

 fintechOS



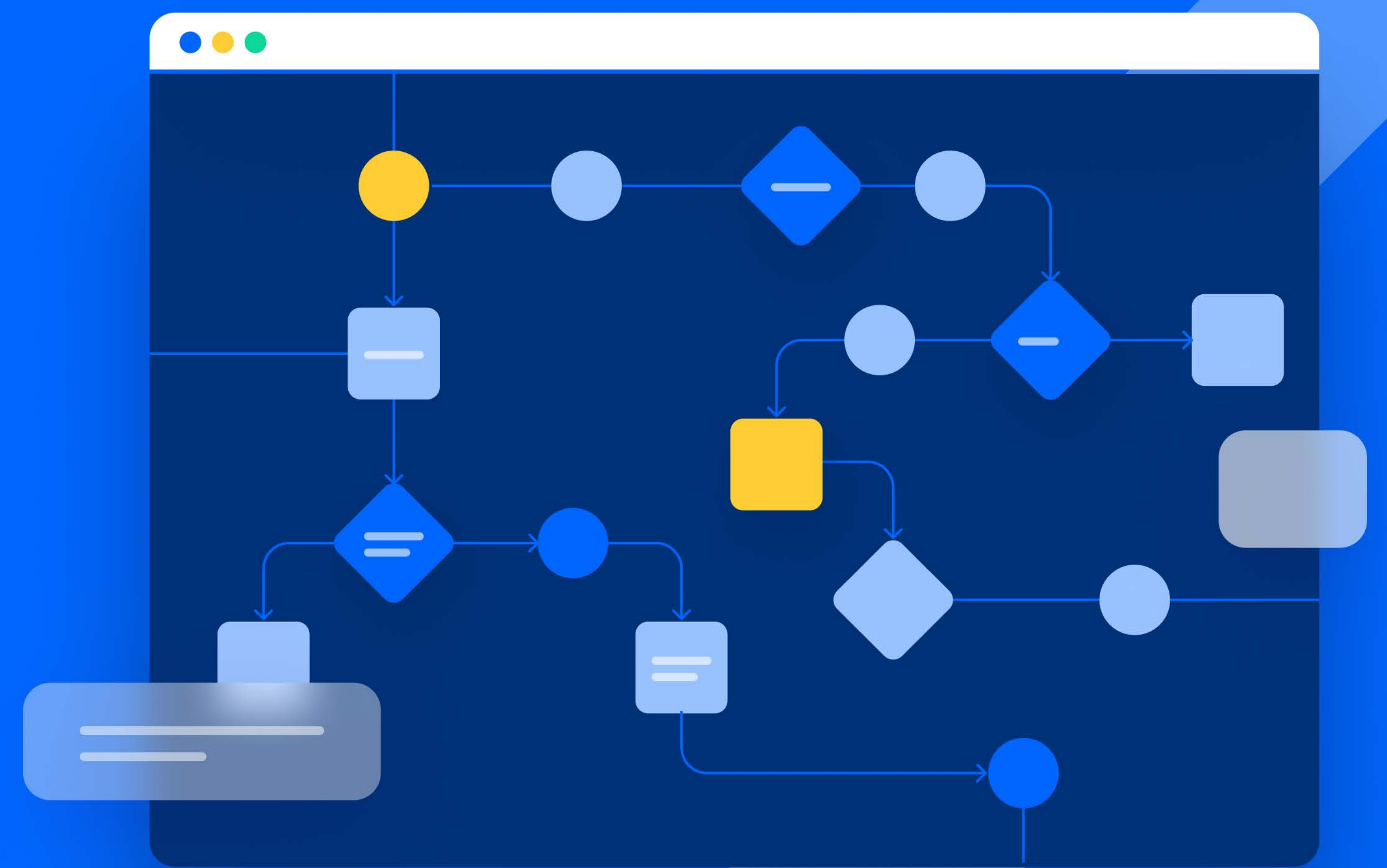
fintechOS
innovation studio

**Design your own products
and journeys with
FintechOS Innovation
Studio - in record time.**

Design your own products and journey with FintechOS Innovation Studio - in record time.

Banking on tomorrow

The FintechOS Innovation Studio opens up access to technology through a low code framework. It's a space where your non-technical teams can create and launch personalized products and journeys - all driven by data and powered by automation. An easy-to-use visual builder makes the whole process easier than you could imagine.



Without writing a single line of code, users can:

- ✓ Digitized and end-to-end services
- ✓ Automation to replace costly analog processes
- ✓ Customer-centricity that delights users

Under the hood

The Innovation Studio is a low-code toolkit that allows non-technical users and fintech developers to build products and customer journeys from scratch or to extend existing functionality. The Innovation Studio lets you work directly with the Evolutive Data Core and the Automation Blocks.



Product and Service Design

The Innovation studio empowers you to design unique products and services that help you to offer exactly the right products for your audience. Its low-code technology allows business teams to design the service, the customer journeys around the service as well as the interfaces. This allows you to bring products to market faster than ever before.



Customer Journey Design

Customer Journey Design enables tailored customer journeys for every task your customers need to perform and can automate business processes for an efficient end-to-end digital experience. Customer Journeys are orchestrated based on customers' personas, contextual data, and behaviour. They also allow you to check for fraud, KYC, and scoring or underwriting rules in real time. A comprehensive set of tools such as a forms designer, a layout designer, and various validation engines help you build the perfect user experience.



Personas & Omnichannel Campaigns

The Innovation Studio lets users embed personalization across the FintechOS platform. Personas and personal characteristics can be used to tailor product and service offerings to the customer and tailor customer journeys and interfaces. The Innovation Studio allows for the definition of customer personas based on demographics, age, location, needs, and previous interactions with a customer.

Similarly, audiences can be defined for omnichannel marketing campaigns that are computed in real-time and are always up-to-date. Campaign management includes advanced functionality such as deliverability optimization, audience management, multi-stage campaigns, A/B testing, and a full execution log.



Ecosystem Integrations

The Innovation Studio gives you the ability to use over 150 pre-integrated business solutions from the ecosystem. This avoids needing to buy or build functionalities that are not part of your core business. The Innovation Studio makes these services available without the need for integration first, so that you can strengthen the customer experience with external services, but also strengthen risk assessment and underwriting with external data providers.



Data Model Design

Innovation Studio allows for the use of data from the Evolutive Data Core. This makes sure that users can always respond to changes or new opportunities quickly. You can extend data models and enrich them through integration of various external or internal data sources. Tables, fields, and relationships are automatically added to the database and made accessible through APIs.



Workflows and Business Rules

Workflows help organizations to coordinate tasks between people and to synchronize data between systems to improve efficiency and remove analogue processes. FintechOS' Innovation Studio facilitates the design and visualization of workflows, the creation of adaptive business rules and automation of manual processes. Role-based access and a full audit trail are included to control access to workflows as well.



Scoring and Rating Engines

The Innovation Studio includes scoring and rating engines that allows for the automatic evaluation of custom business rules in customer journeys. It is typically used to power credit decisions, underwriting processes, and approval flows. It relies on decision matrices that incorporate a variety of evaluation criteria, allowing the implementation of complex decision modeling for business processes. Our scoring and rating engines allow business users to make complex financial calculations with a visual designer.

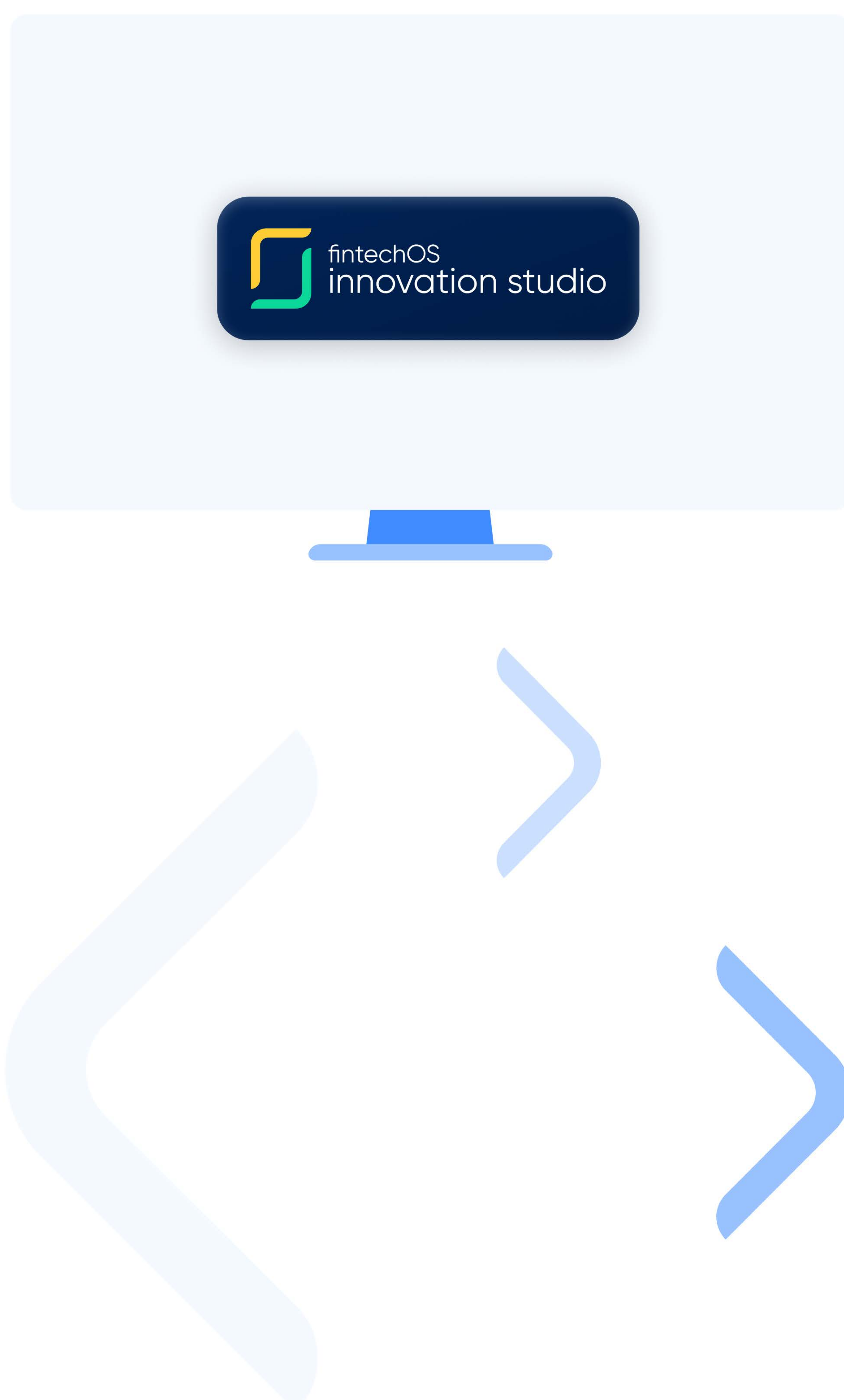


Analysis and Dashboards

Analyze the performance of your business in a comprehensive and highly visual way with the Analytics Engine in the Innovation Studio. The Analytics Engine has embedded Microsoft Power BI functionality for comprehensive and interactive data analysis capabilities. Data integrity and accessibility is governed by security roles.

Give every team the tools to innovate with FintechOS Innovation Studio

Both technical and non-technical teams can innovate with our dual framework



The Low-Code Approach

The FintechOS Innovation Studio was created to bring CX managers, data scientists and product managers together. It's a place where everyone can build new products and services, even if they don't know how to code.

The interface is intuitive, designed for a visual drag 'n' drop approach. Like a website builder. So anyone can integrate pre-built apps and solutions, customize existing ones or create their own.

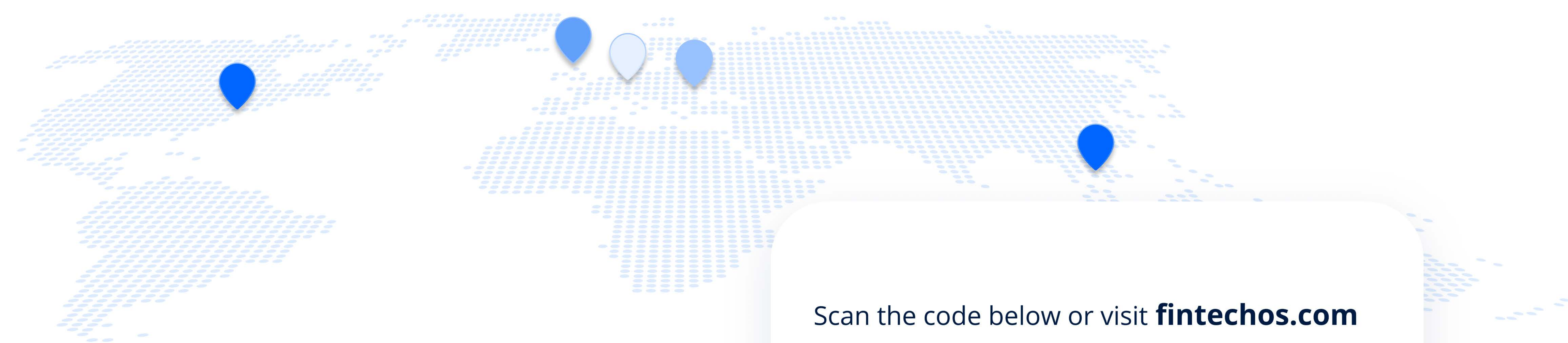
The Pro Code Approach

You can fully utilize the breadth of technical knowledge in your company by enabling Data Engineers, IT Staff, and technically oriented team members to develop solutions that drive your business.

Innovation Studio has a Developer version for those with the right technical skills to take advantage of FintechOS' superior flexibility.

Our platform supports more than 40 clients all over the globe

We enable banks, financial services and insurance companies to become customer-centric and create unparalleled customer experiences.



Scan the code below or visit **fintechos.com** to learn more about us.



For any other inquiries, please reach us by email at: **contact@fintechos.com**

fintechOS

Introducing FintechOS, the high-productivity financial infrastructure. Our nimble, modular platform empowers existing systems, builds differentiated financial services, and radically transforms the customer experience.

Currently, more than 50 financial institutions of all sizes, across the globe are powered by FintechOS technology.

London

119 Marylebone Rd, North West House, Marylebone, NW1 5PU, London

New York

12 East 49th Street NY 10017, New York, United States

Amsterdam

Weesperstraat 61-105
1018 VN Amsterdam

Bucharest

Oregon Park, Building C, 2nd Floor, 46-48 Pipera Road, 2nd District, Bucharest, Romania