



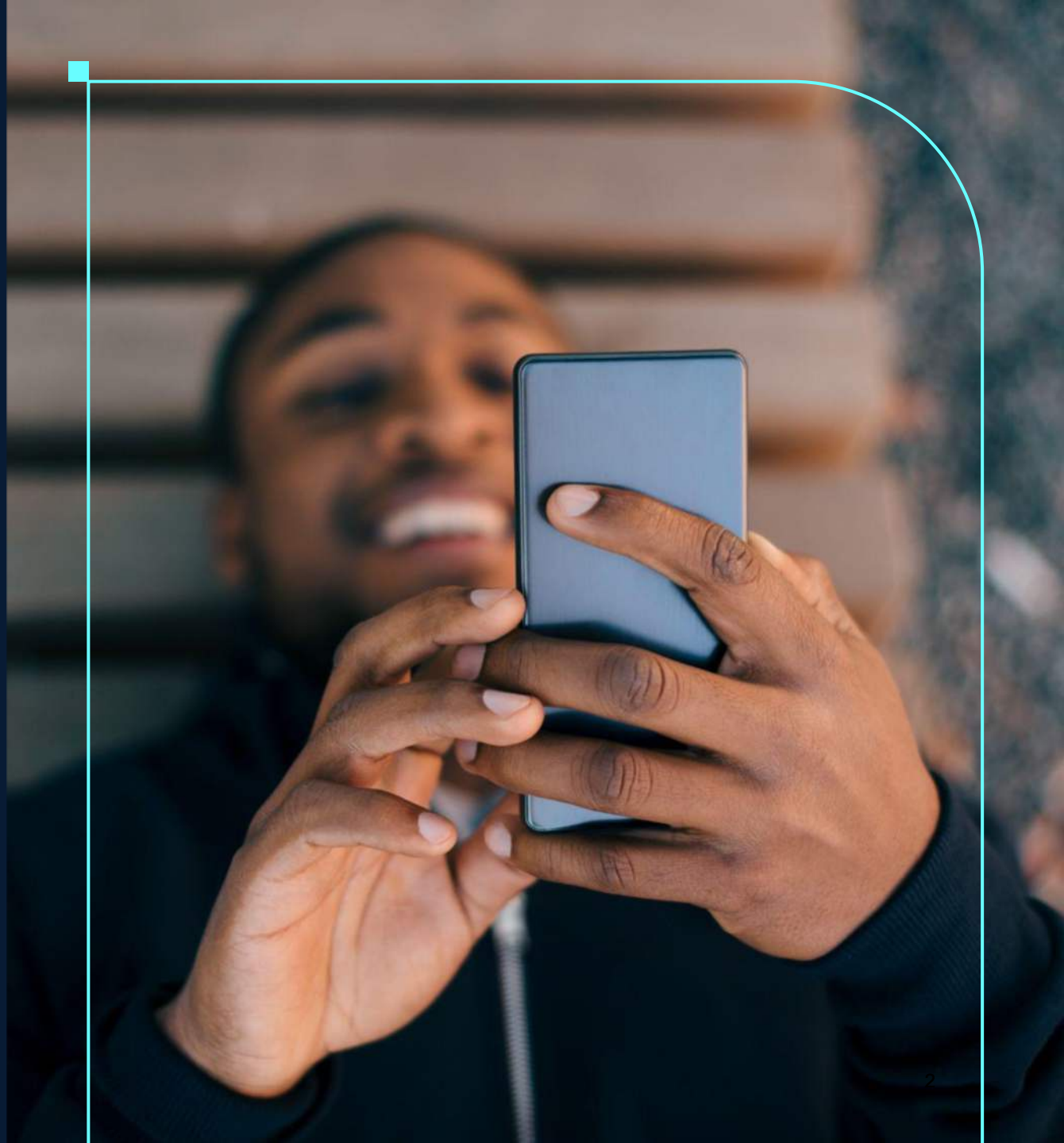
FinXTech Connect Executive Briefings:

Maximizing the Value of Your Digital Transformation

David Kula
Backbase

Backbase

Meet Backbase



Backbase

01

Who is Backbase?



About Backbase

Backbase is on a mission to re-architect banking around the customer

- **Privately held** fintech company
- Founded in **2003** in **Amsterdam (Global HQ)**
- 2000+ employees and **50% in R&D**
- Regional offices around the world: **Atlanta (Americas HQ)**, New York, Boise, Mexico City, Toronto, London, Cardiff, Dubai, Kraków, Singapore, Sydney, and Tokyo
- Created the Backbase **Engagement Banking Platform** – a unified platform with the customer at the center, orchestrating seamless journeys across every stage of the customer lifecycle.
- From customer **onboarding**, to customer **servicing**, customer **loyalty** and loan **origination**, we help financial institutions surpass customers' expectations in **every phase of the customer lifecycle**.

The Engagement Banking Platform

re-architecting banking
around the customer



Leader

FORRESTER® **OMDIA**

Partner

Microsoft **Deloitte.**
Digital

Trusted by dozens of leading Banks & CUs in NA ...



... And Over 150 Institutions Around the World



Recognized by the Analysts as a Leader

FORRESTER®

Leader in Digital Banking
Engagement Platforms

2021

CELENT

Leader in Digital
Banking Platforms

2022

OMDIA

Leader in Digital Banking
Platforms

2023

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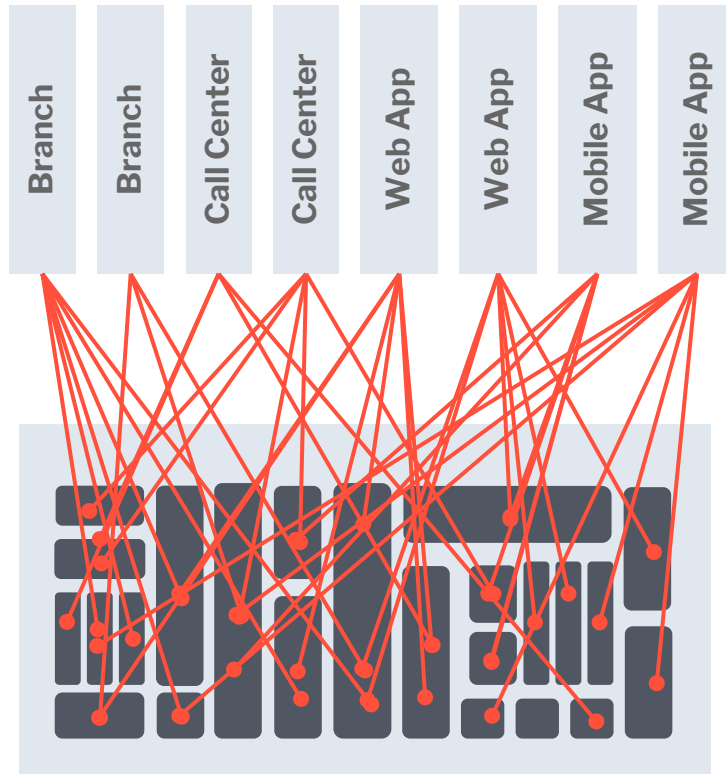
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What do we do?

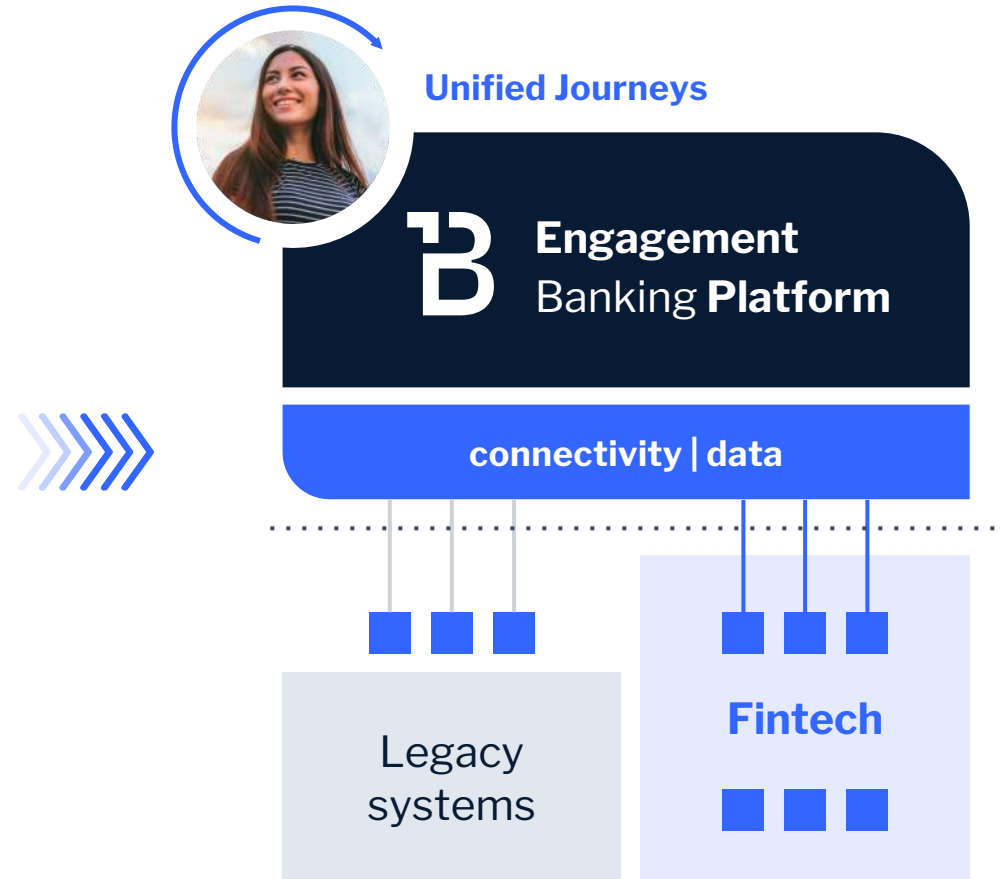


Paradigm Shift | from **traditional** to **Engagement** Banking

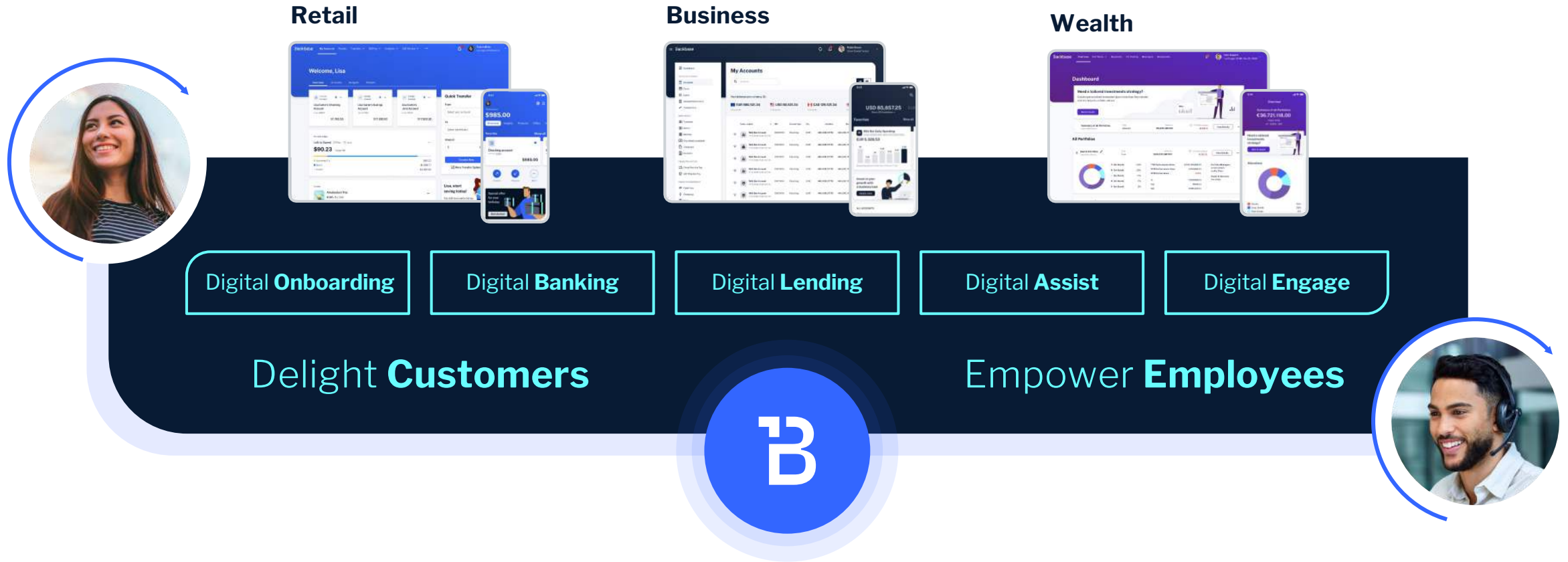
from: traditional banking
silos | point solutions | broken legacy



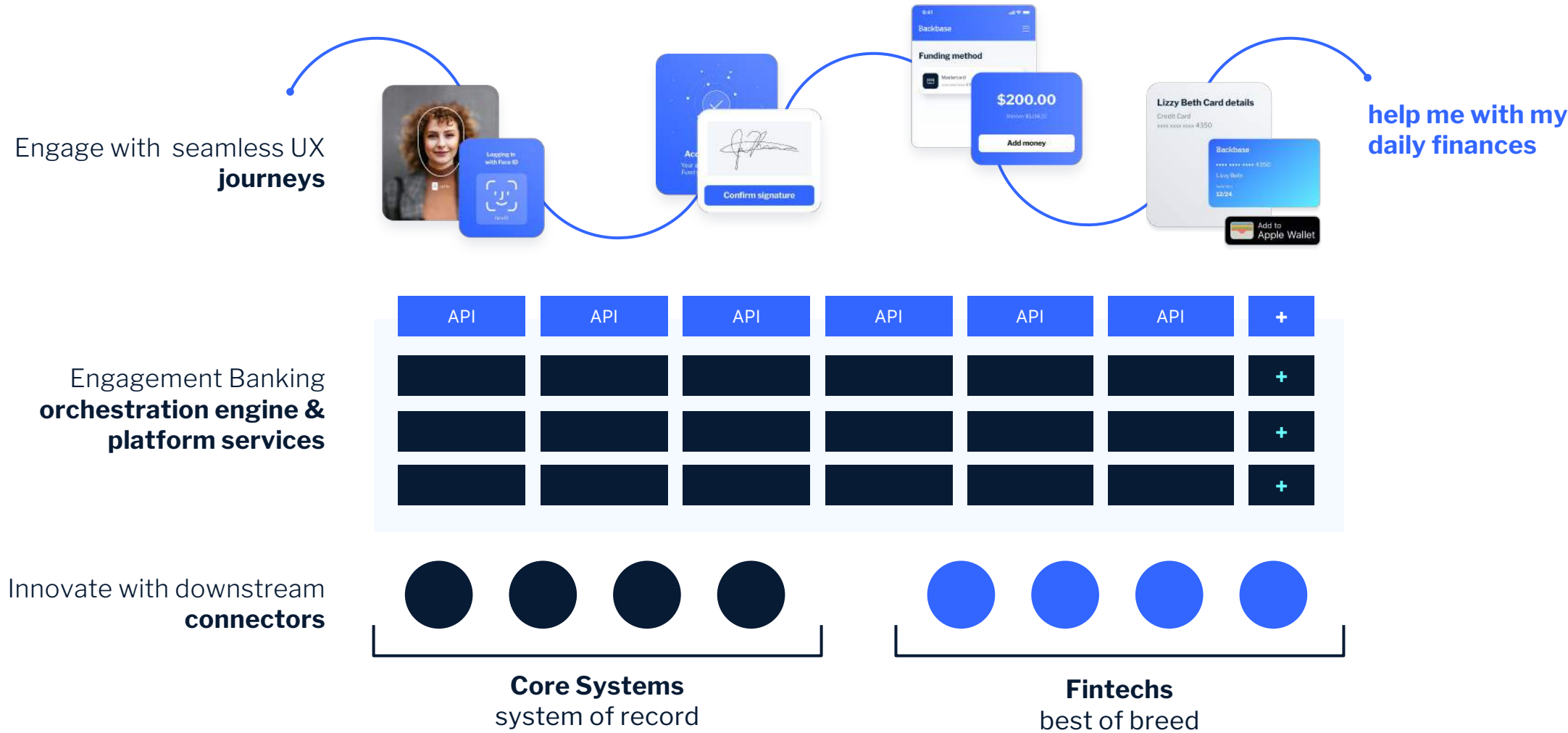
to: Engagement Banking
platform approach



One Platform | All Lines & Solutions



Platform Approach | Accelerate your Digital Transformation

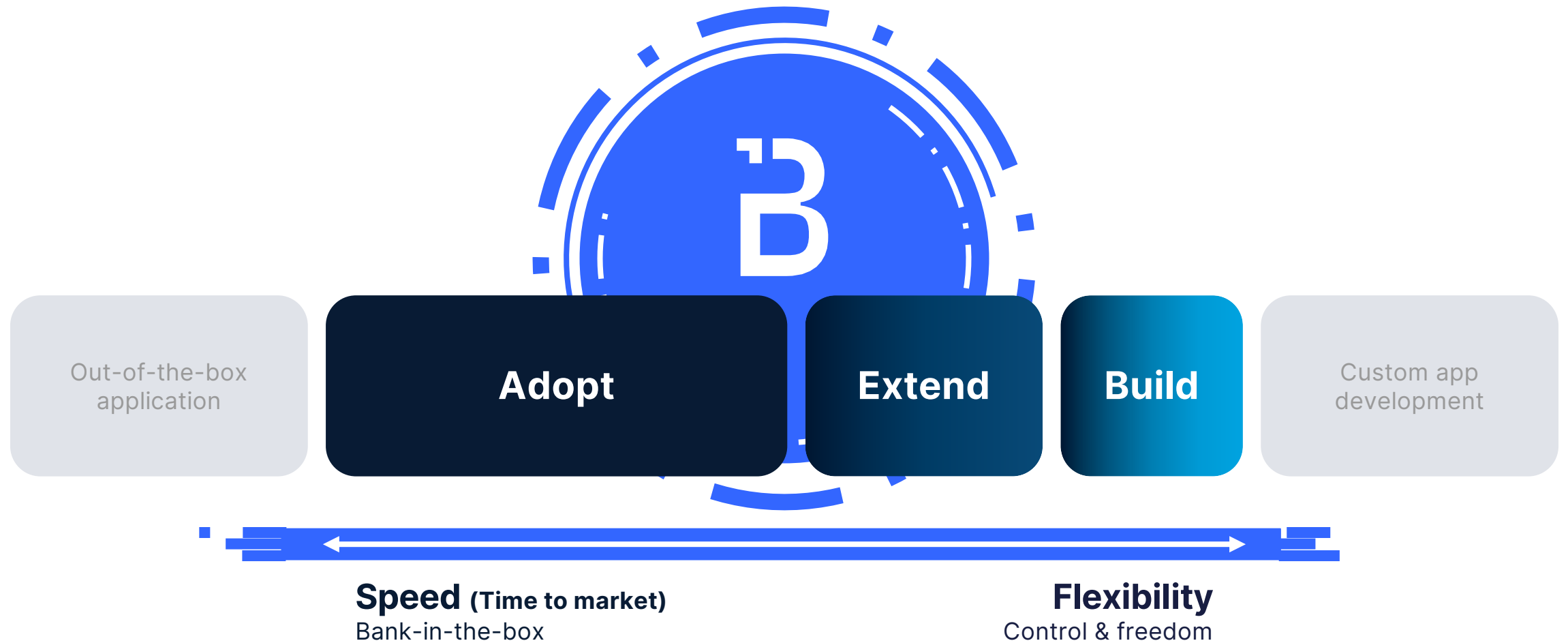


Differentiate Across All Segments and Channels

	Retail	Business	Wealth
 Web	✓	✓	✓
 Apps/Voice	✓	✓	✓
 In Branch	✓	✓	✓
 Call Center	✓	✓	✓

Backbase Engagement Banking Platform

Combine **Speed & Flexibility**

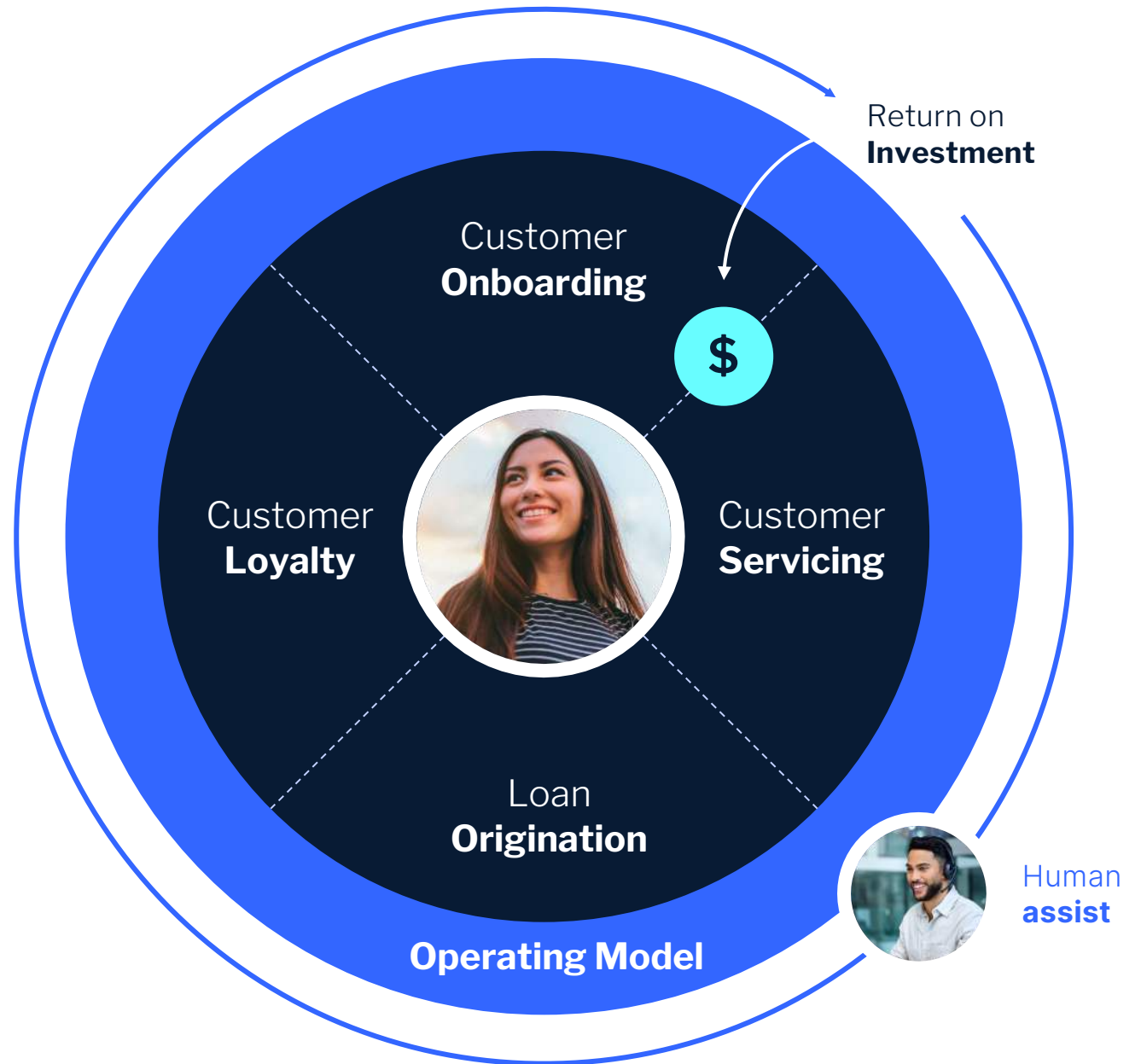


Deliver Impact

The Backbase Engagement Banking Platform powers seamless customer journeys throughout **the entire customer lifecycle**, and helps banks **future-proof their operations**:

Clear ROI

- Reduce **Acquisition Costs**
- Reduce **Cost to Serve**
- Increase **Share of Wallet | Loan Book**
- Improve **Loyalty and Retention**



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03

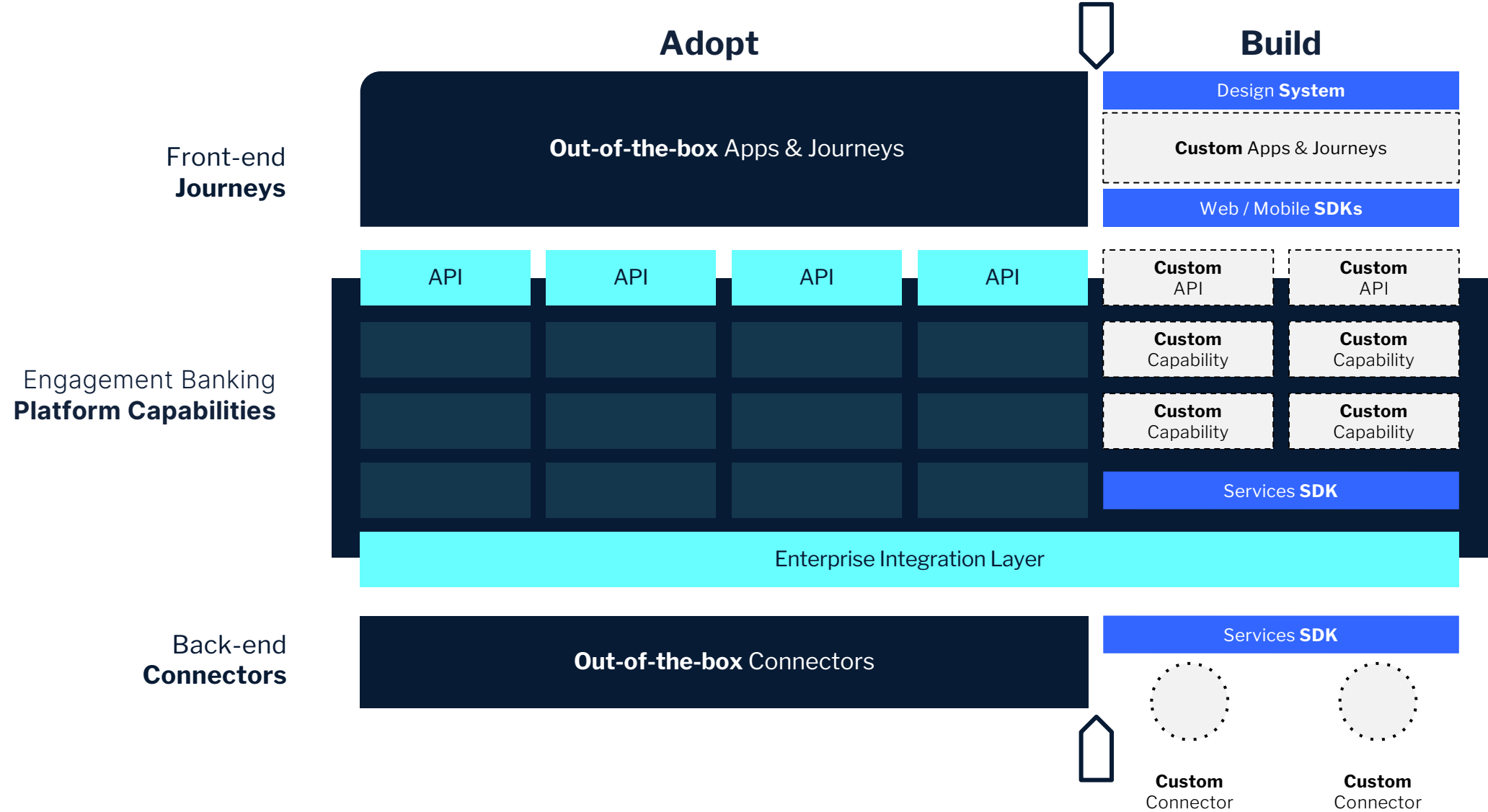
How are we different?

Why Backbase?

If your goal is to provide an out-of-the-box web & mobile banking app with your branding, we have a competitive offering.

If want to deliver a truly differentiated, omni-channel digital experience to retail & business banking customers, our Engagement Banking platform is a clear category leader.

Platform Power | Adopt, Extend & Build



Broadest set of APIs in the Industry

	API	API	API	API	API	API	+
Security	User Mngt	Access Control	Entitlements	Authy / Verify	Device Mngt	Audit	+
Daily Banking	Accounts	Transactions	Payments	Cards	Insights	Stock / Crypto	+
Communication	Notify / Alert	Nudges	Audience	Campaigns	Video / Voice	Chat	+
Process	Workflow	Case Mngt	KYC / AML	Decisioning	Track & Trace	Documents	+
Data	Data Lake	Aggregation	Normalization	AI ML	Analytics	Reporting	+
Developers	Data Streams	REST SOAP	SSO	API SDK	Design System	Backbase.io	+
Cloud & DevOps	Provisioning	Monitoring	Compliance	Security	Incident Mngt	DevOps	+

The Best Platform To Differentiate Your Bank

>200 APIs

UX Design System

Dedicated Cloud Hosting Environment

API Sandbox for Development

Backbase.io Developer Hub & GitHub Open Source Repository

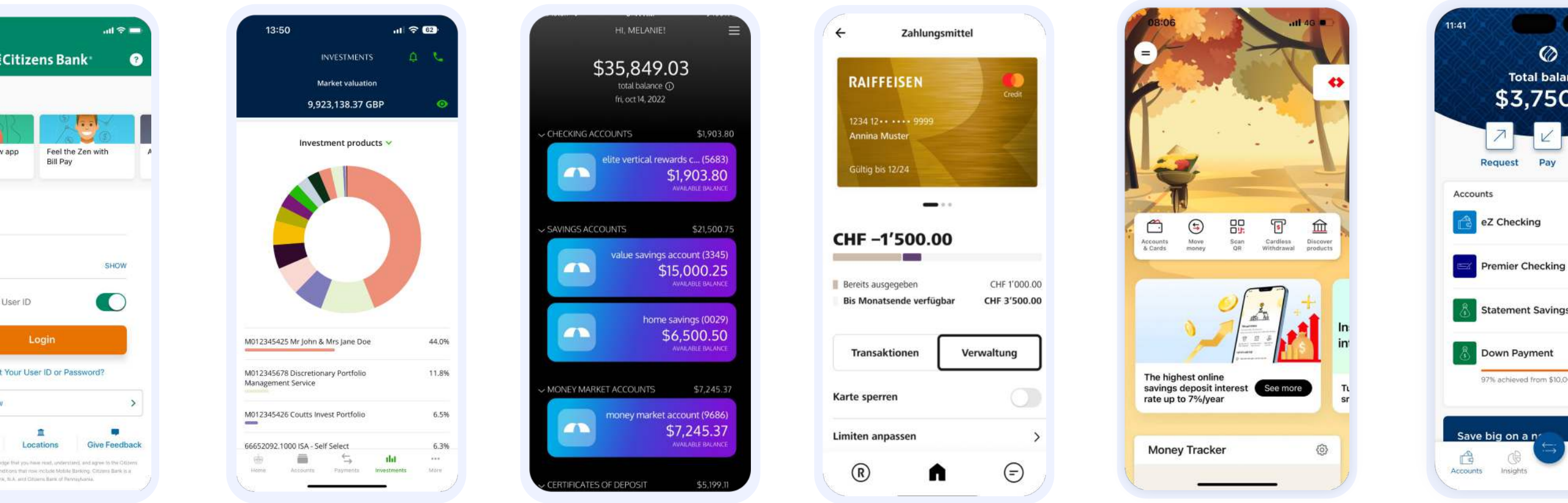


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Differentiate Your Digital Experience



Celebrating Customer Success | banks



Citizens Bank®

Coutts | 

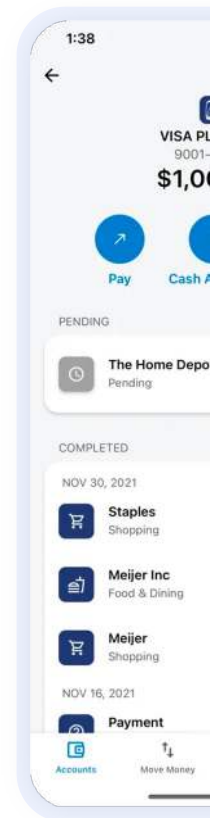
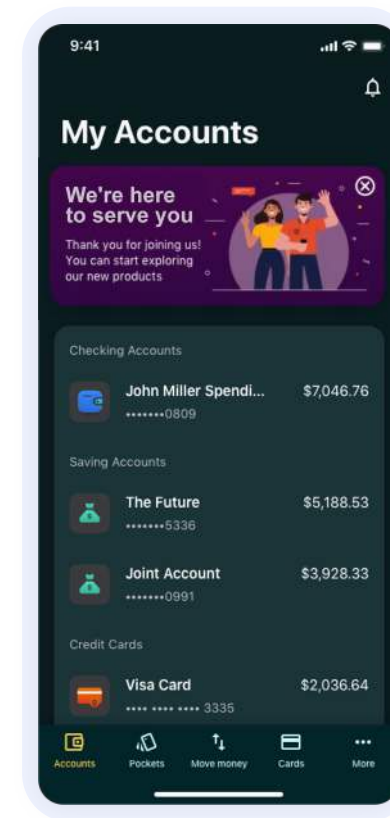
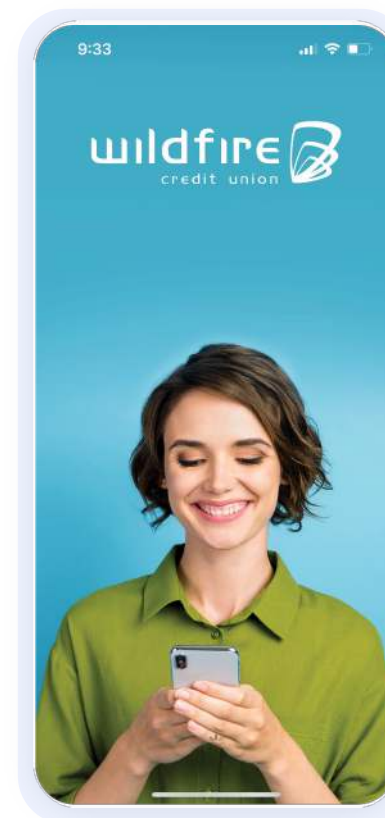
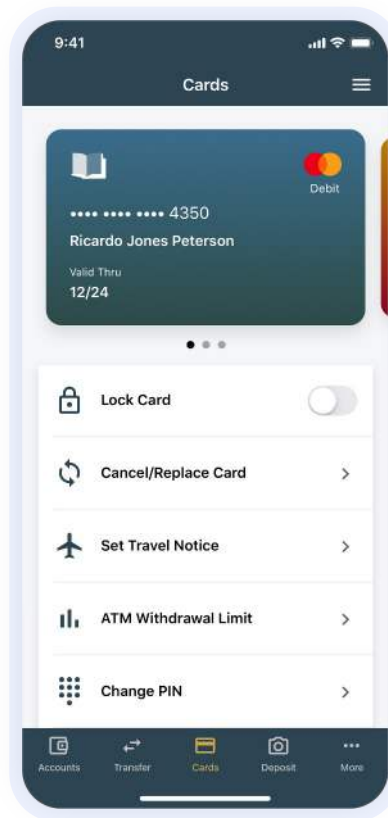
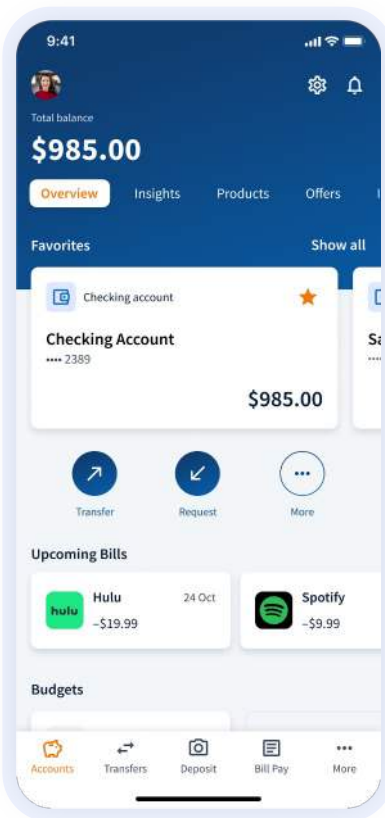
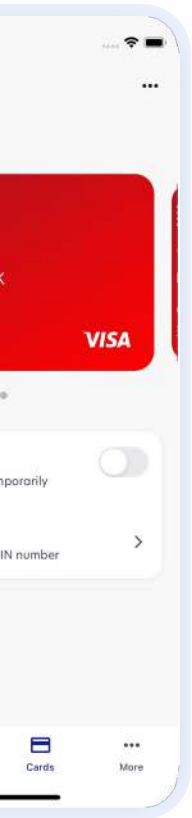
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RAIFFEISEN

TECHCOMBANK 

 Eastern

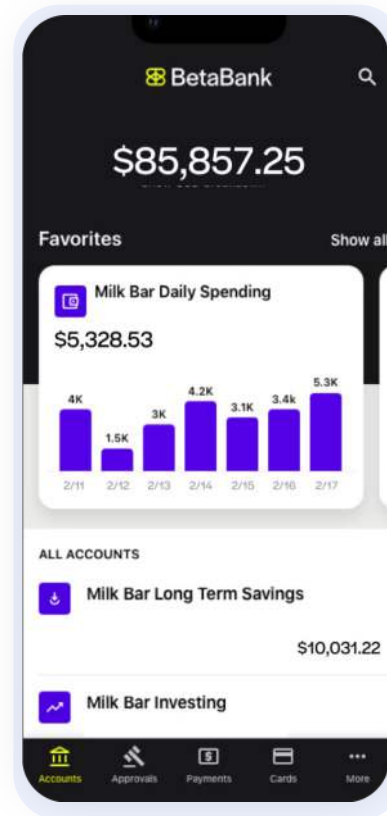
Celebrating Customer Success | credit unions



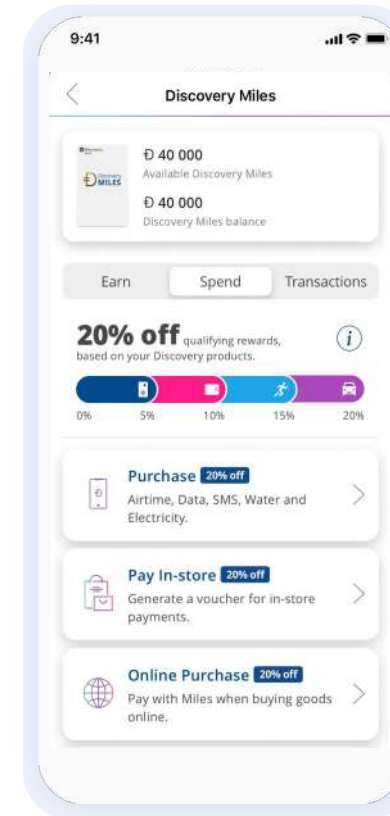
Celebrating Customer Success | neo-banks



Jibank



BetaBank



Backbase

04

Why work with us?





Differentiate & Innovate

The most flexible platform in the market allows you to truly differentiate and innovate to grow your business



You're In Control

Dedicated cloud hosting environment allows you to benefit from our continued innovation and puts you in the driver's seat



Simplify and Reduce Costs

A single platform for all channels and business lines delivers a better experience for customers & employees and lowers costs

Experience the Platform Difference

Client Success

KeyBank 

 BankUnited

 Sandy Spring Bank



Goldman Sachs

VANTAGE BANK 
TEXAS

 Citizens Bank®

 First
Midwest
Bank

200+

successful
projects

150+

global
customers

2000+

global
staff

Recognized Leadership

FORRESTER®

Digital Banking Engagement
Platform Leader

CELENT

Digital Banking Platform Leader

OMDIA

Digital Banking Platform Leader