

 fintechOS



fintechOS
lighthouse

**Introducing FintechOS
Lighthouse, our
customer-centric platform
for banking**



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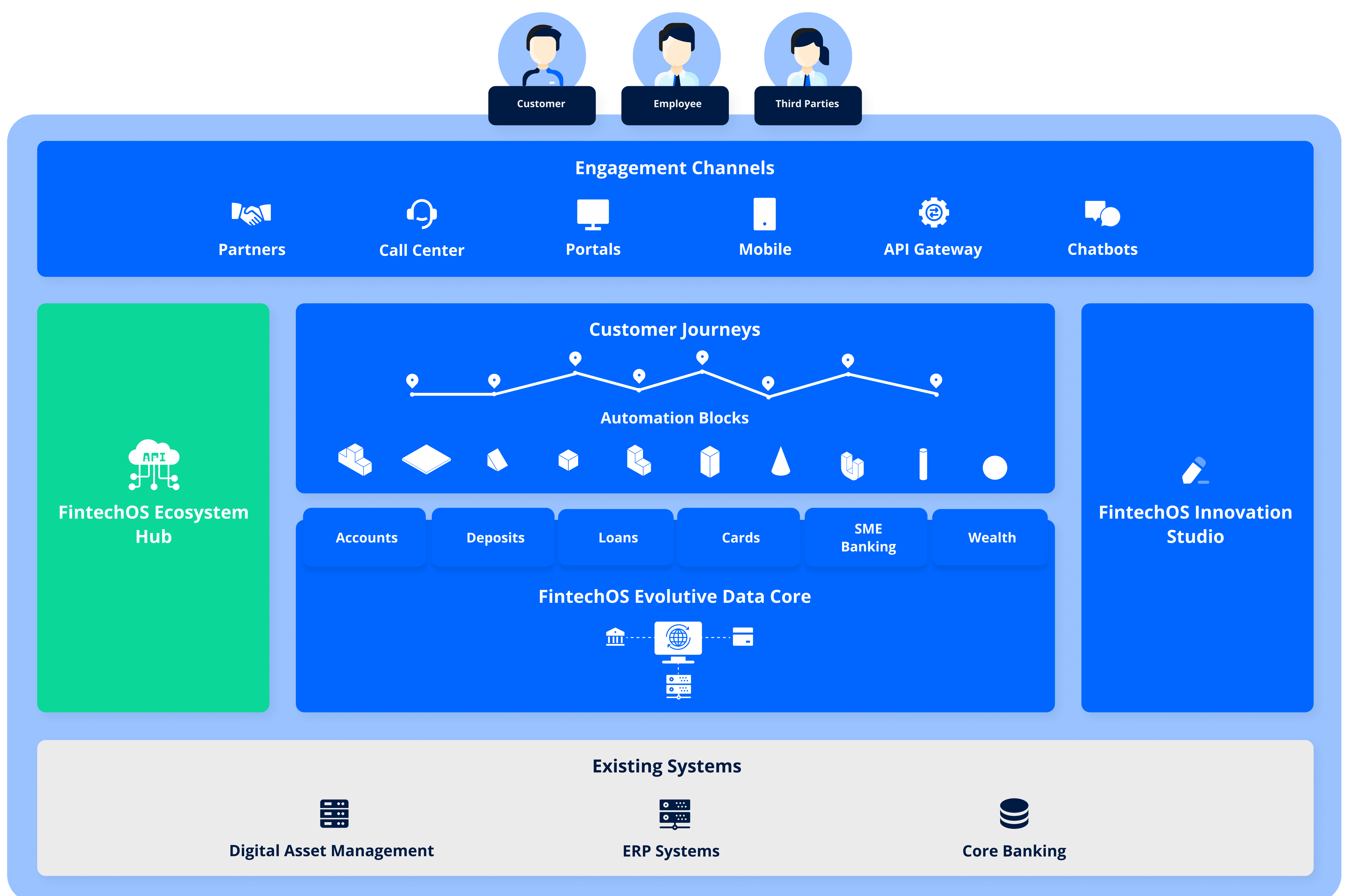
No more siloed data, disparate systems and frustrating limitations. Unite all systems and data to become truly customer centric.

Banking on tomorrow

Banking is no longer an innovation vacuum. Challenger and Neobanks are growing fast, providing a new class of customer centric products. Brand value is still important, but its absolute hold over customers is fast fading. Today's customers are looking for financial services that fit their lifestyle. Flexibility, ease of use and personalized services are becoming the gold standard.



Lighthouse, our customer-centric platform for banking, brings smarter products, personalized experiences, and reduced costs with end-to-end digitization. Create value quickly through a combination of pre-built functionality and low-code, with the option to keep legacy systems in place. Lighthouse brings customer-centricity to financial services with customer data at every interaction.



Shorten your time-to-market with Lighthouse's modules

Lighthouse is designed to build end-to-end customer journeys that are fit for the future. Our customer journeys are built with Automation Blocks, which are pre-built modules that you pick and choose, allowing you to put together the journey that best suits your customer in a fast, reliable way.

FintechOS Automation Blocks provide standard functionalities out of the box, so that the majority of your customer journeys are built on productised, pre-vetted and reliable code, maintained by FintechOS.

Lighthouse offers self-service to business users with our Innovation Studio. Its low-code paradigm greatly reduces the time needed to make unique offerings or to design your own products altogether.

20+
pre-built
automation
blocks

150+
pre-integrated
business
solutions

50+
marketplace
apps

What makes Lighthouse different

The benefits of choosing a customer-centric data-driven platform that encourages continuous innovation



Put your customer first

The availability of customer data at every interaction will allow you to organise around the client and create a truly personalised experience for all of your customers, not just some.



Ecosystem Advantage

Use data and services from an ecosystem of third-parties to enhance your own product offerings and to let your customers benefit from the latest innovations sooner.



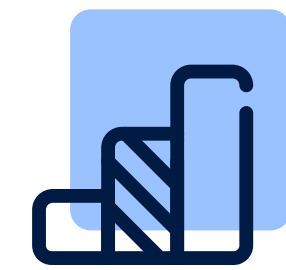
Shorten time-to-market

Build end-to-end digital customer journeys with our modular Automation Blocks to shorten your time to market while still benefiting from stable and proven FintechOS code.



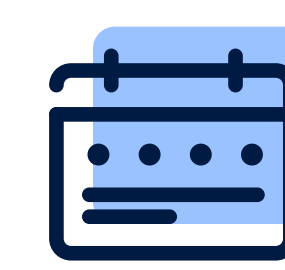
Reduce burden on IT

Give control back to your business teams and reduce your reliance on IT with our low-code Innovation Studio. Self-service will speed up innovation and allow you to tailor existing customer experiences or design new ones.



Take a transformation shortcut

With the Evolutive Data Core you continuously expand the business information you capture and act upon. Big overhauls are no longer needed and you can move away from your legacy systems at your own pace.



Continuous innovation

With both traditional banking data and customer data in one place, analytics can finally deliver on their promise. The flexibility of Lighthouse allows you to apply those insights through self-service immediately.

Customer Journeys

Use FintechOS Lighthouse to craft customer journeys that meet your clients' needs and provides an experience that surpasses their expectations.



Comprehensive

Customer Journeys span all layers of the platform, from the Evolutive Data Core to the Digital Engagement Layers

Flexible

Customer Journeys are orchestrated and customized with the Innovation Studio.

Connected

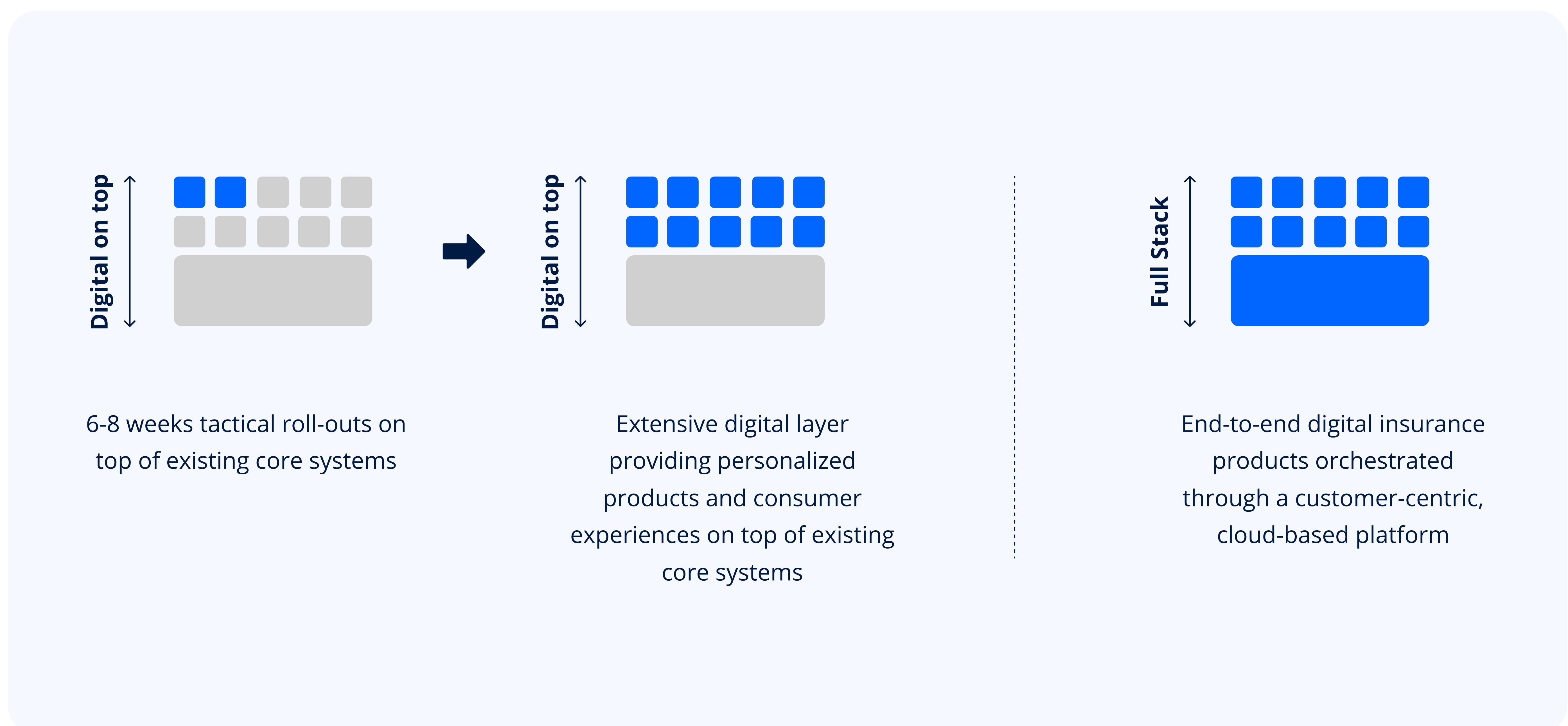
Customer Journeys can be exposed in third-party engagement layers too and can use ecosystem data and services



Legacy or lean core, the choice is yours

Entering the market as a greenfield bank doesn't always mean buying a complex expensive core banking system. We can provide the entire architecture including a lean core.

Where existing customers can use Lighthouse as a digital-on-top solution to guide their transformation, new companies can benefit from a lean full-stack solution that has everything you need, and nothing you don't.



Who is Lighthouse for?



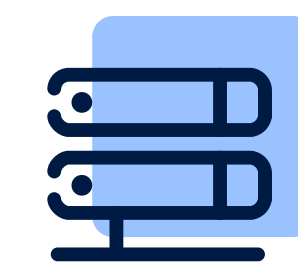
Retail Banking

Build customer-centric banking solutions that users love. Our platform gives you the power to respond to the needs of your customers with data-driven, modular, and personalized solutions. Easily and affordably delivered at speed. Market to a segment of one.



SME Banking

Offer your SME customers bespoke business banking tailored to their needs. With our personalization and automation tools, you can help them on their growth journey and make the leap from bank to business partner.



Building Societies

Build faster, more convenient, and more personal customer journeys for your members. Digitise onboarding and origination processes end-to-end to increase customer satisfaction and cost-effectiveness.



Real ROI, for every team.



Business Users

Lighthouse enables the design of personalized products and customer journeys that radically reduce time-to-market. Update existing offerings and design bespoke solutions with our Innovation Studio, reducing your reliance on your IT department.

- ✓ Reduce time-to-market
- ✓ Personalize products
- ✓ Create customer journeys

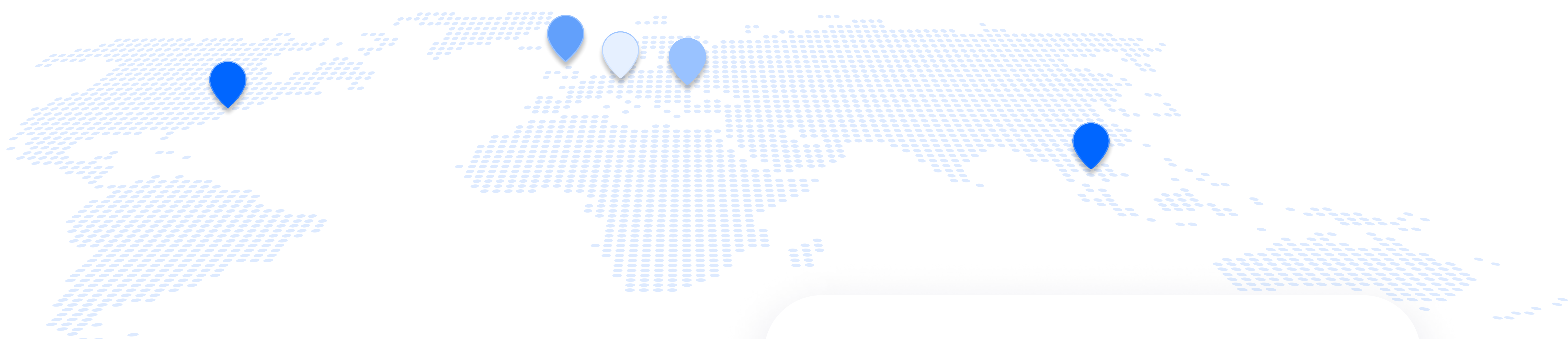


IT Teams

Reduce the risk of unsupported customized legacy infrastructure by gradually decreasing the reliance on these systems. Move critical functionality into Lighthouse and reduce core systems to product servicing dumb ledgers over time. With fewer worries about legacy infrastructure and less time spent on maintaining legacy systems IT can finally play an active role in moving the business forward.

Our platform supports more than 40 clients all over the globe

We enable banks of all sizes to fully digitize their banking stack to offer innovative digital financial products with unparalleled user experiences.



Scan the code below or visit **fintechos.com** to learn more about our low-code omnichannel digital insurance platform.



For any additional inquiries, please contact us at marketing@fintechos.com



FintechOS powers financial institutions managing and administering over a EUR 100 Billion in assets and we are constantly ranked among the most important financial technology players. We are trusted by Tier 1 Banks and top Insurance companies worldwide for our rapid go to market solutions based on innovative customer centric products.

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