



# Infinite Financial Solutions

Building your Digital Bank



Powered by  pwc

 Microsoft



# We have partnered with Microsoft to leverage Microsoft Cloud for Financial Services for digital transformations

## Our Proposition Brings Together Three Elements

### Business

An enterprise Agile operating model that underpins the digital bank and leverages PwC expertise

### Experience

Compelling propositions and customer experiences that take advantage of on-demand technological innovation in the market



### Technology

A modern architecture which brings the best of both the Microsoft Cloud for Financial Services and a set of pre-certified Fintechs to deliver the new business

## Using Our Synergistic Capabilities



Banking knowledge and expertise to design market leading customer experiences and a lean, technology enabled operating model

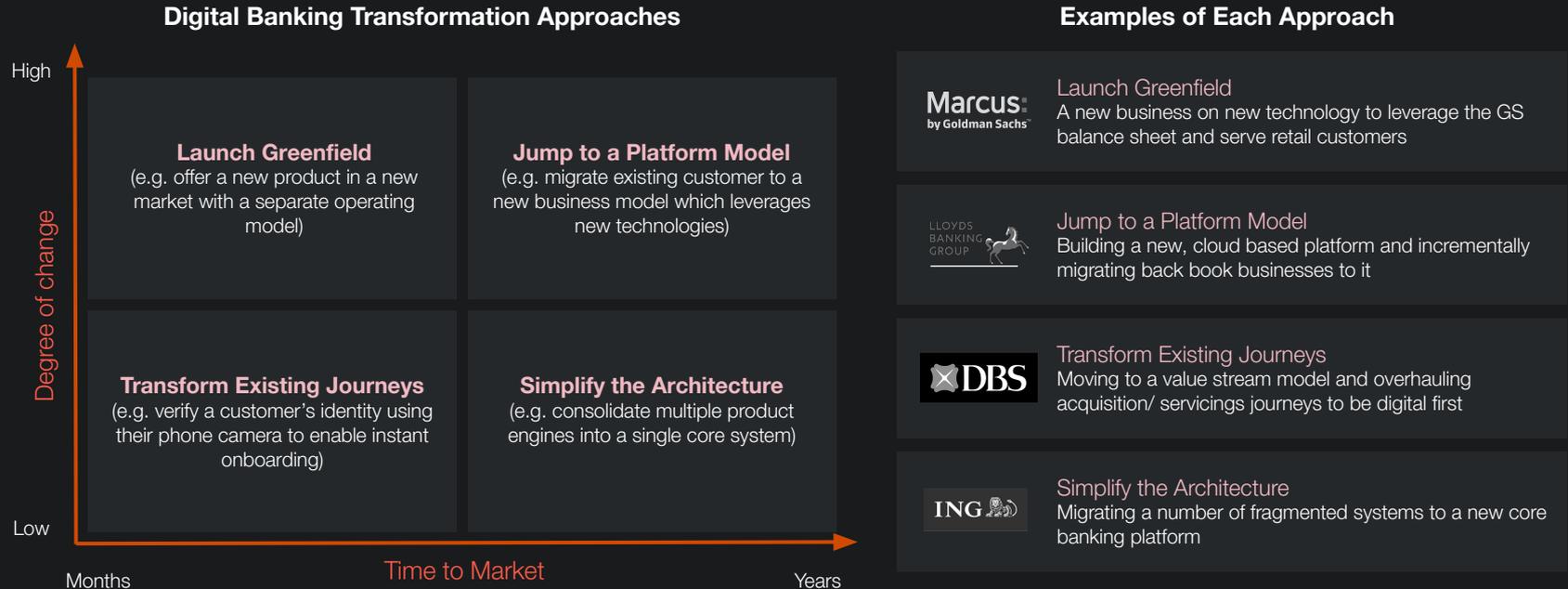
Reputation and regulatory expertise to assess and certify the Fintech ecosystem offered through Microsoft



Best in class workflow, productivity and cloud infrastructure to build capability on

Significant investment in and development of Microsoft Cloud for Financial Services to create an end-to-end solution for even the most complex regulatory environments

# Our assets and proven delivery approach enables us to meet the full spectrum of digital banking strategies



# We bring a proven approach supported by multiple accelerators to delivering your transformation...



## 1. Feasibility

Defined feasibility to setting up the digital franchise



Feasibility framework

Customer profiles & preferences

Revenue models

Feasibility models

## 2. Strategy

The strategy for the digital bank including customer segmentation, product, service proposition and business case



Customer research

Principles (tech, business & operations)

Proposition design

Business case

## 3. Architecture

Technology and organisation architecture for stand up with identified fintech capabilities



Capability framework

Tech architecture

Fintech maps

SD designs

## 4. Design

Detailed design around customer & colleague journeys, operating model, operational & risk frameworks, processes and SLAs



Service blueprints

Customer journeys

Colleague journeys

Ops & Risk frameworks

## 5. Build

Build sprints implementation for technology and business



Build patterns

Common integration patterns

Defined MSFT implementation

## 6. Run

Managing and monitoring the platform on an ongoing basis as well as continual evolution & innovation



SLAs / OLAs

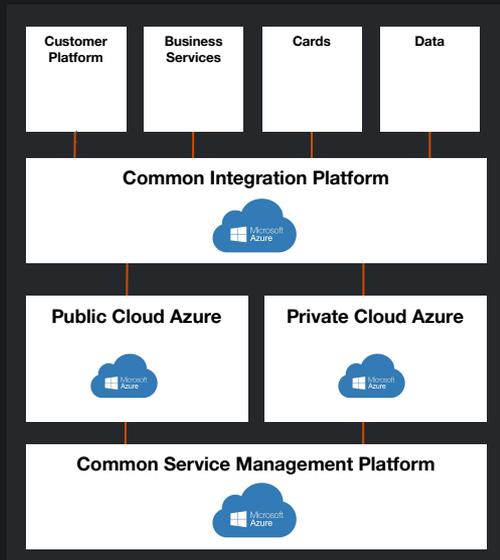
Support frameworks

Innovation patterns

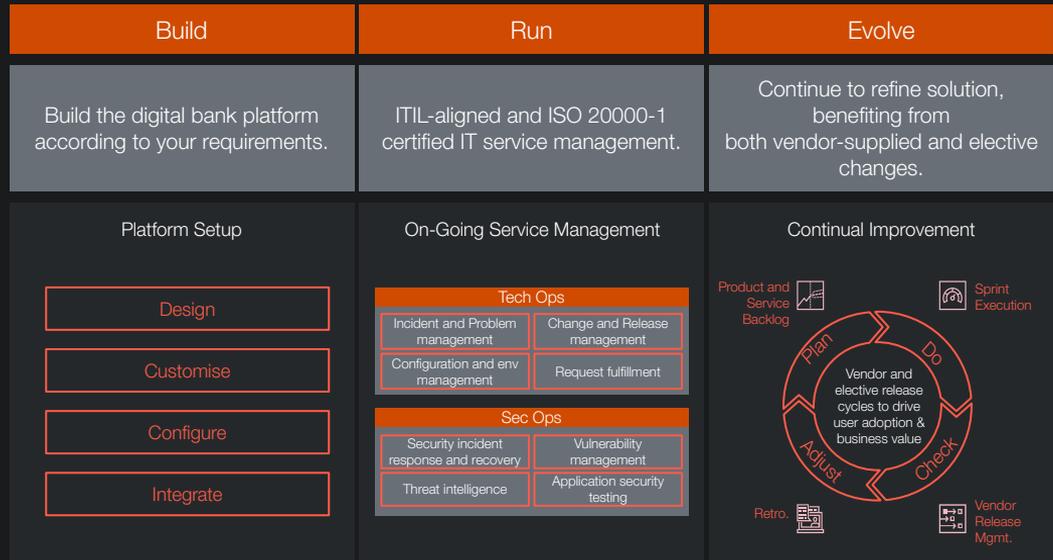
Ongoing run framework

# ...with an ecosystem of fintech partners; from build, run to continually evolve

## A Seamless Digital Banking Platform with World-Class Fintech solutions



## A Three Stage Approach for Rapid Setup of the Digital Bank



# Our team has hands on experience in delivering pioneering digital banking engagements globally

## United Kingdom

- Supported growth and diversification of a leading neobank from launch, gaining 5% business banking share in 3 years as first UK digital bank to post profits
- Designed and built a COVID-relief loan scheme to launch within a month of announcement, with £393M government funding matched within first 14 weeks
- Developed a roadmap of products, services and functionality for an ethical bank to attract new customers looking for a better digital experience
- Launched a new digital lending platform with a new Brand and customer experience to the market

## South Africa

- Assisted in designing a digitally-enabled bank, with client centricity as key vision
- Assisted a client with designing a target architecture and delivery mode which improved experience for clients and intermediaries leveraging digital capabilities
- Assisted a client who required a platform which would enable a competitive edge in the marketplace. The client processes in excess of 24 million customer records

## India

- Set up a retail challenger bank for a top 3 bank
- Designed the target architecture and managed the implementation of a digital platform at a top 5 bank
- Built a full digital channel for a new private sector bank

## Middle East

- Designed the proposition, business model and roadmap to launch a digital retail bank across 6 markets in the GCC

## East Asia

- Built one of China's first digital banks
- Designed a digital strategy and technology architecture to transform a bank's SME proposition
- Supported 10 digital bank applicants with overall application including technology architecture

## South East Asia

- Built 3 digital-only propositions for leading banks involving value proposition, technology architecture, operating model and implementation
- Designed a future state architecture to enable digital engagement
- Designed a cloud based architecture for a country's first Digital only bank
- Designed the architecture, selected vendors and managed implementation for 2 leading banks
- Designed cloud based architecture for more than 5 digital banking license applicants
- Designed a new architecture and managed the implementation for a new core banking
- Designed the target state architecture for more than 6 Retail and SME digital banking license applicants
- Designed and built the MVP of a trade finance technology platform
- Designed the technology architecture for a leading digital bank
- Designed and delivered the technology architecture to enable digital delivery for more than 5 banks in Indonesia

## Australia

- Designed the architecture and implemented a data driven customer engagement platform for an Australian Neobank
- Designed a target state architecture and implementation plan for a leading Australia Bank

To mobilise this opportunity there are three important activities to get started

**1.**

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**Create the value case**

Secure the buy in and investment to develop an ecosystem based solution

**2.**

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**Prove the concept**

Demonstrate a “steel thread” of the solution in the bank’s operating environment

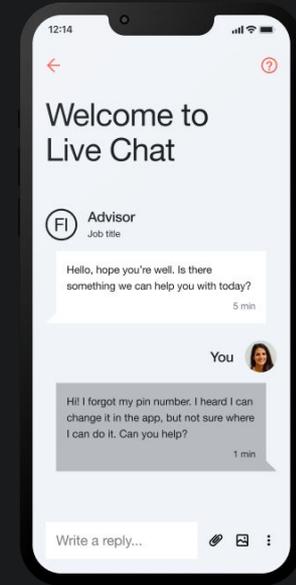
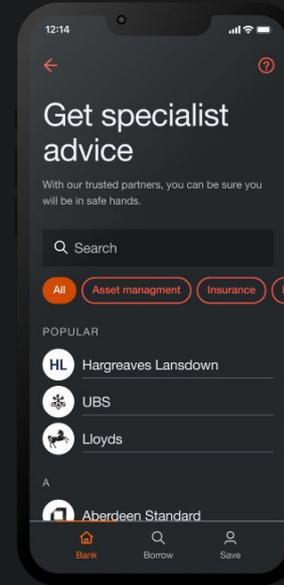
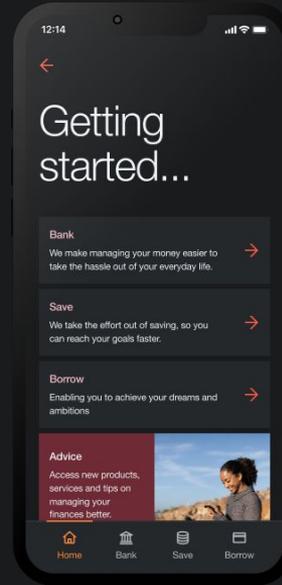
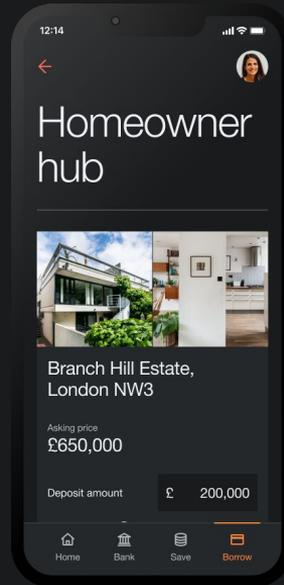
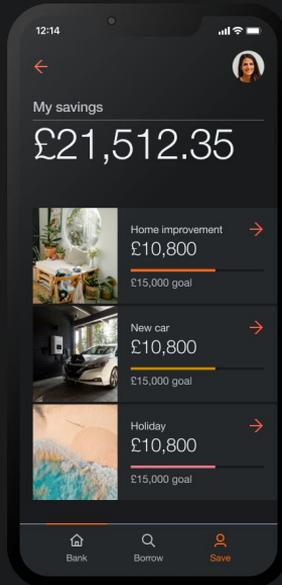
**3.**

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**Plan to scale the proposition**

Shape the proposition and roadmap to productionise the solution

As a next step we would suggest taking you through a demo:  
personal lending, mortgages or SME banking



# Thank You.

For more visit: [pwc.co.uk/InfiniteFinancialSolutions](https://pwc.co.uk/InfiniteFinancialSolutions)



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