

PRESS RELEASE

Aareal Exchange & Payment Platform: Aareal Bank Group develops platform solution to manage B2B payment processes and services

- **Payment and exchange services: uncomplicated end-to-end connection of payments and other external services with full ERP integration and process automation based on a central platform**
- **Conserve resources, optimise processes, increase efficiency: major potential for companies to optimise complex processes – from clients right through to service providers**
- **First application in the housing industry – platform will be available for other sectors as well in the future**

Wiesbaden, 1 December 2020 – Aareal Bank Group is launching the Aareal Exchange & Payment Platform (AEPP), an innovative platform solution that will enable companies to implement end-to-end automation of diverse payment and bank-related services, and to integrate them easily into their own ERP systems. The first applications have already been successfully implemented in the housing industry, with other sectors set to follow in the medium term. The platform enhances the efficiency and degree of automation of housing enterprises' processes, and can offer tenants additional services in the future, whilst boosting enterprises' own future viability; such services might include alternative payment options or digital deposit offerings.

In the area of payments, property management companies can use the Aareal Exchange & Payment Platform to link different payment methods and services via a single interface. The solution provides for automated and efficient payment management processes and allows institutional landlords to meet the growing demand of many tenants for alternative payment methods. The platform allows for seamless integration of various payment providers into the existing payment processes of housing enterprises. Regardless of the payment method a tenant may want to use in the future – all relevant payment information is exchanged with the connected ERP systems, such as SAP RE -FX, Blue Eagle, Wodis Sigma and Wodis Yuneo. Incoming payments are automatically allocated and booked. Barzahlen.de has already been integrated; additional payment providers such as PayPal, MasterCard and Visa are already in the process of being connected.

AEPP also allows property management companies to connect external service providers in an uncomplicated manner through ERP interfaces. The first exchange service that deals primarily with the exchange of administrative data and documents is 'Aareal Aval', the digital tenant deposit guarantee, a product of Aareal Bank's plusForta subsidiary. Instead of the still-customary issuance of tenant deposit guarantees in analogue format which then need to be kept in a safe place, the entire process can now be managed in a fully automated and digital format from the ERP system. AEPP acts as a link between ERP systems and plusForta, in line with the payment processes. Housing enterprises can therefore use it to extend their service range and to meet their tenants' requests for a deposit guarantee, without having to adjust their processes or invest additional effort.

"Diverse external trends in digitalisation, urbanisation or regulatory issues are nowadays placing the housing industry increasingly under greater economic pressure. There is an urgent need for solutions that support property management companies' efforts to conserve resources and structure processes more efficiently", Dr Christian Fahrner, Managing Director of Aareal Bank AG, explains. "We are meeting this need precisely with the Aareal Exchange & Payment Platform."

B2B process management has great future potential

Regardless of the sector they operate in, companies can take an important step today with the Aareal Exchange & Payment Platform towards integrating forward-looking services and payment processes in their own systems in a centralised manner, and set themselves apart from their competitors as regards process efficiency. The first housing industry clients, including the state of Hesse's largest property management company, Nassauische Heimstätte | Wohnstadt, have already tested the Aareal Exchange & Payment Platform in pilot projects.

Aareal Bank aims to gradually expand the platform to include further payment providers, as well as additional services. It is also feasible that new housing industry services, such as laundry or parcel stations, may be invoiced through AEPP in the future; all of these represent new potential sources of income for the housing industry. This also applies to services offered by other sectors. "Platform solutions offer great potential that is set to continue growing in the years ahead", Dr Fahrner concludes. "With AEPP, we are offering companies a decisive building block on which they can optimise their own processes towards platform-centric B2B process management."

You can find additional information about the Aareal Exchange & Payment Platform here (in German): <https://thinkfuture.aareal-bank.com/>

Additional photographs for editorial use can be [downloaded here](#).

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About Aareal Bank Group:

Aareal Bank Group, headquartered in Wiesbaden, is a leading international property specialist. It provides smart financings, software products, and digital solutions for the property sector and related industries, and is present across three continents: Europe, North America and Asia/Pacific. Aareal Bank AG, whose shares are included in Deutsche Börse's MDAX index, is the Group's parent entity. It manages the various entities organised in the Group's three business segments: Structured Property Financing, Consulting/Services Bank, and Aareon. The Structured Property Financing segment encompasses all of Aareal Bank Group's property financing and funding activities. Here, the Bank supports its clients in making large-volume commercial property investments. The investment properties mostly comprise office buildings, hotels, shopping centres, logistics and residential property, as well as student apartments. In the Consulting/Services Bank segment, Aareal Bank Group supports businesses from the housing, property management and energy industries as a digitalisation partner – combining extensive advisory services and product solutions with traditional corporate banking services and deposit-taking. Subsidiary Aareon, a leading consultancy and IT systems house for the European property industry and its partners in the digital age, forms the third business segment. Aareon offers reliable, pioneering solutions in the fields of consulting, software and services to optimise IT-supported business processes, and to extend business models. The Aareon Smart World digital platform links businesses from the housing industry and related sectors with customers, staff and business partners, as well as connecting technical devices in apartments and buildings.