Strategy & Foundations

Jonathan Caruana - Chief Technology Officer

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The five Priority areas for 2025

SO1 Develop **a resilient and scalable infrastructure** to cater for Big Data and AI initiatives

SO2 Enhancing **data quality** is pivotal for leveraging actionable insights and ensuring informed decision-making across the bank

SO3 Execute **identified projects** to enable an agile and scalable infrastructure, while embracing the digital and technology evolution

SO4 Establishing an operating model and framework for **AI-powered platforms** emerges as a crucial priority for the bank

SO5 Continue reinforcing the Bank's **Security Posture**

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Technology Workforce & Delivery Ecosystem

- Service Management
- Infrastructure & IT Security Ops & Operations
- Development and Innovation
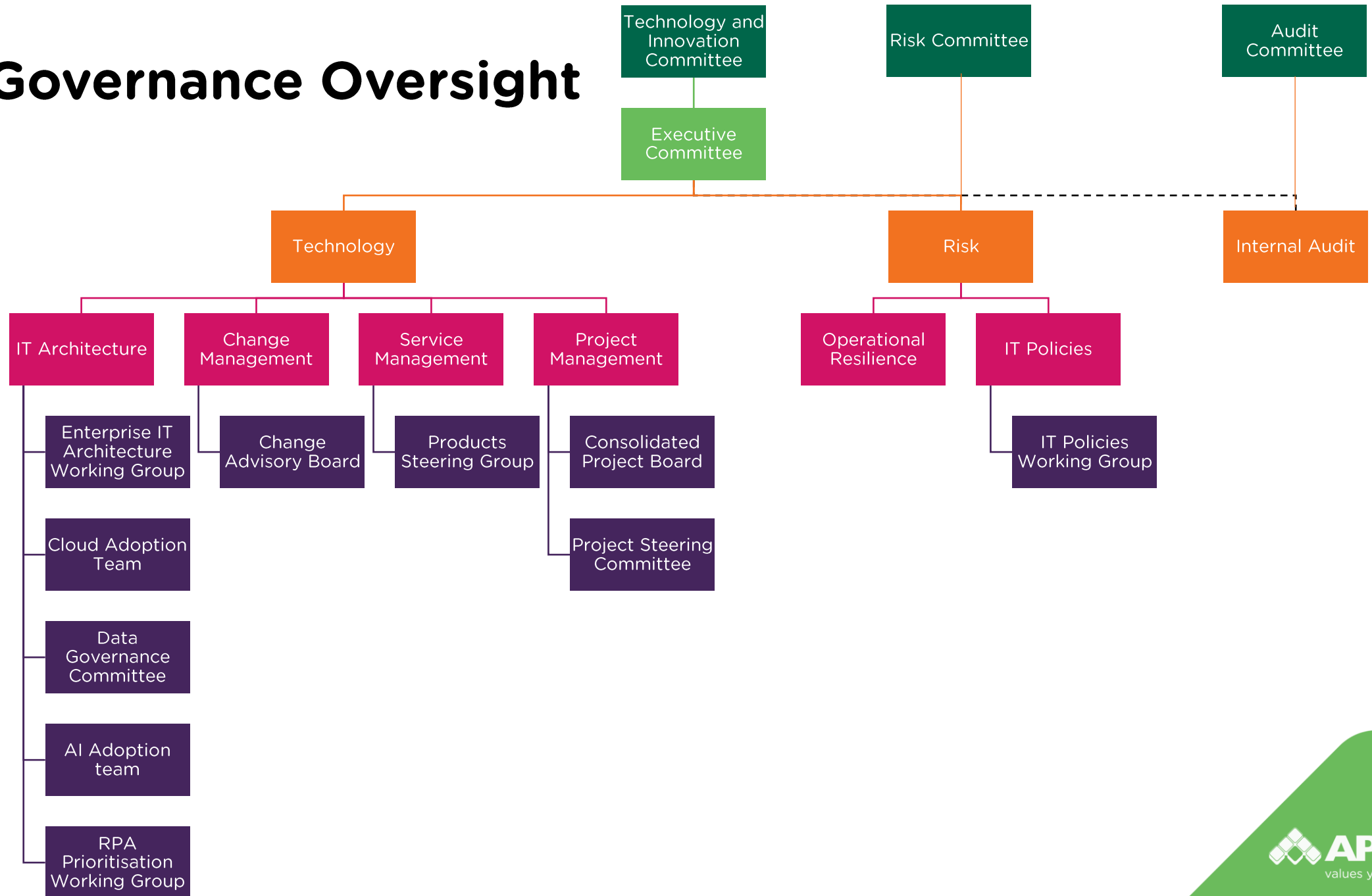- Project Management
- IT Risk & Control

Internal

> 90FTEs
(12 Nationalities)

Offshore
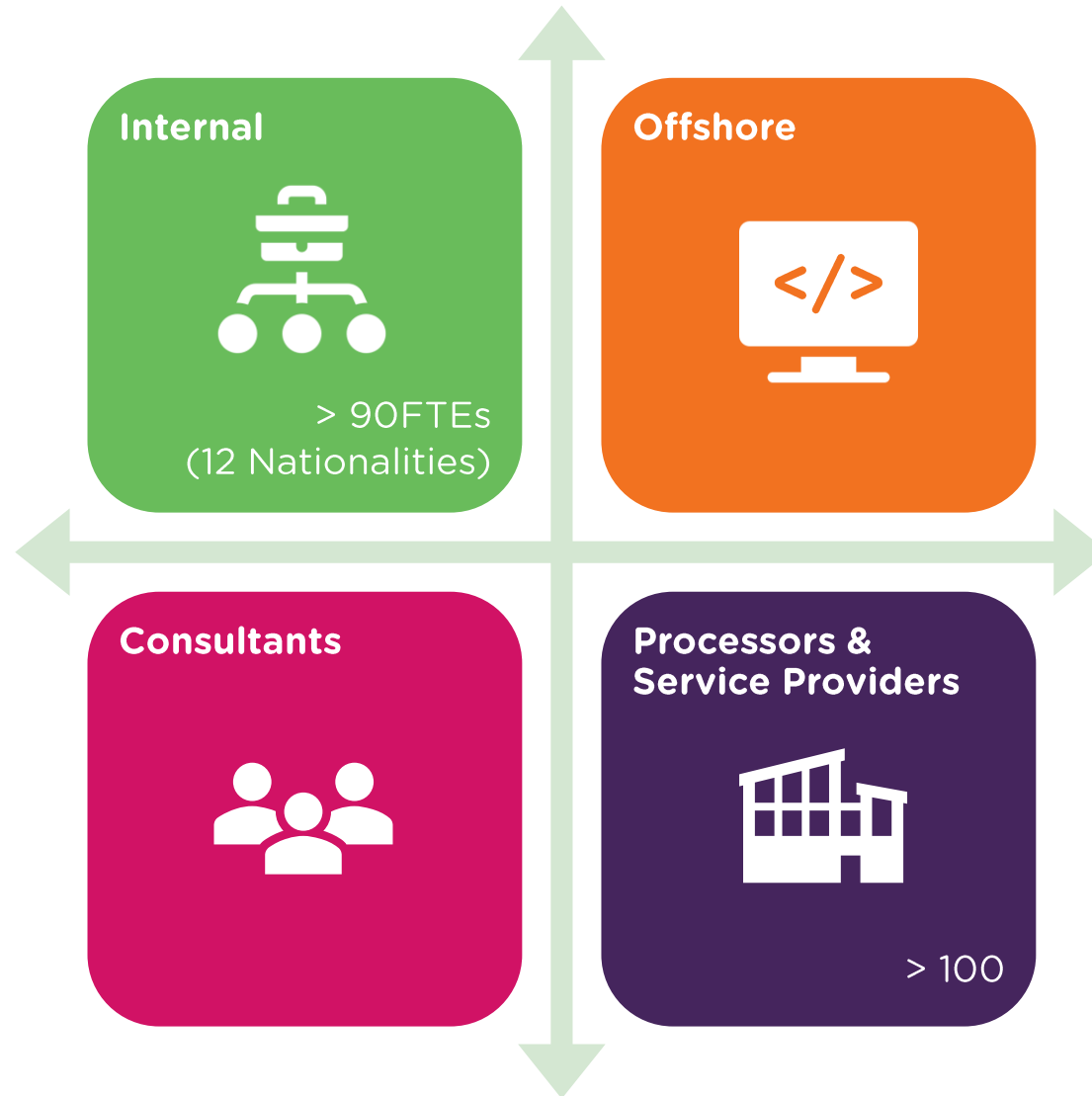
- Parameterisation & Configuration
- Analysis
- Software Development

Consultants

- RFP/Qs
- Advice on Blueprints
- Cyber Security

Processors & Service Providers

> 100

- Integrations
- Maintenance
- Development
- Upgrades

3

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IT Governance Oversight

Technology and Innovation Committee

Risk Committee

Audit Committee

Executive Committee

Technology

Risk

Internal Audit

IT Architecture
- Enterprise IT Architecture Working Group
- Cloud Adoption Team
- Data Governance Committee
- AI Adoption team
- RPA Prioritisation Working Group

Change Management
- Change Advisory Board

Service Management
- Products Steering Group

Project Management
- Consolidated Project Board
- Project Steering Committee

Operational Resilience

IT Policies
- IT Policies Working Group

4

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Financial Investment Overview

Regulatory

Cyber Security

Innovation

€19m 2025

Digital Channels

Customer Experience

Technology Upgrades
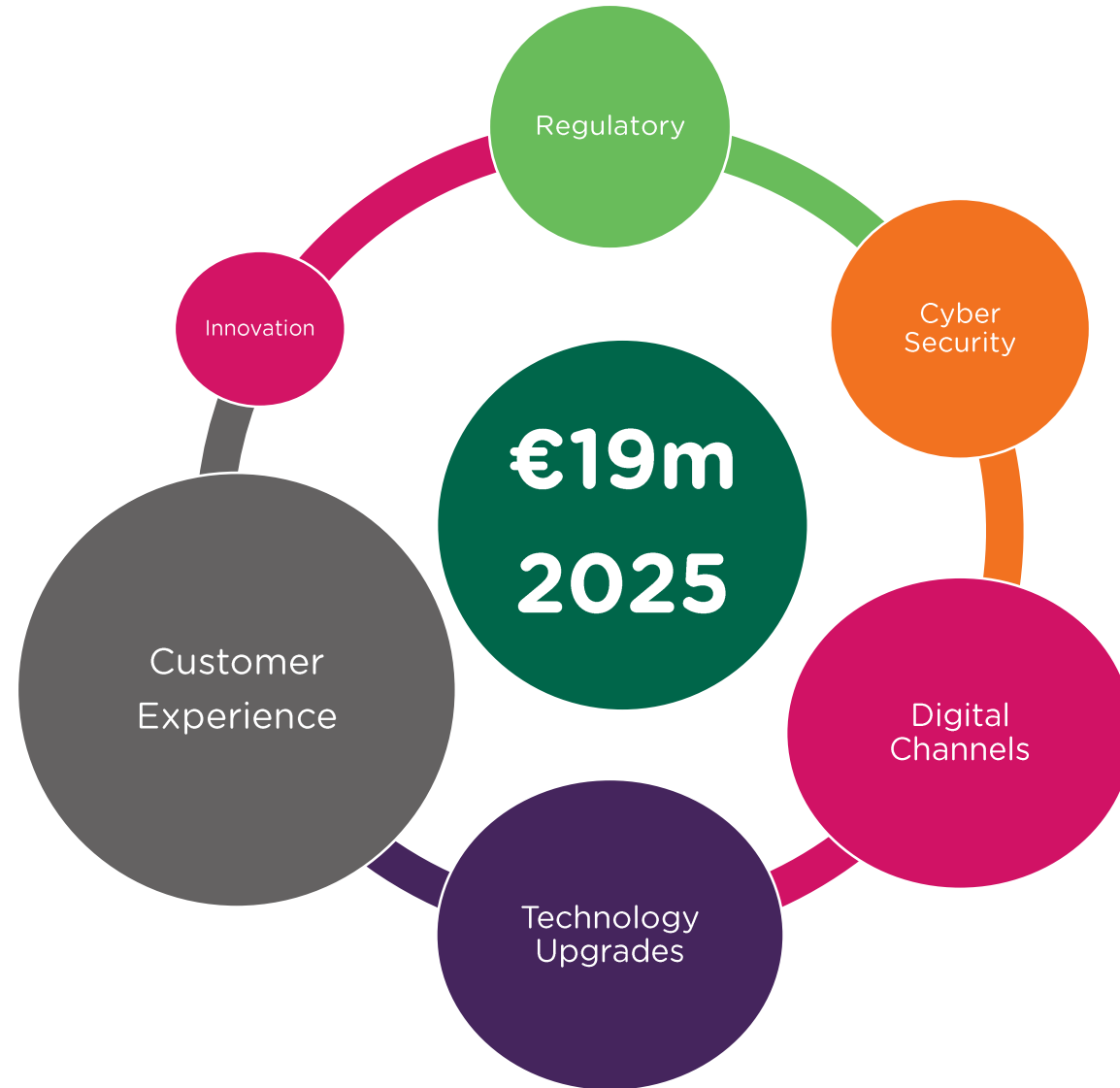
3Y Investment Programme of €32m

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Strategic Project Categories

Customer Experience	Technology Upgrades	Regulatory	Governance
Digital onboarding	Various upgrades to business applications	KYC platform	Data Quality
New ATM Fleet, including cash and cheque deposits	New Data Platform	Regulatory Reporting platform	Cyber Security tools
Customer Relationship Management platform	Overhaul of the Bank's network infrastructure	New Payment Types (Instant Payments)	
Investments eco-system	New Backup solutions	Click-to-Pay (cards)	
E-Statements		Verification of Payee	
Push Notifications			
New 3D Secure Mechanism			

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Digital Transformation

Digitalisation

Document Management Platform

&

Digital Signatures

Cybersecurity & Digital Trust

Modernising the Business Application Suite

&

API-Driven Architecture

New Data Framework:
- Data Governance
- Data Quality

Business process re-engineering

&

Voice of the Customer

End-to-End Automation: RPA and AI

Innovation & Culture

Digitisation

Digital Transformation

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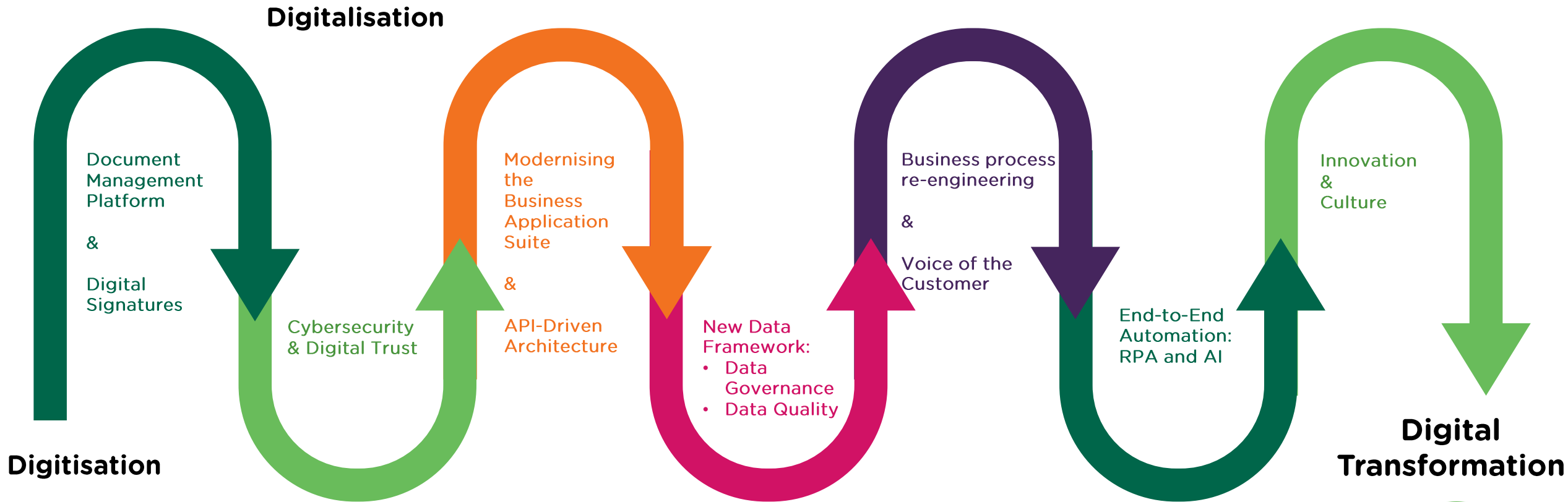
Driving Innovation: The Power of AI and RPA

AI

AI Governance

AI Driven Products

AI Agents

Artificial Intelligence

Robotic Process Automation

Hyper-Automation

API-Driven Architecture

New Data Architecture

RPA

50 + Bots Implemented

> 45K Hours Saved

> €700K Cost Savings

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Thank you

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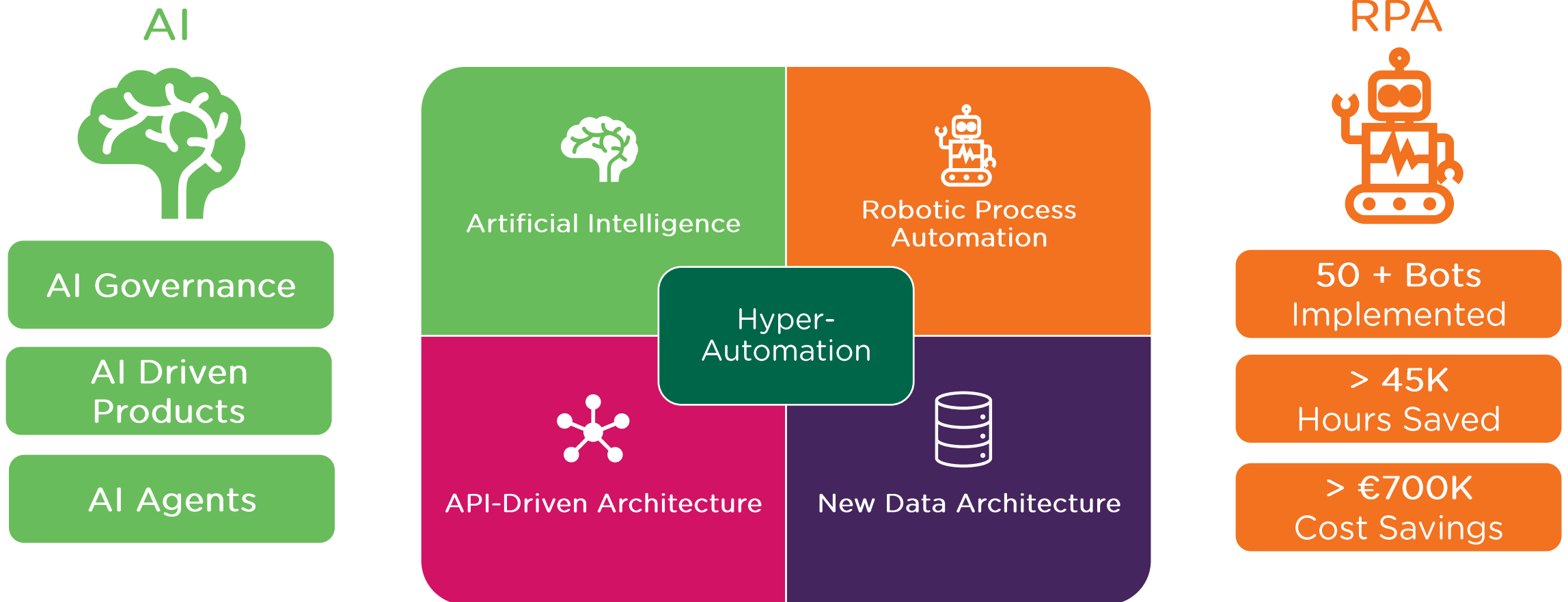
Digital Transformation Projects

Natasha Baldacchino Vassallo - Project Manager

Jenna Gicevic - Project Manager

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Focus on digital transformation projects

ATM Acquiring

Instant Payments

Investments

Digital Onboarding

Customer Touchpoints

ATM Acquiring
Real Time Cash Deposits and Online Cheque Deposits

ATM Deposit Journey: Before vs. After
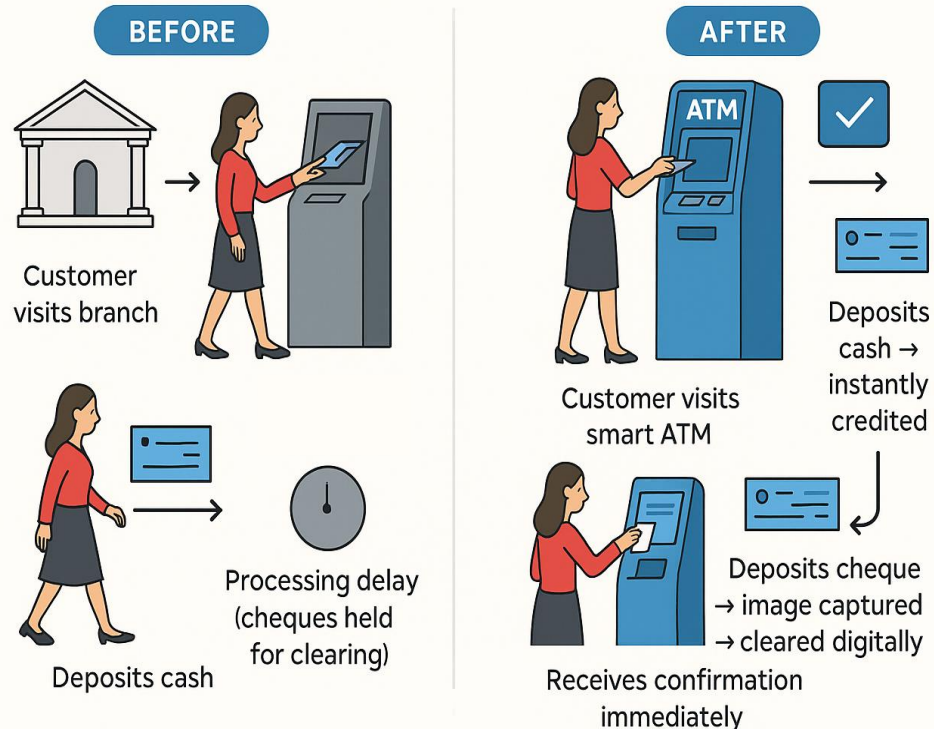
In its constant digitalisation journey, APS Bank plc is investing significantly in its ATM Fleet. The enhancements include the implementation of real time cash deposits and online cheque deposits bringing:

Better Customer Experience

Faster Deposits

Environment Friendly – No envelopes

Instant Payments

Another key area the Bank is focused on improving is inter-bank payments. Apart from various back-end improvements, the Bank implemented Incoming Instant Payments - enabling clients to **receive payments within 10 seconds** of being sent from the other banks.
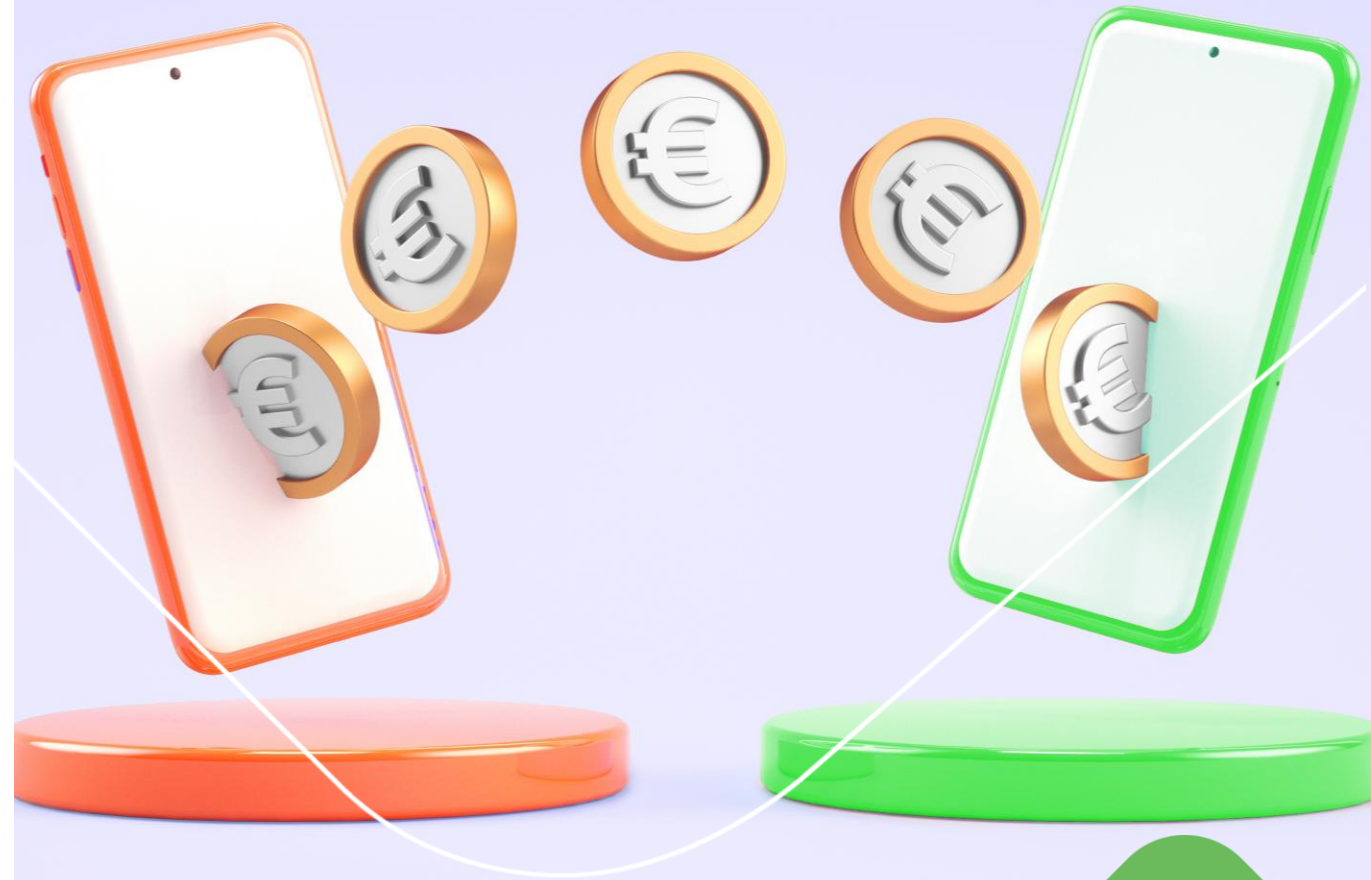
Outgoing Instant Payments & Verification of Payee

Other areas the Bank is implementing are:

1. Outgoing Instant Payments to enable our clients to send Instant Payments.

2. Verification of Payee which will be an additional service to confirm the recipient's name with the respective Bank prior initiating the payment.

Investments Solution

Manual vs. Automated Data Collection

Thanks to this upgrade, the Bank is enabling an end-to-end digital journey with one aim – **making the customer journey simpler**, whilst enabling additional services. A couple of key benefits delivered are:

1. The introduction of a more **efficient process** reducing the data capturing requirements which also **automates** the suitability assessment carried out when establishing the relationship with an investment client.

2. The introduction of **new services** that can be offered to the Bank's clients.

Focus on digital transformation projects

ATM Acquiring

Instant Payments

Investments

Digital Onboarding

Customer Touchpoints

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Digital Onboarding

The Digital Onboarding Project focuses on **streamlining** the onboarding process for customers through **automation**. It covers the entire journey from application to account opening improve **service delivery** for all customers.

Consolidation of Customer Touchpoints

Various initiatives are also being executed to consolidate the customer touchpoints. These include:

1. The implementation of **biometrics** for 3D Secure Transactions delivering a smoother 3D Secure journey by allowing you to approve such card transactions through myAPS.

2. Focusing more on **push notifications** instead of SMS in different streams such as statement notifications.

3. Revamp the **CRM solution** which will show a unified customer interaction history allowing for a better, personalised service.

Thank you

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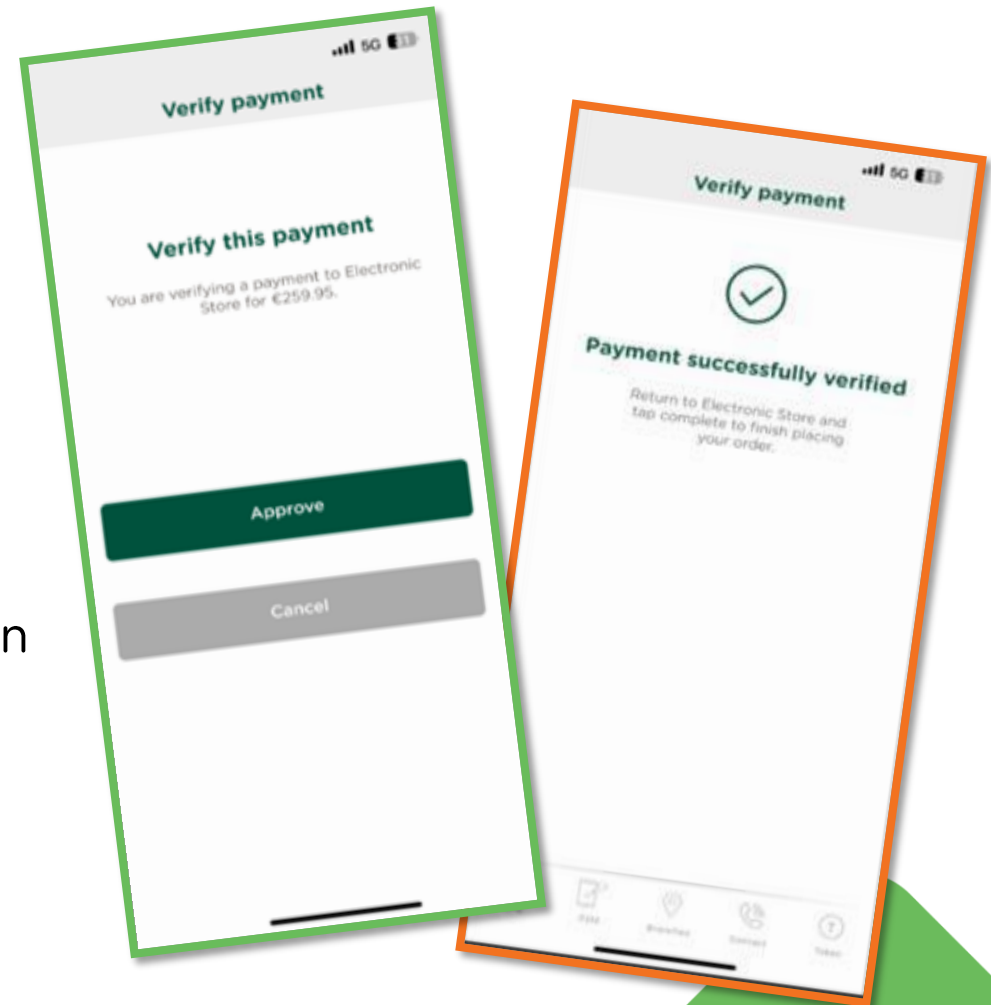
myAPS: Simplified, Secure Banking
Gordon Gilford – Head of eChannels

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A strong commitment to our vision of being "The community bank"

Significant and ongoing investments in the Bank's digital channels.

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Our Focus

Simplifying
User Experience

Simplifying the online journeys and making it easier for our customers to bank online.

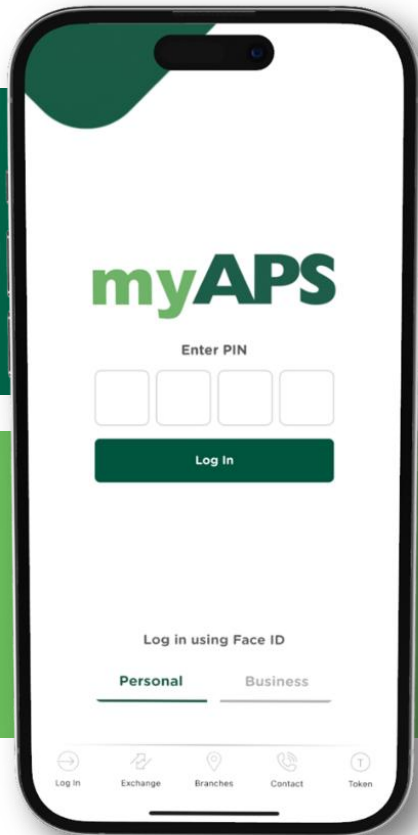### Enhancing our Digital
Banking Platform

Introducing new features to empower our customers to carry out their banking needs online.

Strengthening
Online Security

Strengthening online security on myAPS and our systems to continue to protect our customers.

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Simplifying the User Experience

What we've done?

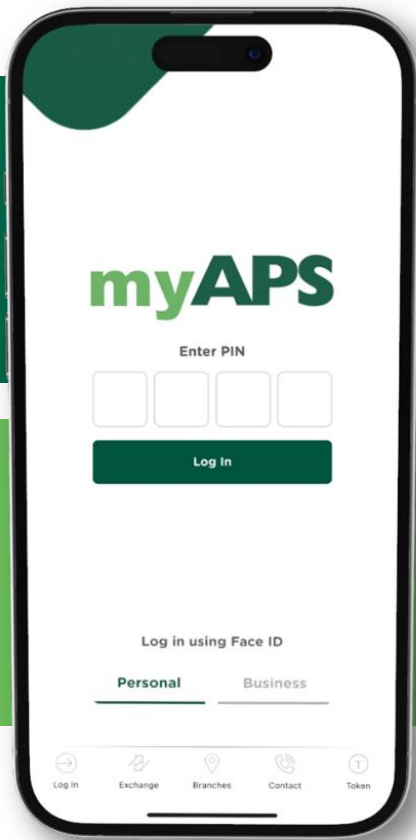|	Simplified Sign-Up Journey	Easier Bank Transfers	Improved Standing Order Management

	Easy Switch between Companies	Approve Payments on Mobile	Approve Payments, any time, any day

We are committed to listening to our customers and simplifying the online experience.

Enhancing our Digital Banking Platform

What we've done?

	Standing Order Management on Mobile	View Payment Vouchers	Account Opening on Mobile

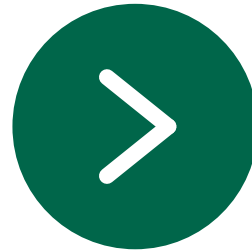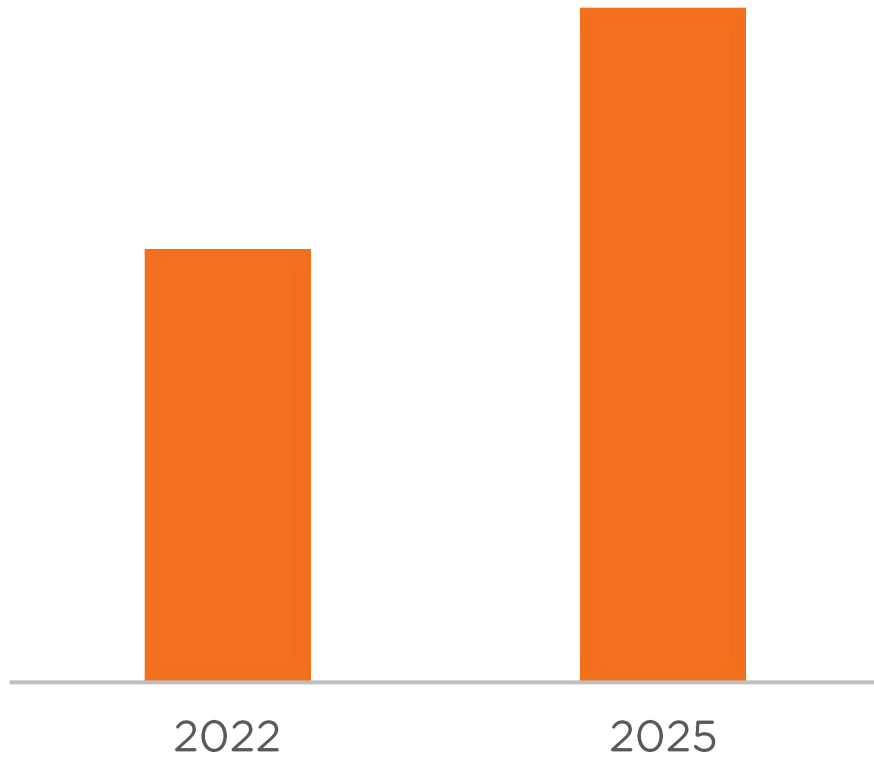|	Copy IBAN & Account details	View Payment Vouchers for Business	Digital Statements

We continue to enrich our digital banking platform with advanced features, ensuring a more intuitive and enhanced experience for our customers.

myAPS
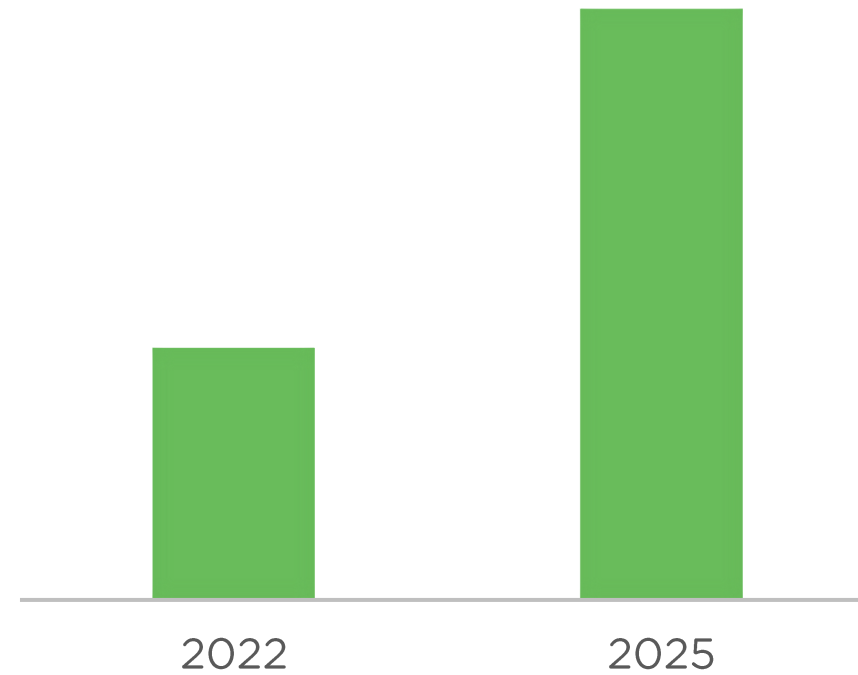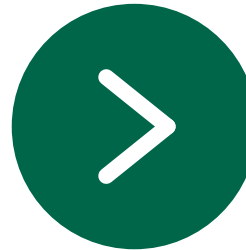
Enter PIN

Log In

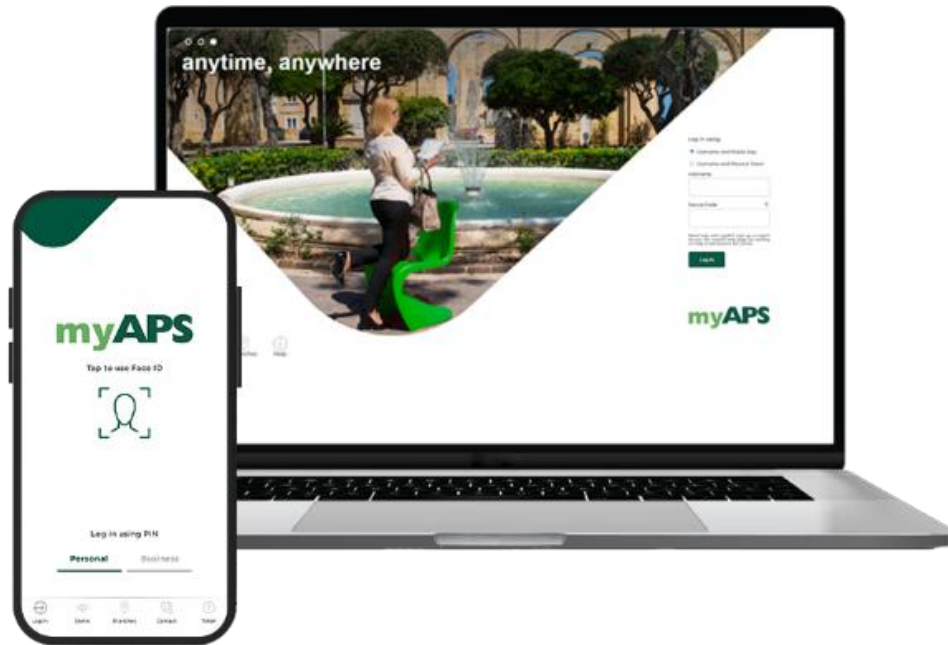Log in using Face ID

Personal   Business

Log In   Exchange   Branches   Contact   Token

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Increased uptake and usage

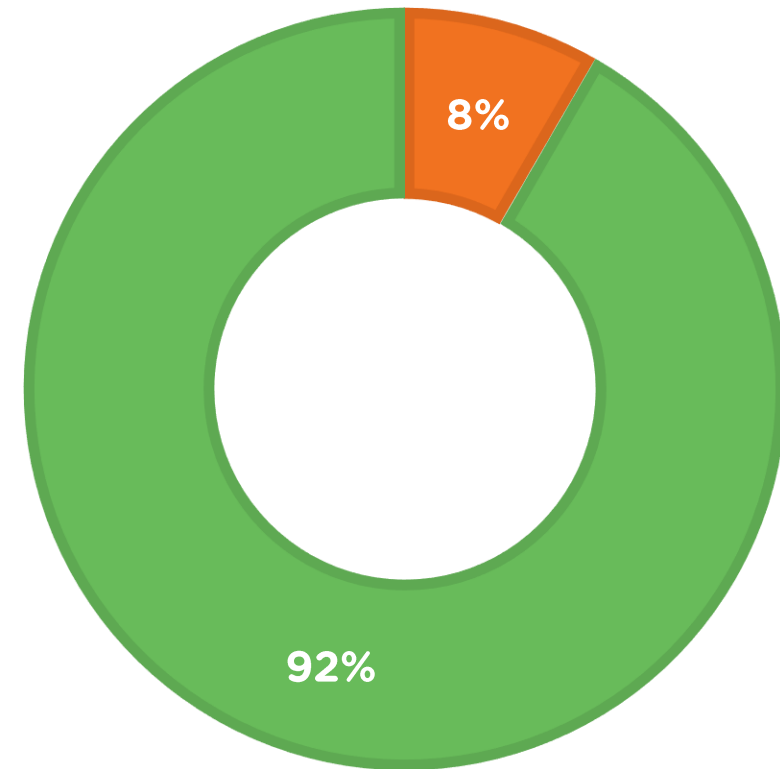**Sign-ups**

2022 2025

Online activity

2022 2025

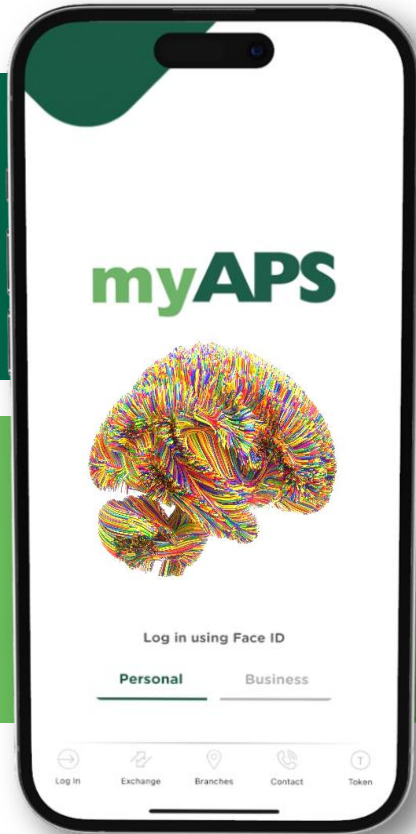# Mobile and Web Activity

■ Web Activity ■ Mobile Activity

8%

92%

Enhanced Business Banking Platform

Further enhancements on the way

Simplify further	Simplify SEPA & SWIFT Payments	Introduce more Payment Vouchers	Simplify Transaction History Screen
Enrich	Verification of Payee Option	Simpler Card Payment Authorisation	Increase Push Notifications
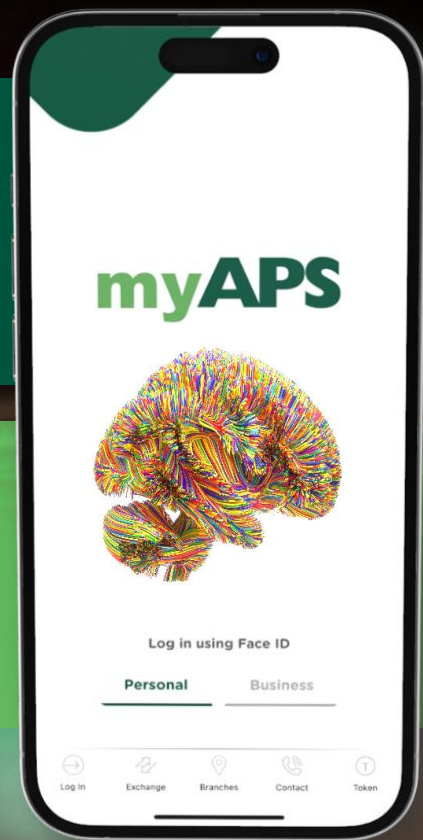
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Cyber Security

Dione Gravino - Head of IT Infrastructure & Operations

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Evolving Threat Landscape

- The threat landscape is always changing

- Adversaries are becoming more efficient, focused and taking business-like approaches

- Cybercrime is the 3rd largest economy

- Increased level of Sophistication and speed of attacks

AI-Driven Fraud
- Vishing, Smishing and Phishing attacks
- Deepfake

Malware-as-a-Service
- Ransomware
- DDoS

Supply chain vulnerabilities

Quantum Threat

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Multi-Layered Security Philosophy

- Implement various security controls

- Each security layers defends a specific area within the infrastructure

- Resilient Security

- Enhances the overall security posture

- Comprehensive strategy helps in detecting and responding to threats.

- The goal is to stay one step ahead

Security by Design

Proactive Approach

Rigorous Change Management

Leveraging AI

Security by Design

Zero Trust Architecture

The Concept of Least Privilege

Privileged accounts Management
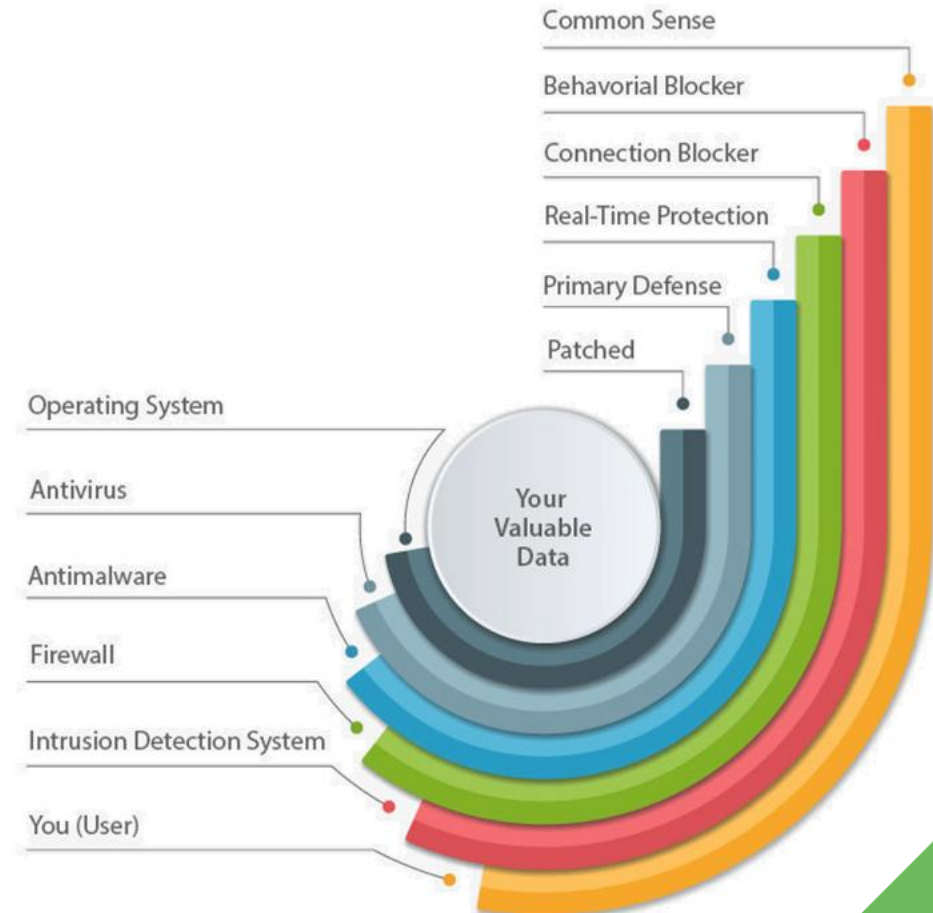
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Information Security Culture

- Training and Awareness campaigns
- Operational Resilience
- Perform Tabletop exercises
- Continuous Vigilance
- **Security is Everyone's Responsibility**

Security Hygiene Practice

- Protect Your Personal Information

- Be Wary of Phishing Attacks

- Use Strong, Unique Passwords

- Enable Two-Factor Authentication (2FA)

- Monitor Your Accounts Regularly

- Educate Yourself About Scams

Keep in mind that legitimate organisations will **never** ask for sensitive information via email, SMS, or phone calls

Follow our social media presence and visit our website for additional advice

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