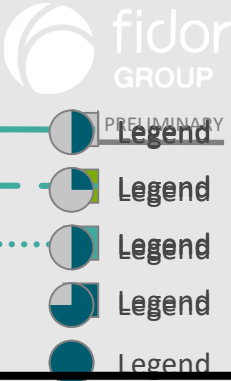


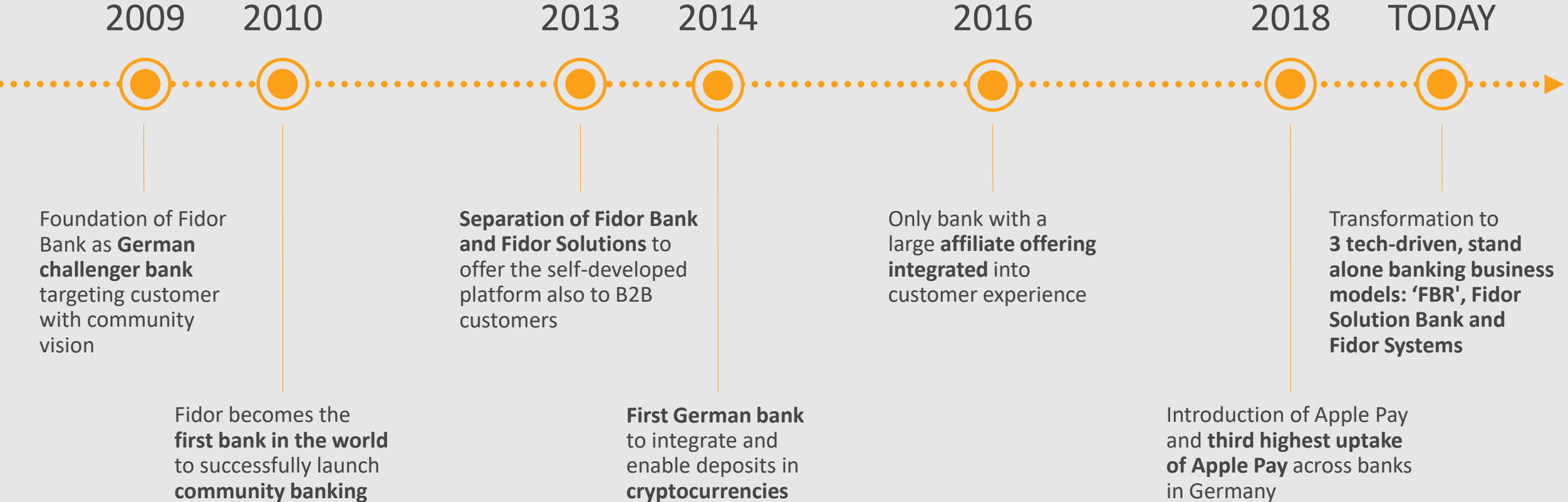
# Introduction Fidor Group



Fidor emerged from German challenger bank to a global banking technology company with 3 distinct business models today



# FIDOR'S JOURNEY



# FIDOR'S VISION

Digital banking changes the world ...  
... and Fidor lives the vision in 3 units.



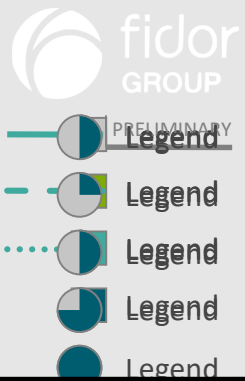
All business units have different target customer groups and a distinct value propositions

# CUSTOMERS AND VALUE PROPOSITION



CUSTOMERS	<p>Digital <b>Retail banking</b> customers (~250 k)                  Digital <b>SME</b> customers (~40 k)  <b>Community</b> members (~1 mn)                  PSD2 customers</p>	<p>Small to mid-sized <b>banks</b>                  (e.g., van Lanschot)  <b>Non-banks</b> (e.g., O2 Telefonica)  <b>FinTechs</b> (e.g., Kraken, Bitcoin.de)</p>	<p><b>Local</b>, growth-focused tier-2/3 <b>banks</b>                  (independent of size)</p>
GEOGRAPHIC FOCUS	<p>Europe</p>	<p>Europe</p>	<p>Non-European <b>emerging markets</b></p>
CUSTOMER VALUE PROPOSITION	<p><b>Cutting-edge digital</b> banking (esp. account aggregation, payment and loan) interface with an <b>active community</b>, integration with <b>digital lifestyle</b> (e.g., crypto-currencies) and an <b>ecosystem of partners</b> for <b>SME</b> and <b>Retail</b> customers</p>	<p>A fully-compliant <b>one-stop-shop banking solution</b> (i.e. license, infra-structure, processes) to power <b>non-banks as strategic element</b> (e.g., telco), <b>fin-techs</b> (e.g., Kraken) as <b>enabler</b>, and <b>banks as digital pivot</b> using a <b>shared infra-structure</b> with <b>partner integration</b></p>	<p><b>Leading software for cost-effective step change for incumbent emerging market banks</b> ready made to connect to existing software offering <b>modular digital features</b> and <b>superior user experience</b></p>

Worldwide only digital banking interface with active customer community of almost 1 mn registered members



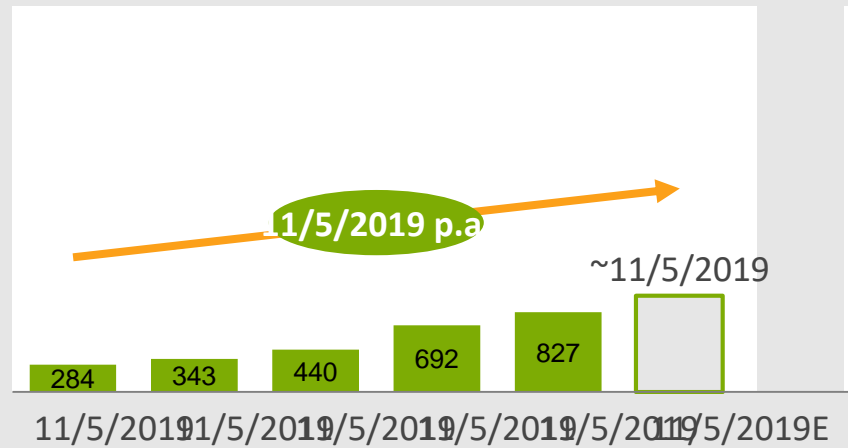
OFFERING AND VALUE PROPOSITION

Benefits of the community for Fidor Bank Retail

- Customer retention instrument
- Customer acquisition engine
- Viral marketing mechanism
- Cost-efficient P2P customer service tool



Number of registered users  
Thousands

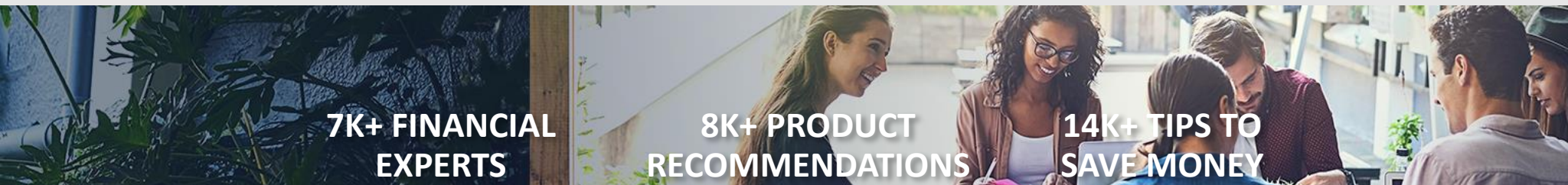


Benefits of the community for users

- Personal finance advice or product reviews from experts
- Participation in new product development
- Idea-sharing
- Input for FBR' development (e.g., pricing)
- Contribution to FBR' success

KEY INSIGHTS

- FBR' as an active, growing community of almost 1 mn users
- Users can discuss finance topics and share product review
- Additionally, the community also provides customer service in a fast and cost-effective way



7K+ FINANCIAL EXPERTS

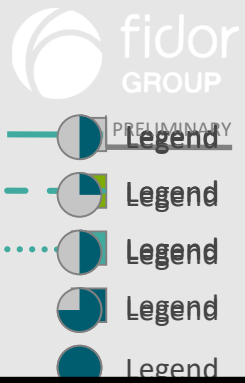
8K+ PRODUCT RECOMMENDATIONS

14K+ TIPS TO SAVE MONEY

Enabling clients through license, infrastructure, and processes/data with robust Standard Stack and regulated BPO-Services enabling flexible product from Banking-as-a-Platform to Banking-as-a-Service



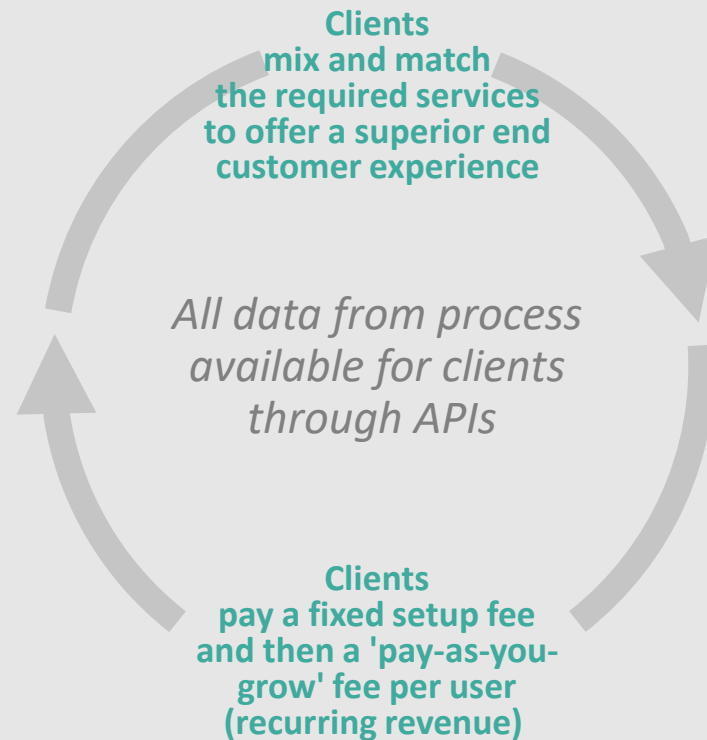
OFFERING AND VALUE PROPOSITION



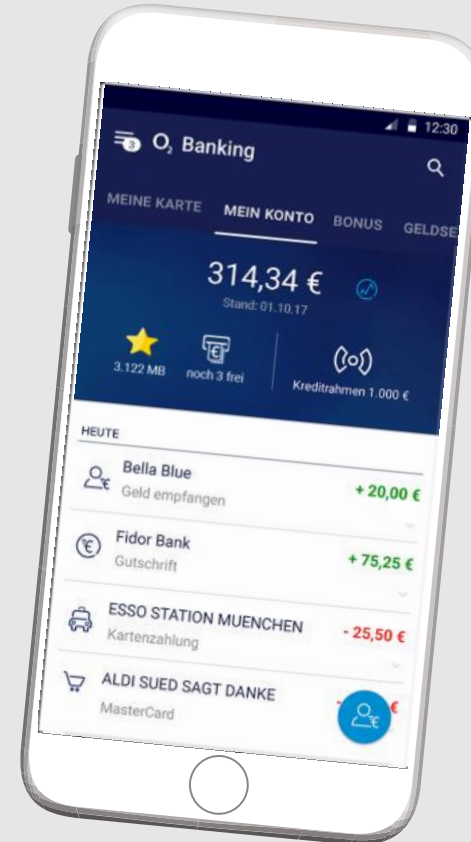
### Fidor Solutions Bank

LICENSE	BANK LICENSE
	CAPITAL REQUIREMENTS
	COMPLIANCE
	RISK FUNCTIONS
INFRA-STRUCTURE	ON PREMISE
	CLOUD
	MAINTENANCE
PROCESSES/DATA	VIDEO-IDENT
	KVC
	ACCOUNTS
	TRANSACTIONS
	LOAN APPROVAL
	CUSTOMER SERVICE
	OTHER PROCESSES

### Banking as a Service (BaaS)



### Bank or non-bank client



### KEY INSIGHTS

Any client can become a bank within **5 months** with Fidor Solutions Bank

Bank-as-a-Service offer provides all the necessary components – **license, infrastructure, and processes/data**

The service only requires a setup and per user **fee from the client**

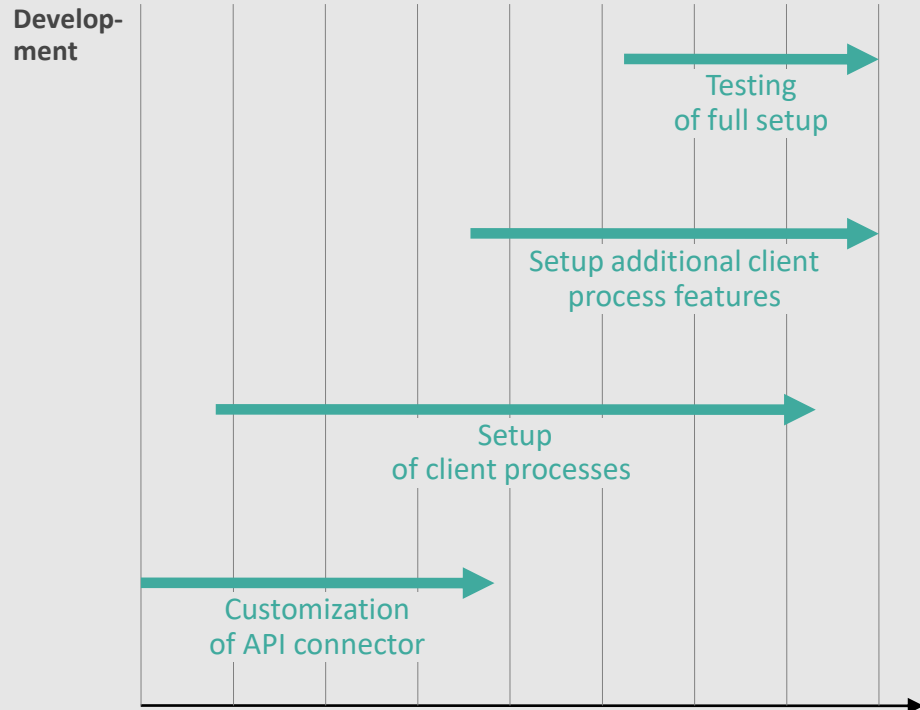
# API process setup for clients possible within only 8 weeks



## OFFERING AND VALUE PROPOSITION

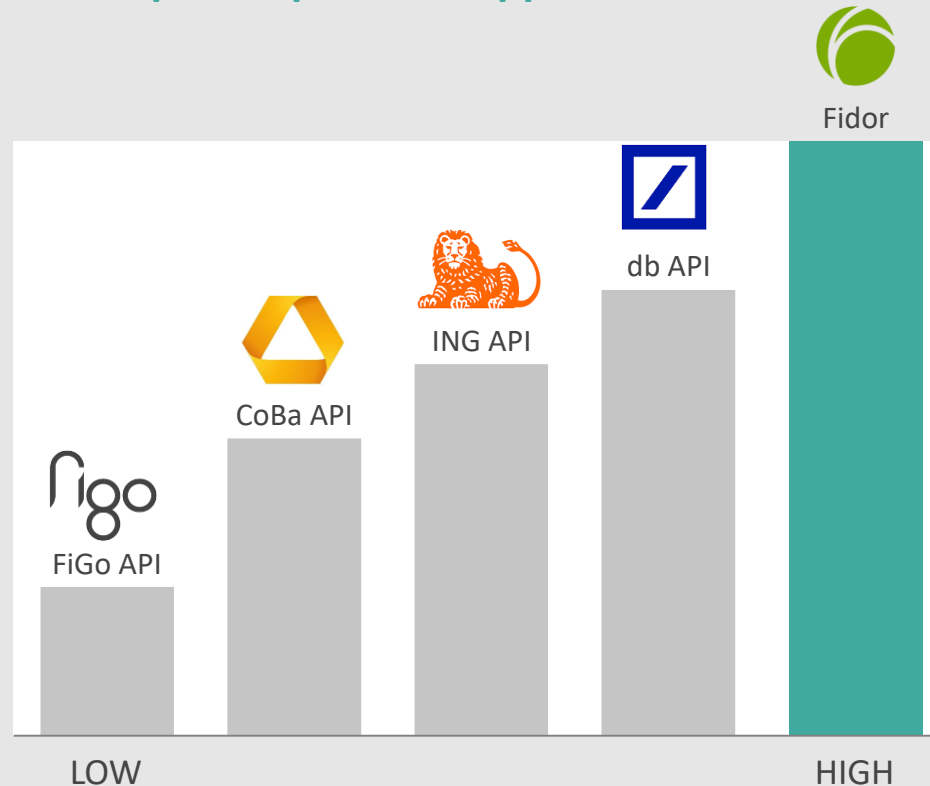
### Quick API customization ensures rapid go-live 8 weeks

ILLUSTRATIVE



Source: EY

### EY knows – Fidor with best PSD2 API development process support



### KEY INSIGHTS

If the customer **does not** require a full Bank-as-a-Service, but only a quick API connection, the service can be **provided even faster**

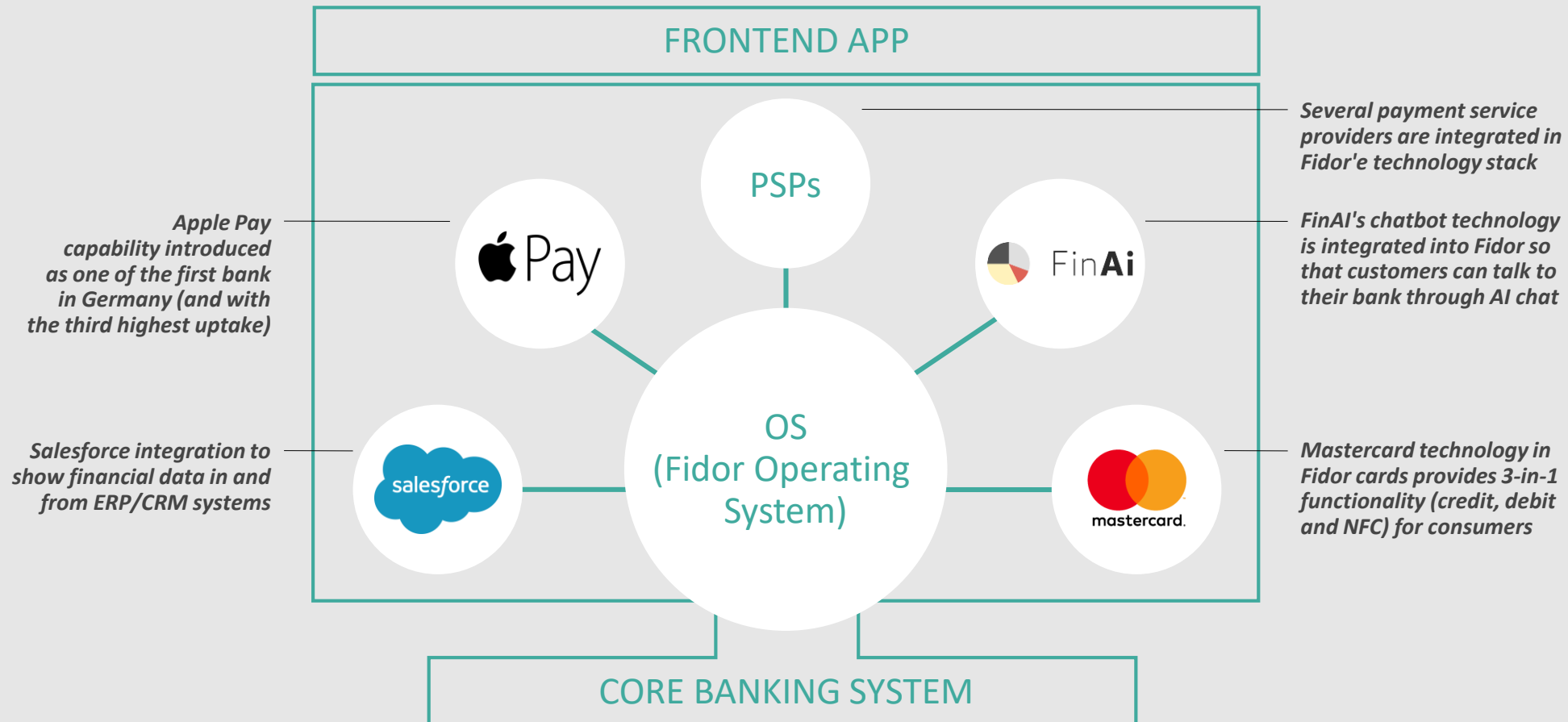
API processes can be **built in only 8 weeks** with Fidor Solutions Bank's industry-leading setup

According to EY, Fidor's **development process support is clearly above competition**

# Further development of platform for integration of partners to become ecosystem orchestrator



## STRATEGIC INITIATIVES



## KEY INSIGHTS

Fidor Solutions Bank's **focused and continued efforts** to lead its peer group in terms of **technology** ensure it has the **widest network of technological partners** integrated

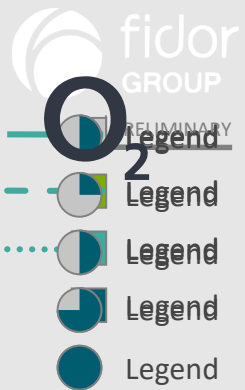


# Possible Use Cases (Studies)



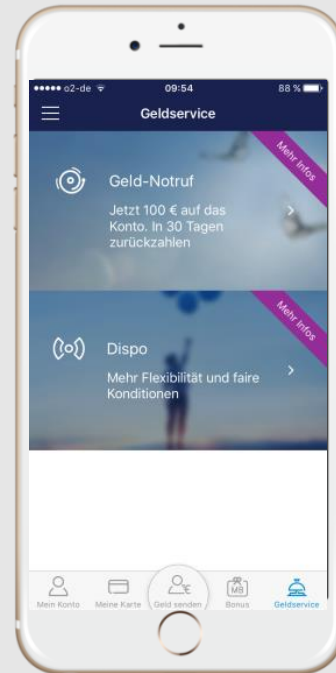
# O2 Banking

Telefonica



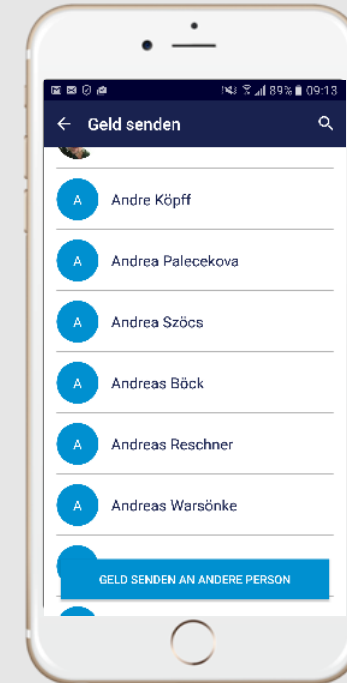
## Video identification

- Customer identification almost any time
- No need to switch media
- Opening of account < 5 minutes



## Credit products

- Apply for a credit with only few clicks
- Overdrafts or emergency credits up to 200 EUR

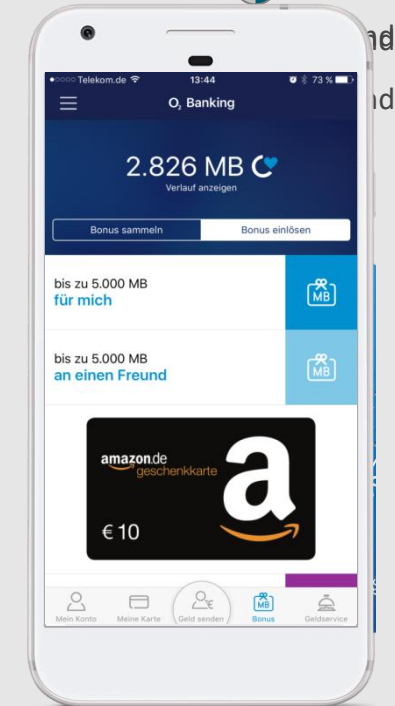
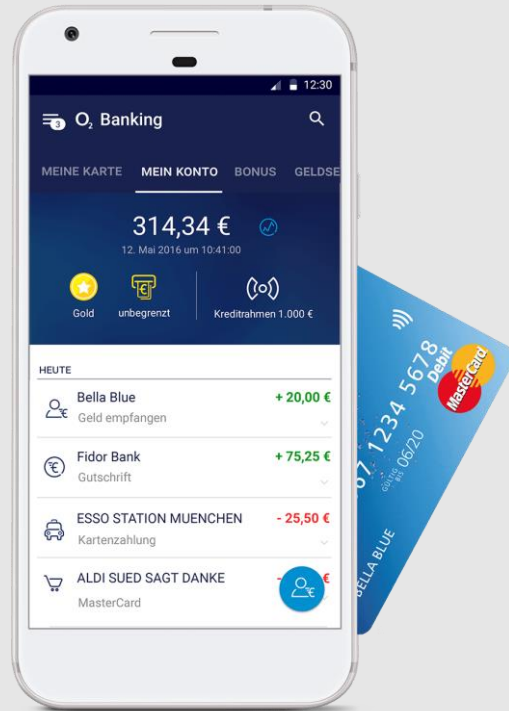


## Money transfer without IBAN

- Send money using a mobile number / E-Mail in your contact list
- Instant crediting of money for o2 Banking customers / easy payout process for others

# ...Megabytes instead of interests

Telefonica



- Keep track of your money
- Best in class UX
- Secured by 5 star system for mobile usage
- Free of charge account & card

- The more customers use o2 Banking, the more LTE data they receive
- Data can be used or exchanged on a gift marketplace (amazon vouchers etc...)



- Legend
- Legend
- Legend
- Legend
- Legend

The screenshot shows the smart banking interface. At the top, there's a navigation bar with 'moneysmart', 'Community', and 'smartbanking'. The user is logged in as 'svetlalev.qa+410@gm...'. The main content area displays the 'Smart Account - more than just transferring money' section. It shows the 'Available Account Balance' as +1,695.62 AED and the 'Account Balance' as +1,705.62 AED. Below this, there are several service tiles: 'Receive Money', 'Express Finance' (highlighted with an upward arrow), 'Your card', 'Manage my beneficiaries', 'Send money', 'Pay my bills', and 'My Card'. The 'Express Finance' tile includes the text 'You can get express Finance of up to 500,000.00 AED! Learn more!' and an 'Apply now' button.

1 Pre-calculated credit score, enabling customer with one click loan application

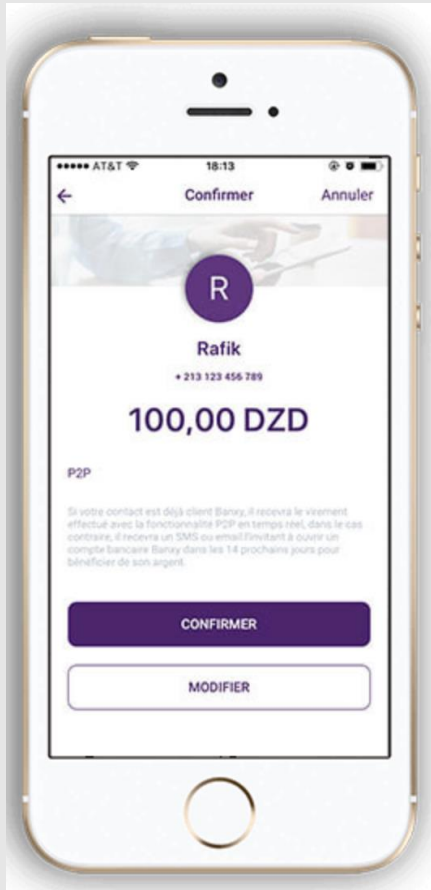
The 'My express Finance' interface allows users to adjust sliders for loan amount and term. The current settings are: 'I need: 20000 AED' (with a slider from 20000 to 50000), 'For: 12 months' (with a slider from 12 to 48), and 'I want to start paying from: 28-May-2018'. Below the sliders is a table of loan details:

Maximum monthly installment amount	38,083.00 AED
Monthly installment amount	1728.67 AED
Profit rate	7.50%
Total application fee	724.50 AED
Processing fee	500.00 AED
Credit bureau fee	25.00 AED
Sukuk Selling Brokerage Service Fee	199.50 AED

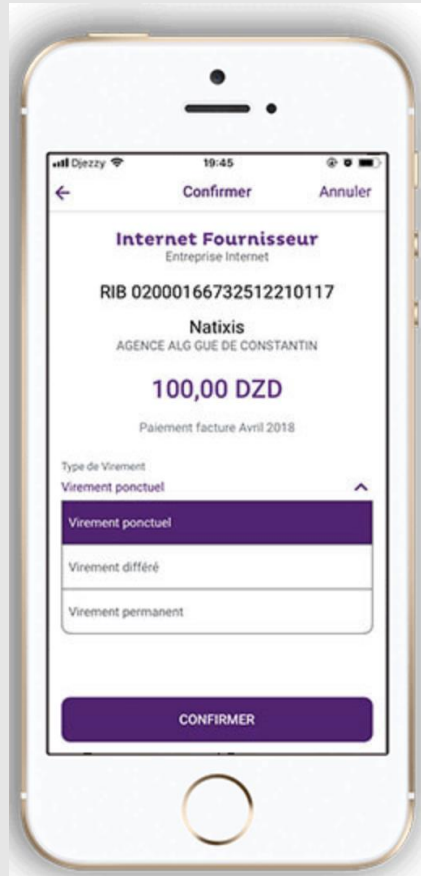
*All fees are inclusive of applicable VAT*

At the bottom right, there are 'Cancel' and 'Confirm' buttons.

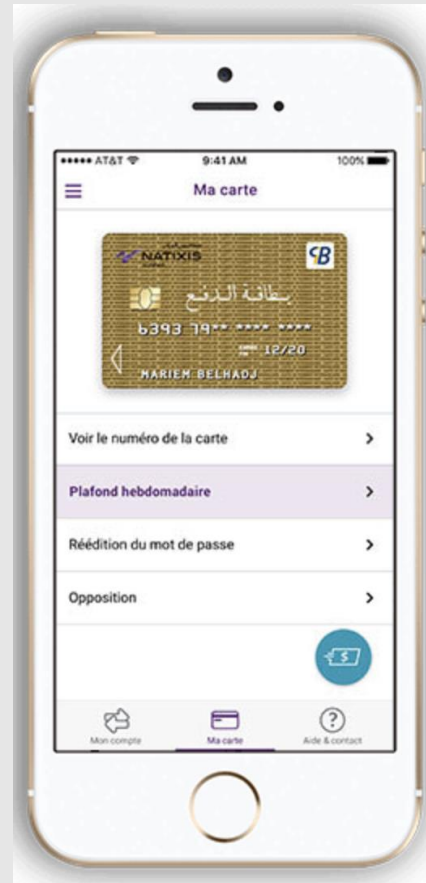
2 Loan Calculator



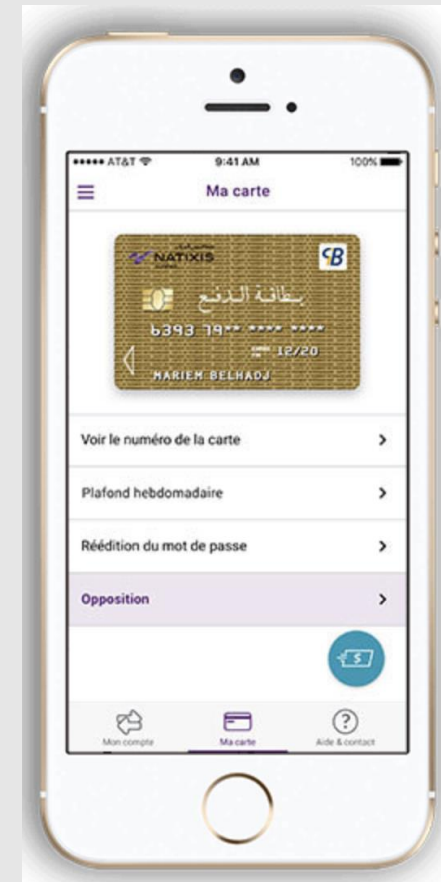
**P2P Funds Transfer to mobile number**



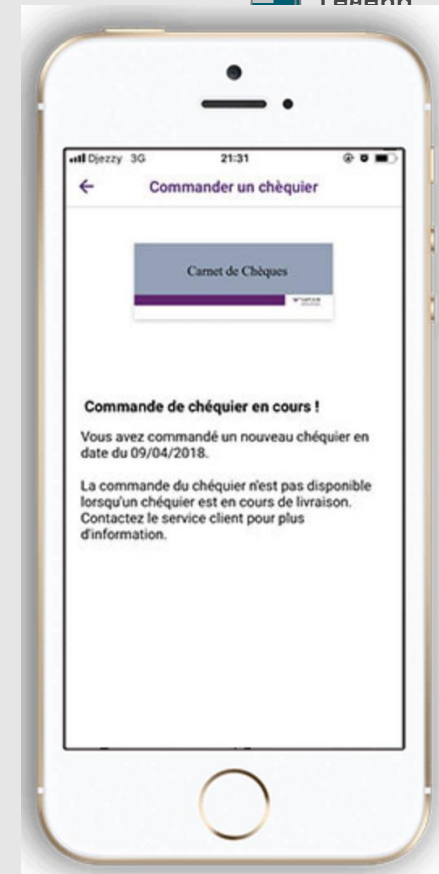
**Setup Regular and Recurring Transfers**



**Modify spending limits of your card**



**Block/Unblock your card with ease**



**Order for Cheque Book**