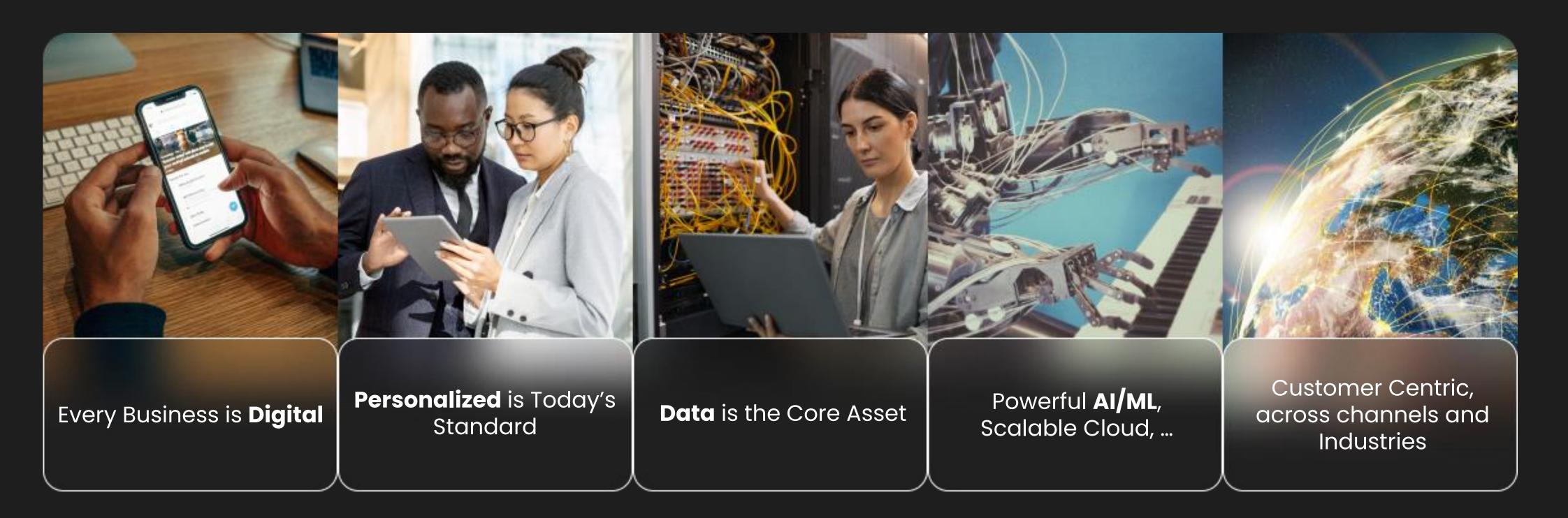
# MOKING Boinking Simpler

Marcio Spinola, SVP Product @ FintechOS

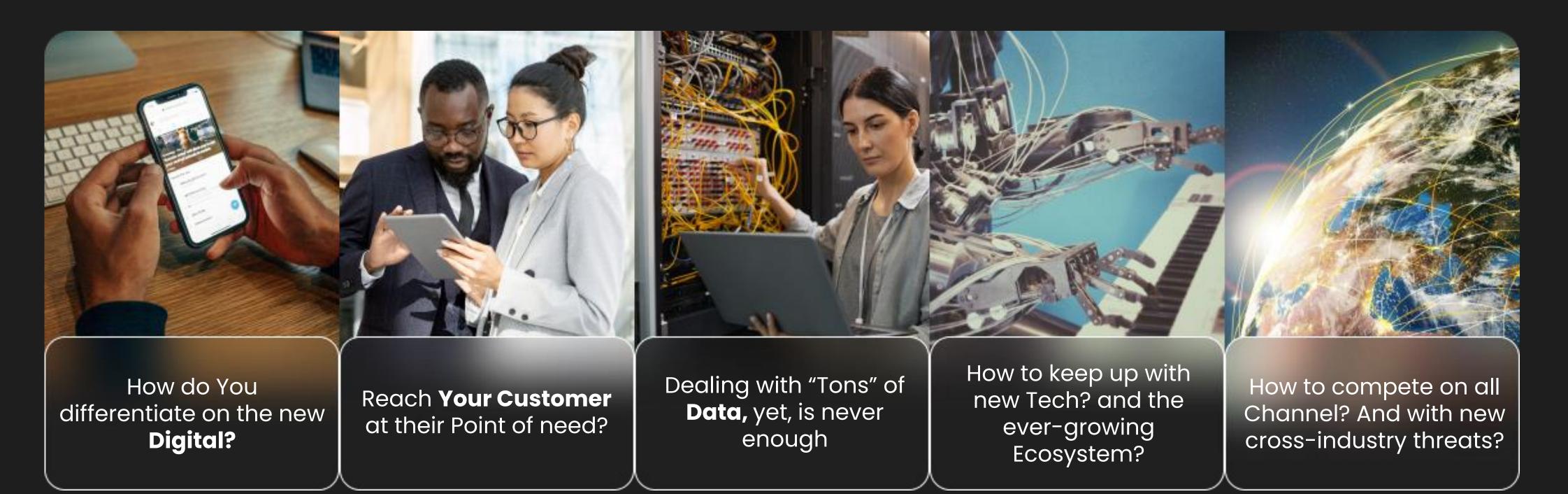


### Today's Great Opportunity



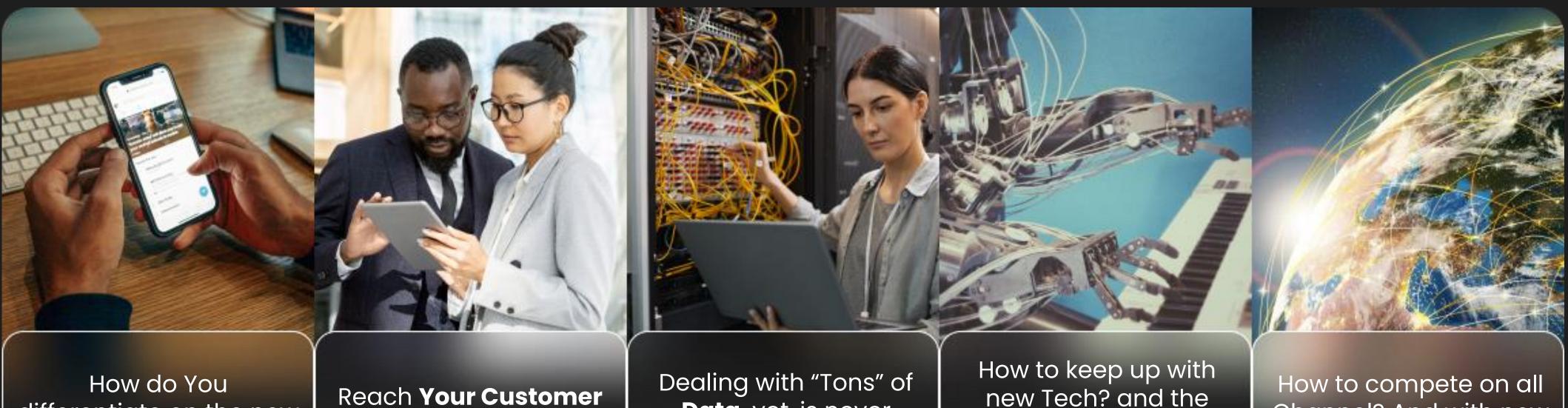


### Today's Great Complexity





## Fighting Complexity with Complexity



differentiate on the new Digital?

at their Point of need?

Data, yet, is never enough

### More Products, More Journeys, More Channels, More Data, More Tech, **More Experts,** More Products, More Channels, More Data, In 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

new Tech? and the ever-growing Ecosystem?

Channel? And with new cross-industry threats?

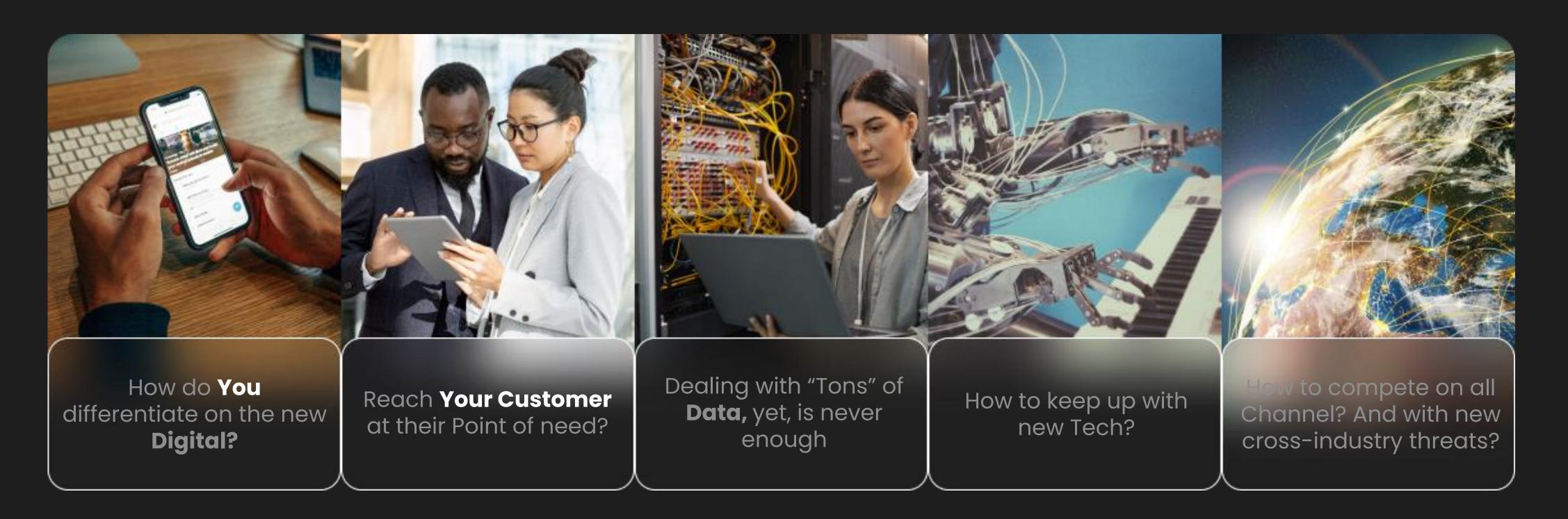
# SINPLICITY

Simplicity is the ultimate sophitication





### It's between You and Your Customer





### 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



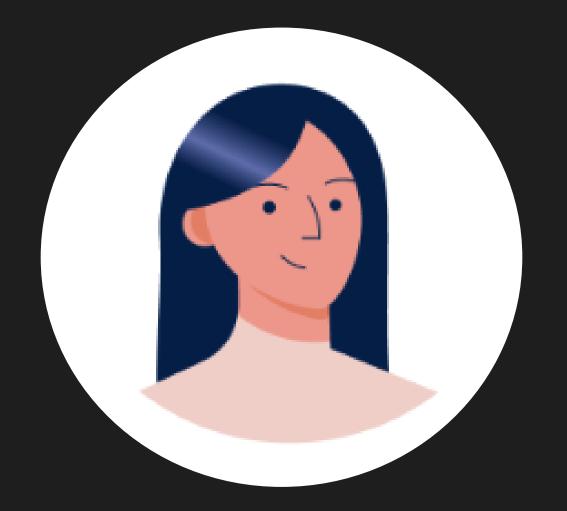
### Expand

Expand customer relationships, upsell and cross-sell new products

**Fintech Operating System** 



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

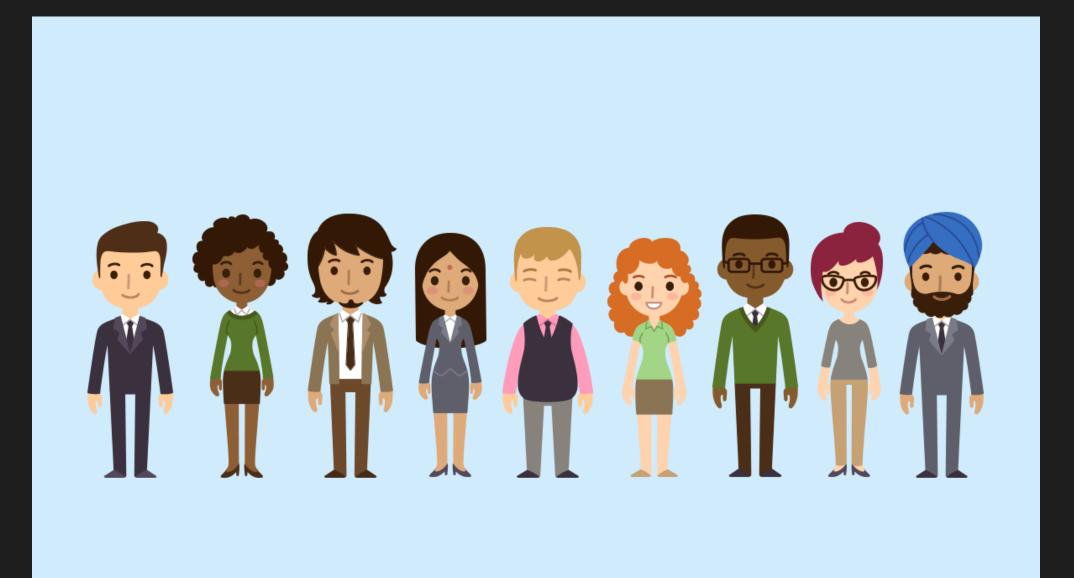


### Petra

### Product Manager

Owns a portfolio of financial products and drives its evolution

### And Everyone in Between







Devon

Developer

Performs implementation of products and journeys

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Collaboration

Portfolio Viewer

Product Designer



### **Collaboration between Biz and Tech** Makers on one Studio

### 🚺 innovation studio

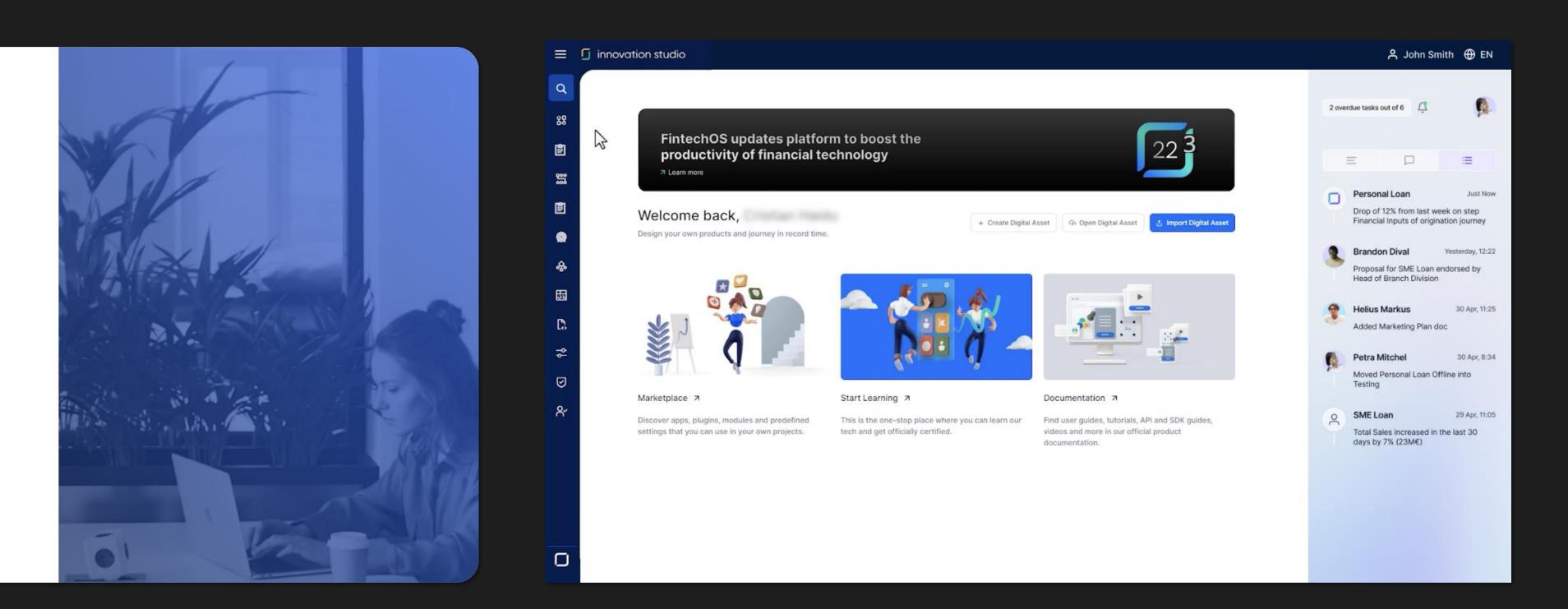
### Log in

Welcome! Please enter your details.

assword	

Forgot Password

Sign In





Deploy and QA

Operations & Insights

> rved All rights rese FintechOS 2022



Portfolio Viewer

Product Designer

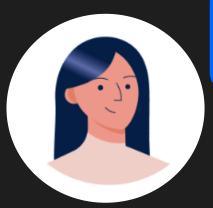


## The Status of my Portfolio, at a glance

m			
	6		oC
	Target (Q2) <b>30.72%</b>	Total Sales (Q2) € 52.1m	New Cust 11.2
	Lending		
		Total Sales (G	(2) Target (Q2)
	Personal Loan 3	€ 15.2	M 30.75%
	Personal Loan Online	€ 2.2M	42.00%
	Personal Loan Offline	€ 13.0M	28.00%
	Personal Loan + Insurance		
		Total Sales (G	2) Target (Q2)
	<b>SME Loan 3</b>	€ 28.6	M 27.05%
Ś			
D		Total Sales (C	Q2) Target (Q2)

Deploy and QA

stomers (Q2) <b>276</b>	Conversion Rate (4 53.4%			2 over	due tasks	s out of 6	Û	
	苗 Jan 6, 2022 – Jan 13, 2022	+	New Product		Drop of	<b>hal Loan</b> f 12% from la al Inputs of c		
Development Status			л <sup>К</sup>			<b>on Dival</b> al for SME Lo		esterday, 12:22
Personal Loan + In	isurance	23%	<u>)</u> 2		Head o	f Branch Div		orsed by
A/B Testing "Varia	ble Interest" running					Markus Marketing Pl	an doc	30 Apr, 11:25
New version in Tes	sting					<b>Vitchel</b> Personal Loa	an Offlir	30 Apr, 8:34 ne into
Product in develop	oment	23%	(!) 2		Testing			
Development Status				oC		oan ales increase y 7% (23M€)		29 Apr, 11:05 e last 30
Personal Loan + In	surance	65%						
Development Status								



Portfolio Viewer

Product Designer



### Launch Pro

$\equiv$ $\Box$ innovation studic	
Q Search	Products
Product Factory	Product list Portfolio
Digital Journeys	
Evolutive Data Core >	Q Search by name or code
Automation Blocks >	Product ↓
Hyper-Personalization >	Basic Loan BSIL
🖧 Ecosystem >	Basic Loan BSIL2
IIII Analytics >	BNPL Electronics BNPE
Configuration Management >	Care For All CARFA
Advanced >	Cats and Dogs CAD
	Cover Safe COFE
Community	Easy Credit EASC
	Essential Account ESSA
	First Time Mortgage FTMOR
	SME Loan Capital SLC

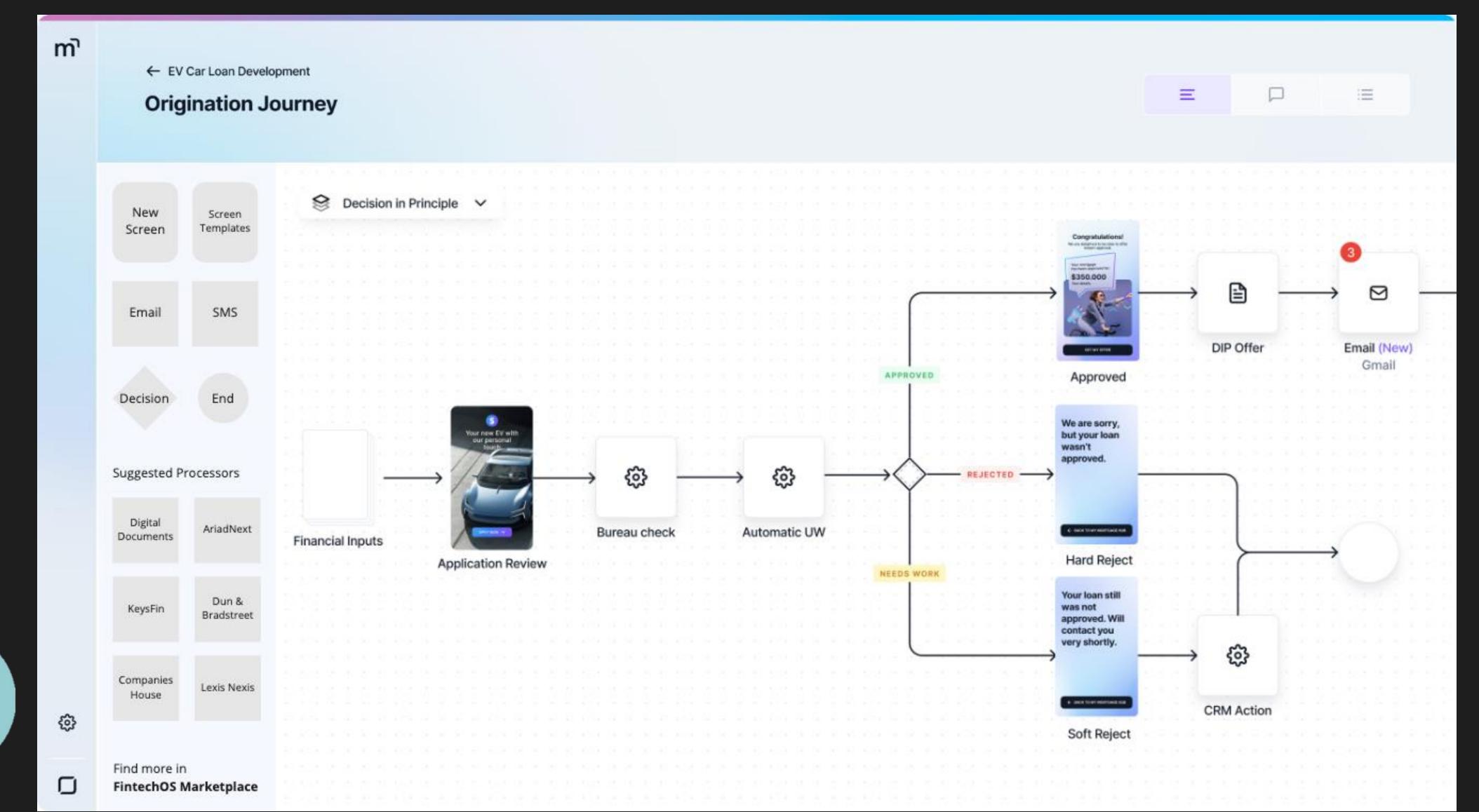
ourn esigr		UI & Cha	nnels	Deploy QA		Operatio Insigh		
d	uct	:S, S	Sim	ply				
						🏳 Feedback	은 John S	mith
					දිබු Confi	gurations + 1	New produc	rt
				Stat	us: Approved	, Draft 🗸 C	ustomize 🚿	~
	Currency		Business line		Туре		Status	
	RON		Personal		Unsecured L	oan	Draft	
	EUR		Personal		Unsecured L	oan	Draft	
	EUR	k.	Personal		Embedded F	inance	Approved	
	RON		Corporate		Health Insur	ance	Approved	
	RON		Personal		Pet Insuranc	e	Draft	
	RON		Personal		Home Insura	ance	Draft	
	RON		Personal		Credit Card		Approved	
	RON		Personal		Current Acc	ount	Approved	
	EUR		Personal		Mortgage		Draft	
	RON		Business		Loan		Draft	

Collaboration

Portfolio Viewer

Product Designer

### Define the perfect Digital Journeys, Visually



Deploy and QA

Operations & Insights



Portfolio Viewer Product Designer

### Define the perfect Digital Journeys, Visually

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Q	Search	
\$	Product Factory	
କ୍ଷ	Digital Journeys	
88	Evolutive Data Core	>
<del>و</del> مو م	Automation Blocks	>
0	Hyper-Personalization	>
ኇ	Ecosystem	>
111	Analytics	>
ເຈ	Configuration Management	>
የየ	Advanced	>
⊕	Community	

App v22.1.0.0 / Db v22.1.0.0

<	В	a	С	k
0	-	-	~	

6 F

Personal Unsecured Loan

### **Express Loan**

EXPL2 -	EUR 🔹	Aug 23, 2022 - Jan 23, 2022
Make your	plans a	reality with a personal loan with fixed

### 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.

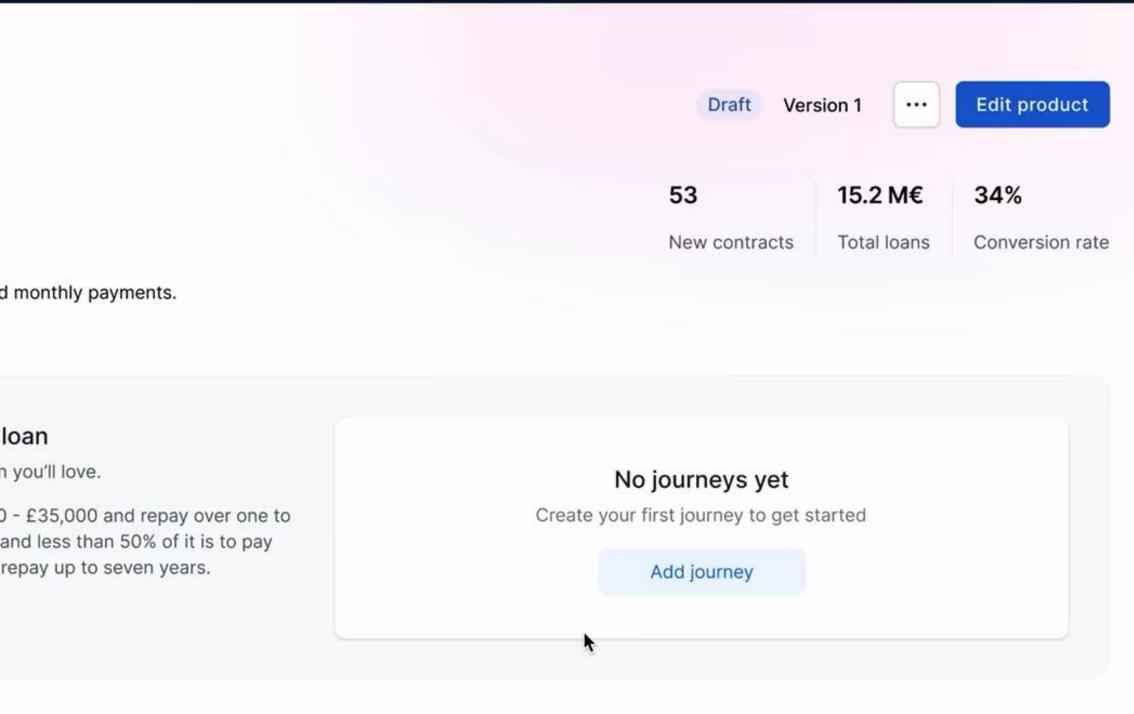
### + New offer

₽	Loan amount from €1.000 to €10.000 with a te
ନୁନ	Interest is fixed at 8% for the first 12 installmen
oj.	Commissions Repayment fee 12% over remain
0	Insurance of 100€ when Age > 50
۵	Repayment performed monthly in equal install

Deploy and QA

Feedback

🖰 John Smith



erm over 6 to 60 months

ents and then fixed at 10%

ning value, Front end fee of 54€

Portfolio Viewer Product Designer

### Analytics to continuously improve your products

m ← EV Car Loan Development **Origination Journey** Time to Success TTS Conversion Rat New Customers 247 45.3% 34m 12s Contact & Personal of Welcome 1000 800  $\rightarrow$ Muchas gracias, Steve Your new EV with Could you please 2345 Anywhere Street New York 193-02-402-0322 4.234 23% Confirm \$ 3

Deploy and QA

				-		-
		Last 7 days	Last 24 hours	Last 30 days	0 5	2 G G
letails		Financial Inputs		Decision	In Principle	
	600	Personal loan	400	Congratu	llations!	
ы	$\neg$	Configure your loan		We are delighted to be appro	able to offer instant val.	
		Period (months)		Your mortgage has been approved \$350.000		
-	$\longrightarrow$					$\longrightarrow$
				No.		
	4.234		4.234		5	4.234
	23%	Monthly payment \$445 APR 6.75%	23%	← Back to my Mortg	age Hub	23%
	\$		\$			\$
		12% drop in the last 7 day	s	Scoring	g Engine	
				Applicant Score	Rejection Rate	
				123	23%	
					Q	69% <b>Q</b>

Portfolio Viewer

Product Designer

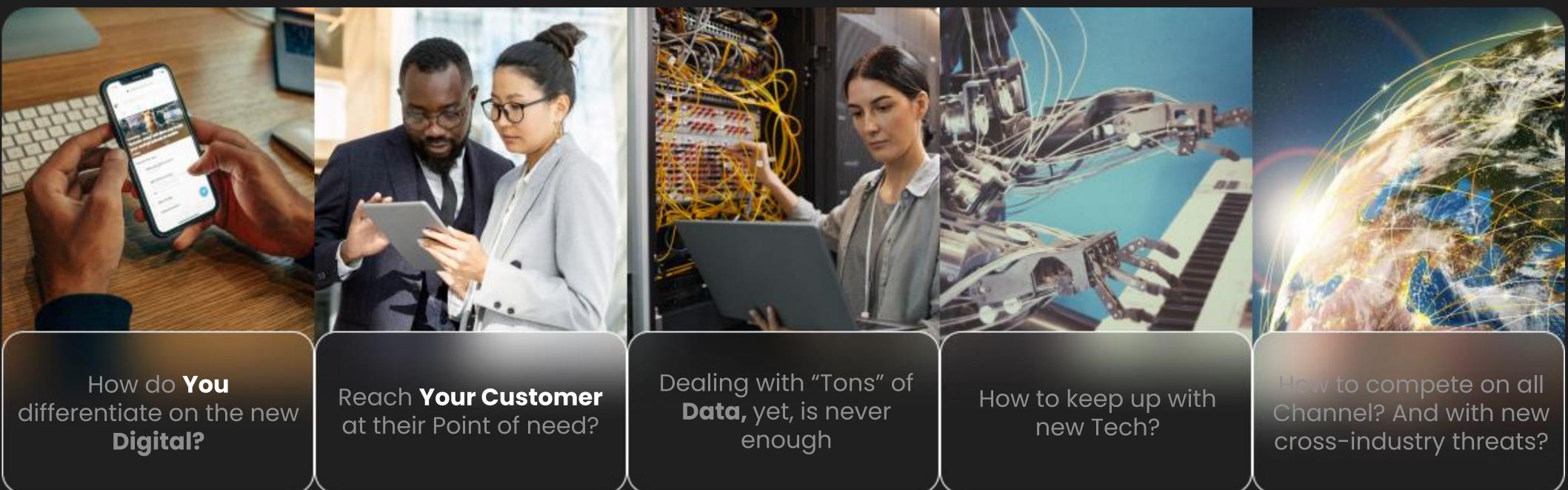
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			Total Sal	les (Q2) Targe	t (Q2)
		🔲 Personal Loan 3	€ 15	.2M 30	.75%
		Personal Loan Online	€ 2.2№	1 42.0	0%
			C 2.21		0,0
		Personal Loan Offline	€ 13.0	M 28.0	0%
		Personal Loan + Insurance			
			Total Sal	les (Q2) Targe	et (Q2)
		<b>SME Loan 3</b>	€ 28	8.6M 27.	05%
-0					
Ś					
			Total Sa	les (Q2) Targe	t (Q2)

Deploy and QA

	Ċ			2 ove	rdue task:	s out of 6	2	<b>A</b>
stomers (Q2) <b>276</b>	Conversion Rate (	6			Ξ			∷≡
	苗 Jan 6, 2022 – Jan 13, 2022	+	New Product		Drop of	<b>nal Loan</b> f 12% from las ial Inputs of or		
Development Status	S		7 <sup>Ľ</sup>		Brand	on Dival	Yeste	erday, 12:22
Personal Loan + I	Insurance	23%	(!) 2			al for SME Loa of Branch Divis		ed by
A/B Testing "Varia	able Interest" running					Markus Marketing Pla		0 Apr, 11:25
New version in Te	esting			PA.		<b>Mitchel</b> Personal Loai		0 Apr, 8:34
Product in develo	opment	23%	() 2		Testing			
				0	SME L	oan	2	9 Apr, 11:05
Development Status	S					ales increaseo y 7% (23M€)	d in the la	st 30
Personal Loan + I	Insurance	65%						
Development Status	6							

## Simply, You and Your Customer



### **Better Products,** Better Journeys, Medsure & Repeat **f**intechOS

# Thank You



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