



POWERING THE FINANCIAL UNIVERSE THROUGH DIGITAL TRANSFORMATION AND OPEN BANKING

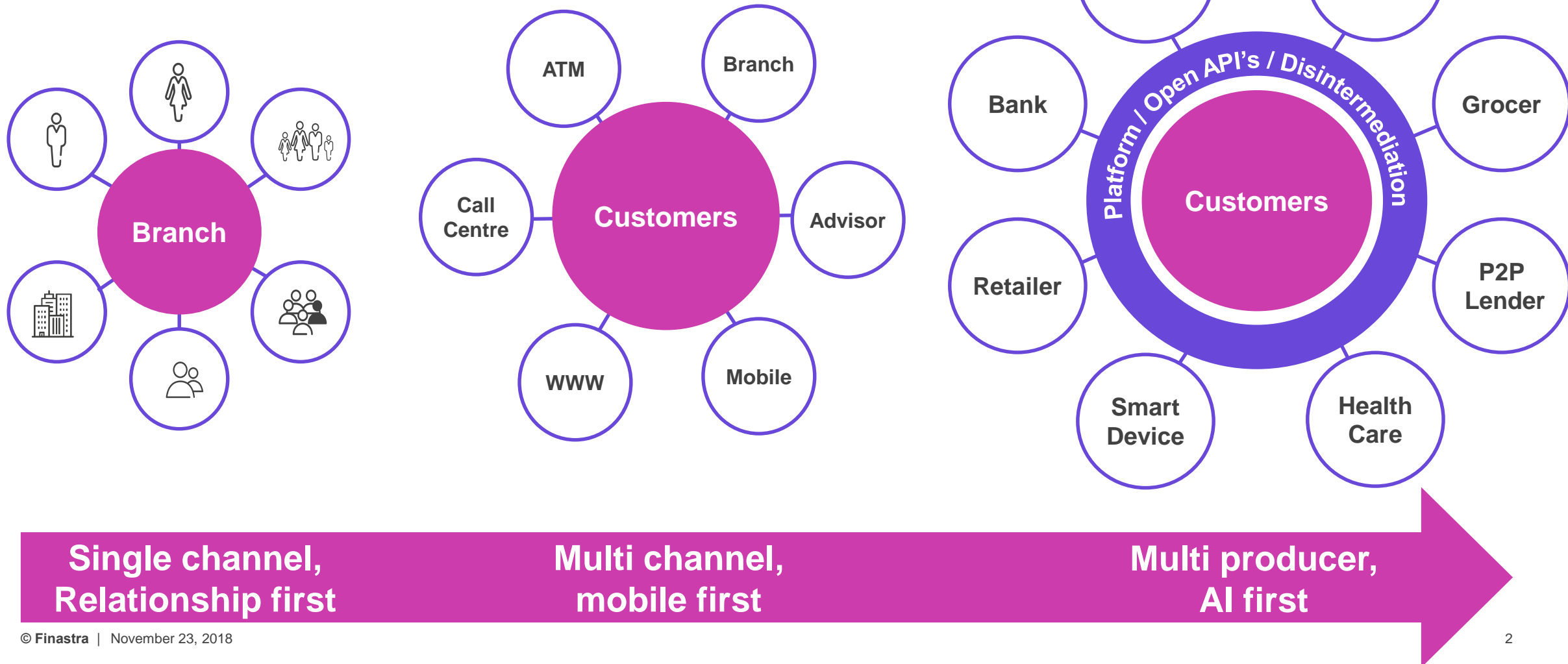
Entering a new generation of banking

Mitesh Soni

Senior Director – Innovation and Fintech Ecosystems

BUSINESS MODELS ARE **RAPIDLY** EVOLVING

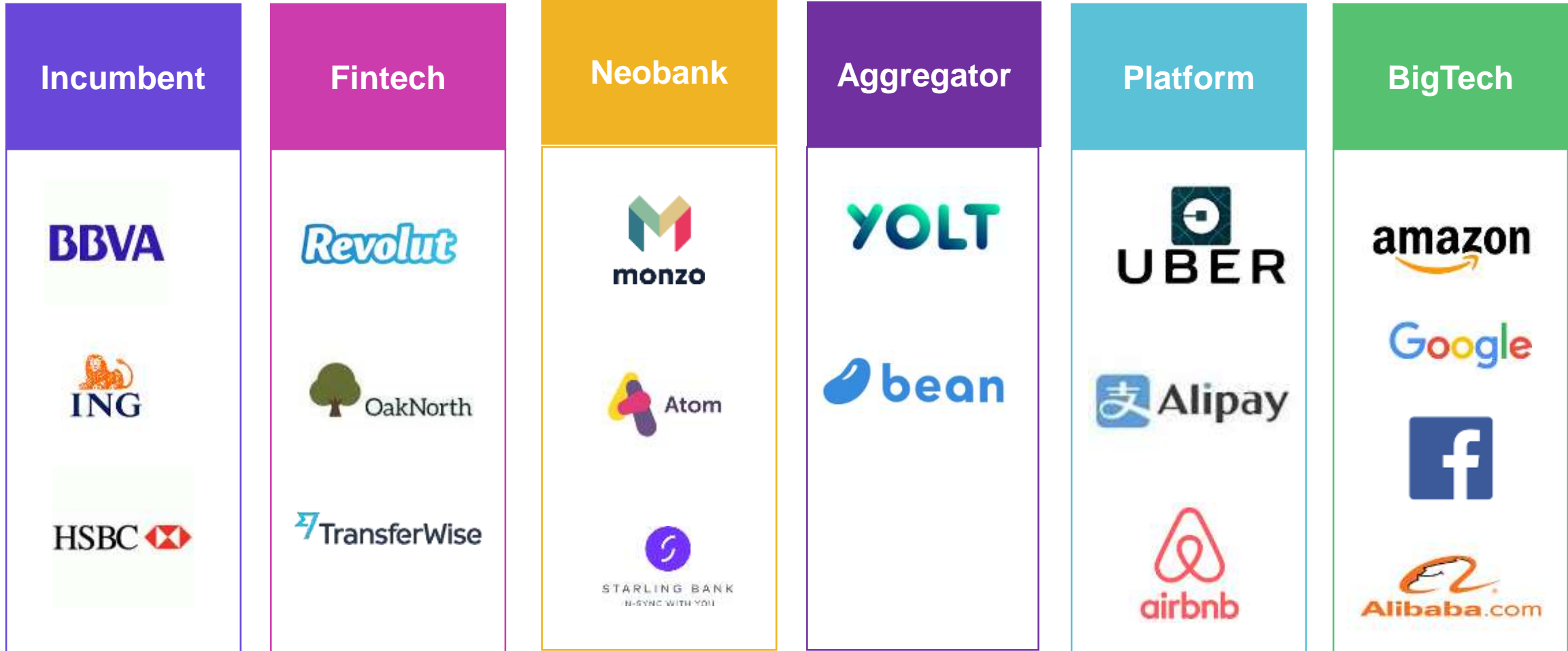
Customers demand more choice, convenience and simplicity with increasing intelligence from their providers



THE VALUE CHAIN IS BEING RECONFIGURED

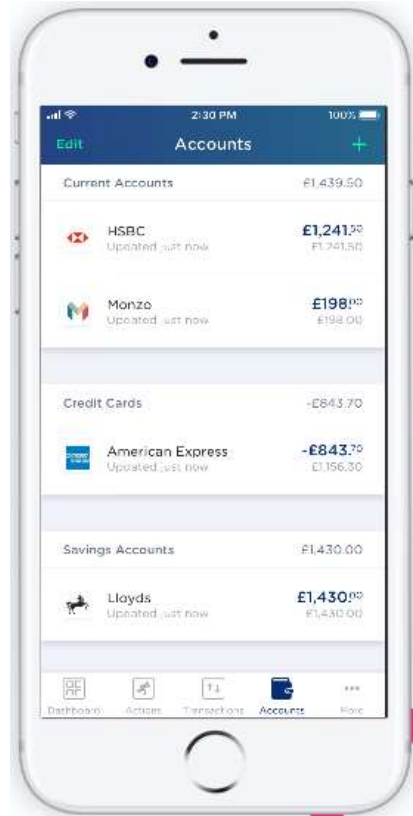


New partnerships and open banking are creating opportunities and competition



FINTECH USING OPEN BANKING AS AGGREGATOR

Combine data insights with partnership offers



YOLT

Your accounts, together
Your money, now smarter
Your payments, made easy
Your power, to do more
All in one secure app



Everything you need to manage your bills and subscriptions



Find Subscriptions

Bean scans your bank accounts to find all of your recurring costs. From overpriced bills to unused gym memberships, we'll find where you could be saving.



Quick Switch

We're all about saving at Bean so if we find somewhere you could be saving we'll let you know and help you make the switch to a better contract.



Easy Cancellation

Found something that you don't want anymore? Don't worry. Bean can take care of that! Let us know and we'll help you cancel your contract, quickly.



Smart Notifications

We'd never want you to miss out on a deal so Bean will automatically inform you of any saving opportunities, as well as sending other useful tips for managing your finances.

BIG TECH CREATING VALUE – OPEN BANKING, AI, DATA, IOT#



Uber credit / insurance offers and direct payment

Map data ©2011

Hello Mitesh, we see you are going to Malta, how about 2 day travel insurance less than a pint of beer?

UBER

£37.76

£5.50

PAY NOW

Balance

£1,337

UBER

PAYMENT

Payment Methods

Personal Android_pay ****

Personal American_express **** 1002 Expires 09/2022

UBER

Authorise UBER to initiate payment

Date	Type	Description	Paid In	Paid Out	Balance
BROUGHT FORWARD					
1 Jan 2014	STANDING ORDER	PERSONAL LOAN		100.00	250.00
2 Jan 2014	ATM WITHDRAWAL	ULSTER BANK DUBLIN		30.00	220.00
3 Jan 2014	DEBIT CARD TRANSACTION	0212 OLIAN SUPERSTORE DUBLIN IE		5.00	214.20
4 Jan 2014	DIRECT DEBIT	FITNESS GYMS RI		55.00	159.20
5 Jan 2014	INTERNET BANKING	CALL REF. NO. 1103 GAS COMPANY 010314		41.25	117.95
6 Jan 2014	INTEREST	03JUN NET 12345678	3.50		121.45

Uber check

Credit check

Insurance check



COLLABORATION IS
THE NEW INNOVATION
– HOW CAN YOU
CAPITALISE?

OUR PLATFORM

Connecting banks, fintech and innovators



CREATORS

Fintechs, Banks, ISV's,
Universities

FusionFabric.cloud



FusionCreator

Create applications in
low-code environment



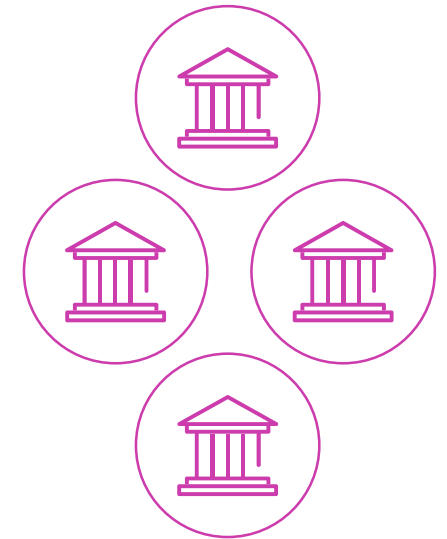
FusionOperate

Deploy and manage
applications on
Microsoft Azure



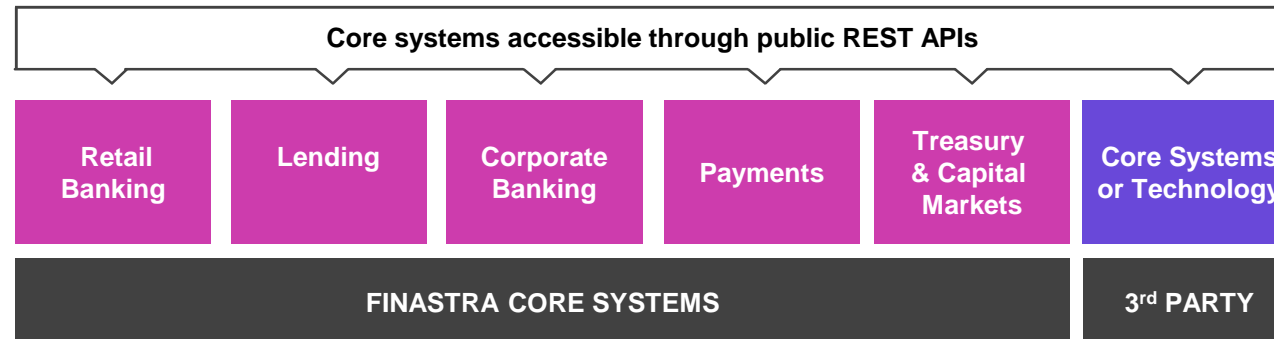
FusionStore

Consume and monetize
applications



CONSUMERS

Banks and FI's



FINASTRA FACTS



FOOTPRINT



~10,700+ employees

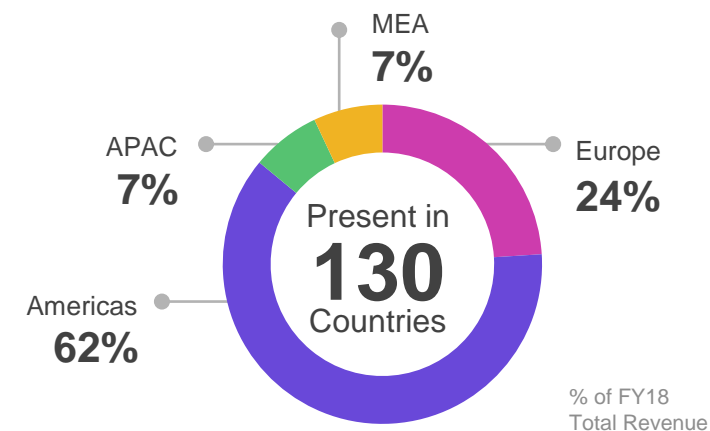


~70 offices

PRODUCT AND SERVICE OFFERINGS

- Retail Banking
- Transaction Banking
- Lending
- Treasury and Capital Markets
- Payments

INTERNATIONAL REACH



UNMATCHED SCALE AND PROFITABILITY

\$2bn revenue¹

\$622.5m cash flow from operations

\$673.8m EBITDA²

DIVERSE, LOYAL CUSTOMER BASE



~9,000 clients



90

of the world's top 100 banks by asset size.³



>90% retention rate

The **Future** of Finance is **Open**

Mitesh Soni

Senior Director – Innovation
and Fintech Ecosystems



 @FinastraFS

 Finastra LinkedIn

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