

SLOVENSKÁ  
sporiteľňa

## Top Slovakian bank modernizes digital banking for business clients with Finshape's modular platform solution

*Slovenská sporiteľňa has embraced Finshape Platform, DevOps culture, and OpenShift to meet customer demand for smoother, more convenient business banking in the digital space.*

*"Working hand in hand with Finshape has been a key part of our transformation journey at Slovenská sporiteľňa. Their product solution has brought a new era of flexibility and efficiency to our digital banking, allowing us to meet and exceed our customers' expectations.*

*Finshape's modular platform has allowed us to quickly adapt to changes in the market, enhance our services while ensuring seamless integration and compliance with evolving regulations such as PSD2. Their expertise and collaborative approach have been key in our innovation efforts, allowing us to increase client satisfaction. We are truly grateful for their dedication and forward-thinking solutions, which have contributed significantly to our success."*

— **Katarína Gašparovská**, Director of the Financial Solutions and Business Prosperity Department

### THE CHALLENGE

To help Slovenská sporiteľňa transition from outdated, cumbersome corporate banking channels and infrastructure.

### THE OUTCOME

An innovative business banking solution introducing new features and services for business clients in the Slovakian market.

### THE IMPACT

An increase in the business customer base and satisfaction driven by improved channel availability, usability, and PSD2-powered services.

# SLOVENSKÁ SPORITELŇA AT A GLANCE



## Market position

#1 commercial bank in Slovakia



## Number of clients

2 million



## Net profit in 2023

€309 million



## Number of ATMs

746

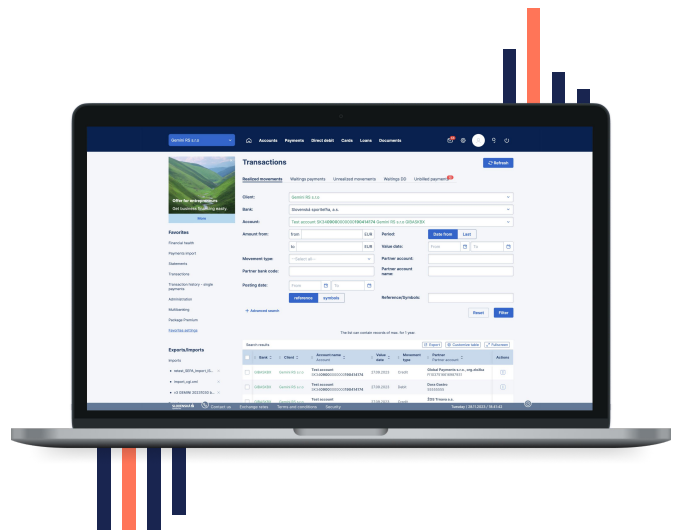
## THE CHALLENGE:

**Creating a solution that caters to various businesses' specific banking needs.**

Slovenská sporiteľňa, Slovakia's premier commercial bank, focuses on both retail and business banking, serving over 2 million customers and managing nearly 7.5 million accounts through a network of 178 branches covering the entire country. With the largest domestic market share, Slovenská sporiteľňa holds more than 27% of retail deposits and 23% of total deposits in the Slovak Republic. In 2022, it was named Bank of the Year by Euromoney and Trend Top and won the Euromoney Awards for Excellence in 2023. In 2024, its George application was recognized with the Smart Banka award as the best banking application in Slovakia.

In 2001, Slovenská sporiteľňa became part of Erste Group Bank AG, one of the largest financial services providers in Central and Eastern Europe with a strong innovation spirit and clear digital transformation ambitions. This mindset has successfully carried over to its corporate banking arm since 2015.

By the early 2010s, the bank had rolled out Internet banking for retail customers, providing easy access to their finances. However, digital services for non-retail clients, such as municipalities and SMEs, were significantly more limited and inconvenient, requiring a cumbersome application installation to view account details and transaction history.



The existing corporate banking solutions, Homebanking and MultiCash, were outdated both technically and business-wise, offering little integration capability and user permission management within organizations. The retail digital banking platform was unsuitable for corporate use due to differing needs and preferences.

As a result, corporate clients were dissatisfied with Slovenská sporiteľňa's digital banking offerings, a sentiment echoed by relationship managers. Setting up access for clients and completing routine tasks required extensive communication and paperwork.



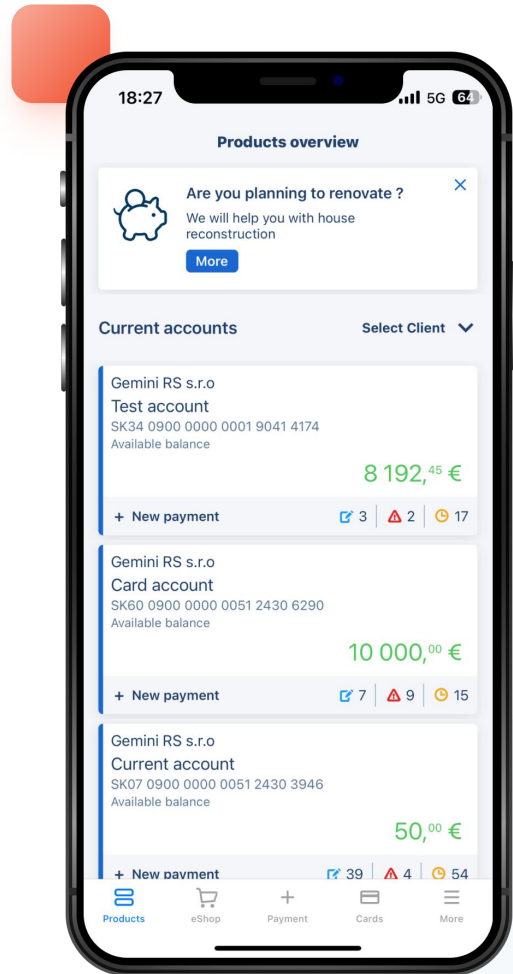
## THE SOLUTION:

**Finshape's digital banking platform to cover key business customer needs and deliver applications expeditiously.**

Facing pressure from stakeholders to enhance digital services for SMB clients, Slovenská sporiteľňa decided to implement a comprehensive online banking platform with potential mobile solution expansion.

Given the complexity, the bank's internal development teams couldn't deliver on their own. Reliable, off-the-shelf solutions specifically created to address Slovenská sporiteľňa's digitalization needs were available.

Finshape Platform, was chosen for its component-based architecture, offering high reliability, flexibility, easy deployment, and shorter testing times. It included key features needed for corporate banking, such as account, payment, card, and loan management, as well as an admin console for user roles and permissions.



## THE IMPLEMENTATION:

**Increasing efficiency and speed throughout the development cycle with DevOps, OpenShift, and more.**

The implementation of Finshape Platform began in 2015, delivering a front-end web application based on AngularJS as a single-page application (SPA). SPAs offer higher performance, smoother use, and better responsiveness than multi-page applications.

DevOps tools and procedures were used to speed up and optimize application creation and deployment.

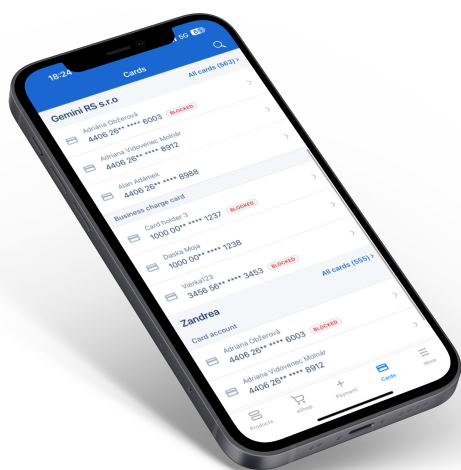
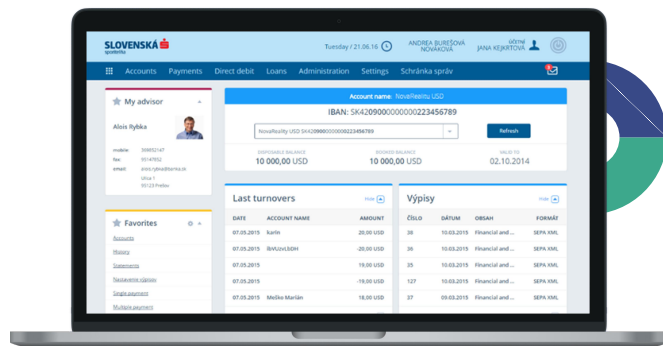
Red Hat OpenShift, Kubernetes, and dockerization were utilized for application management, automating every step of the delivery process from building to testing and releasing applications. Benefits included enhanced scalability, flexibility, and deployment efficiency.



## THE RESULT:

Growing satisfaction and retention of business customers, business agility, innovation, and scalability.

The delivered web application proved to be an effective tool for attracting new SME clients and strengthening the loyalty of existing ones. Internal surveys and focus group interviews revealed increased client satisfaction along with the growing corporate customer base. Availability, ease of use, and the interface's overall look were key factors influencing their positive sentiment.



In 2019, Slovenská sporiteľňa became the first in Slovakia to offer batch payment functionality, allowing business clients to handle thousands of transactions simultaneously. Later that year, the web app was converted into a mobile app for Android, iOS, and Huawei, with a new backend component added to process, store, organize, and retrieve data for mobile banking.

In 2018, a bank account aggregation feature was added to the web application post-PSD2 launch, offering corporate clients a streamlined view of their finances across multiple accounts. The modular architecture enabled PSD2 compliance within two months.

