Merkur Privatbank consolidates its IT data landscape with BSI Software and sets new standards for state-of-the-art customer relationship management

Munich/Baden, November 6, 2025 – Merkur Privatbank, one of the largest owner-managed banks in Germany, is taking the next step in its digital strategy. Together with BSI Software, the Swiss software company, the bank has digitally transformed its central consulting and securities processes and has integrated the core element of its IT data landscape. By implementing the BSI Customer Suite, a cutting-edge platform for the digital transformation of customer relationships, Merkur Privatbank, a listed private bank, can now tap into large data volumes from its core banking system more efficiently and provide the best possible service to its customers in Germany.

Core banking systems, which are the core IT element of every bank, are among the most complex and sophisticated IT systems, with hundreds of millions of data sets and processes being managed there. Any bank that uses and integrates this data efficiently will have a significant competitive advantage. To this end, Merkur Privatbank, which manages assets in the amount of approximately 4 billion euros, is taking a forward-looking approach. With the BSI Customer Suite, it has created a centralized, automated database for securities trading and customer relationship management that is directly linked to its agree21 core banking system and various third-party systems.

Digital customer service and an innovative data strategy

The BSI Customer Suite orchestrates the flow of data between the various systems based on the strictest regulatory requirements and consolidates it in one platform. This makes time-consuming manual tasks that had to be done previously a thing of the past. For example, with BSI, Merkur Privatbank has been able to fully automate the daily manual maintenance of thousands of investment prospectuses. As a result, employees now have several thousand hours a year they can devote to value-adding and creative tasks instead. With the help of the BSI Customer Suite, Merkur Privatbank has also established a state-of-the-art digital platform for end-to-end sales consulting processes. Consultations can now be done digitally in every respect, from video consultations all the way to legally compliant digital signatures.

"With the BSI Customer Suite, we are able to implement our forward-looking data strategy in a way that is customized to our needs and create efficient, yet individualized experiences for our customers. The speed and depth of the integration contributes to a vast increase in the quality and utilization of our data to ensure the best possible customer experience. This, in turn, improves our consulting service, minimizes manual processes and reduces travel expenses," explains *Michael Karg, Head of Corporate Development at Merkur Privatbank.*

Rapid implementation and a clear-cut AI roadmap

The implementation of the new BSI Customer Suite was accomplished in only a few months. About 250 sales and data management employees already benefit from the new opportunities the solution provides to enhance the customer experience. The bank's plans for the next phases include AI-supported consulting solutions and the digital transformation of additional securities processes.

"Our project with Merkur Privatbank illustrates how banks can efficiently manage complex data sources from the core banking system and third-party systems in the BSI Customer Suite. Our experience in the financial industry and the modular design of our solution deliver measurable added value for banks across Europe. Above all, however, we create a positive impact where it is most critical in terms of competitiveness: with customers and employees, through greatly enhanced customer and employee experiences," states *Christian Dechert, Sales & Account Manager at BSI Software.*

Press contact

BSI Software Deutschland
Lübecker Str. 128, DE-22087 Hamburg
presse@bsi-software.com
www.bsi-software.com

About BSI Software

BSI Software is a leading European provider of software solutions for Customer Relationship Management (CRM) and Customer Experience (CX). The company's BSI Customer Suite supports businesses in regulated industries, such as banking, insurance, retail, and energy and utilities, with the holistic design of digital customer relationships along the entire customer journey. In the DACH region, BSI Software is the market leader in its focus industries.

The modular, scalable, and holistic customer platform provides comprehensive functions for marketing automation, sales support, and service processes – they are AI-based, compliance-conforming, and technologically a cut above. Also included are the AI-powered BSI Companion, the CRM solution with a generative 360° customer view, and automation using agentic AI. Thanks to BSI's multi-cloud strategy and model-agnostic approach, companies retain flexibility when it comes to selecting their infrastructure and AI models.

BSI Software combines technological expertise with an in-depth industry understanding. Customers include well-known companies such as ADAC, Hornbach, Techem, PostFinance, Raiffeisen Banking Group, and Signal

Iduna.

About MERKUR PRIVATBANK

MERKUR PRIVATBANK KGaA, a medium-sized company based in Munich, is the only German bank that is both owner-led and listed. Its balance sheet total of about €4 billion makes it one of the largest owner-managed financial institutions in Germany. Dr. Marcus Lingel has been at the helm of MERKUR PRIVATBANK as a personally liable officer since 2005. With a high degree of expertise and sound advice, the bank's employees advocate for their customers in the investment and financing areas (for property developers, leasing companies, SMEs, and real estate investors) as well as in pension trading. In addition, independence, partnership, lived entrepreneurship with a handshake mentality, and long-term thinking for the benefit of the customer have always been hallmarks of MERKUR PRIVATBANK.

The shares of MERKUR PRIVATBANK KGaA (ISIN: DE0008148206 Stock exchange symbol: MBK) are admitted to trading in the over-the-counter market segment m:access of the Munich Stock Exchange. Additionally, they can be traded on the Frankfurt Stock Exchange in the Open Market segment as well as on the Stuttgart and Berlin stock exchanges.