

# Making Learner Solutions

Mike Fullalove – SVP, Strategy and Business Development

# Is there actually a problem?

Savings gap

SME lending gap

Pension gap

Unbanked

Life insurance gap

Knowledge gap



# Are we getting results fast enough?

Pace of change

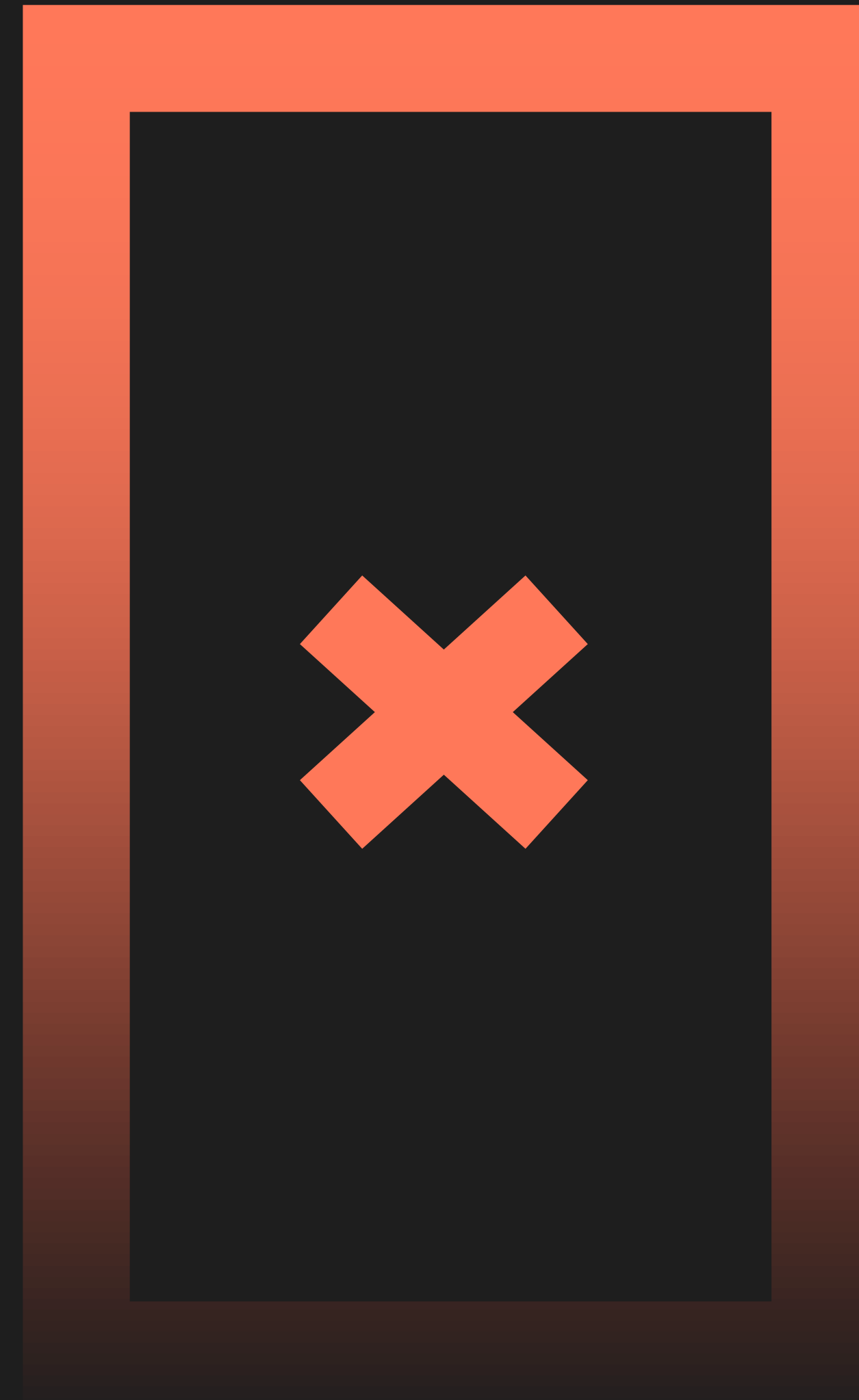
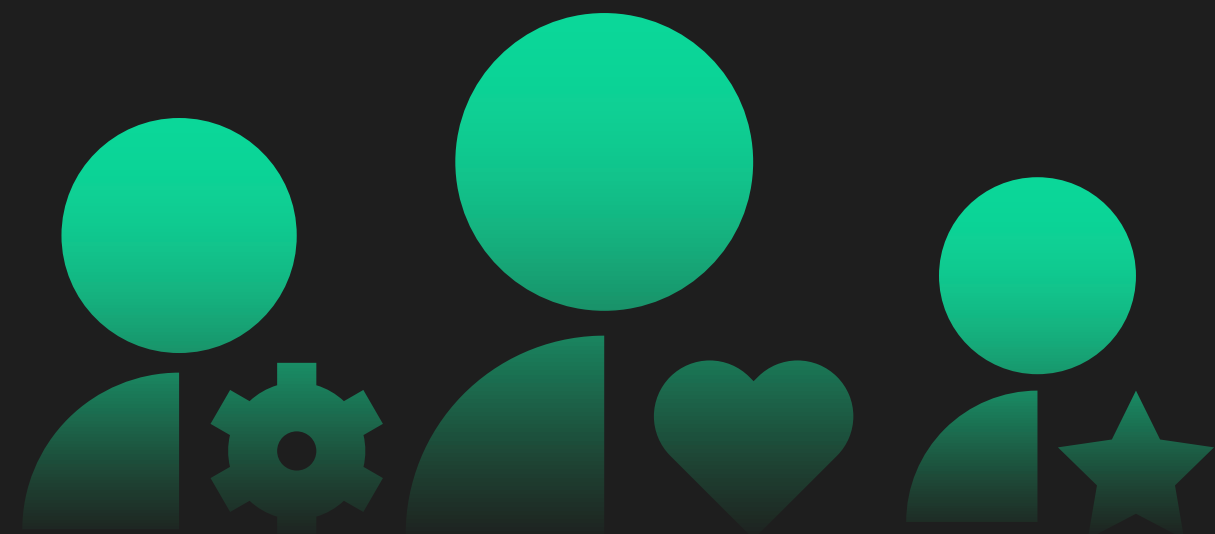
Choice



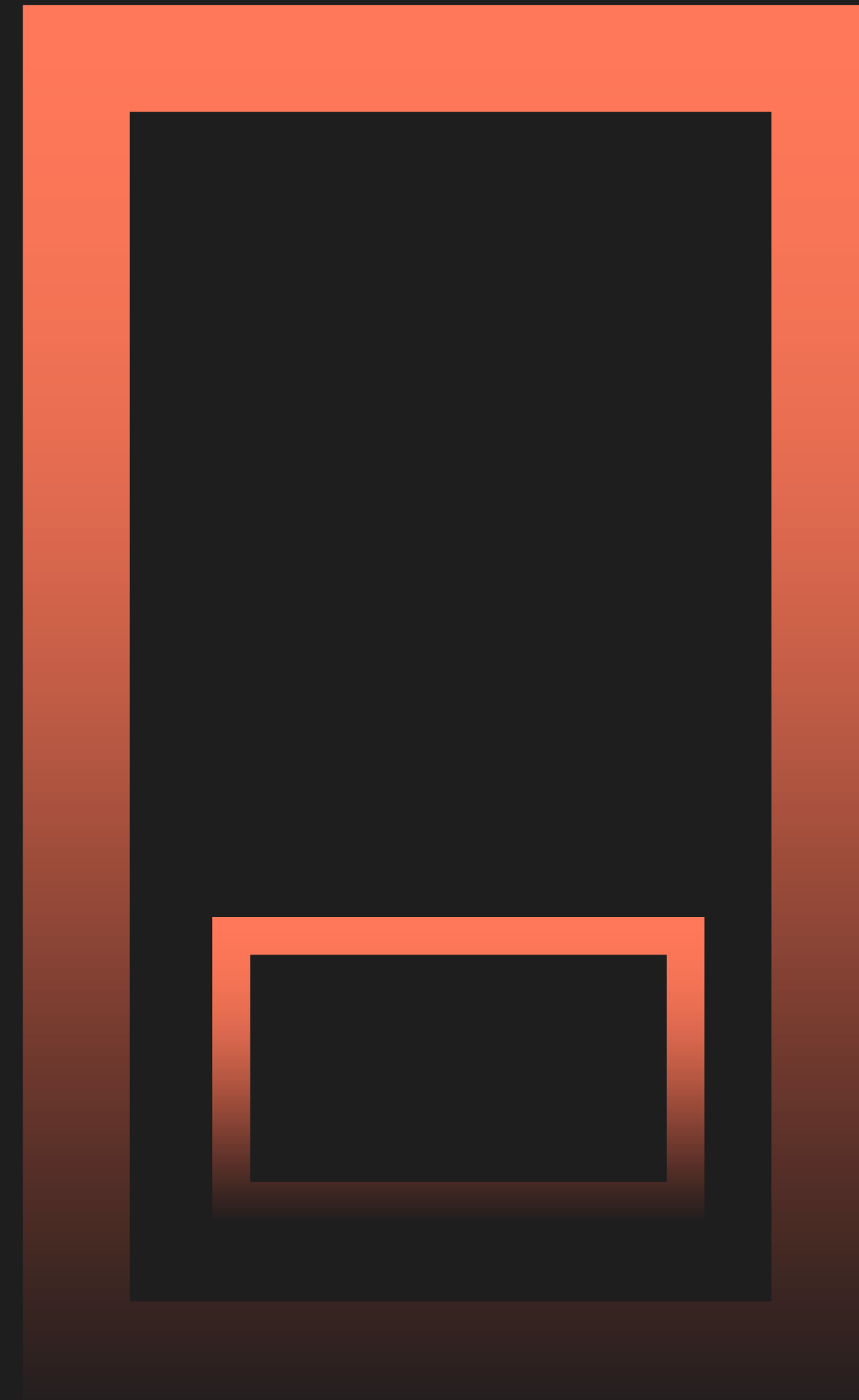
Expectations

Personalization

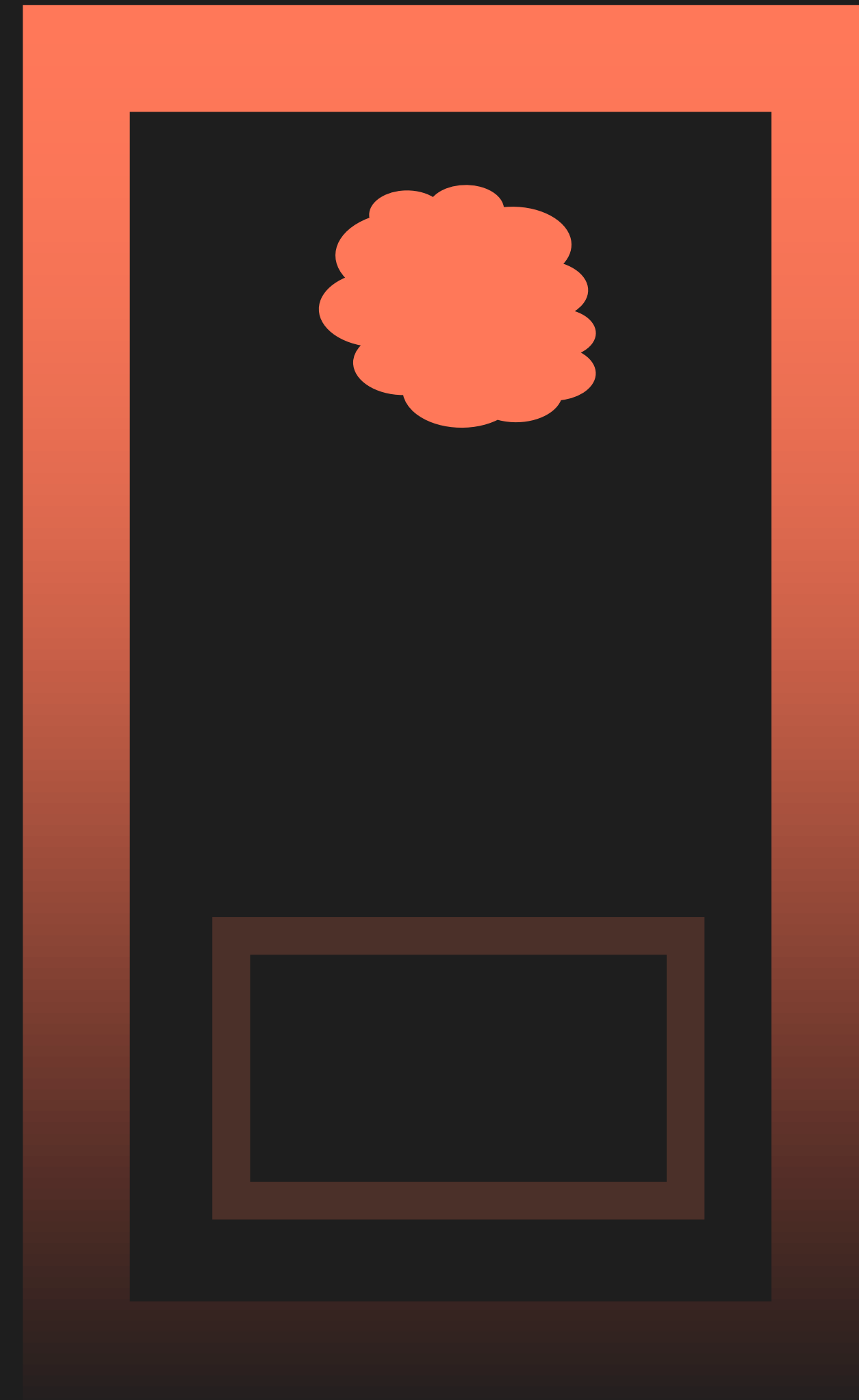
# What is stopping us?



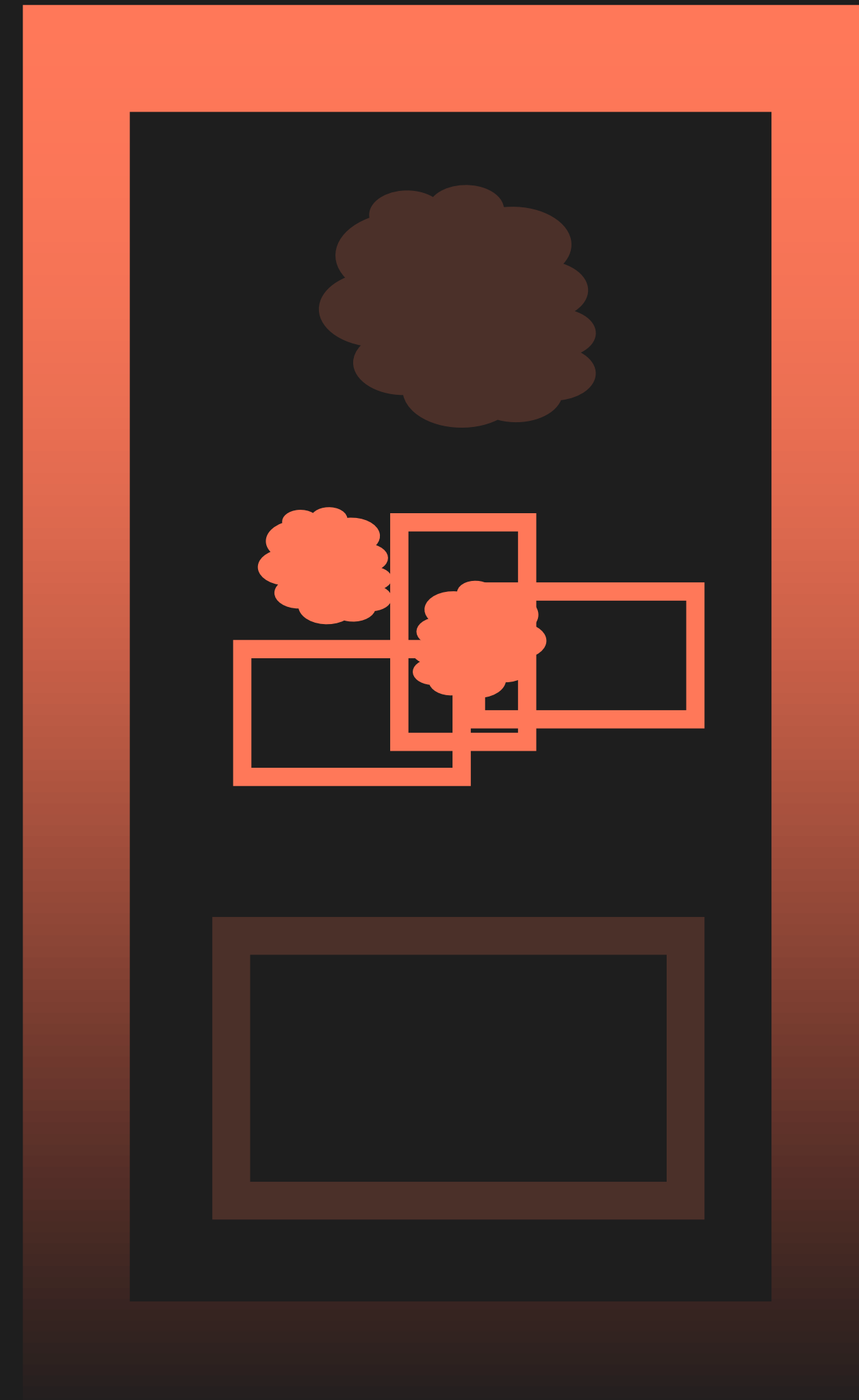
# What is stopping us?



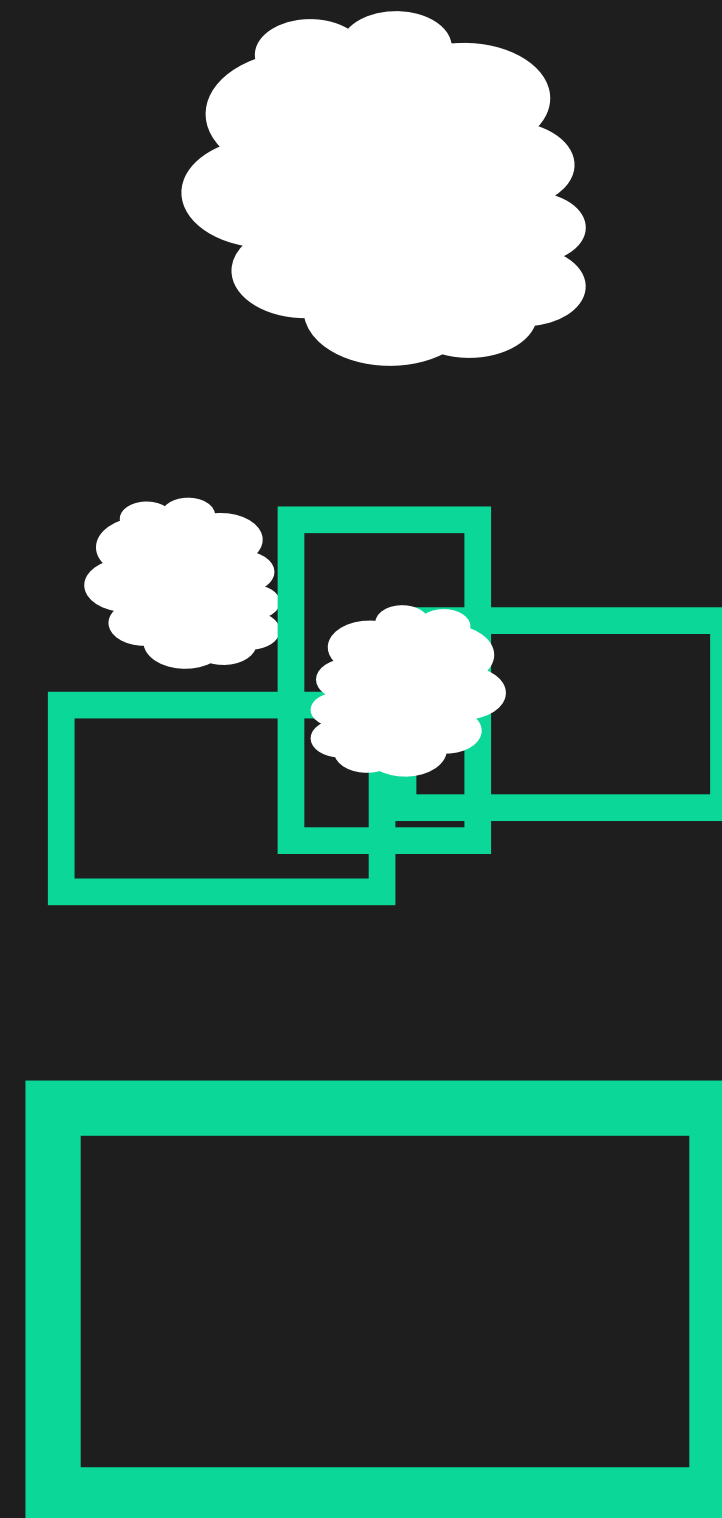
# What is stopping us?



# What is stopping us?



# What we want



- **Modern tech**
- **Modular**
- **Composable**
- **Functionally strong**



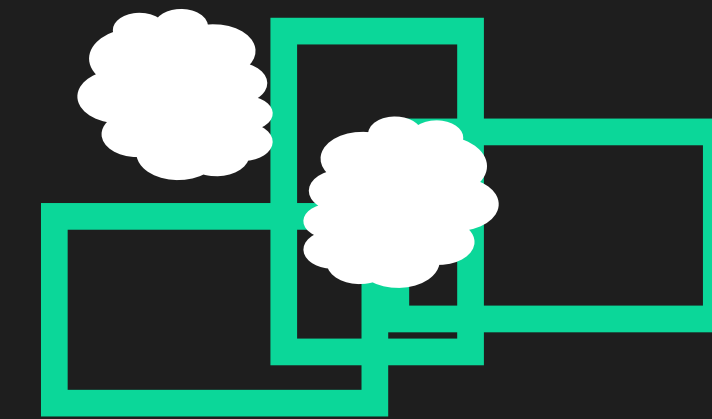
# These attributes are needed top to bottom

- **Modern tech**
- **Modular**
- **Composable**
- **Functionally strong**

*Systems of  
engagement*

*Systems of  
intelligence*

*Systems of  
record*



# Lean full stack banking ... insurance...

- **Modern tech**
- **Modular**
- **Composable**
- **Functionally strong**

Vertical solutions for **banking**

.....

**Personal finance**  
**Mortgages**  
**SME loans**

...

Vertical solutions for **insurance**

.....

**General Health**  
**Life**  
**SME**

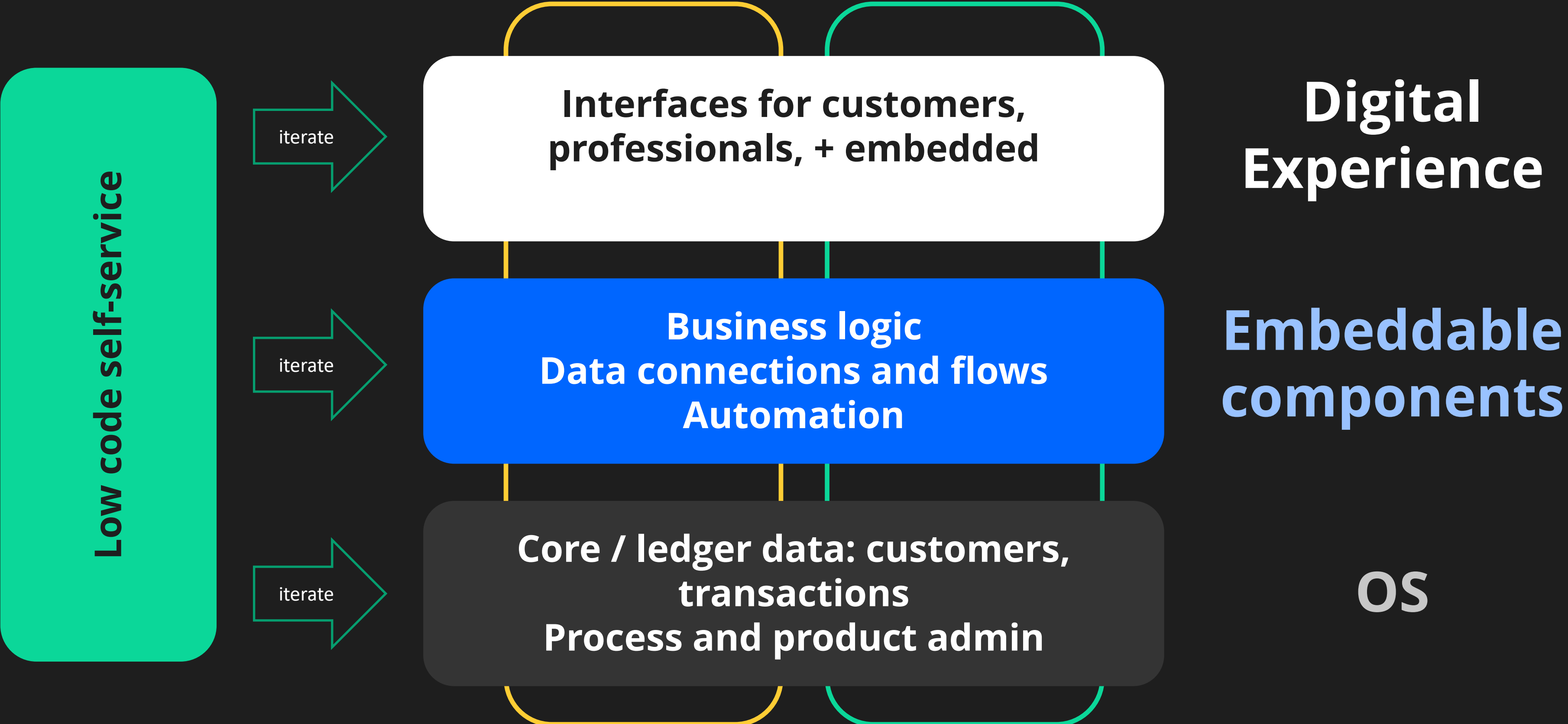
...

**Digital Experience**

**Embeddable components**

**OS**

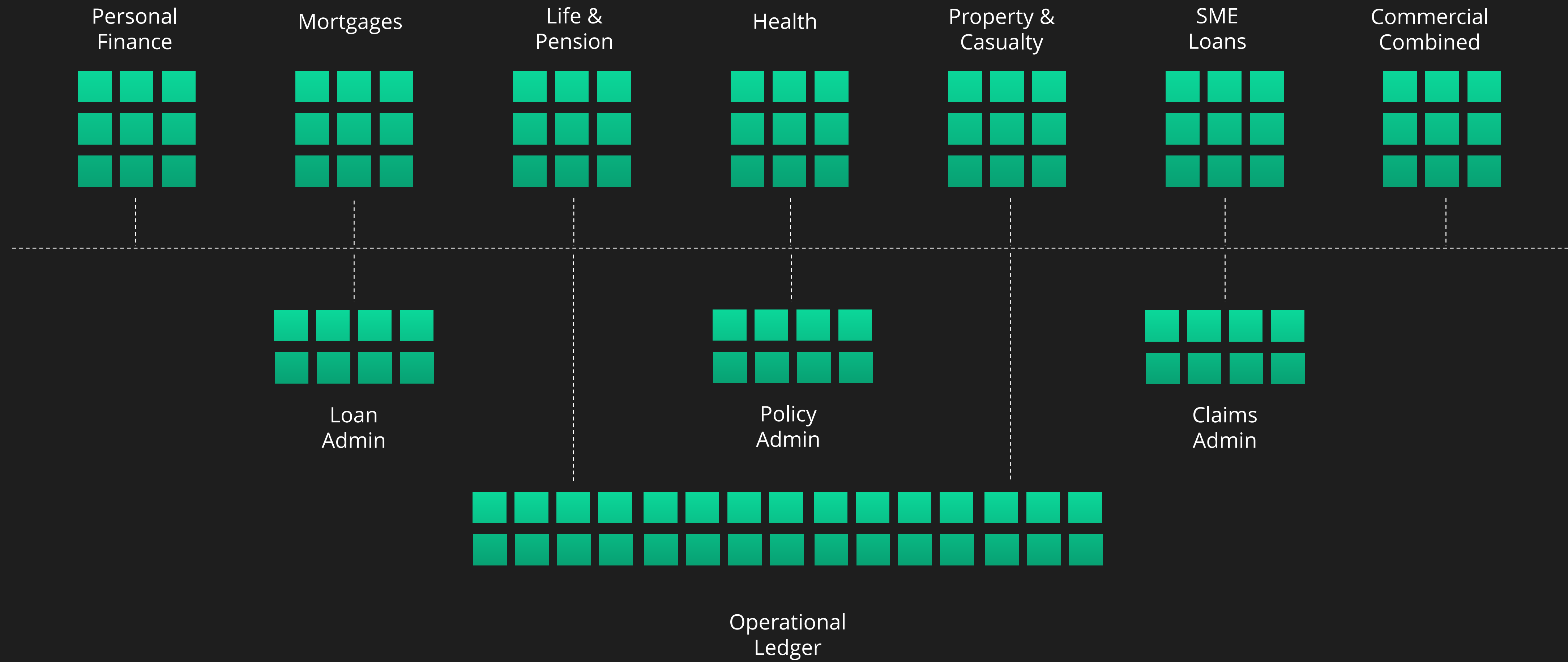
# The FintechOS vertical approach



# Vertical solutions, FintechOS 22

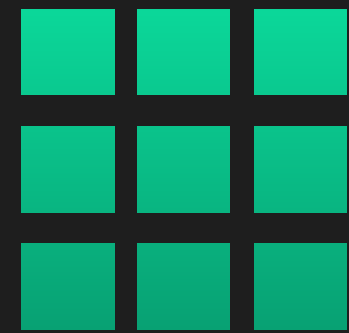
New release overview, November 2021

# Core solutions



# Product factory: build what you need quickly

Personal Finance



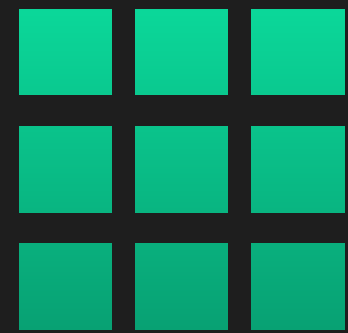
Mortgages



Life & Pension



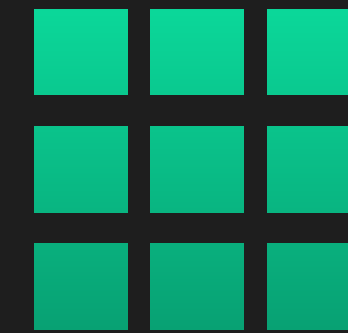
Health



Property & Casualty



SME Loans

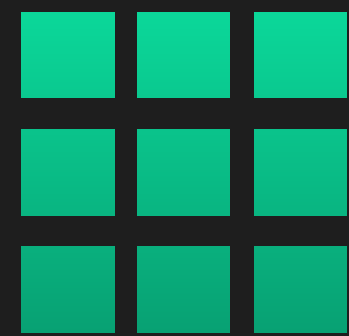


Commercial Combined

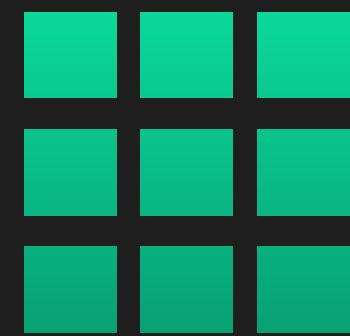


# Product factory: build what you need quickly

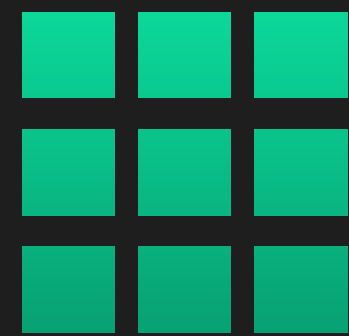
Personal Finance



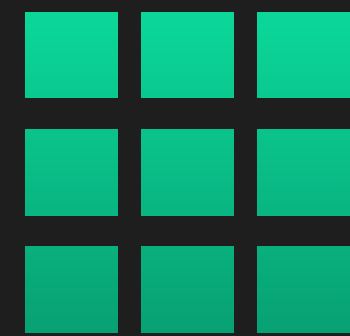
Mortgages



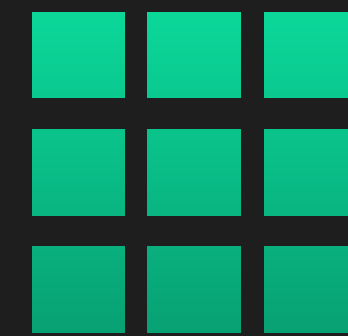
Life & Pension



Health



Property & Casualty



SME Loans



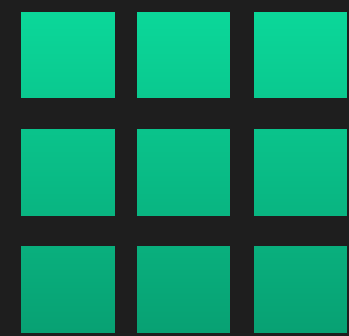
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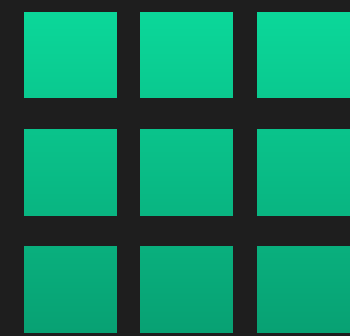
**Products**

# Product factory: build what you need quickly

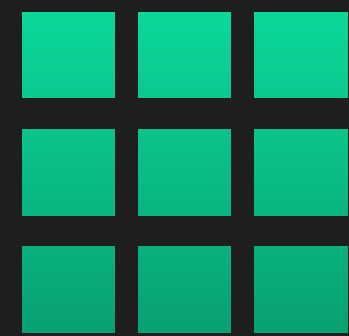
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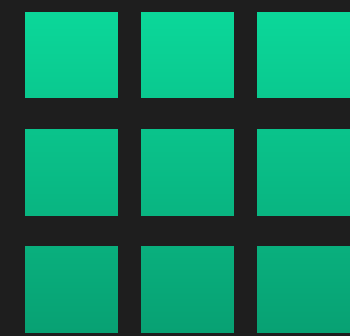
Mortgages



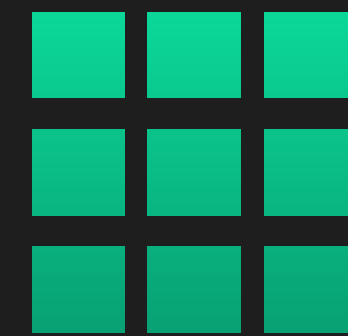
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SME Loans



Commercial Combined



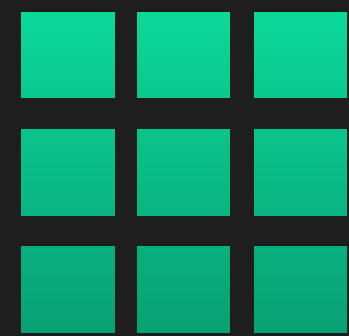
Products

Payment  
schedules

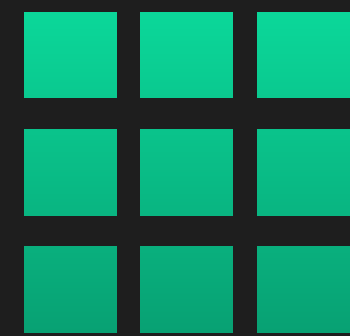


# Product factory: build what you need quickly

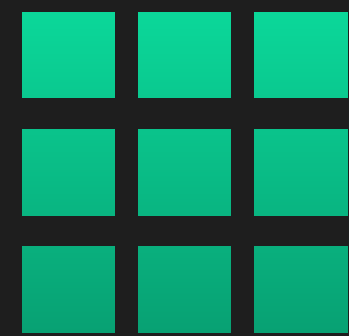
Personal Finance



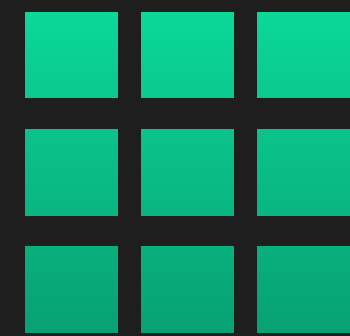
Mortgages



Life & Pension



Health



Property & Casualty



SME Loans



Commercial Combined



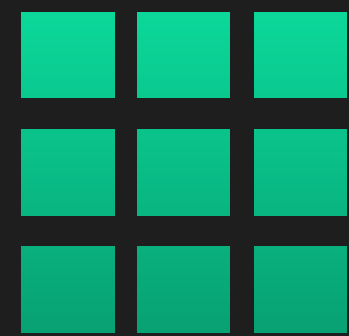
**Products**

**Payment  
schedules**

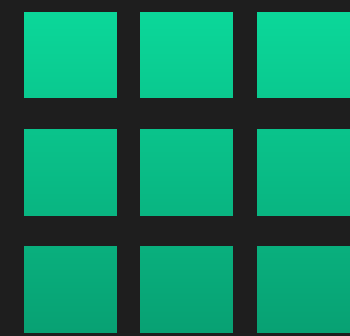
**Reserves  
on each  
insurance  
risk**

# Product factory: build what you need quickly

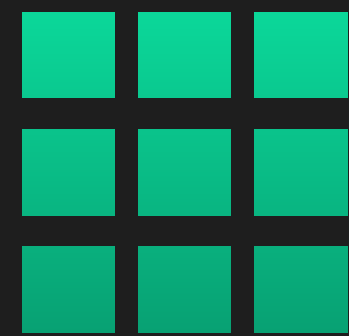
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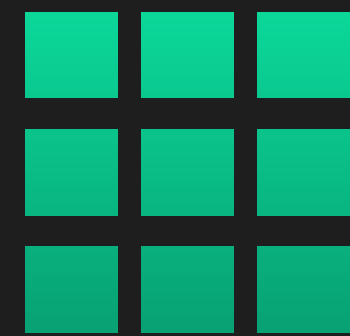
Mortgages



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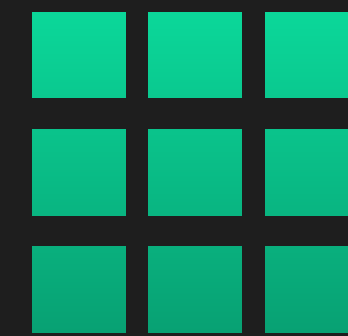
Property & Casualty



SME Loans



Commercial Combined



**Products**

**Payment  
schedules**

**Reserves  
on each  
insurance  
risk**

**Maturities**

# Managing your financial products



Core Admin

# Managing your financial products



**Core Admin**



**Loan Admin**

Interest Rates / Fees  
& Early repayment

# Managing your financial products



## Core Admin



## Loan Admin

Interest Rates / Fees  
& Early repayment



## Policy Admin

First Notification of  
Loss & Management  
of claims

# Managing your financial products



## Core Admin



## Loan Admin

Interest Rates / Fees  
& Early repayment



## Policy Admin

First Notification of  
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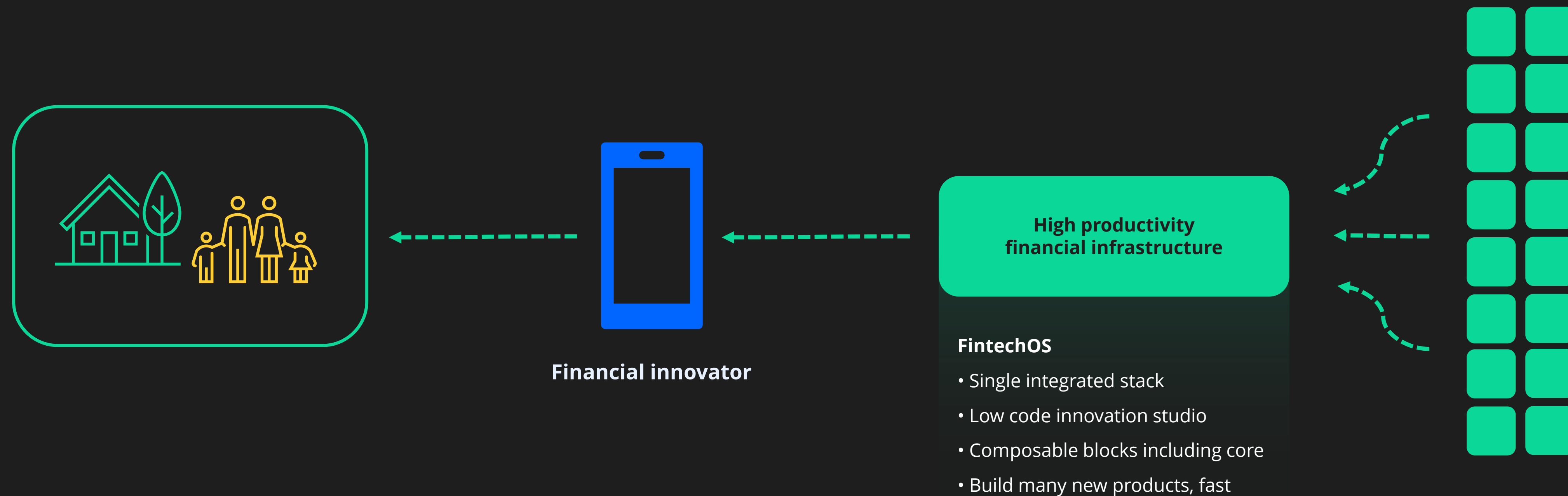
## Claims Admin

Alterations /  
Cancellations /  
Maturity

# Customer's need: **financial wellness**



# Future proof: deliver financial products fast





# FintechOS 22 – real solutions

- Increase productivity
  - Deliver innovation and new products quickly
  - Personalize solutions for the customer's actual problem
  - Increase customer engagement and education
- 
- **Consumer achieves their goal**

**Personal  
finance**

**Mortgages**

**SME loans**

...

**General  
Insurance**

**Health  
insurance**

**Life  
insurance**

**SME  
Insurance**

...

# To sum up...

New release overview, November 2021

# FintechOS 22 - overview



lighthouse



northstar

**Low-code /  
No-code  
Platform**

# FintechOS 22 - overview



lighthouse



northstar

**Low-code /  
No-code  
Platform**



innovation studio

# FintechOS 22 - overview



lighthouse



northstar

**Low-code /  
No-code  
Platform**



innovation studio



marketplace

# FintechOS 22 - overview



**Low-code /  
No-code  
Platform**



**Ecosystems**

# FintechOS 22 - overview



**Low-code /  
No-code  
Platform**



**Ecosystems**



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)