



FinAi

FinAi S.A.

Digitalizing consumer loans in EU



FinAi makes it easy for bank to sell high-margin loans via secure, cost-efficient and 100% digital channel. With FinAi banks may start selling loans in digital channel with plug-and-play solutions.

PRODUCT 1: PLUG-AND-PLAY PLATFORM IN POLAND

Easily integrate and start selling in PL via finai.pl platform – no need for the Bank to invest and develop processes. Soon other markets.

PRODUCT 2: WHITE-LABEL E2E DIGITAL LOAN PROCESS

Integrate fully digital process (automated data collection, biometric verification, antifraud engine and cloud signature of agreement) with any existing banking system.



Why customers use FinAi's solutions

- Processing time of loan application is reduced to less than 2 minutes
- Integration using API or RPA, tests and deployment can be performed in less than 2 months
- Process is compliant with EU regulations and requires minimal involvement on the bank's side

Easy integration

Bank may integrate with FinAi either fully automatically via API, with the dedicated Robotic Process Automation or web interface.

Whole process takes no longer than two months with tests.

Market intelligence

Dedicated market tool shows bank its very detailed performance and also comparison to aggregated data of other banks on platform.

Bank may optimize their actions and sales to improve efficiency.

Scalable cloud solution

The solution is based on Microsoft Azure and therefore is fully scalable and secure.

Security & scalability are key differentiators of FinAi.

FinAi makes it as easy as possible for customers to get online loan and at the same time offers users added value in the form of personalized assistance.

- Vinodh Rajamoney, Deputy Director of Change Management and Digital Transformation Department, Credit Agricole



FinAi

How it works



FinAi uses technology so your customers can buy hassle free



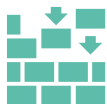
Mobile-first solution

- Works fully on mobile and can be finished in less than 5 minutes – we pressure banks to make the process super simple
- Super streamlined process to ensure minimal drop-offs (does not require logging to bank)



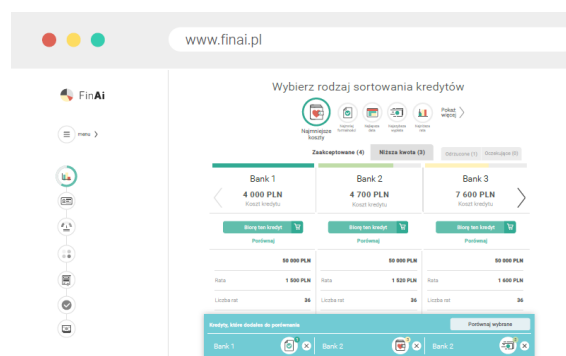
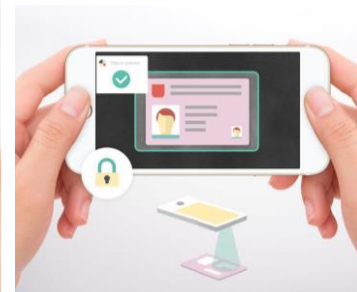
The only compliant process on the Polish market

- Fully compliant with regulator's guidelines (AML/KYC)
- Processes relying on verification transfer are no longer compliant with GIIF's guidelines
- Secure thanks to MS Azure & ISO 27001



Process automation

- Only requires 7 manual inputs from the customer
- ID's OCR to shorten the process
- Integration with various databases to allow consumers to „google” their employer and not insert data manually



FinAi is recognized by banks as a valuable partner – more financial institutions are joining!

Banks on the platform in Poland in 2018 (as of 13.02.2019)

Integrated with (4)

- Credit Agricole
- eurobank (Societe General)
- inbank
- Nest Bank (AnaCap)

Integrating with (5)

- Bank Pocztowy
- Ikano Bank
- others covered in NDA