manager.one :
Give your online bank
a head start.

manager.one,
the professional bank
reinvented

manager.one
Technology partner

Following its online banking success in France, manager.one now offers banking players in other markets the opportunity to adopt its solution as a white label product:

- 100% online banking offering, fully available on web and mobile, for professional and private customers,
- Innovative web services tied into the bank account : simplified accounting, file recognition...
- Distinctive payment means through a no-limit, fully customizable Visa Business card, instant payroll...
- Quick integration adapted to any existing Core Banking.

All features are designed to build customer loyalty with a simple offering that creates real added value to the customer's daily life.

This ability to accurately understand the customer's need, and then fully satisfy it, relies on the expertise accrued by the manager.one team.

With a proprietary technology fully developed internally to control risks and respond to demands in a tailored manner, the technical team dedicated to manager.one has created :

- a complete web banking experience, easy to interface with any Core Banking (in less than 3 months),
- a payment processor to offer a Visa Business card unique to the market,
- Ability to quickly mobilize our project teams using the Agile method to work closely with our customers in order to develop solutions tailored to their specific needs (customer journey - KYC, product offer, ...).

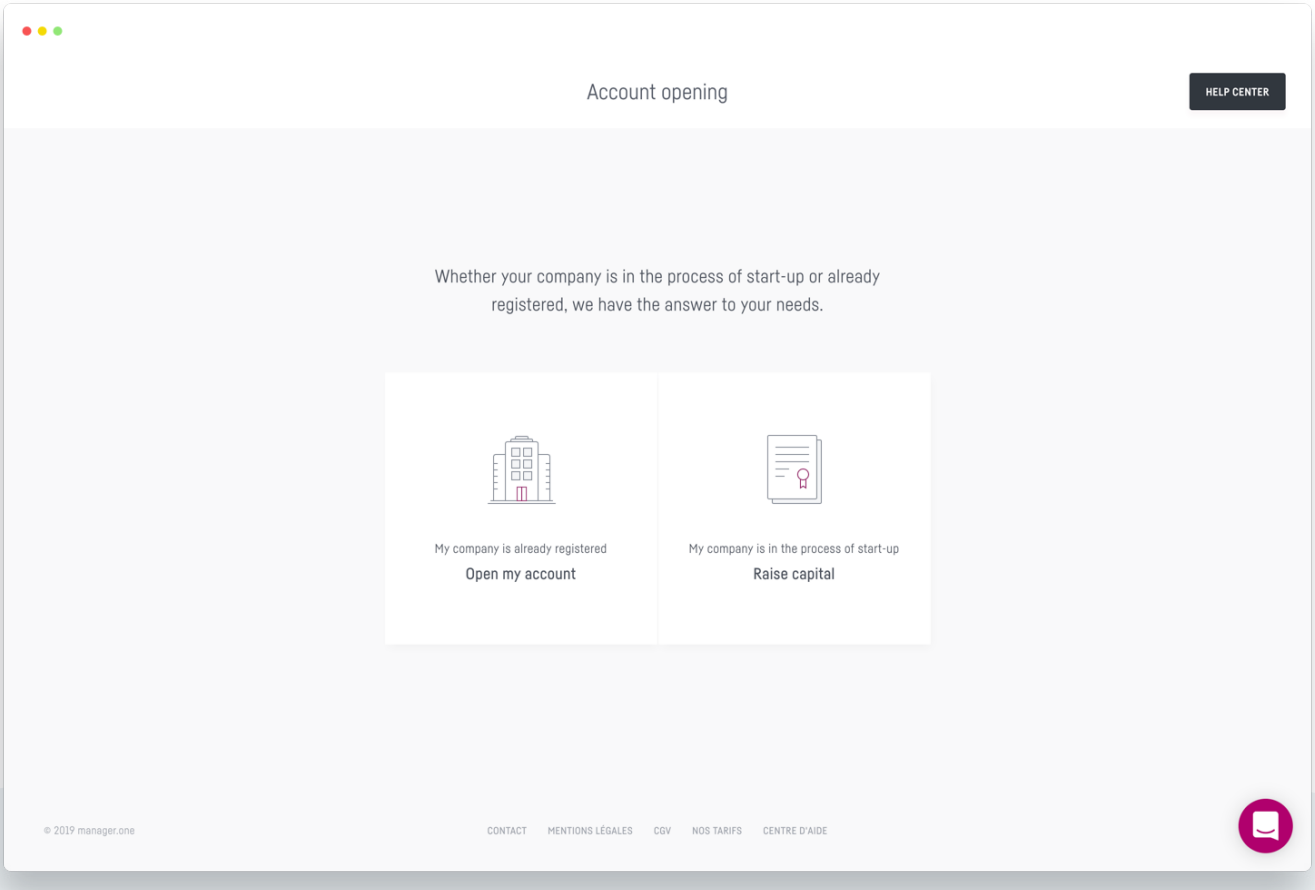
The Onboarding

Opening an account

Onboarding a client to the manager.one platform is a process that adapts itself to the typology of each partner as well as to all conformity requirements.

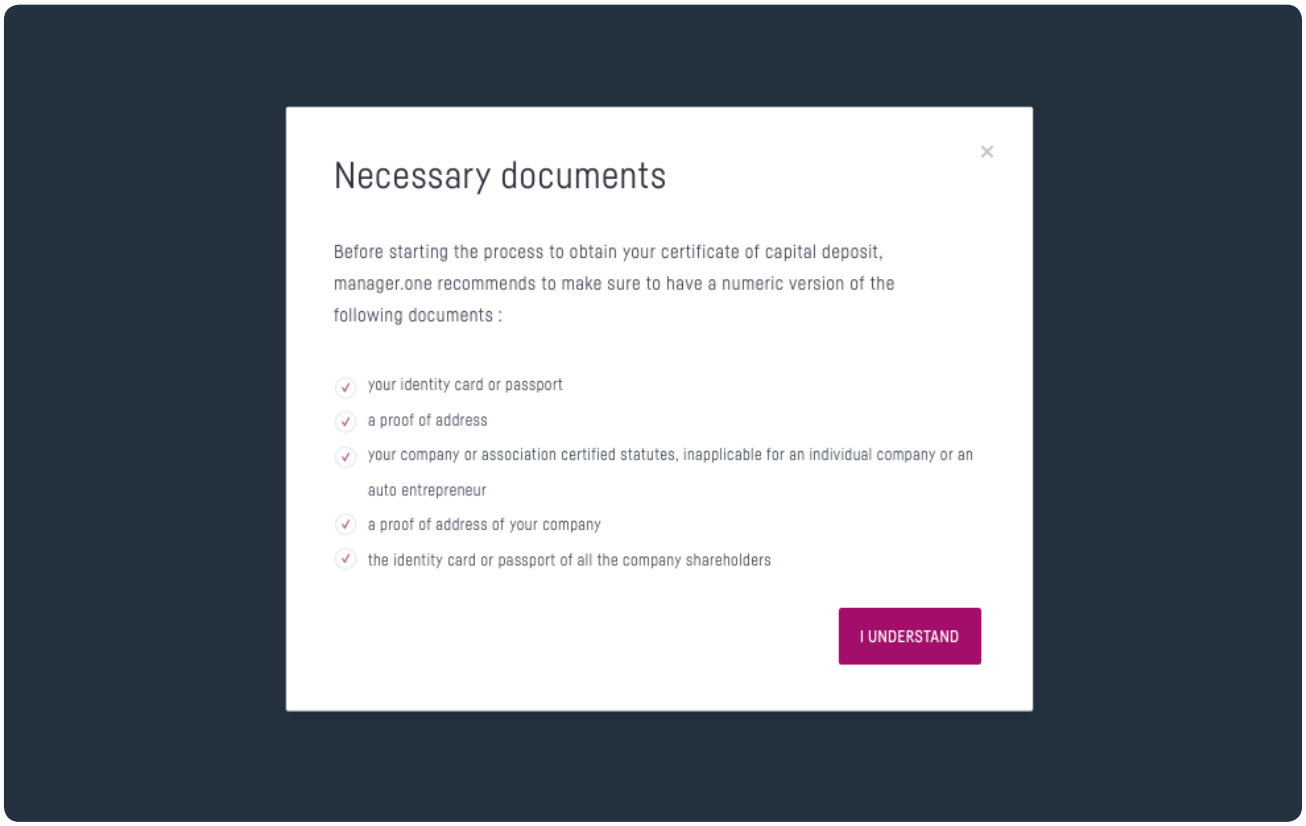
Entirely customizable, the request to open the account can be made either fully online; thus granting 100% autonomy to the customer, or partially online thus providing valuable assistance in the file preparation ahead of an appointment.

Ergonomics are carefully studied so that each step is as simple as it is obvious, whatever the profile of your customers. Thus, the time to open an account is less than five minutes.



Before starting the process, the necessary documents are listed to prepare for registration.

The support provided throughout the course is achieved through clear information, interactive aids and the possibility of adding written and/or telephone assistance.



Compliance matters are integrated throughout the journey. Supporting documents are retrieved to adapt to your regulatory constraints and processes.

Account creation tracking

Directly after completing the registration, the user can log in to his account and download his Bank Account Details and monitor, in real time, the status of the validation of his file.

Tracking the deposit of funds

Verifying an account opening starts with a funds deposit.

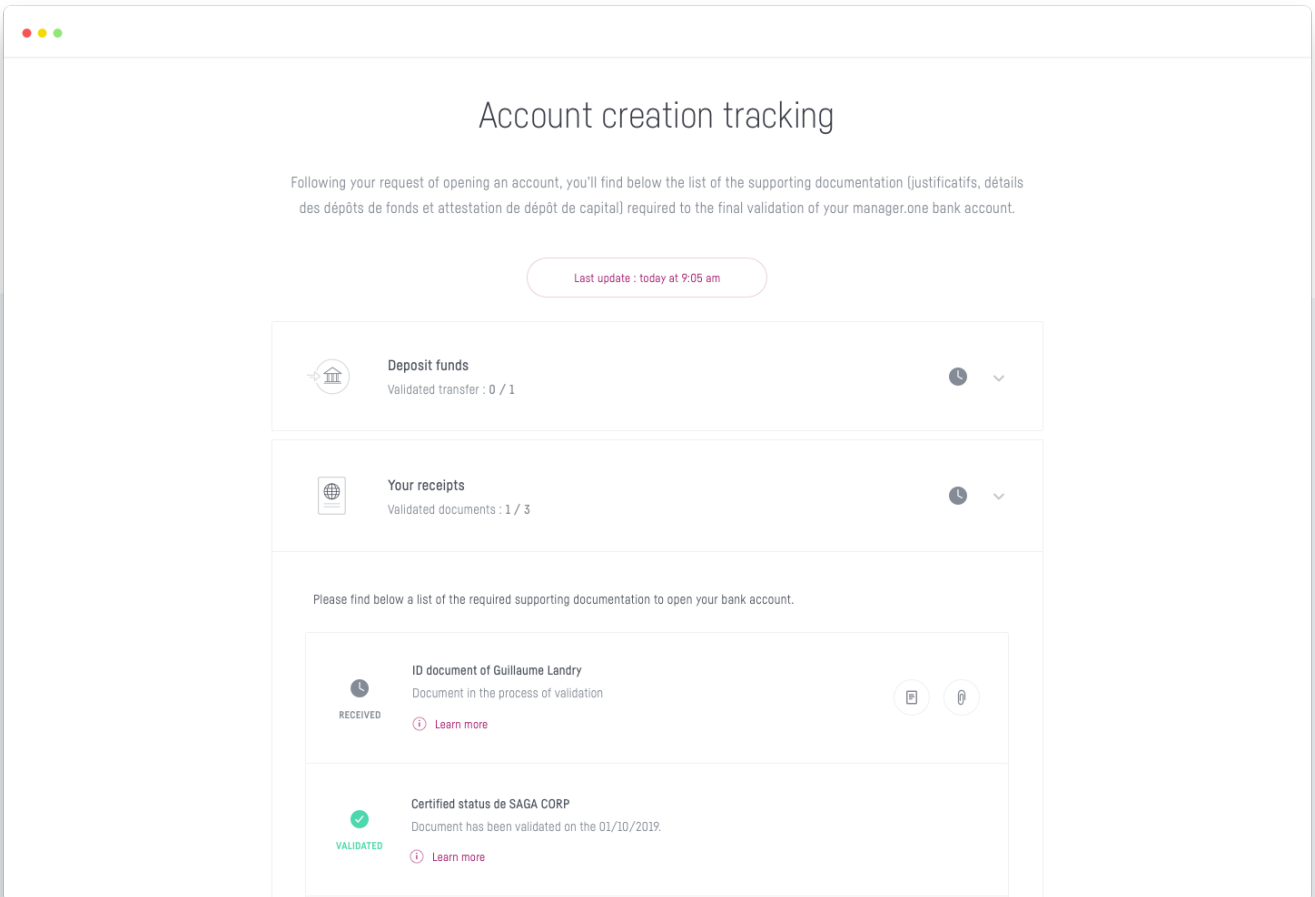
This section is used to check the receipt of the transfer.

Tracking of receipts

All the necessary proofs to open an account are displayed with their respective processing status. Uploading new documents is also possible.

Tracking capital deposits

In case of capital deposit, it is possible to monitor the state of transfers made by each shareholder.



The Web Banking

The Web Banking application designed by manager.one allows a complete and entirely modular banking platform.

The services developed answer all the needs of clients, professionals and individuals.

Simple to interface with all Core Banking, it is fully customizable to meet all ergonomics, aesthetics and functionality requirements.

Customer area

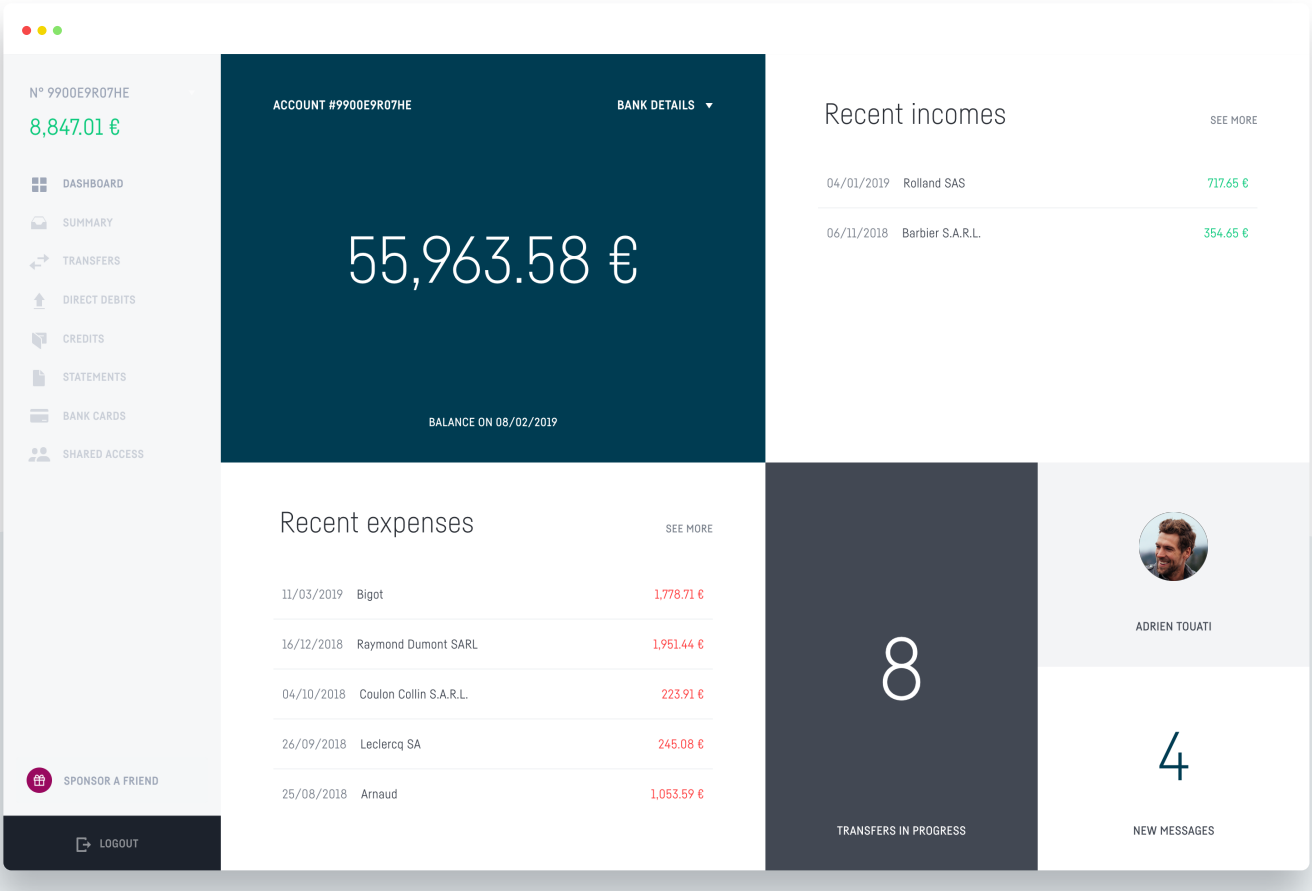
The hub from which the customer manages his bank account (Web Banking). Its use must be attractive, intuitive and perfectly practical.

THE DASHBOARD

The customer's first contact with his online hub, each user must be able to customize it and make it his own.

Minimalistic design to provide essential information at a glance, such as the real-time account balance, the list of recent incomes and the latest expenses.

Entirely customizable in terms of aesthetics and content, with the possibility to highlight additional key features.



OPERATIONS SUMMARY

Justify all bank transactions

The first feature is to be able to attach an invoice, an expense report or any other document to each transaction in just 2 clicks.

Attach an invoice
to a transaction

Tagging

Define each transaction's type and its applicable VAT rate, a feature designed to further streamline accounting needs. Commenting on each transaction is also possible.

Sending

Exporting (to qif, ofx, xlsa and csv formats) and sending the entire summary, or certain transactions by types and/or beneficiaries can be done in a few clicks for the entire log since the account opening or for a defined period. The feature can even be programmed to auto-send at a specific recurring date..

Exporting your transactions summary

Automated sending of statements

Statements

Statements, which include all transactions carried out over a month, can be downloaded in whole, or in part, and shared to email in a few clicks.

TRANSFERS

Beneficiaries

Adding beneficiaries is made easier through the **automatic recognition** of contact and bank information on banking statements and invoices thanks to our OCR technology. The risk of input error is thus eliminated; each piece of information read is checked before it is saved.

We have included the possibility to organize the beneficiaries into lists, for example: service providers, employees, administration ...

Add a beneficiary

Sending payslips online

Payroll made easy

Recognition of pay slips allows salary transfers to be made in a few clicks, coupled with the delivery of the pay slip to each employee by email along with the certificate of transfer.

Multiples transfers

Quick **multiple transfers** through an XML file. This feature is designed to meet the needs of those who have numerous suppliers or partners to pay regularly. This technology complies with the ISO 20022 standard..

Fichier SEPA XML

Multiples transfers

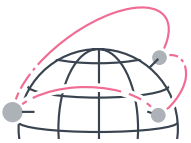
Reassure your providers and your suppliers

Transfer certificate

To solve the impracticality of individually sending transfer certificates, manager.one automated the process and included a tracking link, a feature inspired by delivery tracking. The beneficiary is informed by email of the transfer initiation, status, rejection if any, and can track its completion.

SEPA transfer - International transfer

Making an international transfer (SWIFT) is as easy as making a local transfer: the user can send all the supporting documents related to the transaction and choose the currency of the transfer.



Make a transfer to a international account

DIRECT DEBITS & COLLECTIONS

Direct debits

A tab dedicated to direct debits is available to allow the customer to anticipate them.

If the account balance is not sufficient, an **email** is sent automatically to the user to warn of an upcoming overdraft or possible operation.

Collections

Users can choose to be informed by **notification** and/or email upon receiving a transfer. This feature also serves **automatic reminders** to debtors if the funds are not credited to the account at the agreed date.

ACCOUNT MANAGEMENT

User rights

Some clients wish to share access to their account without compromising their login and password. Invited users can be associated to the account with fully configurable and retractable permissions in real time.

Statement of banking identity

Use the statement as a customizable communications medium, highlighting the bank's strengths.

Virtual Cards

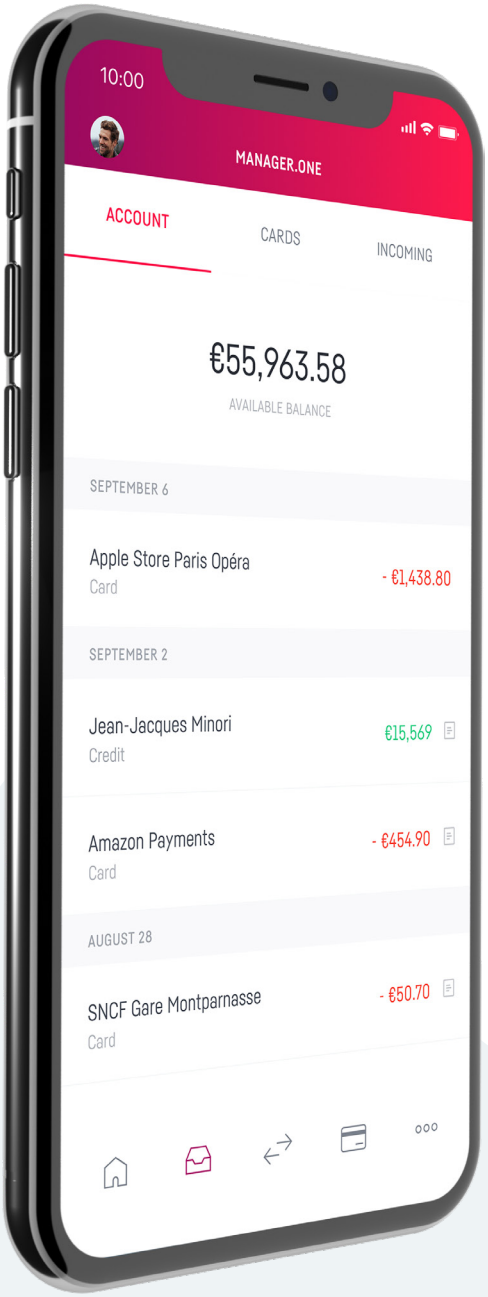
Comforting for online shopping, virtual cards can be created with ease.

Pay online safely with virtual cards

The mobile application

The mobile app is available for Android and iOS.

manager.one has a team of developers dedicated to each operating system, enabling users to **fully manage their bank account from their smartphone.**



Adapted use

Can be used by anyone, from everywhere in real time.

Agile while respecting all security requirements.

Biometrics to increase the security of operations.

The ideal assistant to provide all needed receipts via the invoice scanning tool and expense reports.

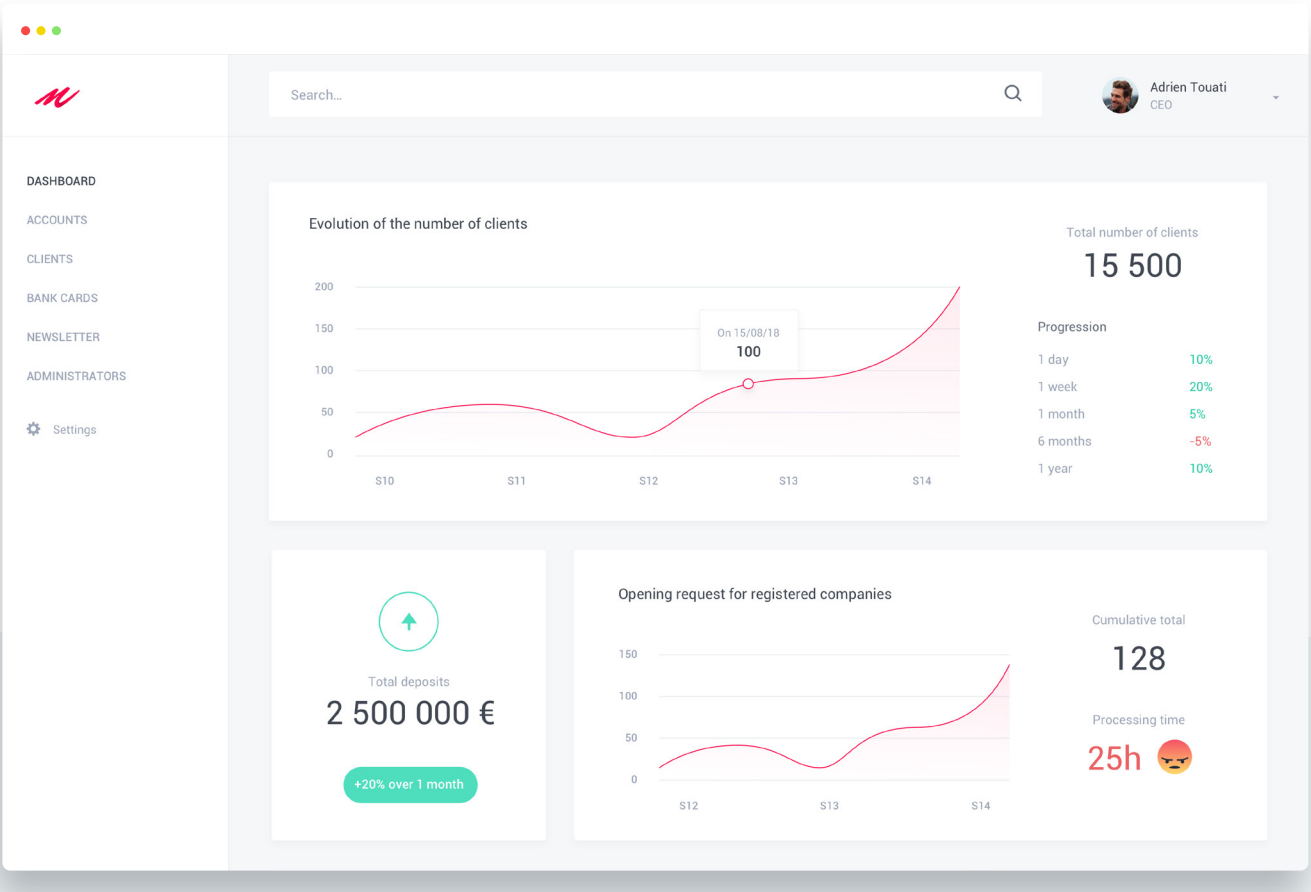
The Back office

Your everyday tool : the Back office

A must, the customer monitoring center is able to handle all possible operations in large volumes in a perfectly secure framework. The Back Office is fully configurable and ensures traceability of all access requests as well as the history of all the actions performed.

The team-working tool has ergonomics adapted to user needs. It is easy, understandable, and pleasant to use with precise information in real time.

The activity-control tool is capable of extracting all the statistical data that the bank needs to have a graphical follow-up of its activity.



Discover all of its innovative features by watching this video.

The Bank Card

Thanks to its own payment processor with systematic requests authorization, manager.one brings real disruption.

This unique card demonstrates this with features that have been fully thought out and adapted to the everyday needs of entrepreneurs.

On the French market, manager.one is the first bank to provide its customers with a no-limit VISA Business card that is fully configurable in real time, and is compatible with 3-D Secure.

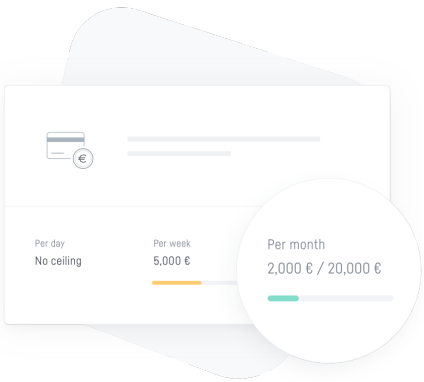
55 INNOVATIVE FEATURES

Reporting and control

Comprehensive history of card transactions in real time with filters that can accurately search and extract bank transactions, exportable onto four possible formats for accounting softwares (with or without supporting documents).

Up-to-date proof-of-payments

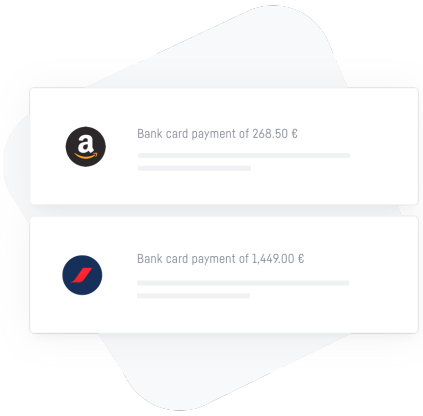
Mandatory proof-of-purchase uploading (without proof, the card is blocked), intelligent reading of receipts to extract amounts, VAT and number of guests per meal, and automatic categorization of expenses.



Configurable limits

Set up payment and/or withdrawal limits per day, week and/or month. Define the number of allowed transactions per day. The manager.one card is the only card on the market that can be configured to have no limit.

55 INNOVATIVE FEATURES



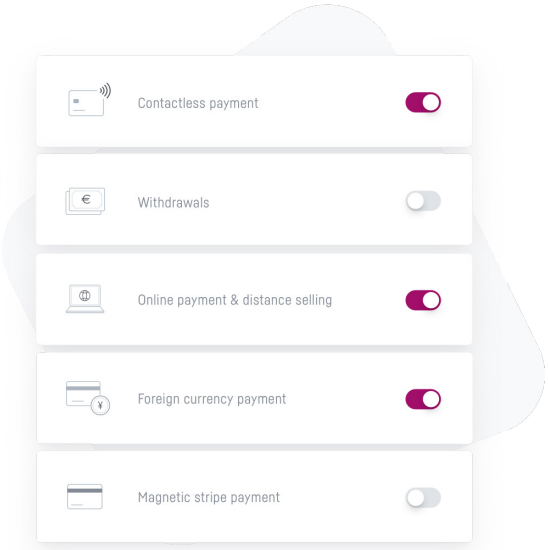
Real time notifications

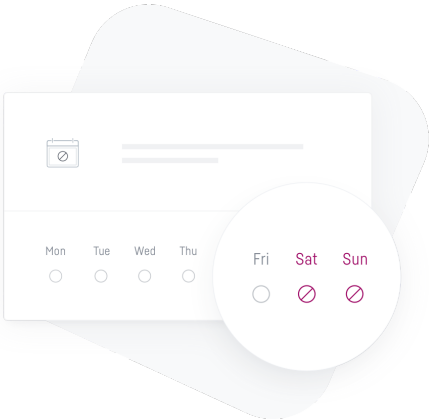
For each transaction or crossing of a configured limit, a notification is received in real time by the cardholder.

Block and authorize spending

It is possible to block the use of the debit card on:

- certain days of the week and/or certain time-slots,
- certain keywords or categories of transactions and, invertedly, authorize the card only with specific merchants.





Security

Impose 3D-Secure, block/unblock cards in real-time, and activate/deactivate any of the following: payments in specific countries, ATM withdrawals, contactless, withdrawals, transactions in foreign currencies, internet payments, or cancel the card directly from mobile.

Always listening

Ideas for you

Automated Third Party Payment Reconciliation

The third-party payment system in healthcare exempts beneficiaries from having to prepay medical expenses. Healthcare professionals thus receive reimbursement from the insurance/social security system.

In response to a strong demand from healthcare professionals, manager.one has developed a feature to automate the reconciliation of third-party payments.

This feature allows them to avoid tedious work, which brings no added value to their expertise.

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