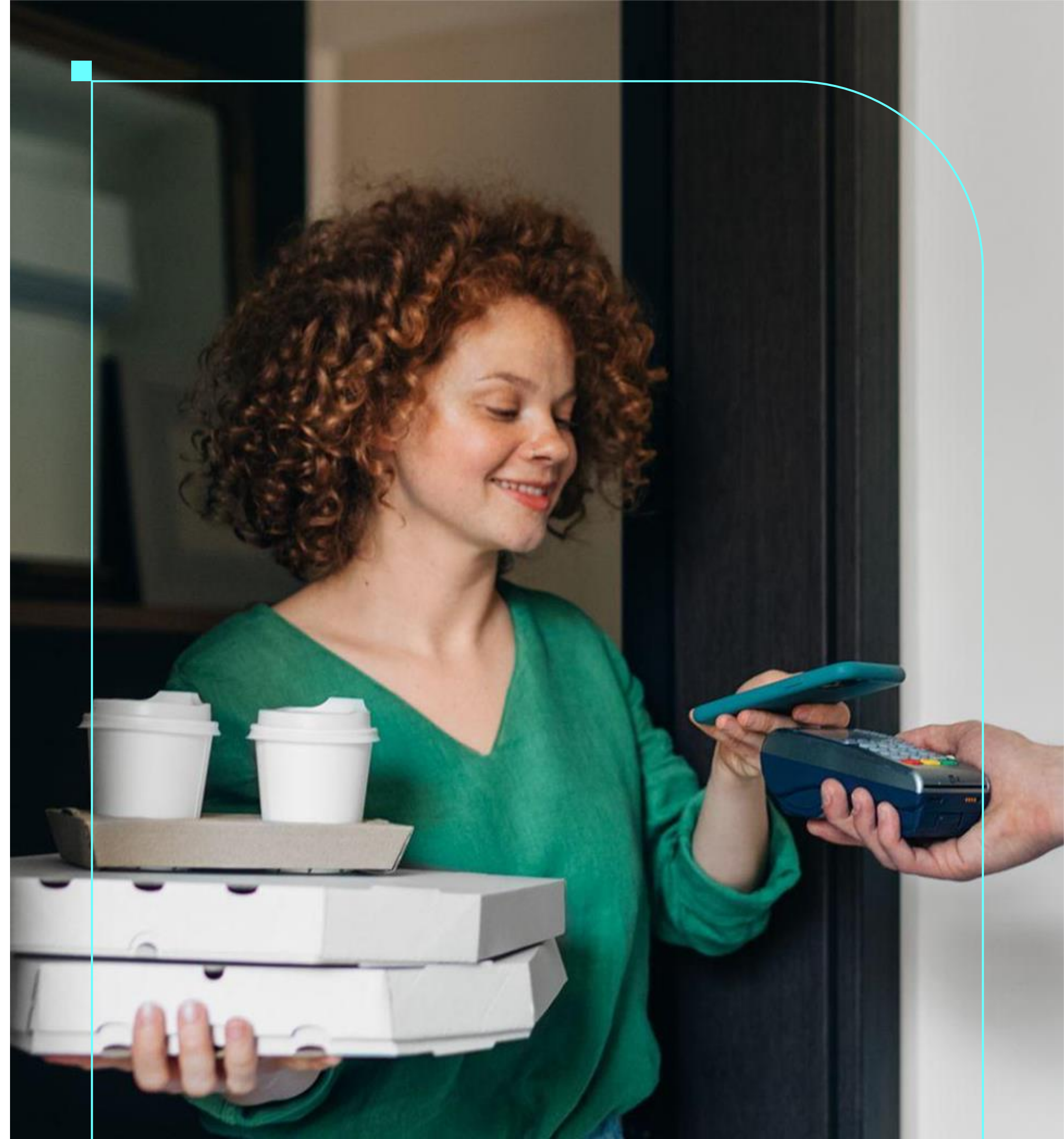


Backbase

Technobank 2024

**Speed up your progressive
modernization journey**





Mohamad Khalili

Head of CEE
Backbase

The Big Shift | Pivotal moment

From: Traditional Banking
Feature-centric



To: Engagement Banking
Customer-centric

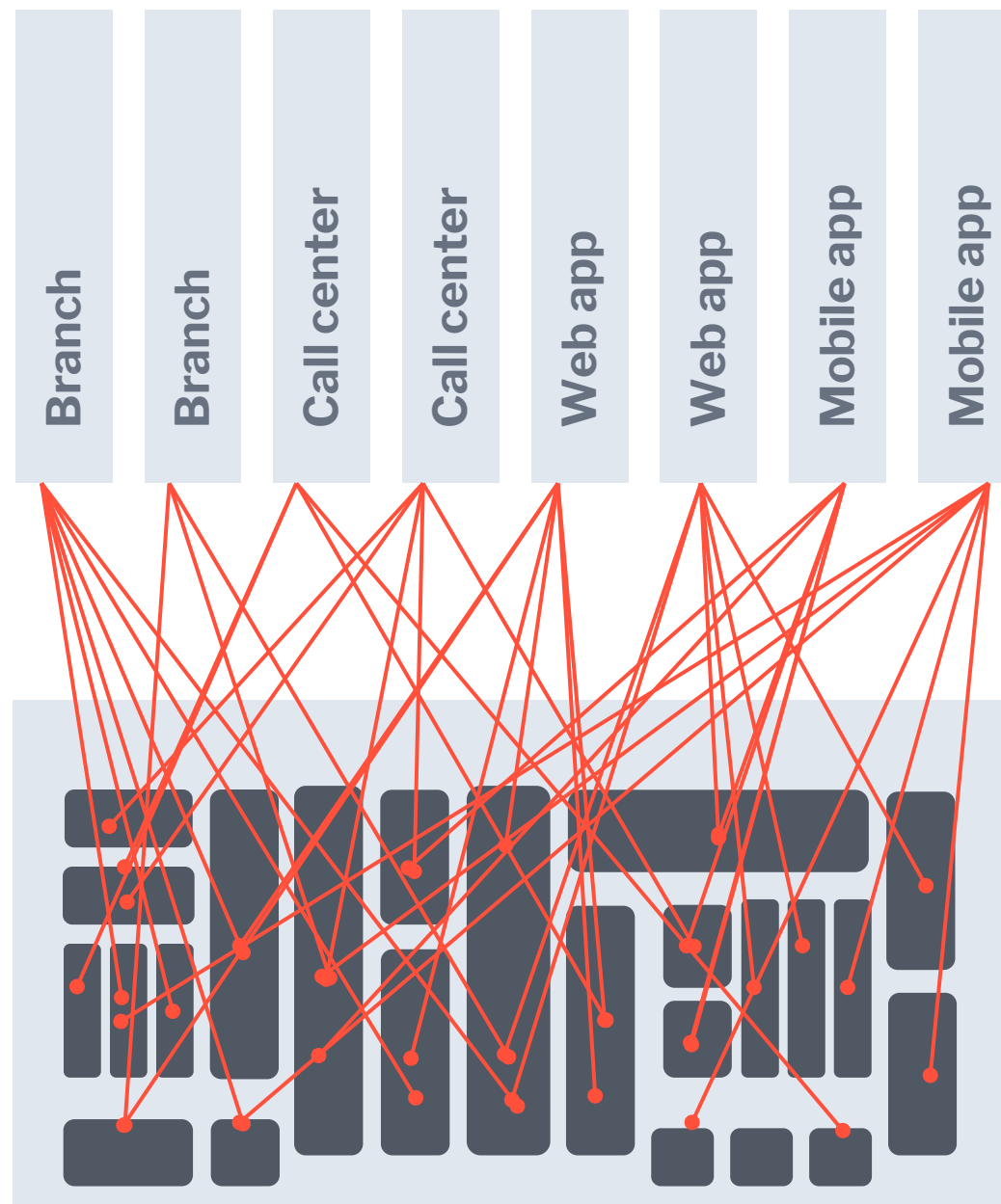


Human
centric

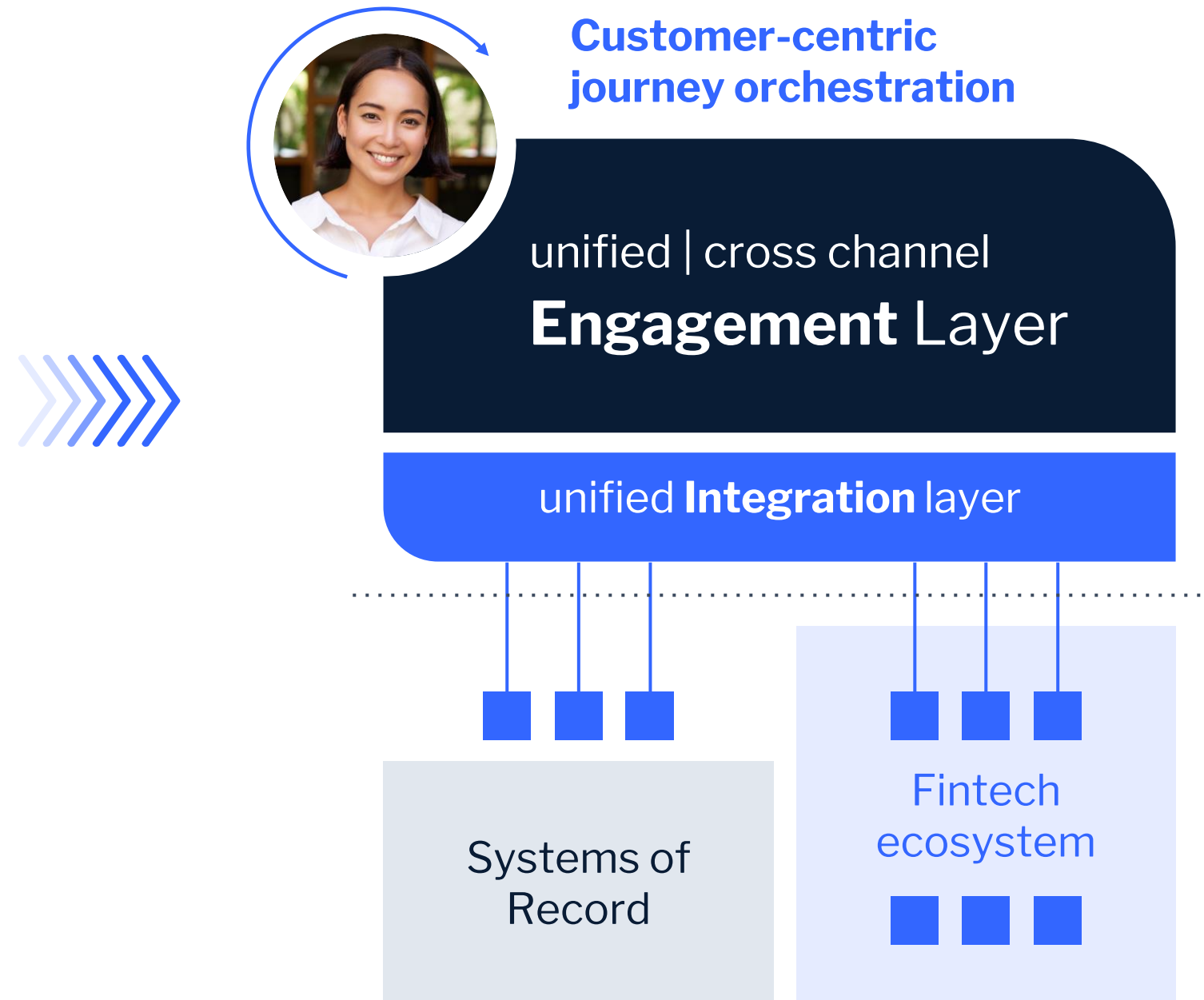
Holistic
design

Opportunity | Next Gen Technology Transformation

From: Traditional Banking
Channel-centric | Product-centric



To: Engagement Banking
Customer-centric

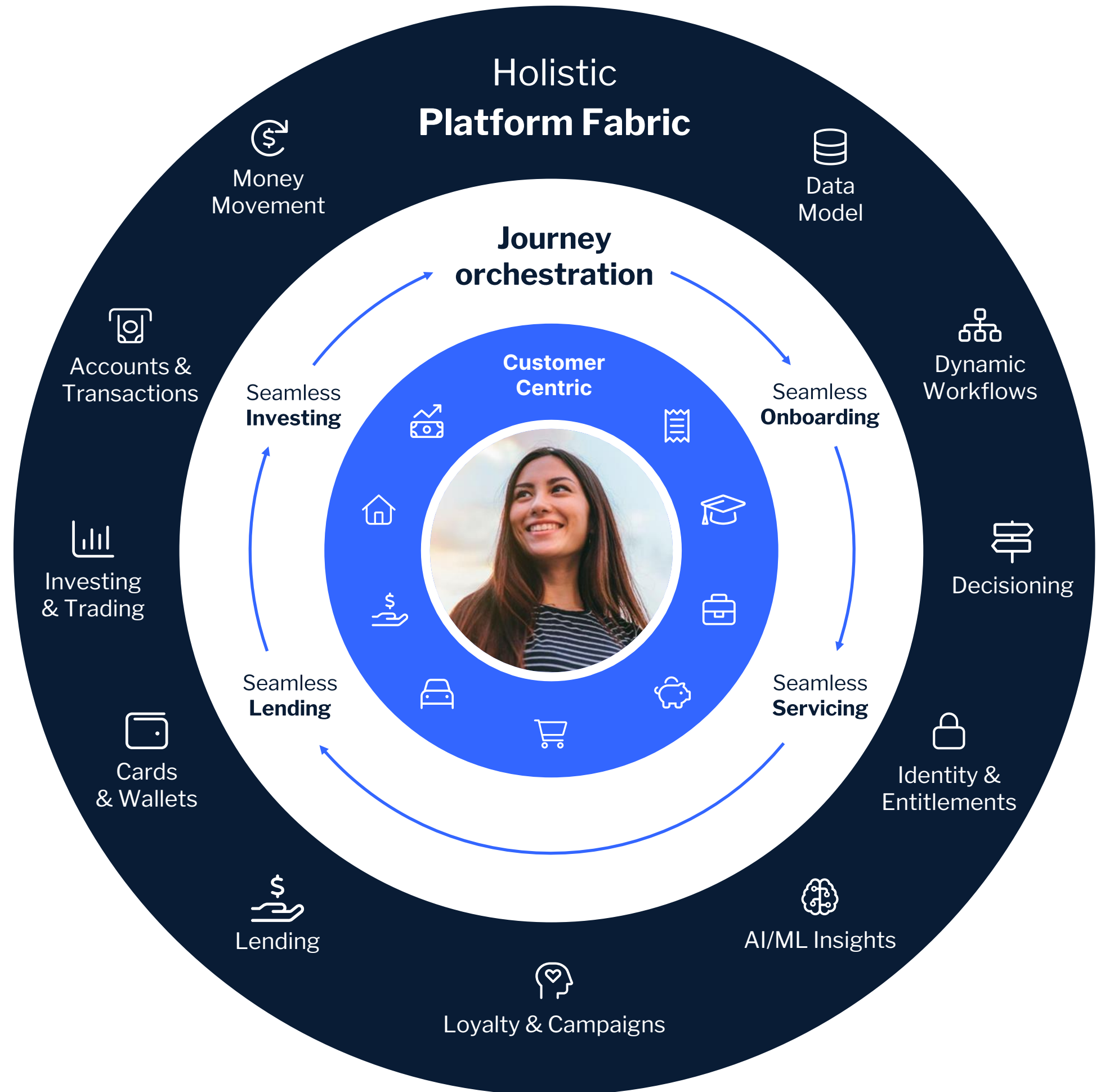


Formula

Go customer-centric

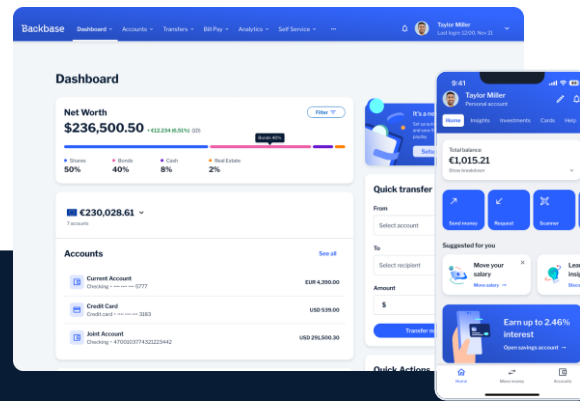
Bold mission

Re-architecting banking around the customer

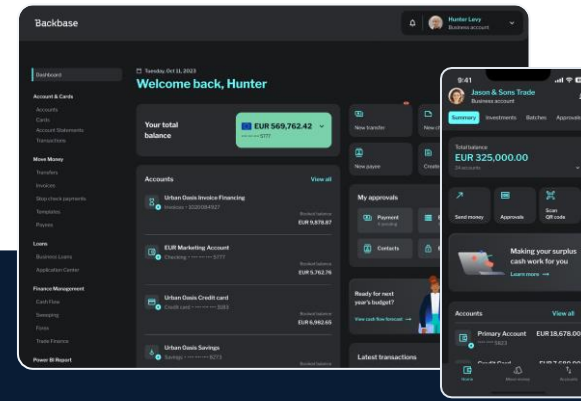


One Platform | All Lines & Solutions

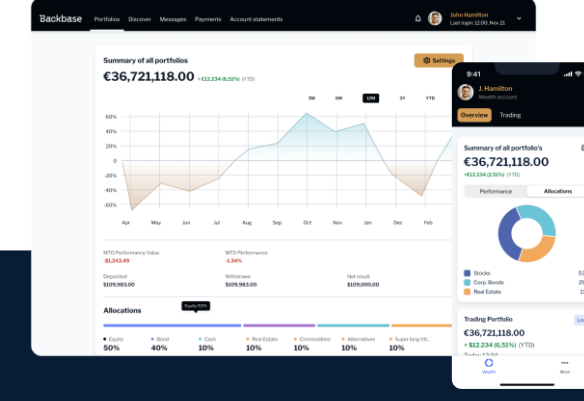
Retail



Business



Wealth



Digital **Onboarding**

Digital **Banking**

Digital **Lending**

Digital **Investing**

Digital **Assist**

Digital **Engage**

Identity & Access Services | Enterprise **Integration** | Common Services

Delight **Customers**

Empower **Employees**



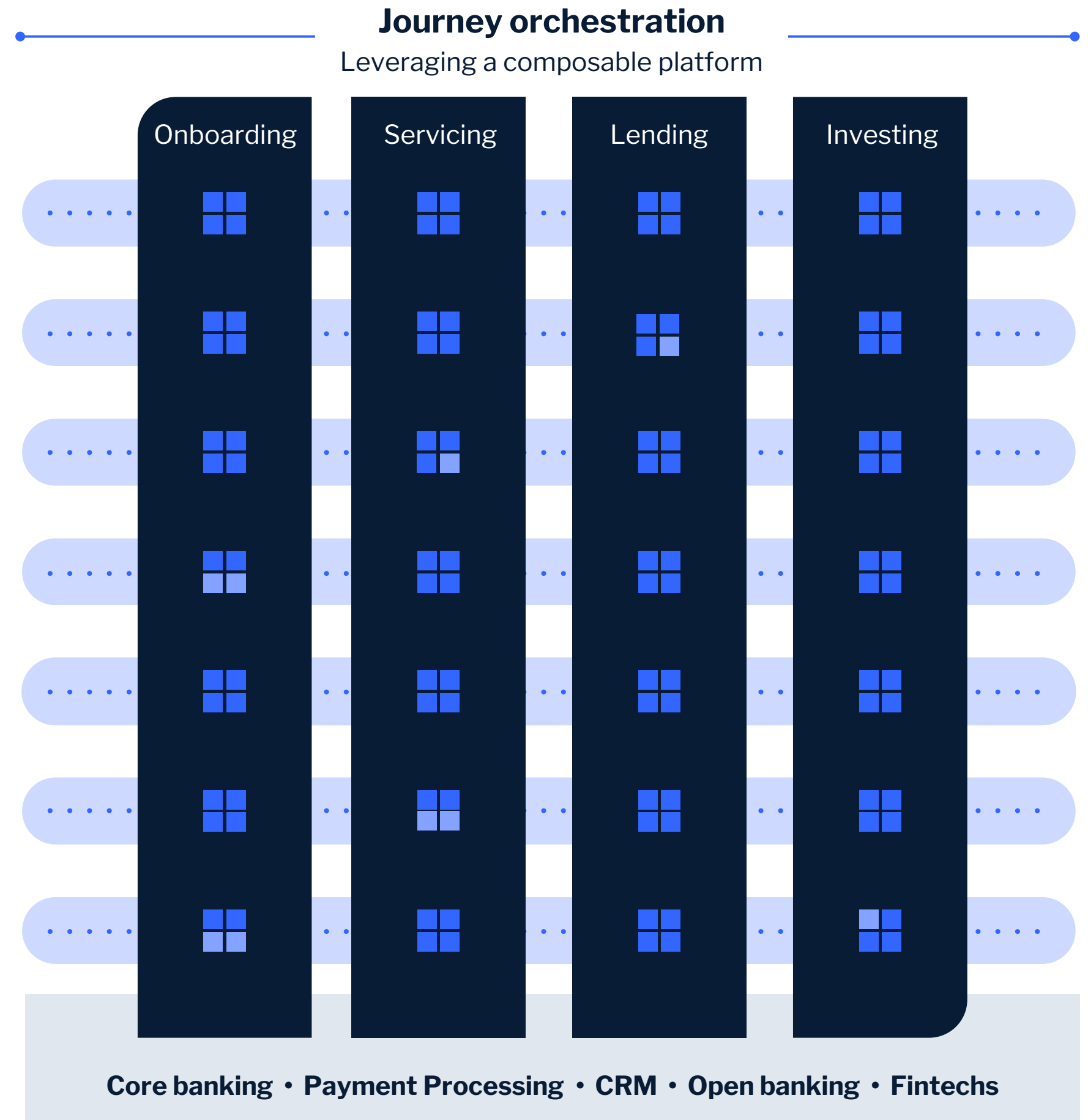
Core systems

Open banking

Fintech partners

Journey-led Progressive modernization

- Create business value
- Incremental changes
- Lock-in early success
- Unified architecture
- Platform synergies



Focus | Composable Platform - New Gen Tech Stack

Seamless journey orchestration >

Online

Mobile

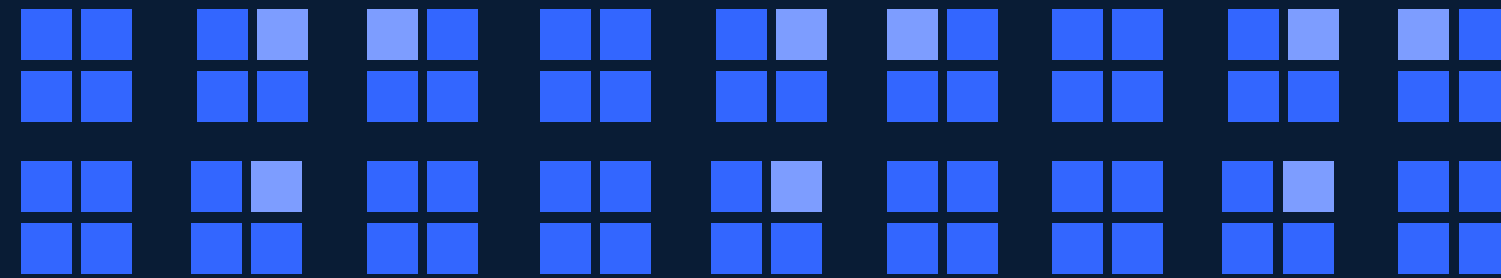
Call Center

Branch

API

Unify
your
channels

System of
Engagement



Unify
Integrations

System of **Integration**



Hollow out
the core

System of **Record**

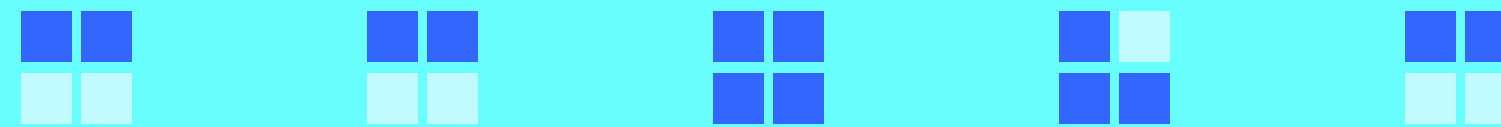
Hollow out

Hollow out

Hollow out

Hollow out

System of **Data**



 Microsoft Azure






System of **Infra | Security**

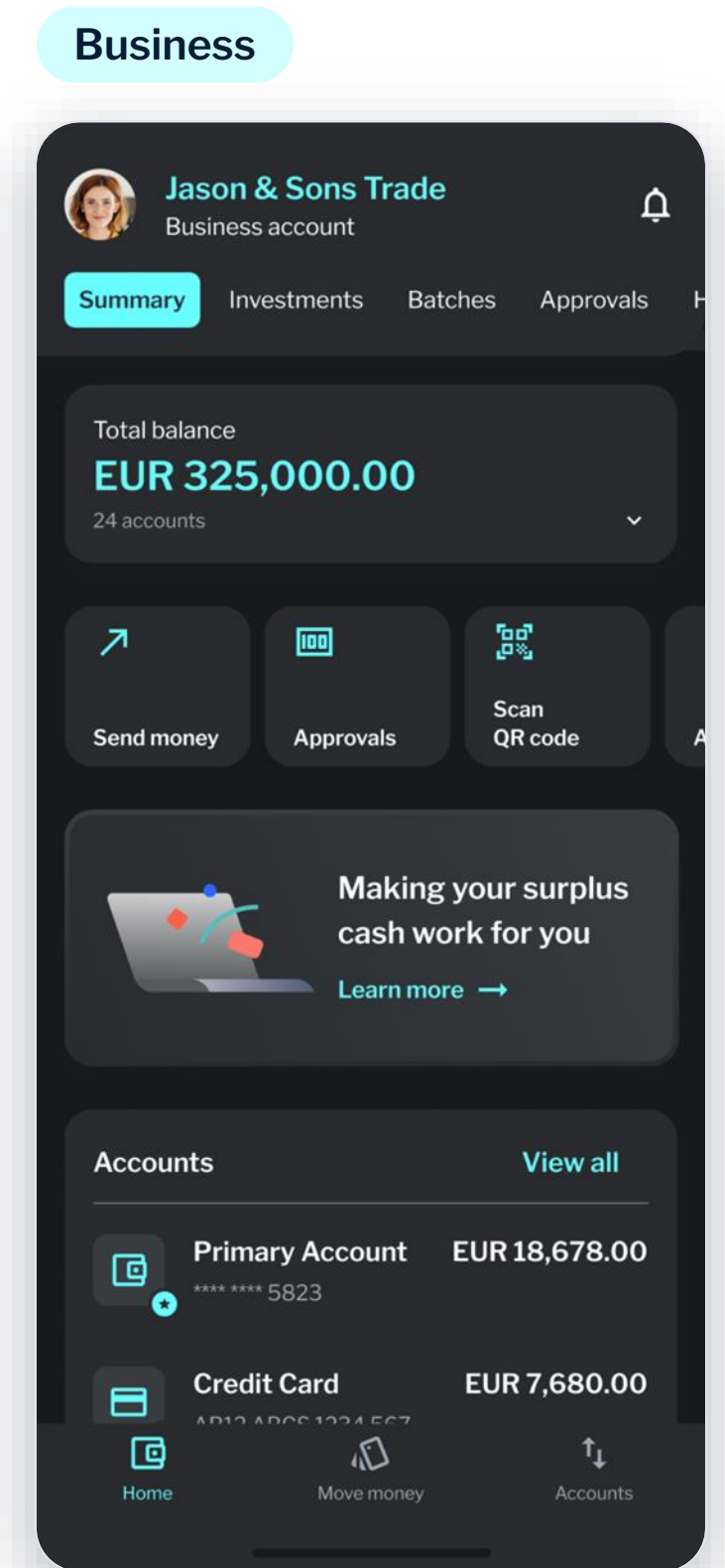
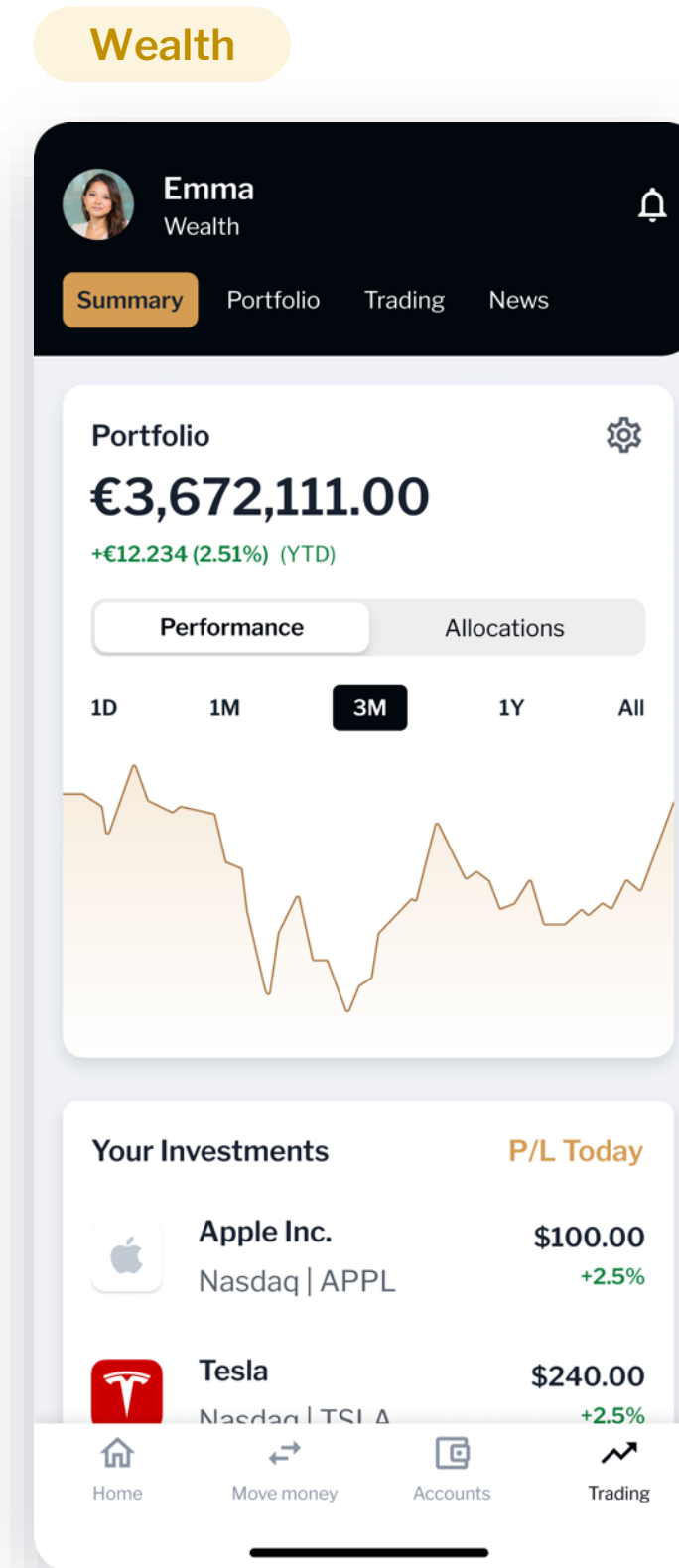
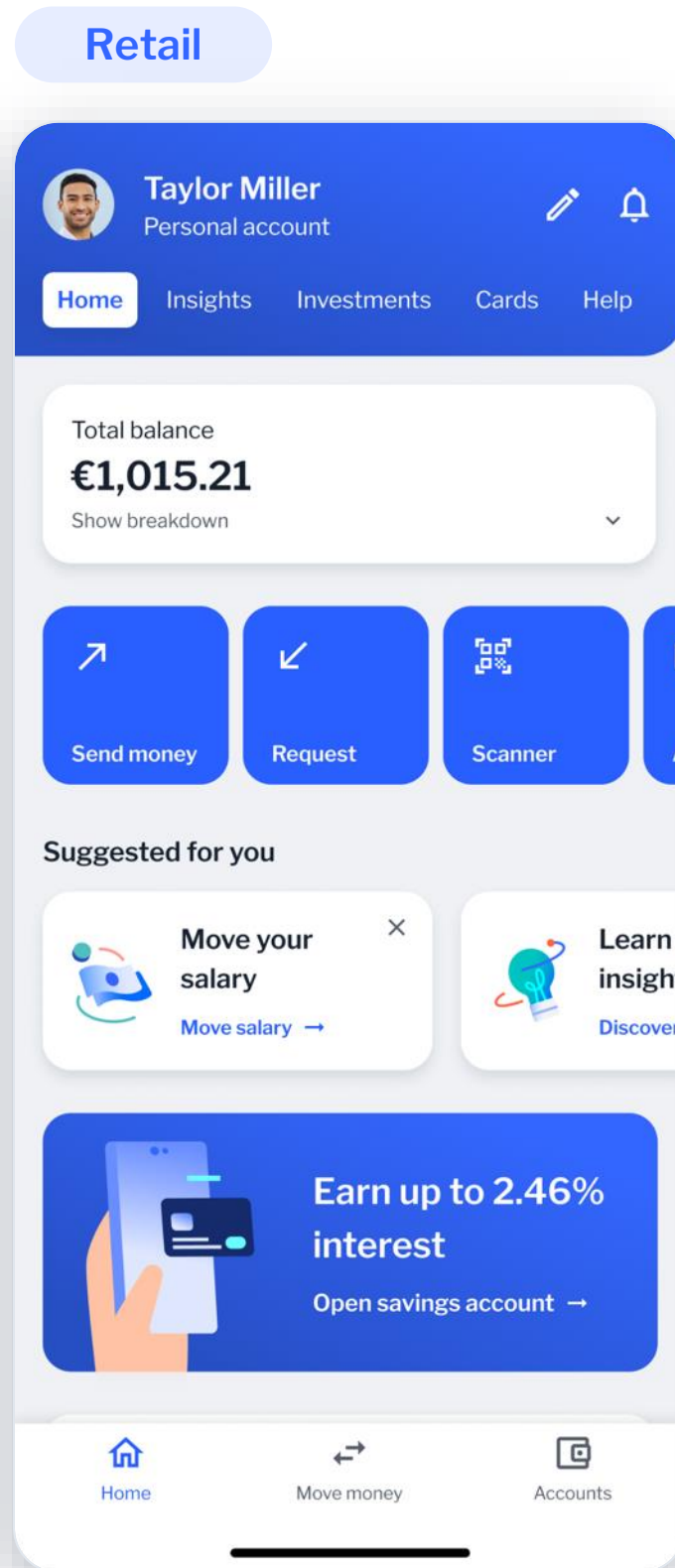


Adopt – Extend – Accelerated Build Strategy




































ModelBank | Ready to Adopt

-  Customer & employee apps
-  Pre-designed & styled journeys
-  Pre-configured services
-  Core and fintech integrations
-  Cloud deployment



Composable Fabric | Ready to Build

 ID&V	 Income verification	 Loan calculator	 Move money	 Entitlements	 Transaction	 Financial insights	 Cards	 Invoicing	 Campaigns	 Text & email
 Credit report	 Anti-money laundering	 Account aggregation	 Check deposit	 Approvals	 Preferences	 Robo-advisory	 Limits	 Batches	 Segments	 Chatbot
 Document request	 Account funding	 eSignature	 Bill payments	 Remote deposits	 Fraud prevention	 Pockets	 Nudges	 Collections	 Analytics	 Video call

Engagement Banking Platform

Digital Banking

Digital Wallet

The screenshot displays the Backbase digital wallet interface. At the top, a dark blue card is shown with the Backbase logo and the Mastercard logo. Below the card, the text "Online shopping" and "Virtual" are visible. The interface is divided into two main sections: "Virtual cards" and "Physical cards".

Virtual cards

- Virtual card**: Boost your security and convenience with a virtual card. Free.

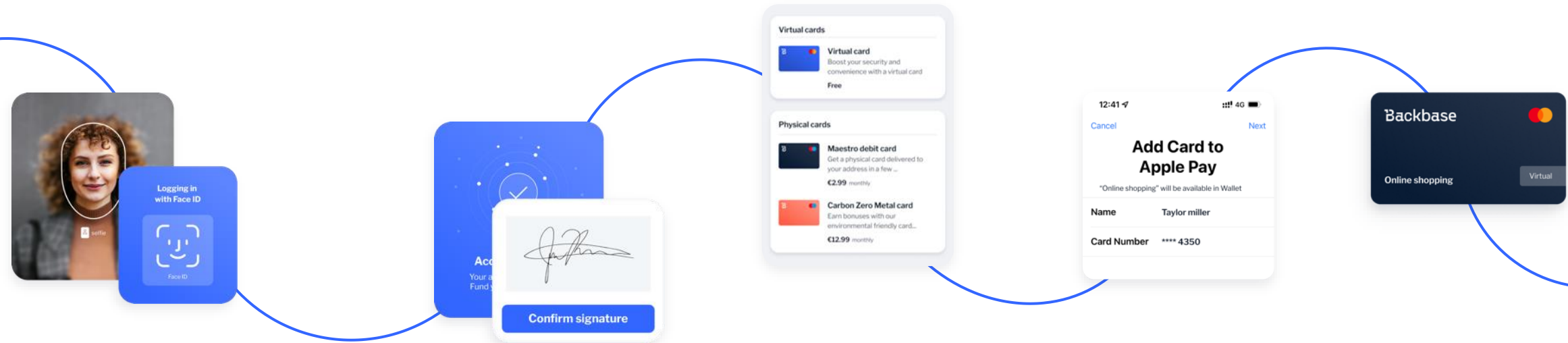
Physical cards

- Mastercard credit card**: Enjoy extended repayment on your card with no withdra... €7.99 monthly.
- Carbon Zero Metal card**: Earn bonuses with our environmental friendly card... €12.99 monthly.

Settings

- Lock card**: All card transactions will be blocked. (Toggle switch is off)
- Spending limits**: Set limits for withdrawals, in-store and internet payments.
- Remove card**: You can no longer use this card.

Composable journeys



Digital Wallet

ID&V	Income verification	Loan calculator	Move money	Entitlements	Transaction	Financial insights	Cards	Invoicing	Campaigns	Text & email
Credit report	Anti-money laundering	Account aggregation	Check deposit	Approvals	Preferences	Robo-advisory	Limits	Batches	Segments	Chatbot
Document request	Account funding	eSignature	Bill payments	Remote deposits	Fraud prevention	Pockets	Nudges	Collections	Analytics	Video call

Engagement Banking Platform

Buy and Build | MVP go-live in six months

