

PENTA

What it takes to set up (almost) a bank?

6M

Time



Banking



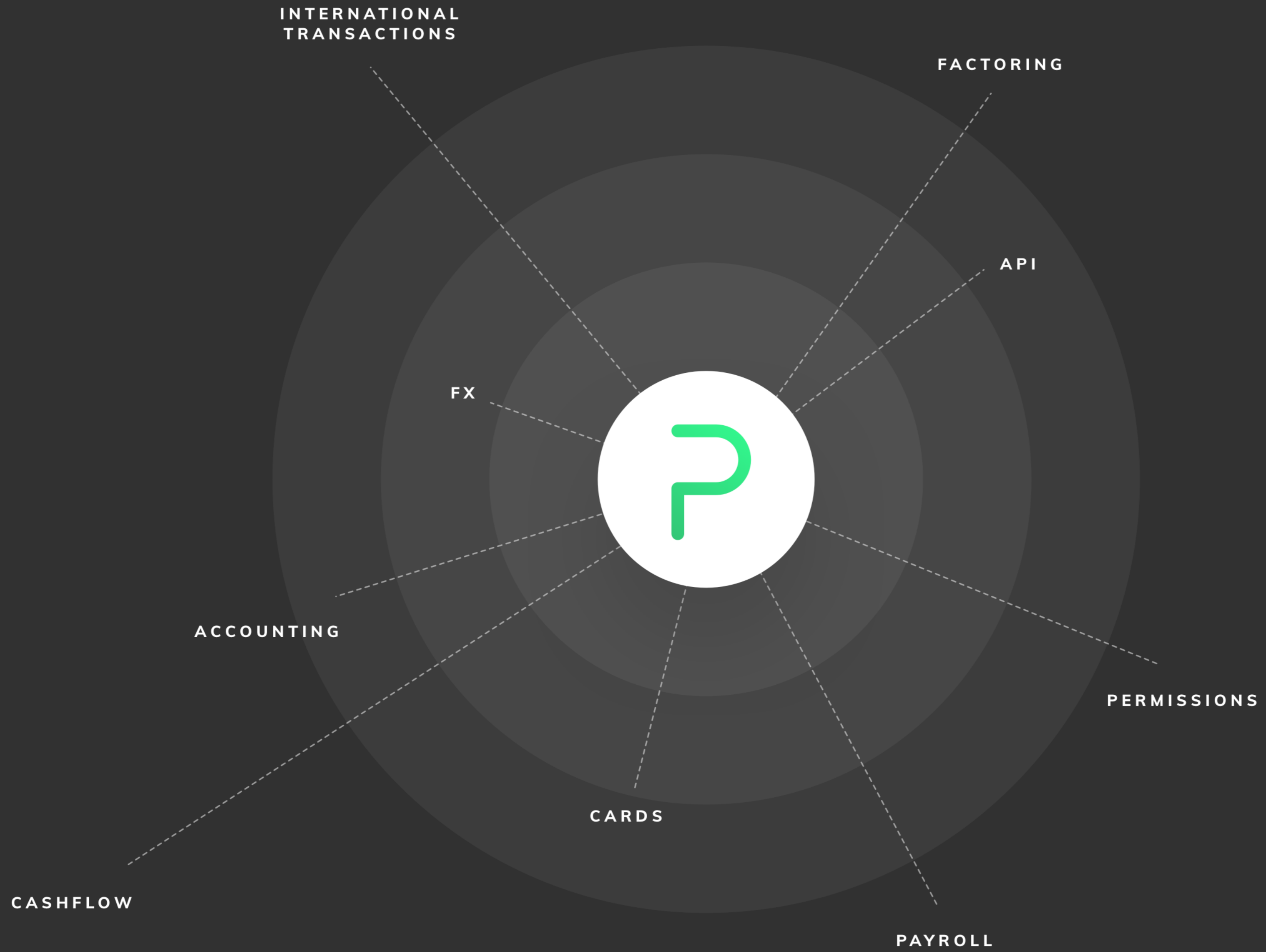
Technology



Ongoing

PENTA

API Banking





Penta's superior approach delivers tangible customer benefits

	Penta	Challangers	High-street banks
Signup	Minutes, online	Minutes, online	weeks, offline
User interface	Graphs	Graphs	Tables
Business apps	Customer's choice	Bank's choice	Limited
Fintech services	Customer's choice	Bank's choice	Limited
Ability to innovate	Very high	High	Low
Updates	Real-time	Real-time	Up to 72 hours
Pricing	Transparent, modular	Transparent, bundles	Intransparent
Financing	Algorithmic, off-books	Algorithmic, off-books	Manual, restrictive
Customer relationship	Trust	Push own solutions	Distrust
Customer support	Omnichannel (chat, voip, email)	Omnichannel (chat, voip, email)	Labyrinth
Go to market	Inbound	Various	Outbound

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SME NET Lending, UK Q3 2017

115M

 Funding Circle


HSBC


LLOYDS BANK


BARCLAYS

 Royal Bank
of Scotland

95M

Thank you

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