

# Lean full stack banking

with FintechOS 22



 fintechOS\_leap

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# CX is the new competitive battleground

**CONTEXT :** Diminishing customer loyalties and trust, non-traditional competitors and complex regulation

CX is proving to be new competitive differentiator in the banking sector. Consequently, most FSIs are placing improving customer experience at the top of their strategic agenda.

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# A framework for best-in-class CX

## **PERSONALIZE AT SCALE :**

- Flexible products and services
- Contextualized customer journeys
- Omnichannel experience

## **AUTOMATE :**

- Frictionless, automated digital journeys
- Instant access to products and services  
Immediate problem resolution

## **TRANSFORM :**

- Capture customer feedback
- Short time to market for new products and services

# CX transformations fail to deliver returns

**Over two thirds of financial service providers that invest in digital transformation have not realized sustained returns**

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Contract admin

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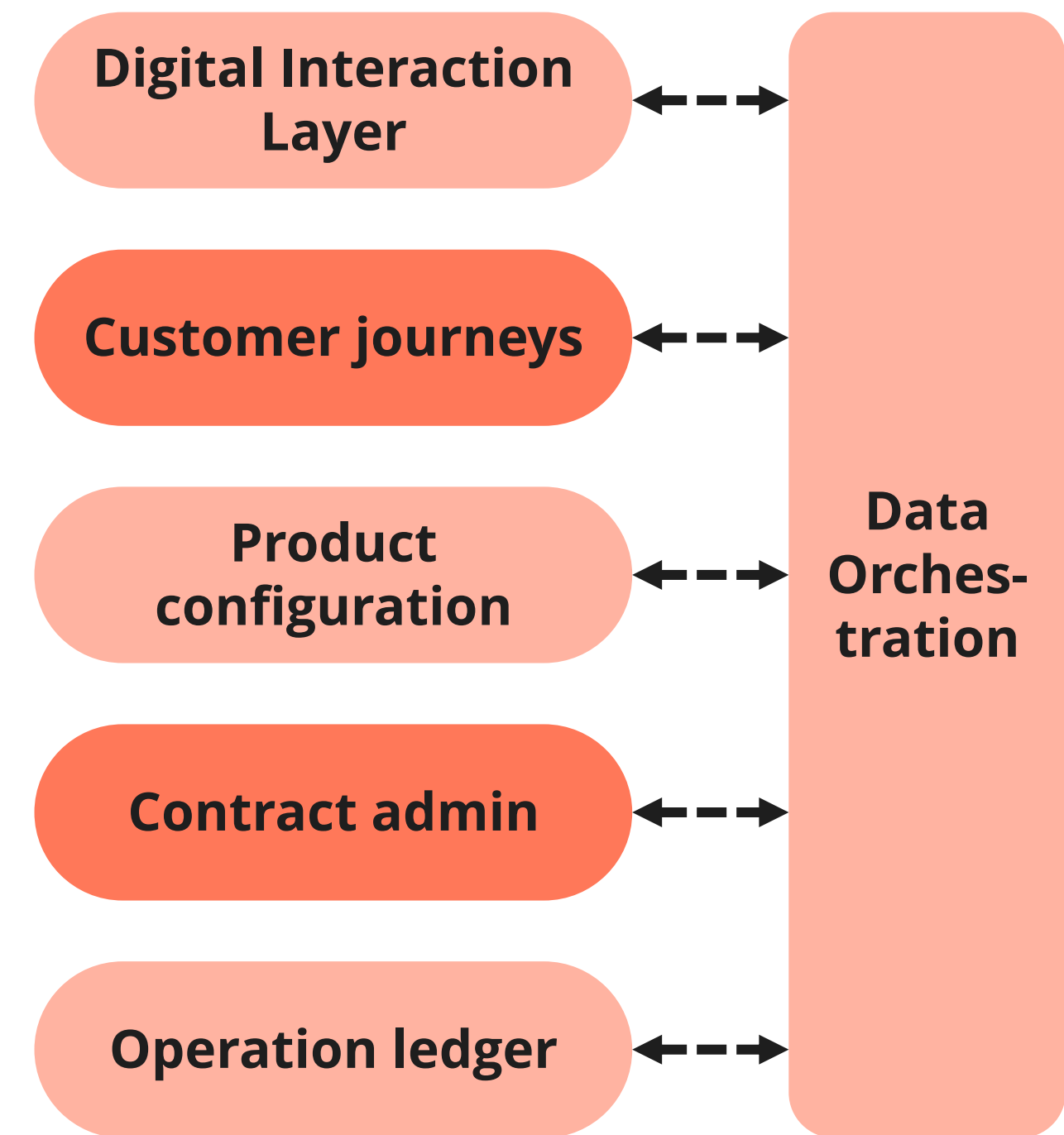
Contract admin

Operation ledger

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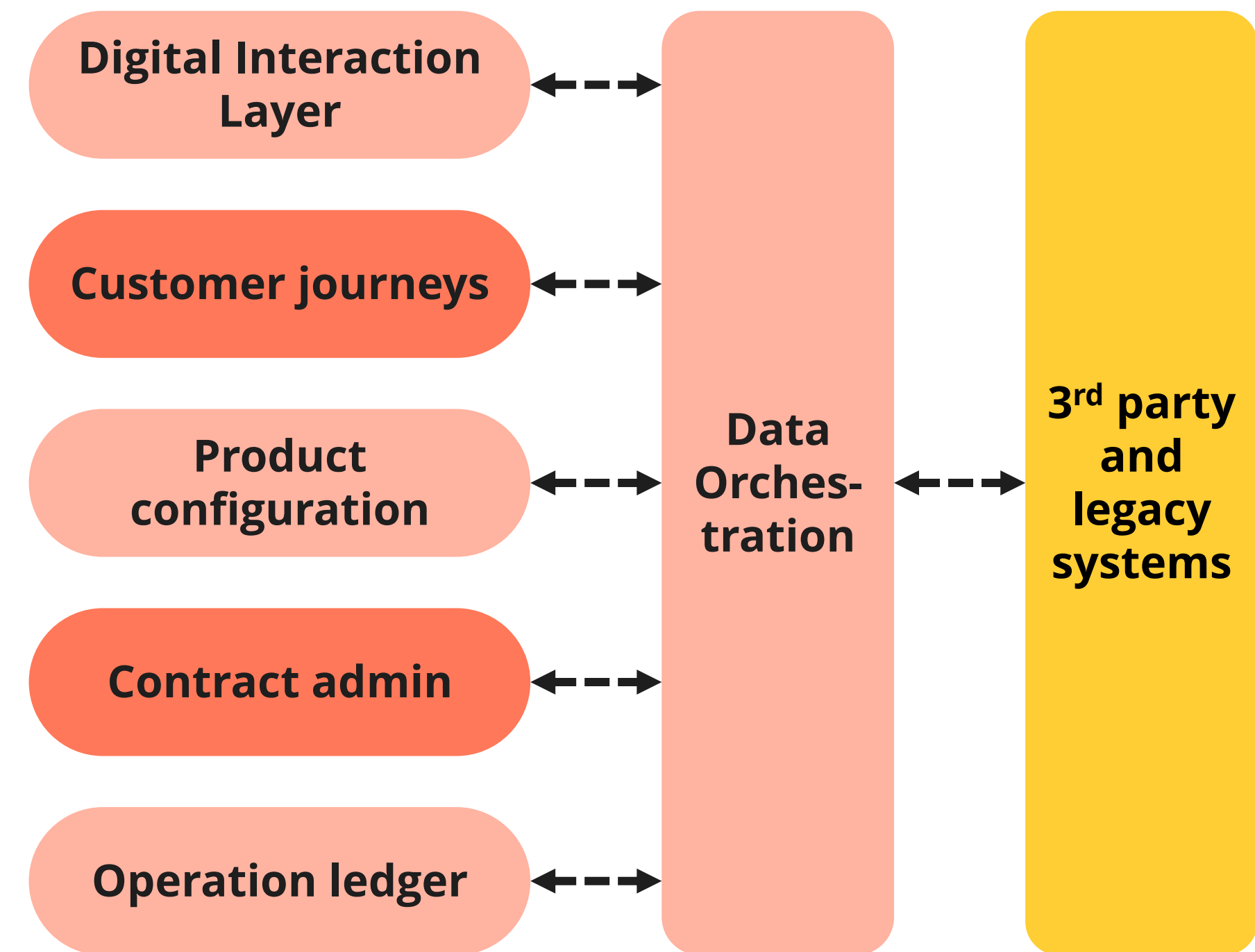
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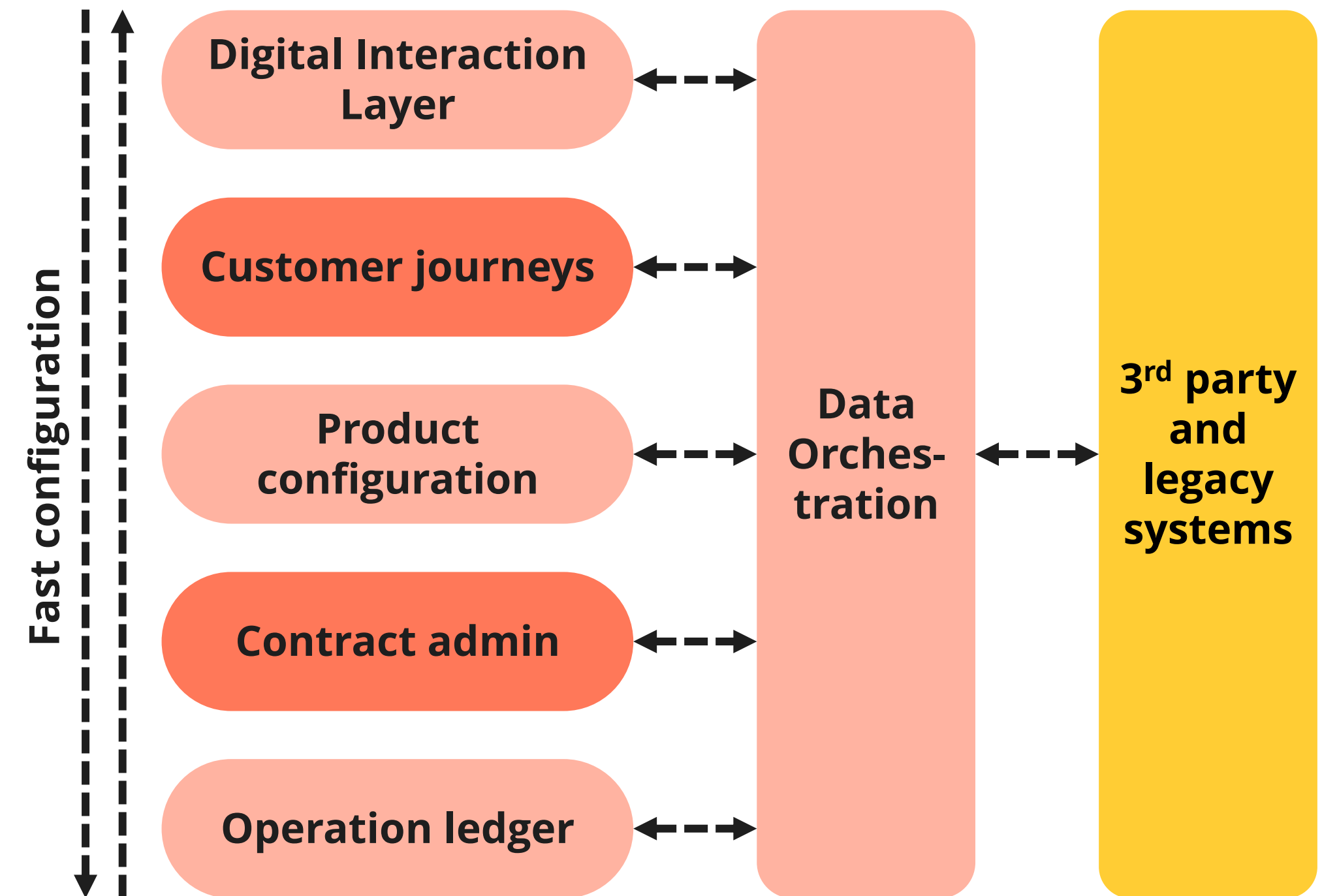
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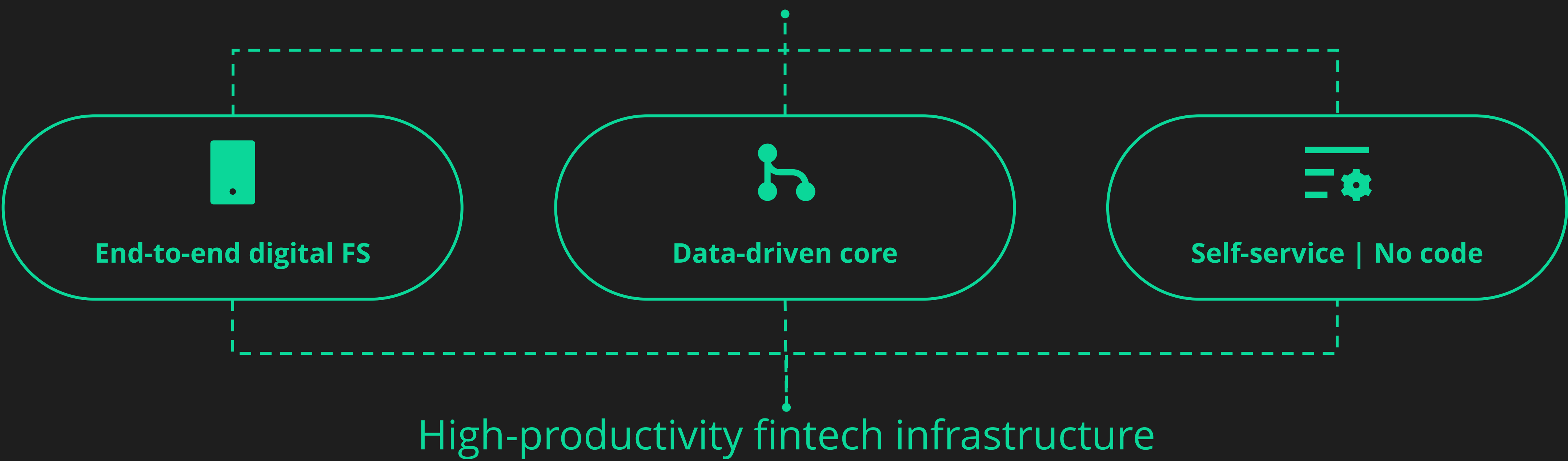
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# Our product vision aims to drive a paradigm shift in how FSIs engage with their customer



# Lighthouse 22 : End-to-end Retail & SME lending solutions, delivered in record time

## Digital Interaction Layer

FintechOS' Digital Frontends solutions include employee, broker and customer portals and API connectivity to any other type of digital channel

And now with Lighthouse 22 we also offer an Internet Banking solution as a new Digital Interaction layer



# Lighthouse 22 : End-to-end Retail & SME lending solutions, delivered in record time

Digital Interaction Layer

Customer journeys

- Low code digital workflow and customer journey builder benefiting from automation processors ready to use. Our new embedded processors include video-calling with custom backgrounds, co-browsing, digital signature.

To further accelerate development we also developed customer journey templates as Accelerators: Retail & SME onboarding, split payments loan origination, etc

Also included pre-built ecosystem connectors such as Lexis Nexis, Companies House, Postcode

# Lighthouse 22 : End-to-end Retail & SME lending solutions, delivered in record time

Digital Interaction Layer

Customer journeys

Product configuration

No-code product configuration through the Lighthouse Banking Product Factory

New products supported include: merchant loans (e.g.: BNPL), Overdraft, Credit Facilities

Comes with banking product templates to accelerate rolling out of new products

# Lighthouse 22 : End-to-end Retail & SME lending solutions, delivered in record time

Digital Interaction Layer

Customer journeys

Product configuration

Contract admin

- A highly configurable Administration System for loan products. It is usable through the employee portal or API (using legacy and 3<sup>rd</sup> party systems)

With Lighthouse 22 it includes support for new products and automation around a multitude of processes such as authorisations, repayment notifications, disbursements, etc

# Lighthouse 22 : End-to-end Retail & SME lending solutions, delivered in record time

Digital Interaction Layer

Customer journeys

Product configuration

Contract admin

Operation ledger

Configurable operational ledger that creates and manages accounting entries for each financial transaction related to loan contracts in line with the accounting systems used by the bank.



## Accelerators

*Next level end-customer experience*

- **Buy Now Pay Later – Sunglow accelerator**
- **Retail Digital Onboarding accelerator**
- **SME Digital Onboarding accelerator**

## Ecosystem connectors

*Data driven journeys powered by*

- **Companies House**
- **Keysfin**
- **LexisNexis**
- **Postcodes**

# Our new Internet Banking solution allow clients to visualize and administer their products

This screenshot displays a detailed view of a personal loan. On the left, a blue card provides a summary: 'Globetrotter Personal Loan 3393', 'Total: 3.325,00 EUR', 'Due Date: 10/19/2021', 'Next payment: 69,84 EUR', and 'Remaining 3.325,00 EUR'. A 'REQUEST ACCOUNT STATEMENT' button is located at the bottom of this card. To the right, a white card lists loan details: 'Opening Amount: 3.325,00', 'Interest Rate: 6,00', 'Contract Start Date: 10/19/2021', 'Contract End Date: -', 'Date of last payment: -', 'Type of loan: -', 'Tenor: 60', 'Days in overdue: 0', 'Overdue Amount: 0 EUR', 'Life Insurance: No', 'No. of paid installments: 0', and 'No. of remaining installments: 60'. At the bottom, there is a 'Transaction History' section with filters for 'From: 01/01/2021' and 'To: 01/04/2021', along with 'Filter' and 'Search' options.

This screenshot shows the main dashboard of the Internet Banking solution. At the top, it greets the user with 'Welcome back, Your total balance is 4.014,00 EUR' and features a circular progress indicator for the balance. Below this, the 'Accounts' section displays four account cards: 'My Salary Account' (3.980,61 EUR), 'My Euro Account' (20,58 EUR), 'My Savings Account' (12,30 EUR), and a partially visible 'My Credit Account' (0,51 EUR). The 'Loans' section highlights a 'Personal Loan' with details: 'Total: 3.325,00 EUR', 'Due Date: 10/19/2021', 'Next Payment: 69,84 EUR', and 'Remaining: 3.325,00 EUR'. The 'Transaction History' section includes a table of recent transactions and a 'VIEW MORE' button.

Type	Amount	Date	Status
Received from Vasil S My Salary Account	+100 BGN	12.03.2021	Pending
Carrefour Card ending in ****2	-30 BGN	17.03.2021	Completed
Mobile Plan - Direct Debit My Salary Account	-35 BGN	22.03.2021	Completed
Carrefour Card ending in ****2	-30 BGN	17.03.2021	Completed
Mobile Plan - Direct Debit My Salary Account	-35 BGN	22.03.2021	Completed
Carrefour Card ending in ****2	-30 BGN	17.03.2021	Completed

# Lighthouse in FintechOS 22: End-to-end vertical solutions & much more

## What is brings together

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- New digital customer interaction tools
- Customer journey and ecosystem connector templates
- No code Banking Product Definition Engine
- Loan contract admin
- Configurable Operational Ledgers
- A white-labeled Internet Banking Solution
- End to end showcases

# Lighthouse 22: End-to-end vertical solutions and much more

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- A white-labeled Internet Banking Solution
- End to end showcases
- Improved documentation & user guides and functional specs

## What it enables

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- Flexible products and services
- Contextualized and automated digital customer journeys
- Instant access to products and services for the end-user
- Short time to market for new products and services
- Short time to value for customer experience transformations



Access all the recordings from  
FintechOS Leap 2021 at:  
<https://leap.fintechos.com/>

Ready to find out more? We'd love to hear from you:  
[hello@fintechos.com](mailto:hello@fintechos.com)