

Platform (HPFI) Roadmap

Your road to innovation

April 2022

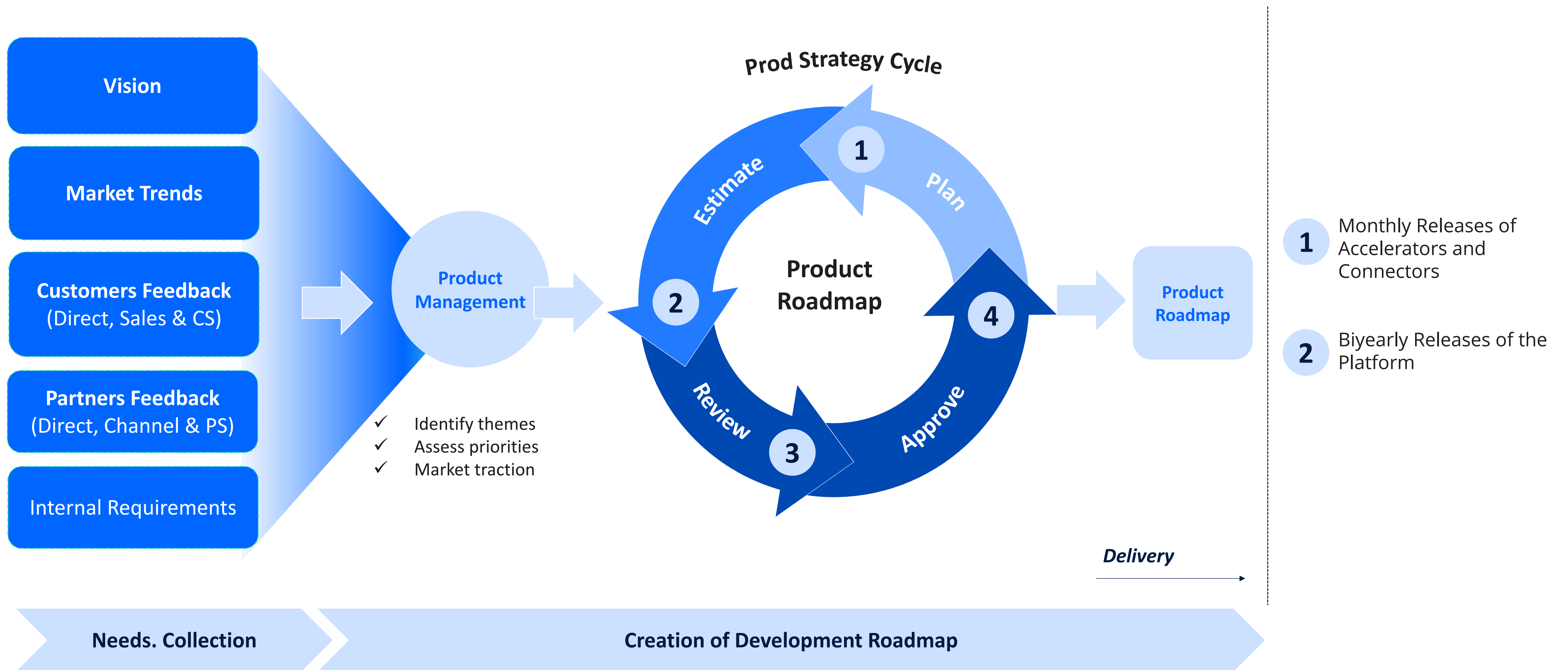


Platform Mission

To Enable organizations to
deliver the Perfect Financial
Products and Services to
their customers with Business
Agility at Scale



Roadmap follows a market-driven approach





become an
**INNOVATION
POWERHOUSE**

 fintechOS

[Play Video Here](#)

Customer Experience differentiation

Customer Experience as the #1 differentiator across all industries

Hyper-personalization of traditional services

Increased focus on customer centricity drives transformation on all financial verticals

Embedded Finance

Every company becomes a fintech company

Open Banking happened

Data & ecosystem are the new core infrastructure

Maker's Economy

More innovators, unstoppable

Spring Release

What you can expect in May 6th 2022

Banking focus on BNPL and Mortgages

Lines of Business/ Use Cases



Develop New Products and Services



Deploy New Digital Journeys



Administer Products and Services

BNPL

BNPL Split Payments with
new repayment plan
calculation methods

BNPL Checkout Digital
Customer Journey

Support **BNPL Return of Goods**
related core operations: return fee,
early repayment to close contract

Merchant Management: merchant
agreement, bordereaux &
reconciliation

Mortgages

**Mortgages Decision in
Principle** Digital Customer Journey

Mortgages Calculator Widget

All Banking

**PI/SME New Single Customer
View**

**Extended APIs for Contracts
Documents**

Internal Campaigns: Analytics
& Multi-Stage Execution

Help Center: In-journey Customer
Support via FAQ, Video Call, Co-
Browsing and Live Chat

**Relationship Manager
Dashboard**

Insurance step forward on Product Factory and Backend

Lines of Business/ Use Cases



**Develop New Products
and Services**



**Deploy New Digital
Journeys**



**Administer Products and
Services**

Term Life

(Updated) **Term Life Q&Apply** Assisted Journey

All Insurance

Product Factory

- **Line of Businesses Admin**
- **Tariff calculation update**
(On product vs On coverage)
- **UW Rules** - On product vs On coverage
- **Data mapping updated**
(Quote/ Policy)
- **Product Integrations History**

Proposal Configurator

- **Single Product Configuration**
- **Proposal Cards API**
- **Card versioning**
- **Quote Config versioning**

Core Policy Admin

- **Policy Excesses**
- **Policy Claim Data**
- **Policy MTAs and Renewal** updated with the new Data Mapping functionality
- **Master Policy Cancellation**
- **Master Policy MTAs** : Change Frequency | Due Date | Payment Type

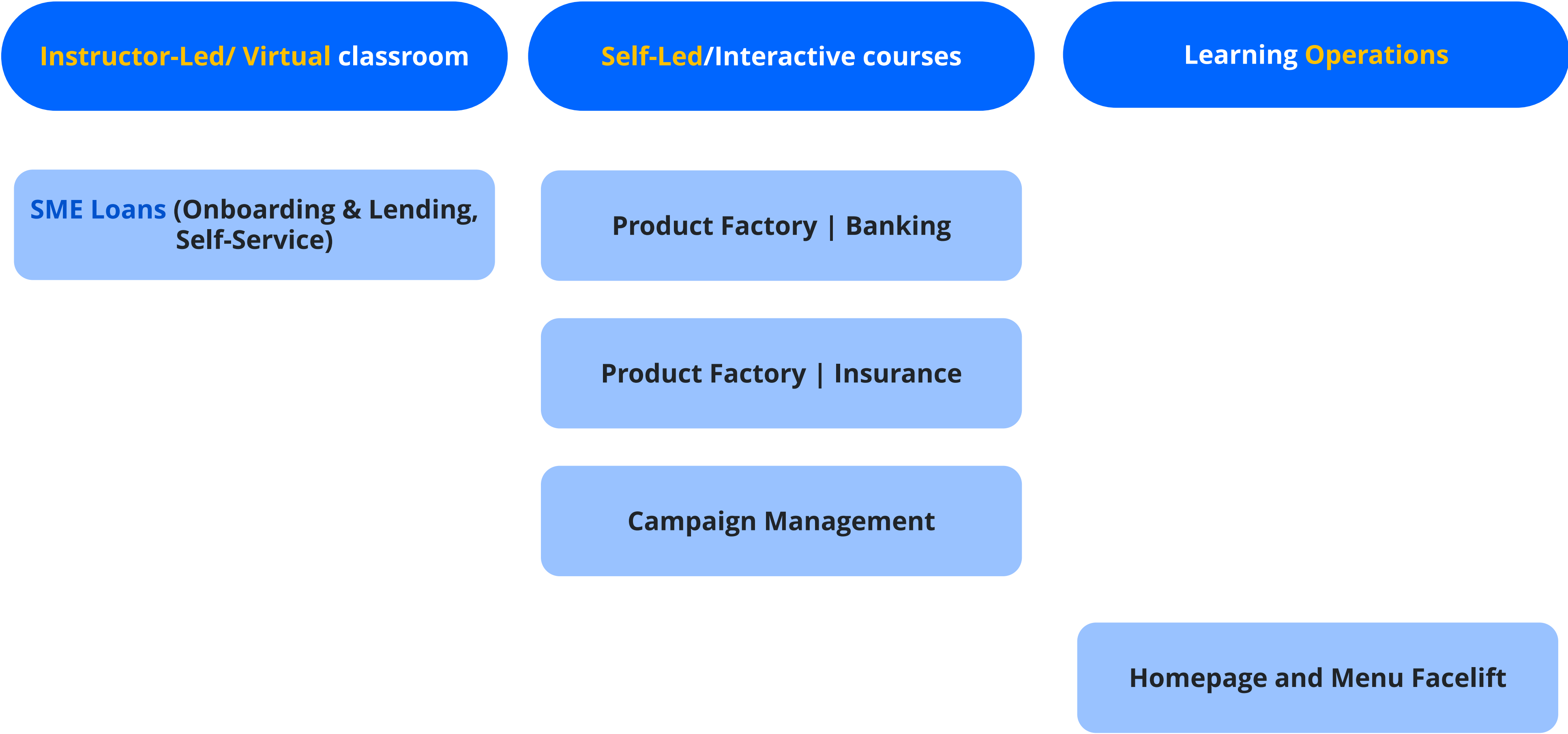
Billing & Collection

- **UK Direct Debit**
 - ✓ Processing AUDDIS Files
 - ✓ Manually Add, Edit and Cancel a Mandate

Agency Management

- **Network Management** - creating and managing an organizational hierarchy

Academy with End2End Training for SME Loans

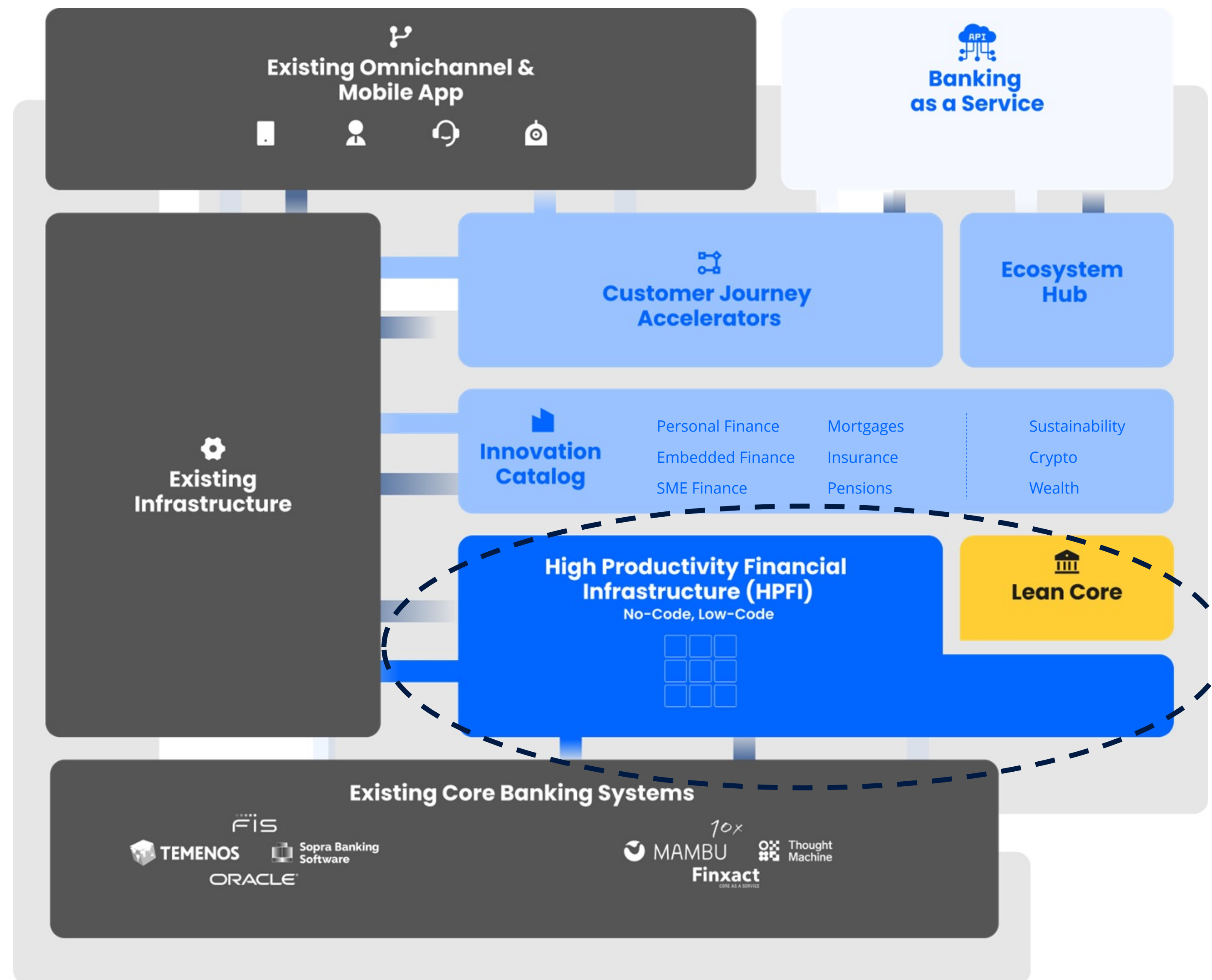


Usability
Learning Experience
Update

Banking transformation play focused on accelerating innovation in the incumbents' space.

Data at the core architecture facilitates interoperability with existing infrastructure across all layers.

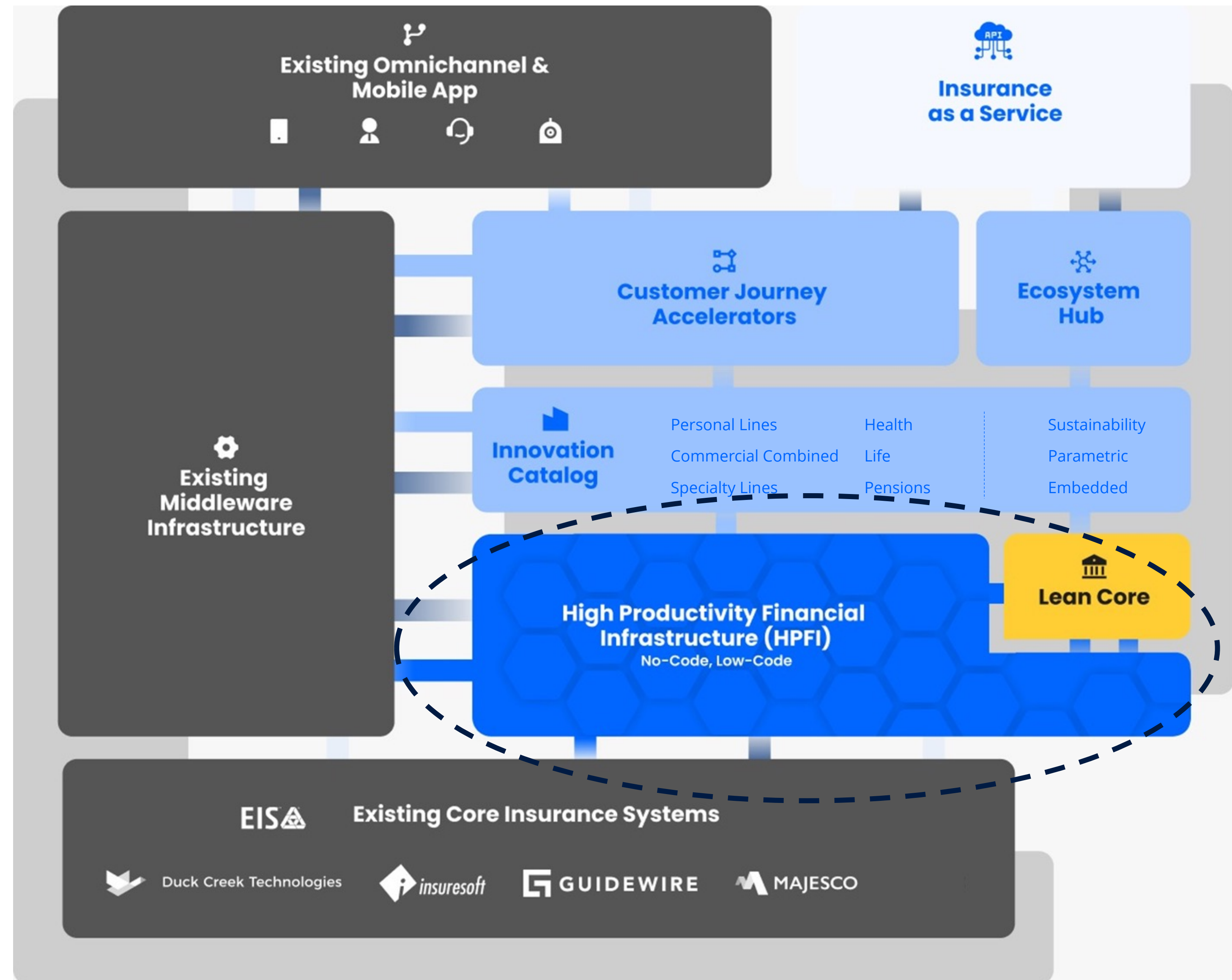
Innovate on products & services, customer journeys and API channels.



Insurers transformation play focused on accelerating innovation in the incumbents' space.

Data at the core architecture facilitates interoperability with existing infrastructure across all layers.

Innovate on products & services, customer journeys and API channels.



Raising the **HPFI** Enterprise bar

Security & Compliance



FintechOS Identity Services

Identity broker implementation provides consistent approach to different security providers and the ability to map the provided claims with FintechOS security roles.



Standard Open API

Redesign of FintechOS open API to be swagger compliant and with the addition FintechOS IDP authentication functionality.



Key Management

Moving system and configuration parameters to secure key management and storage



Observability.

New unified logging infrastructure stores a contextual log for applications and links every event with business data context for correlated events

Performance & Usability



Improvements for Jobs

Execute FintechOS jobs in parallel multiple jobs queues



Usability enhancement for Studio.

New UI components, menu, and homepage redesign



Configuration Management Enhancements

New Digital Asset type for a guided experience in Studio and a new Digital App type, used for creating and configuring business solutions dedicated for middle and back-office

Extensibility & Analytics



Digital Journey API.

Expose digital journey orchestration through APIs so the digital journey can be consumed by external applications

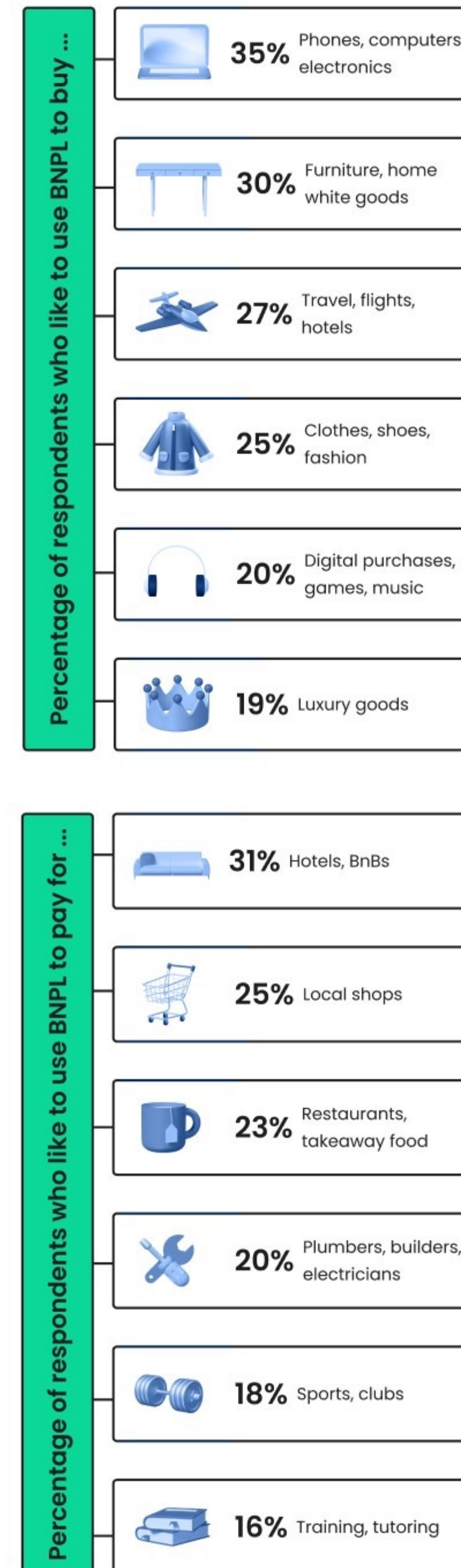
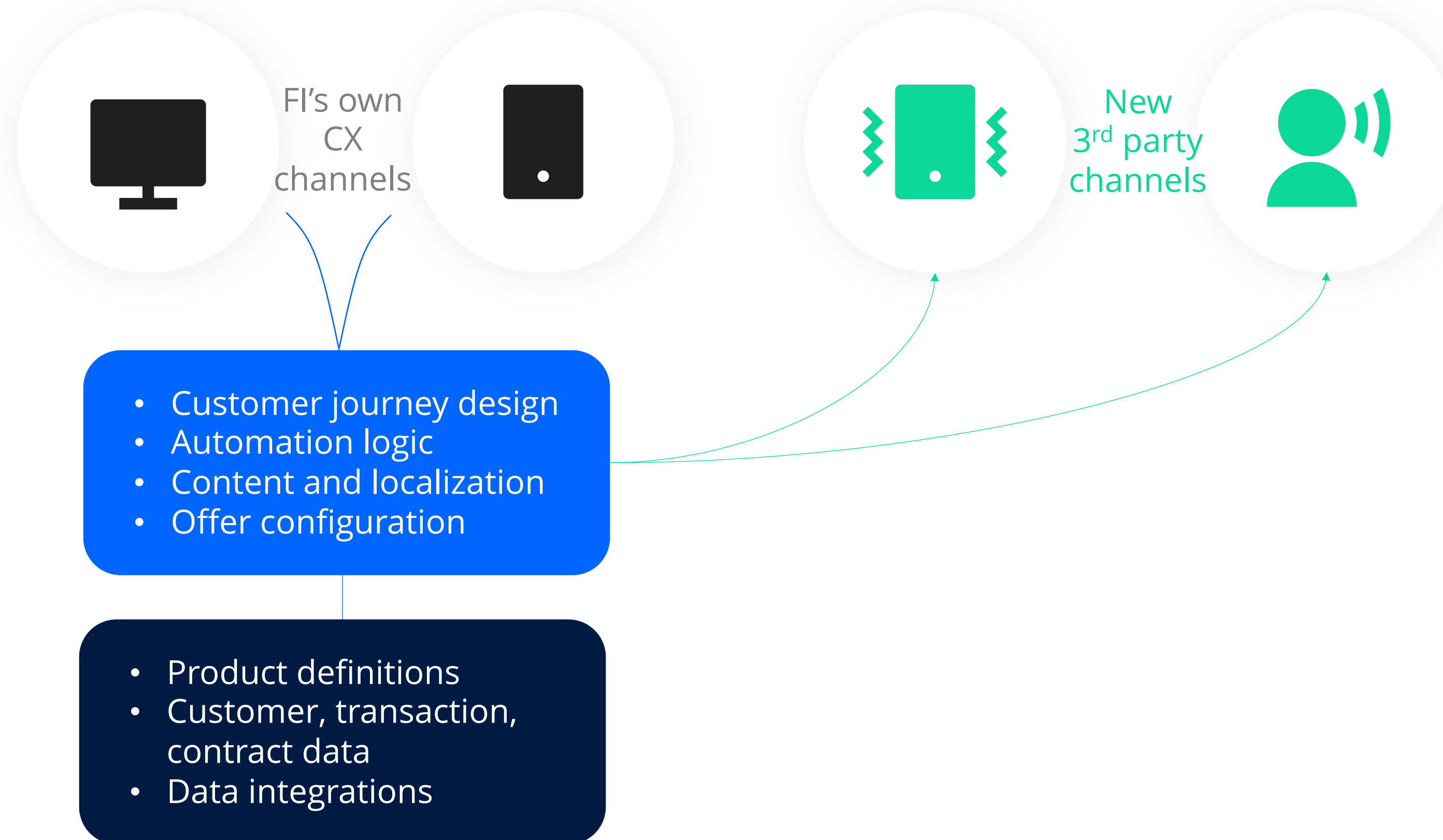


Digital Journey Built-In Analytics

Understand the digital journey performance with a built-in graphical data representation

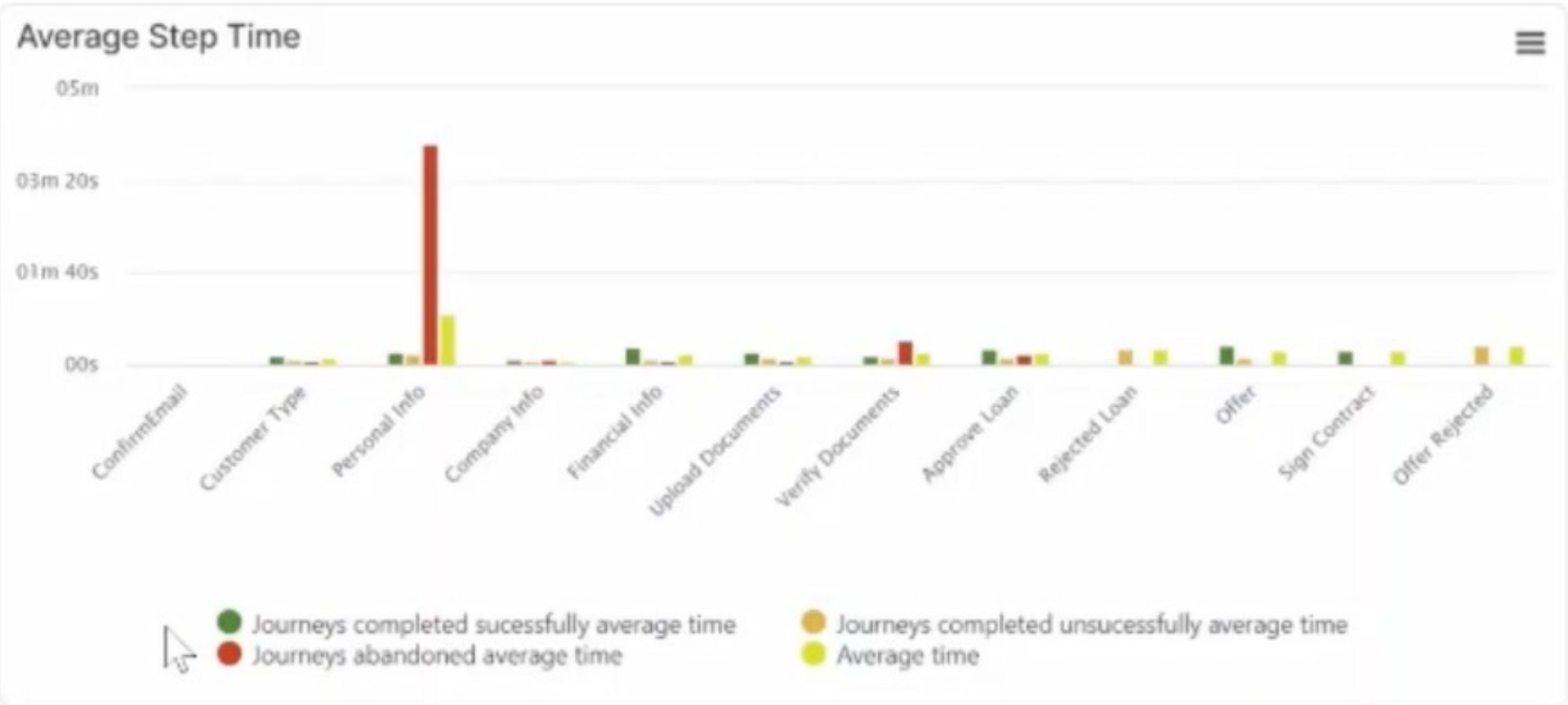
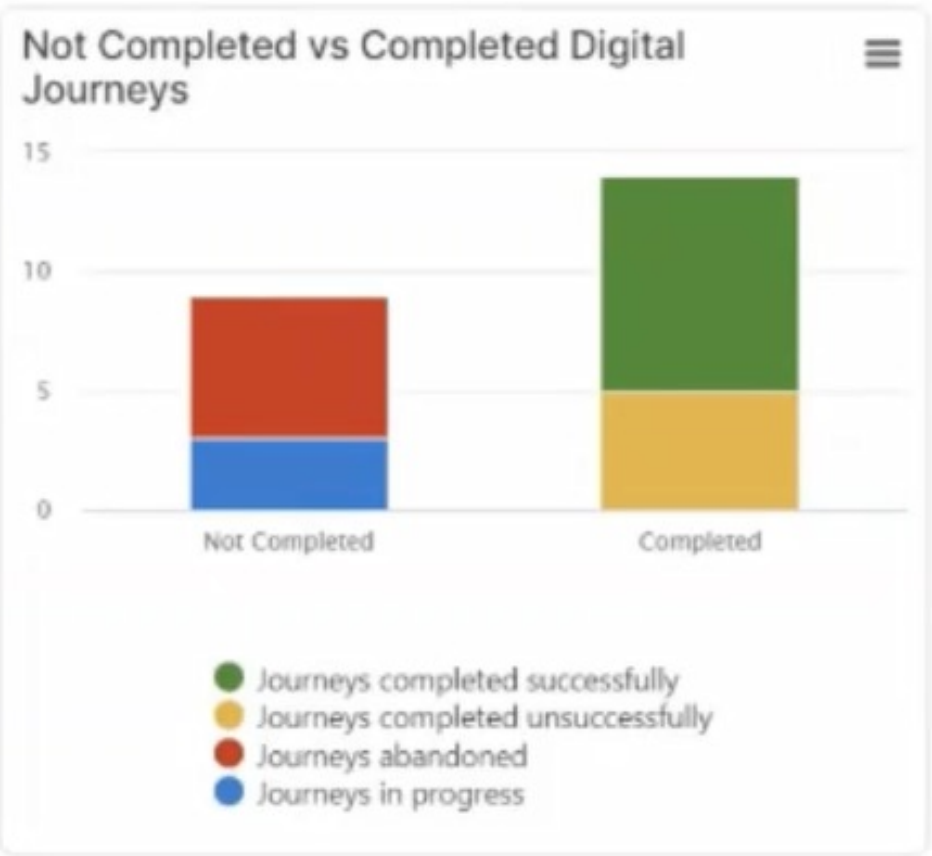
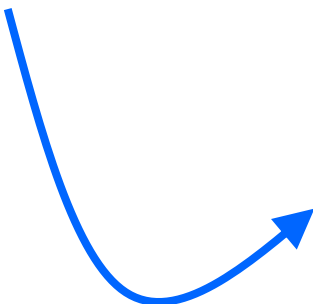
Digital journey APIs

Digital construction teams can now expose digital journeys via APIs, making it easier to set up digital journeys for bank's own frontend, third party CMS, embedded etc.

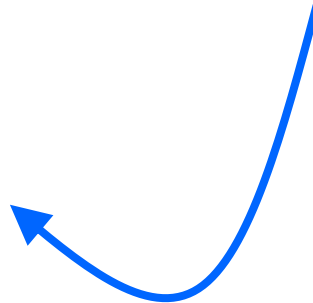


Journey Analytics

Built-in analytics help you understand if your digital journeys are effective



Visually identify where customers or prospects are dropping off and the time spent on each step.



Product Roadmap

What you would expect in October 22 and beyond

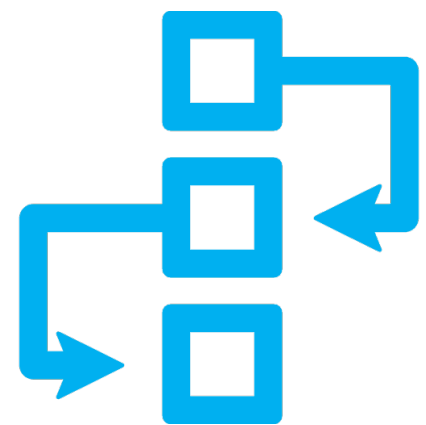
Innovate at scale with HPFI



Makers' Experience

Enable makers to collaborate on the end-to-end process of delivering innovative personalized products, services, and journeys

Makers Trial – sandbox environment for Maker to test and learn



Automation & Collaboration

Business process automation enabling journeys and batch processing

Standard DevOps based on industry recognized technologies

Reusable components to empower makers' innovation



Frontend & Portals

Pixel-perfect personalized experiences for top personas of end users: customers, employees, brokers & agents

Micro Frontends, UI Designer, Experimentation for Journeys UI



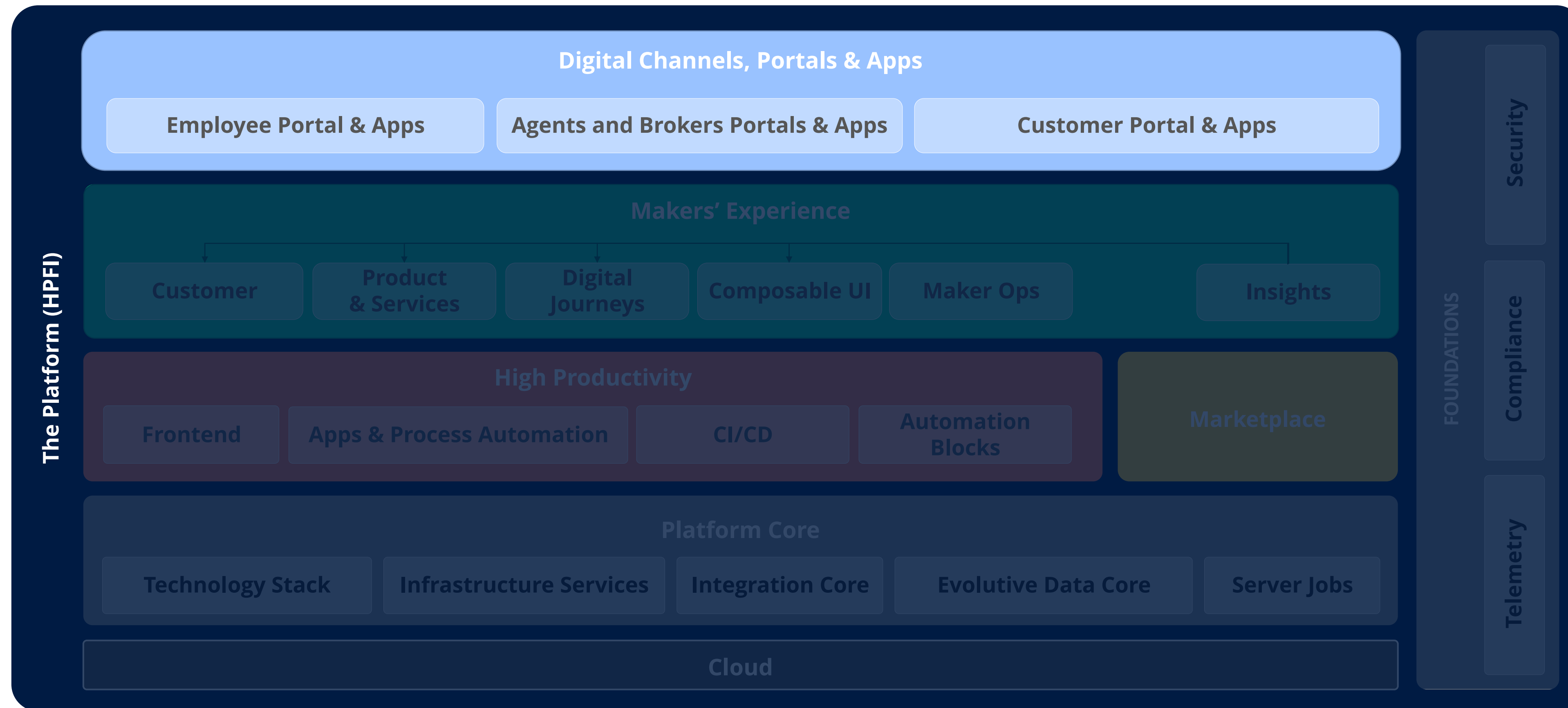
Solid Foundations

State of the art foundation with a modern technology stack

Enable standard modern DevOps, scalable cloud, and system and data secure integration

Telemetry & Monitoring

Digital Channels, Portals & Apps



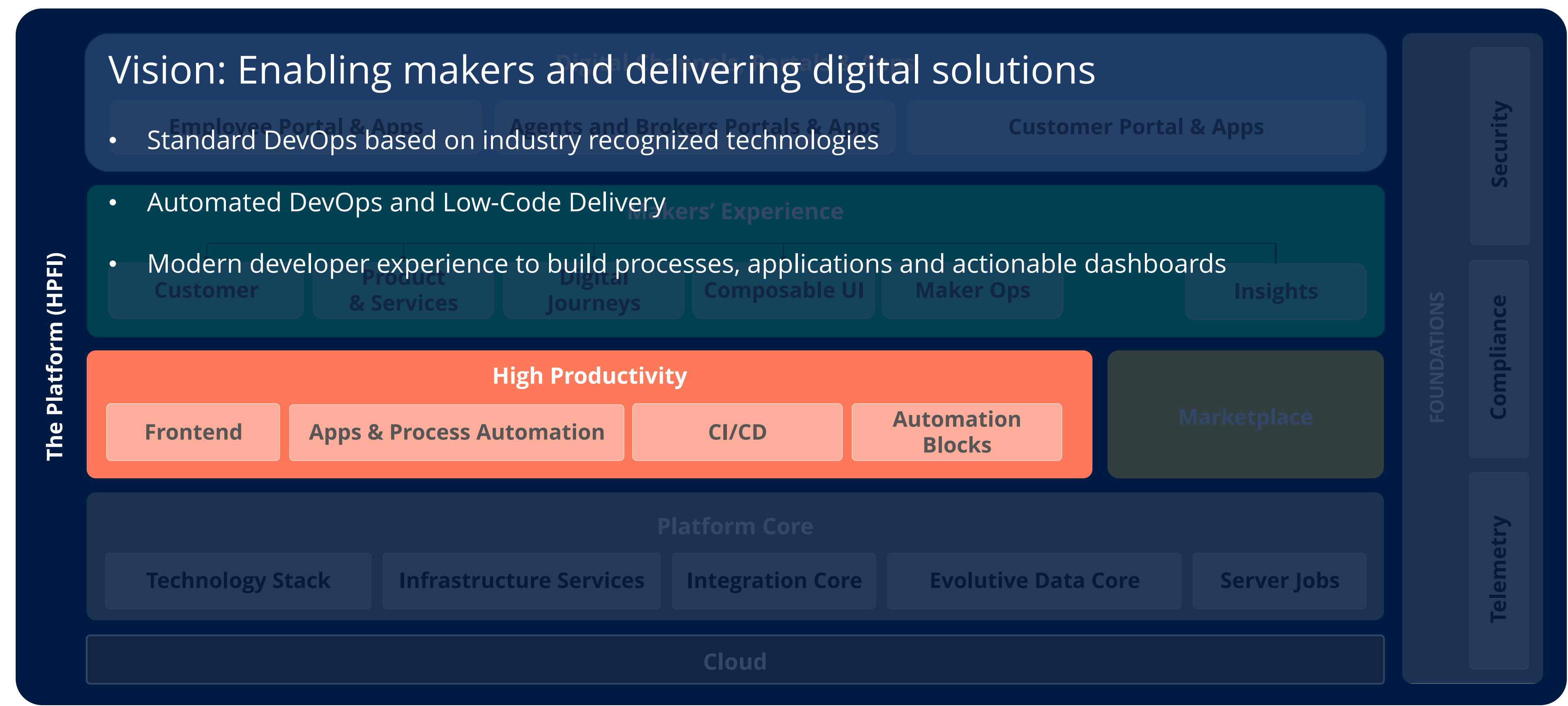
Digital Channels, Portals & Apps



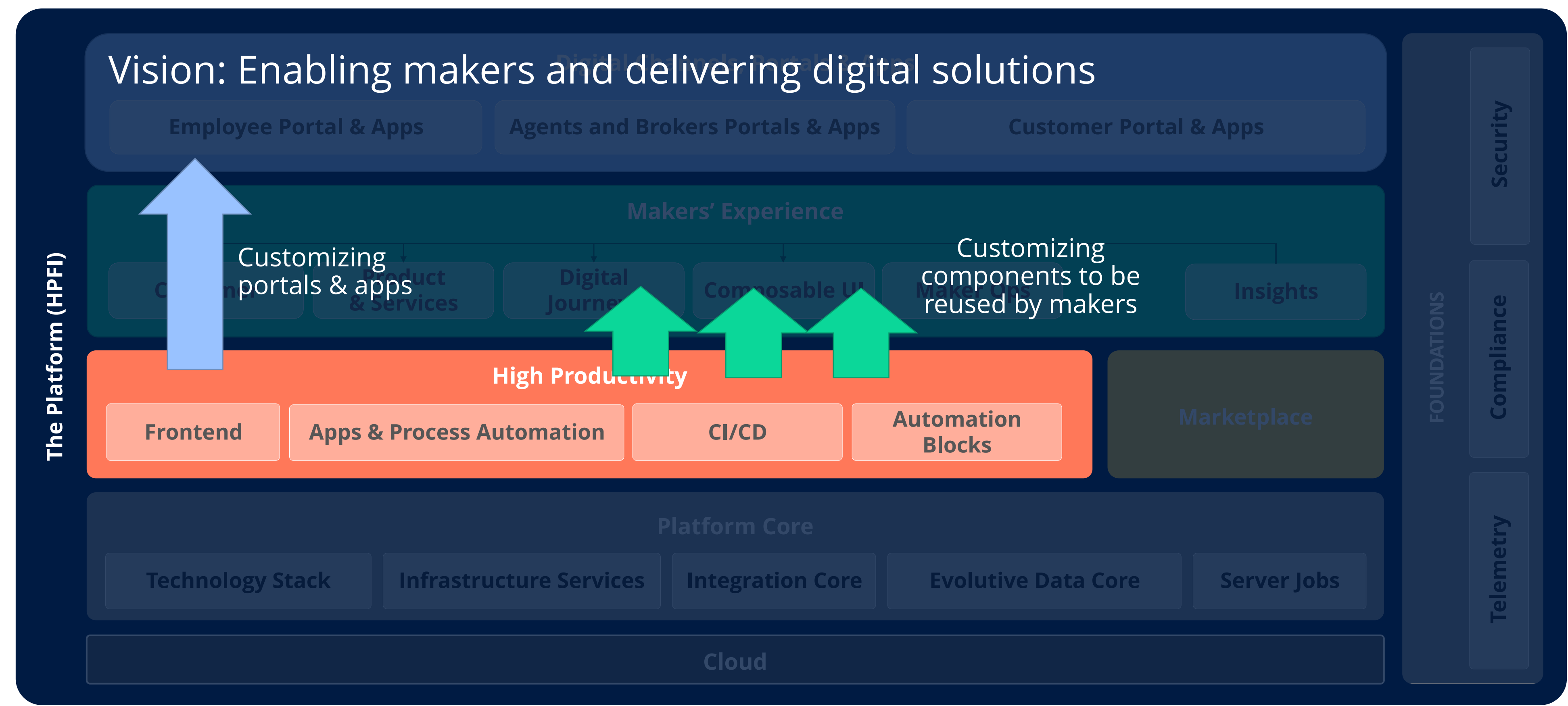
Makers' Experience



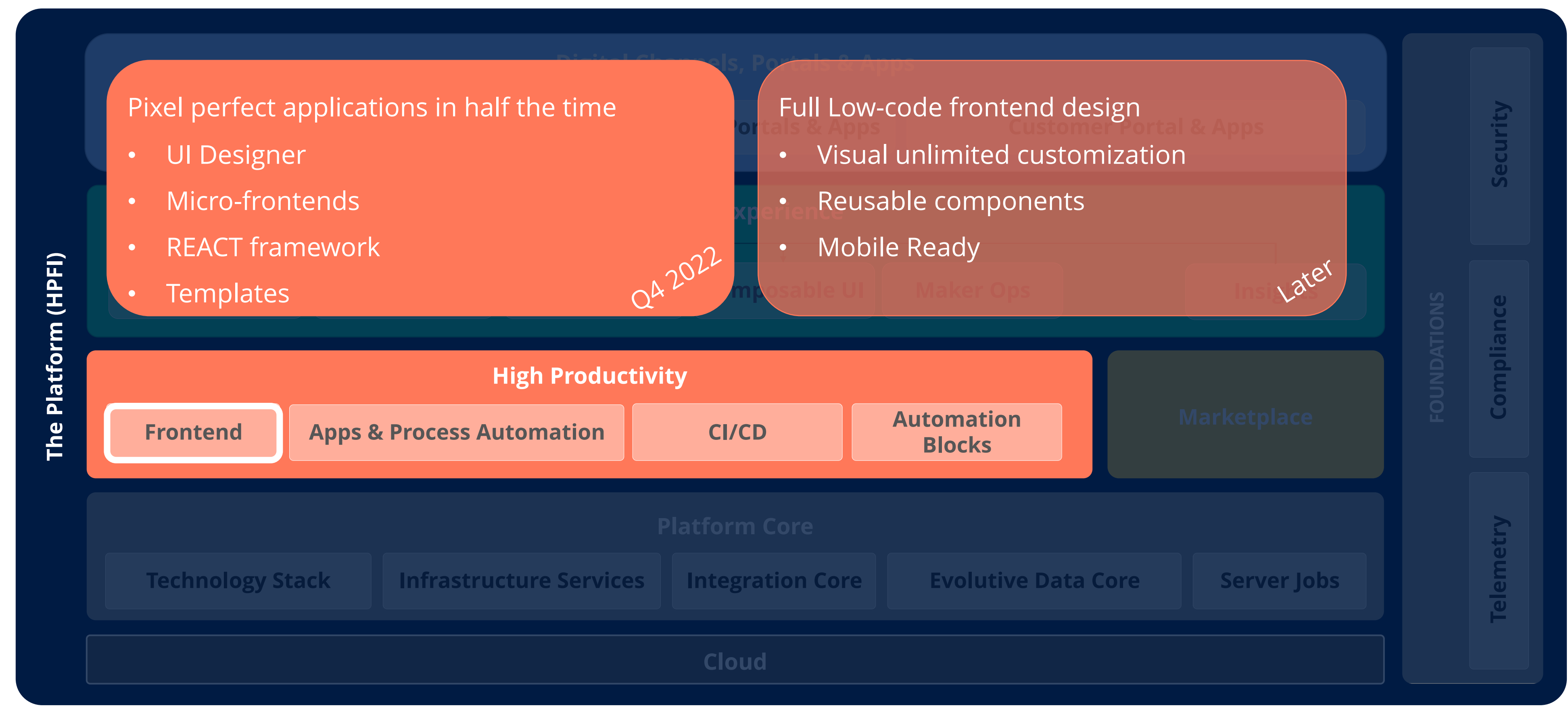
High Productivity



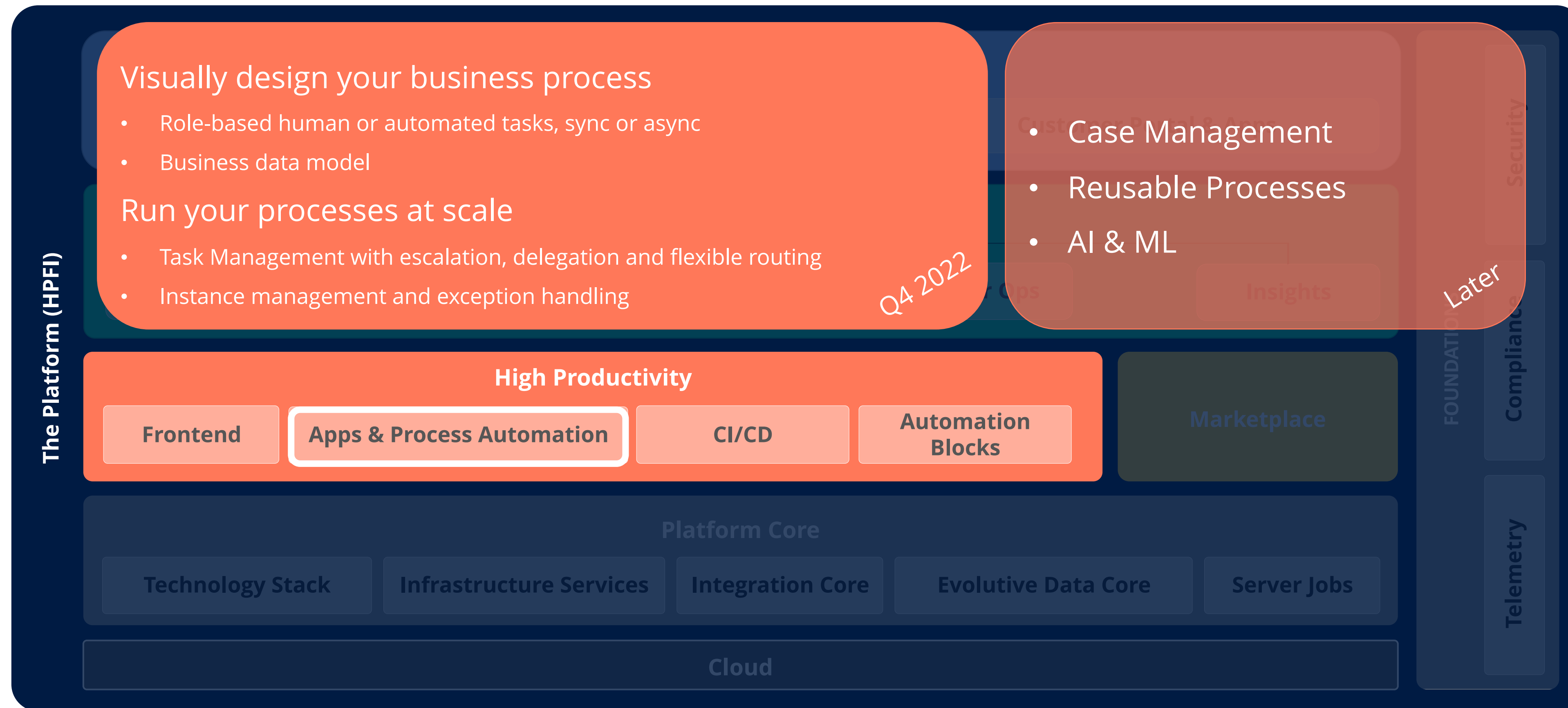
High Productivity



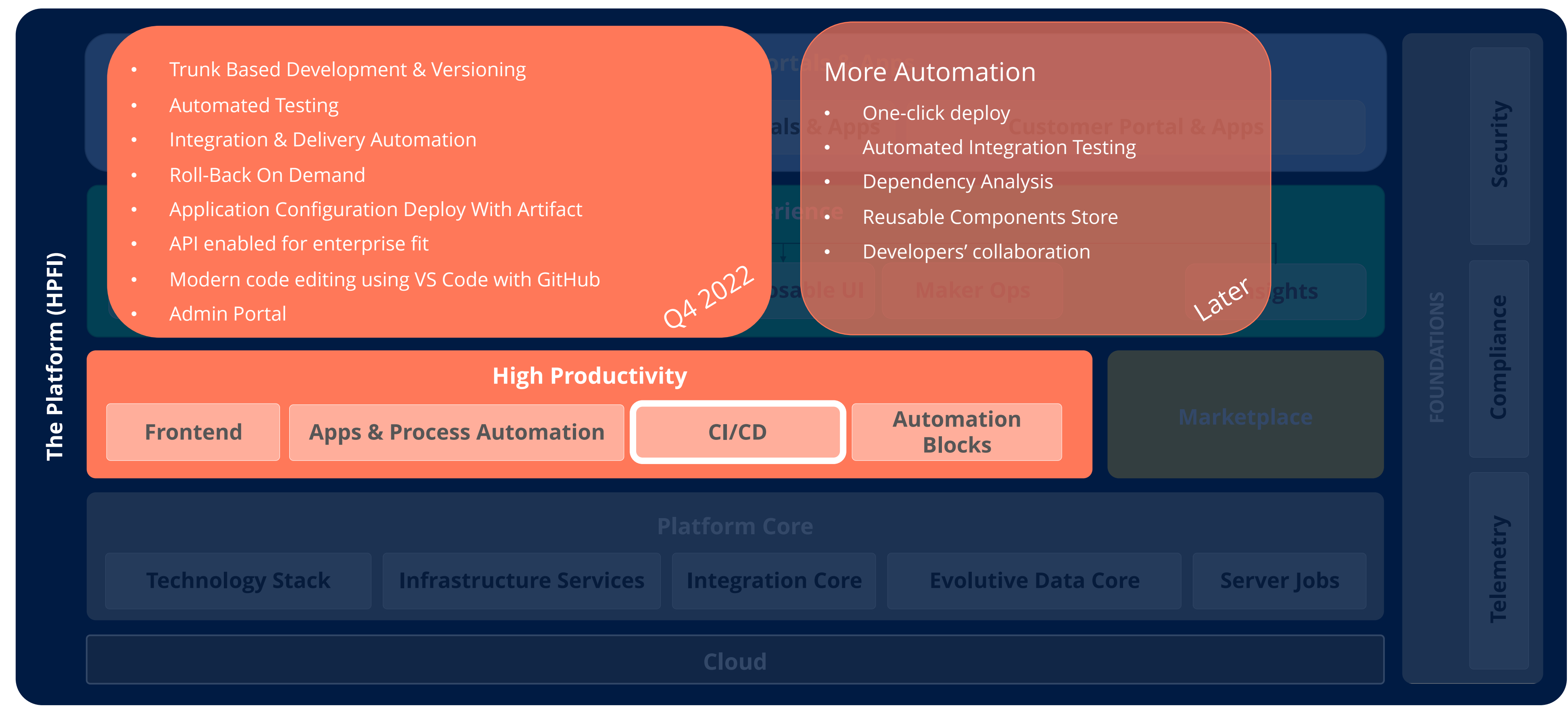
Frontend



Process Automation



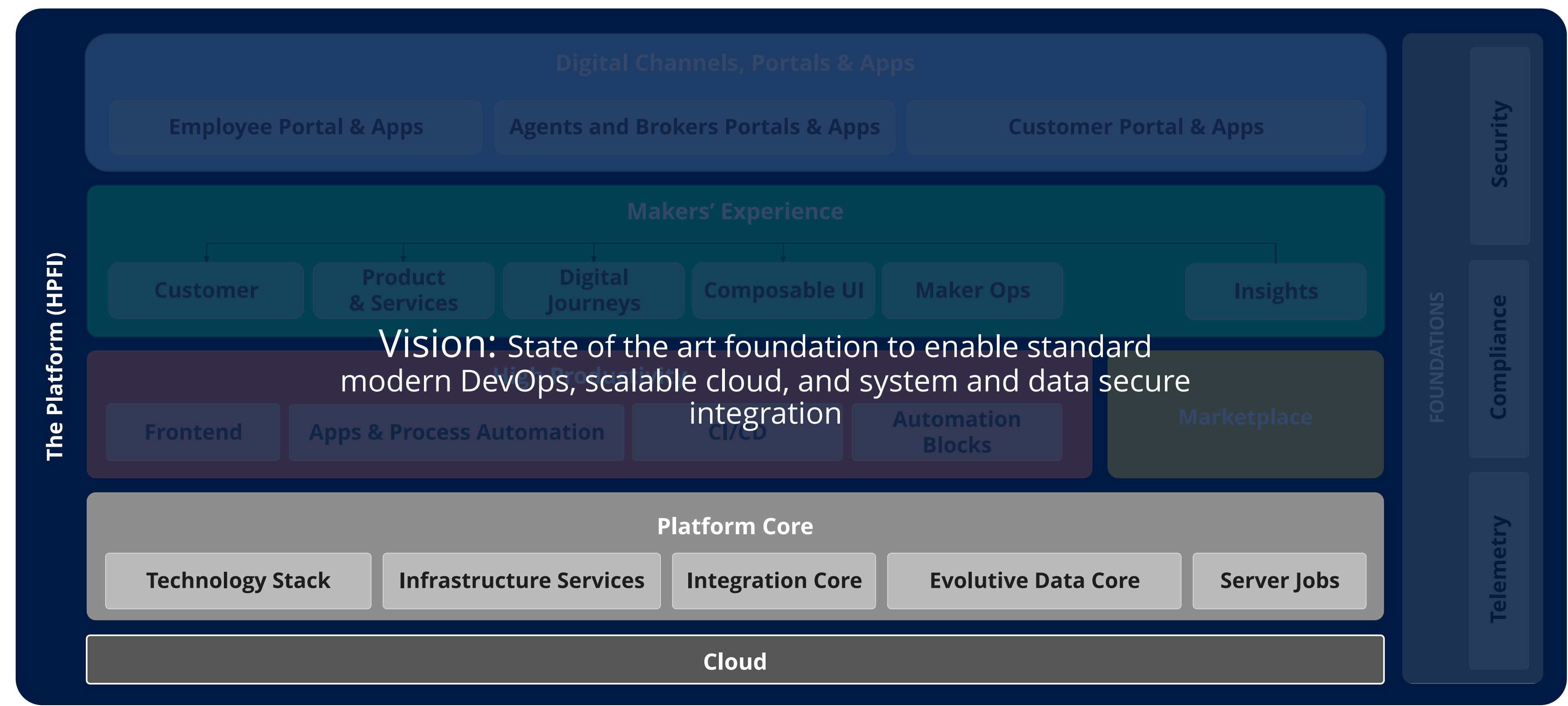
CI/CD



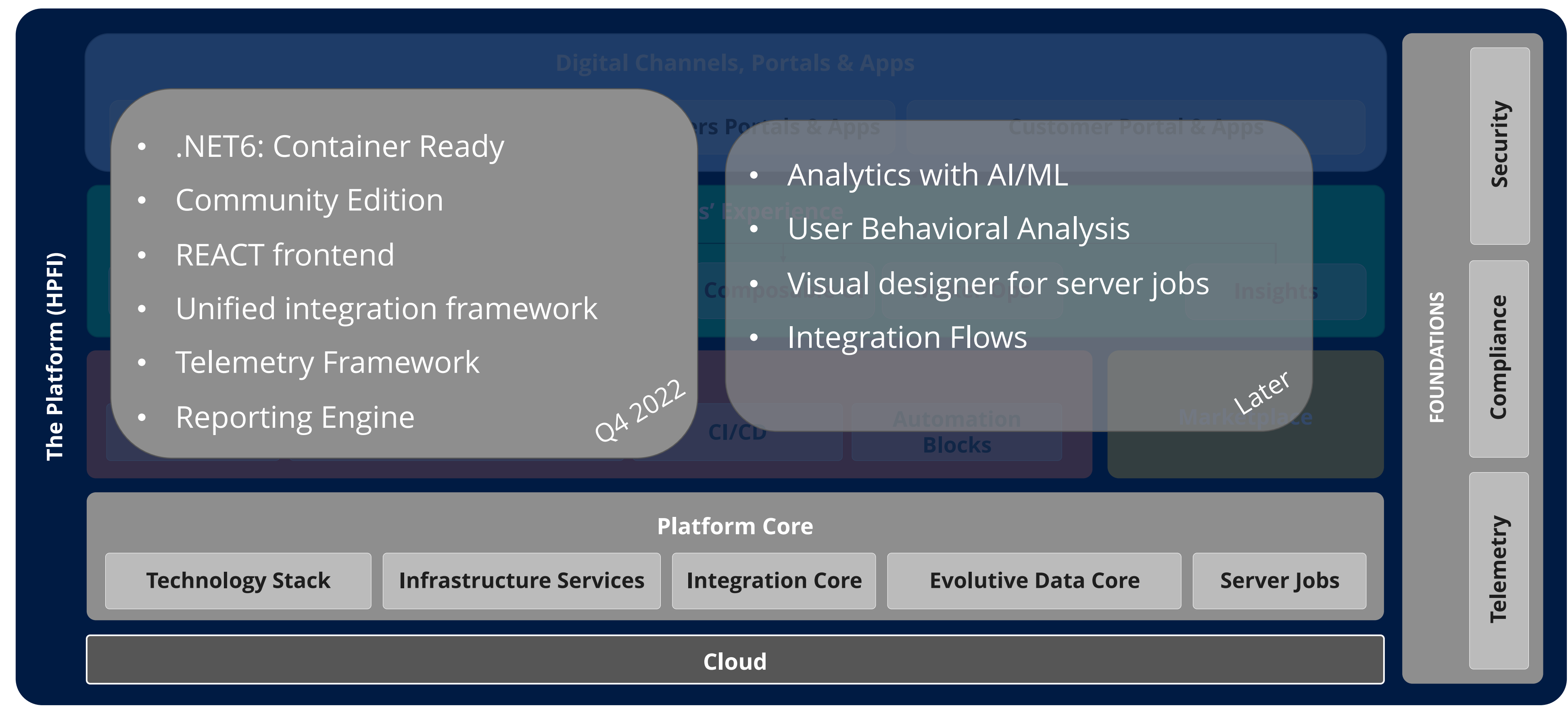
Automation Blocks



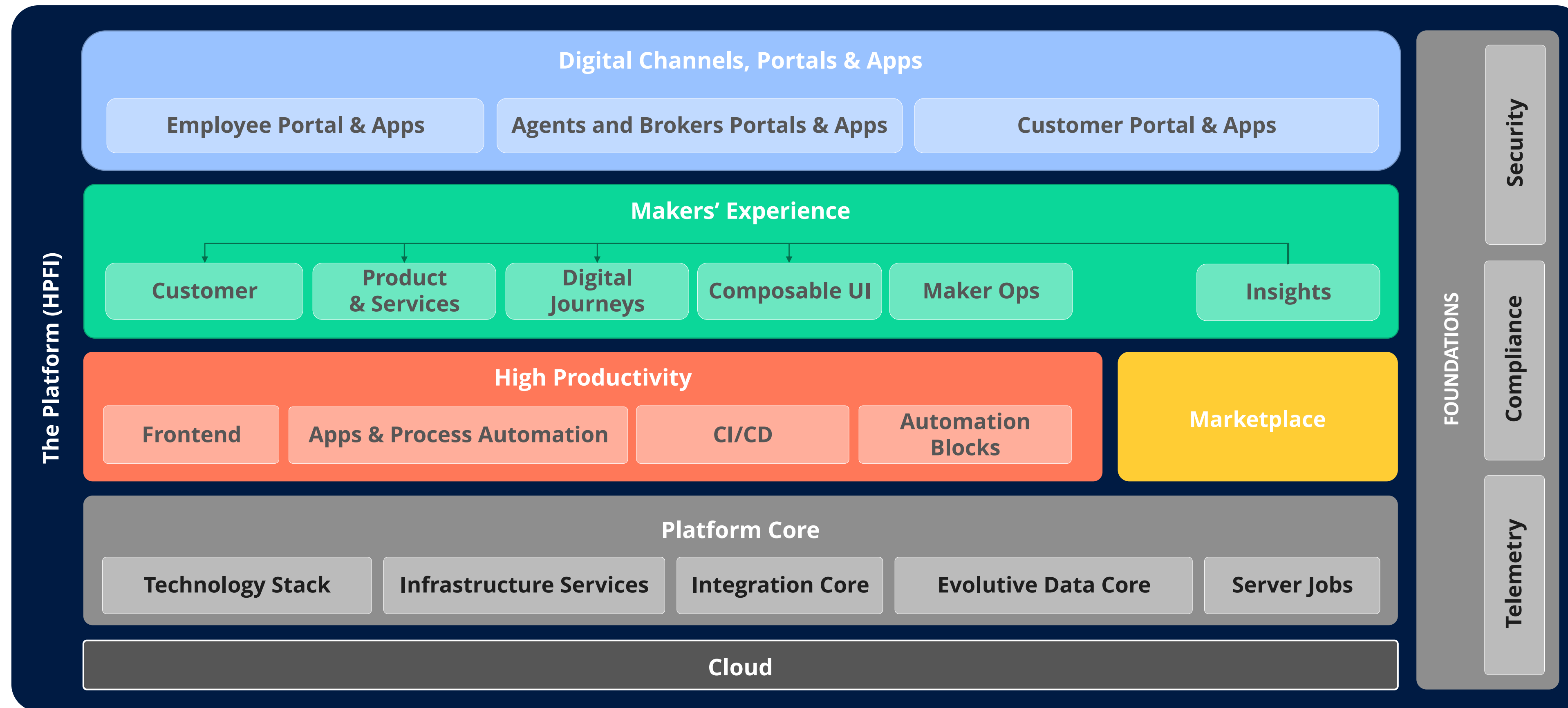
Platform Core



Platform Core



Your Innovation... At Scale!



Roadmap Priorities for HPFI and Beyond

NOW (FTOS22.R2)

NEXT (FTOS 23)

LATER (2023)



Enterprise Platform

Scale our Customers with improvement to Enterprise-grade Infrastructure



Makers

Scale the Innovation by supporting Business Makers to autonomous address their business needs at Speed.

(Hyper) Scale Makers Community with a Product Led Growth approach



Use Cases

Scale our Go to Market with best of breed Use Cases for fast Land and scalable Expand

Performance optimization and Lean Core UX improvement

New products and journeys for **Digital Onboarding** and **Digital Loan Origination**

Automatic Enrolment setup and **Mailbox** for client communication
Merchant Limit type and **Principal Decrease**

Product Factory improvements
Improvements across **Core insurance**

New products and journeys for **Pet Insurance Quote & Buy** and **FNOL**

EF/BNPL

Mortgages

SME Loans

Personal Finance

Pet Insurance

Healthcare Insurance

Commercial C. SME

Home Insurance



8 best-of-breed use cases to land and expand



**Embedded Finance
BNPL**



Mortgages



**Healthcare
Insurance**



**Personal Finance
(incl. Onboarding)**



**Pet
Insurance**



**SME Loans
(incl. Onboarding)**



**Home
Insurance**



**Commercial
Combined SME**

Best-of-breed use cases to land and expand

8 80 800 ∞

high-productivity fintech infrastructure

Thank You