

Tech Talk 3: Humanizing the Digital Channel by Delivering Personalized Experiences That Create Loyalty & Drive Profitability

Paul Provenzano

ebankIT

#FXT24



Humanizing the Digital Channel – Delivering a Personalized Experience



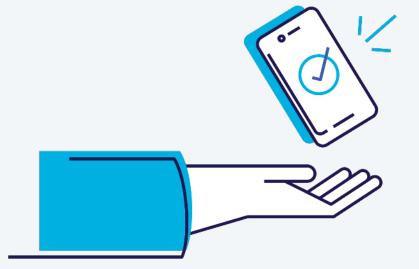
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We are ebankIT

- Digital engagement and banking software developer
- Celebrating 10 years in 2024
- Global headquarters Porto, Portugal
- Digital Expertise in supporting Financial Institutions globally
- US Headquarters Atlanta metro



ù, 2 39 $\left\{ \right\}$ Over 70 12 Over 14M All clients Low client 13% growth clients countries live churn users in 2023

Awards & Recognition

Forrester The Digital Banking Engagement Platforms Landscape Q1 2023 Gartner Market Guide for Digital Banking Platforms Jan 2022 Omdia Universe Selecting a Digital Banking Platform 2020-2021 Nov 2020

Finovate New York

Best in Show & Best Fintech Partnership Along with client Coast Capital Savings Sep 2019

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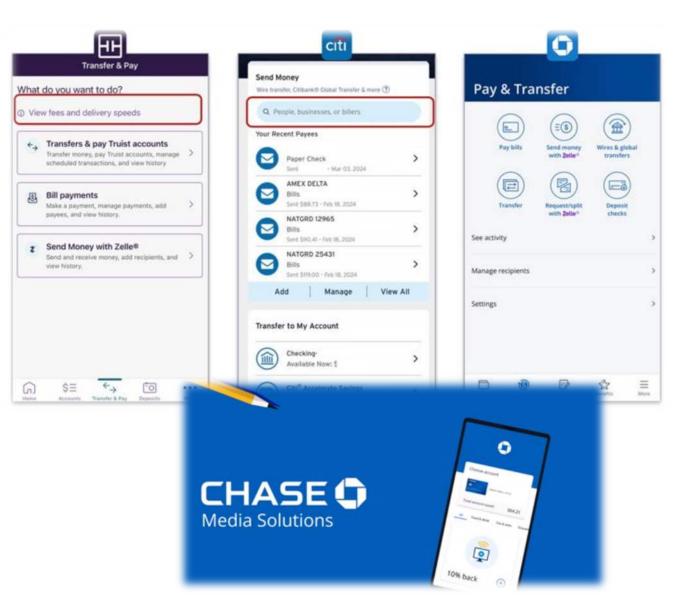


Client Business Objectives

Competitive and Regulatory







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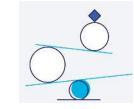


Client Business Objectives

Strategic and Functional



Speed-to-market



Fragmented Solutions



Leverage Data





Payments



Treasury Management

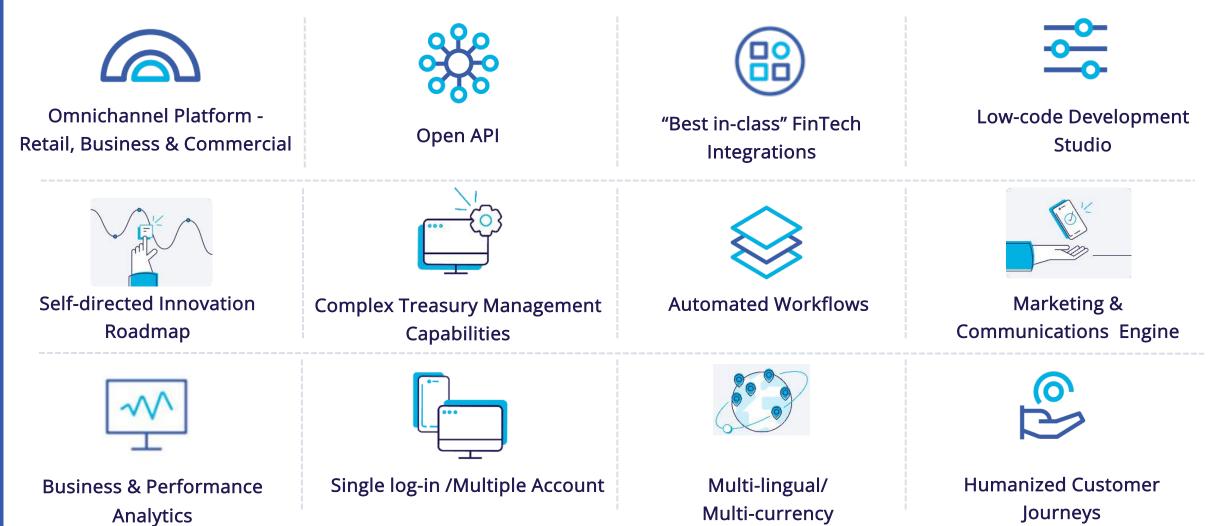




Multi-National



The Solution How we solved it!



CONFIDENTIAL



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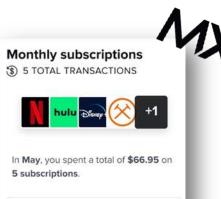
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Direct to Personal Banker

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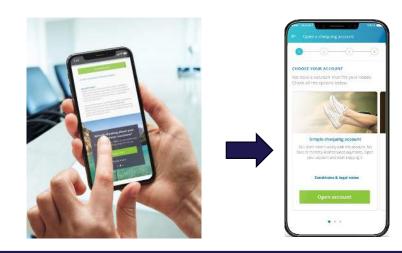
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finotto **Personalized Guidance** you have an extra \$250 to pay t **Debt Insights** You have paid off 14% of your Sallie Mae Student loan. Keep it up! \$12,000 (14% paid) This is your highest interest loan at X%! Pay extra towards the principal to save tons of money on interest payments. See My Loans

Proactive Financial Guidance

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Customize the Experience



Personalized Marketing \rightarrow Prefilled Onboarding

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Preferred Language and Currency

Financial Controls



Areas of Business Impact



Reduced Operational Costs



Operational Efficiencies



Digital Differentiation



Account and Customer Acquisition

 ∞

ebankit Platform Innovation Strategy Buy + Build



Activate **features** Manage platform **settings**

Adjust UI theme



Add new **user flows**

Implement **extensibility** interfaces (e.g., core banking, CRM, authentication, etc.)

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(Customize	(口)

Create additional third-party integrations

Build new interconnected widgets and modules

Modify UI **design** and **user journeys**



"Innovation distinguishes between a leader and a follower."

Steve Jobs

Visit us at Booth 15

Thank you! Paul Provenzano VP US Market Development

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