



From Vision 👁️ to Launch 🚀

Precision in Building a Neobank

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THE CROSSROAD

The Neobank Revolution

Banking is being redefined.

Neobanks have disrupted the market by offering seamless, digital-first, customer-centric experiences.

Traditional banks are at a crossroads: **modernize or risk obsolescence.**



The opportunity

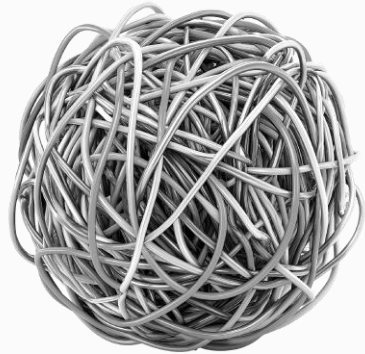
By 2032, the neobanking sector is projected to reach

\$3.3 trillion,

growing at a staggering 47% CAGR.

Why Traditional Banks Struggle

Outdated infrastructure



70% of IT budgets in traditional banks are consumed by maintaining legacy systems, negatively impacting the CIR.

Slow product rollout



Neobanks typically release new digital features every 2–5 months, while traditional banks average 18–24 months.

Customer expectations are changing



Instant, seamless, and mobile-first experiences are now the standard: 72% of Gen Zers use a neobank app as their primary banking tool.

How Banks Can Win

- 1. Neobank-Grade Core**
With the right cloud-native, API-driven core, banks can operate like a neobank while leveraging their trust and scale.
- 2. Speed & Agility**
To facilitate product innovation and revenue generation, banks must move to rapid prototyping, iterative rollouts, and open banking integrations.
- 3. Monetization Beyond Banking**
Future-proof banks must adopt BaaS and embedded finance models.

The BaaS market is forecast to grow from



Building a Successful Neobank



Technology Partner & Platform Enabler

- 20+ years, 40+ clients, 100% retention
- Cloud-native, API-first, end-to-end Banking Solution
- Track record in delivering up to 70% faster
- BaaS-ready, modular and scalable



owned
45%

owned
55%

A strategic joint venture

snappi

Greece's First Digital-Only Neobank

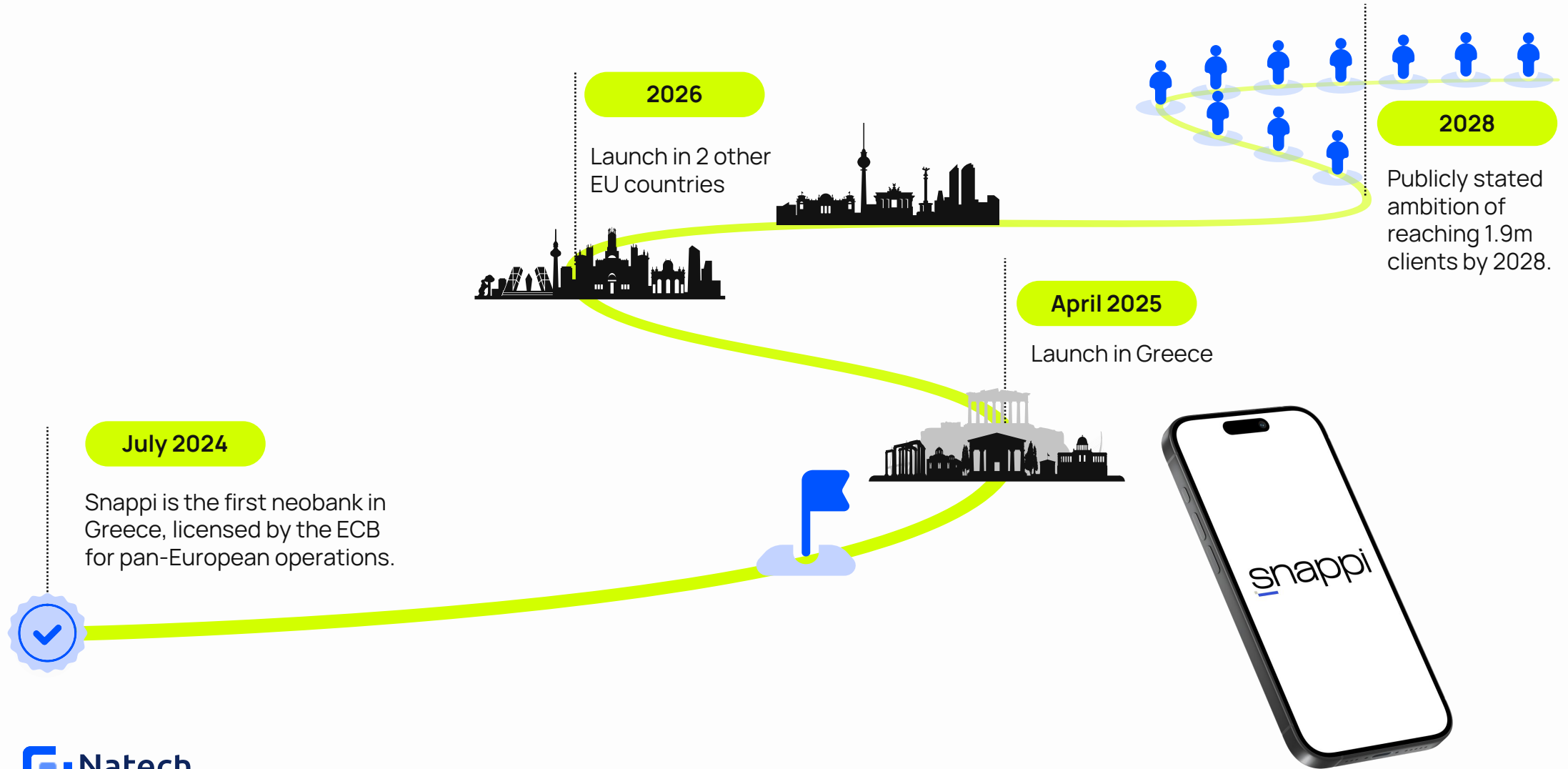
- Fully cloud-native and mobile-first
- First mover in offering BNPL and BaaS
- Simplifying the financial journey for young people through digital empowerment and transparency

/// Piraeus

Financial Institution & Strategic Market Leader

- Largest bank in Greece (€50B+ AUM)
- Leader in retail and SME banking
- Strong capital base and regulatory expertise
- Deep understanding of local market dynamics

From License to Launch in 9 Months



KEY FACTORS

Snappi's Success



Strong Institutional Backing

- Combines the market leadership and financial strength of Piraeus Bank with Natech's cutting-edge banking technology.



Agile Joint Venture Structure

- Operates as an independent, focused organization designed for speed, adaptability, and innovation.



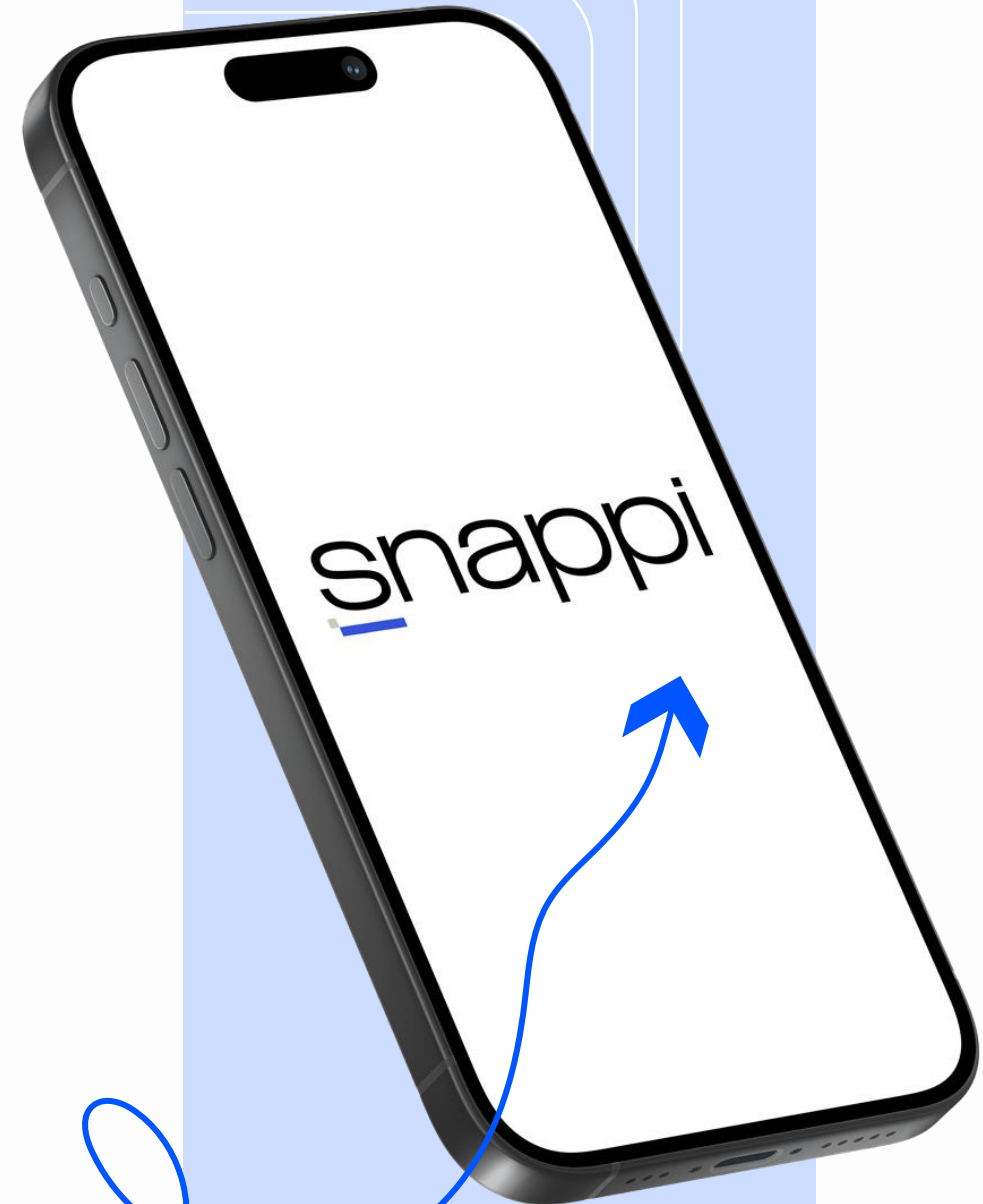
Clear Market Positioning

- Positioned as Greece's first digital-only neobank, offering a unique, mobile-first customer experience with pan-European ambitions.



High-Value Product Focus

- Revenue-driven offerings such as Buy Now, Pay Later (BNPL) and flexible digital lending are core to the business model.



MAKE A CHOICE

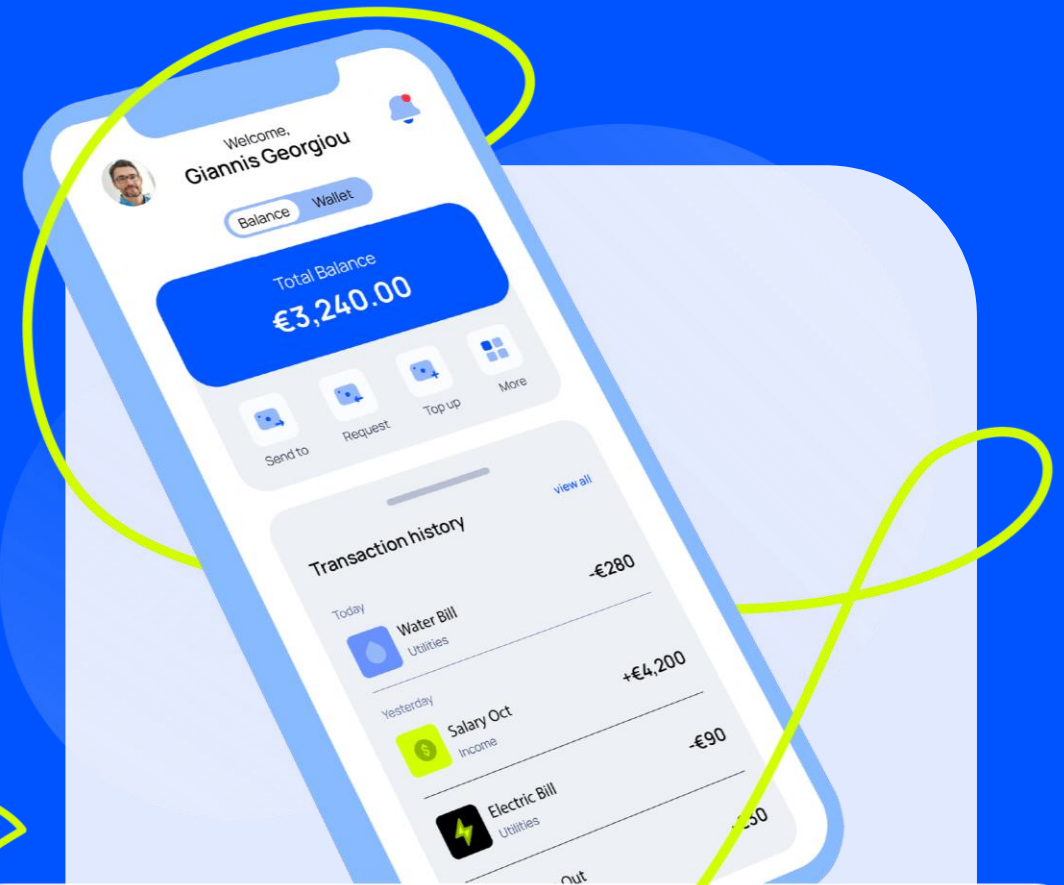
The Future of Banking

Who will lead?

Adapting is no longer a choice – it's survival - Banks must choose between playing catch-up or redefining the market.

Natech enables any bank to be part of the revolution.

Natech: Unlimit Banking Ambition



Let's build the future
of banking – **together.**

Ready to launch a neobank?

Let's talk about how Natech can
accelerate your transformation.

Visit us at Booth **#26**
to learn more!



Thank you!