

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

Paul Provenzano

ebankIT

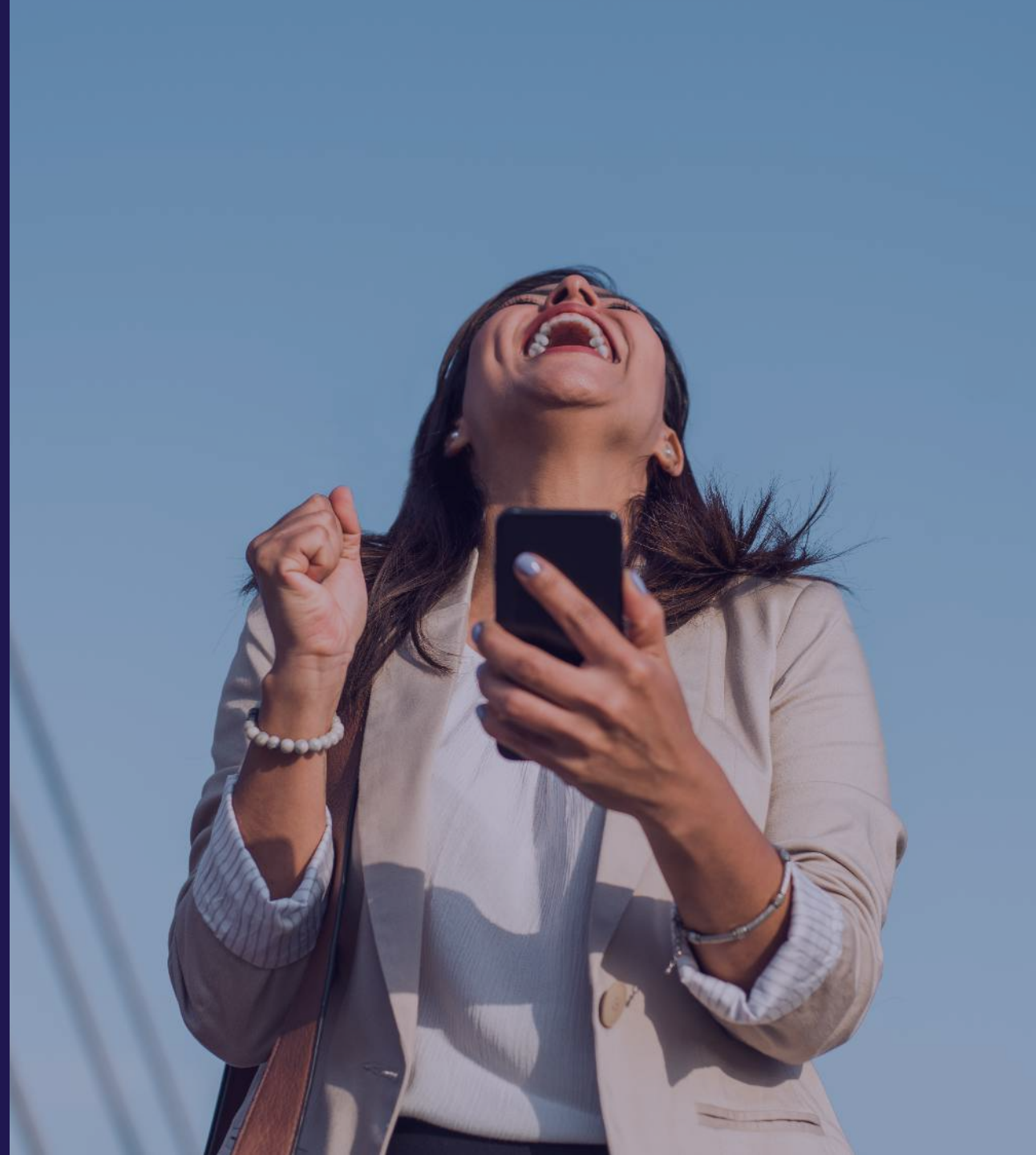
#FXT24



Humanizing the Digital Channel – Delivering a Personalized Experience

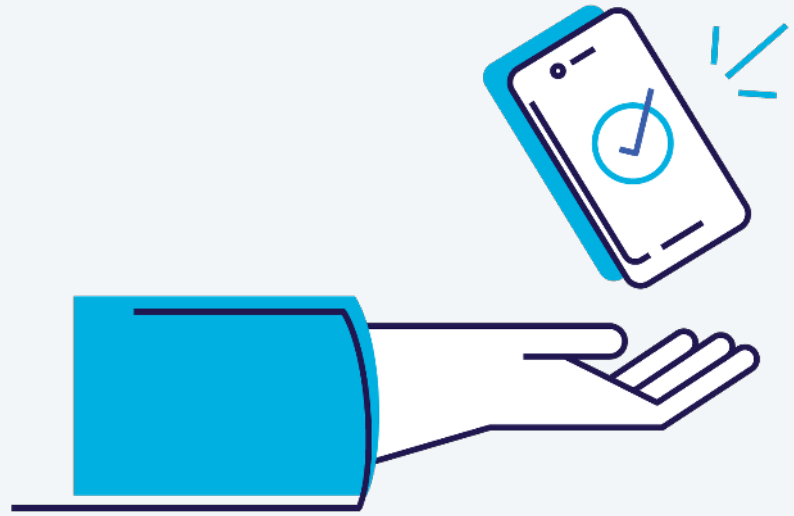


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We are ebankIT

- 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



Over 70
clients



12
countries



Over 14M
users



13% growth
in 2023



All clients
live



Low client
churn

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

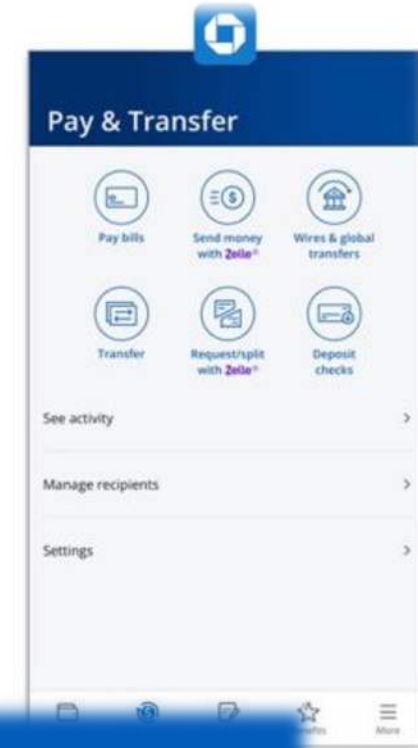
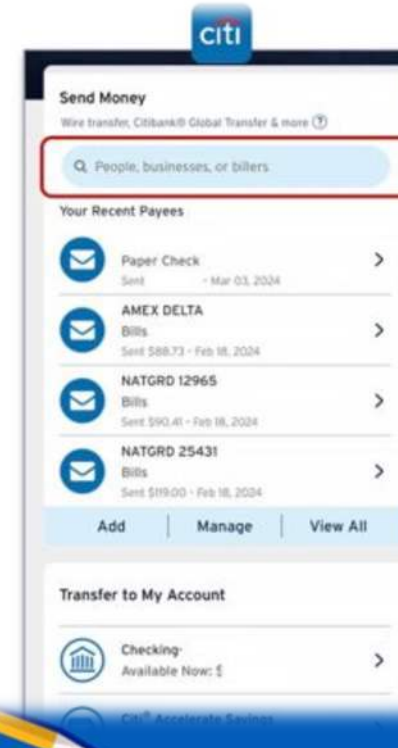
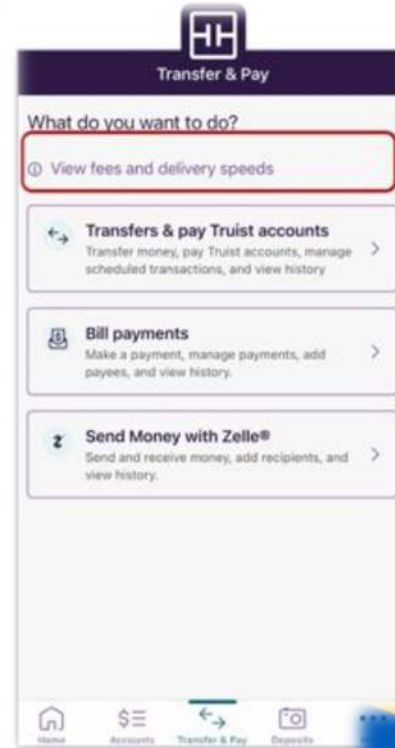
Finovate New York

Best in Show & Best Fintech Partnership

Along with client Coast Capital Savings
Sep 2019

Client Business Objectives

Competitive and Regulatory



Client Business Objectives

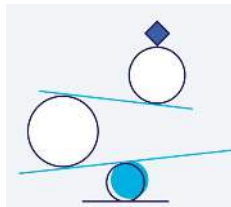
Strategic and Functional



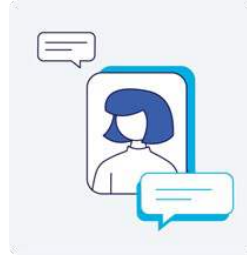
Legacy Tech



Speed-to-market



Fragmented
Solutions



Leverage Data



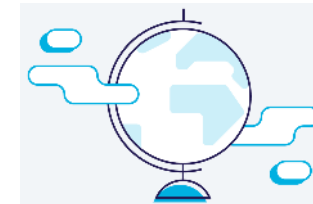
Payments



Treasury Management



Personalization



Multi-National

The Solution

How we solved it!



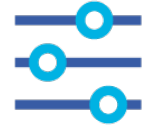
Omnichannel Platform -
Retail, Business & Commercial



Open API



"Best in-class" FinTech
Integrations



Low-code Development
Studio



Self-directed Innovation
Roadmap



Complex Treasury Management
Capabilities



Automated Workflows



Marketing &
Communications Engine



Business & Performance
Analytics



Single log-in /Multiple Account

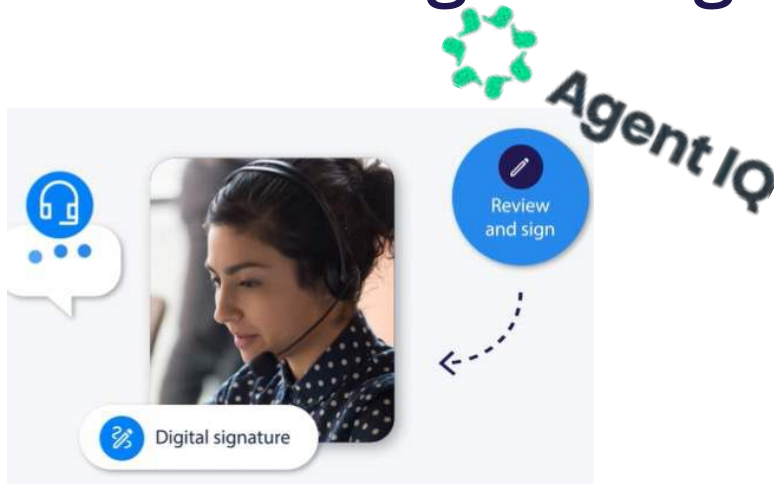


Multi-lingual/
Multi-currency

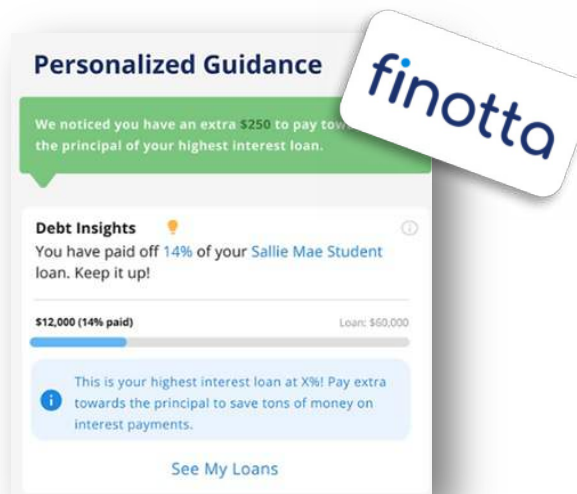


Humanized Customer
Journeys

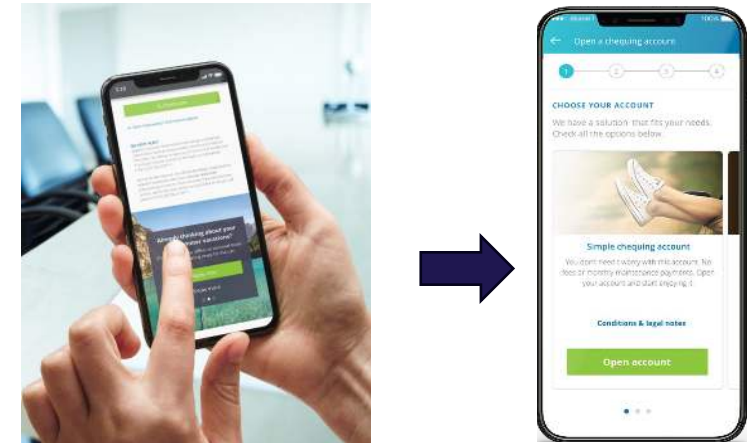
Humanizing the digital channel



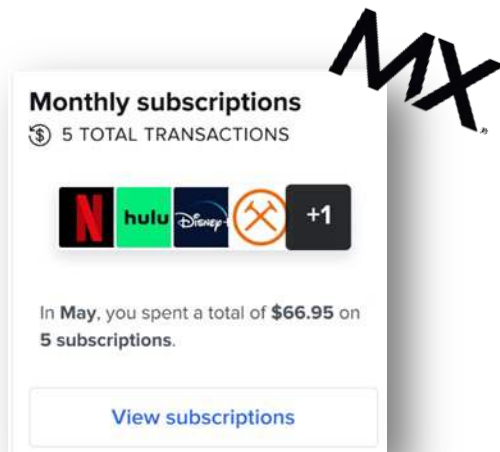
Direct to Personal Banker



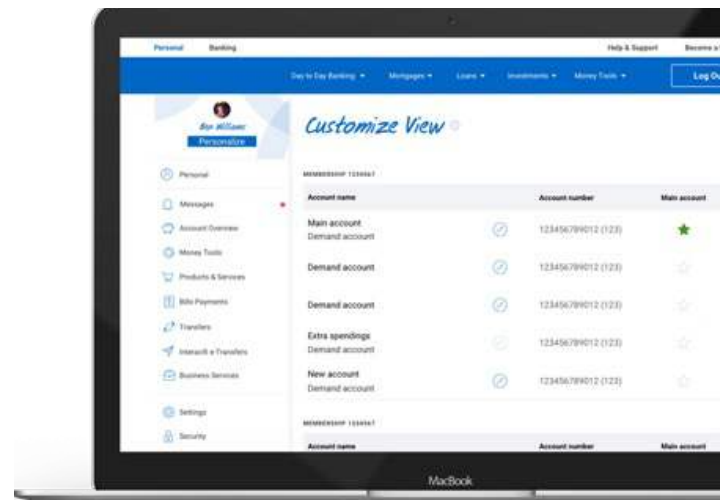
Proactive Financial Guidance



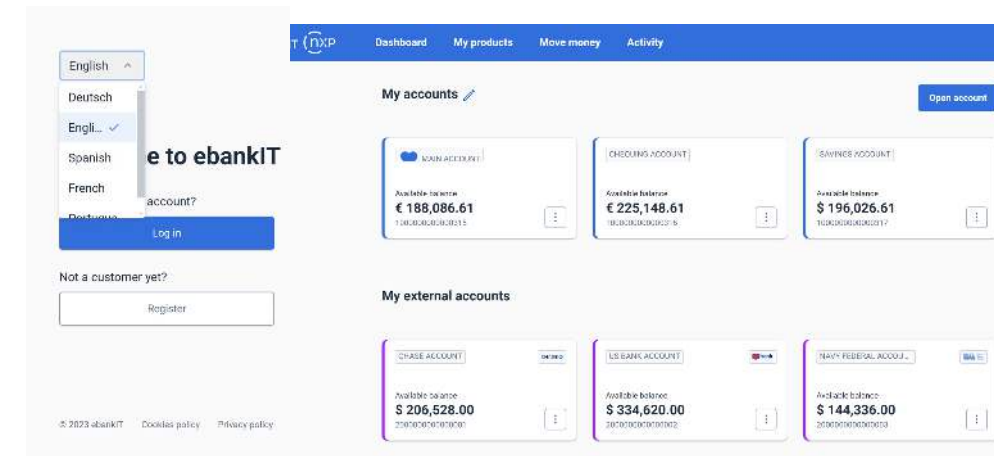
Personalized Marketing → Prefilled Onboarding



Financial Controls



Customize the Experience



Preferred Language and Currency

Areas of Business Impact



Reduced
Operational Costs



Operational
Efficiencies



Digital
Differentiation



Account and Customer
Acquisition



Platform Innovation Strategy

Buy + Build

Configure



Activate **features**

Manage platform **settings**

Adjust UI **theme**

Extend



Add new **user flows**

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

Customize



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

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Thank you!
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Development

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