Changing the game in financial services

Teo Blidarus

CEO, FintechOS

fintechOS_leap

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Keynote, 2 Nov 2021

Teo Blidarus

CEO,
FintechOS

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Digital Transformation not going as planned

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$1.3 Trillion

Invested in 2019 for Digital Transformation

Source : Statista 2019

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Source : Statista 2019

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Covid-19 has accelerated digital transformation

From all companies that started a digitalization process...

Source : BCG Survey

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Covid-19 has accelerated digital transformation

From all companies that started a digitization process...

30%

Were successful

Source : BCG Survey

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Covid-19 has accelerated digital transformation

From all companies that started a digitization process...

30%

Were successful

70%

Failed

Receiving almost no return from their investment.

Source : BCG Survey

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Causes for this lack of success?

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Digital transformation projects fail due to:

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Digital transformation projects fail due to:

Lack of a digital end-to to-end approach

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Digital transformation projects fail due to:

Lack of a digital end-to to-end approach

Using vendor lock-in technologies

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Having to do too much integration

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Digital transformation projects fail due to:

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Having to do too much integration

Skill shortage

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Digital transformation projects fail due to:

Lack of a digital end-to to-end approach

Using vendor lock-in technologies

Having to do too much integration

Skill shortage

Lack of the cultural shift

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Ambient financial services : a new super trend

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Financial Services have changed forever

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Financial Services are now in the background of our digital lives

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So...

- **Retailers provide embedded banking and insurance**

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So...

- Retailers provide embedded banking and insurance
- **Telcos provide payments and lending**

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So...

- Retailers provide embedded banking and insurance
- Telcos provide payments and lending
- Insurers offer on-demand subscriptions
- **PayPal is rumored to be buying Pinterest**

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So...

- Retailers provide embedded banking and insurance
- Telcos provide payments and lending
- Insurers offer on-demand subscriptions
- PayPal is rumored to be buying Pinterest
- **Banks deliver financial services through a multitude of models varying from banking-as-a-service to mobile-only**

BaaS

Mobile-exclusive

Phygital

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This revolution is just getting started :

Super apps

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This revolution is just getting started :

Super apps

Distributed finance

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This revolution is just getting started :

Super apps

Distributed finance

Parametric insurance

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This revolution is just getting started :

Super apps

Distributed finance

Parametric insurance

Robo-advisors

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This revolution is just getting started :

Super apps

Distributed finance

Parametric insurance

Robo-advisors

...

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Ambient financial services : intertwined to support a customer-first approach

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Old business models

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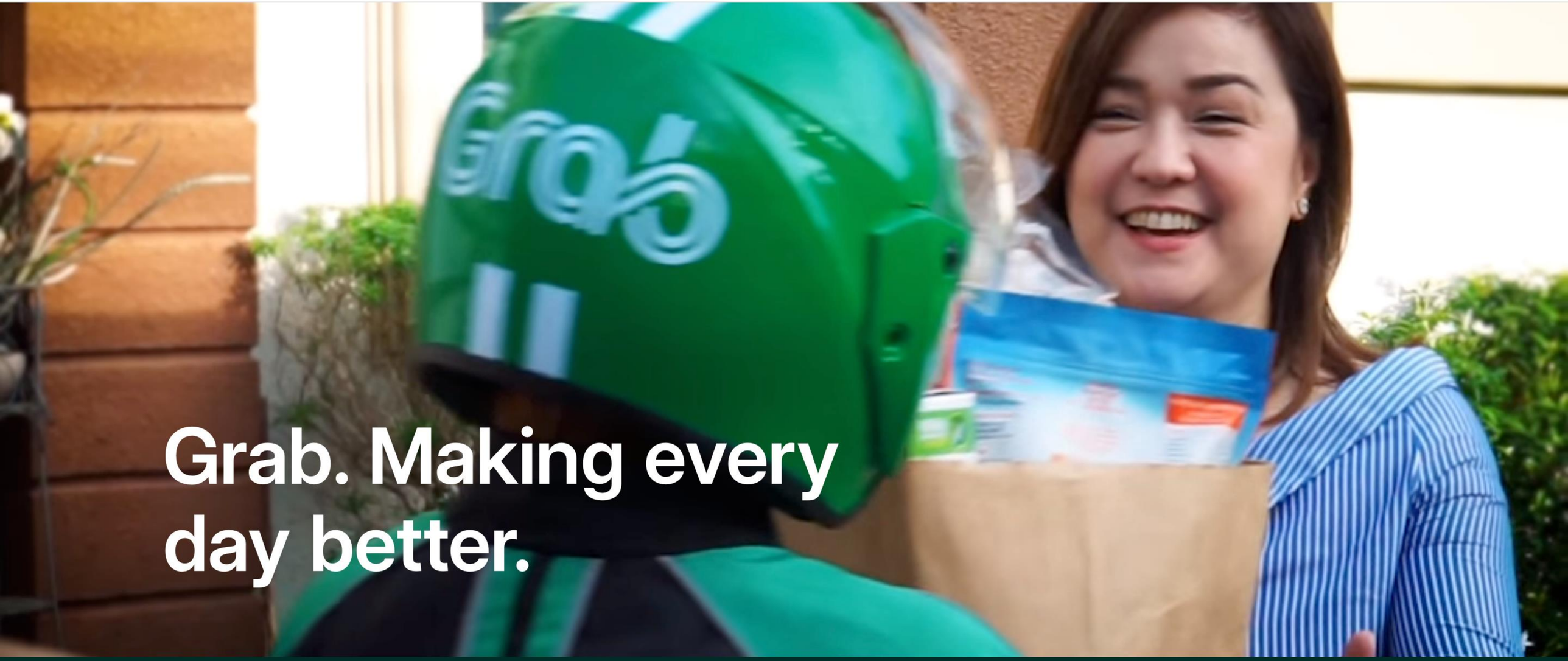
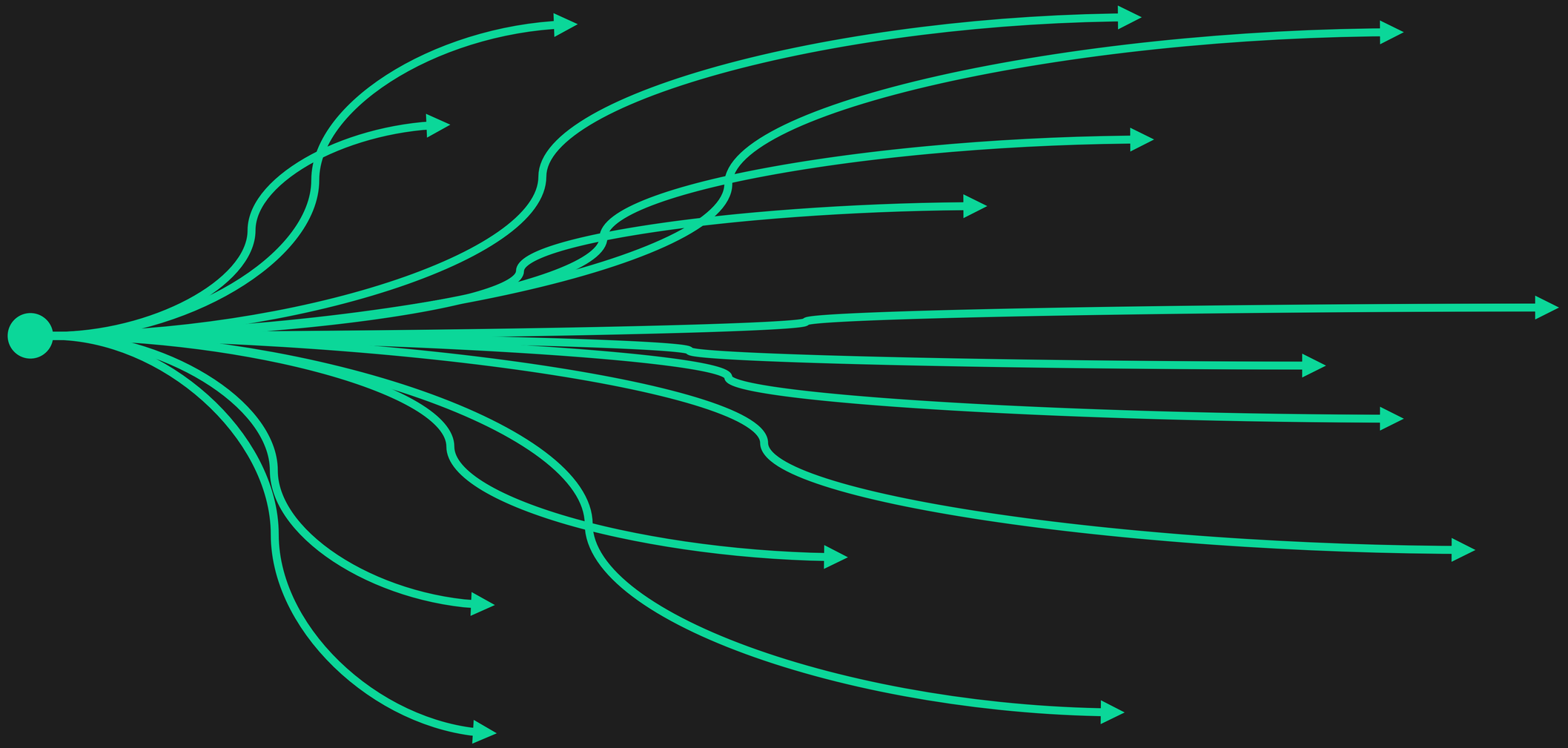


Grab. Making every day better.

Read Our Story

Download App

New business models



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A customer-first approach backed by strong investment won hearts and minds

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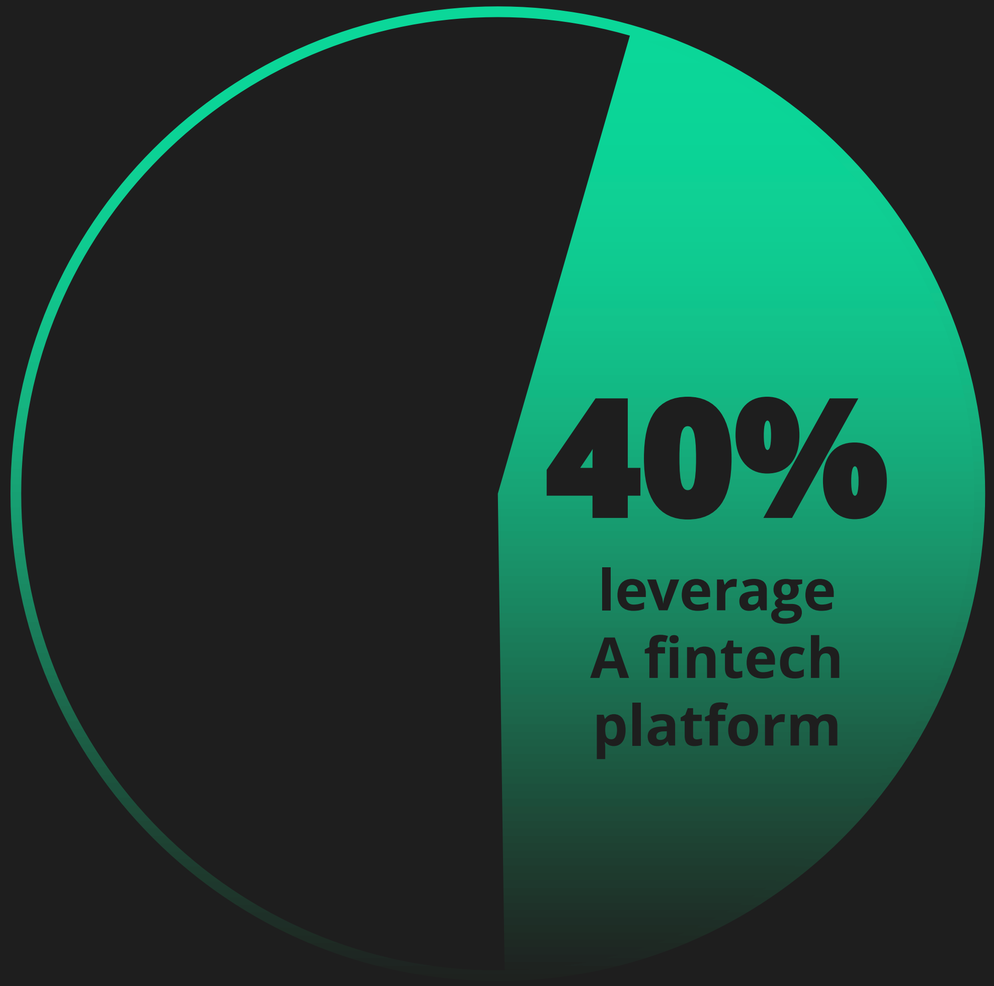
Of all consumers...



Source : McKinsey

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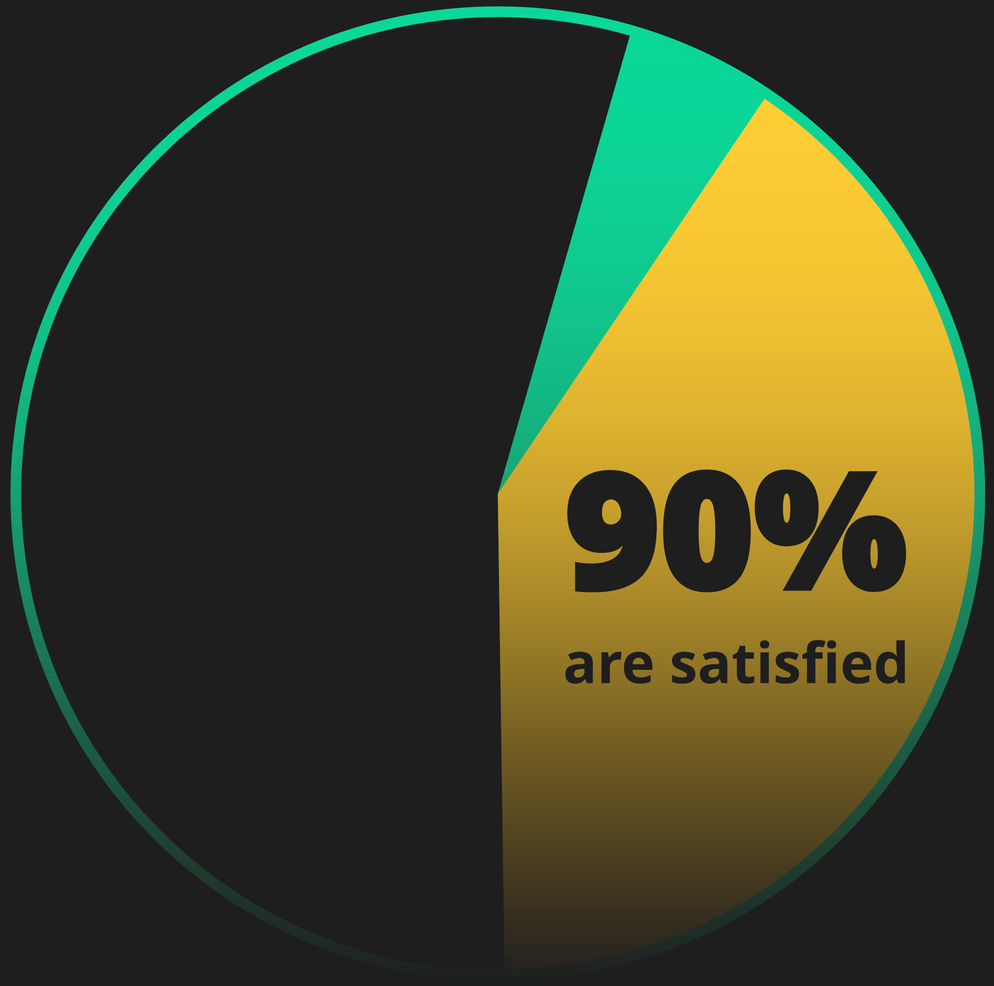
And of those...



Source : McKinsey

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One app, all things money

Open a free account in minutes right from your phone, and make your money go further

Get started

Everyday needs

Co-opetition and co-existence are now mainstream

04

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Smart incumbents are shifting towards ancillary services streams

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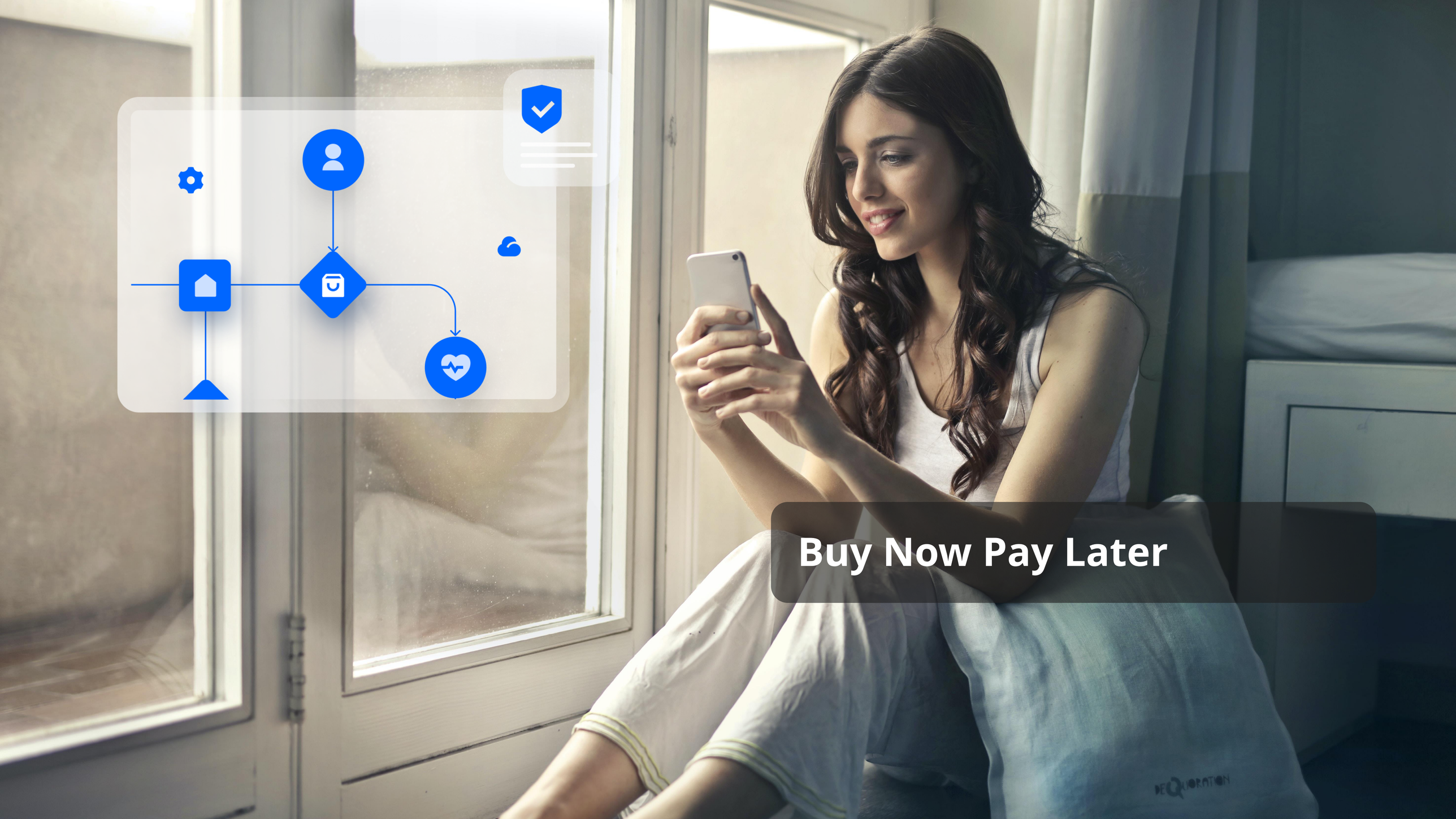
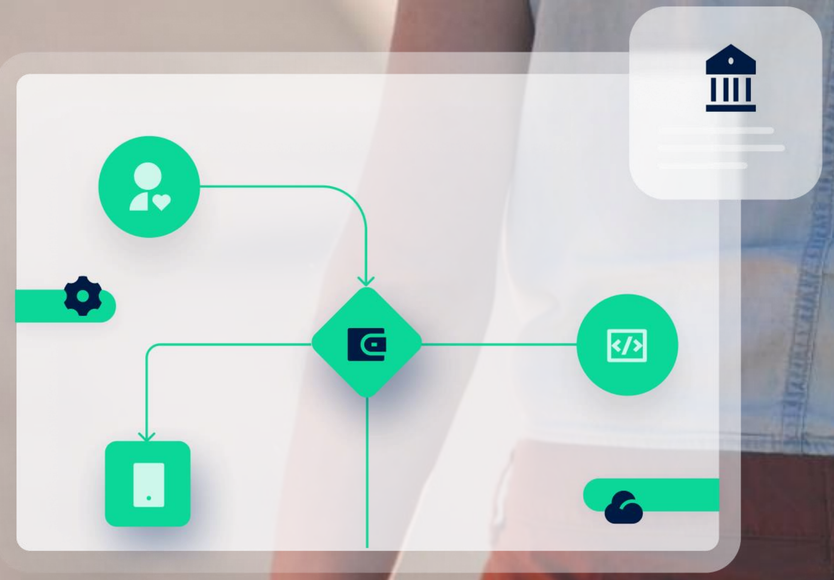
Targeting under banked SME customers


Buy Now Pay Later

Parametric Insurance



Roboadvisors

To sum up :

05

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To sum up :

01

No major improvements in transformation

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To sum up :

01

No major improvements in transformation

02

Ambient FS
A new super-trend

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01

No major improvements in transformation

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Ambient FS
A new super-trend

03

Stronger neo players

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To sum up :

01

No major improvements in transformation

02

Ambient FS
A new super-trend

03

Stronger neo players

04

Smarter incumbents

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Seems like a tough market to be in, right?

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All the sudden you must :

Reshape your customer experience

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All the sudden you must :

Reshape your customer experience

Build new innovative business lines

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Reshape your customer experience

Build new innovative business lines

Build better partnerships

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Build better partnerships

Build better core processes

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All the sudden you must :

Reshape your customer experience

Build new innovative business lines

Build better partnerships

Build better core processes

Cut down IT operational costs

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All this while :

Not breaking your core legacy solutions

Build new innovative business lines

ld better processes

Cut down IT operational costs

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All this while :

Not breaking your core legacy solutions

Staying compliant and financially successful

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Let’s look at the options we have

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If technology is key...

chime

USD 25 Billion

Same as America's
13th-largest bank

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If technology is key...

chime

USD 25 Billion

Same as America's
13th-largest bank

Revolut

USD 33 Billion

50% bigger than
Deutsche Bank

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If technology is key...

chime

USD 25 Billion

Same as America's
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Revolut

USD 33 Billion

50% bigger than
Deutsche Bank

Lemonade

USD 10 Billion

raised USD 0.5 billion
to date

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If technology is key...

How replicable Is their model?

Chime

USD 25 Billion

Same as America's
13th-largest bank

Revolut

USD 33 Billion

50% bigger than
Deutsche Bank

Lemonade

USD 10 Billion

raised USD 0.5 billion
to date

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This one-in-a-million model is not the best for you

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What about cloud-native core engines?

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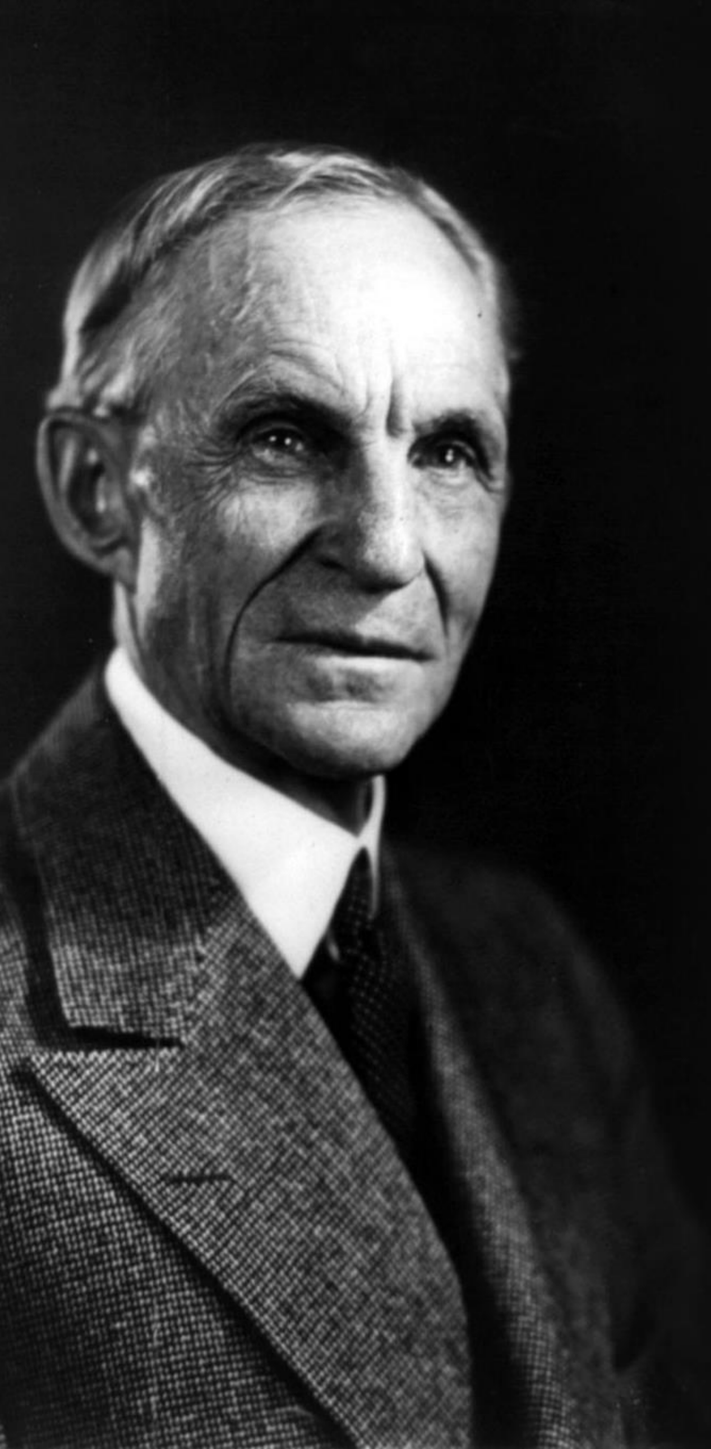

“IF I HAD ASKED PEOPLE WHAT THEY WANTED, THEY WOULD HAVE SAID: **FASTER HORSES...**”

Henry Ford

Value materialized, faster & more predictable

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High-productivity Financial Infrastructure

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Composable digital & core blocks

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Out of the box and flexible.
Deploy at your own pace.

Digital & CX Blocks

Lean Core Blocks

Ecosystem Blocks

Banking

Insurance

Embedded Finance

3rd Party Services

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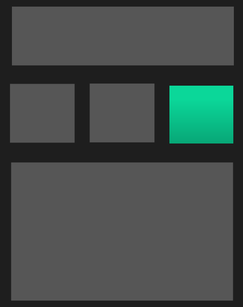
Fast time to market



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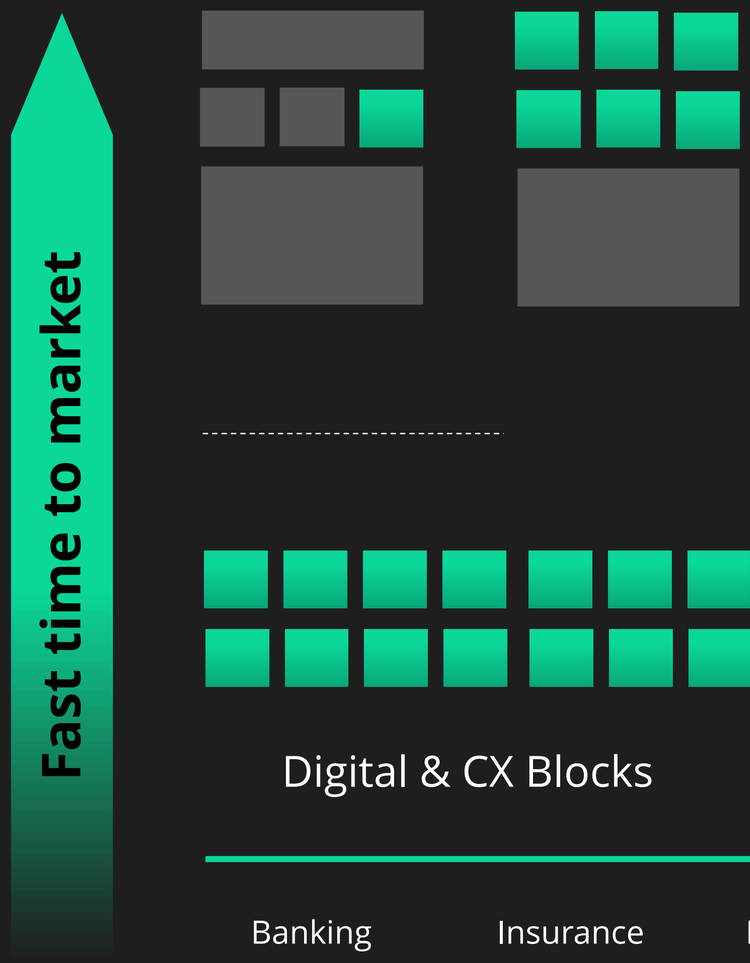

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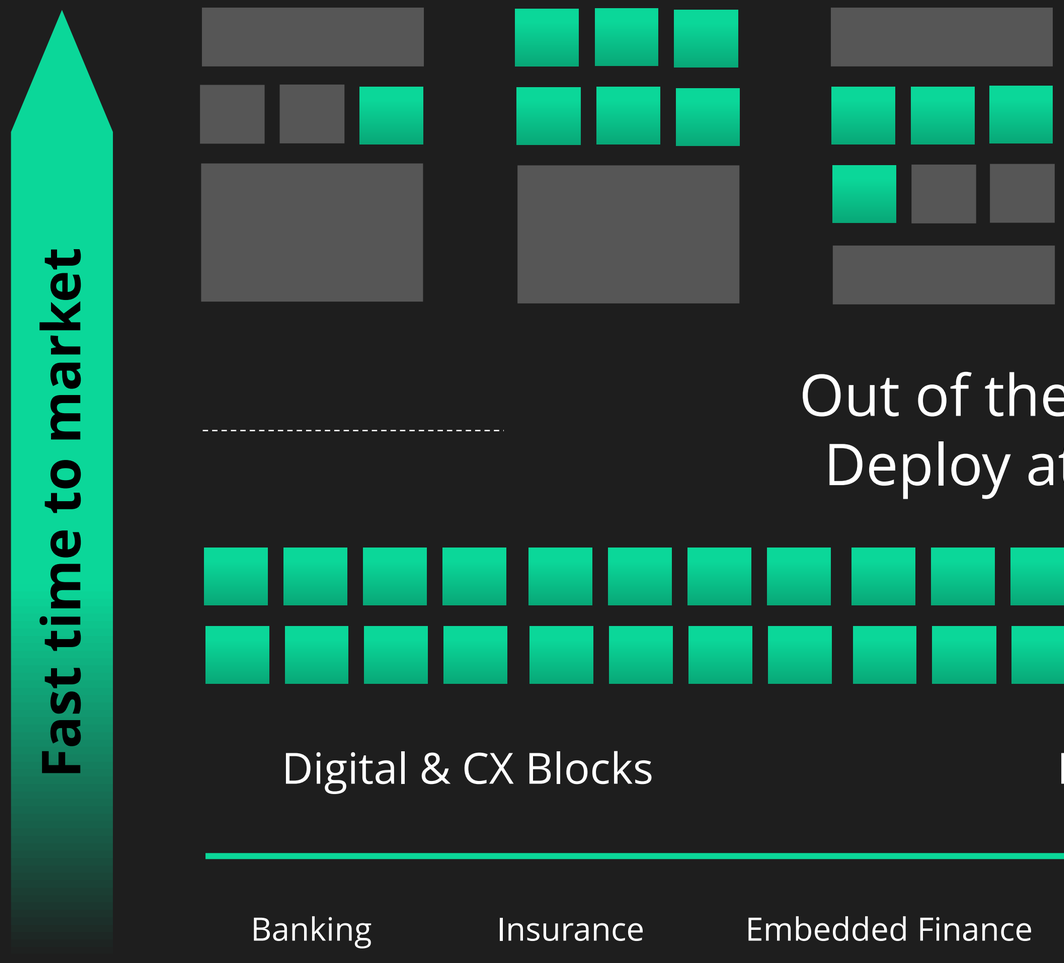

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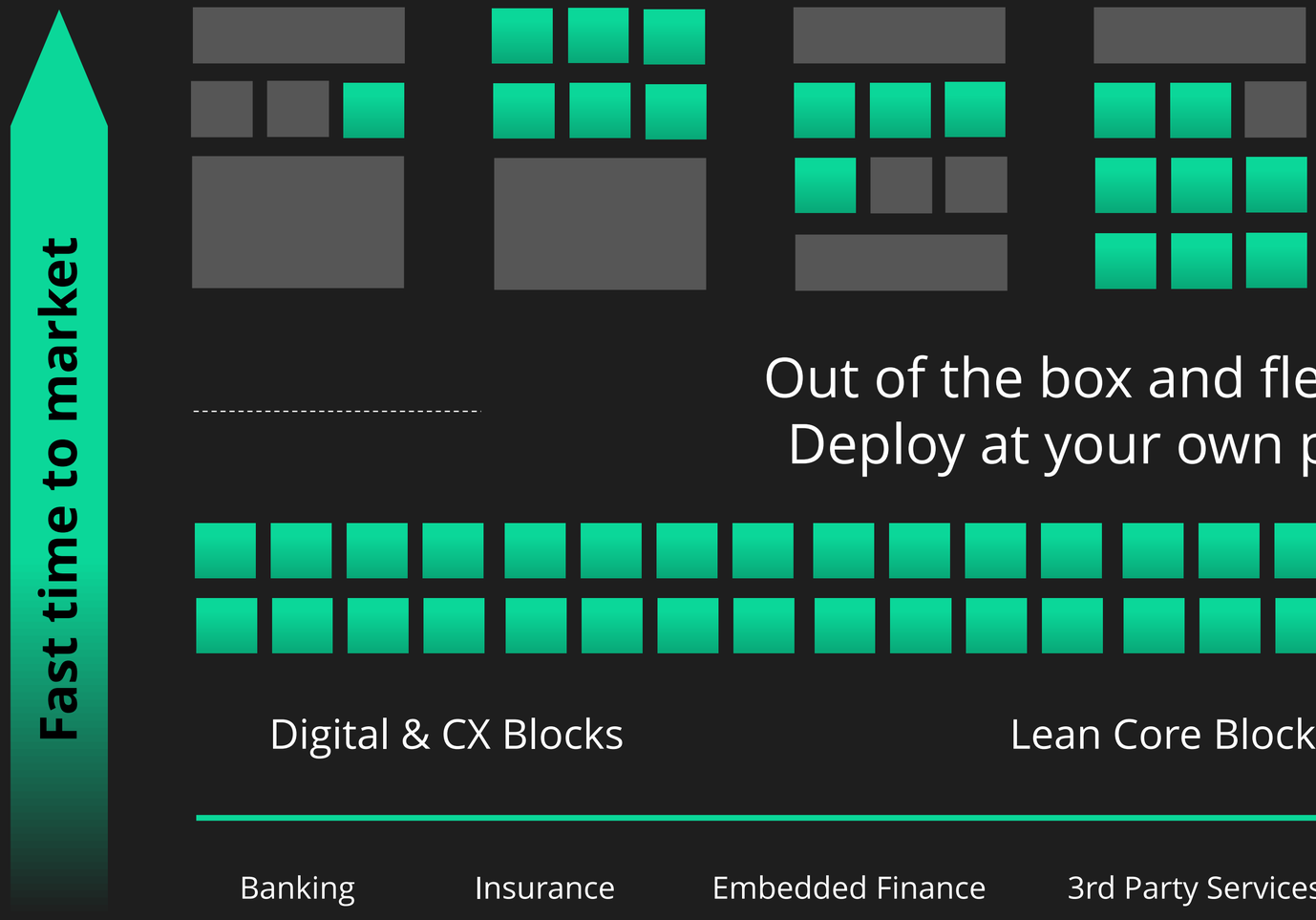

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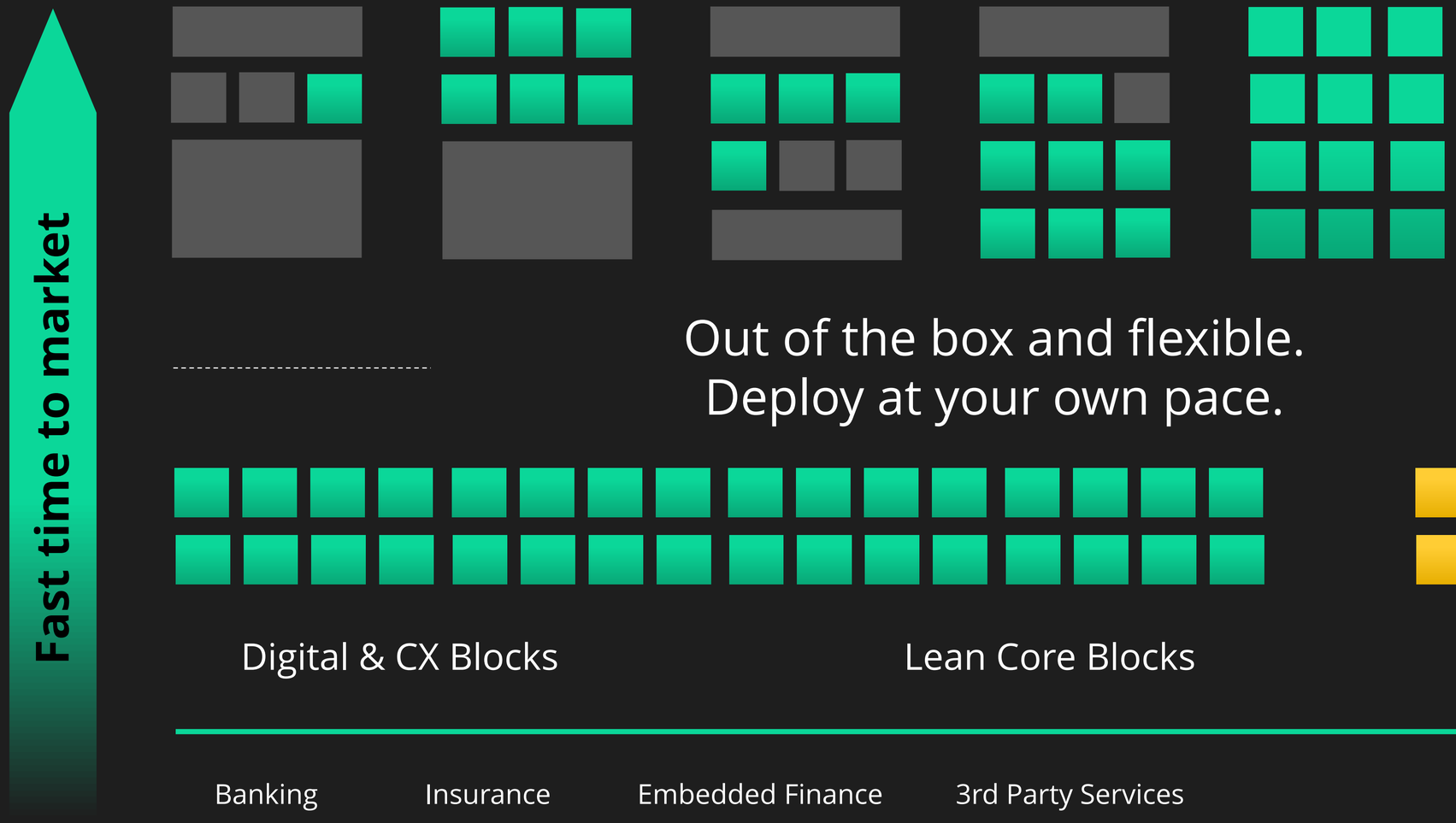

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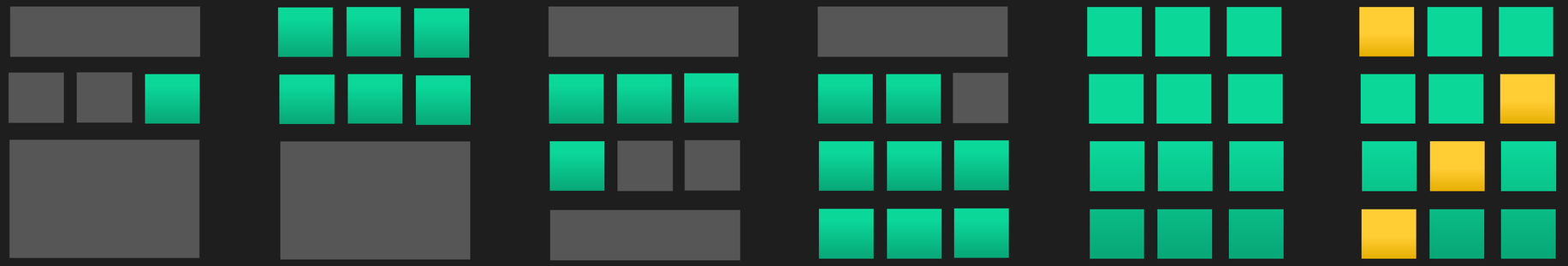
Fast time to market



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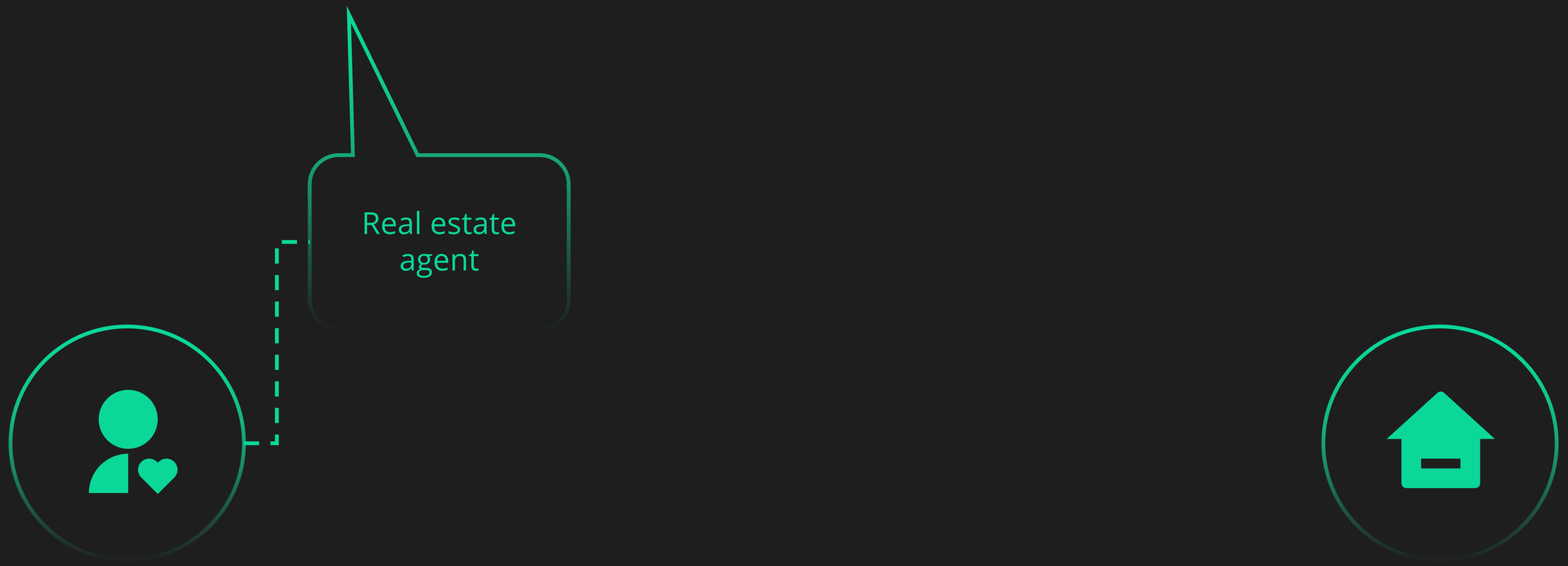

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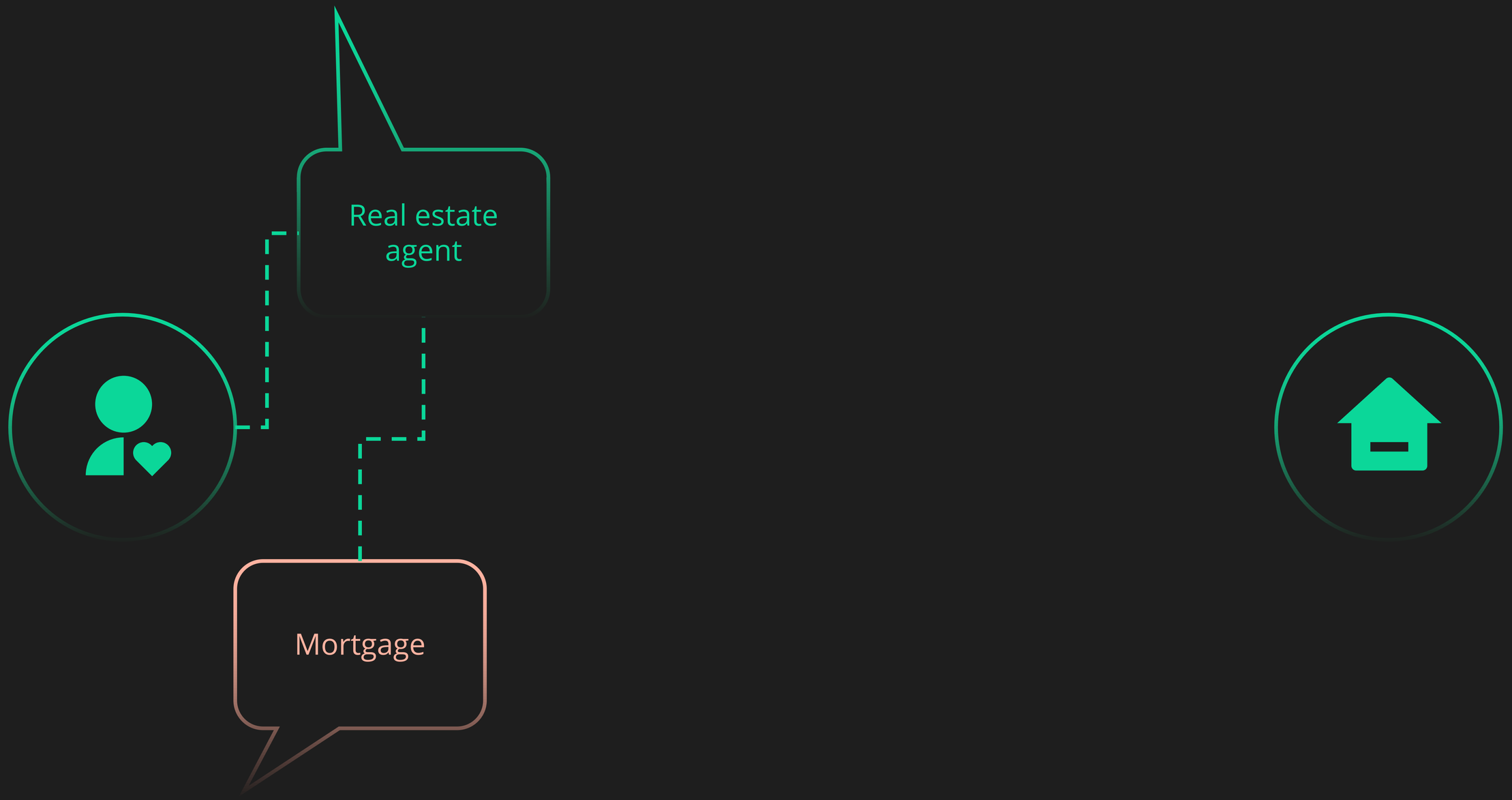

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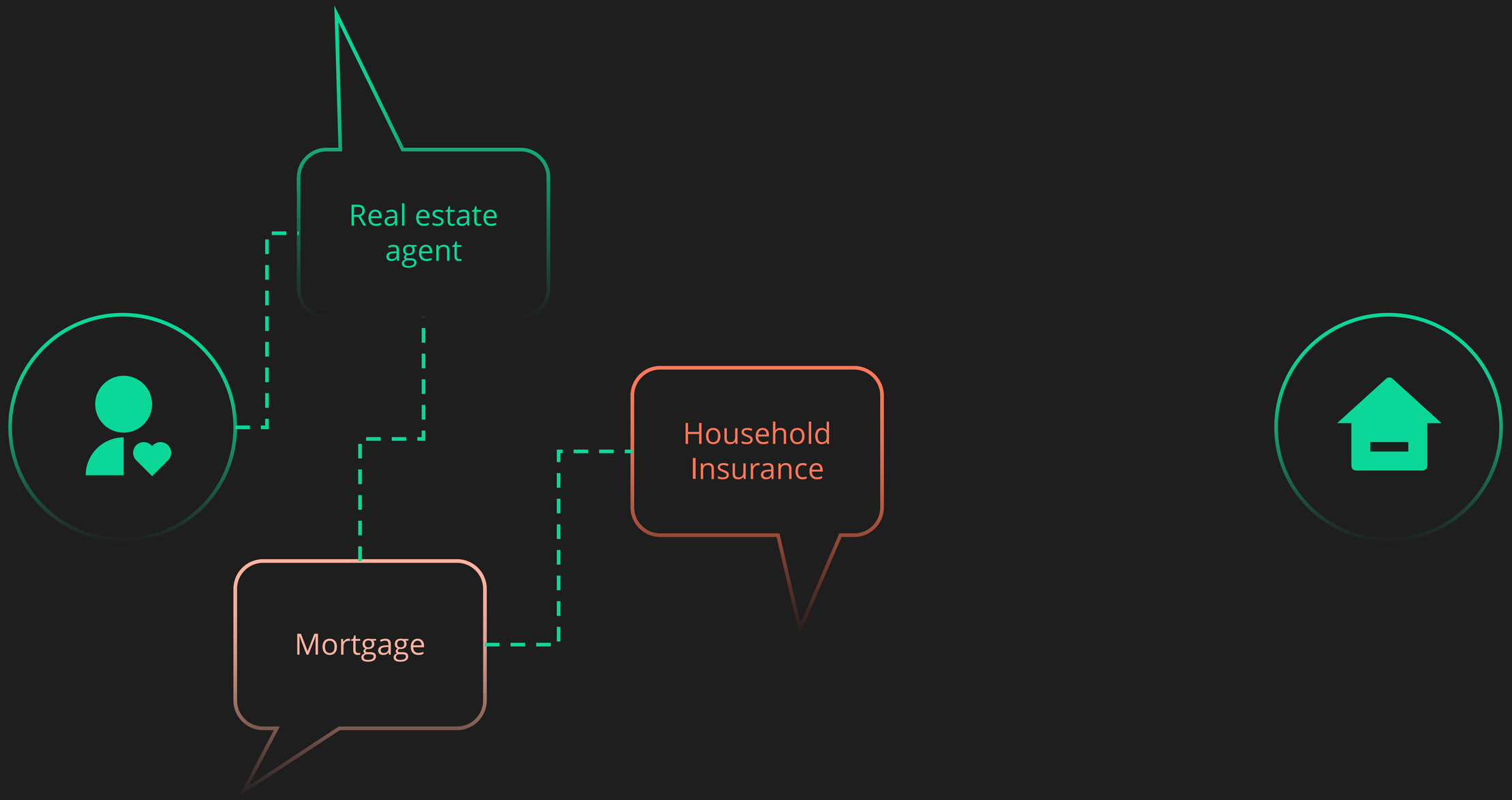

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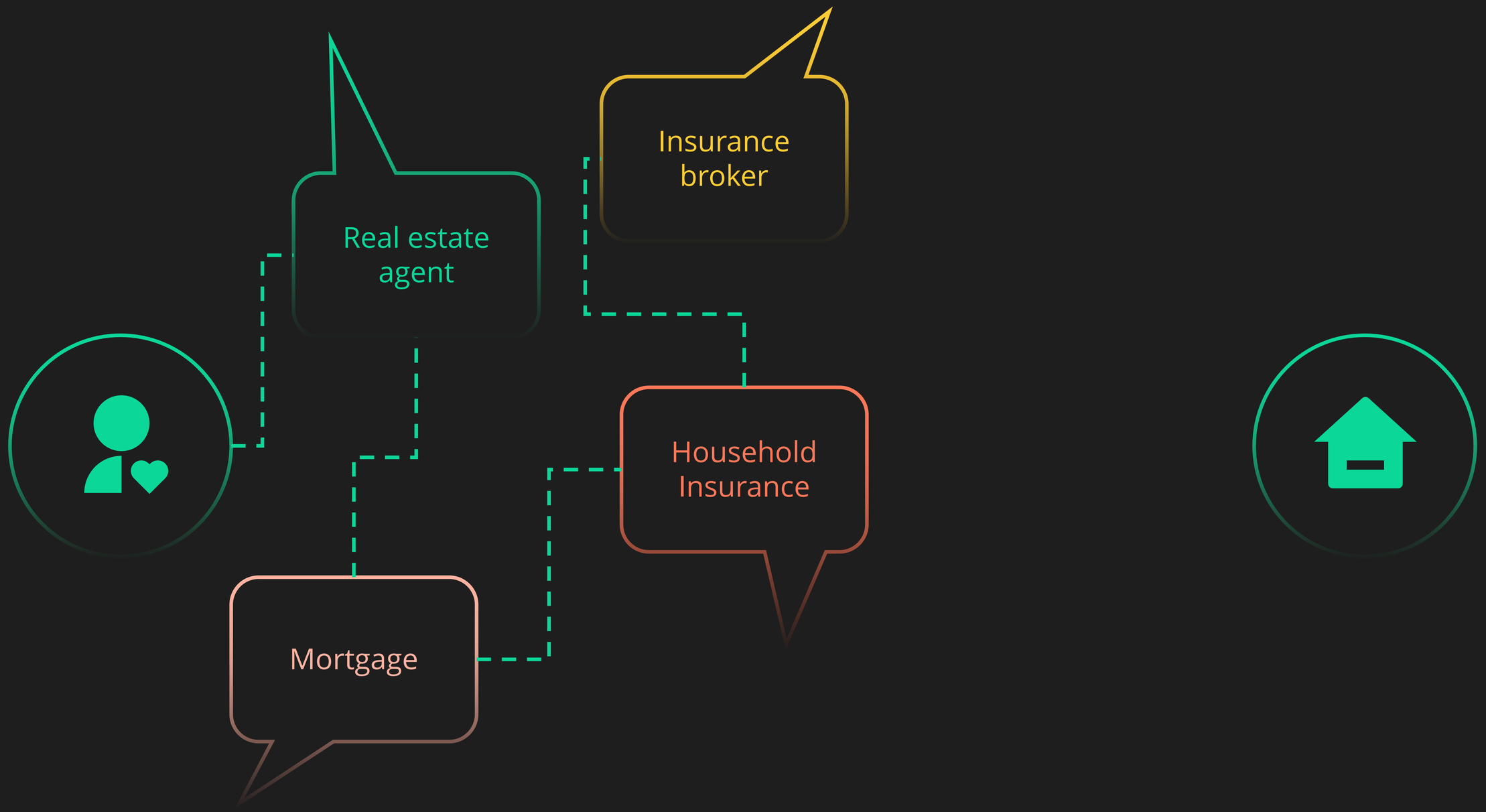

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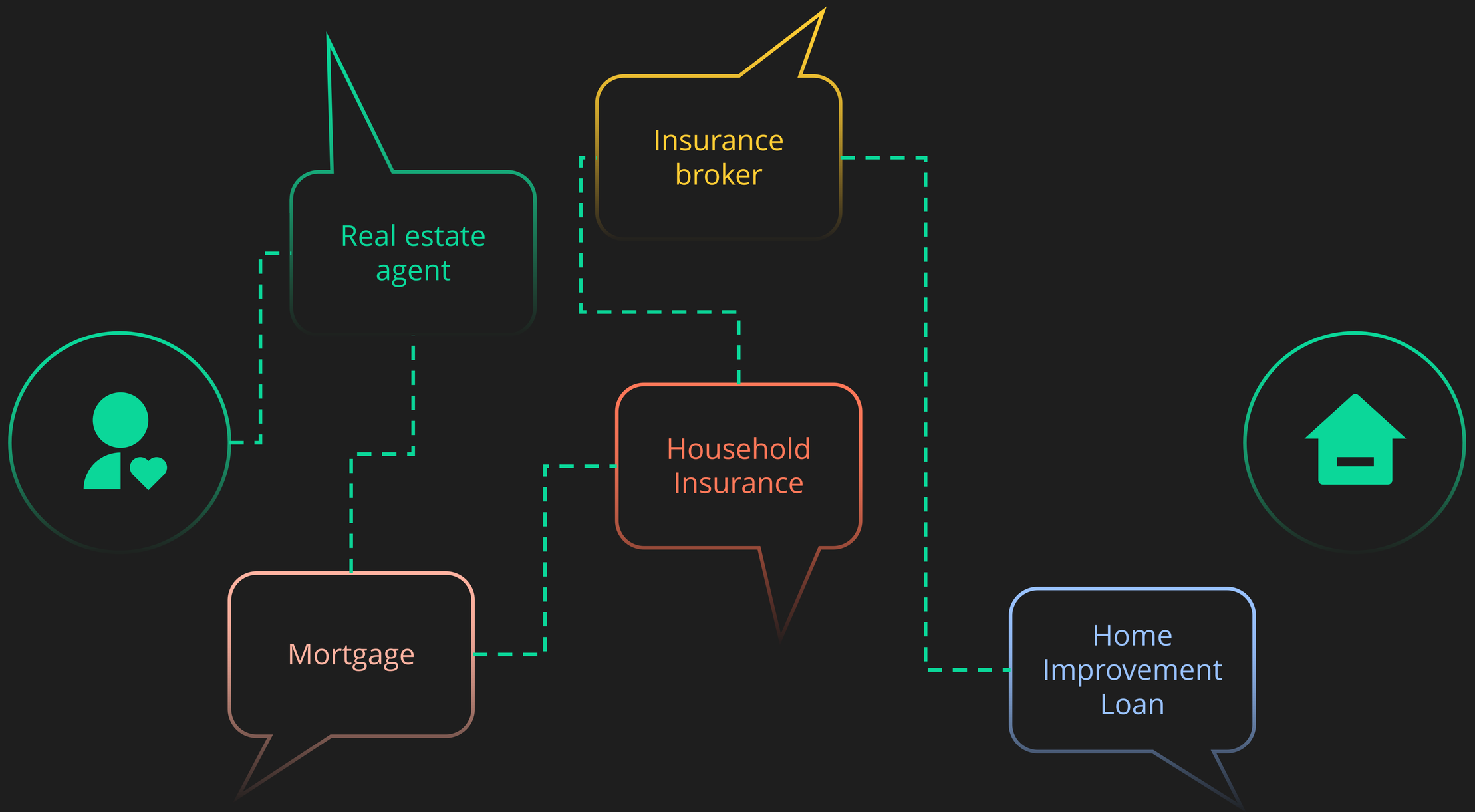

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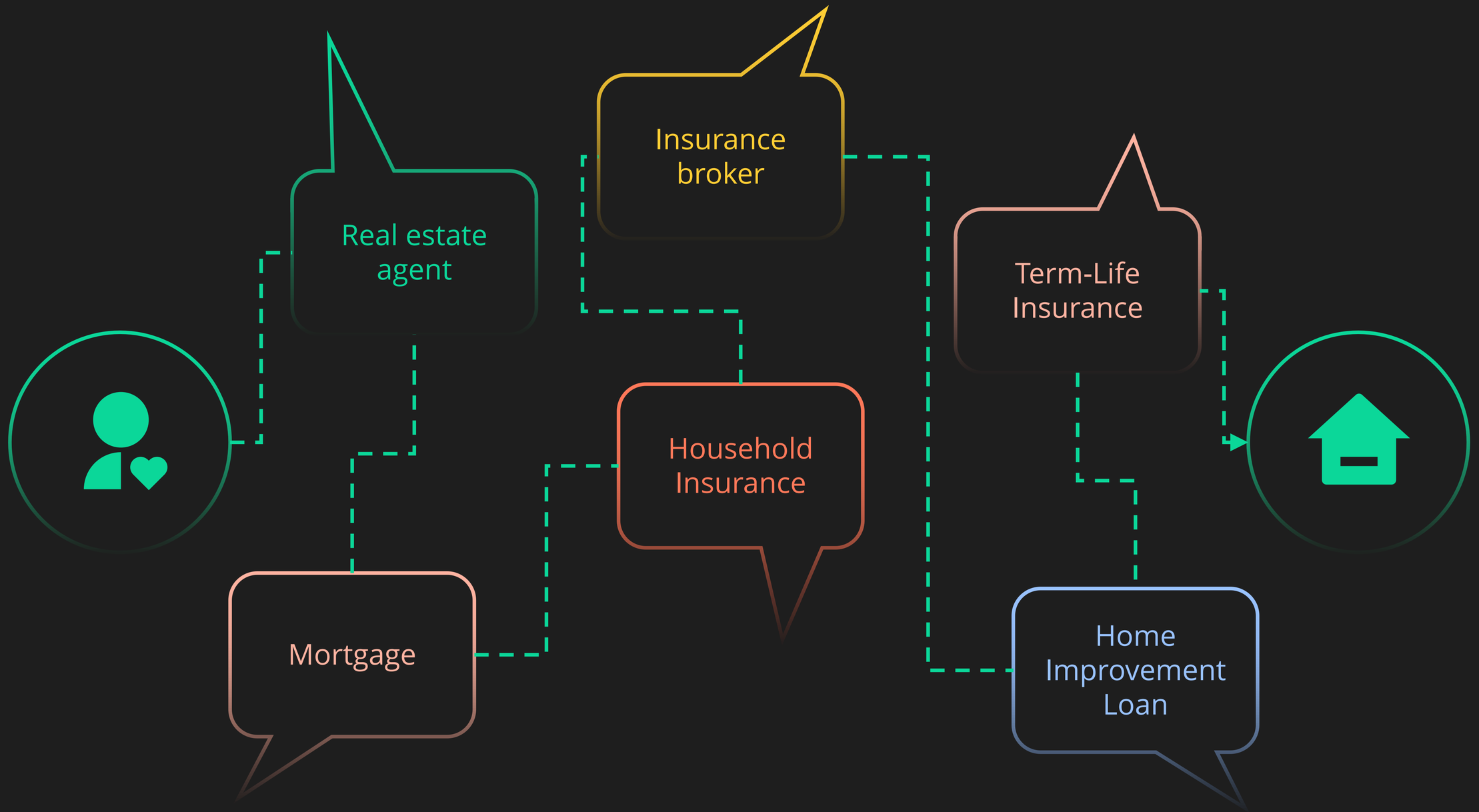

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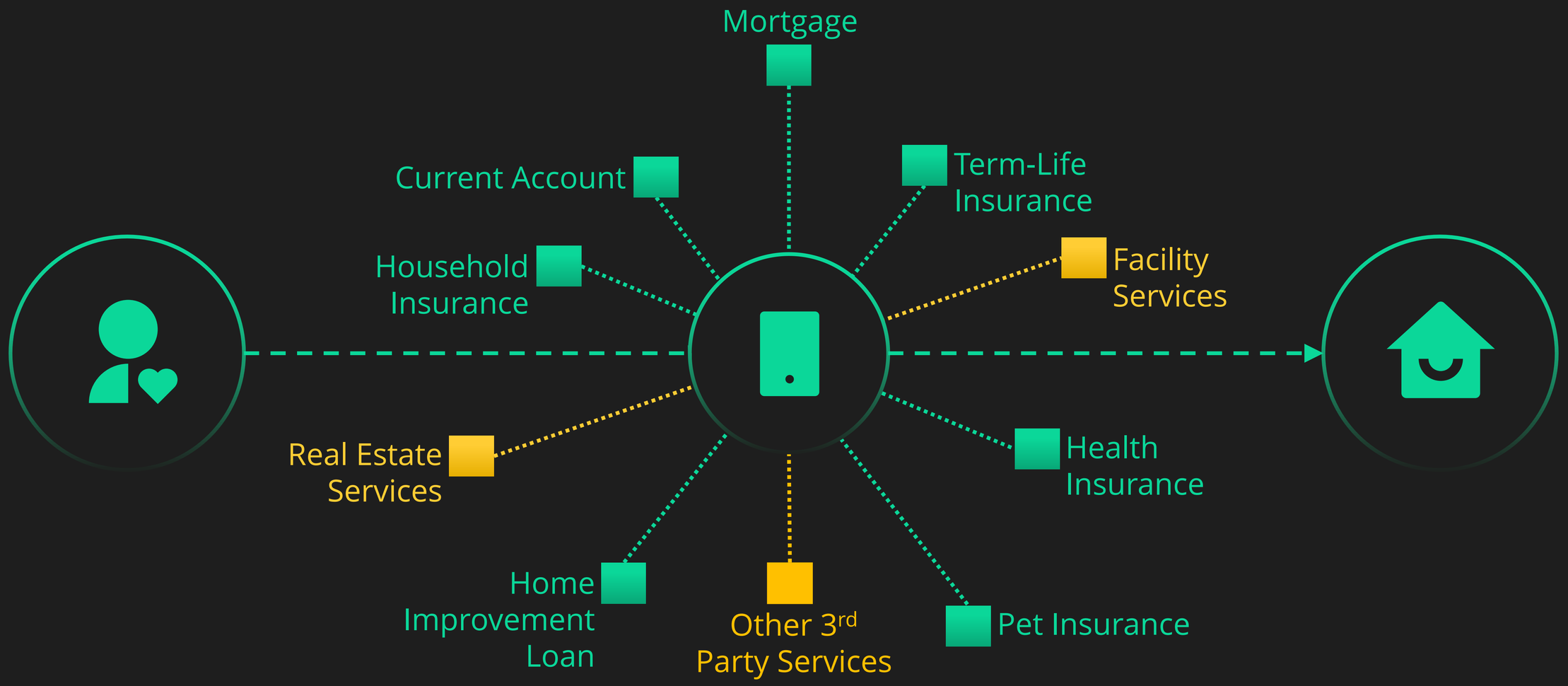

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Self-service
No-code/
Low-code

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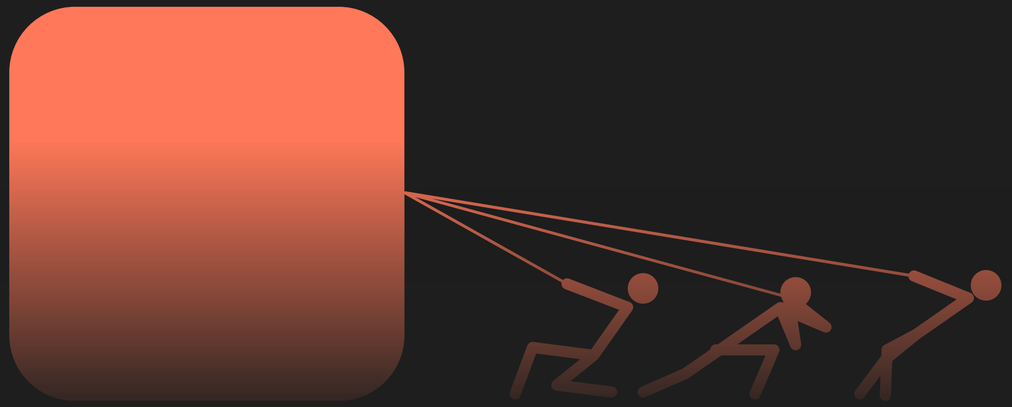
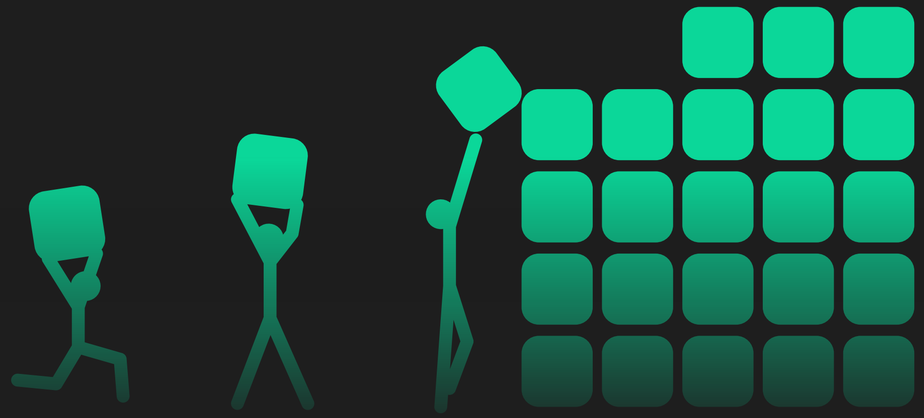
Building with No-code/Low-code



Complex development,
huge teams,
Cumbersome development processes



Low-code,
nimble, agile teams

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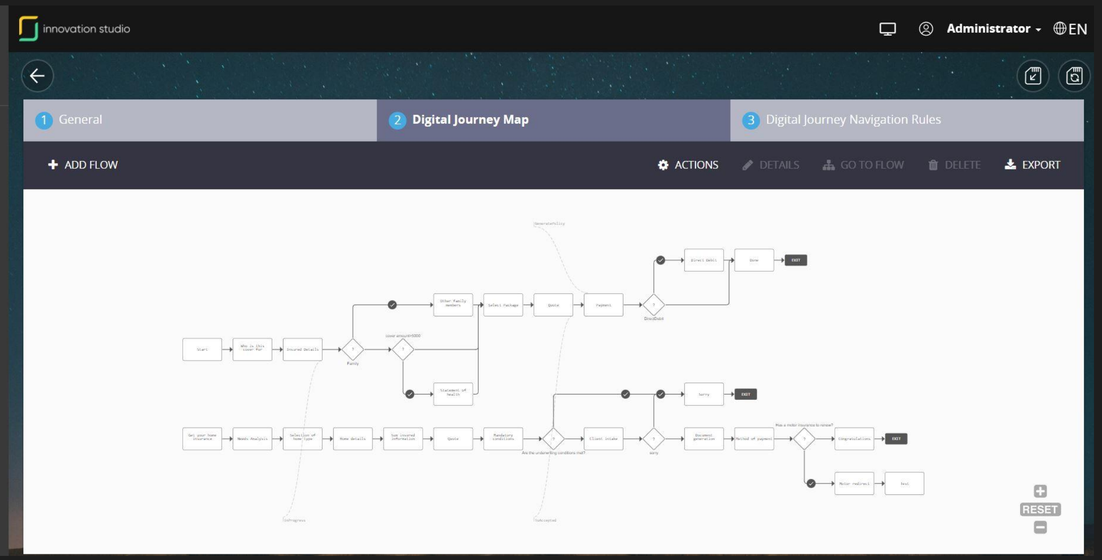
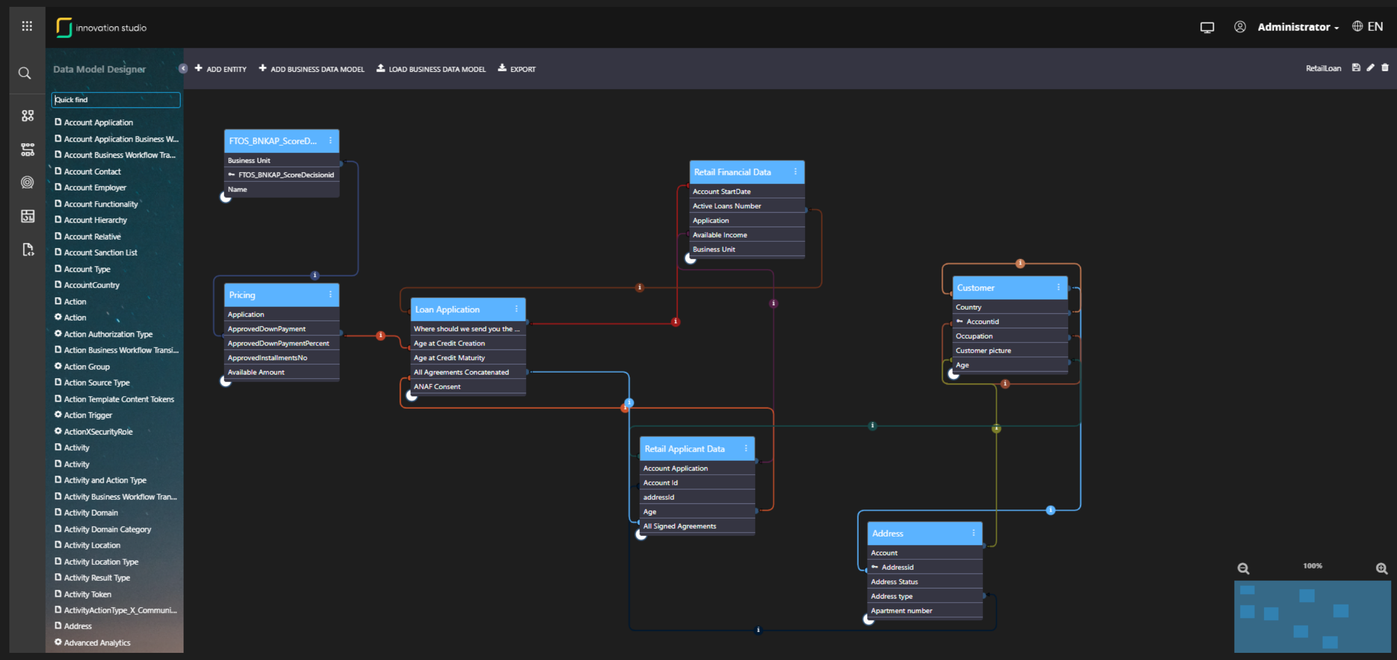
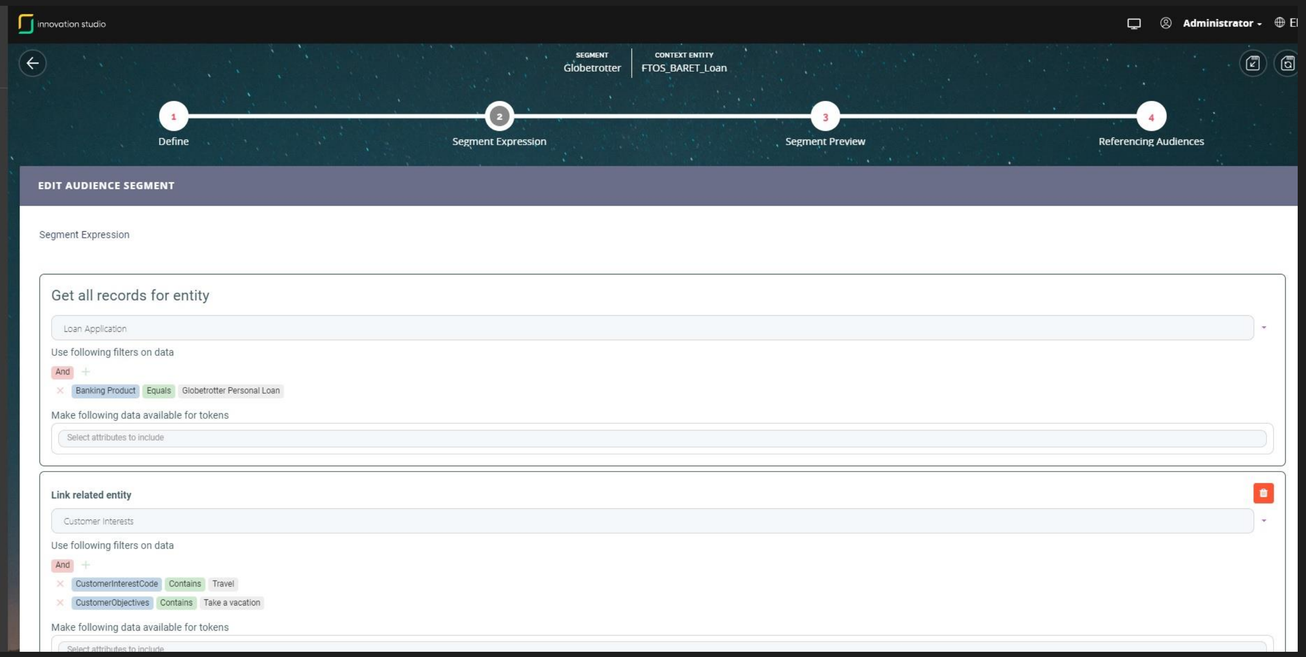
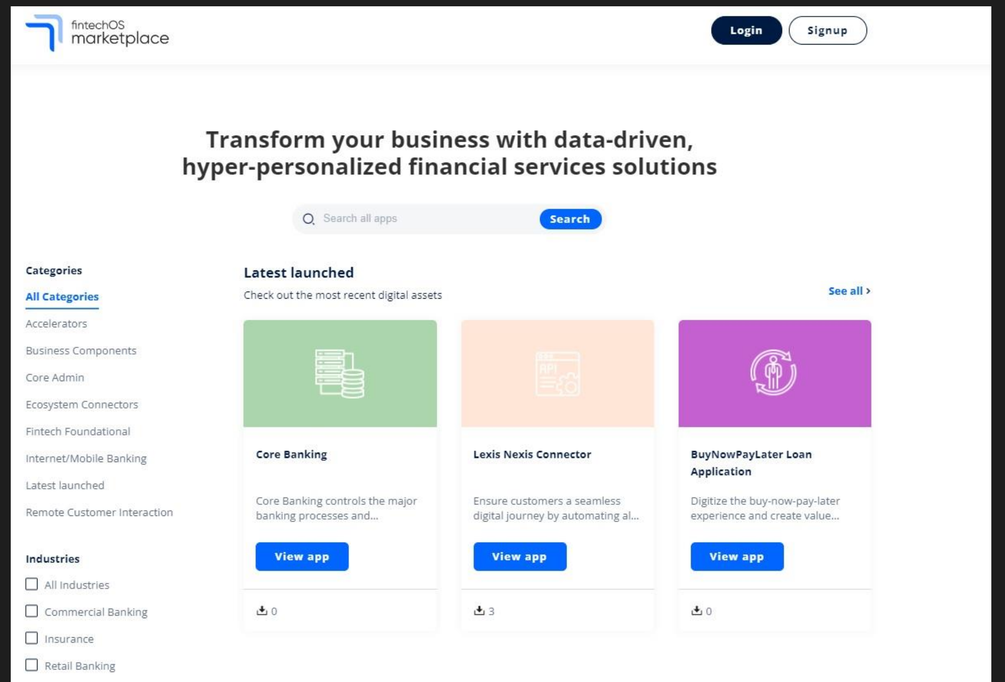

innovation studio
Administrator
EN
1 General
2 Digital Journey Map
3 Digital Journey Navigation Rules
ADD FLOW
ACTIONS
DETAILS
GO TO FLOW
DELETE
EXPORT
RESET


innovation studio
Administrator
EN
Data Model Designer
ADD ENTITY
ADD BUSINESS DATA MODEL
LOAD BUSINESS DATA MODEL
EXPORT
RetailLoan
Quick find
Account Application
Account Application Business W...
Account Business Workflow Tra...
Account Contact
Account Employer
Account Functionality
Account Hierarchy
Account Relative
Account Sanction List
Account Type
AccountCountry
Action
Action
Action Authorization Type
Action Business Workflow Transi...
Action Group
Action Source Type
Action Template Content Tokens
Action Trigger
ActionXSecurityRole
Activity
Activity
Activity and Action Type
Activity Business Workflow Tran...
Activity Domain
Activity Domain Category
Activity Location
Activity Location Type
Activity Result Type
Activity Token
ActivityActionType_X_Communi...
Address
Advanced Analytics
FTOS_BNKAP_ScoreD...
Business Unit
FTOS_BNKAP_ScoreDecisionId
Name
Pricing
Application
ApprovedDownPayment
ApprovedDownPaymentPercent
ApprovedInstallmentsNo
Available Amount
Loan Application
Where should we send you the ...
Age at Credit Creation
Age at Credit Maturity
All Agreements Concatenated
ANAF Consent
Retail Financial Data
Account StartDate
Active Loans Number
Application
Available Income
Business Unit
Retail Applicant Data
Account Application
Account Id
addressId
Age
All Signed Agreements
Customer
Country
AccountId
Occupation
Customer picture
Age
Address
Account
AddressId
Address Status
Address type
Apartment number
100%


innovation studio
Administrator
SEGMENT
Globetrotter
CONTEXT ENTITY
FTOS_BARET_Loan
1 Define
2 Segment Expression
3 Segment Preview
4 Referencing Audiences
EDIT AUDIENCE SEGMENT
Segment Expression
Get all records for entity
Loan Application
Use following filters on data
And
Banking Product Equals Globetrotter Personal Loan
Make following data available for tokens
Select attributes to include
Link related entity
Customer Interests
Use following filters on data
And
CustomerInterestCode Contains Travel
CustomerObjectives Contains Take a vacation
Make following data available for tokens
Select attributes to include


fintechOS marketplace
Login
Signup
Transform your business with data-driven, hyper-personalized financial services solutions
Search all apps
Search
Categories
All Categories
Accelerators
Business Components
Core Admin
Ecosystem Connectors
Fintech Foundational
Internet/Mobile Banking
Latest launched
Remote Customer Interaction
Industries
All Industries
Commercial Banking
Insurance
Retail Banking
Latest launched
Check out the most recent digital assets
See all
Core Banking
Core Banking controls the major banking processes and...
View app
0
Lexis Nexis Connector
Ensure customers a seamless digital journey by automating al...
View app
3
BuyNowPayLater Loan Application
Digitize the buy-now-pay-later experience and create value...
View app
0

An internal makers culture encourages team-driven innovation and helps companies make the leap

A cloud-native data at the core architecture

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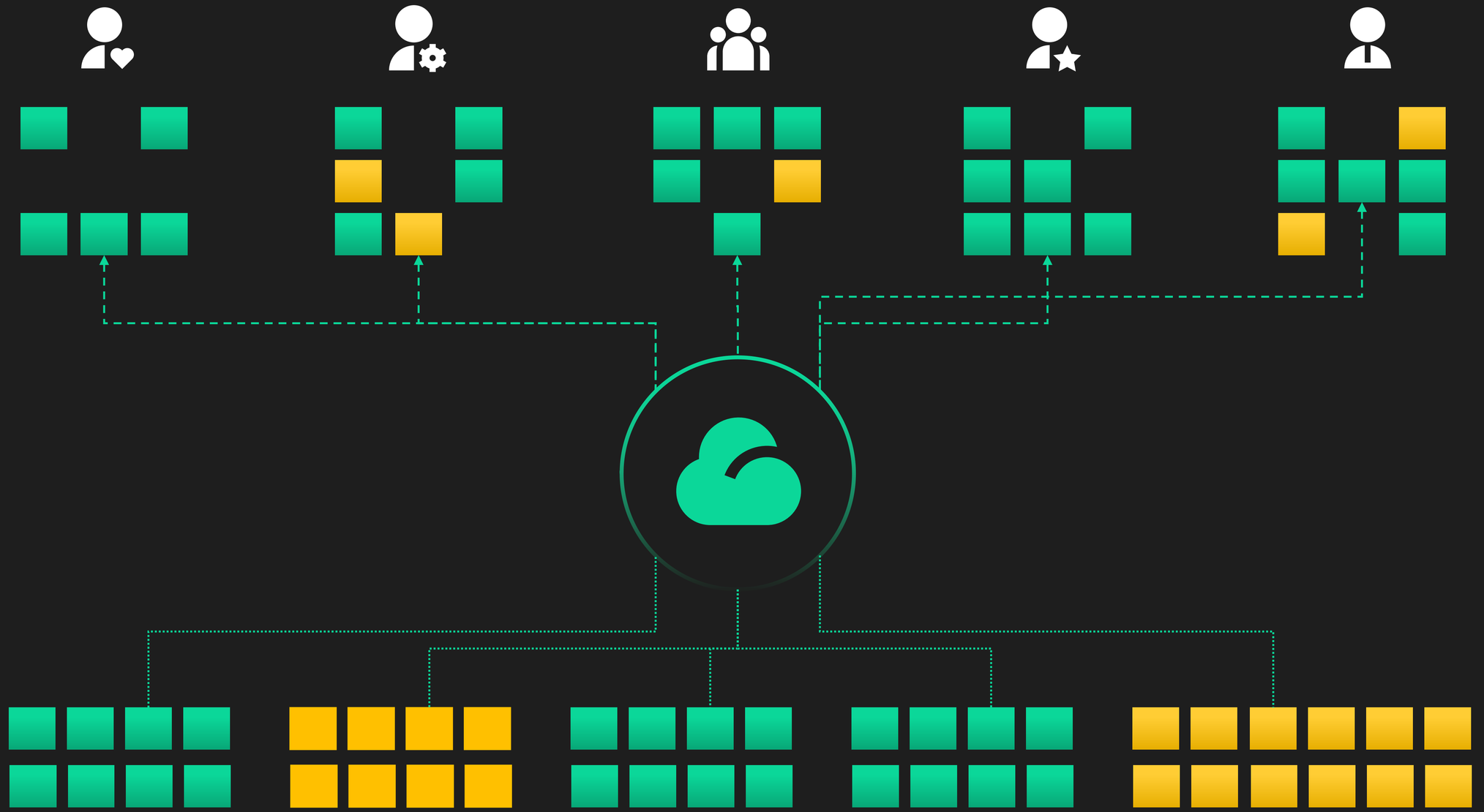

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To recap :

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Composable digital & core blocks

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Self-service
No-code

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A cloud-native data at the core architecture

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22

Composable digital & core blocks

+

Self-service No-code

+

A cloud-native data at the core architecture

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The super-platform for high-productivity financial infrastructure

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