

MATERA

# Digital Twin

---

## **Fortify your Core**

to create real-time digital experiences

---

## **Optimize your Baas operations**

with a high-performance ledger



## Featured use cases

Digital Twin is ideal for financial institutions who:

- Must offer instant payments but don't have a real-time Core
- Partnered with a Fintech and want visibility into their individual balances and transactions
- Need to leverage the cloud to lower transaction processing costs
- Want to leverage Gen AI to generate internal reports or revenue for new services without increasing processing costs

---

**It doesn't replace the Core.**  
**It's software that enhances it.**



# Don't replace your Core, enhance it with Digital Twin

Legacy technology powering most Core banking systems was implemented in the 1980's, written in COBOL and runs on mainframe computers in batch.

Modern digital banking demands are far different today, but few Cores have made the same degree of change.

- Offer around-the-clock digital experiences and process high volume transactions more cost effectively
- Modernize interactions with your fintech partners while sharing a single source of truth for account balances and transaction velocity
- Make real-time decisions based on a transaction stream rather than reading yesterday's batch file



# Introducing Digital Twin

Matera's Digital Twin is software that allows financial institutions to:

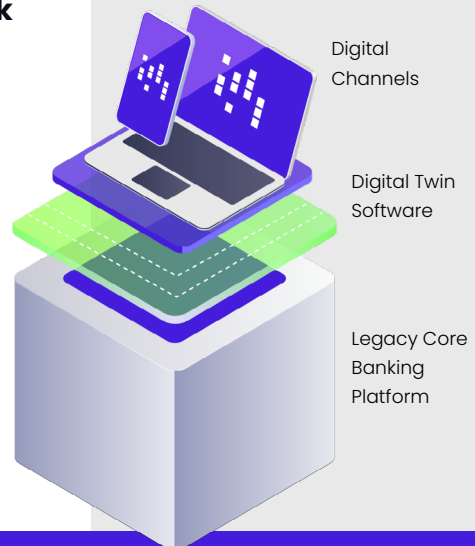
**Create better experiences  
for their customers**

**Save money on  
processing costs**

**Innovate without being  
held back by legacy Core  
constraints**

## How does Digital Twin unlock these benefits?

- Moves high demand functions to a high performance ledger in the cloud
- Always-on functionality responds to requests 24x7x365
- Microservices-based architecture efficiently scales as needed





## Financial institutions can offer Matera's QR Code Payments solution as an innovative and low cost way to accept payments.

This is a **cloud-native solution** offering any deployment as an option including software as a service, bank-hosted public and private cloud and hybrid deployment.



Trusted by:

**2/3**

top global banks

**3/10**

top U.S. banks

**1/3**

of all banks in Brazil

MATERA