

# Making Banking Simpler

Marcio Spinola, SVP Product @ FintechOS

# Today's Great Opportunity



Every Business is **Digital**



**Personalized** is Today's Standard



**Data** is the Core Asset



Powerful **AI/ML**, Scalable Cloud, ...



Customer Centric, across channels and Industries



# Today's Great Complexity



How do You  
differentiate on the new  
**Digital?**



Reach **Your Customer**  
at their Point of need?



Dealing with "Tons" of  
**Data**, yet, is never  
enough



How to keep up with  
new Tech? and the  
ever-growing  
Ecosystem?



How to compete on all  
Channel? And with new  
cross-industry threats?



# Fighting Complexity with Complexity



How do You differentiate on the new **Digital?**



Reach **Your Customer** at their Point of need?



Dealing with "Tons" of **Data**, yet, is never enough



How to keep up with new Tech? and the ever-growing Ecosystem?



How to compete on all Channel? And with new cross-industry threats?

**More Products, More Journeys, More Channels, More Data, More Tech, More Experts,** More Products, More Channels, More Data, More Tech, More Experts, More Products, More Channels, More Data, More Tech, More Experts... More



# SIMPLICITY

Simplicity is the ultimate sophistication

# It's between You and Your Customer



How do **You** differentiate on the new **Digital**?



Reach **Your Customer** at their Point of need?



Dealing with "Tons" of **Data**, yet, is never enough



How to keep up with new Tech?



How to compete on all Channel? And with new cross-industry threats?

# The Solution



# Simplifying the Lifecycle of your Products

 **Launch**   
Launch innovative new or reimagine existing financial products



 **Service**

Service the products you define and fill the gaps in your core



 **Expand**

Expand customer relationships, upsell and cross-sell new products



**Fintech Operating System**



# Empower **You** to make a difference to **Your Customers**

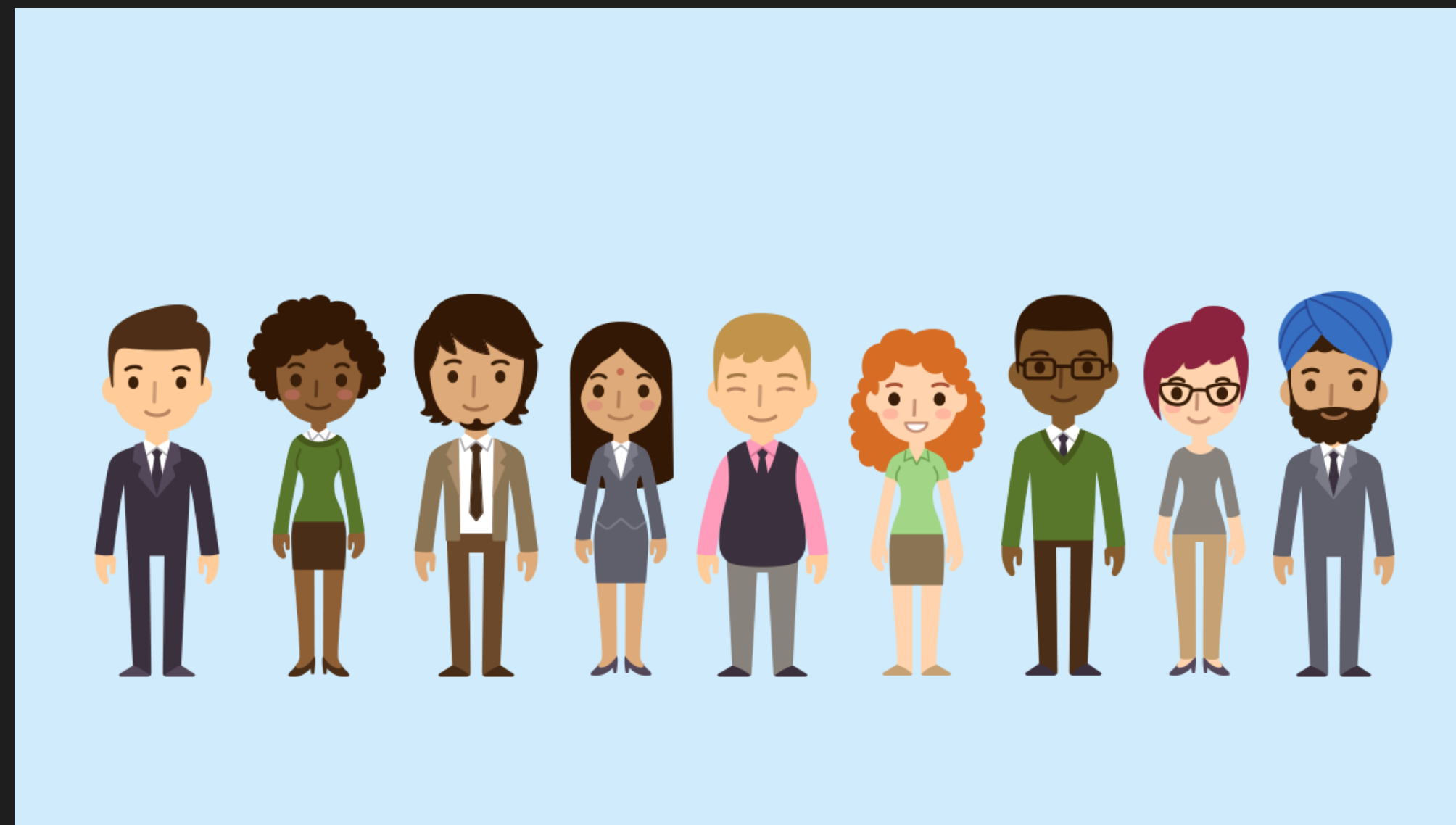


**Petra**

Product Manager

Owns a portfolio of financial products and drives its evolution

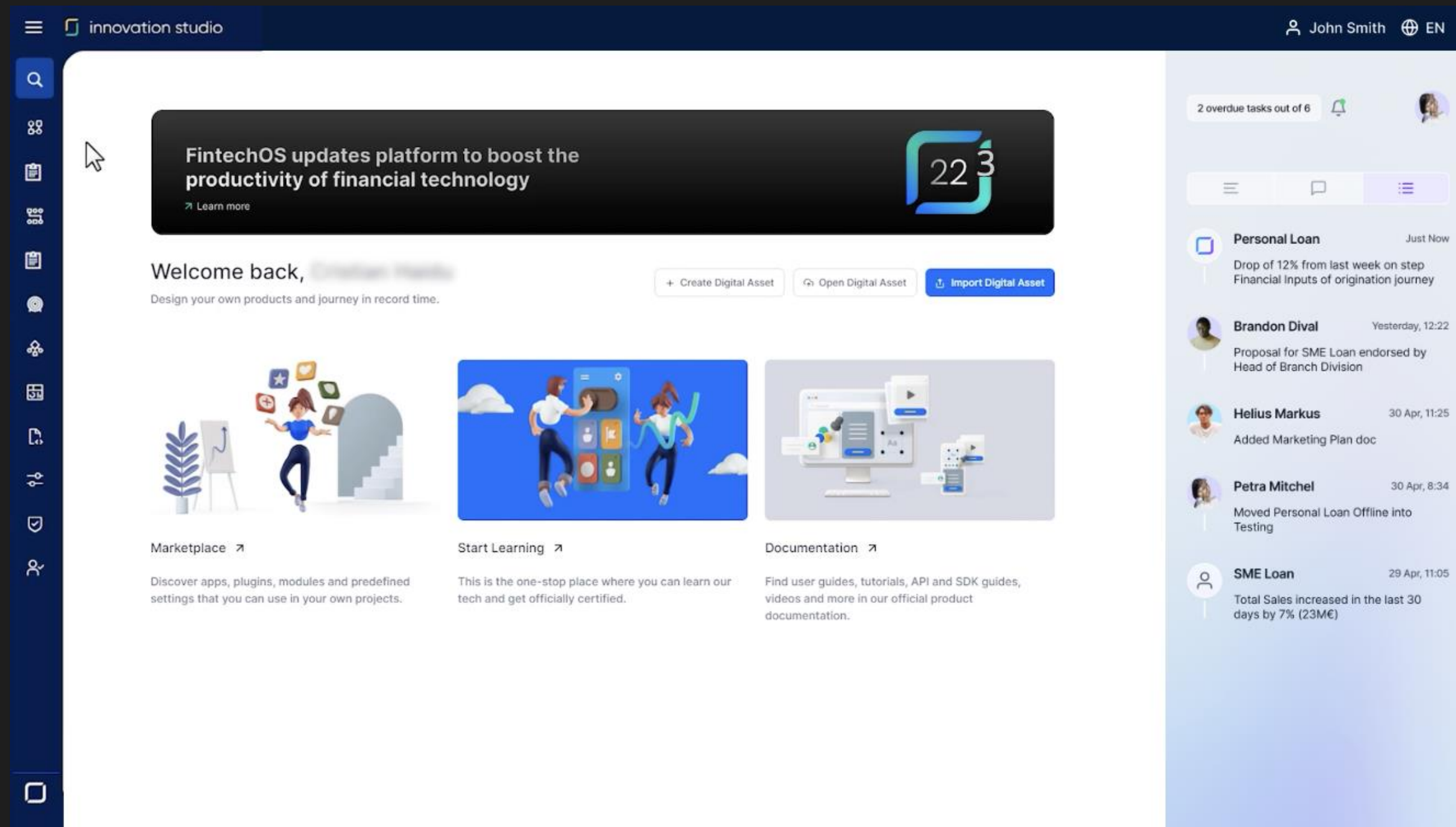
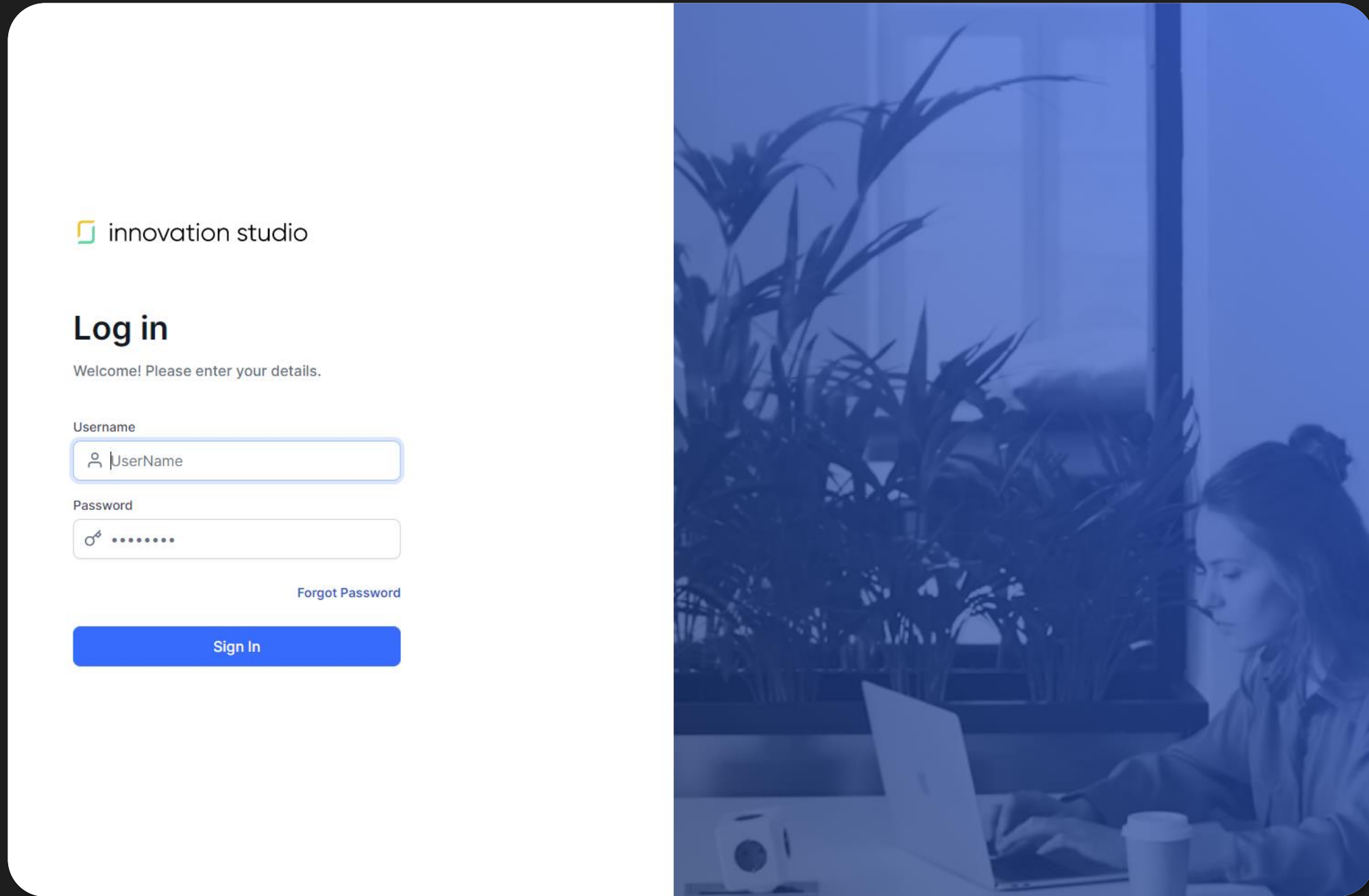
And Everyone in Between



**Devon**

Developer

Performs implementation of products and journeys







Collaboration

Portfolio  
Viewer

Product  
Designer

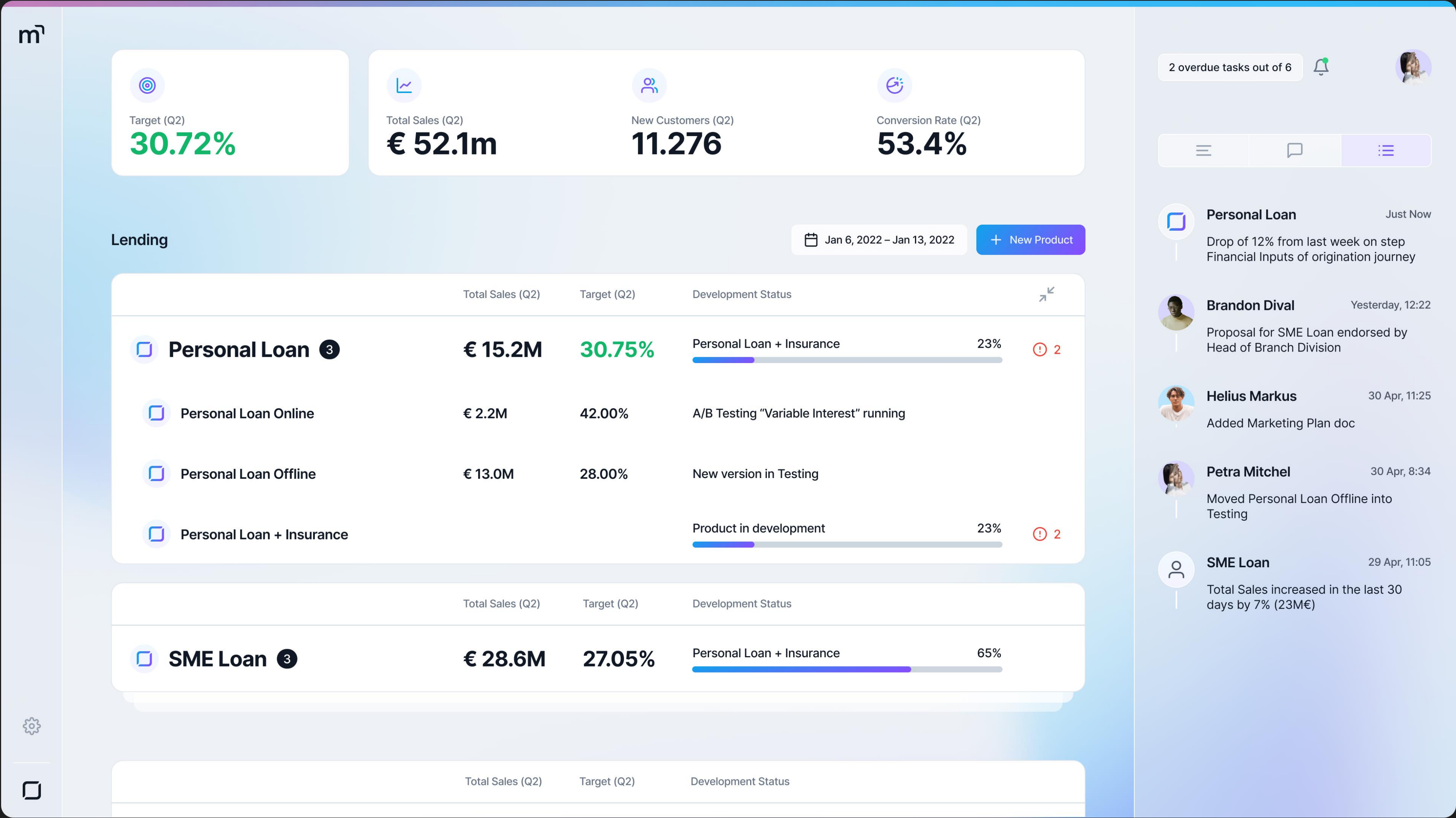
Journey  
Designer

UI & Channels

Deploy and  
QA

Operations &  
Insights

# The Status of my Portfolio, at a glance





Collaboration

Portfolio  
Viewer

Product  
Designer

Journey  
Designer

UI & Channels

Deploy and  
QA

Operations &  
Insights

# Launch Products, Simply

innovation studio

Feedback John Smith

Search

Product Factory

Digital Journeys

Evolutive Data Core

Automation Blocks

Hyper-Personalization

Ecosystem

Analytics

Configuration Management

Advanced

Community



App v22.1.0.0 / Db v22.1.0.0

## Products

Configurations

+ New product

Product list Portfolio

Search by name or code

Status: Approved, Draft

Customize

Product ↓	Currency	Business line	Type	Status
Basic Loan BSIL	RON	Personal	Unsecured Loan	Draft
Basic Loan BSIL2	EUR	Personal	Unsecured Loan	Draft
BNPL Electronics BNPE	EUR	Personal	Embedded Finance	Approved
Care For All CARFA	RON	Corporate	Health Insurance	Approved
Cats and Dogs CAD	RON	Personal	Pet Insurance	Draft
Cover Safe COFE	RON	Personal	Home Insurance	Draft
Easy Credit EASC	RON	Personal	Credit Card	Approved
Essential Account ESSA	RON	Personal	Current Account	Approved
First Time Mortgage FTMOR	EUR	Personal	Mortgage	Draft
SME Loan Capital SLC	RON	Business	Loan	Draft





Collaboration

Portfolio  
Viewer

Product  
Designer

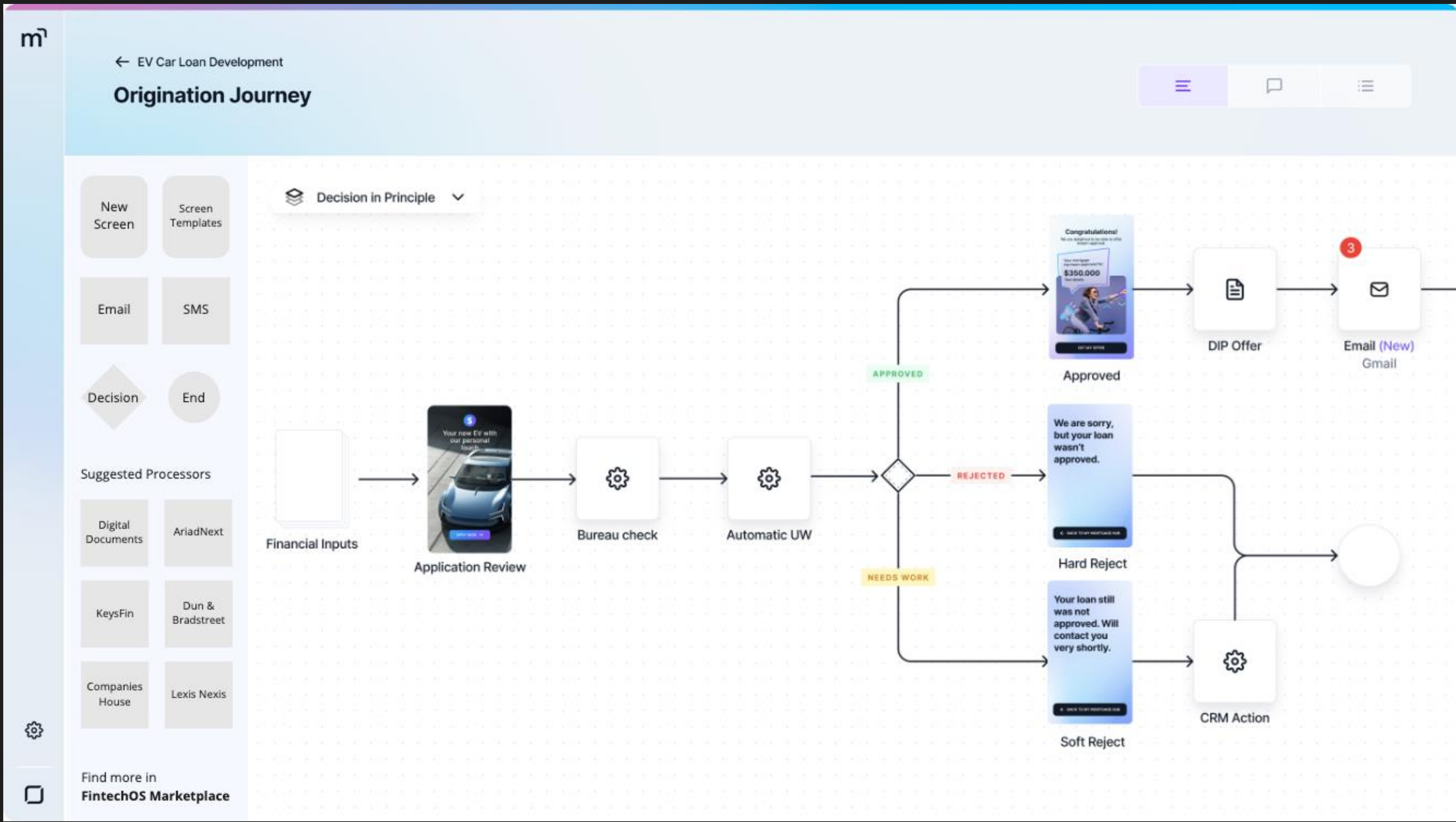
Journey  
Designer

UI & Channels

Deploy and  
QA

Operations &  
Insights

# Define the perfect Digital Journeys, Visually





Collaboration

Portfolio  
Viewer

Product  
Designer

Journey  
Designer

UI & Channels

Deploy and  
QA

Operations &  
Insights

# Define the perfect Digital Journeys, Visually

innovation studio

Feedback

John Smith

Search

Product Factory

Digital Journeys

Evoluteive Data Core

Automation Blocks

Hyper-Personalization

Ecosystem

Analytics

Configuration Management

Advanced

Community

< Back

Personal Unsecured Loan

Draft Version 1

Edit product

Express Loan

EXPL2 • EUR • Aug 23, 2022 - Jan 23, 2022

Make your plans a reality with a personal loan with fixed monthly payments.

Say yes to an award-winning personal loan

Special surprise or a serious buy – we’ve got a loan you’ll love.

It's flexible - existing customers can borrow £1,000 - £35,000 and repay over one to five years. Or, if you're borrowing £7,500 or more (and less than 50% of it is to pay back an existing loan) you may have the option to repay up to seven years.

+ New offer

No journeys yet

Create your first journey to get started

Add journey

Loan amount from €1.000 to €10.000 with a term over 6 to 60 months

Interest is fixed at 8% for the first 12 installments and then fixed at 10%

Commissions Repayment fee 12% over remaining value, Front end fee of 54€

Insurance of 100€ when Age > 50

Repayment performed monthly in equal installments

53

15.2 M€

34%

New contracts

Total loans

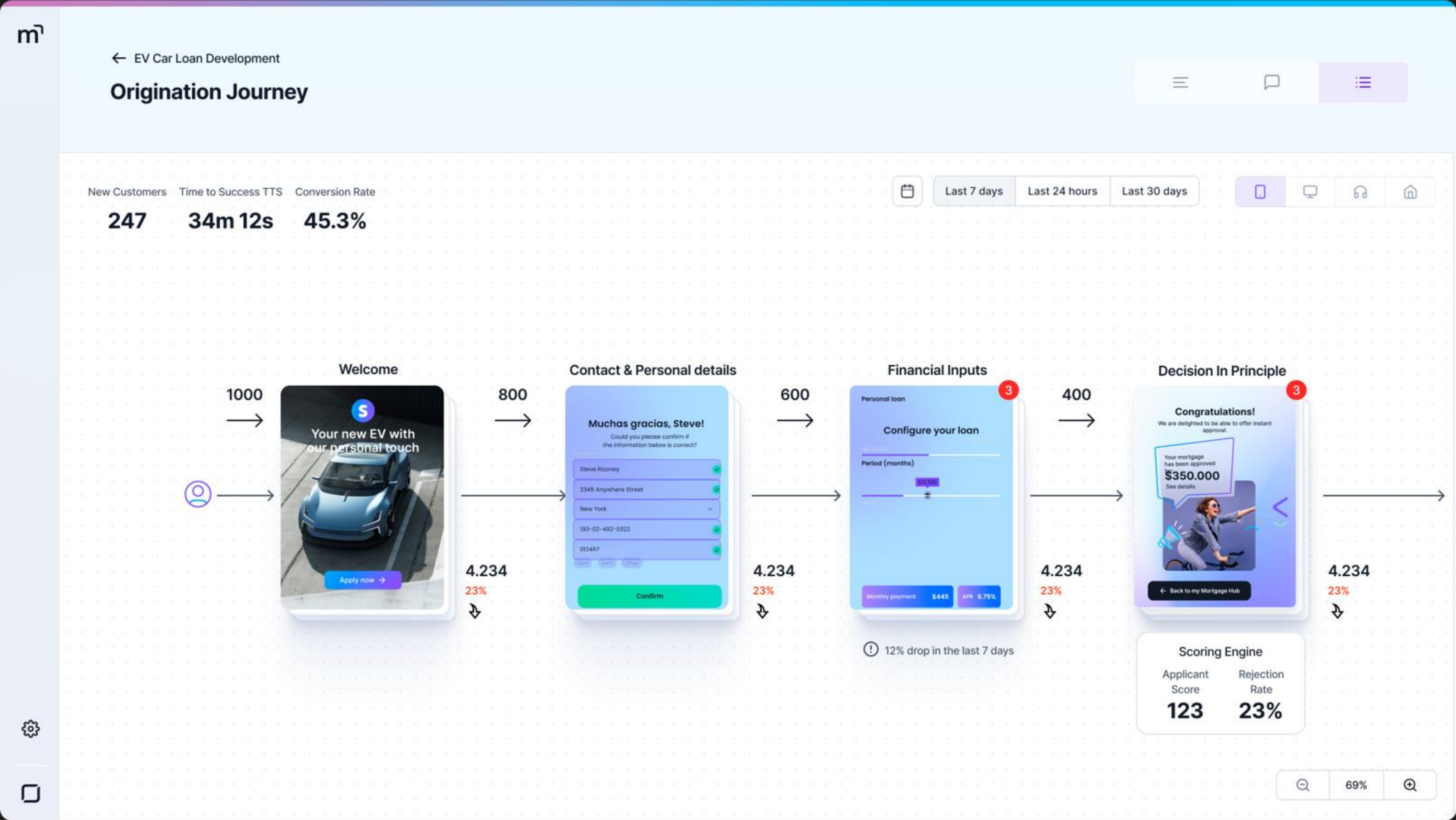
Conversion rate

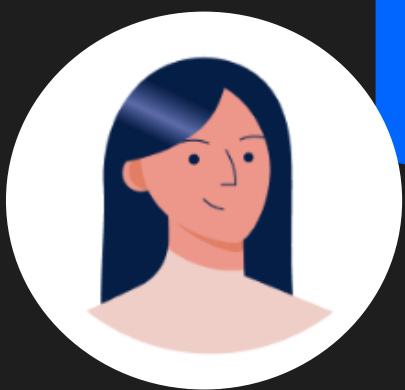
App v22.1.0.0 / Db v22.1.0.0





# Analytics to continuously improve your products





Collaboration

Portfolio  
Viewer

Product  
Designer

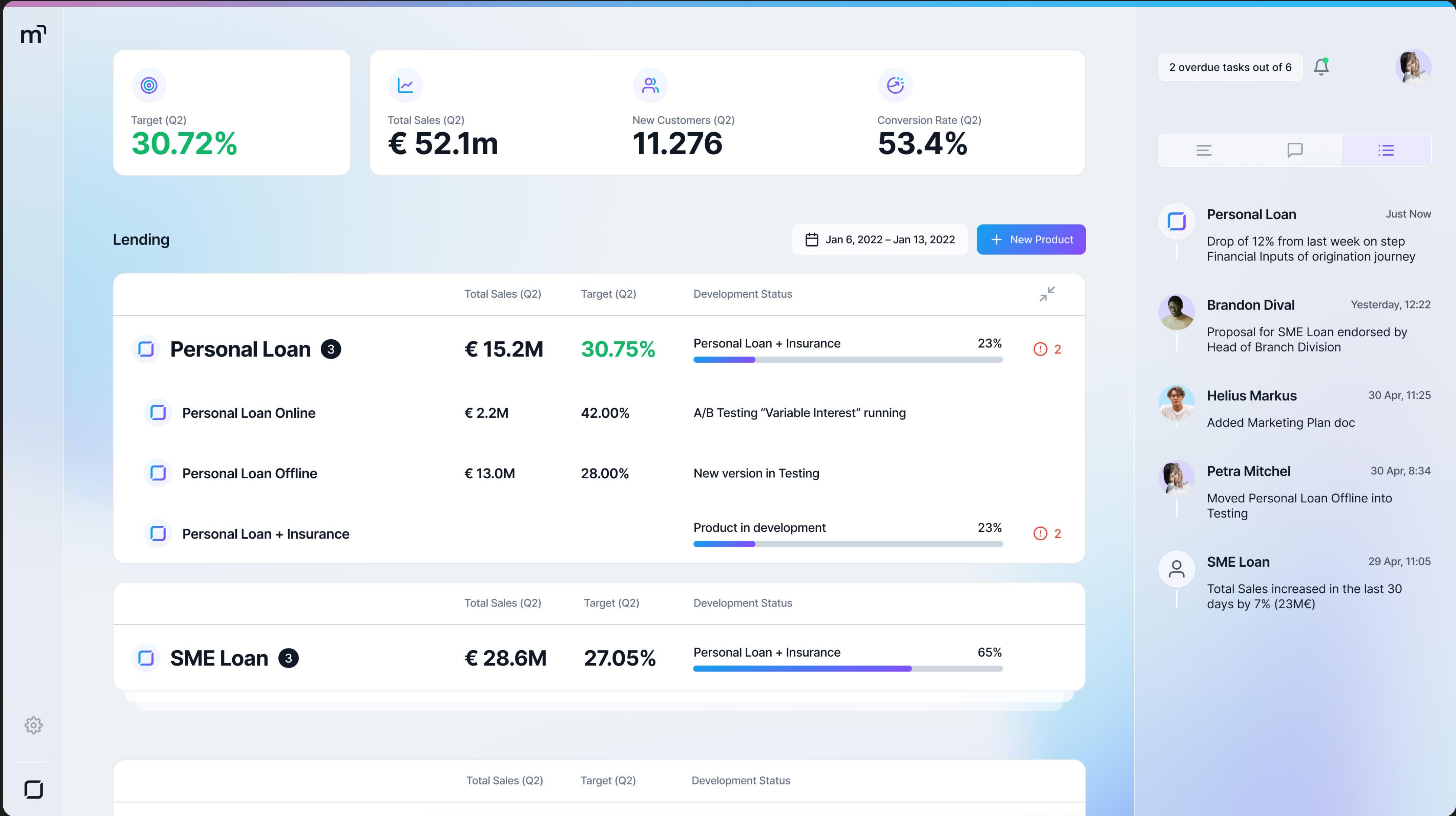
Journey  
Designer

UI & Channels

Deploy and QA

Operations &  
Insights

# The Status of my Portfolio, at a glance





# Simply, You and Your Customer



How do **You** differentiate on the new **Digital**?



Reach **Your Customer** at their Point of need?



Dealing with “Tons” of **Data**, yet, is never enough



How to keep up with new Tech?



How to compete on all Channel? And with new cross-industry threats?

## Better Products, Better Journeys, Measure & Repeat

# Thank You