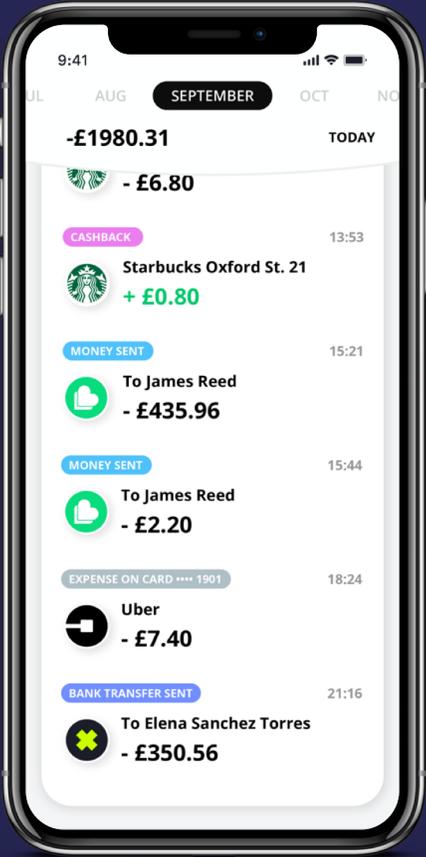




integrated finance.

A unified global API for issuing bank accounts

Integrated Finance: agnostic banking orchestration



Compliance

Accounts

Cards



Powering global bank account issuing

The future of BaaS needs common infrastructure to build on

PAST
On premise



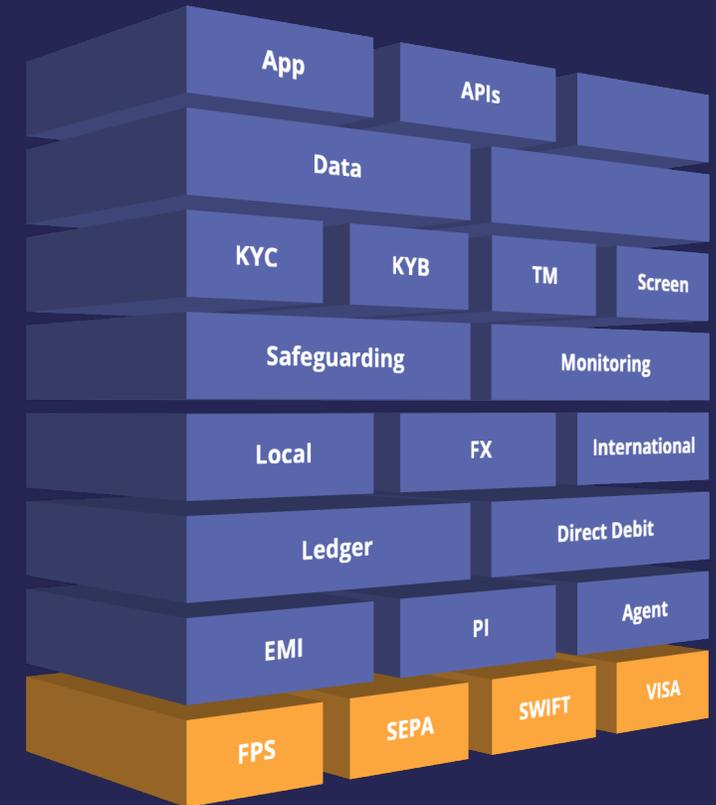
Proprietary Software

TODAY
Banking as a service



Proprietary APIs

FUTURE
Banking primitives as a service



Standardisation

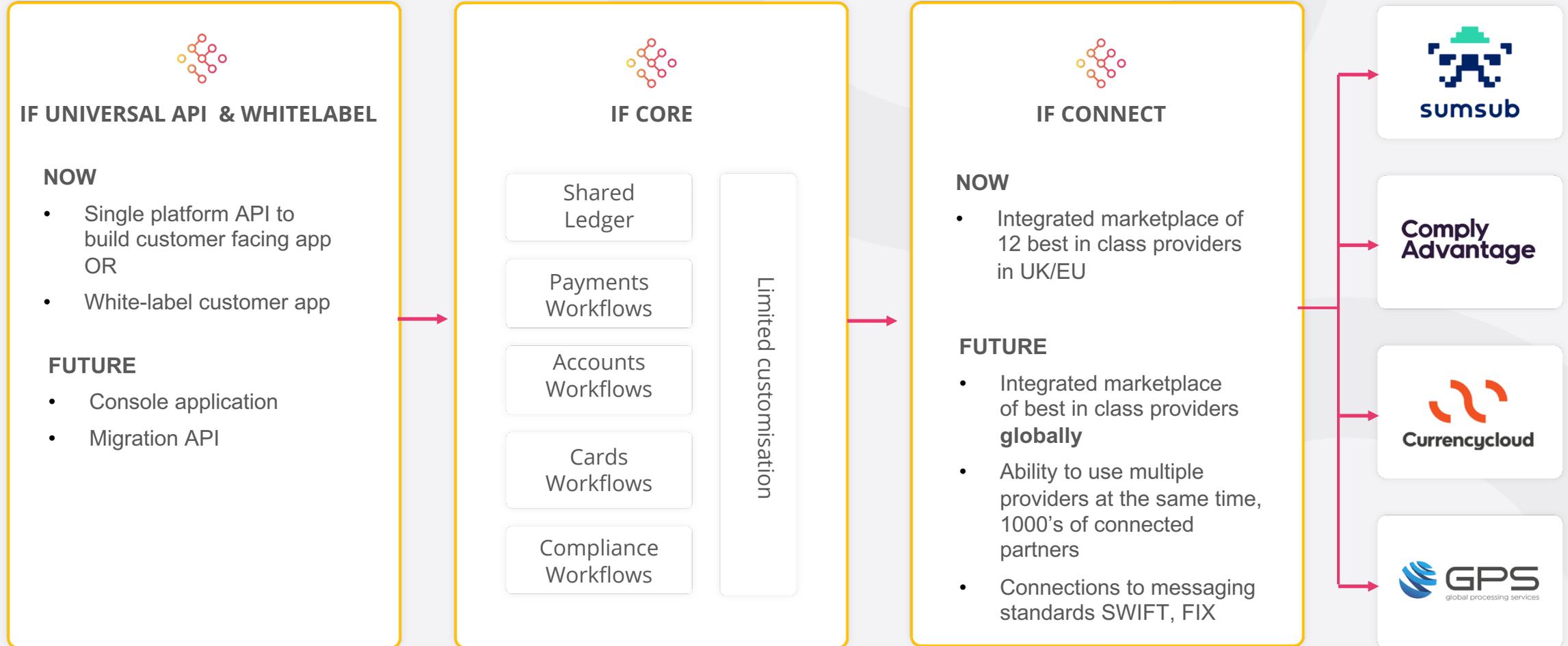
So what have our customers done?

- Using our **Ledger**
 - Customers are able to overlay fund orchestration logic which has been used for merchant cash advance and repayment, client money fee segregation automation, enforced agency fund flow/EMI licenced fund flow and much more
- Using our **Bank Account** Creation API
 - Processors are able to allow their program managers to generate accounts to attach to cards at Any BaaS provider on the network with autosweeping for Daily Issuer settlements
- Using our **FX** APIs
 - Perform FX where underlying Bank is unable or orchestrate liquidity movement where Account issuer and FX provider are separate entities
- Using our **Pricing** module
 - Automate physical debiting of fees in realtime on any transaction
- Using our workflow engine
 - Gain clear insight and management information of safeguarding liabilities with decision support for intercompany transfers to comply with safeguarding requirements

On-demand access, modularity to pick and choose what you need and a library of pre-built connections to a wide range of providers means:

- 3x Faster project delivery, 65% higher developer productivity, 4x greater efficiency at launching new products
 - the ability focus on your customer experience rather than wasting precious development resources on plumbing
- API driven modular platform
 - Pick the products and services you need rather than trying to buy a whole new system
- Reduce complexity/increase development visibility and time spent
 - Integrate once, get access to our extensive library of pre-built integrations
- Keeps the regulator happy
 - Prebuilt Workflows designed to make complying your regulatory obligations easy & drastically improving visibility on key processes for all stakeholders

Common infrastructure to access the most popular BaaS providers in UK & EU – building towards a global platform, accessed programmatically





integrated finance.

Thank you!