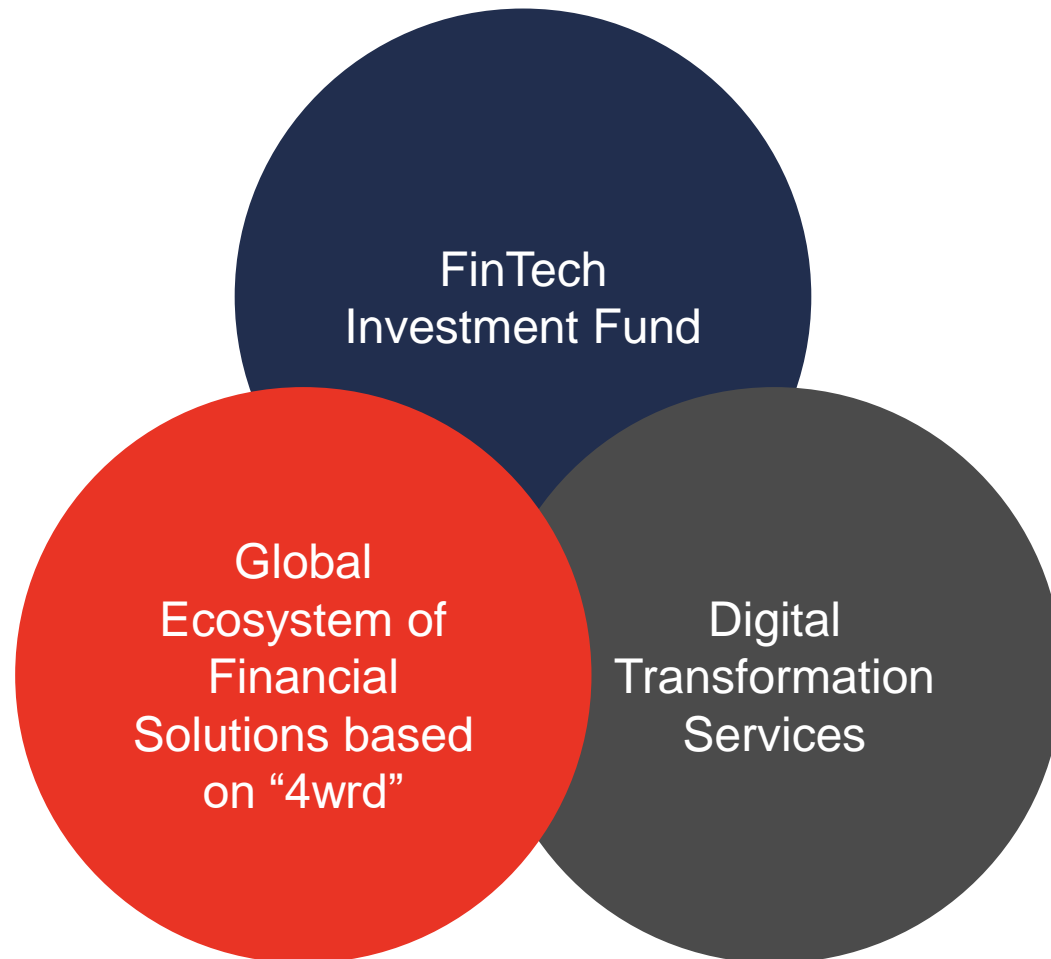

“Developing Successful Bank FinTech Partnerships”



Above & Beyond

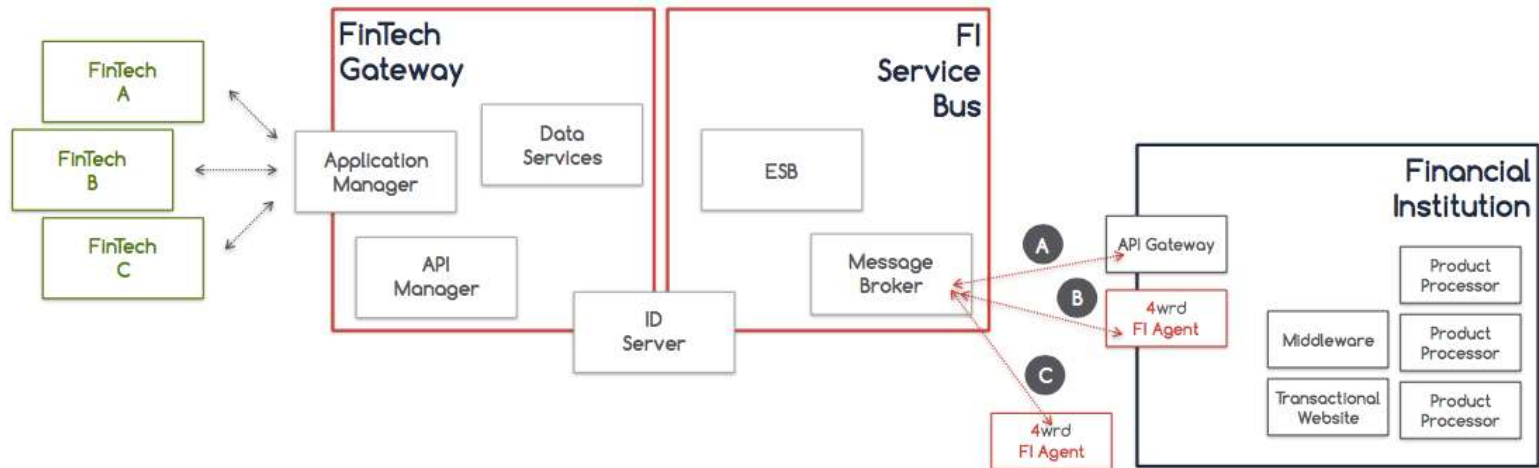
About us



Meet **4wrd**

Our integration platform

Institution Integration Options



- A. Connect directly to FI's API Gateway
- B. Deploy FI Specific Forward Agent within FI infrastructure
- C. Deploy FI Specific Forward Agent within Forward's infrastructure



Building a global financial ecosystem

4th *Community*



Building a global financial ecosystem

Successful Case - BancoSol



BancoSol's needs

1. Remittance solution for Bolivians living abroad to send money home
2. Adapt a payment function in social media channels
3. Offer SMEs clients a new product for ecommerce collections
4. Alternative methods to predict credit risk
5. Innovative ways to manage human resources
6. Automation of an specific segment of loan origination

4wrđ Community solutions

1. Remittance services that are able to operate in Bolivia
2. Different payment solutions in 4wrđ Community
3. Ecommerce payment solutions to SMEs
4. Innovative solutions for credit scoring using different methods
5. Unique HR platform to reinforce positive actions and analyze productivity
6. Cloud-based loan origination process automation



Building a global financial ecosystem

Successful Case - BancoSol



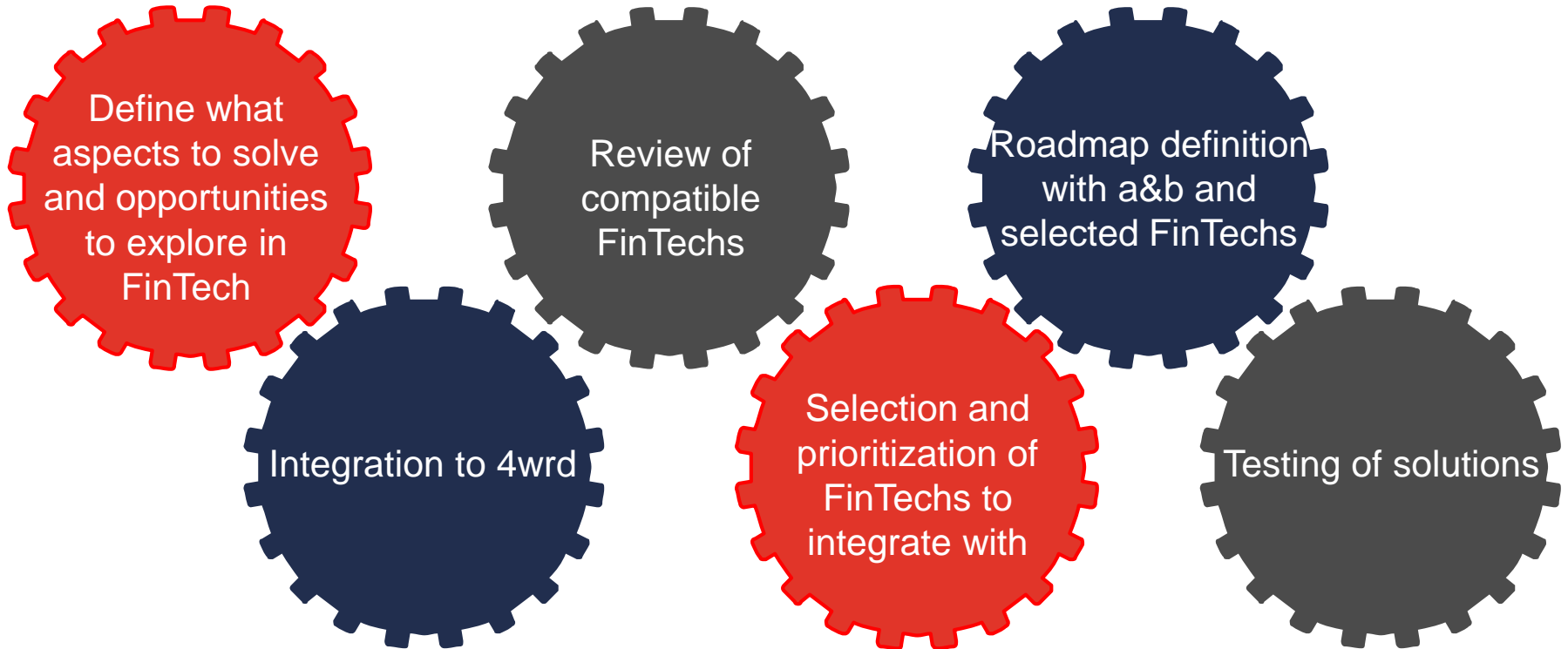
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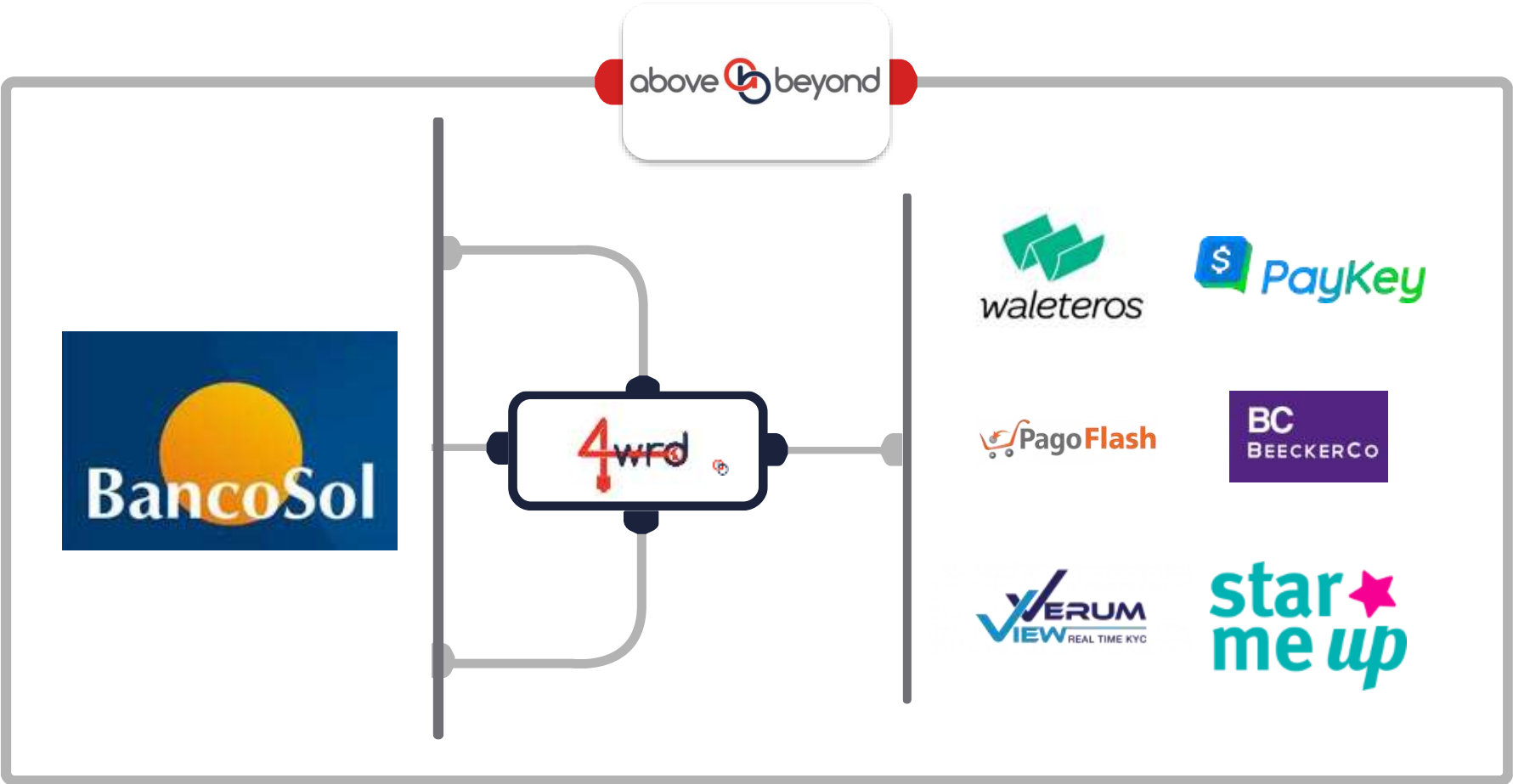
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Building a global financial ecosystem

The outcome



Building a global financial ecosystem

BancoSol – First integration phase

PagoFlash



Payment solution that is adapted to the SME's different virtual or physical channels. It enables businesses to accept online payments from their customers through Visa/MasterCard credit cards by integrating virtual point of sale into their web page through plugins. It allows businesses to create links to receive payments.

Waleteros



Aggregator of solutions for immigrants. Clients can send money abroad from the app to a pre-paid card or a bank account. Users can also cash check in minutes, pay domestic and international bills, and apply for small business loans.

Building a global financial ecosystem

BancoSol – Second integration phase

VerumView



Uses the end-user email's content to generate multiple data points. The variables can be used for: credit and affordability scoring, loan and insurance underwriting, competitive analysis, etc.

BeeckerCo



Provides a solution aimed to an efficient bank account and loan origination process with back-office automation. The solution is in the cloud and FIs pay for each user.

PayKey



White-label solution that allows bank clients to make payments through WhatsApp, FB Messenger, etc. The payment system integrates through the bank app as a keyboard in the phone.

Star me up



HR solution in which through different interactions employees can recognize positive actions or different aspects of their co-workers. It provides different metrics to reinforce positive actions, analyze productivity and detect talent.

