

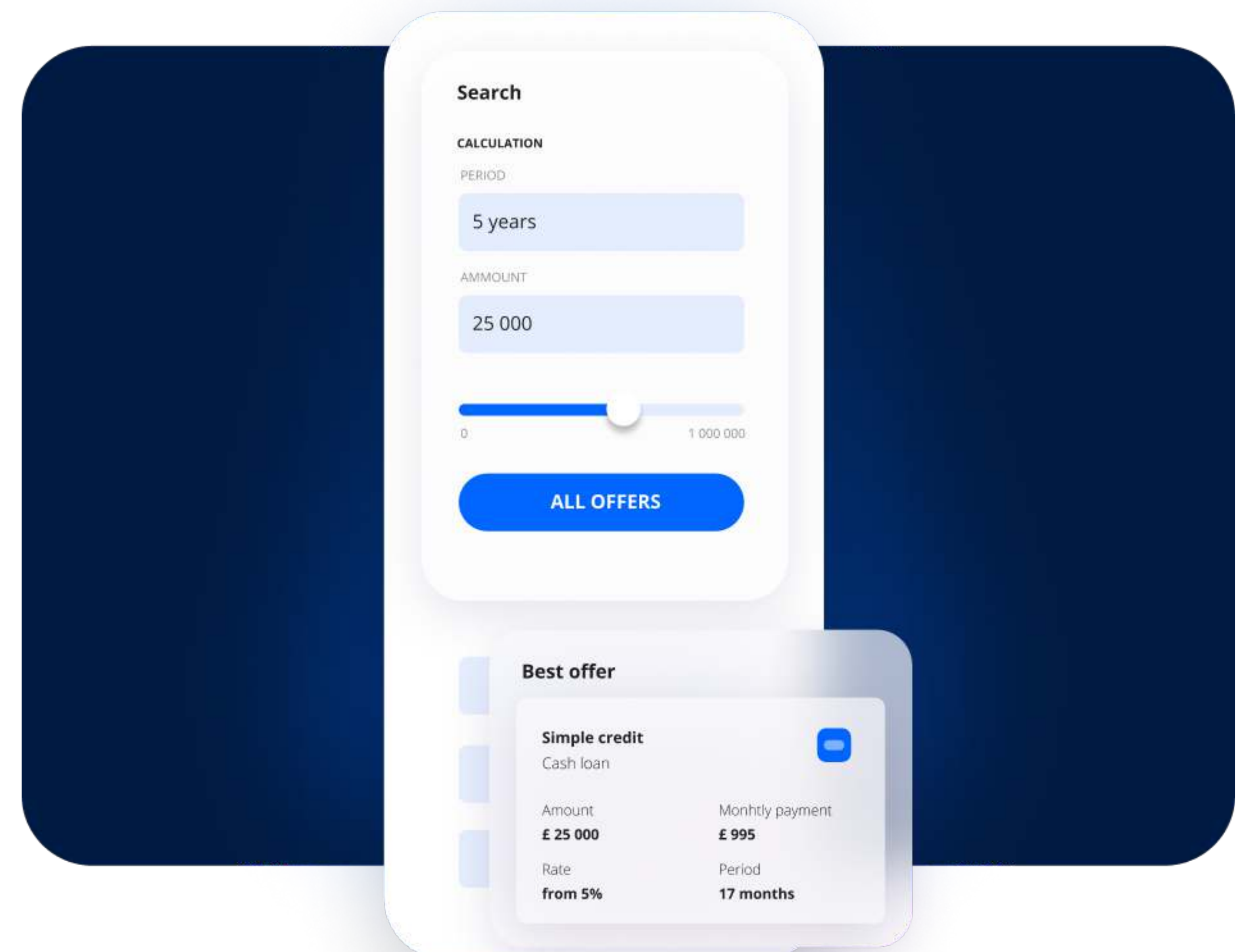
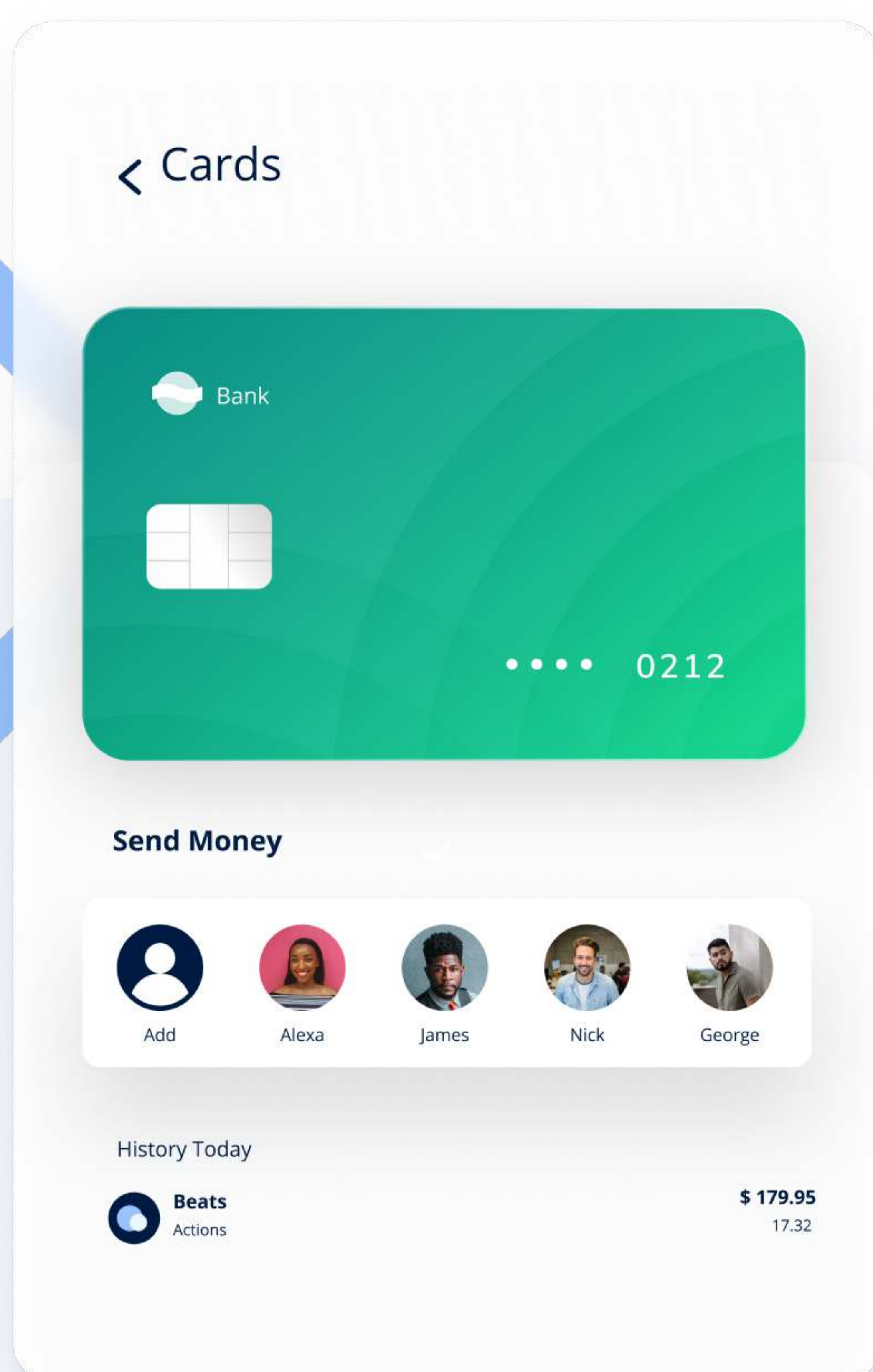


Retail Banking



Retail Banking

Offer your customers the experience they deserve and become the bank they love



The Retail Banking Arena

FintechOS understands your need to innovate quickly and build more personal and smarter experiences. Customers expect your bank to work digitally, reliably, and effortlessly. This means that personalization and seamless end-to-end customer journeys are a necessity - customers no longer choose their banks along broad lines - the key to winning them over is in the detail.

FintechOS

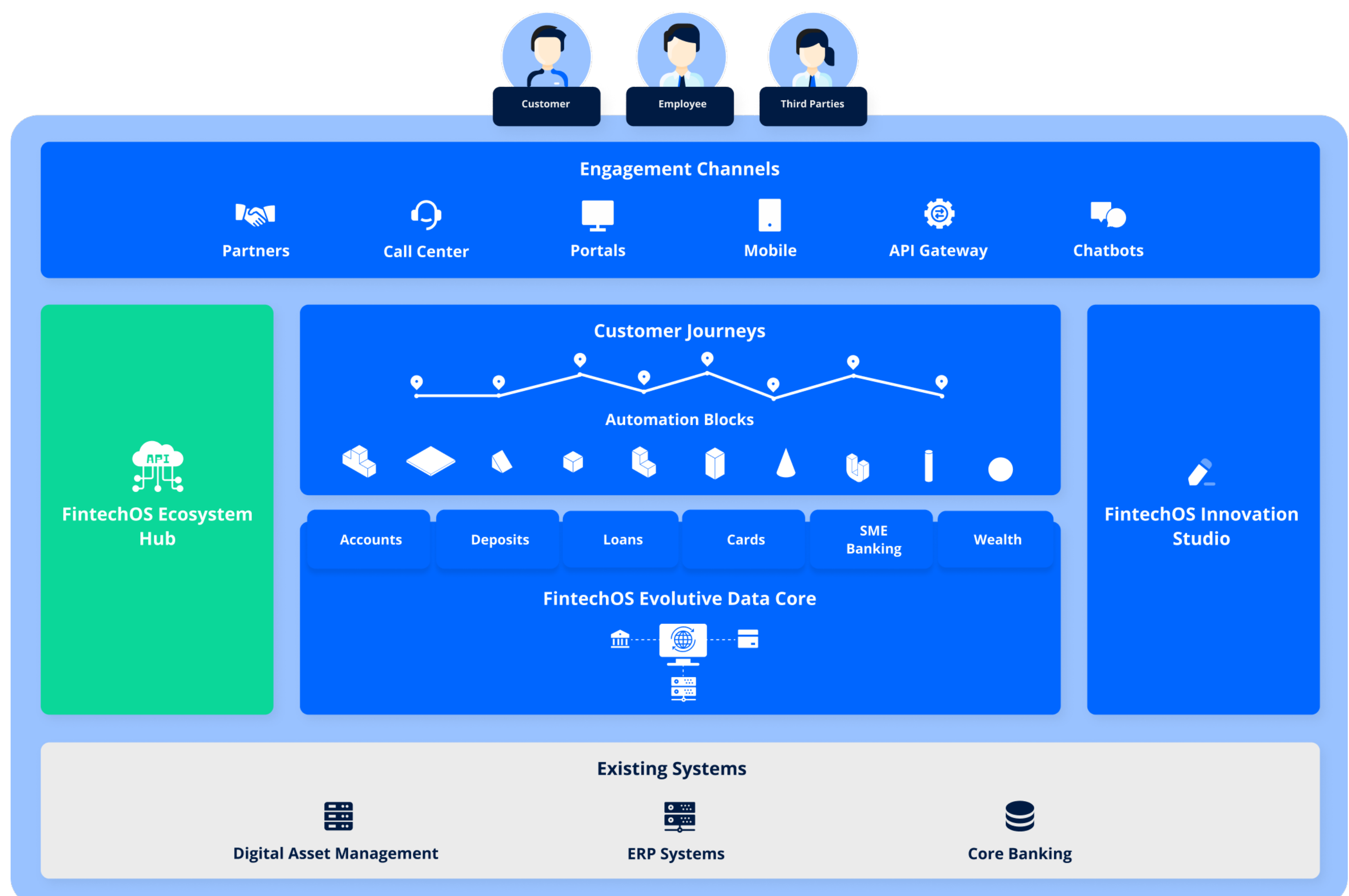
Lighthouse for Retail Banking

Lighthouse, our dedicated platform for banking, enables banks and financial institutions to bring new products and services to market that are customer-centric, data-driven, and fast to deploy.

FintechOS Lighthouse brings customer centricity to financial services. To make products and services more personal, smarter, and faster, access to customer data is needed at every interaction. The

Evolutionary Data Core integrates banks' data as well as data and services from an ecosystem of third-parties.

Lighthouse allows banks to create value quickly through a combination of pre-built functionality and low-code, with the option to keep legacy systems in place.



A winning strategy for Retail Banking



Customer Centricity

Use customer data at any stage of any interaction. Customer data is an integral part of the platform.



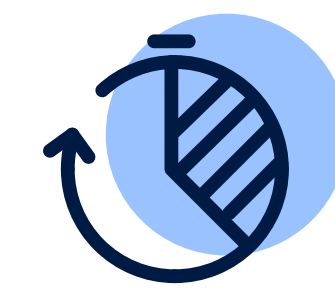
Connected to the Ecosystem

Benefit from data and services provided by third-parties to complement your own services.



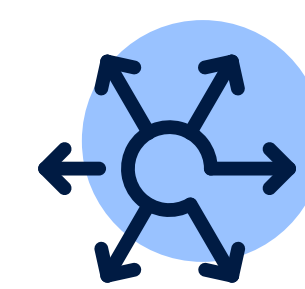
Fast time-to-market

Launch products and customer journeys faster by building with modular Automation Blocks.



Reduced complexity on IT

Enable business teams to innovate by themselves with the low-code Innovation Studio.

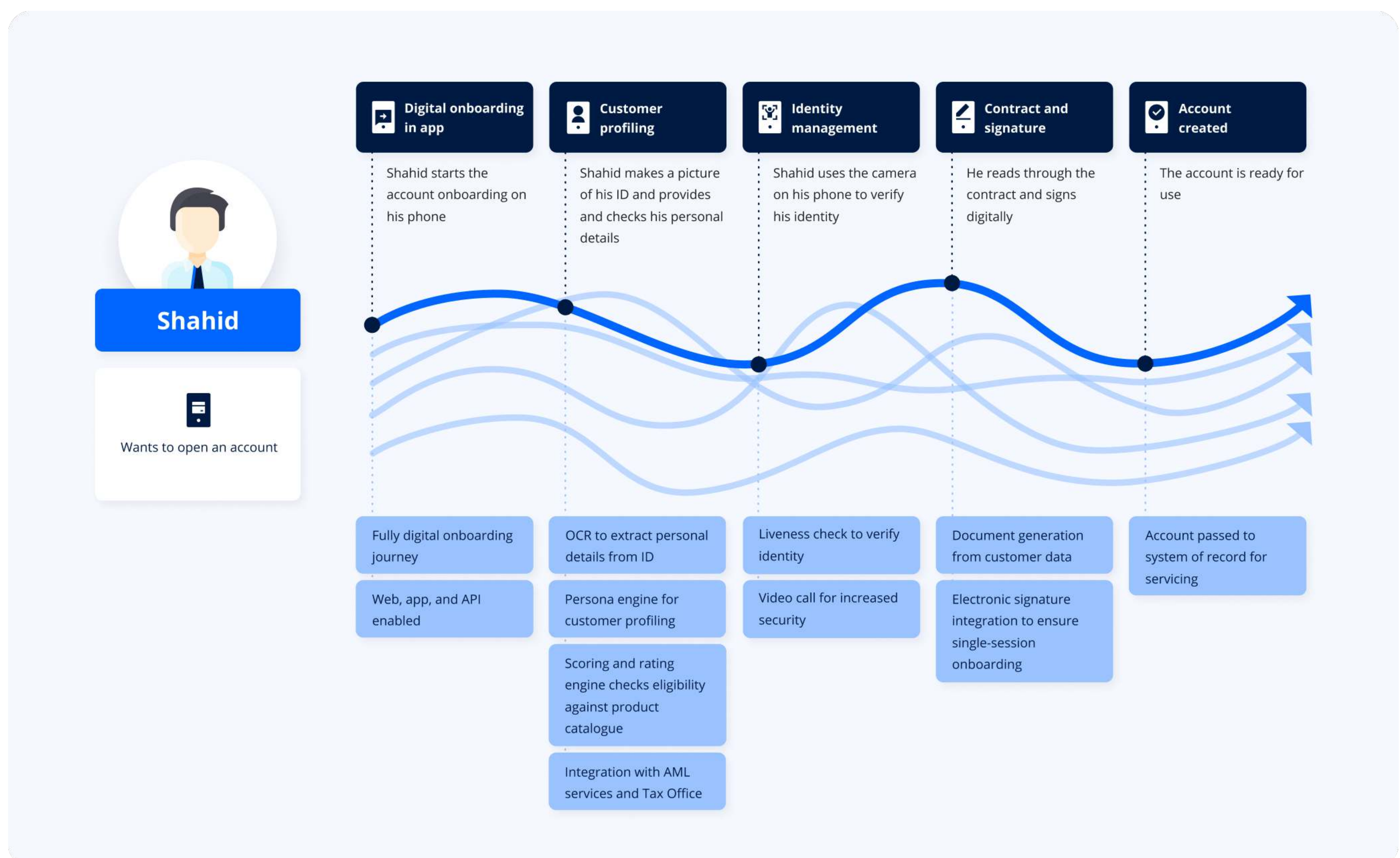


Continuous Innovation

Use any data source or any service to improve your offerings, the Evolutive Data Core will grow with you. That's what it's made to do.

Tailored for them - by you.

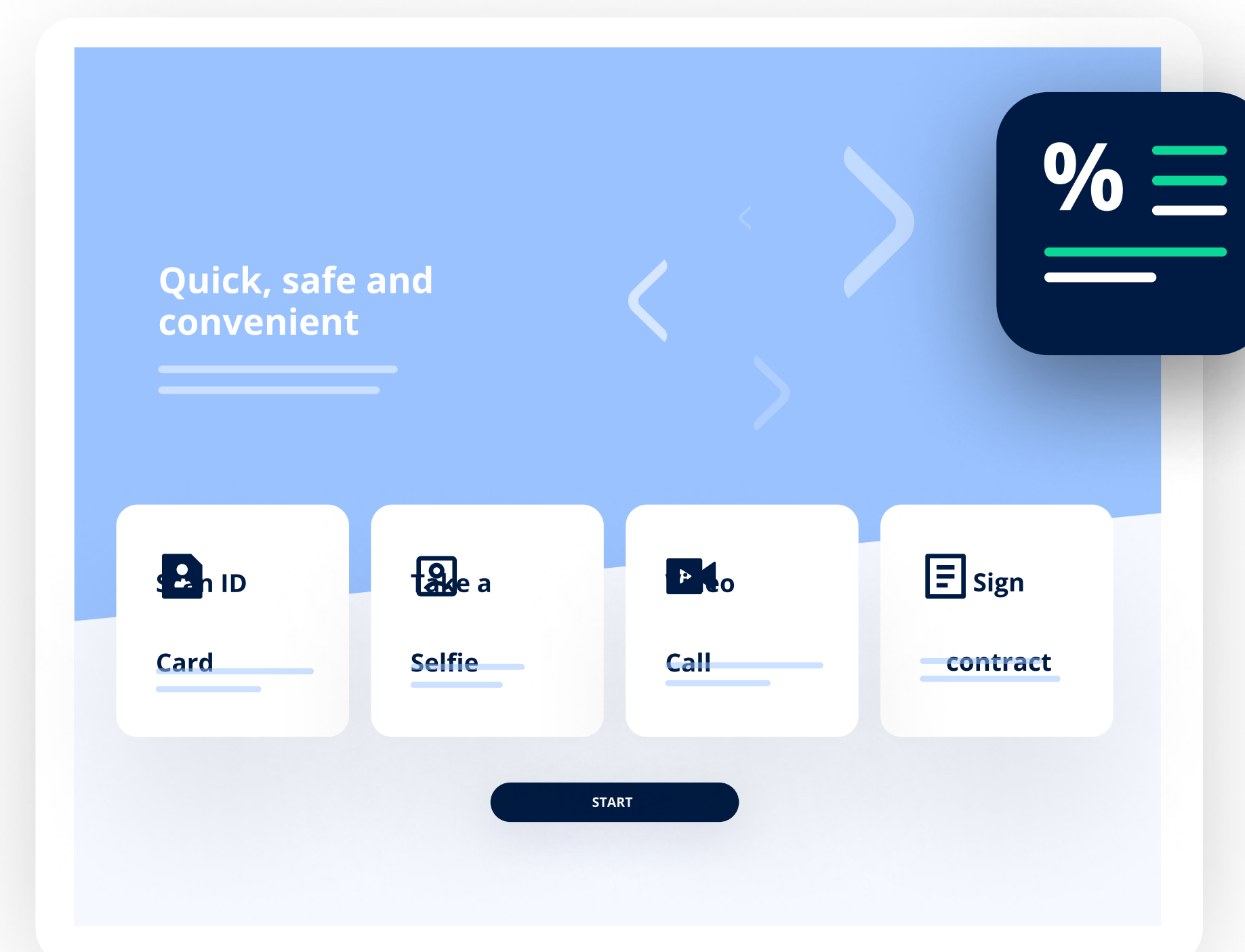
Customer Journeys allow banks to arrange their products and services around the customer, instead of the other way around.



Our Retail Banking solutions

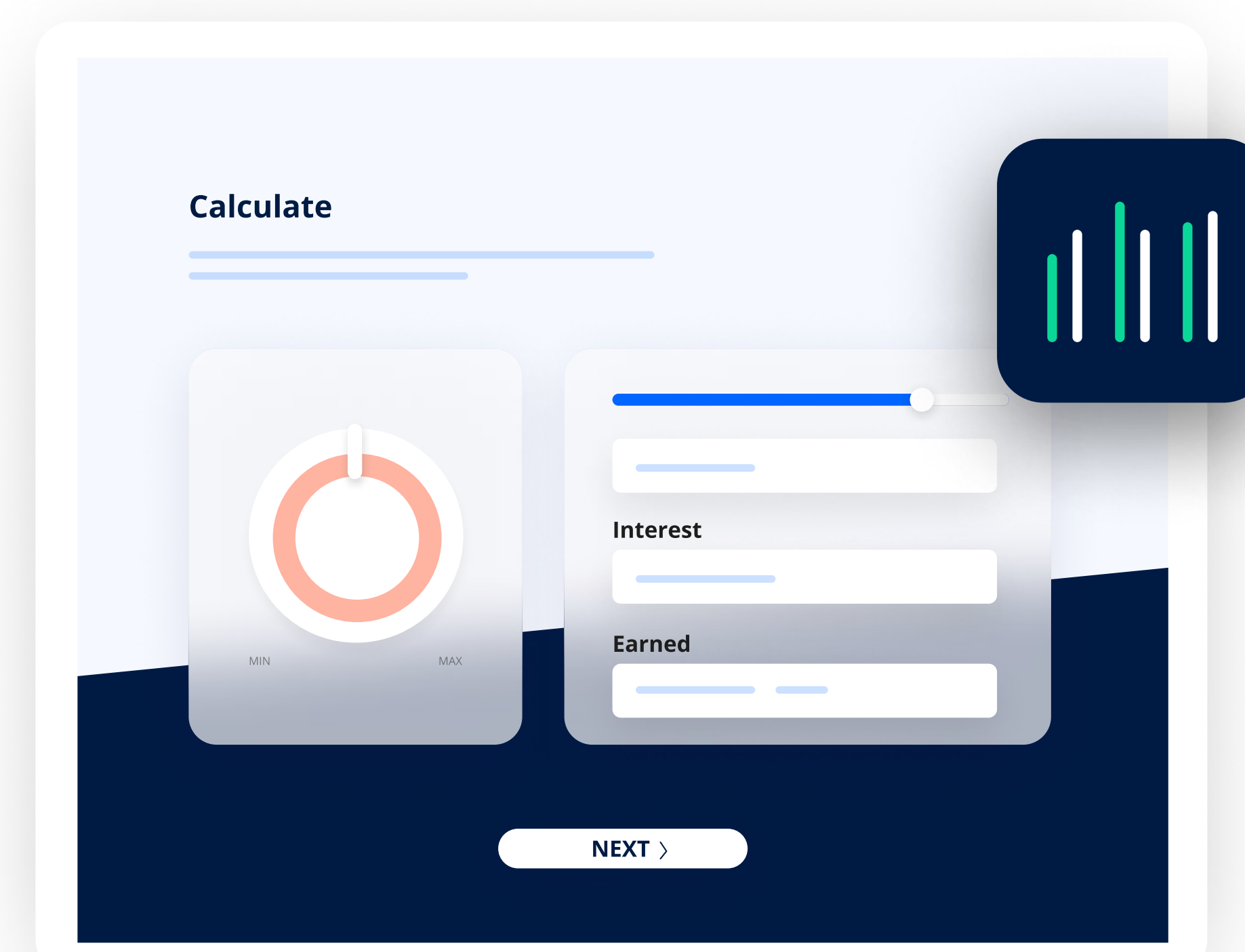
Digital Onboarding

Increase conversion and create a frictionless experience for your new customers. Lighthouse creates end-to-end digital onboarding journeys that integrate the latest technologies for identity management.



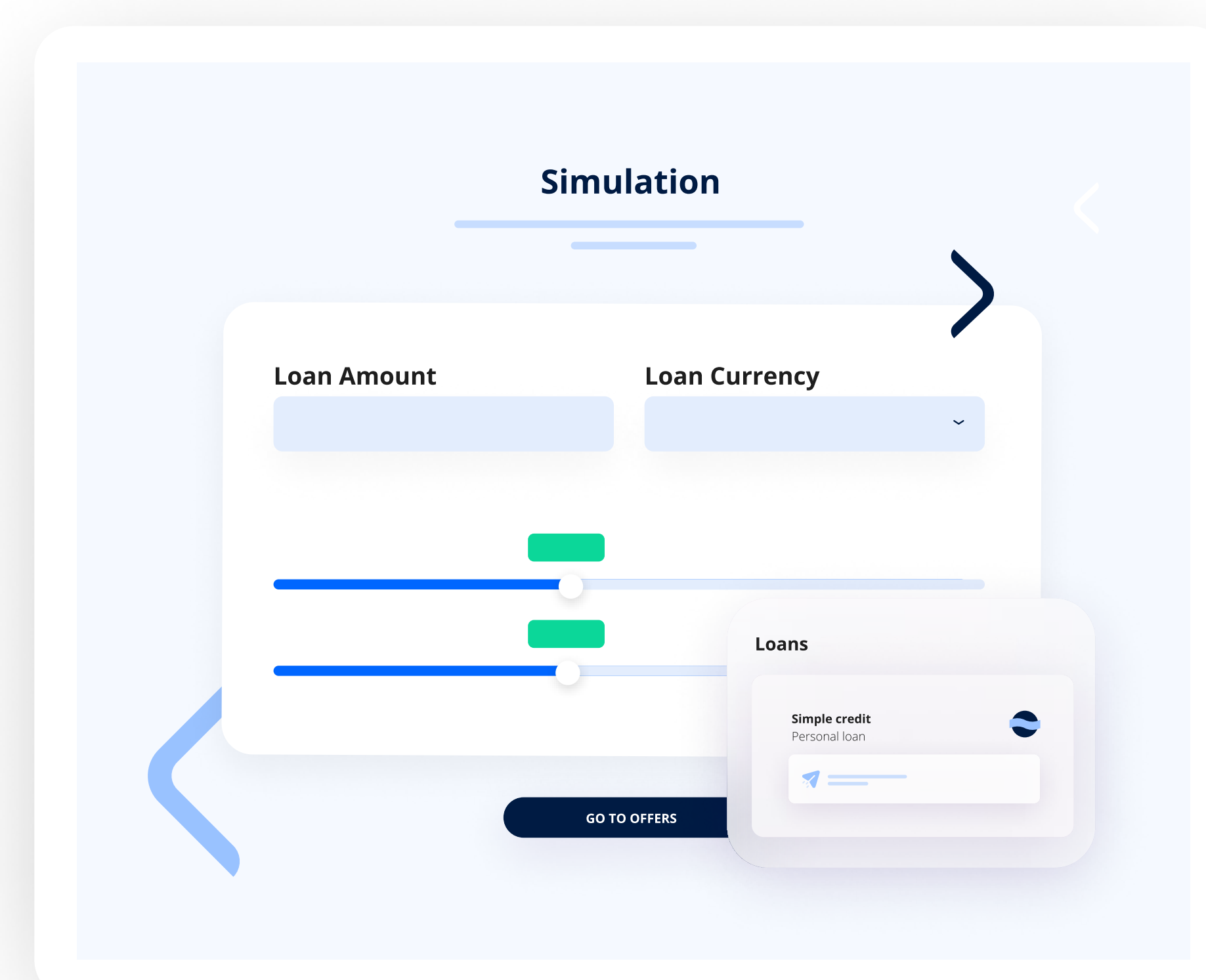
Digital Deposits

Use smarter personalized campaigns to offer tailored savings products to the right audience. Onboard customers seamlessly and make saving money easy and attractive to your customers.



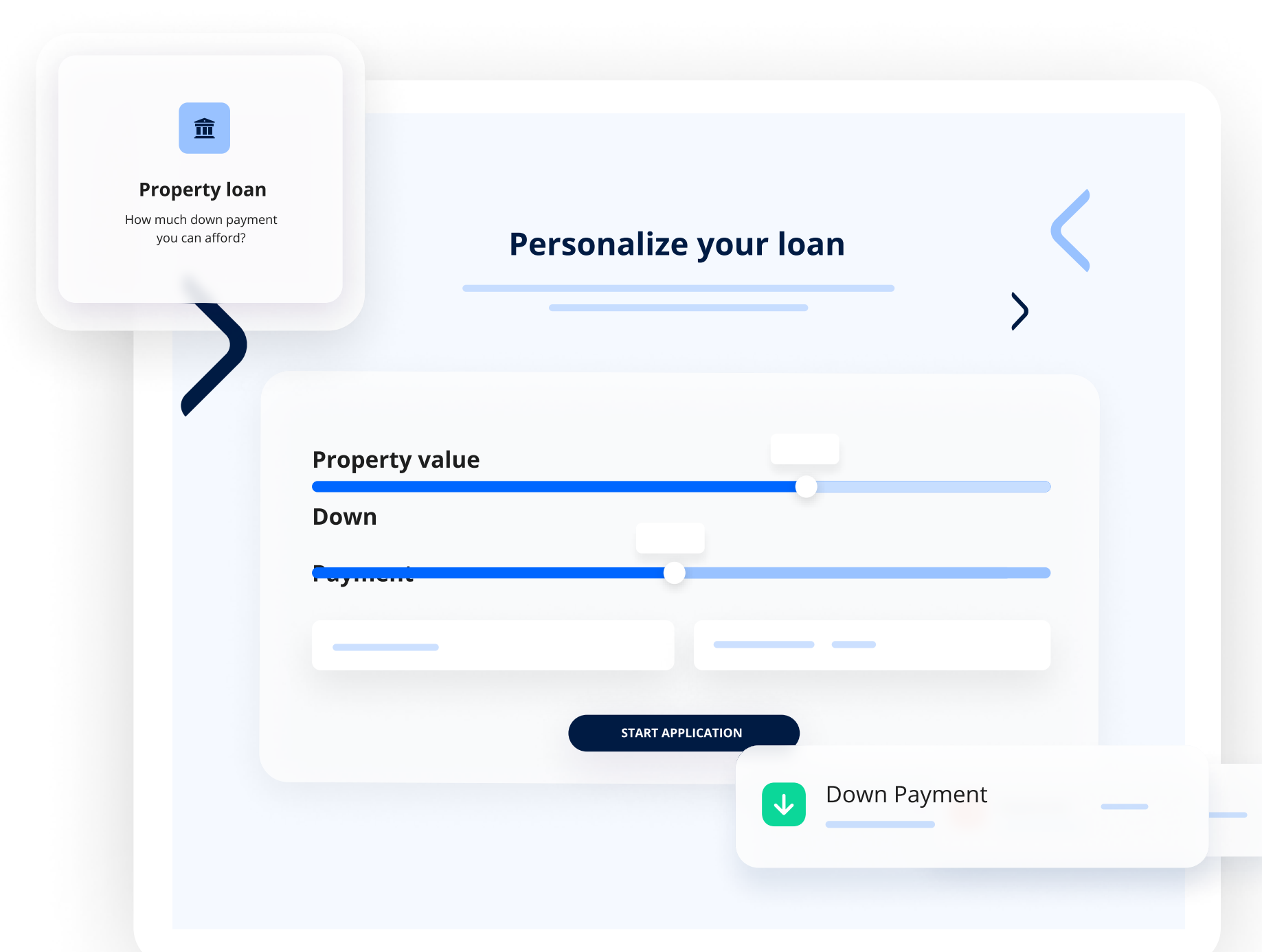
Personal Loans and Credit Cards

Make applying for a loan a breeze. With automated workflows, smart credit decisioning, digital documents and signatures, customers can get a loan in a matter of minutes.



Digital Mortgages

Take the complexity out of mortgage applications for your customers. The easier the process becomes the more efficiently your business will grow. Our many integrations with third-party services result in shorter time-to-money for customers and an improved customer experience.



What our customers are saying

Digital Mortgages

Take the complexity out of mortgage applications for your customers. The easier the process becomes the more efficiently your business will grow. Our many integrations with third-party services result in shorter time-to-money for customers and improved customer experience.

- ✓ 100% digital onboarding solution
- ✓ 100% digital lending solution
- ✓ 300% credit portfolio increase
- ✓ 50% increased productivity and operational efficiency
- ✓ 99% reduced time to yes for over 40% of clients



“Our digital transformation programme delivers the best customer engagement. We provide a simple, bespoke digital customer experience, rapid and without errors. We roll out products almost 10 times faster”

Simina Baiasu
Executive Vice President, Idea Bank

Real ROI, for every team



Business Users

Lighthouse enables the design of personalised products and customer journeys and 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 realtime customer, product, and transactional data into Lighthouse to reduce dependency on legacy core systems. 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.

otpbank

FIRSTBANK

TBIBank

RELIANCE BANK

VIG
VIENNA INSURANCE GROUP

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ERSTE

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SOCIETE GENERALE

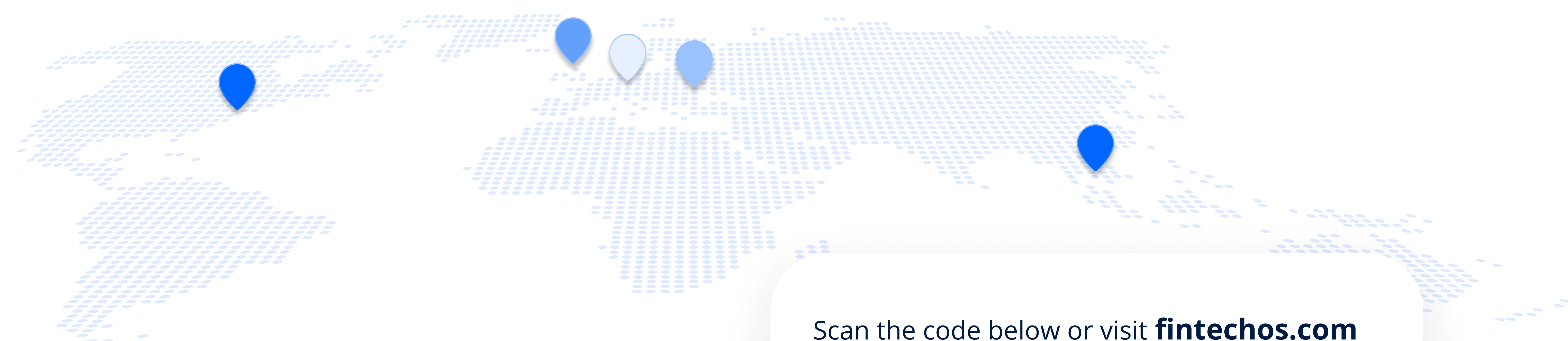
IdeaBank

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Orange Money

ธนาคารกรุงไทย
KASIKORN BANK

Scotiabank.



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

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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