

FintechOS Introduction



Agenda

- 01 Introduction to FintechOS
- 02 Market and Positioning
- 03 Customer cases
- 04 Technology
- 05 Leadership team

About FintechOS

Our solutions help banks, financial institutions, and insurers to quickly launch new services that are customer-centric and data-driven.

We offer digital-on-top solutions that give institutions the ability to reduce their reliance on outdated infrastructure, to fully digitize their operations, and to make innovative customer experiences.

FintechOS is fast to deploy in the cloud or on-premise. Our pre-built modular functionalities accelerate projects and our low-code studio allows business teams to innovate quickly.



Financial institutions struggle with digital transformation fatigue.

FintechOS helps them roll-out personalized digital products, services and customer experiences in weeks.

FintechOS basic facts

- **Headquartered in London,**
founded in 2017.
- **International presence**
across Europe, UK, North America and APAC.
- **Customer-centric platform**
Establishing a new category in the BFSI technology market for next-generation financial services.



(previously won by
Revolut and Starling Bank)



80M

Investment



300

Employees



40+

Customers



200%

CAGR Revenue



160%

Net Retention rate

We have just announced our Series B Funding

INSIDER

We got an exclusive look at the pitch deck UK startup FintechOS used to raise \$60 million from Draper Esprit



Join Extra Crunch

FintechOS nabs \$60M for a low-code approach to modernizing legacy banking and insurance services

Ingrid Lunden @ingridlunden / 10:08 AM GMT+2 • April 20, 2021

Finextra

FintechOS raises \$60m

5 hours ago



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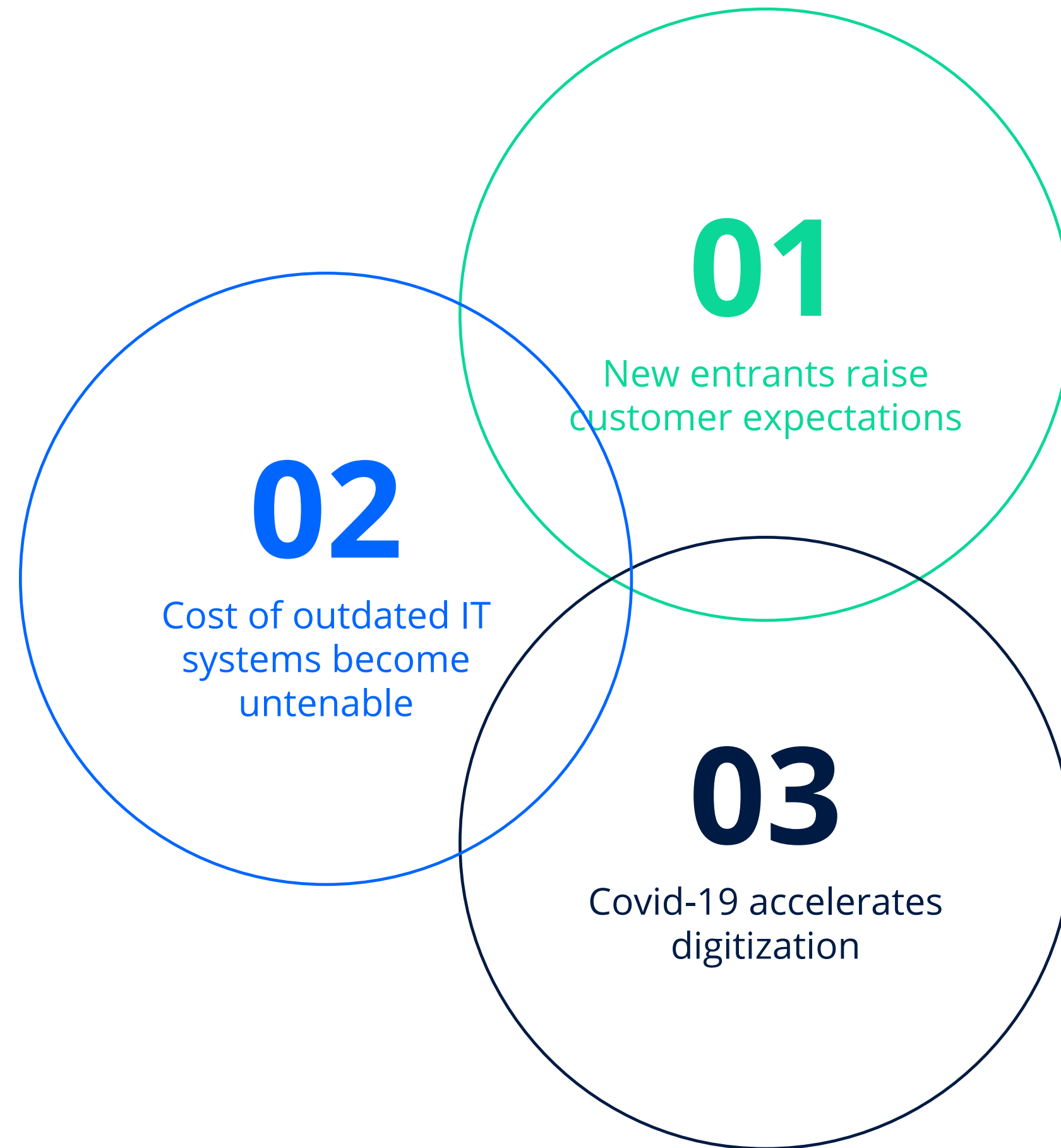
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FintechOS, a European startup promising a low-code approach to helping financial institutions quickly and painlessly go digital, has raised \$60 million in a Series B funding round led by Draper Esprit.

Market and positioning

Big trends force companies to differentiate



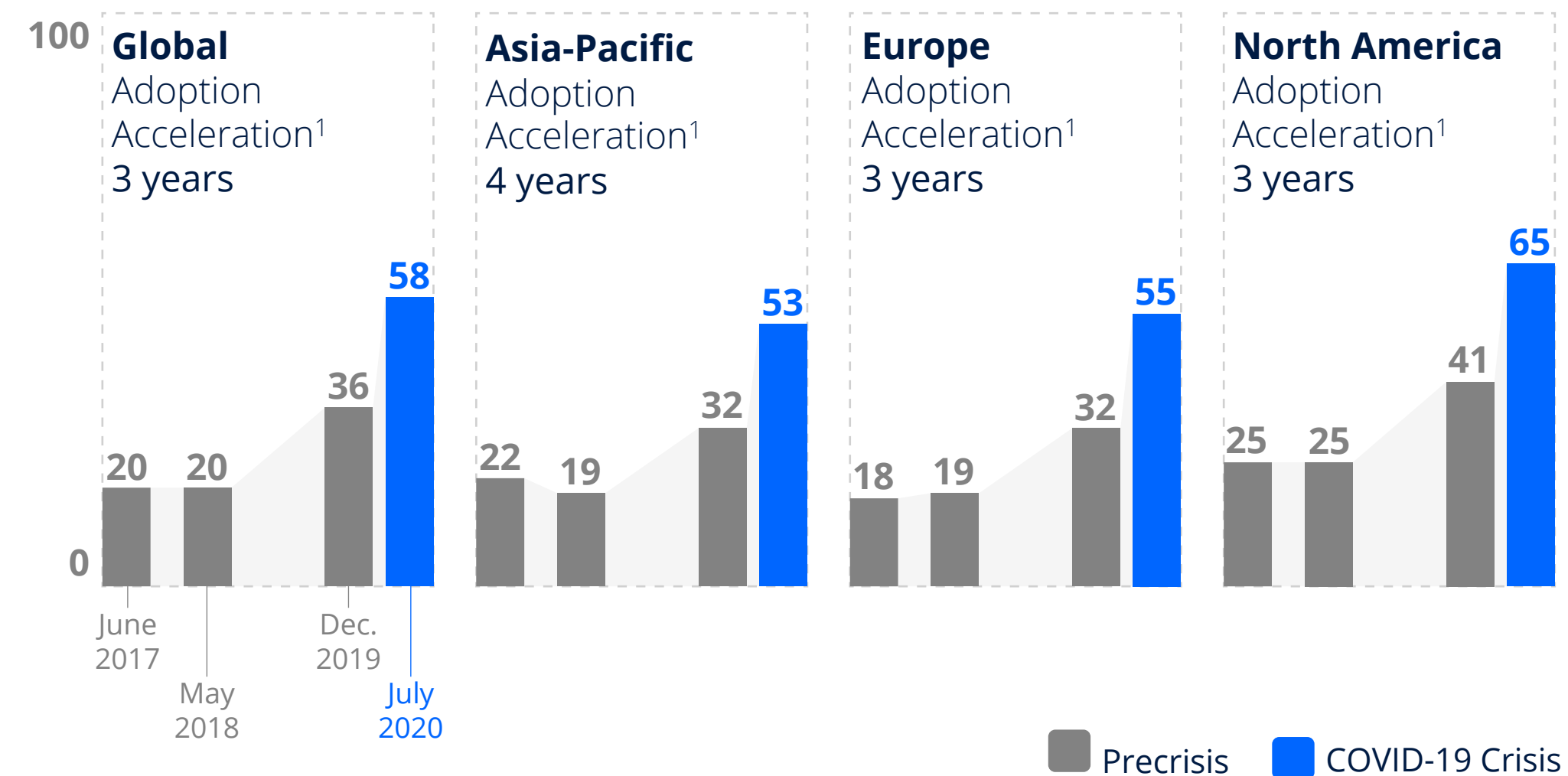
Financial services need to respond with:

- 01** | Personalization and convenience in products and services
- 02** | Automation that replaces costly analogue processes
- 03** | Customer journeys that are digitized end-to-end

Banks need to transform but lack the means

The COVID-19 crisis has accelerated the digitization of customer interactions by several years

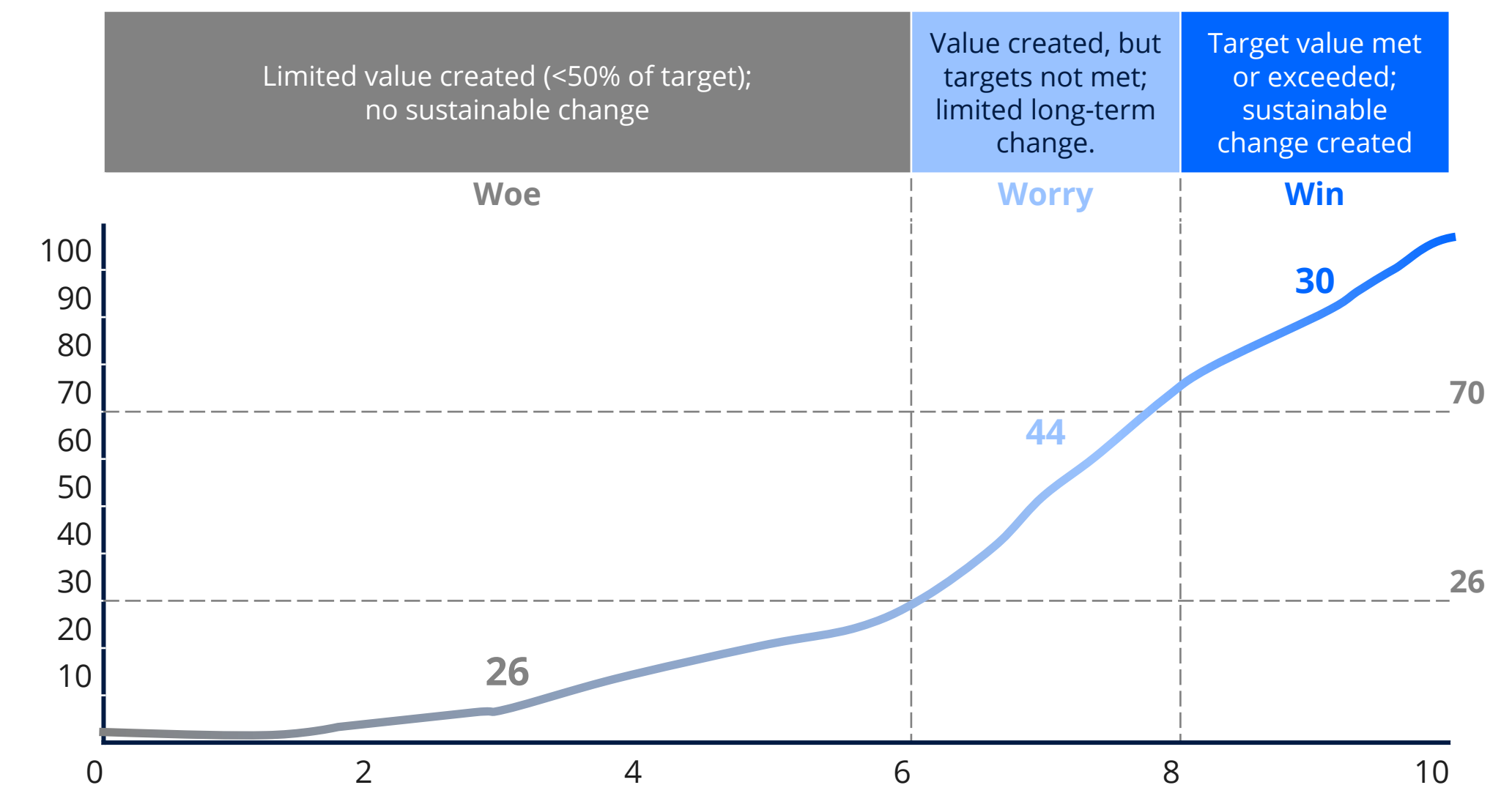
Average share of customer interactions that are digital, %



<https://www.mckinsey.com/business-functions/strategy-and-corporate-finance/our-insights/how-covid-19-has-pushed-companies-over-the-technology-tipping-point-and-transformed-business-forever#>

Only 30% of digital transformations are successful

Share of transformations (%)



<https://www.bcg.com/publications/2020/increasing-odds-of-success-in-digital-transformation>

Neobanks: *a response to a lack of customer-centricity*

“Neobanks operating in the U.K. added more than 6 million new customers in the second half of 2019, ending the year with 19.6 million customers globally”

Accenture Digital Banking Tracker 2020.

C6BANK



Varo

dave.com



Revolut

chime

N26



The pace of digital innovation is too high for financial services to keep up...

FintechOS enables banks, financial institutions and insurers to bring new products and services to market that are customer-centric, data-driven, and fast to deploy.



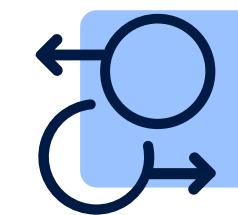
Personalize

Arrange your services around the customer in customer journeys



Automate

Digitize end-to-end with modular functionality and low-code driven self-service



Connect

Integrate data and services across silos to innovate now and create flexibility for the future

Personalization 3.0



1.0 Branding

Using your name on the customer interface and saving your personal preferences on apps and websites.

“Front-End platforms”



2.0 Guidance

Personalized insights, recommendations and guidance for the customer journey. Context-aware chatbots.

“Point solutions for analytics and AI”



3.0 Personal Products and Customer Experience

Tailored financial services based on personal insights, needs, and characteristics. Driven by machine learning and advanced analytics.

FintechOS – Evolutive Data Core

FintechOS Proposition

- **Personalize**

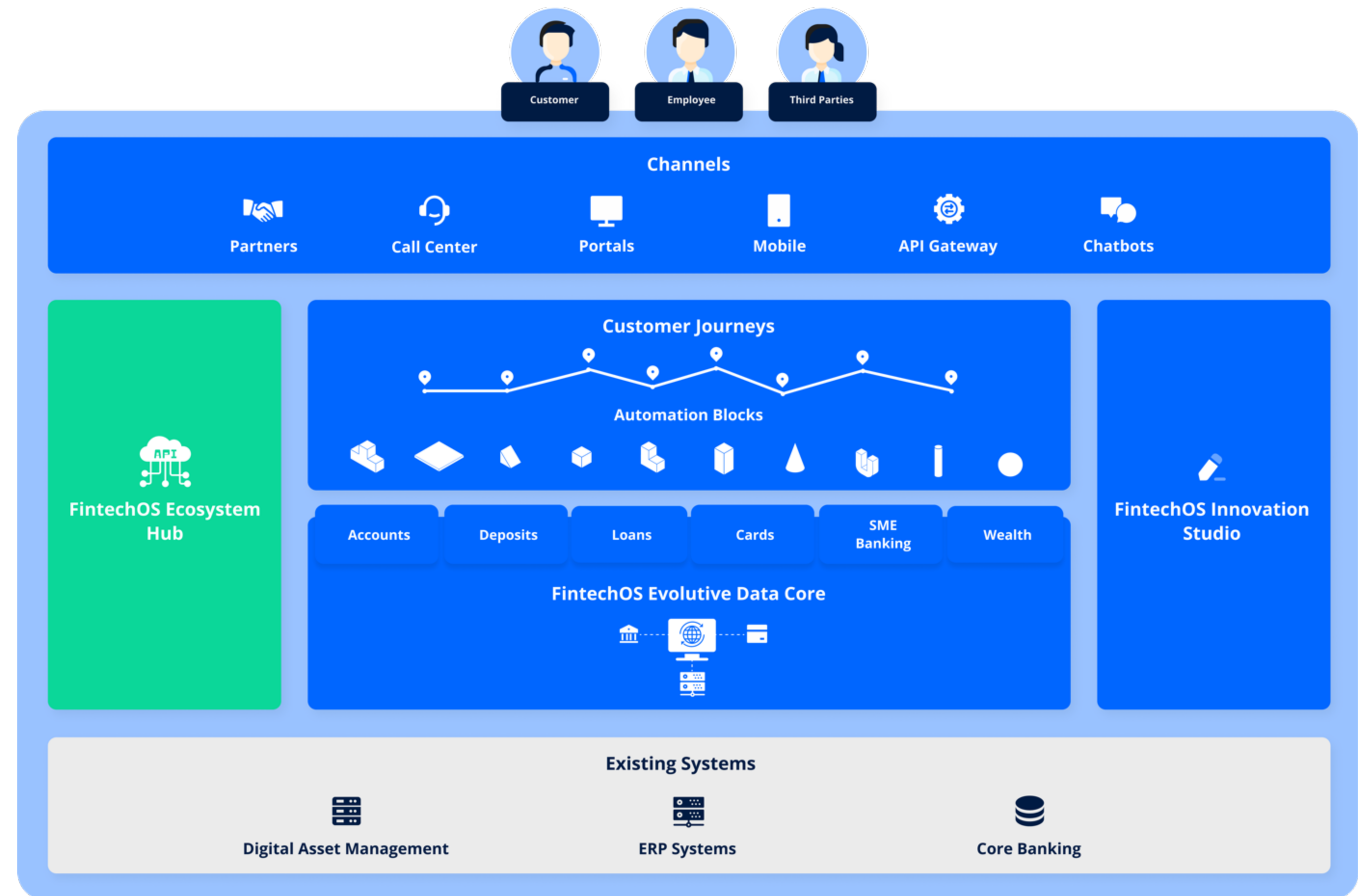
Apply personalization across products and services, customer journeys and interfaces.

- **Automate**


















Use modular functionality and low-code development to bring every use-case, however unique, to market quickly

- **Connect**

Bring siloed data together in an extensible aggregation layer to enable data-driven innovation with existing infrastructure

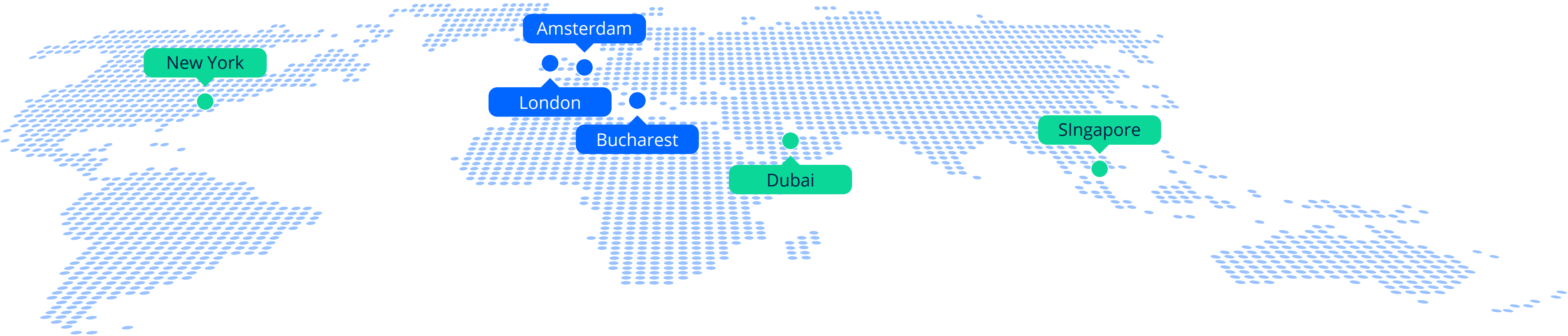


Unique Competitive Position

Company category	FintechOS	Digital Insurance	Digital banking	No-code Low-code	Low-code BPM	Neo core banking	Traditional core banking	Traditional core insurance
Main competitors	fintechOS	   Vlocity	  	  unqork	 Appian Creatio	  	 sopra   ORACLE	  Fadata
Digital engagement	✓	✓	✓					
Low-code and Automation	✓			✓	✓			
Banking Products & Services	✓					✓	✓	✓
Time to market	++	-	-	++	++	+	-	-

Go-To-Market

Growth



Millions of people globally use personalized products and services powered by FintechOS technology. In just 24 months we've onboarded 40+ clients across the world, representing \$100bn assets under management.

FintechOS is headquartered in London and has offices in Amsterdam and Bucharest. But it doesn't stop there. Over the course of 2021 we will establish new offices in APAC, the Middle East and North America.

Sales Expansion

Geographic expansion

Established: Eastern and Central Europe

Entered: Western Europe , Nordics, UK, ME, ANZ

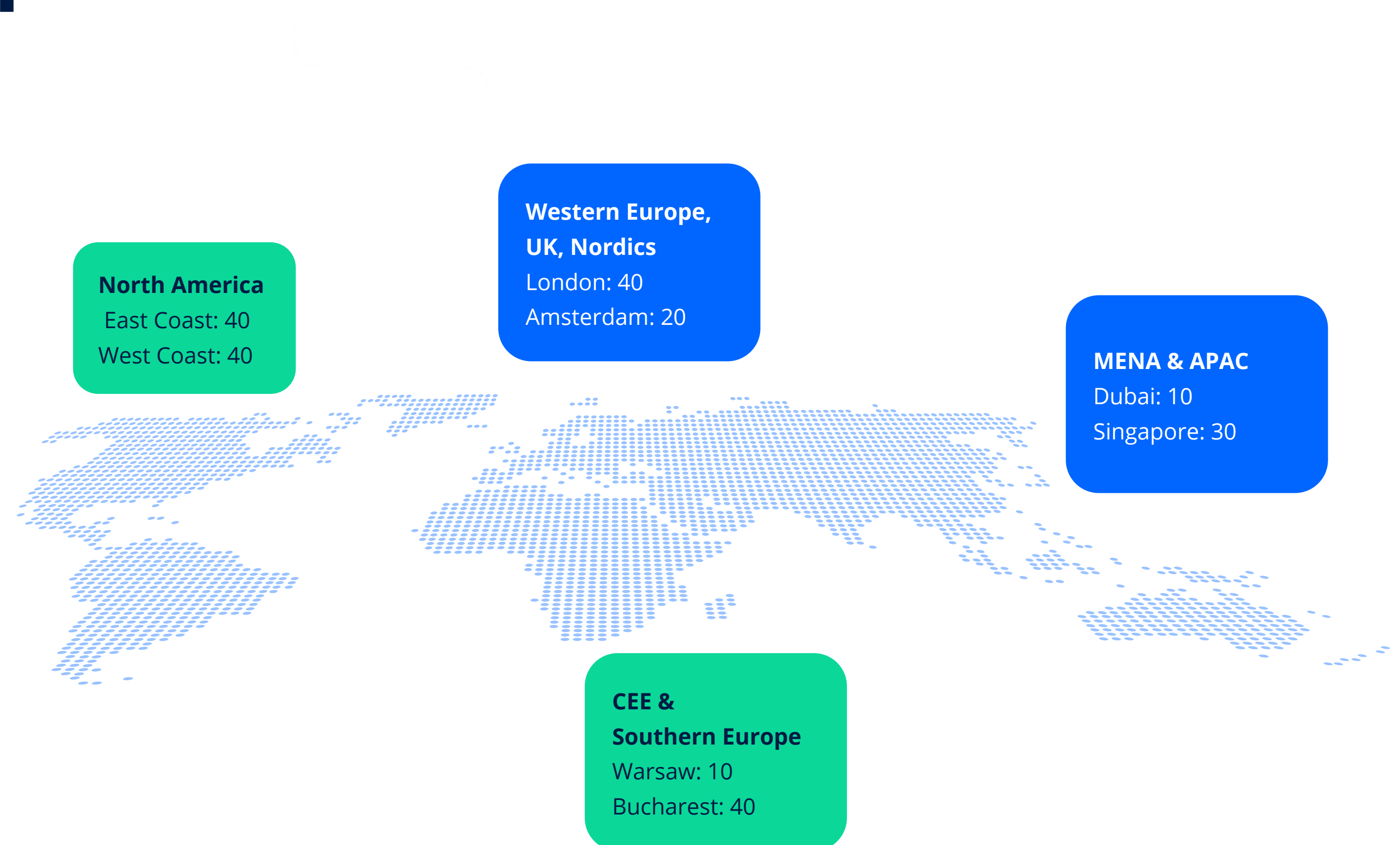
Envisioned: North America, APAC

Channel expansion

Strong focus on enabling partner-led sales and growing a network of advisory and implementation partners working with FintechOS

Key account growth

Land and expand model that results in high organic growth in key accounts as the platform finds wider use in the organisation



Trusted by key partners in advisory and implementation

Current Partners:

<epam>

sopra  steria

 Microsoft

 **KPMG**

Capgemini 

publicis
sapient

Deloitte.

Synechron


EY


mastercard

In conversation with:

BCG BOSTON
CONSULTING
GROUP


pwc

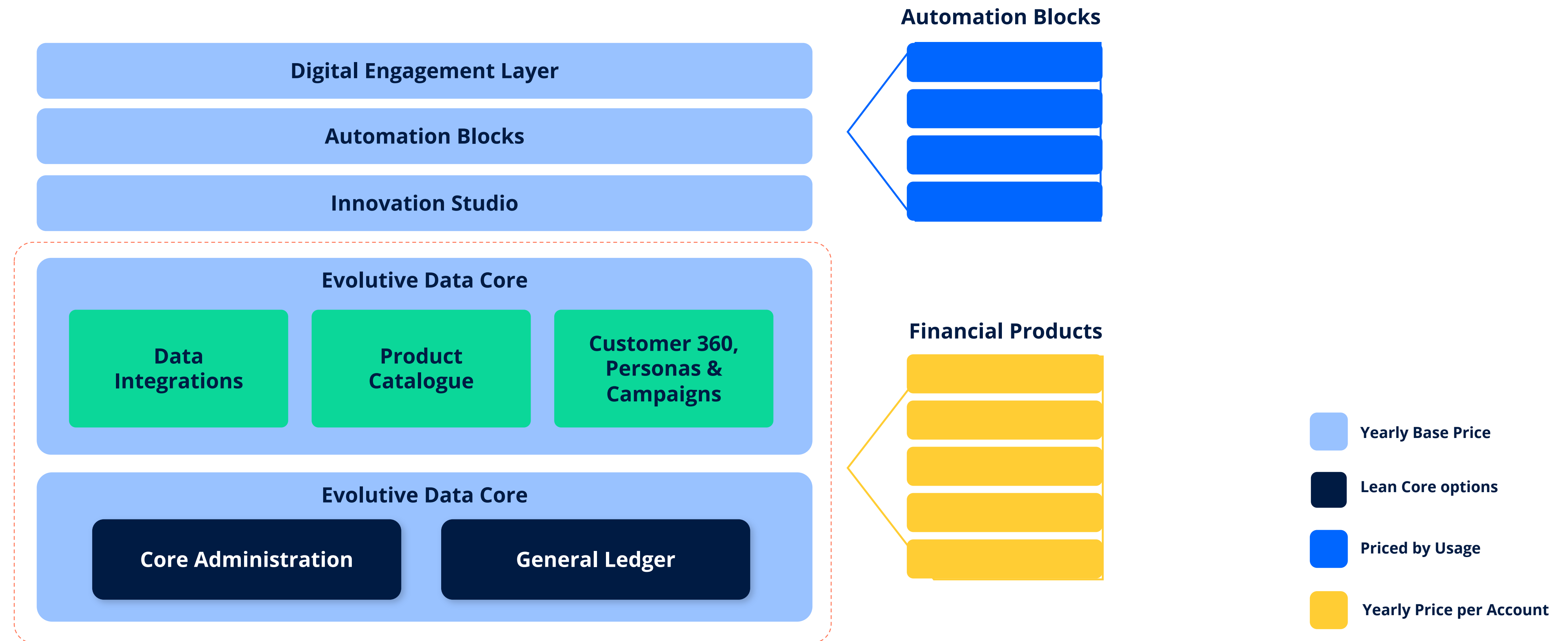
McKinsey&Company


accenture

- 5+ international co-sell partners delivering revenue
- 10+ regional delivery partners already onboarded
- Expanding influence in major global accounts

Business Model and Pricing

Subscription model with base prices and accounts volume pricing



Customers

40+ Global Brands use FintechOS

From single customer journey to end-to-end digital services.



Strong 2020 performance despite Covid-19

New logos 2020



180% Growth

with existing tier 1 customers





French multinational financial services group with an active presence across Europe

FintechOS used for:

- Personal loans and POS loans
- Bancassurance and life insurance
- SME banking

Bringing new loan and insurance products to market

About

Societe Generale, one of Europe's leading financial services groups and a major player in the economy for over 150 years, supports 30 million clients every day with 133,000 staff in 61 countries.

Ambition

Societe Generale sought to digitize and transform its key offerings, as well as branch out into new customer segments, such as personal loans and POS cash lending. Societe Generale was also interested in entering the general insurance market with a digital proposition, as well as strengthening digital banking services for existing retail and SME clients.

Achieved with FintechOS

FintechOS fully digitized onboarding and origination for personal loans and point-of-sale loans resulting in an improved customer experience and a drastically shorter time-to-money for customers. On the back of the success achieved with the loans solution the cooperation was expanded to include customer journeys in general insurance, bancassurance, life insurance, and digital banking for retail and SME.



Started in consumer finance area by digitizing personal loans and POS cash lending.



Expanded into general insurance and bank assurance to support consumers across several markets.



Next expansion point was life insurance and digital banking services for retail and SME.



Currently harvesting new opportunities in digital lending across several new countries.



Pan-European insurer

Business areas include Life, Health, Pensions, and General Insurance

FintechOS used for:

- Launch of Home insurance product
- Core Policy Engine
- Quote&Bind for agents

Established Life insurance company enters P&C market

About

Nationale Nederlanden (NN) are a global financial services company with a strong presence Europe as well as Japan. Founded 175 years ago, they are focused on supporting their customers with financial products for the future. NN expanded into Romania over 20 years ago, launching a Life Insurance product that now serves 2.2 million customers. NN now provide their customers with Household, Life and Health Insurance products.

Ambition

As part of an ambitious growth strategy, capitalizing on their strong presence in the Life Insurance market, Nationale Nederlanden planned to move outside of their core Life product offering and into Property and Casualty Insurance. After carrying out extensive market research, the chosen proposition was a Home Insurance product to be launched into the Romanian market

Achieved with FintechOS

FintechOS built a core policy engine for the new home insurance product, covering Product & Underwriting, Policy Servicing, Billing and Collection, Reinsurance, General Ledger and full Claims lifecycle functionality. On top this FintechOS build a seamless quote & bind journey for the product to be used by the agent channel.



New end-to-end business line in under 12 months



Full-stack insurance capabilities on FintechOS platform



Seamless integration with agents channel



Faster time to market for new products with FintechOS



- Central European bank
- Business area: Retail and SME banking and Leasing
- FintechOS used for:
 - Personal and POS Loans
 - Onboarding
 - Scoring & Risk Analysis

Simple, bespoke digital customer experience

About

Idea Bank is a business partner for micro and small enterprises. It makes every effort to make the products and services introduced to the market comprehensive, innovative, and in line with the needs of business clients. It has created an interesting offer of accounts, deposits and loans, provides an online platform for managing finances – Idea Cloud – and introduced chat bots.

Ambition

Idea Bank needed to shorten the time-to-money for its loan products to succeed in the market. The bank needed to eliminate time consuming paper-based processes for credit risk checks and regulatory reporting. In addition the bank needed to modernize its digital customer experience online and in branch.

Achieved with FintechOS

FintechOS supported Idea Bank with end-to-end digitization of its product catalogue as well as operational processes such as customer profiling, scoring and rating, risk analysis, and collection. As a result of implementing FintechOS' solution the bank saw a dramatic reduction in time-to-yes for loans and a 50% increase in operational efficiency. Since implementation the loan book increase threefold.



Digital onboarding omni-channel solution



300% credit portfolio increase



50% Increased productivity and operational efficiency



99% Reduced time-to-yes for over 40% of clients



- Austria-based multinational insurer
- Business areas: Health and General insurance, SME banking.

FintechOS used for:

- End-to-end digitization of Quote&Bind journey and Underwriting

Step change in customer experience and efficiency

About

UNIQA Group is one of the leading insurance groups in Austria and Central and Eastern Europe (CEE). The group serves over 15 million customers across 18 countries. Today UNIQA is a leading company in the Romanian general insurance market, providing a complete portfolio of services to more than 470,000 customers.

Ambition

UNIQA wanted to address increase speed and standardization of its internal processes, that were partly paper-based. They wanted to create fully digitized quote & bind and underwriting processes for their most important product lines; household, motor, travel, and liability insurance. In addition, the company wanted to create fully digital workflows for agents and brokers to improve efficiency and increase sales.

Achieved with FintechOS

Using the FintechOS Northstar platform UNIQA digitized and automated the quote & bind and underwriting processes. These now integrate directly with the systems used by their network of agents and brokers to provide an omnichannel and fully paperless workflow.



End-to-end digitized
Quote & Bind and
Underwriting process



70% reduction in sales
cycle time



Seamless digital
integration with agent
and broker channels



Elimination of paper-
based processes with
process automation

Technology

Technology Benefits

- **Customer-centric**

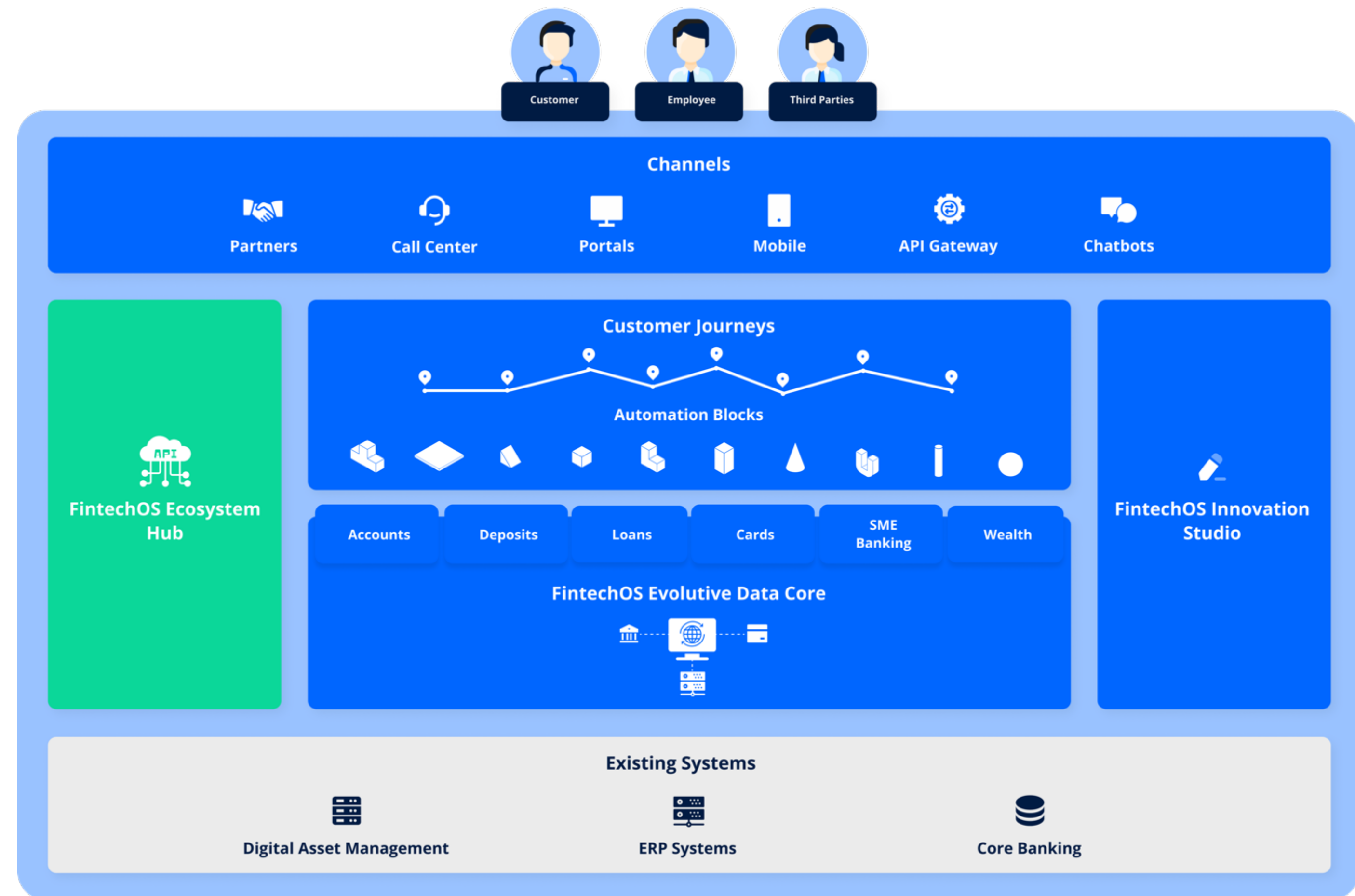
The Evolutive Data Core combines siloed data capabilities and adds ecosystem data and services to create a full customer 360 view that enables personalized products, services, and customer journeys

- **Fast time-to-market**

Products, services, and customer journeys are created in the Innovation Studio from pre-built Automation Blocks and with proprietary or ecosystem services

- **Continuous Innovation**

Use low-code in the Innovation Studio to create products, services, data models, or tailor customer journeys with low IT involvement



Evolute Data Core

All data and services, including customer data, should be available, linked up, and actionable. This is what the Evolute Data core does.

Evolute Data Core

Evolute

Future data, in whatever format, can be incorporated into the evolute data core. It's extensible by design and grows with business needs.

Customer 360

Customer data, personas, and digital campaigns are all included. Design who you will sell to right into your new service.

Product Catalogue

Design new smart products and services with all available data rather than what your legacy system can provide



Lean Core Option

Product Administration

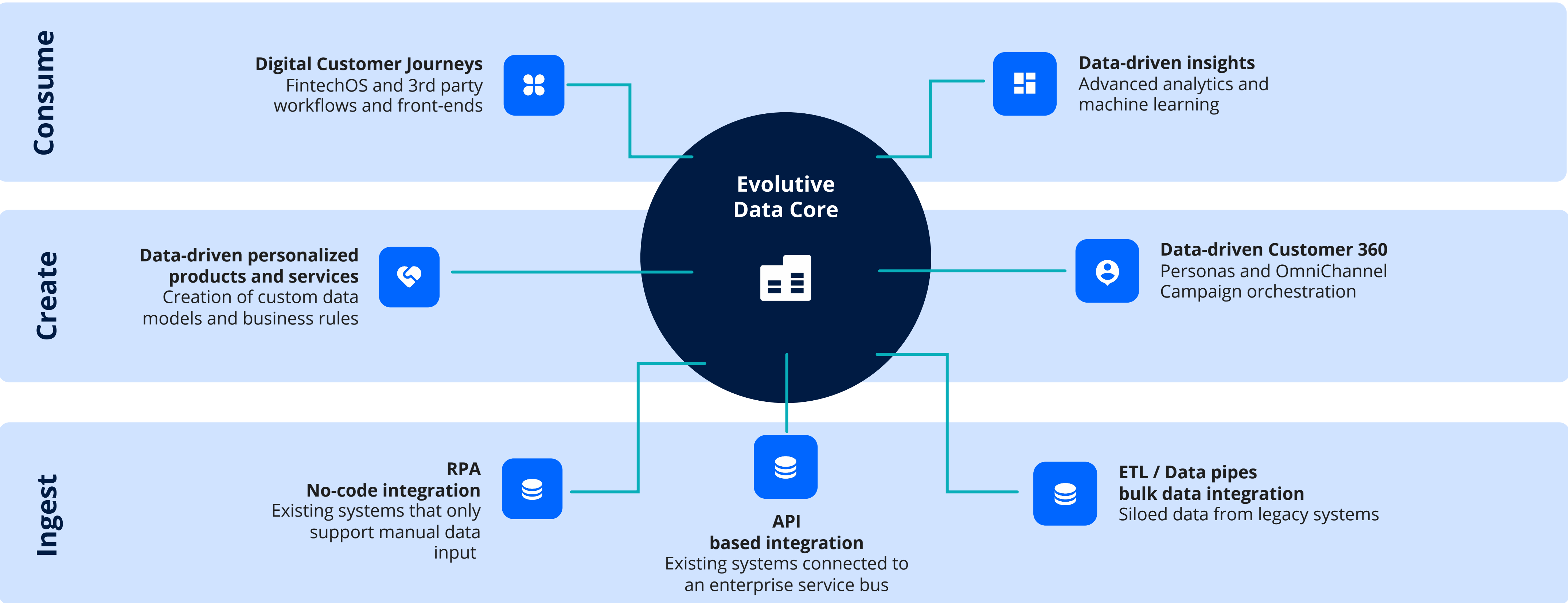
Bring core administration functions up to modern standards and give existing customers the experience they expect.


General Ledger if you need a Lean Core

Go full-stack and run a greenfield bank or a new business line completely on FintechOS


Evolutionary Data Core

Building with data at the core

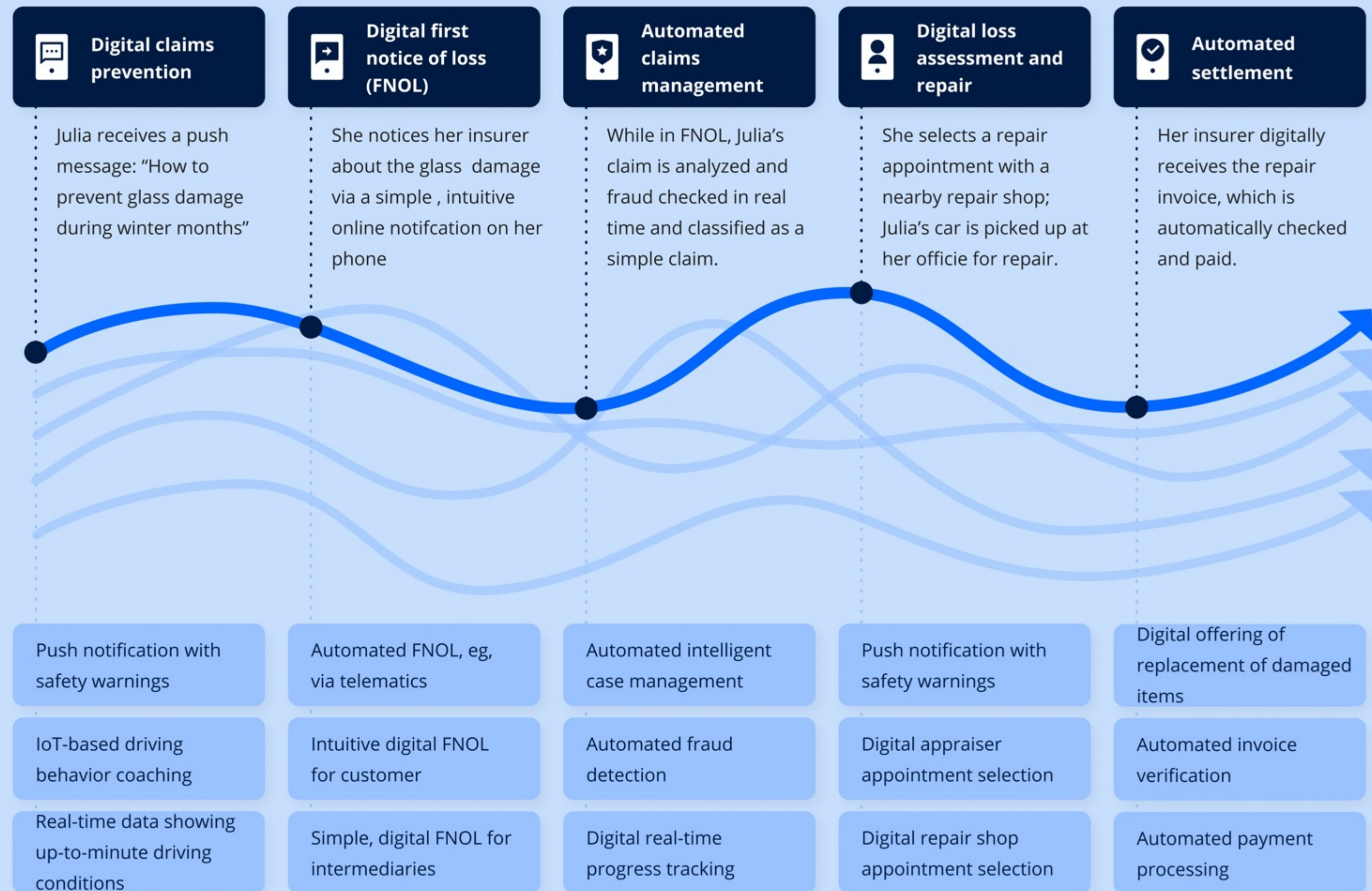




Julia



A rock cracked her car's windshield



Comprehensive

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


Flexible

The 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

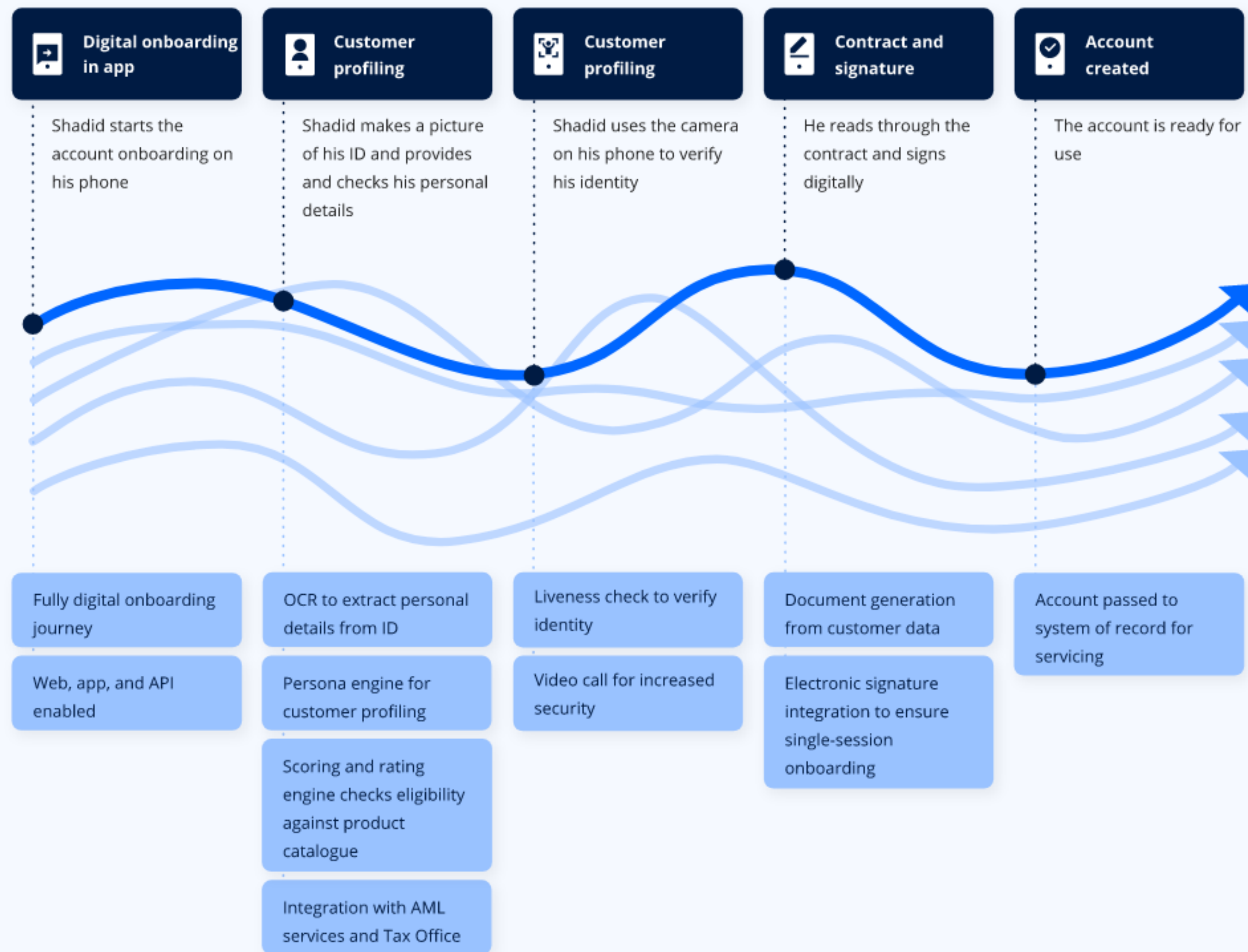




Shahid



Wants to open an account



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

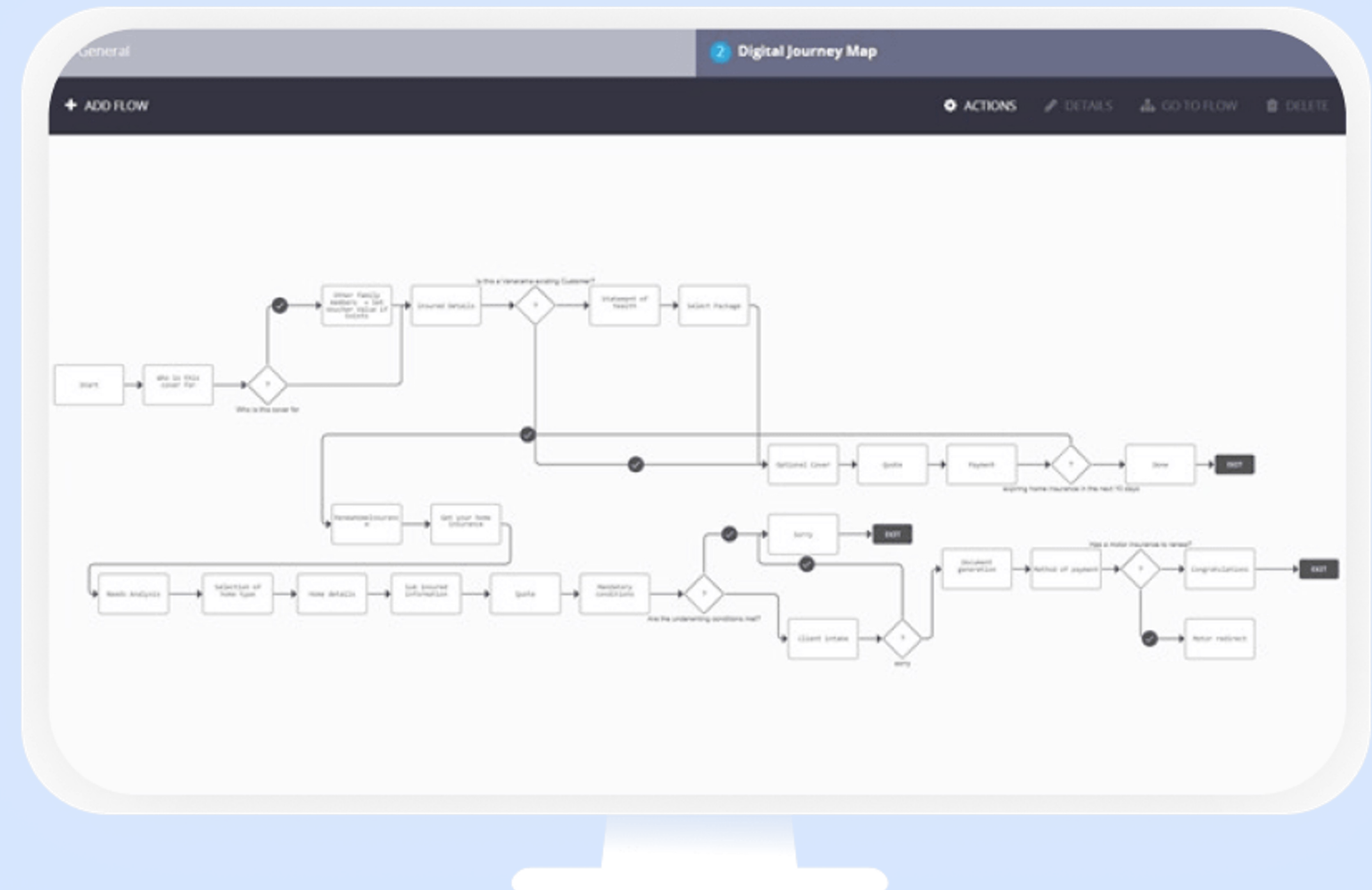
Customer Journeys can be exposed in third-party engagement layers too and can use ecosystem data and services



Innovation Studio

Put business teams in the driving seat with low-code creation of services and customer journeys. With the Innovation Studio you can:

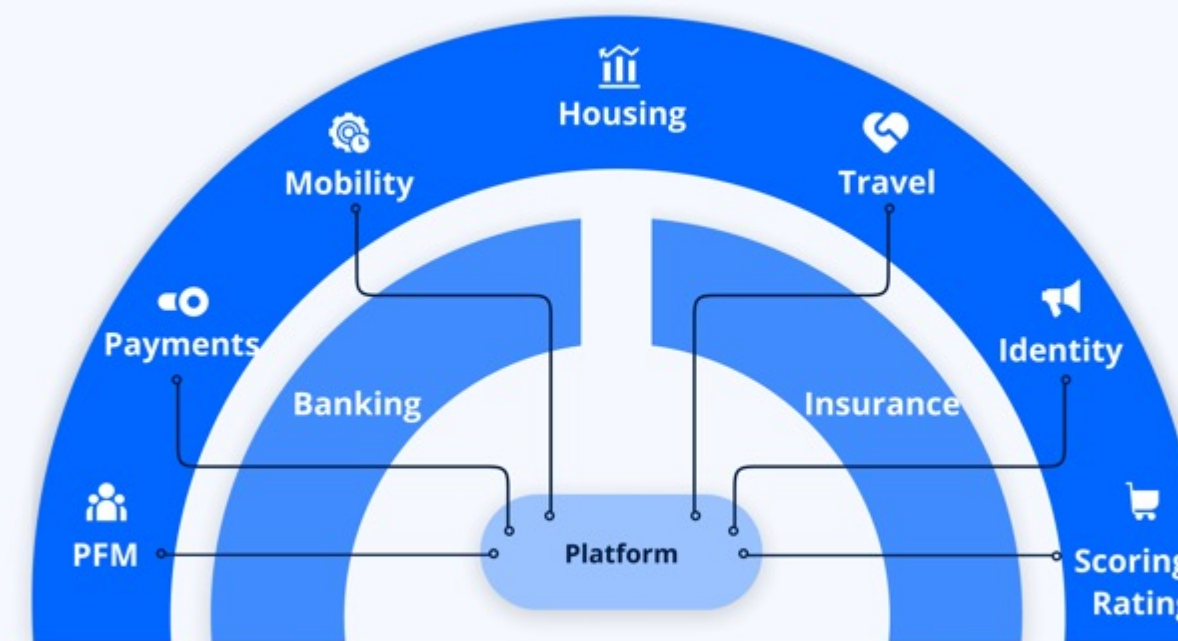
- Build products and services in the Evolutive Data Core
- Orchestrate end-to-end Customer Journeys
- Design the screens and forms the customer interacts with
- Create bespoke business rules and apply them to customer journeys



Ecosystem Hub

Enrich core offerings with ecosystem services and data. With 150+ pre-configured ecosystem services available through the Evolutive Data Core you can:

- Use ecosystem services where you don't want to reinvent the wheel, with e.g. Onfido for identity verification
- Enrich your business logic or the customer experience with external data from, e.g., Dun & Bradstreet
- Increase your reach into (international) markets by integrating with popular services such as Wise (formerly Transferwise)

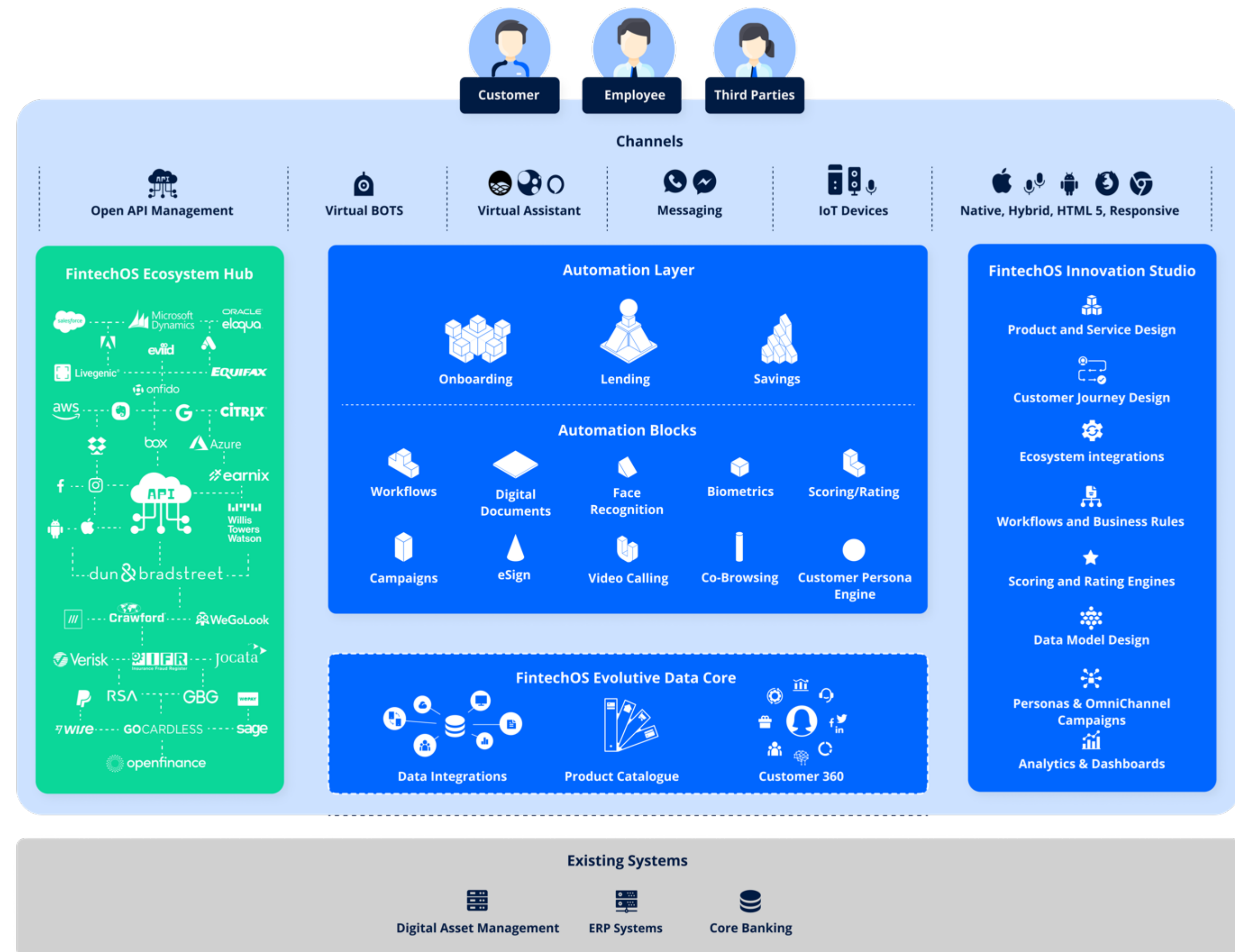




Lighthouse, our customer-centric platform for banking, brings smarter products, personalized experiences, and reduces costs with end-to-end digitization.

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.





To make insurance more personal, smarter, and faster, access to customer data is needed at every interaction.

FintechOS Northstar is our customer centric platform for insurance that allows you to build smarter policies, better customer experiences, and more personalized interactions.

Northstar allows insurers to create value quickly through a combination of pre-built functionality and low-code innovation.



Product Direction

Multi-million dollar investment in product development over the next years, focusing on:

- Expanding core systems capabilities in banking and insurance.
- Strengthening the low-code self-service proposition in the BFSI verticals.
- Personalization through AI and machine learning in customer journeys and product and services offerings.

BFSI core systems capabilities

Low-code specific for BFSI verticals

Personalization with AI and Machine Learning

FintechOS leadership team



Teodor Blidarus
CEO



Sergiu Negut
CFO & COO



Remco Jorna
CTO



Cristina Nila
VP Finance



Cristina Danila
VP of Brand
and Corporate Marketing



Ioana Serban
VP of Demand Generation



Andrei Gaman
VP of Sales Banking



Karl Lawless
VP of Sales Insurance



Todi Pruteanu
VP of Ecosystem Sales



Rob Barrons
VP of Professional Services



Paula Costea
VP of Product
Management Solutions



Catalin Dediu
VP of Product
Management Platform



Niculae Vasile
VP of Product Engineering



Nicoleta Mihaiu
VP of Product
Support and Enablement

Leadership Team

Experienced founders lead disruptive scale up

Inspired by go-getters.

In 2017, two serial entrepreneurs, Teodor Blidarus and Sergiu Negut knew they had something good on their hands - a revolutionary product with a designated market. They decided to join forces and go into start-up mode.

FintechOS was born, with a vision to empower financial services providers to become truly customer-centric. Fast-forward to today, and the founders' dream is a reality, with over USD 85 billion under management, 200+ employees and 3 offices globally.



Teo Blidarus

Co-Founder & CEO

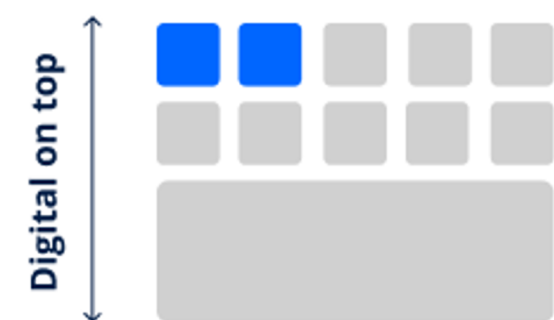
For nearly 25 years, Teo has led the roll-out of technology for banks, financial services and insurance companies worldwide. He has grown several companies, three of which are now serving Fortune 500 customers in 30 international markets.

Sergiu Negut

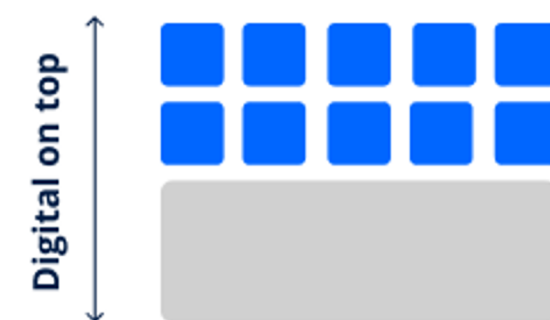
Co-Founder, CFO

Sergiu has a proven track record of business growth in different roles (adviser, board member, angel investor, manager) and across different industries (healthcare, IT&C, financial services, HR, consulting).

Top down, down up or end to end transformation



6-8 weeks tactical roll-outs on top of existing core systems



Extensive digital layer providing personalized products and consumer experiences on top of existing core systems



End to end digital financial services orchestrated through customer-centric, cloud-based platform

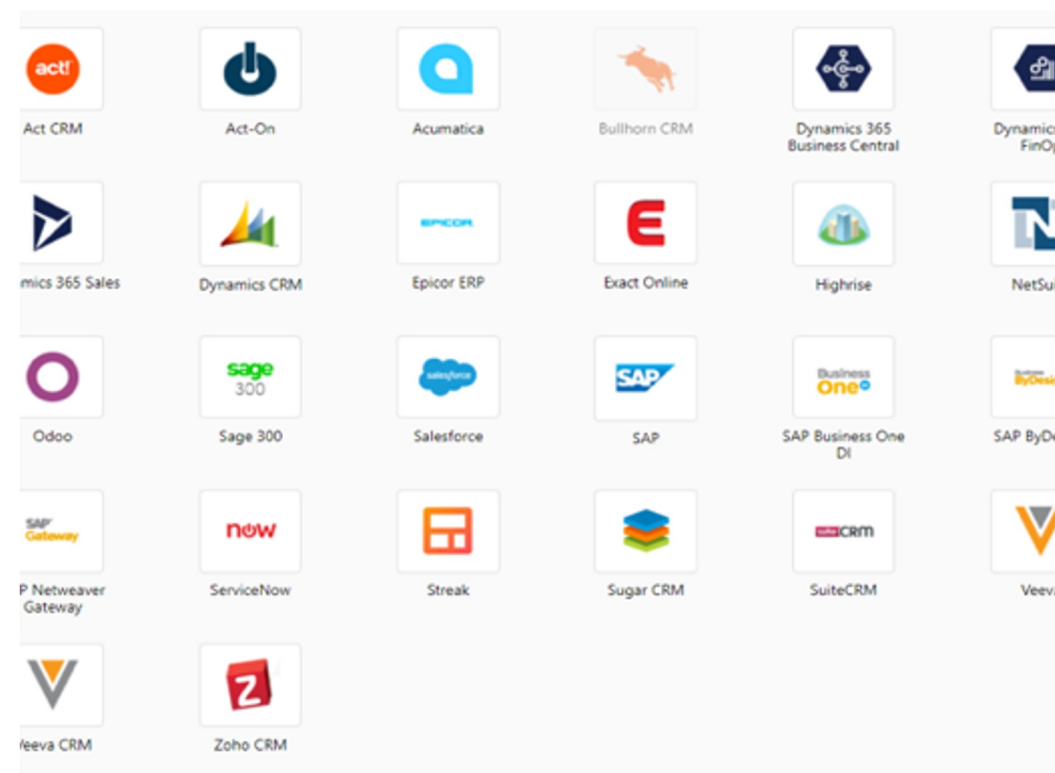
When you enter the market as a greenfield bank there is no need to buy a complex expensive core banking system. We can provide your entire architecture including a lean core. Where existing customers can use Lighthouse as a digital-on-top solution to guide their transformation, new companies can benefit from a lean full-stack solution that has everything you need, and nothing you don't need.

Thank you

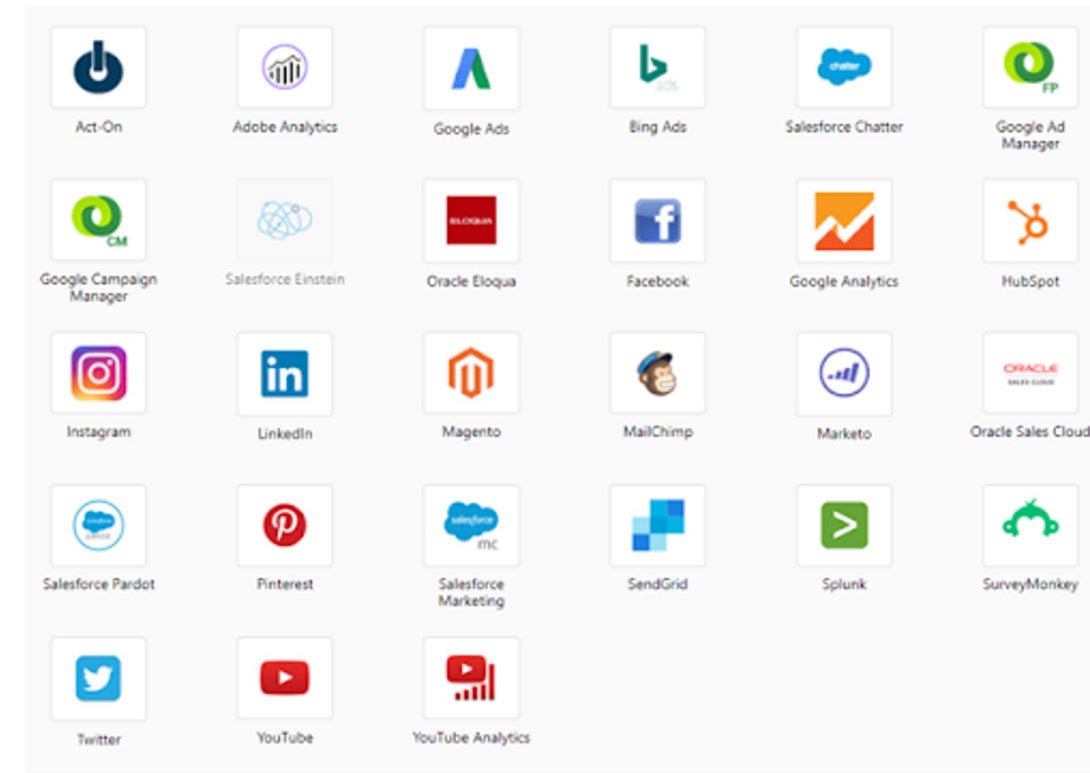
Analyst Relations Team
analyst.relations@fintechos.com

Appendices

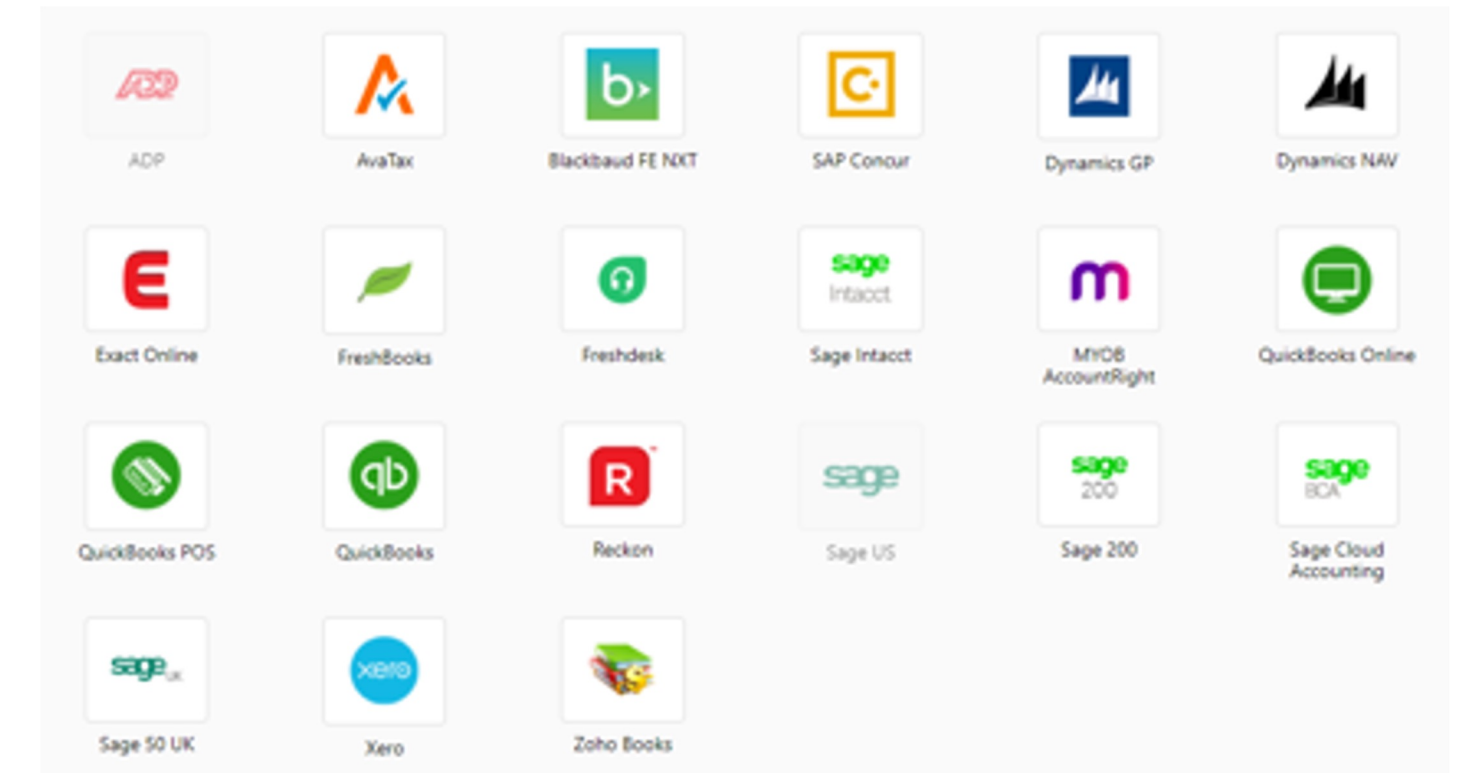
150+ Pre-integrated Data Sources



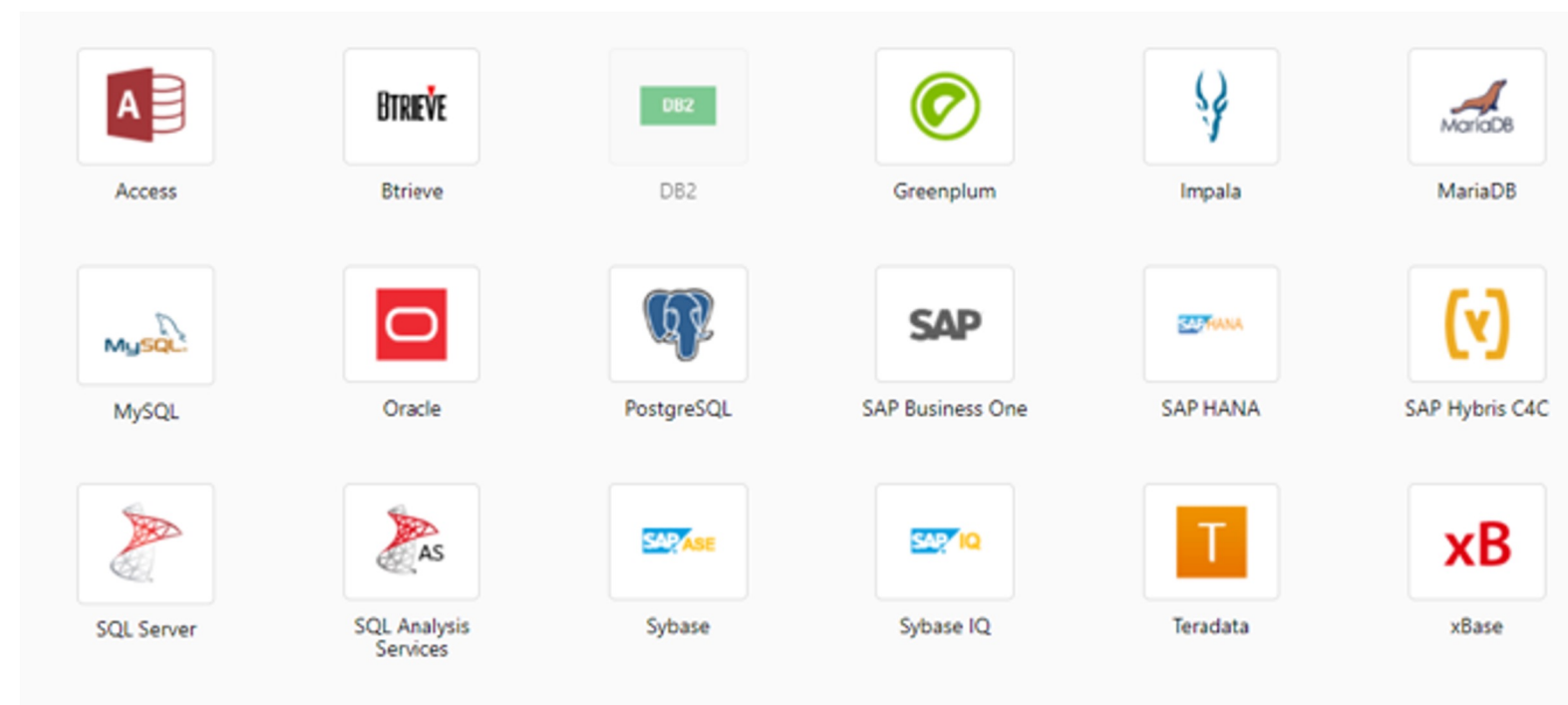
RDBMS



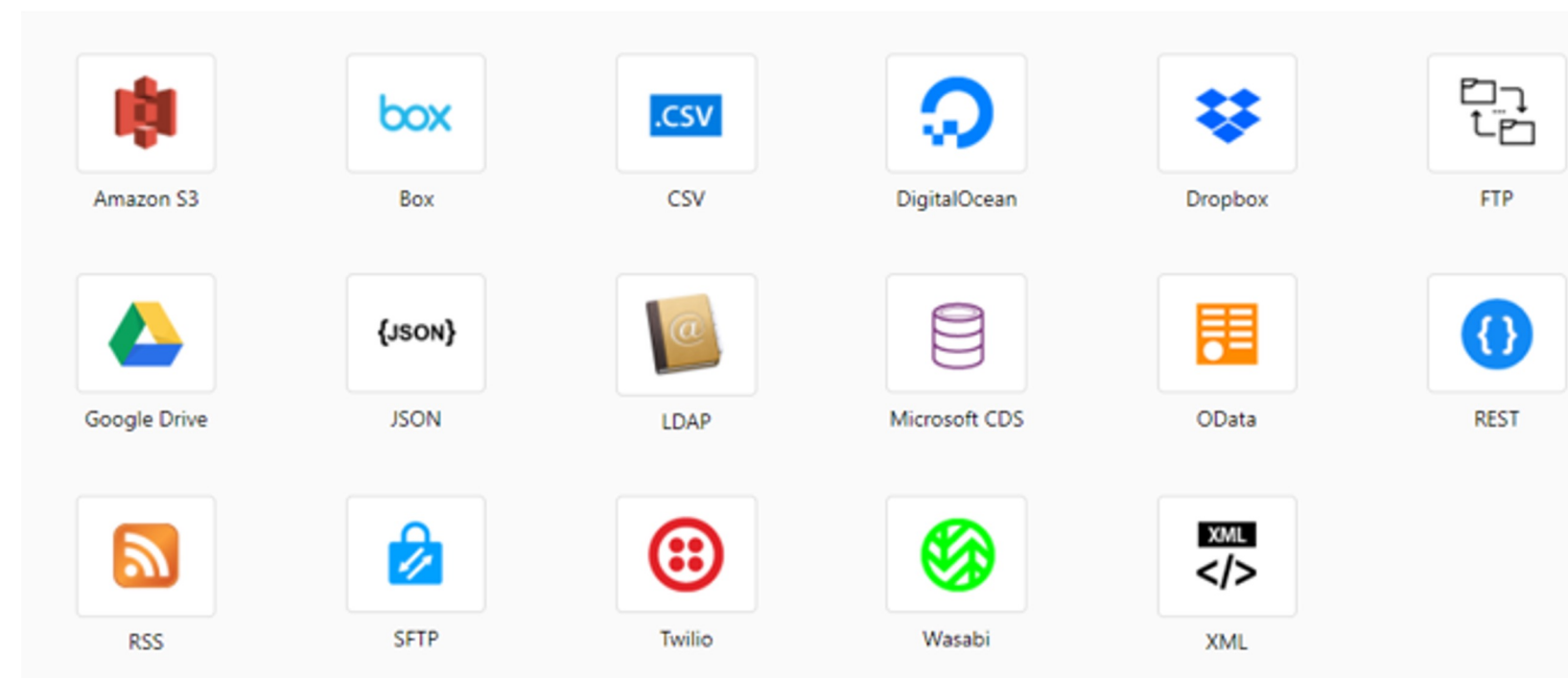
Accounting



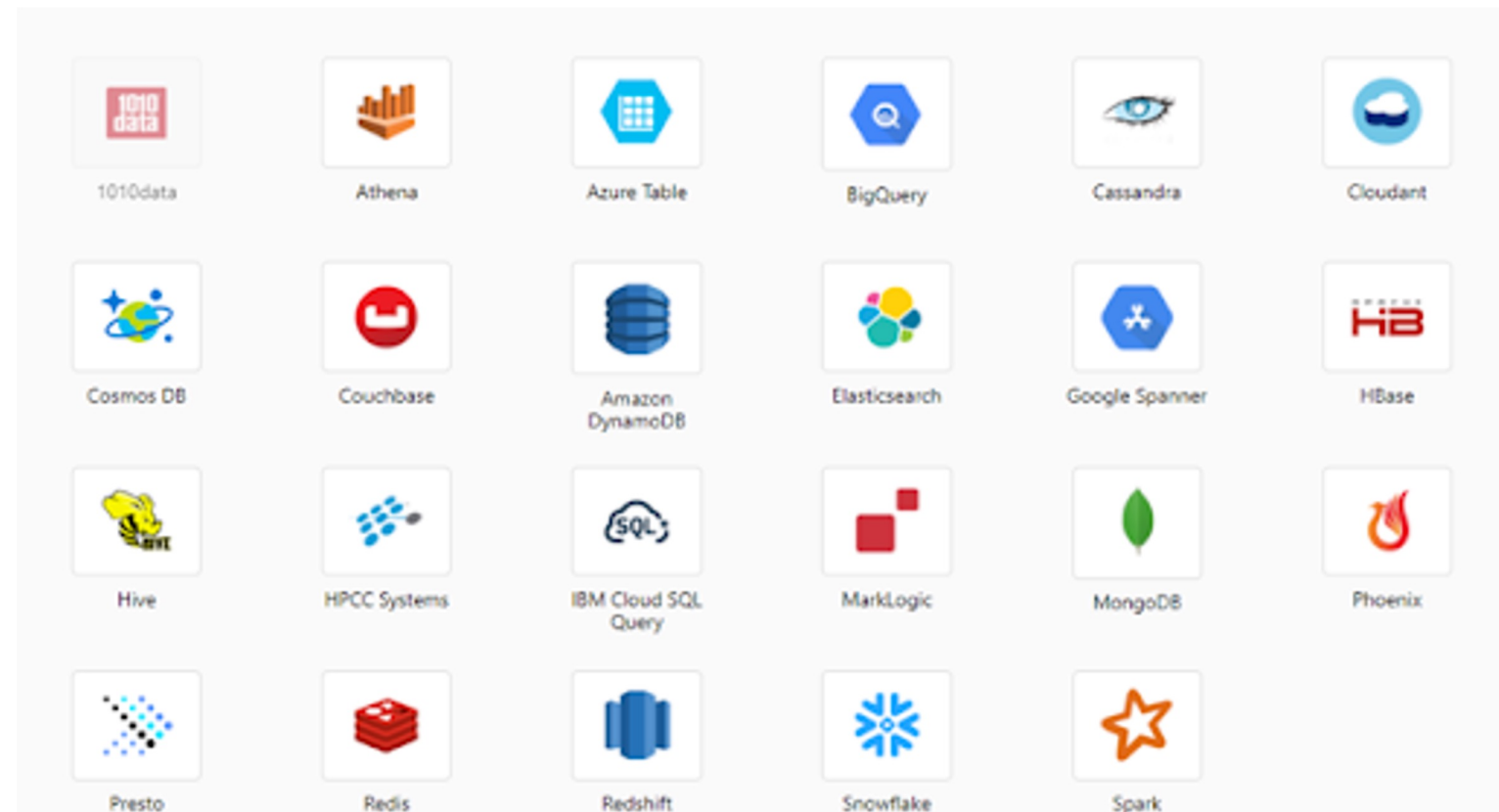
File & APPI



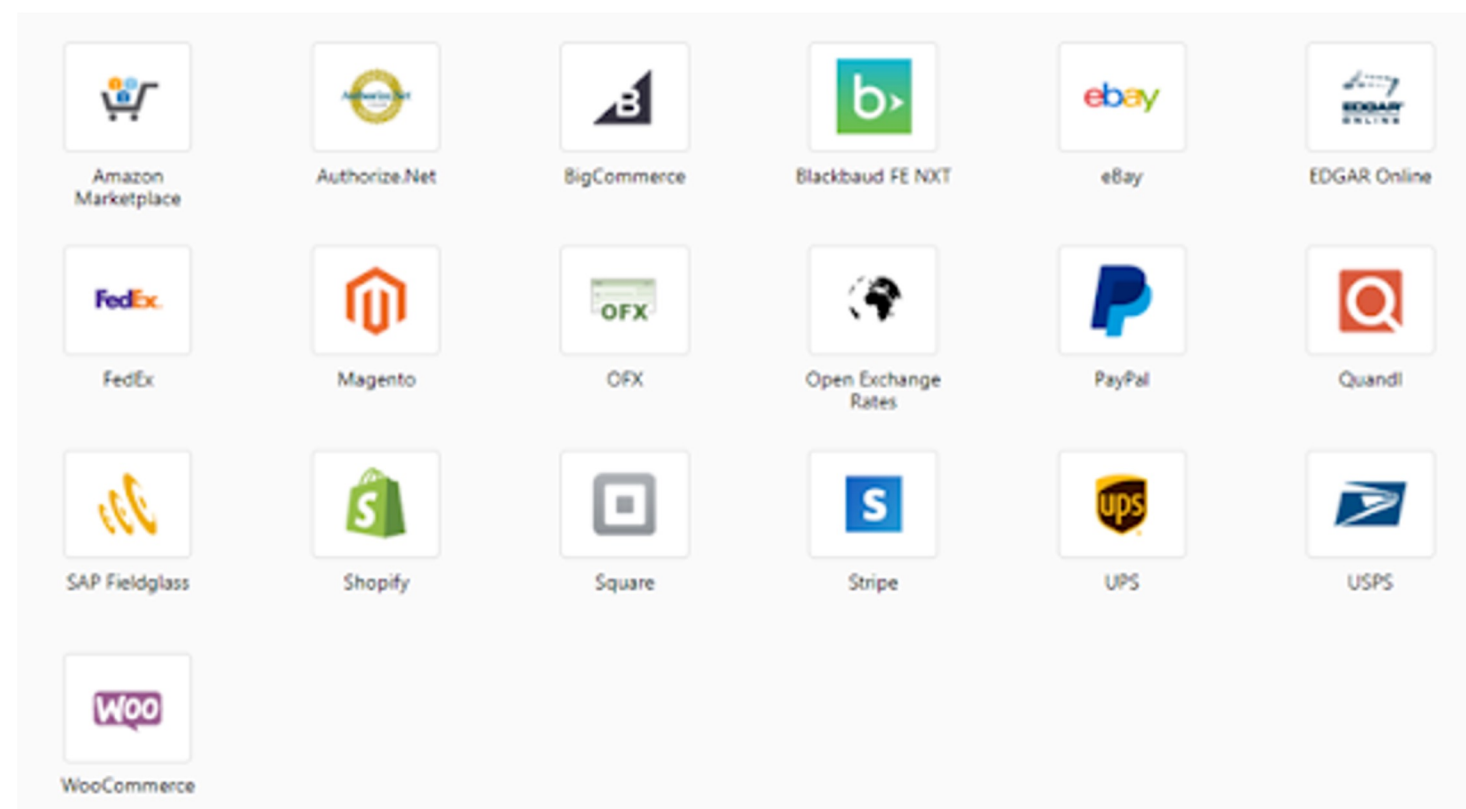
CRM & ERP



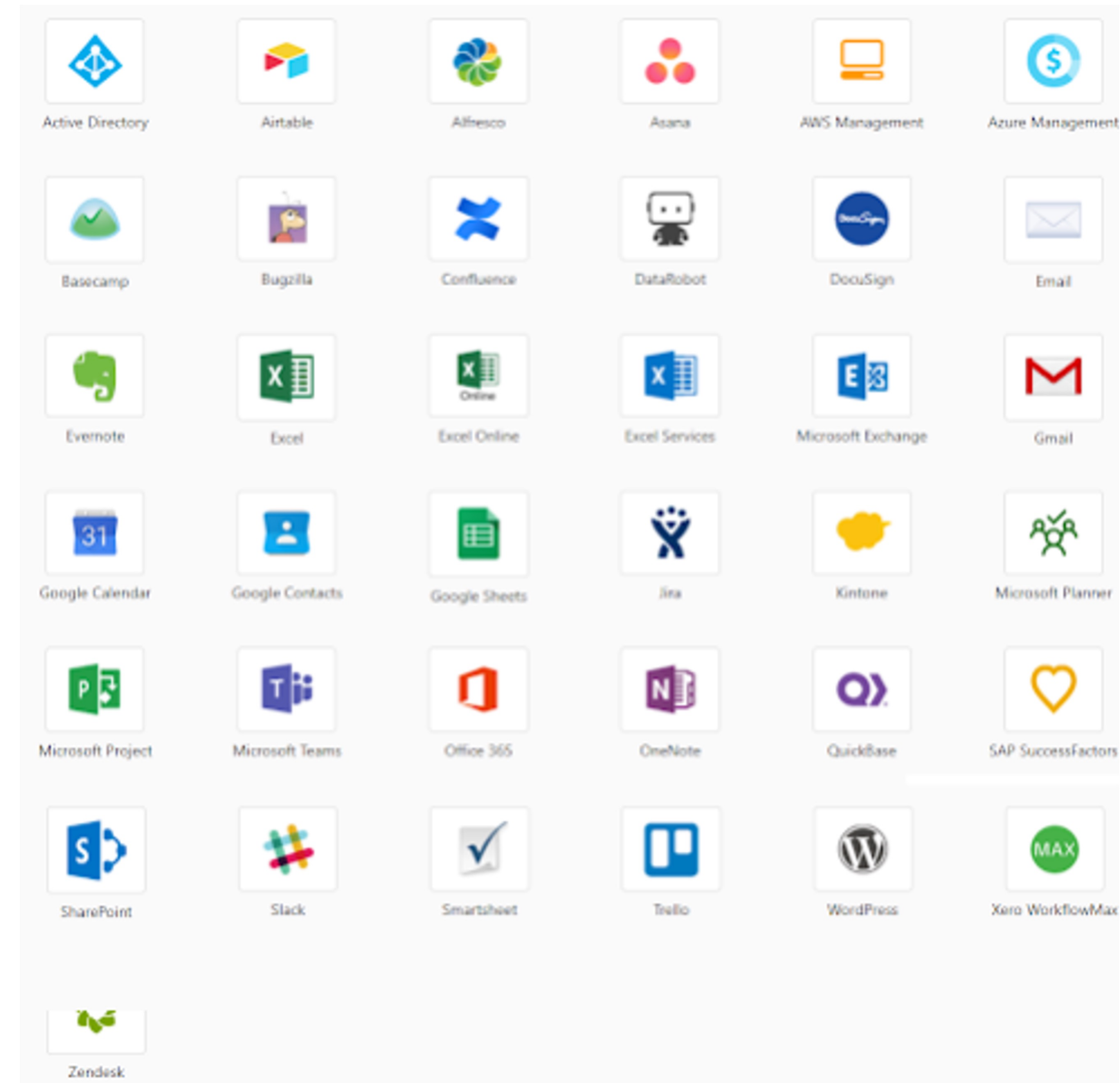
150+ Pre-integrated Data Sources



Big Data



E-Commerce



Collaboration