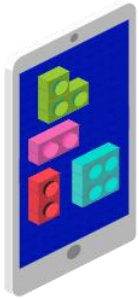




FINTECH **SOLUTIONS.**

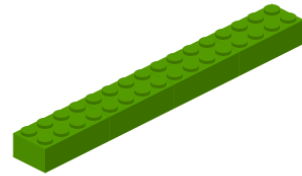
WHITE-LABEL DIGITAL FINANCIAL
SOLUTIONS WITH MULTIBANK ACCESS

FINTECHX SOLUTIONS IN THE THE FULL SPECTRUM OF OPEN BANKING.



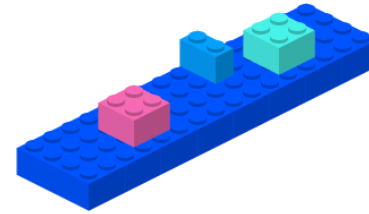
fintechX app

Composable white label mobile application and mobile development environment. Through installing mobile applications (widgets) from the fintechX marketplace fintechX app offers **modular development capability** to the banks and the service providers.



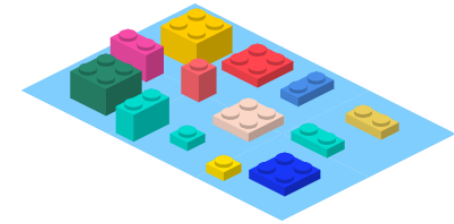
fintechX link

As a technical service provider, we offer **access to account information** for banks, financial institutions, registered account information service providers (AISP) and licenced payment initiation service providers. If you are not registered as an AISP, you can still harness the business opportunities of current account **data enrichment** with our **RegComp** solution.



fintechX build

Microservice-based middleware and runtime environment that can be implemented in both a private and public cloud. Having integrated to the core systems, fintechX build efficiently supports collaboration, management and hosting of fintech solutions through its API gateway and management layer.



fintechX marketplace

We continuously broaden the range of the available **fintechX applications** on the marketplace. We further aim to provide opportunities for developers of innovative financial solutions and services via our **marketplace**. **fintechX marketplace** is designed for companies and institutions that look for services representing the latest technologies and **enabling excellent customer experience** and also, for the suppliers of such solutions.

fintechX build

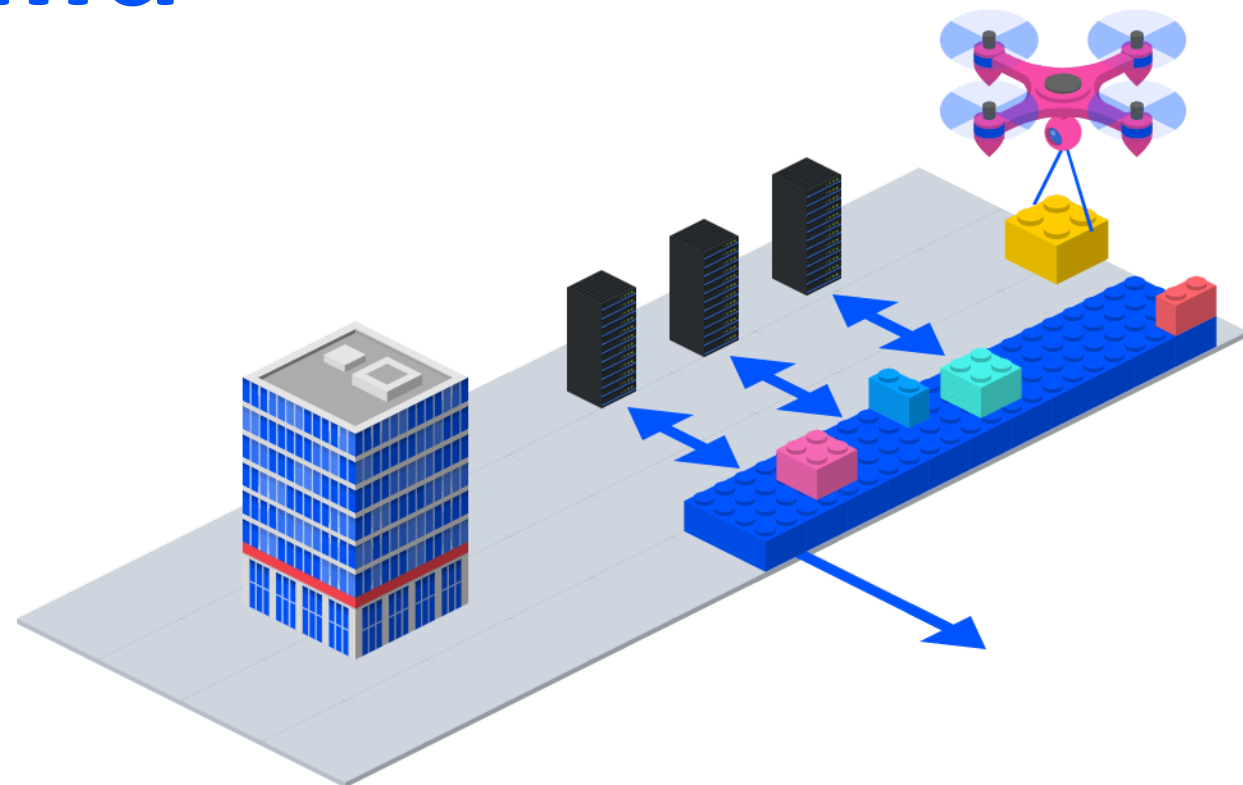
ACCELERATE INNOVATION

#OPEN BANKING

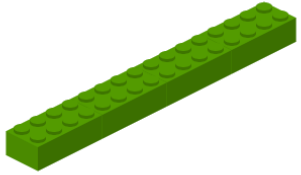
#CLOUD BANKING

#FROM-PRIVATE-TO-PUBLIC CLOUD

#TWO-SPEED IT



fintechX build



future-proof open banking

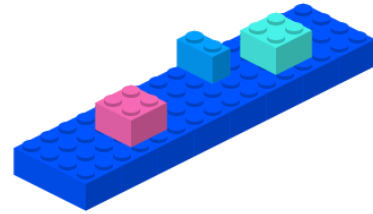
Designed and tailored to support all present and future Open Banking standards due to a **common underlying data model and flexible authentication services** for Strong Customer Authentication.

Pre-packaged standard APIs:

- Open Banking
- Berlin Group

Pre-packaged authentication services:

- Redirect
- Decoupled
- Embedded



two-speed IT

Microservice-based middleware and runtime environment that can be implemented in both a private and public cloud. Having integrated to the core systems, fintechX build efficiently supports collaboration, management and hosting of fintech solutions through its API gateway and management layer.

Container platforms supported:

- Red Hat OpenShift
- Kubernetes

Pre-packaged connectors for core services:

- IBM MQ, SOAP, REST

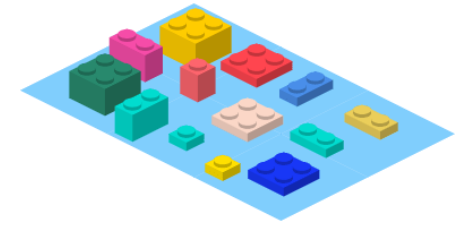


business APIs

The platform allows for flexible extension of Open Banking APIs beyond compliance. Business APIs are supporting multiple **revenue-generating strategies** to handle the challenges of Open Banking from a **Banking-as-a-Service** strategy based on API subscriptions, to **super-app and marketplace** strategies through a composable, white-label application through fintechX app integration.

Business APIs:

- eKYC, Onboarding, Identification
- Loan Origination, Credit Scoring
- Account Aggregation (fintechX link)



fintechX marketplace

We continuously broaden the range of the available **fintechX applications** on the marketplace. We provide opportunities for developers of innovative financial solutions and services via our **marketplace**, including frontend (fintechX widgets) and backend solutions.

Backend fintech solutions currently on the marketplace:

- Device and IP Fraud Detection
- Adaptive Transaction Risk Analysis
- Keystroke-based Behavioural Biometric Identification
- OCR-based Document Scanning, etc