



SOLANTEQ

solanteq.com

Building a Digital Product Layer

on Top of Core and Processing

Prepared for:
Technobank Conference

| 2026
March

Digital behavioris moving faster

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+25.7%

m-banking transactions
2025 vs. 2024

13.3 million

payment cards issued
at end-2025

+39.1%

dinar e-commerce payments
2025 vs. 2024

109.3 million

instant payments
in 2025

In many banks, launching a new product still means:

- dependency on legacy systems
- fragmented ownership of product logic and data
- long coordination across teams and vendors
- slow adaptation to customer and regulatory change

59% of banks struggle with legacy payments systems and infrastructure, limiting their ability to respond quickly and cost-effectively to customer demand

Source: Accenture, 2024

Legacy systems make it harder to customize products and services

Source: Deloitte, 2023

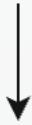
Legacy core banking systems slow down time-to-market for new products

Source: McKinsey, 2020

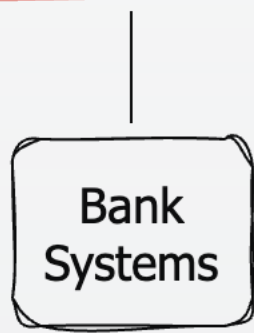
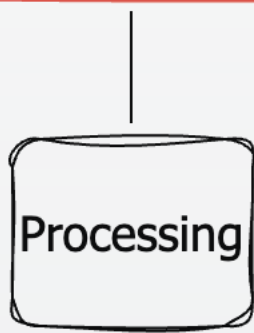
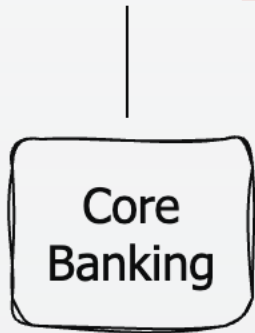


Add a digital product layer

Customer Channels
Mobile app | Web banking | Branch



Keep the existing landscape
Move product control above it



KYC | AML | Fraud | CRM | DWH



International | Local

What the product layer gives the bank

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With **SOLAR Online Backoffice**, the bank gets one layer to design, run, and continuously improve retail products

Product logic in one place

Tariffs, limits, balances, contracts, and service rules are configured in one layer, without spreading dependencies across multiple systems and vendor release cycles

Real-time & always on

SOLAR handles online financial authorisations in real time and runs in a fully active-active architecture with 24/7/365 availability

One customer, all products

Manage products in one place with a unified customer view, including cross-product logic and shared customer limits

APIs, events, and adaptability

Rich APIs and event streaming enable fully digital experiences, analytics, reporting, and product tuning based on real customer behaviour and tested hypotheses

What SOLAR makes possible

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Baseline products

Debit, revolving credit, instalments, BNPL, deposit

Multicurrency

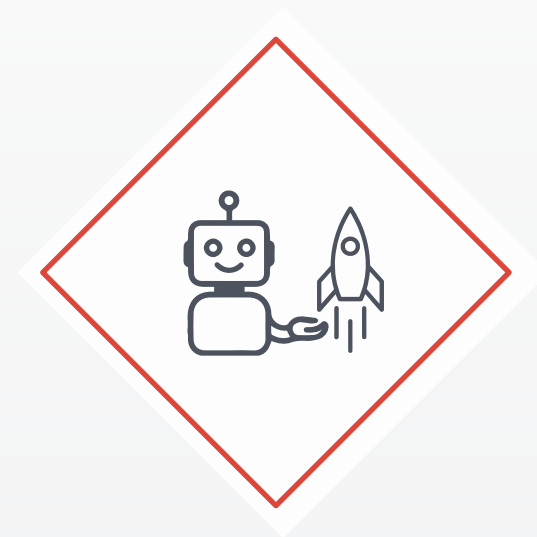
Unlimited linked accounts in different currencies, with automatic funding from other currency accounts when needed

Smart funding mechanics

Round-up, cashback, interest on balance, scheduled top-ups

Transaction-to-instalment

Convert completed purchases into instalments, including directly in mobile banking



Loyalty as a growth engine

Cashback, bonuses, segmentation, referrals, partner programmes, gamification
Across channels and products, not only cards

1

Keep what works

Core, processing, and surrounding systems remain in place

2

Start small

Add the layer for selected products and use cases first

3

Expand and optimise

Move more product logic into SOLAR and enhance products through loyalty, APIs, and analytics



Solanteq – experience behind the approach

SOLANTEQ



10+ years in payments technology
growing self-produced platform and delivery expertise

300+ employees
7 offices worldwide, including one in Belgrade

50+ international clients
from small fintech startups to large banks and processors



SHIFT 4



Network
International Payment Solutions

THANK YOU



Please visit us at Solanteq stand to discuss concrete use cases and architecture options

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