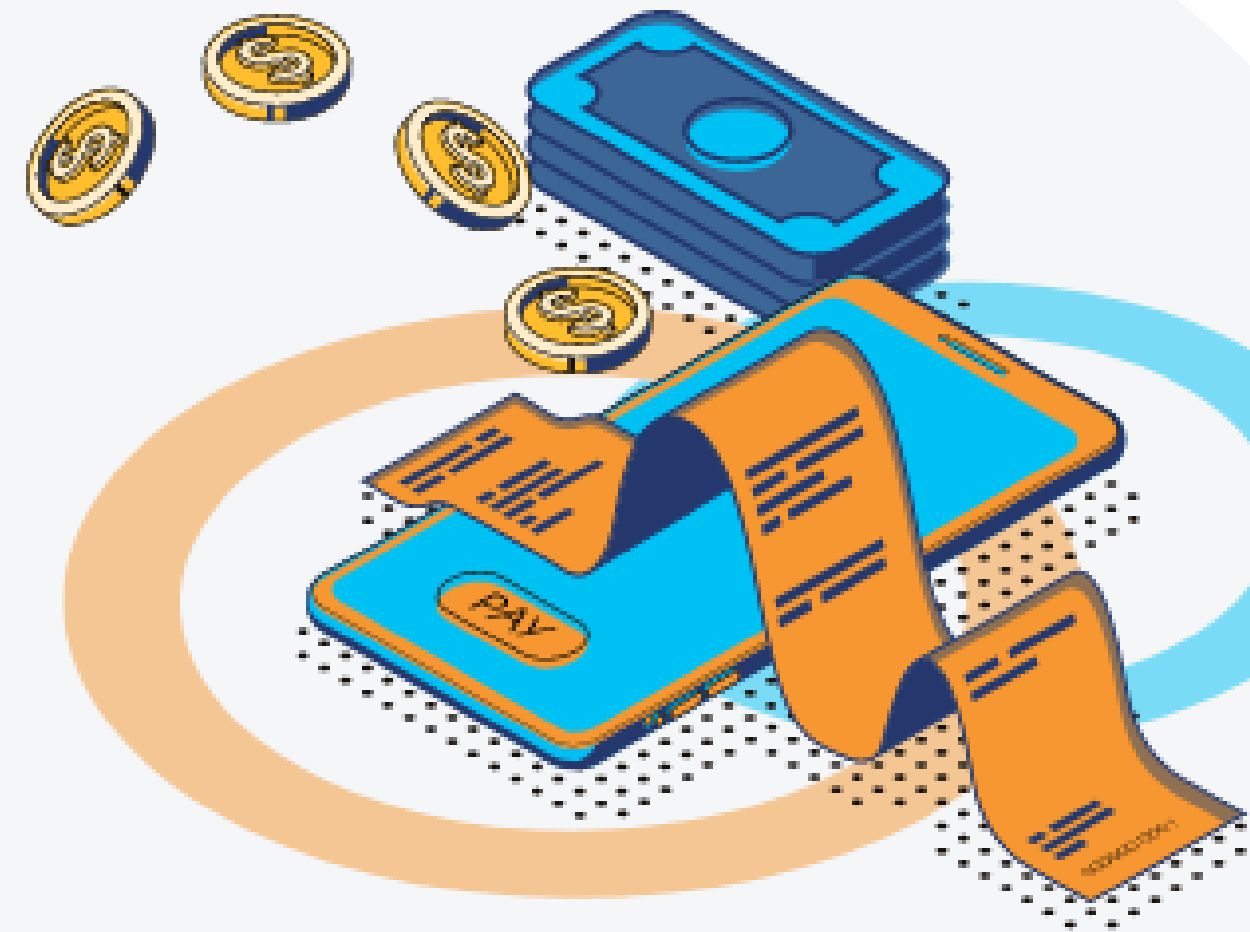
**A2A transactions with  
Open banking**



## Easy Payments With IRIS PIS

Through one integration to IRIS PSD2 Hub our customers can initiate payments with all integrated banks and payment institutions

- Domestic fund transfers
- SEPA fund transfers
- Budget payments
- Reccurring payments (to be implemented)
- Future dated fund transfers (to be implemented)
- Bulk/Mass payments (to be implemented)







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## IRIS Payment Terminal - PayByBank

**Our payment terminal - PayByBank can initiate A2A payments and meet the needs both parties involved in the payment process – customer and merchants**

- IRISPay by click - enables e-commerce to accept payments in their online platforms or mobile applications direct from bank accounts
- IRISPay by link - transform each instant messaging channel or digital document to a point of payment
- IRISPay by QR code - for your F2F and offline payments
- Terminal management system and portal

**\* Click to test**

**\*\* Scan to test**

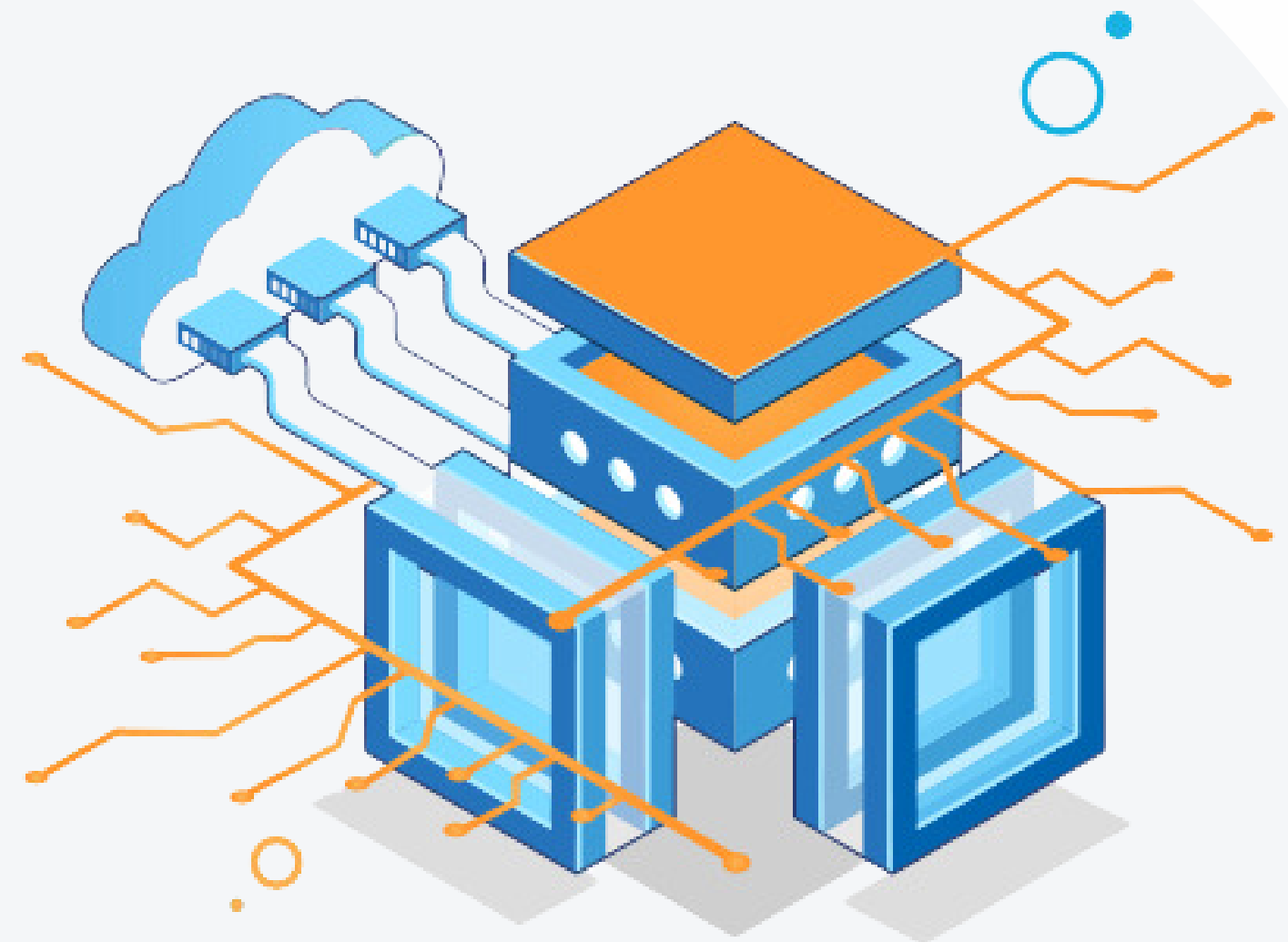


# CONSULTING SERVICES



## Open Banking Consulting Services

**Open Banking (OB) Consulting** - Our team has a wide range of banking and Open banking experience and expertise and we are ready to share it with OB enthusiasts. We offer consulting services related to the implementation of open banking, financial and payment services, registration and licensing of payment institutions, etc.





**Find what could Open banking bring to your business today!**

**LET'S TALK**



Click on the icon to talk to us