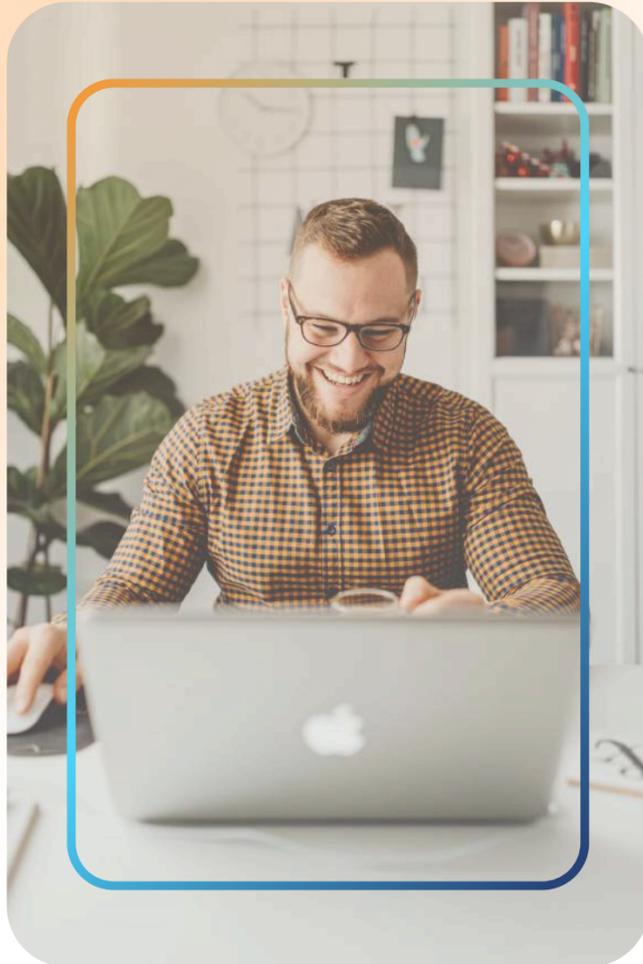




PRODUCT CATALOGUE

We do Open Banking





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

IRIS Solutions is an Open Banking provider enabling secure, direct connectivity to banks across Southeast Europe, with a suite of A2A payment products built on top of our infrastructure.

Supported by



Licensed Company



Investments



Member of



Business & Operating Markets

70+

Integrated banks and financial institutions.

90%

of the Financial market in SEE covered.

As of today

Bulgaria - 100%

Greece - 98%

Cyprus - 84%

Romania - 95%

Croatia - 92%

Italy - 76%



Next Open Banking destinations

- Albania
- Slovenia

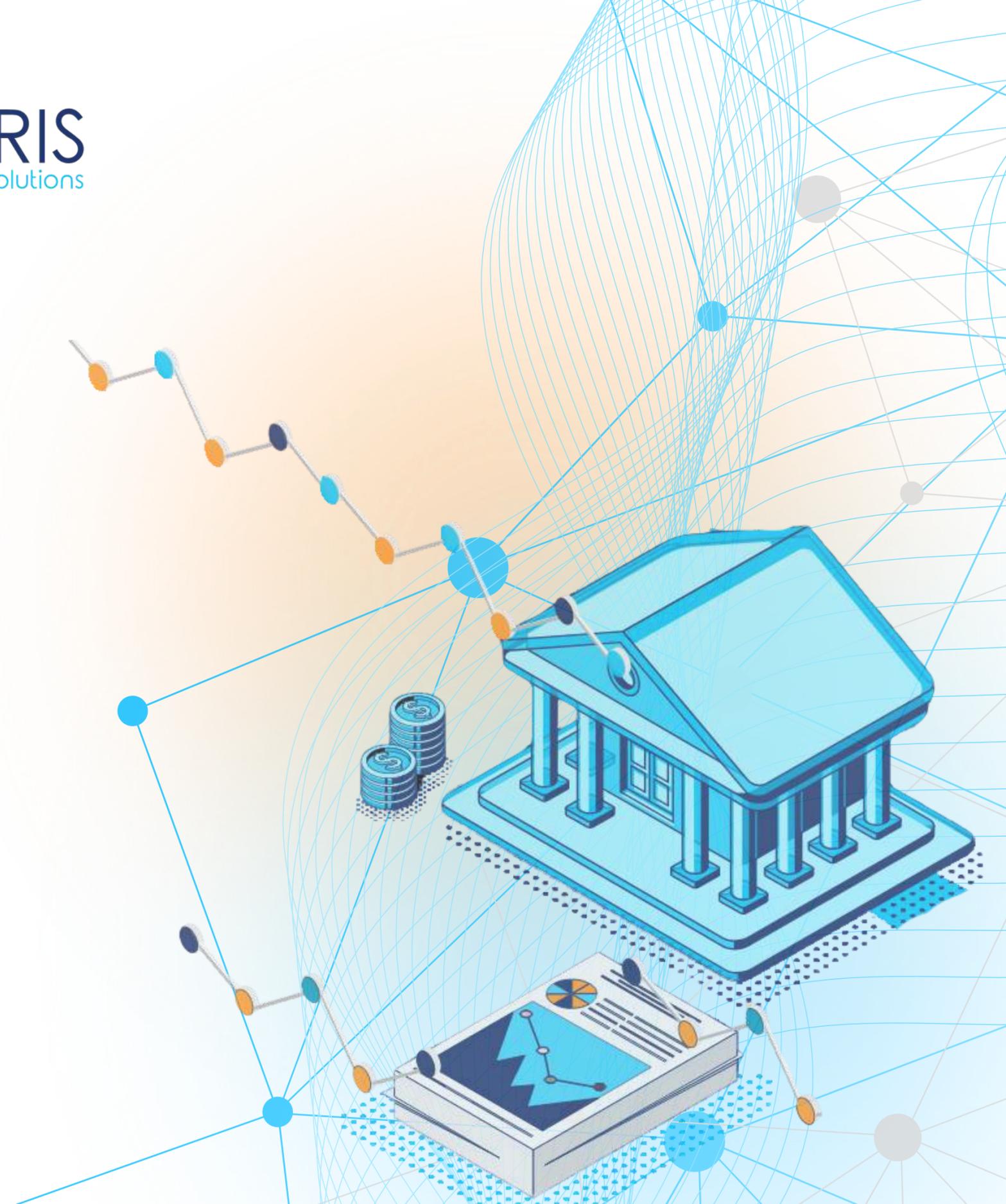
Products & Services

Licensed by the Bulgarian National Bank, we offer both Account Information and Payment Initiation products and services as stated in PSD 2.



AIS Solutions

Real-time access to bank account data



24/7 Access To Financial Data

With a single integration to the IRIS PSD2 Hub, our customers can access data from 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



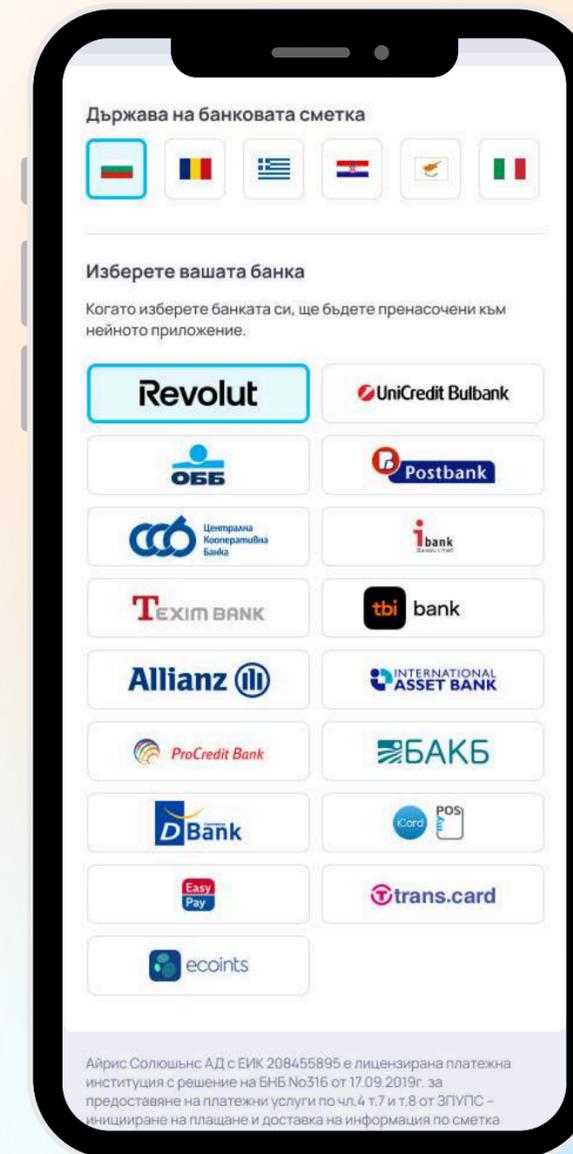
IRIS

Multibanking



IRIS Multibanking is a set of functionalities that easily transfer the Open banking services in digital environment (mobile product, 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)

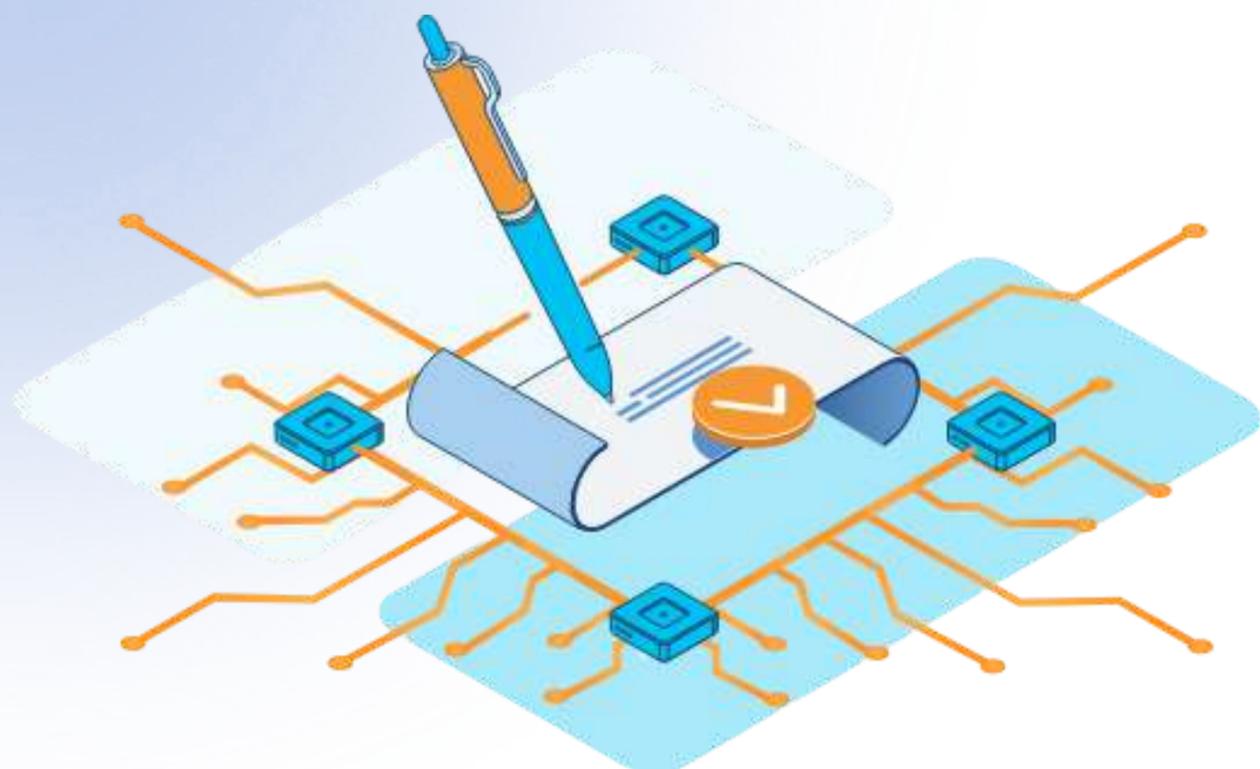




IRIS

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 payments with Open banking





Easy Payments With **IRISPay**

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

- Domestic fund transfers
- SEPA Instant Payments
- Budget payments
- Bulk/Mass payments
- SEPA Request-to-Pay funds transfers
(to be implemented)

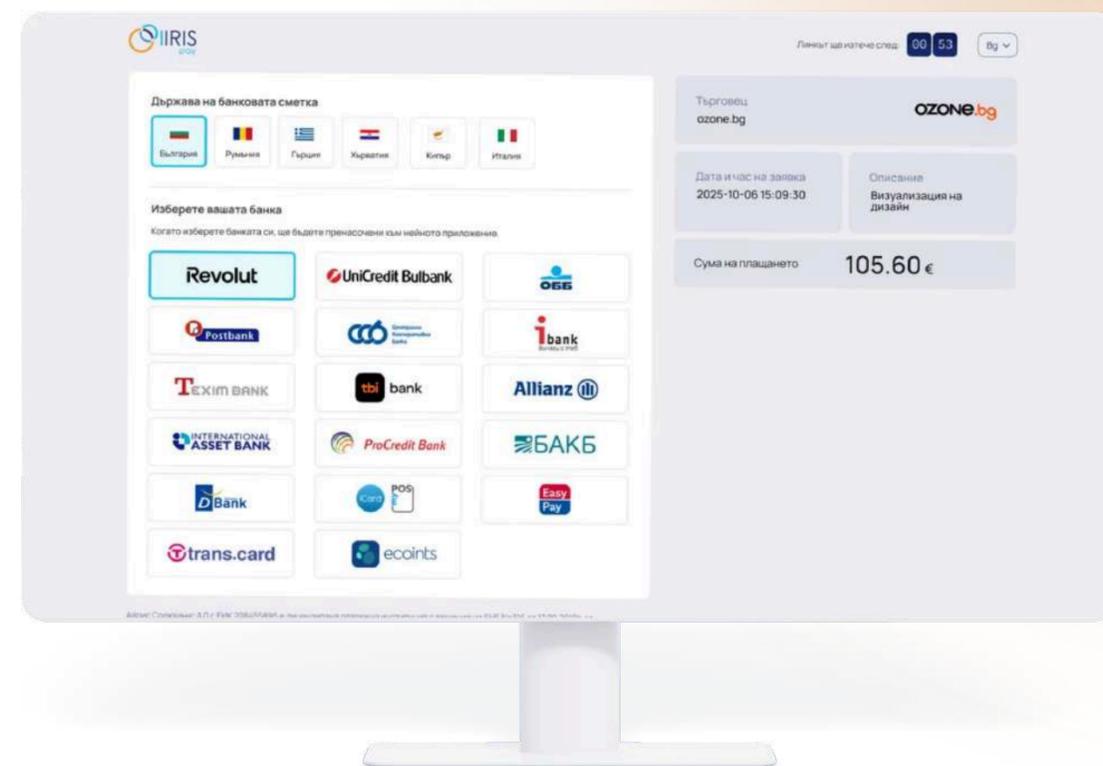




IRIS Payment Terminal PayByBank

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

- IRISPay by click - enables merchants 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



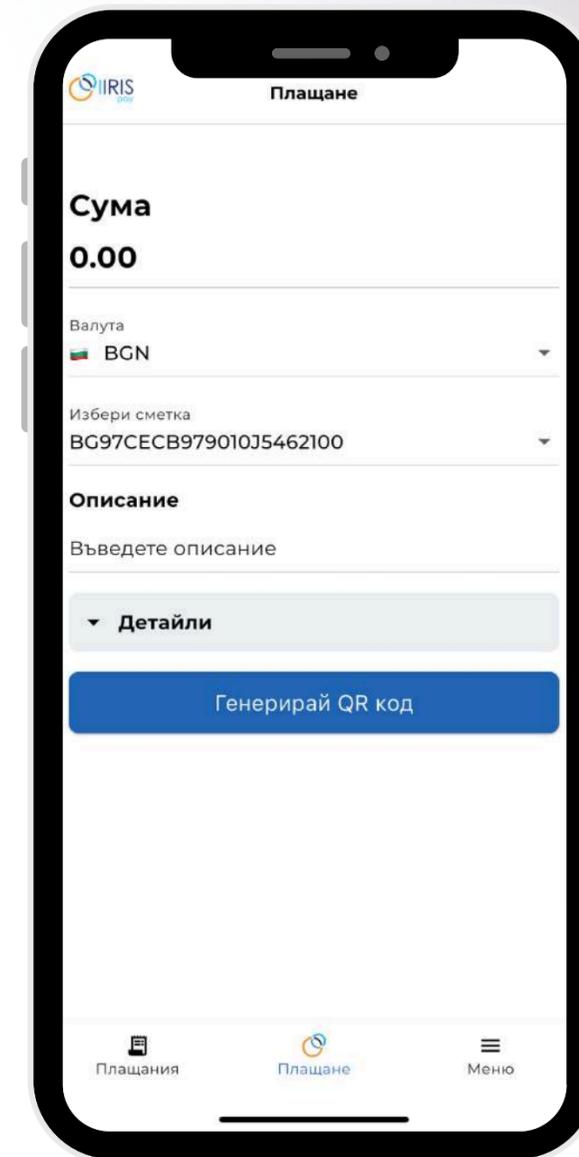


IRISPay

for merchants

An effective solution for accepting non-cash payments suitable for all kind of merchants. Extremely low operating costs without fraud, easy refunds, and instant account-to-account transitions.

- Web - based system for managing payment terminals
- Online merchant payment terminal
- Mobile application for Android and iOS



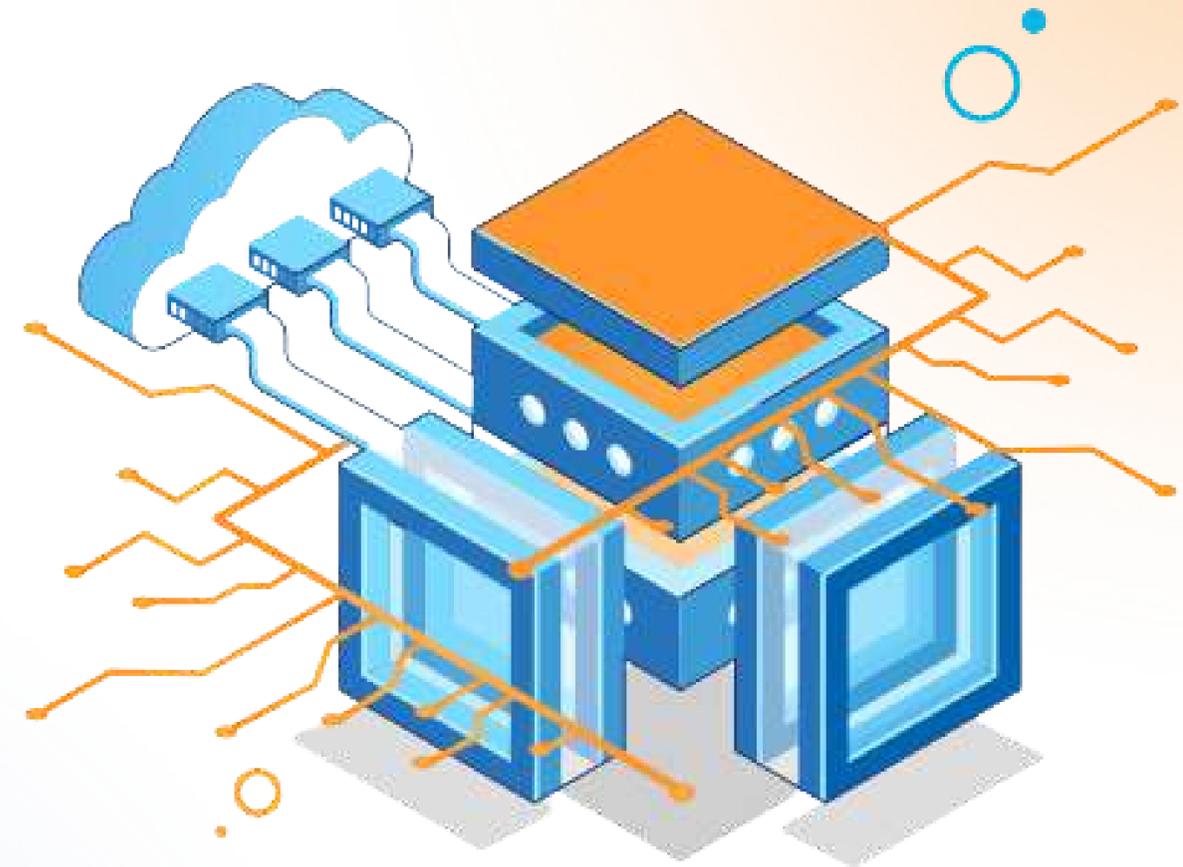
Consulting Services



Open Banking Consulting Services

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
- Upcoming PSD3 & PSR integrations





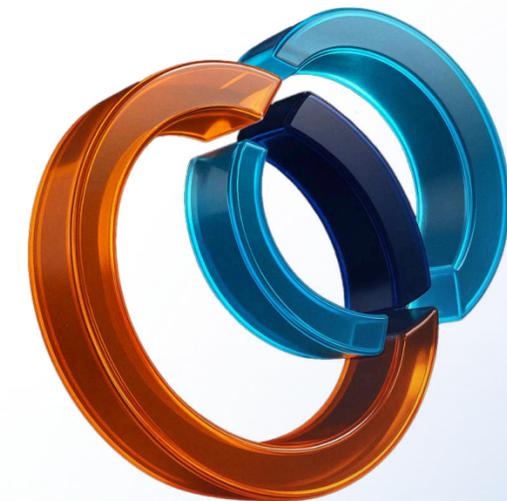
Find what could **Open Banking** bring to your business today!

Let's Talk

Galya Dimitrova | CEO



Mihael Mihaylov | COO



We do Open Banking