Neobank Application Services

Category	Service	Abbreviation
Banking Operations	1. Opening and managing current and savings accounts 2. Issuing and servicing debit and credit cards 3. Payments and transfers (domestic and international) 4. Access to ATMs and partner networks 5. Support for QR codes and NFC for quick and convenient payments 6. Digital wallets and virtual cards 7. Integration with popular payment systems 8. Private banking services	1. ACC 2. CARD 3. PAY 4. ATM 5. QR/NFC 6. E-WALLET 7. PAYSYS 8. PBANK
Financial Management	9. Personalized financial reports and recommendations 10. Categorization of expenses and incomes 11. Budgeting and financial planning 12. Setting up notifications and expenditure limits 13. Structured financial products and derivatives 14. Marketplaces for financial products and services	9. FINREP 10. CATEXP 11. BUDGET 12. ALERTS 13. STRUCTPROD 14. FINMARKET
Investment Services	15. Access to trading stocks, bonds, and other securities 16. Investment consultations and robo-advisors 17. Subscription to investment products and services 18. Portfolio management and trust management	15. TRADE 16. INVCONS 17. INVSUB 18. ASSETMGMT
Business Services	19. Business accounts and cash flow management 20. Factoring and accounts receivable management 21. Integration with accounting systems 22. Online cash registers and POS systems	19. BIZACC 20. FACTOR 21. ACCINT 22. POS
Credit and Lending	23. Crowdfunding and peer-to-peer lending platforms 24. Personal loans and credit lines 25. Mortgage and auto loans 26. Credit products for small and medium-sized businesses 27. Microfinancing and quick loans	23. INVSUB 24. PLOANS 25. MTG/AL 26. SMBLOANS 27. MICRO
Insurance Management	28. Insurance policy issuance and management 29. Partnership programs with insurance companies 30. Implementation of digital insurance products (Insurtech)	28. INSURE 29. INSPART 30. INSURTECH
Security and Compliance	31. Multi-factor authentication and biometrics 32. Fraud and cyberattack protection 33. Security monitoring and reporting tools	31. MFA 32. FRAUDPROT 33. SECURE
Cryptocurrency Services	34. Cryptocurrency wallets and exchanges 35. Trading cryptocurrency assets and derivatives 36. Custodial services for cryptocurrency storage	34. CRYPTO 35. CRYPTOTRADE 36. CUSTODY
Regulatory Compliance	37. Compliance with MiCAR and AML requirements 38. GDPR and other regulatory compliance services	37. MiCAR/AML 38. GDPR
Customer Support and Additional Services	39. Chatbots and virtual assistants for customer support 40. Integration with social networks and messengers 41. Marketplaces and loyalty programs 42. Financial literacy and educational programs 43. Webinars and online courses on financial management 44. Individual financial consultations and planning 45. Tax planning and inheritance consultations 46. Subscription services for third-party services	39. CHATBOT 40. SOCIALINT 41. MARKETPL 42. FINEDEX 43. WEBINAR 44. CONSULT 45. TAXPLAN 46. SUBSERV
Partnership and Collaboration	47. Platforms for collaboration and data exchange with other fintech companies 48. APIs for developers and partners	47. COLLAB 48. API