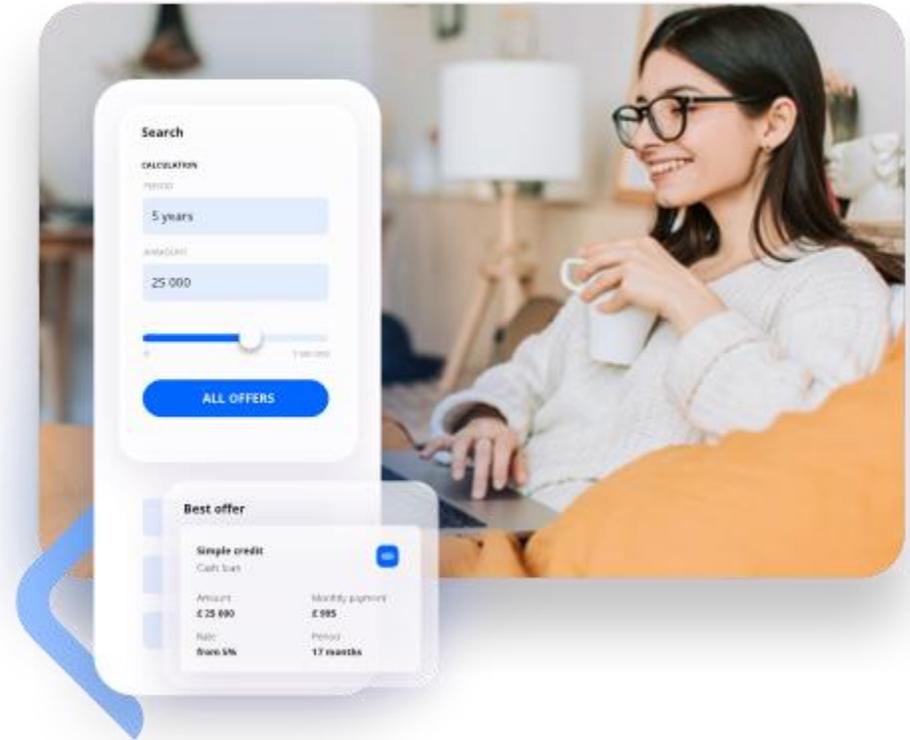


# Why FintechOS?

# Our Mission

Enable companies to build **innovative** financial services and products at the **speed the market requires**



# Why is this hard?



## Lack customer data

Disconnected systems and no 360 view



## Unable to engage

Inflexible or unavailable channels



## Too slow to build

Constrained by existing systems



## Lack expertise

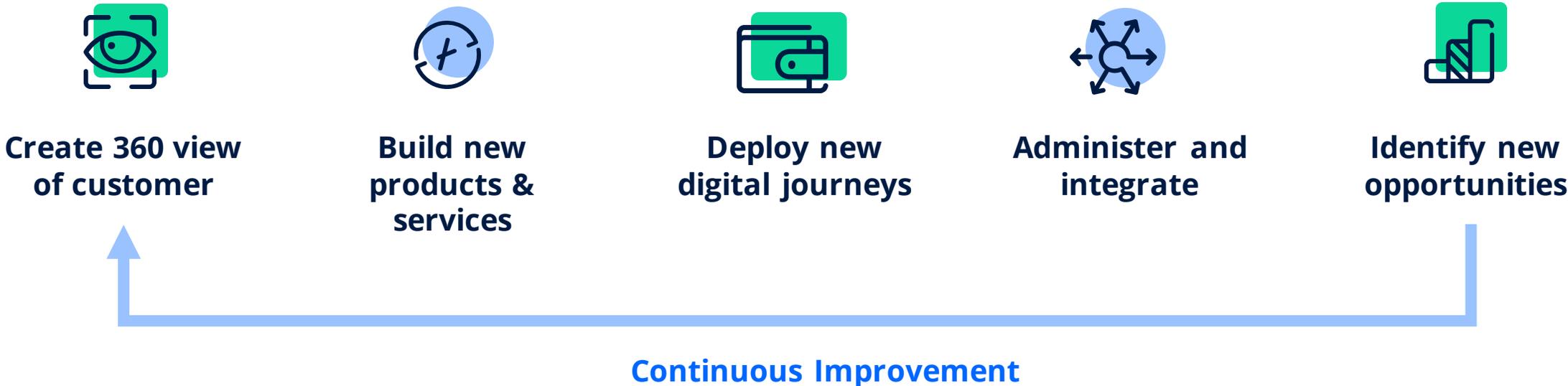
No access to digital talent – designers, web developers



## Difficult to integrate

Complex existing technical ecosystem

# What is needed?



# What are the choices?



## Buy

No differentiation

Rip and Replace is expensive and high risk

V  
S



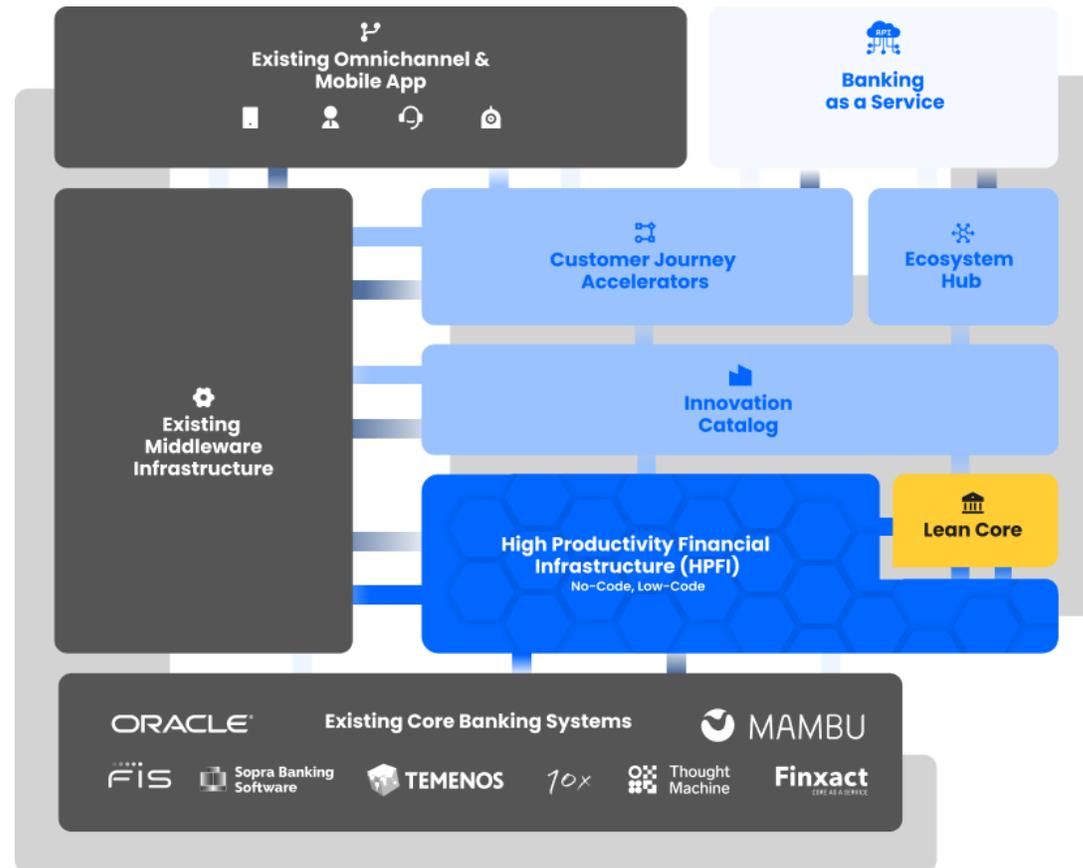
## Build

Slow, difficult to change

Technology quickly outdated

# Introducing FintechOS

A unified platform with a fully integrated suite of fintech capabilities



Composable Architecture



No-/Low-Code Approach



Secure and Scalable

# Business Benefits



**Grow revenue and  
customer base**



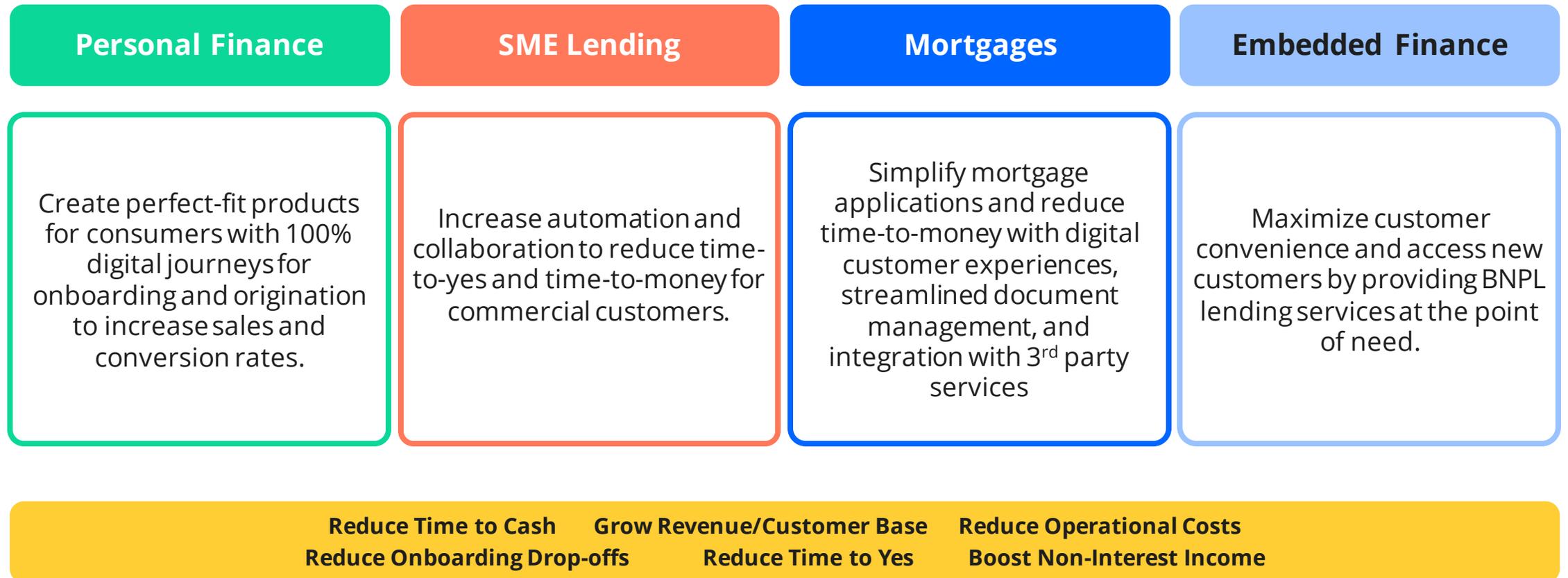
**Reduce  
operational costs**



**Reposition as an  
innovator**

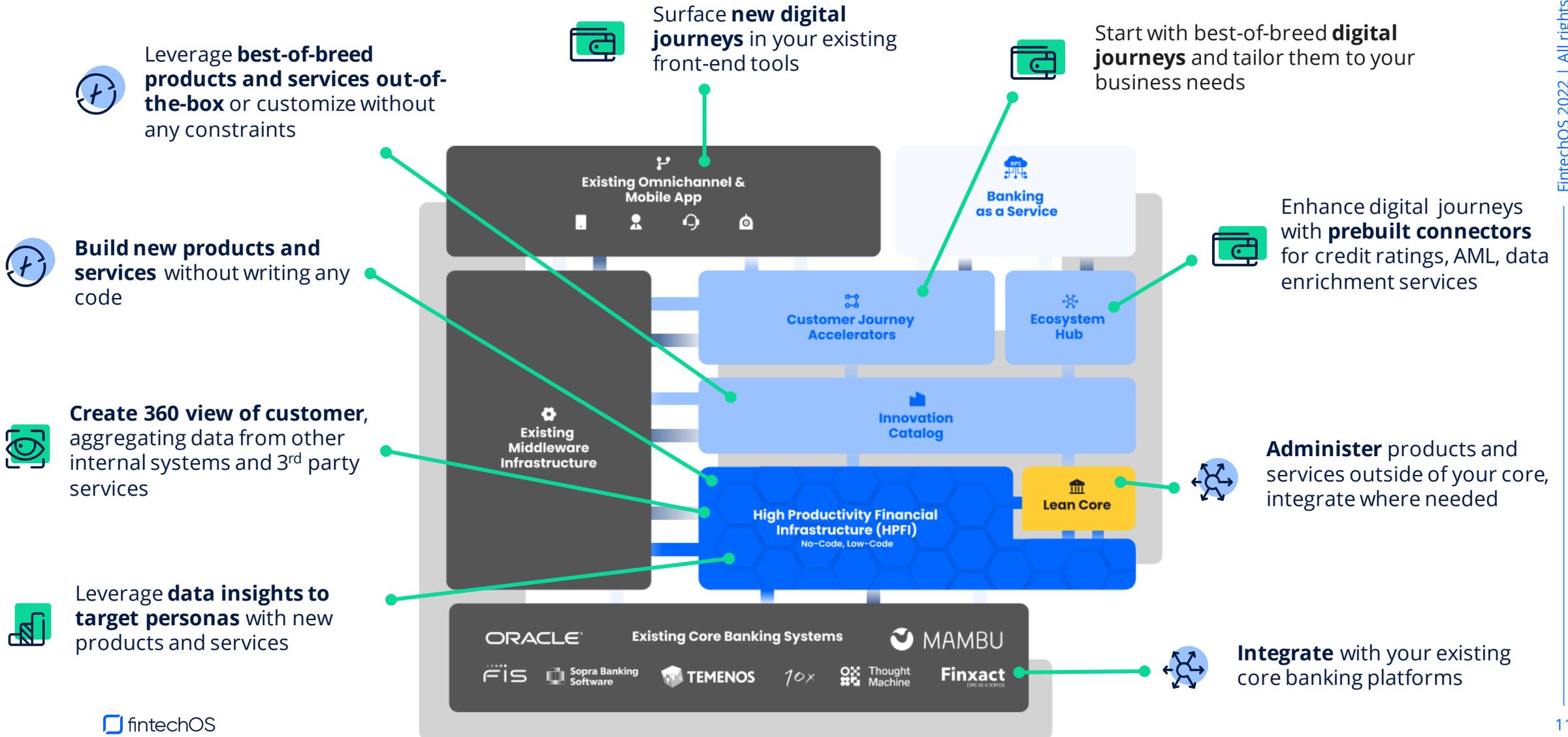
# Where We Help

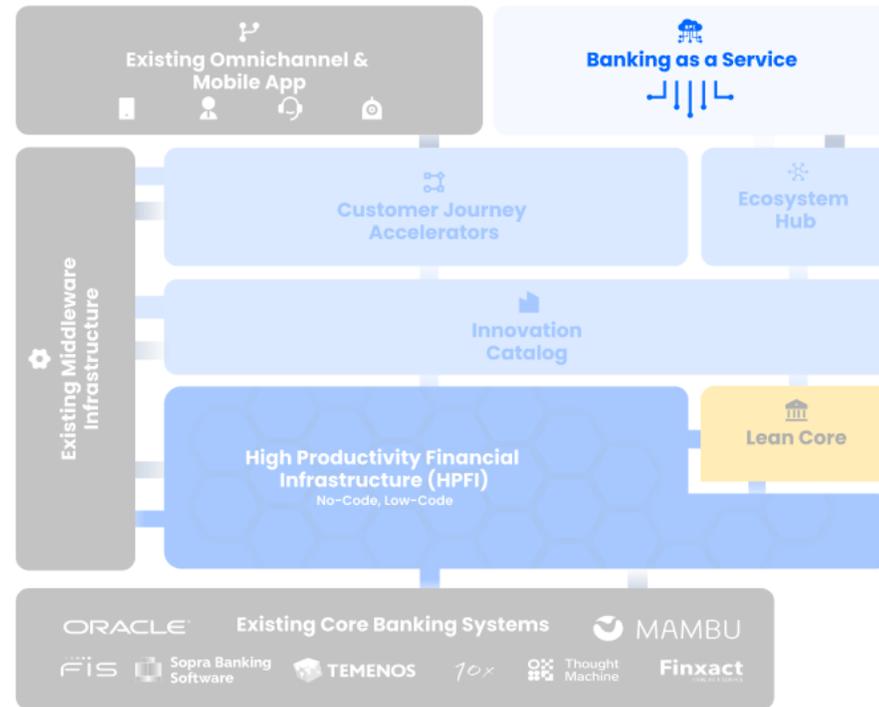
# How are Banks using FintechOS?

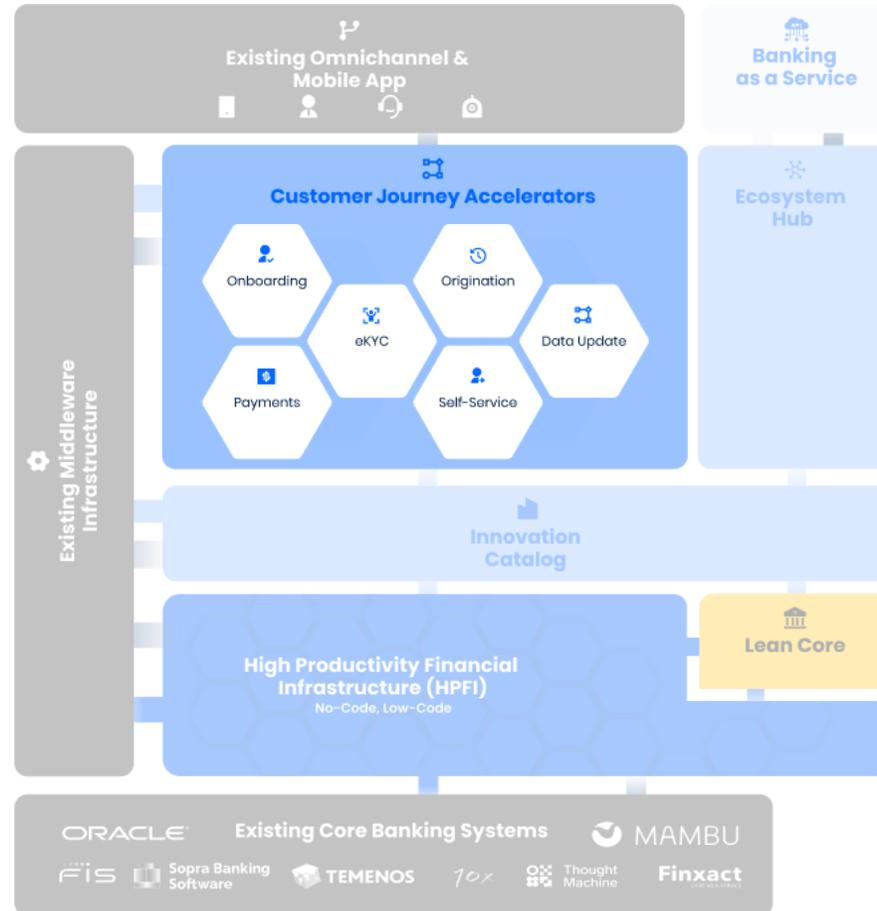


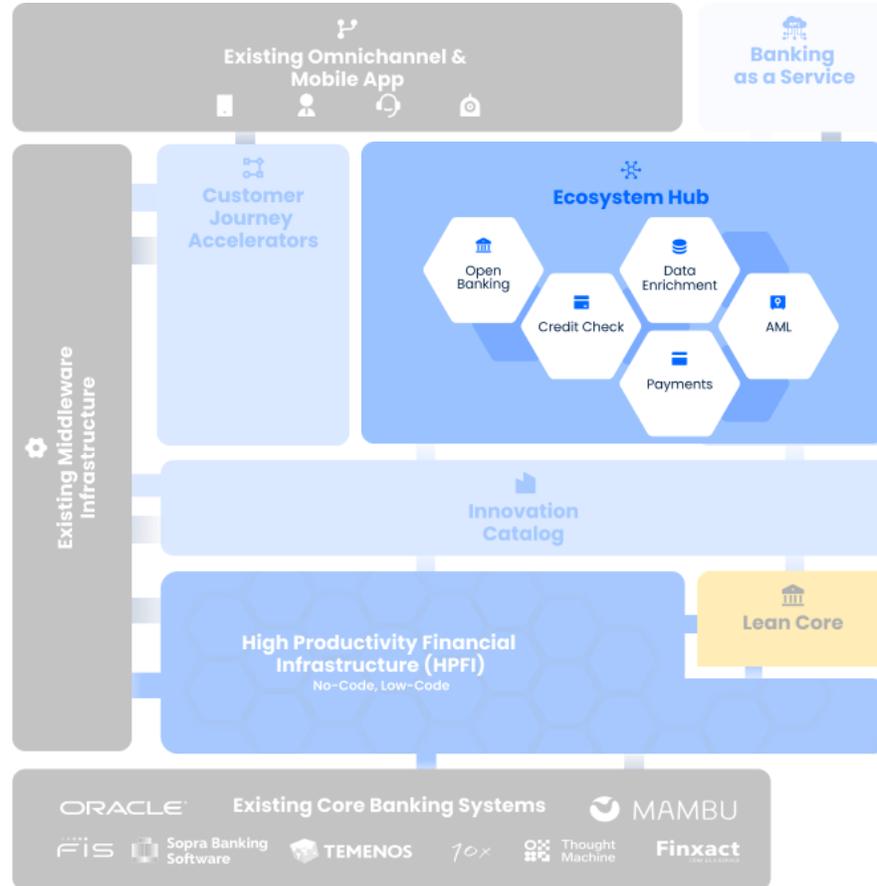
# Platform Overview

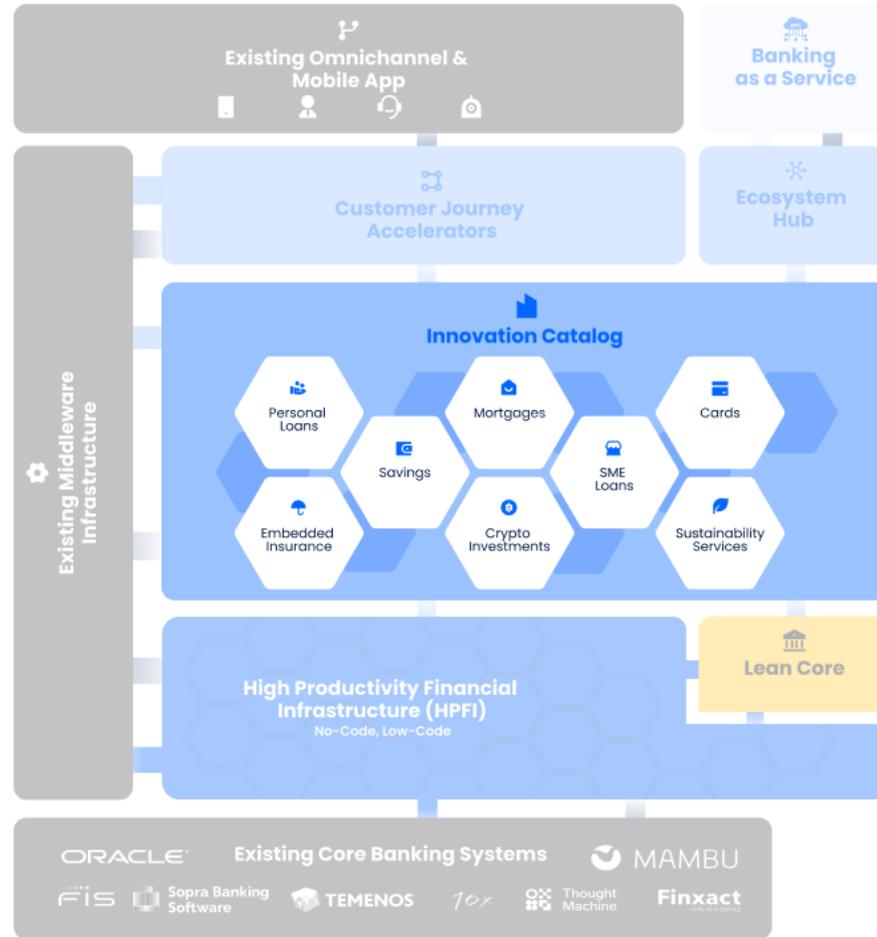
# FintechOS Platform Overview

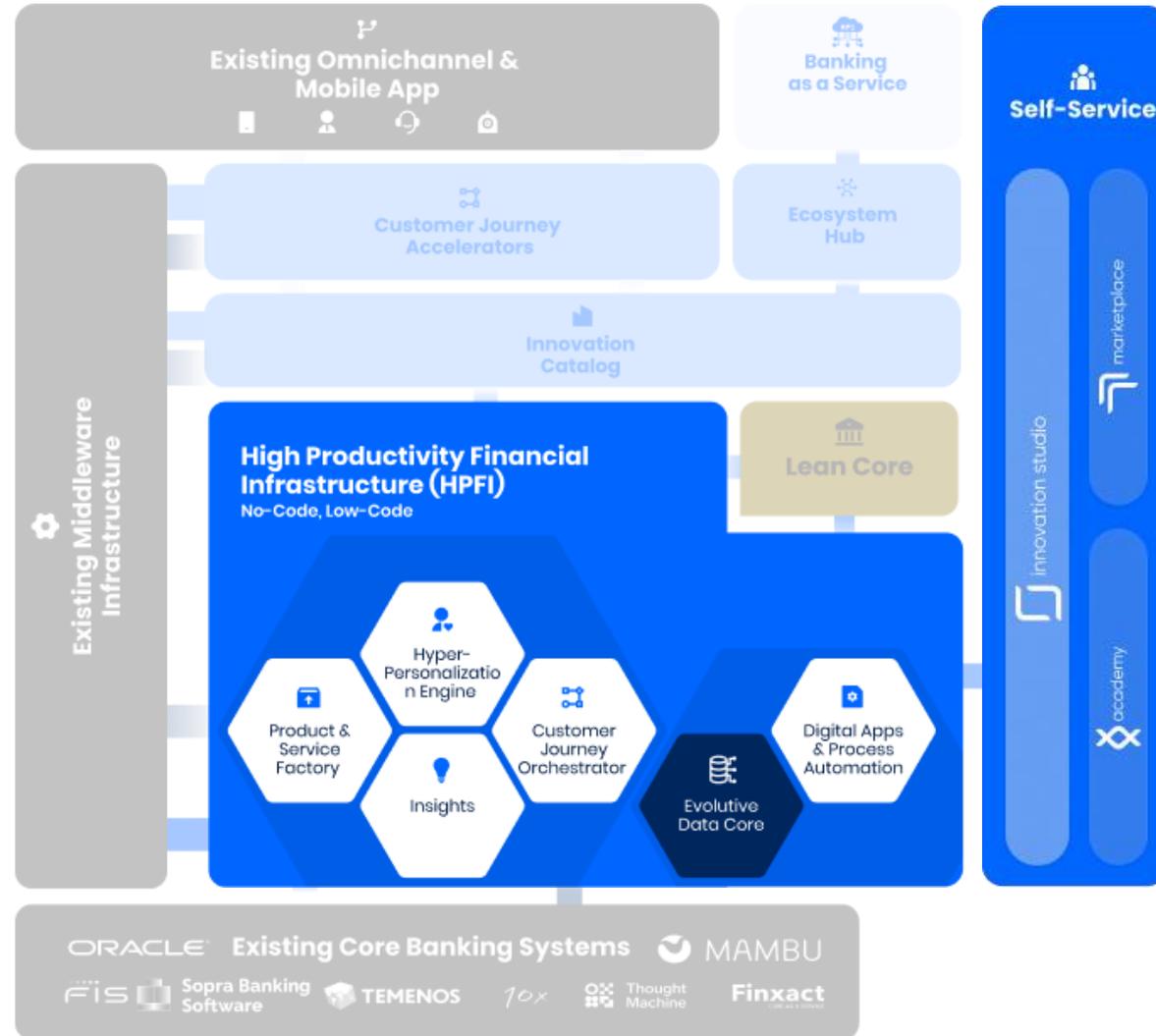


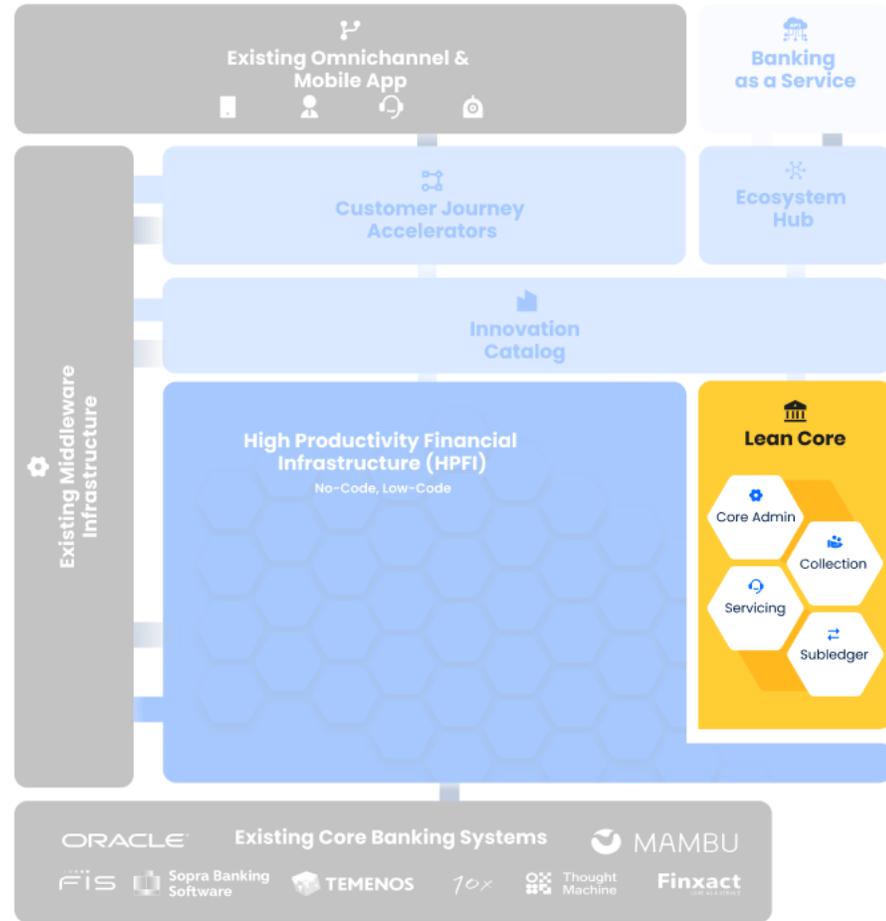












# Company Overview

# FintechOS

- **Headquartered in London**

founded in 2017

- **International Presence**

UK, Europe, North America and APAC

- **Customer-Centric Platform**

Establishing a new category in the technology market for next-generation financial services.

- **Flexible engagement models**

Directly, or working collaboratively with industry consultants and / or implementation partners.

- **Recognised amongst Fintech**



(previously won by Revolut and Starling Bank)

July 21: Listed as one of the 'Breakout Fintechs of 2021' by sifted.eu



**80M**

Investment Capital Raised (USD)



**400+**

Employees



**50+**

Customers



# FintechOS Partners

FintechOS clients benefit from access to our growing network of consultancy and delivery partners, as well as access to new technology through pre-built integrations in composable blocks of our platform.

For digital integrators and consultants, the FintechOS platform offers a valuable set of tools for standardizing and accelerating transformation work within a huge range of product and stack contexts.

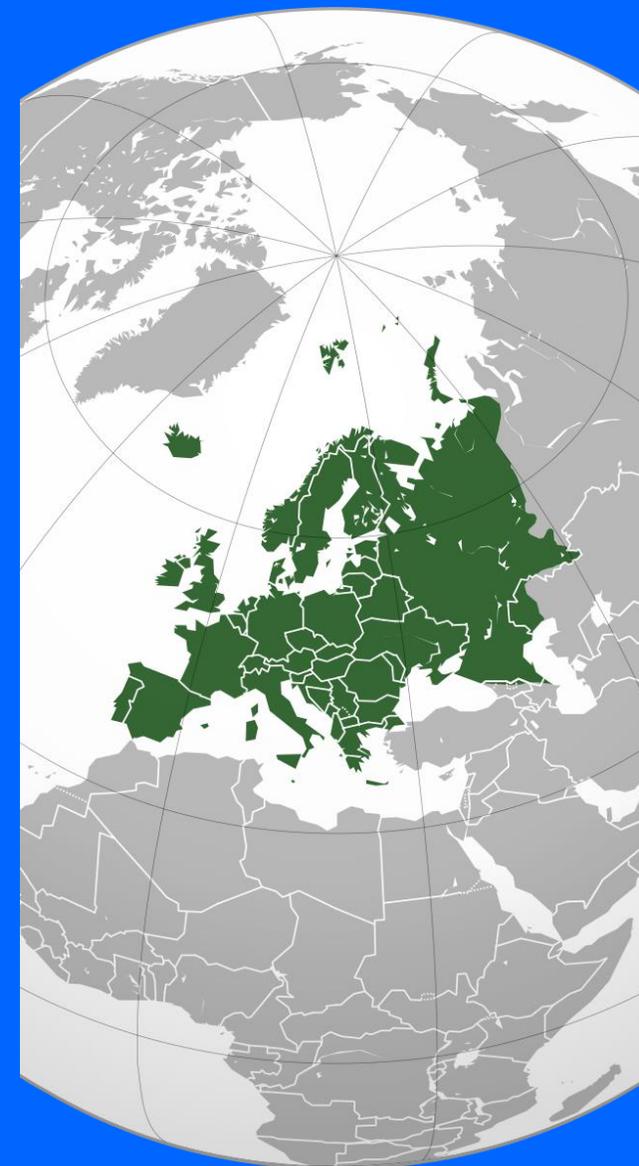


FintechOS offers a uniquely open architecture – allowing consultants and integrators to work with our platform to accelerate their digital services, and integrating with a growing list of fintech providers.

# Banking EUROPE

## Quickstart 2022

Priority scenarios, countries, needs



# EUROPE – Scenarios we will focus on

	FintechOs is Europe's Leading Embedded Finance Solution			Other Major Themes	
	Mortgages	SME Lending	BNPL / Unsec Cons. Lending	Mergers & Acquisitions	Geo Expansion
Nordics	No	Yes	Yes	No	Yes
France	Likely	Yes	Yes	Yes	Yes
Netherlands	Yes	Yes	Yes	Yes	No
Belgium / Luxembourg	Yes	No	Yes	Yes	Yes
DACH (Excluding Austria)	Yes	Yes	Yes	Yes	Yes
Iberia (Spain & Portugal)	Yes	Likely	Yes	No	Yes
UK&IE	Yes	Yes	NO	NO	YES
SEE (CY, GR, BG, MD, ALB)	Likely	Yes	Yes	No	No
ROMANIA	Yes	Yes	Yes	Yes	No
CE (AU, CZ, PL, SK, CRO)	Yes	Yes	Yes	Likely	No
SCE (SRB, BiH, SLO, HU)	Yes	Yes	Yes	No	No

# WE – Why this is a key market opportunity for us

	FintechOS is Europe's Leading Embedded Finance Solution			Other Major Themes	
	Mortgages	SME Lending	BNPL / Unsec Cons. Lending	Mergers & Acquisitions	Geo Expansion
Nordics	1			1	
France	2				
Netherlands					3
Belgium / Luxembourg		4			
DACH 5					
Iberia (Spain & Portugal)		6		6	

- 1 Few Banks that are already Highly Digitized capturing large portion of Market Share. Better to Tackle Mid-Tier Lenders.
- 2 Given the rise in propositions around BNPL and BaaS, focus has been shifted towards building Business and Consumer Lending Engagements.
- 3 Banks & Fintechs are hyper-focused on Benelux Region as companies scale in.
- 4 SME market is too small when compared to other themes. Needed to Reprioritize
- 5 Major market – All themes are relevant. DACH needs hyper digitalization across all financial industry elements. Consumer demand is surpassing industry's ability to support and pressure to innovate is increasing. Major Consolidation underway
- 6 BNPL, Consumer Lending, and Purchasing on Credit are major consumer trends on the rise. Banks have consolidated, and serve as an entry point to larger markets (LATAM, Etc). SMEs are not increasing as fast as the demand for BNPL and Mortgages and we have reprioritized.

# UK&I – Why this is a key market opportunity for us

	FintechOs is Europe's Leading Embedded Finance Solution			Other Major Themes	
	Mortgages	SME Lending	BNPL / Unsec Cons. Lending	Mergers & Acquisitions	Geo Expansion
UK&IE	1	3	2	4	5

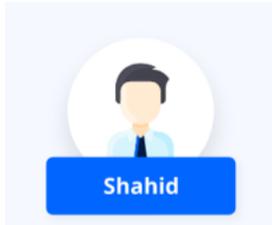
- 1 Important shift to innovative mortgage lending, including green mortgages and sustainable mortgages, requiring flexible origination and admin.
- 2 In terms of prioritization, BNPL is taking the back seat, as Klarna and Clearpay are ahead in the market. We see low traction from traditional banks to enter this space and prefer to focus on SME and Mortgages
- 3 The rise of open banking and online shopping is bringing a big opportunity for creative lending schemes for SMEs, requiring flexible origination and admin to support new scenarios. New market entrants are active in this space, creating opportunity.
- 4 Compared to WE and CEE where this is more prevalent, we don't see this often enough in the UK to prioritize
- 5 UK moving to Ireland and vice-versa is a trend we observed with both Avand and Danske

# CEE – Why this is a key market opportunity for us

	FintechOs is Europe's Leading Embedded Finance Solution			Other Major Themes	
	Mortgages	SME Lending	BNPL / Unsec C's. Lending	Mergers & Acquisitions	Geo Expansion
SEE (CY, GR, BG, MD, ALB)	4	1	2	No	5
RO	Yes	Yes	Yes	3	No
CE (AU, CZ, PL, SK, CRO)	Yes	Yes	Yes	Likely	No
SCE (SRB, BiH, SLO, HU)	Yes	Yes	Yes	No	No

- 1 Open banking is bringing a big opportunity for creative lending schemes for SMEs, requiring flexible origination and admin to support new scenarios.
- 2 Given the rise of e-commerce across entire CEE, and BNPL schemes, there is a strong interest in creating digital experience In Business and Consumer Lending Engagements.
- 3 M&A will increase in speed and size for the banking and investment sector
- 4 Considerable differences in Mortgage Legislation makes it less attractive in SEE, therefore lower focus.
- 5 Very little expansion efforts by banks in CEE, we see more a consolidation trend than a geo expansion opportunity

# Customer persona



Category	Role	Included	Departmental Business Challenges	Solution Benefits
Innovation	<b>Chief Innovation Officer</b>	Yes	Speed to market and cost to innovate; internal team costs as developers tied up in fixes.	Product approach. FTOS innovation studio for iterative change in-house, less dependency on suppliers.
	<b>CIO</b>	Yes	same as above	same as above
Transformation	<b>Chief Transformation Officer</b>	Yes	Legacy systems create issues	Liberation of legacy data, protection of investment and ability to utilise as digital on top through to full stack
	<b>Head of Business Transformation</b>	Yes	moving to digital first whilst operating on custom monolithic legacy	Supports phased replacement of legacy core in stages, lowering risk and supporting natural maturation of customers
Digital	<b>Chief Digital Officer</b>	Yes	moving to digital first whilst operating on custom monolithic legacy	Supporting the delivery of touchless digital servicing and origination
Information	<b>Chief Information Officer</b>	Yes	Centralisation of customer data and transactional behaviour	Single data model allows combination of origination and transactional data to be managed as one, removing disparate data sets and need for complex data cleansing and deduplication (DPA compliance)
Technology	<b>Chief Technology Officer</b>	Yes	Moving to API native SAAS based model for all core banking services	Solution offers modular API native core banking with best in class ecosystem component connectors and flexible build as you grow approach
	<b>Director of User Experience</b>	Yes	Creating a customer centric user experience	Flexible, hyper-personalised onboarding, origination and digital banking flows to support specific user types and product classes, delivering a highly tailored user experience
Operating / Operations	<b>Chief Operating Officer</b>	Yes	Maintaining product regulatory compliance, profitability and day to day running of the bank	Fast products, released by business owners, no IT interference
	<b>Operations Director</b>	Yes	Maintaining product regulatory compliance, profitability and day to day running of the bank	Fast products, released by business owners, no IT interference
Architect	<b>Chief Architect</b>	Yes	Focused on identifying how to build / develop / replace core components and systems in a way that meets the wider business needs	Solution offers modular API native core banking with best in class ecosystem component connectors and flexible build as you grow approach
Executive	<b>Chief Executive Officer</b>	Yes	Profitability of the bank for its shareholders / investors	Tuning products to meet the market needs and demands, maximising time to value and identifying poorly performing products via enhanced analytics
Commercial	<b>Chief Commercial Officer</b>	Yes	Driving sales, ie product take up	Supporting rapid design and release to market of new products, supporting the bank in targeting new offerings quickly and efficiently
Risk (Management)	<b>Chief Risk Officer</b>	Yes	Regulatory and data protection compliance and managing product related risks	Typically outside of core, but configurability to meet changing regulatory requirements around product behaviour is a big benefit we can offer.
Loans	<b>Product Manager Loans</b>	Yes	Designing new products and getting them to market quickly and efficiently	FTOS core supports rapid product creation and enables rapid release into the market through the use of an integrated upstream capability that is seamlessly linked back to the product factory and ledger

# Thank you!