

Unlock new business models

Lower the cost and risk of product innovation in the era of ecosystem banking

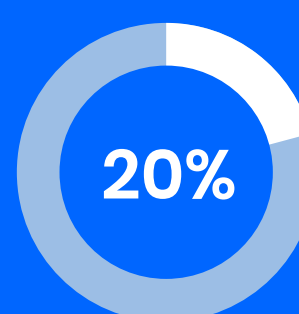
Seizing the opportunity with embedded finance, value-added offers, and banking-as-a-service

Increasing competition from fintechs, neolenders, and tech giants is compelling banks to seek out innovative business models to expand and diversify their sources of revenue. By embracing strategies such as distributing financial products through retailer websites and points of sale, or creating value-added bundles that include both financial and non-financial partner products, financial institutions (FIs) have the potential to achieve up to 20% increases in revenue. But core banking systems were designed to support traditional banking operations where banks act as standalone entities. Adapting them to the complex integration and interoperability requirements for multiple product and channel ecosystem partnerships involves extensive customization and integration projects, requiring dedicated IT teams. This makes pursuing these strategies cost-prohibitive, too high-risk, and slow.

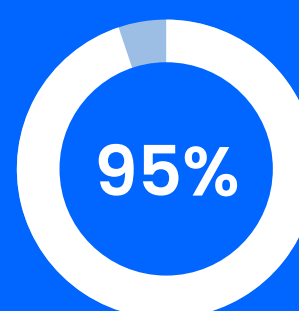
FintechOS enables banks to free product innovation from rigid core systems. It provides a flexible, purpose-built platform for end-to-end financial product lifecycle management, allowing teams to quickly launch, distribute, service, update, and manage innovative financial offerings leveraging ecosystem partnerships.

\$4.7 trillion

Predicted to be taken by fintech startups away from the traditional banking sector ([Goldman Sachs](#))

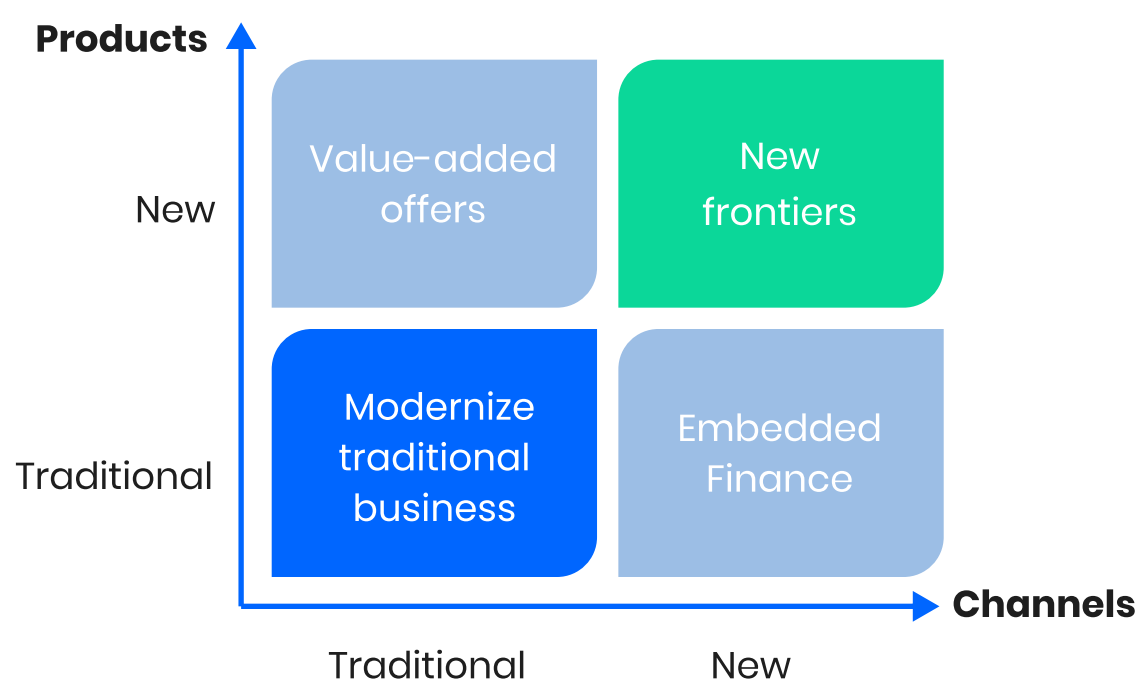


Uplift in banking revenue by tapping into new business models like embedded finance and bundled offers ([Accenture](#))



Of banking executives say they are hindered by legacy systems ([Capgemini](#))

New Business Models



Adapted from Accenture

How FintechOS helps:

Modernize Traditional Business: Digitize traditional financial products, delivered through traditional channels.

Embedded Finance: Integrate financial products and services into non-financial customer journeys and platforms. **75% are willing to get loans from non-financial providers, if done in collaboration with an FI (compared to 43%).** ([Accenture](#))

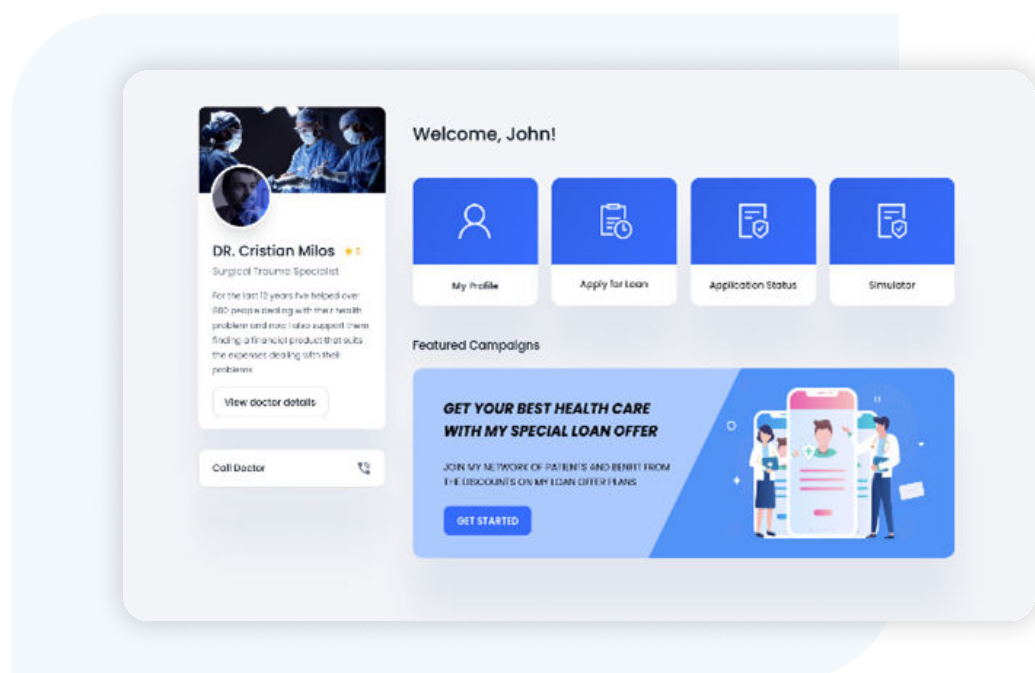
Value-Added Offers: Integrate non-financial products and services into FI offerings. **Consumers would buy big-ticket items from their bank, such as property (36%), cars (32%), and travel (20%).** ([Accenture](#))

New Frontiers: Transform customer relationships by engaging customers in emerging channels like the metaverse and providing new products like NFTs. **56% want the option to interact in a virtual branch or office.** ([Accenture](#))

Solution benefits

Lower the cost and risk of product innovation without replacing core systems

Augment your existing technology with an agile financial product management platform that gives your teams the ability to keep pace with changes in customer expectations, new competitors, and regulations. Get new products and offers to market in weeks across any line of business and easily harness ecosystem products, services, data, and distribution channels. Increase likelihood to buy by offering personalized products and pricing in real-time and use data to cross- and up-sell to expand share of wallet.

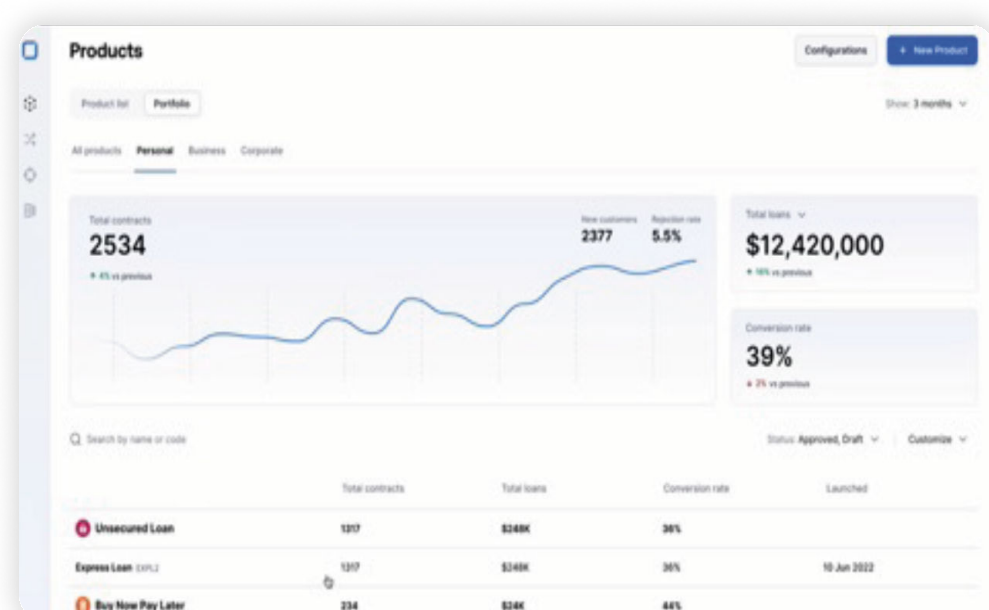
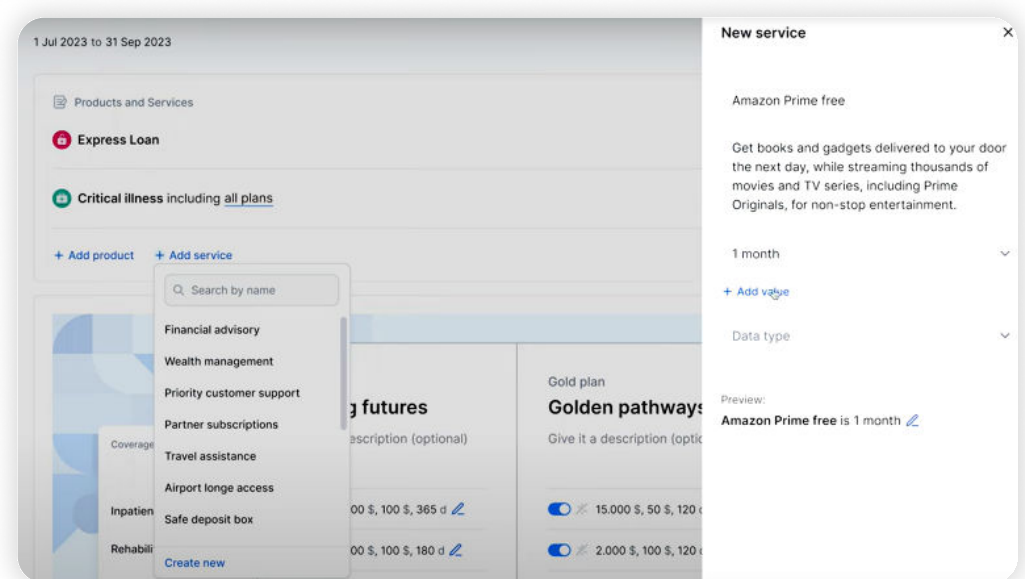


Reach more customers at a lower cost with embedded finance and point-of-sale lending

Break into new customer segments by embedding existing or new products and offers into financial and non-financial partner channels. Quickly create digital loan origination and account opening journeys and embed them into partner websites and point of sale solutions using APIs. Personalize products and journeys to each channel's unique needs by reusing core flows and product definitions and using visual models to make channel-specific configurations.

Capture non-interest revenue with bundled, value-added offers

Increase share of wallet with value-added offers. Easily bundle your own products with other financial and non-financial ecosystem products like insurance, fintech budgeting, and personal investment apps, home and gadget repair services, and more. Define bundled offers easily using a no-code interface, and connect to any partner products and subscriptions.

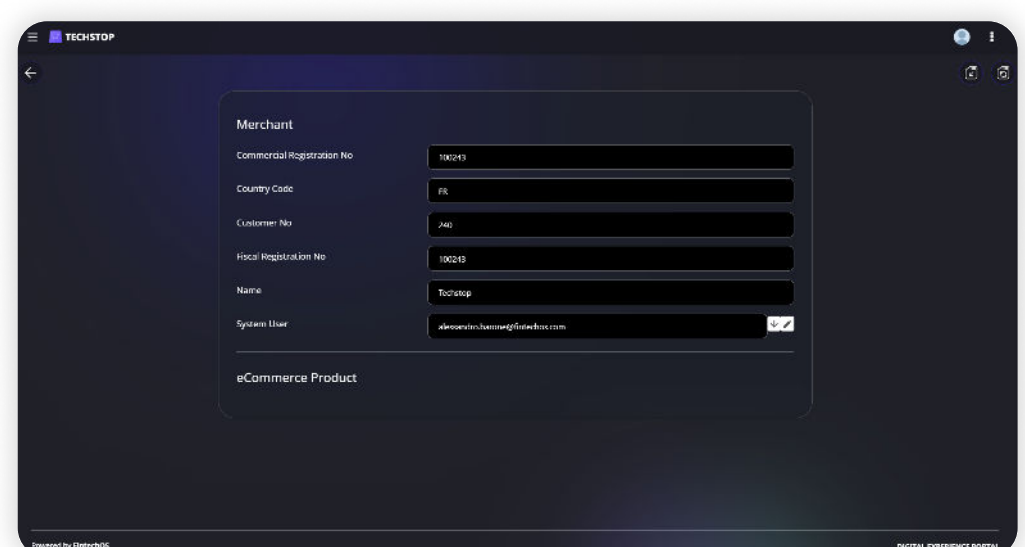


Optimize your product portfolio by making fast, informed product decisions

Easily understand which products, channels and partnerships to retire, change, or double-down on with real-time visibility into product and offer performance. Track and evaluate revenue trends, profitability, usage, conversion, and more for each product and channel in real-time. Implement decisions quickly by making changes to products and offers using a no-code interface in a centralized product catalogue and manage product versions and dependencies.

Build trusted ecosystem relationships with streamlined partnership management

Manage relationships with distributors and other ecosystem partners with pre-built partnership management capabilities. Define and calculate commissions automatically with flexible commissions schemas. Manage the end-to-end agreement lifecycle and automate key processes such as invoice generation and payments.



Accelerate your digital banking transformation

Start small and gradually expand into other lines of business. Avoid risky, years-long core replacement projects by augmenting your existing technology with next-generation financial product management capabilities that enables you to innovate quickly on financial products and journeys across any line of business, while modernizing core capabilities as you go.

Deposits

Lending

Mortgages

Wealth

Embedded
Finance

POS Lending



Omnichannel customer experiences

Build high-quality digital experiences for existing or new products. Reuse flows across products and channels for faster time-to-market and a unified, consistent customer experience.



Data at the core

Aggregate data from existing systems and enrich it with third party sources to personalize products, offers, and digital journeys in real time.



Ecosystem banking

Tap into the latest ecosystem of products and services with an open, API-driven architecture and pre-built connectors to 150+ providers.



Flexible product innovation

Launch new financial products and offers fast across savings, lending, wealth, and insurance. Automate decisioning and define personalized pricing and offers for specific customer segments.



Composable servicing capabilities

Support existing and new books of business with composable servicing capabilities without needing to make core system changes or replacements.



Product portfolio management

Make informed strategic decisions by tracking the real-time performance of products, partnerships, and digital channels across all lines of business.

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