

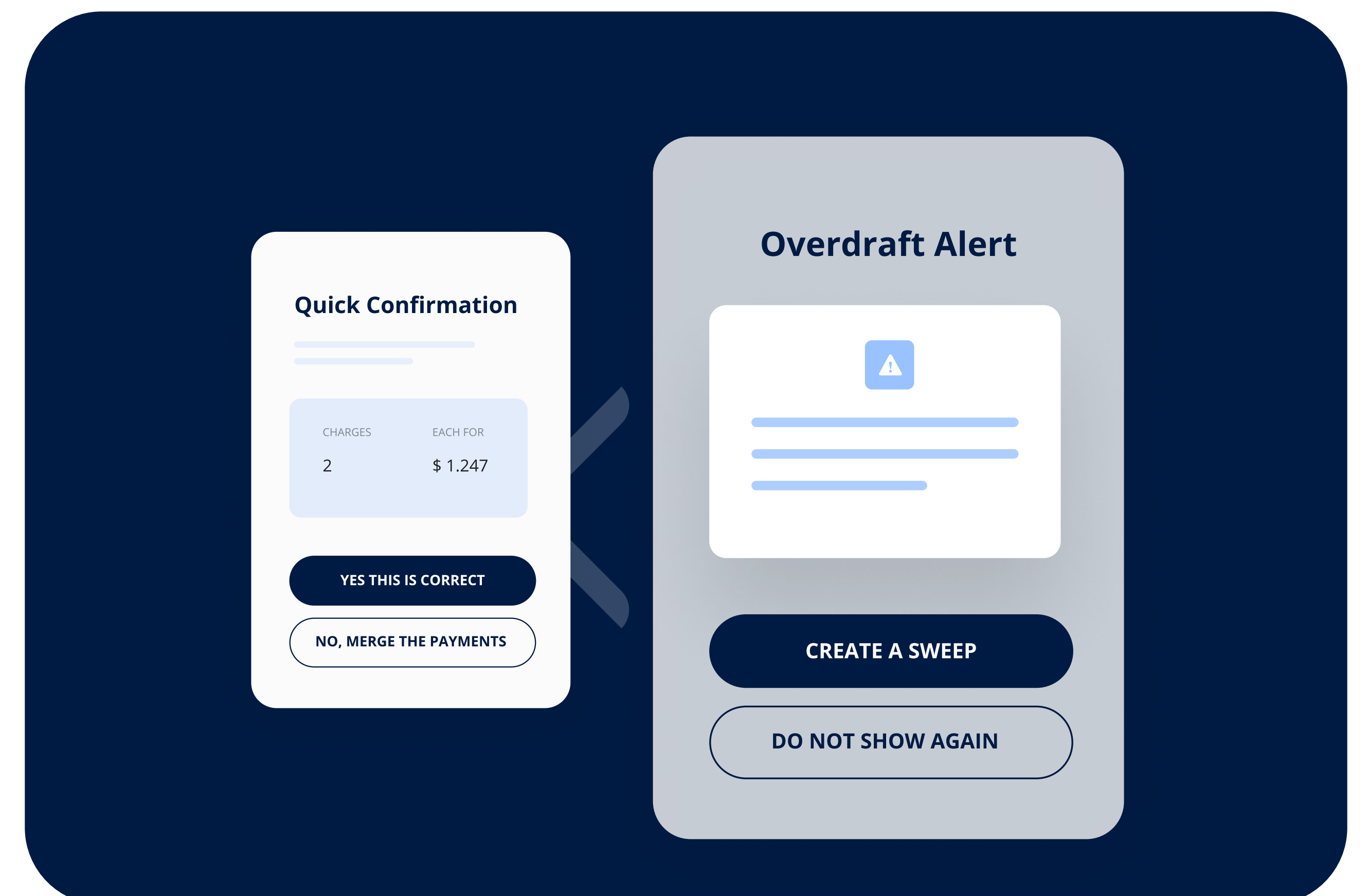


SME Banking



SME Banking

SME banking starts with understanding your market. Get up to speed with smarter segmentation, better risk assesment, and more tailored products for the segments in your portfolio.



SME Banking today

Being a partner for SME businesses can be a challenge. No two businesses are alike, so understanding opportunities and risks calls for considerable expertise. SME banks have this expertise in-house, but scaling and adopting new technology has been a challenge.

Rapidly changing markets and regulations call for new segmentation strategies and products that answer the needs of modern businesses with digital engagement across all channels.



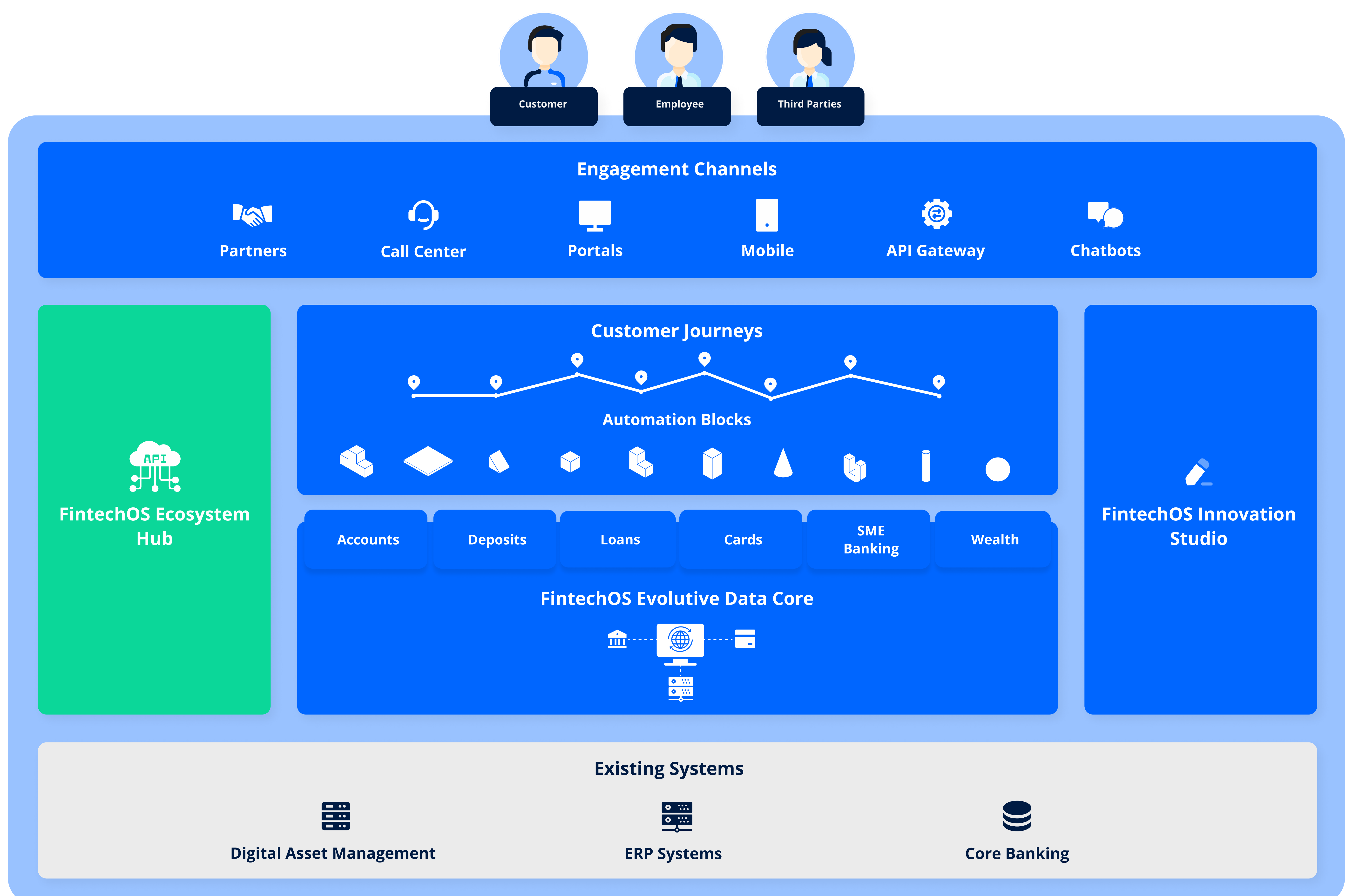
FintechOS

Lighthouse for SME Banking

Lighthouse allows SME banks to better connect with their customers. It is built on the notion that banking can become more personalized, more convenient, and more efficient.

Lighthouse brings customer centricity to SME banking by providing access to customer data at

every interaction. The Evolutive Data Core integrates proprietary data as well as data and services from an ecosystem of third-parties. Lighthouse allows SME banks to create value quickly through a combination of pre-built functionality and low-code, with the option to keep legacy systems in place.



Benefits for SME Banking



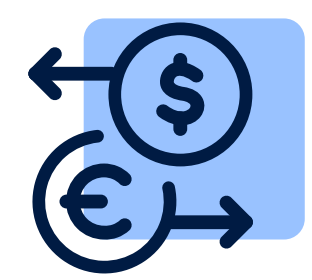
Customer Centricity

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.



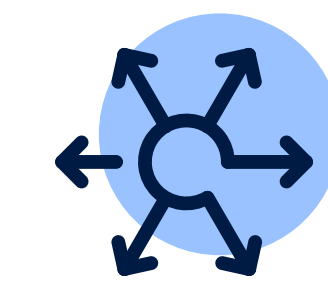
Fast time-to-market

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.

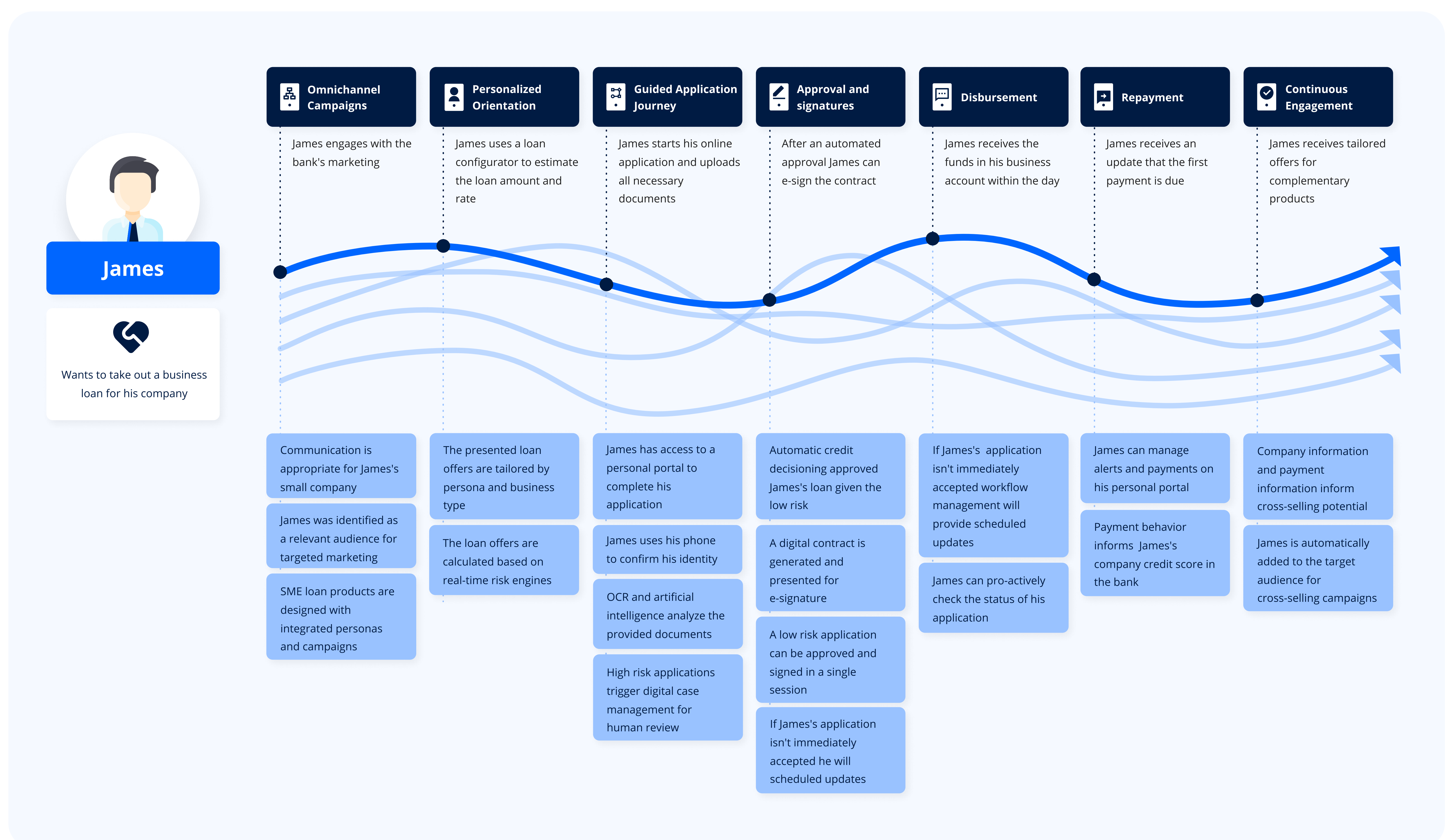


Continuous Innovation

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.

Customer Journey

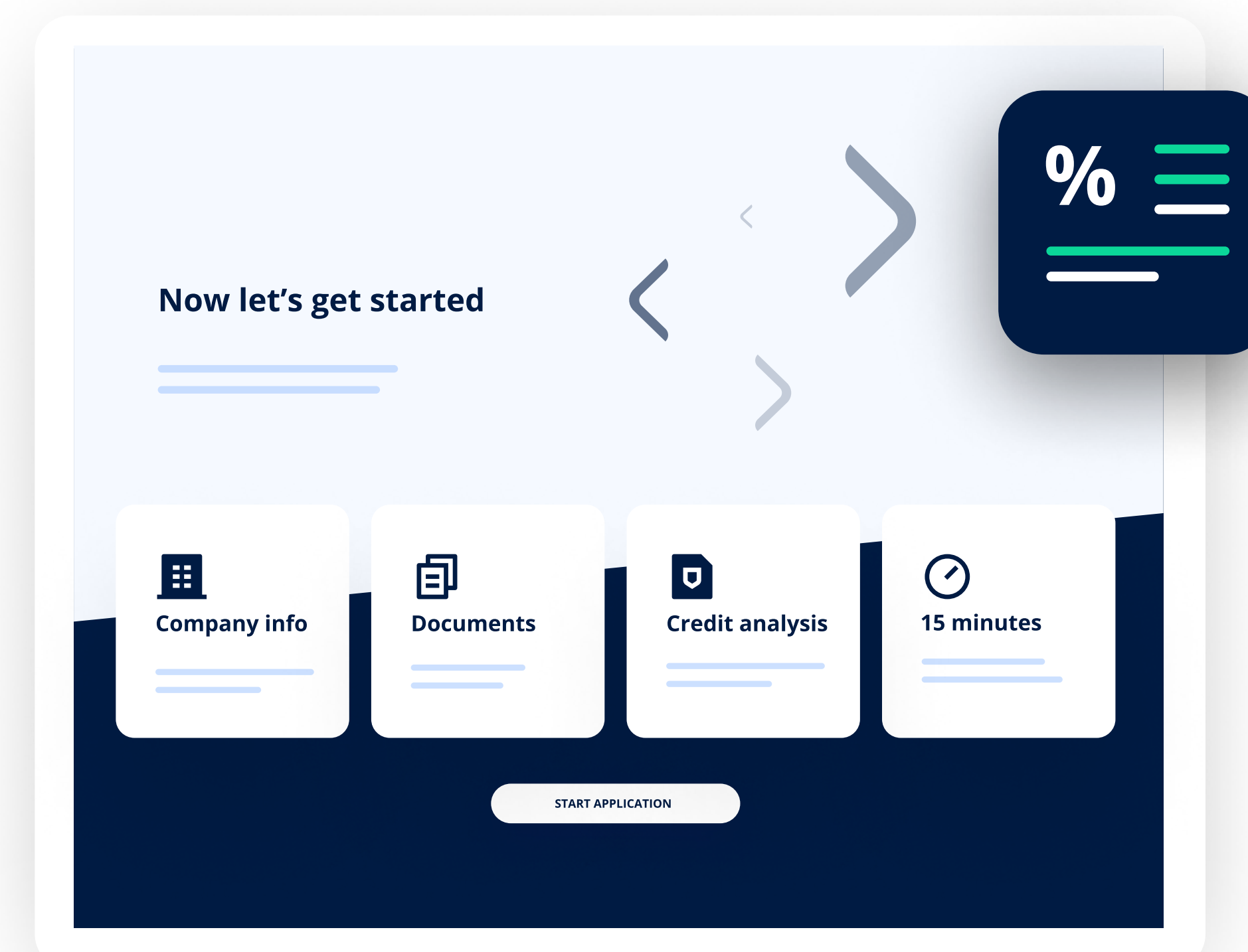
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SME Banking solutions

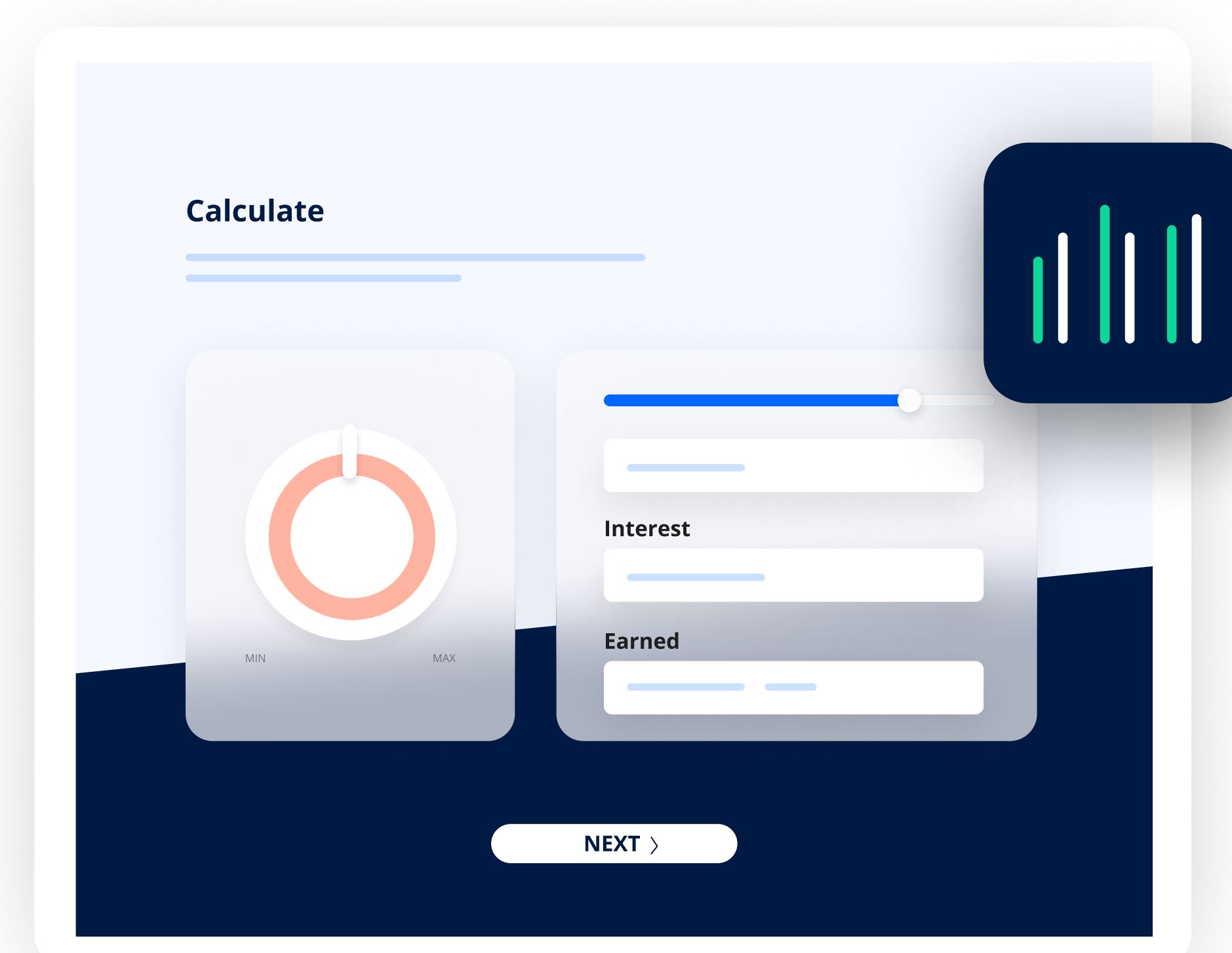
Digital Onboarding

Make onboarding fast and convenient for your new customers. Set the tone from day one with a seamless experience. Lighthouse offers an end-to-end digital customer journey that will increase your conversion rate.



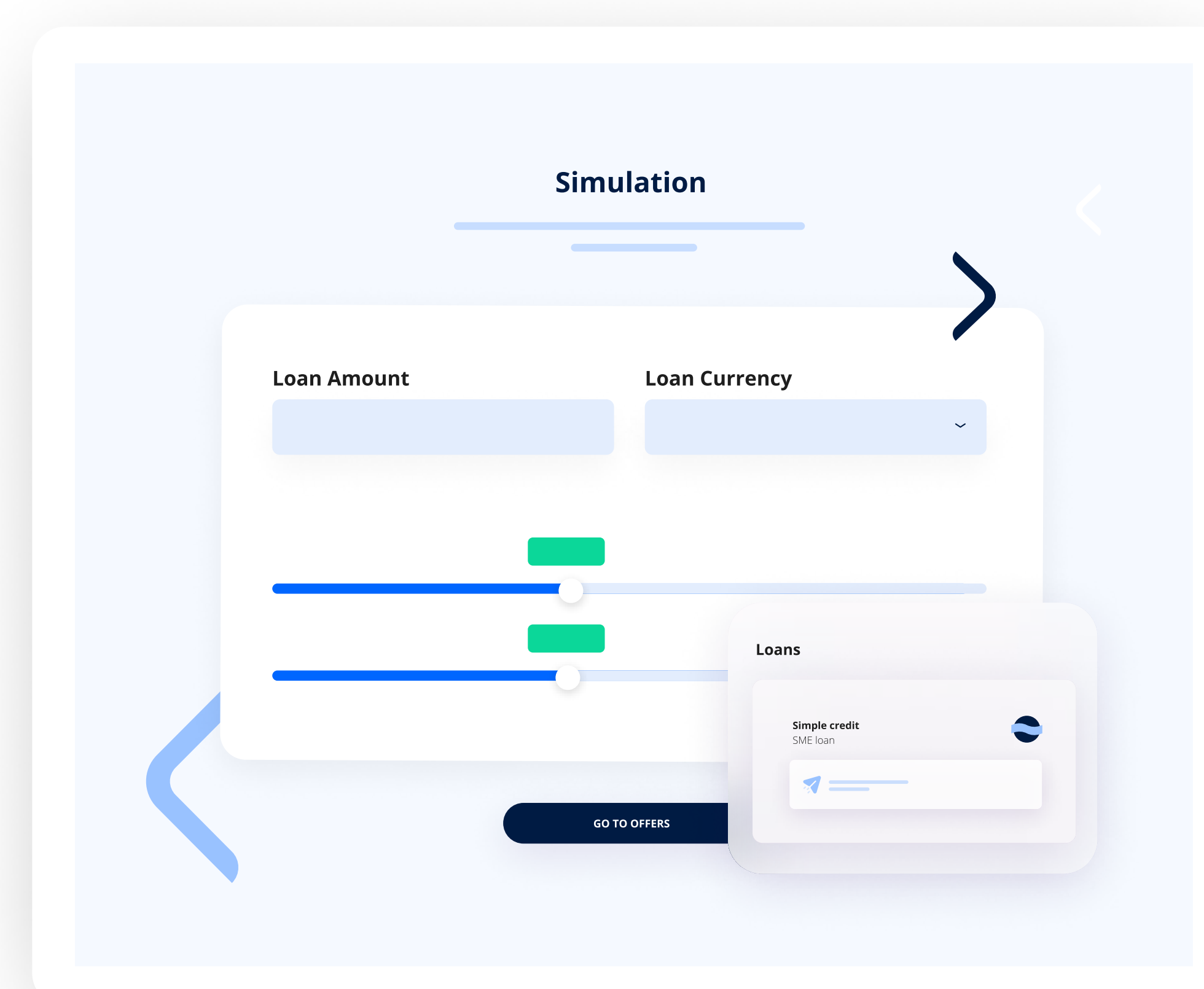
Digital Deposits

Make your deposit products stand out by using integrated customer data for smarter campaigns and better targeting. Grow your managed assets under management by offering the most convenient experience your customers can get.



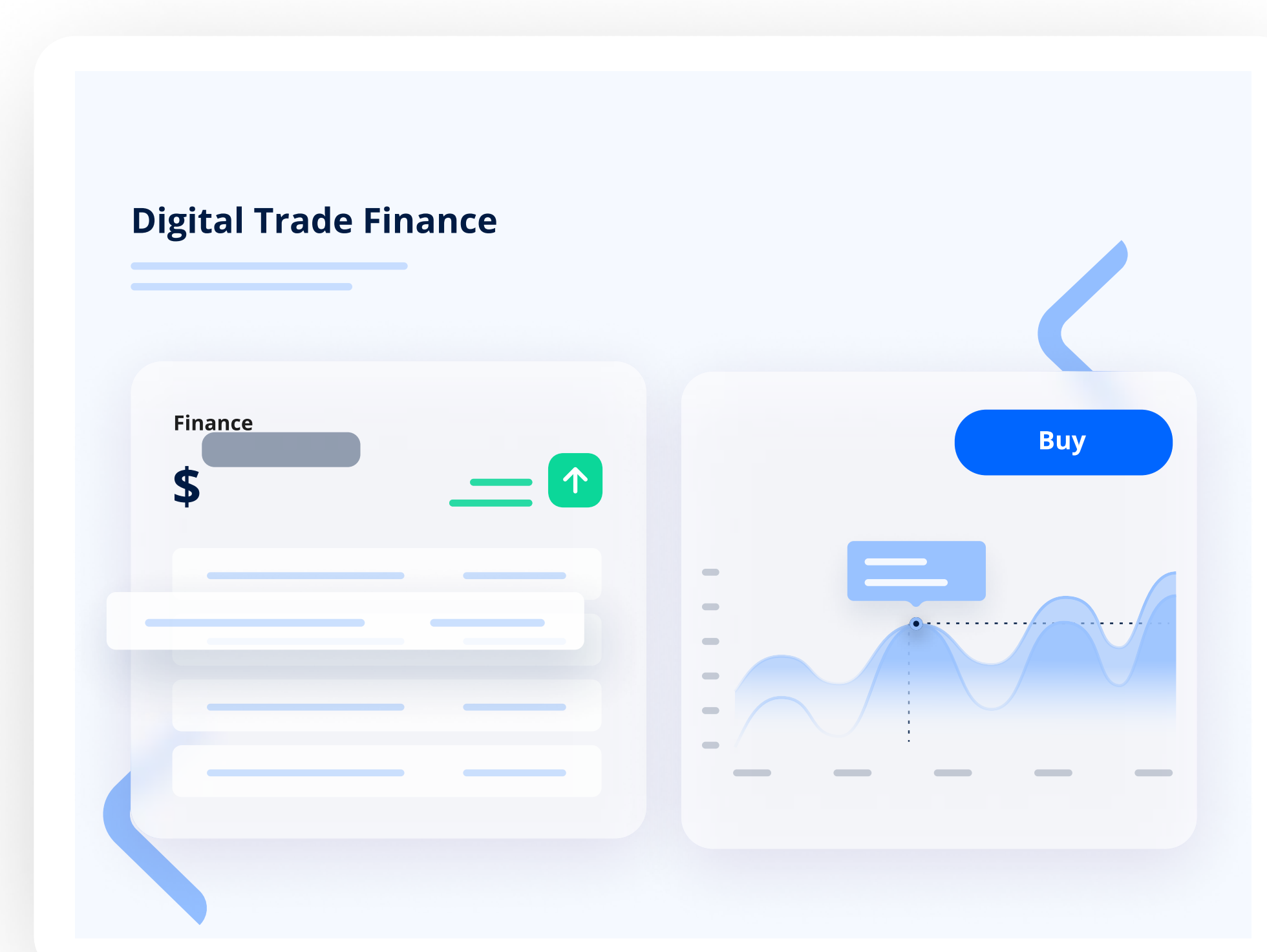
Digital Lending

Take the sting out of loan applications for your customers. With advanced process automation and digital scoring and rating you can offer customers a loan in a matter of minutes.



Digital Mortgages

Reliable decisions at speed: calculate scores and ratings quicker with our Scoring Engine. Use our automated Decision tools to improve your customer journeys by speeding up approvals and time-to-money.



What our customers are saying

100% Digital onboarding omnichannel solution

A specialist in retail and SME banking is using FintechOS technology to reshape their end customer experience and reduced time to money, allowing non-technical staff to take advantage of powerful low-code, omnichannel tools.

- ✓ 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

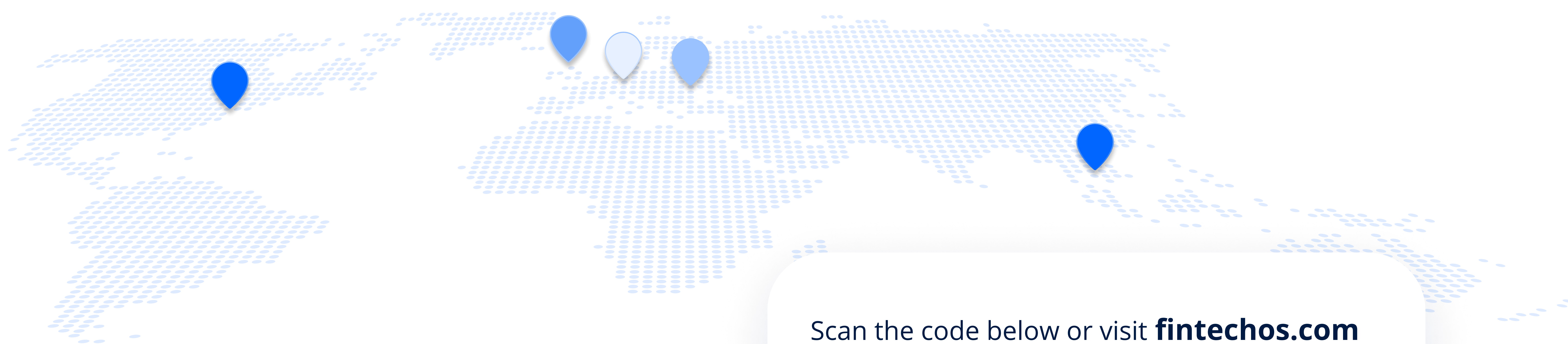


IT Teams

Reduce the risk of unsupported customized legacy infrastructure by gradually decreasing the reliance on these systems. Move 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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