

The easiest way to build sustainable finances for your consumers



PLUGANDPLAY



VISA

Nordea

²GROVE



NORDIC
STARTUP
AWARDS
Top 5 FinTech in Finland



accenture
Accelerator Programme

Confidential

What **problems** are we solving?



Customers

- **Expect more** in terms of **user experience**, **personalisation** and automation
- **Disengaged** from financial apps
- **Unaware of** various **financing** options and available **benefits**



Banks and FinTechs

- Want **happy** and **engaged** customers
- Care about their customer's **financial health** and **sustainability**
- Offer financial products and services that **help customers** reach their goals

Smart Savings make your customers **engaged** while helping them to achieve their financial goals in a sustainable way through data-driven offers & tips

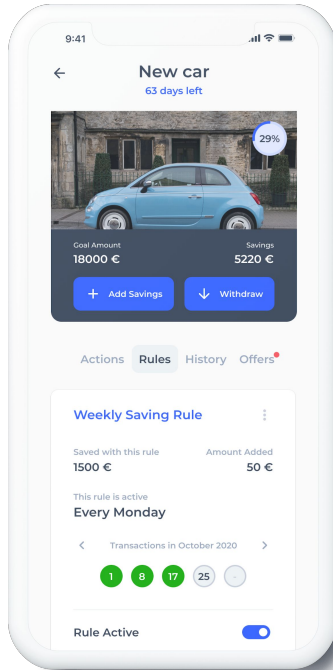
BANKIFY



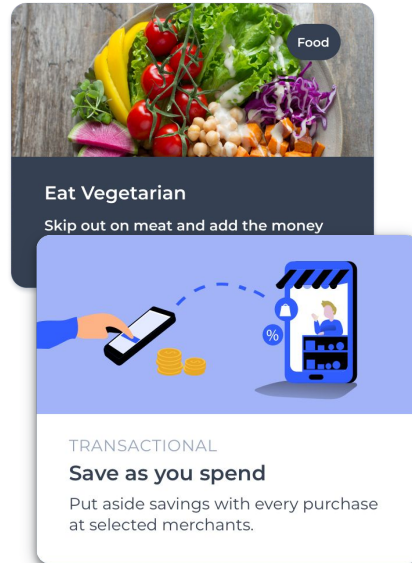
Confidential

Customer journey

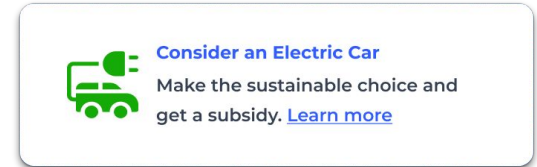
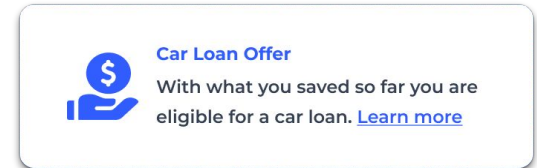
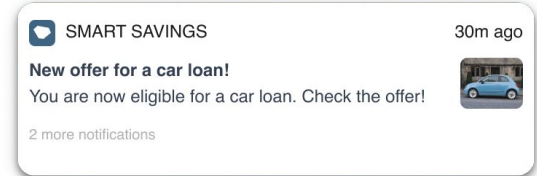
1 Matti creates a **saving goal** for a new car



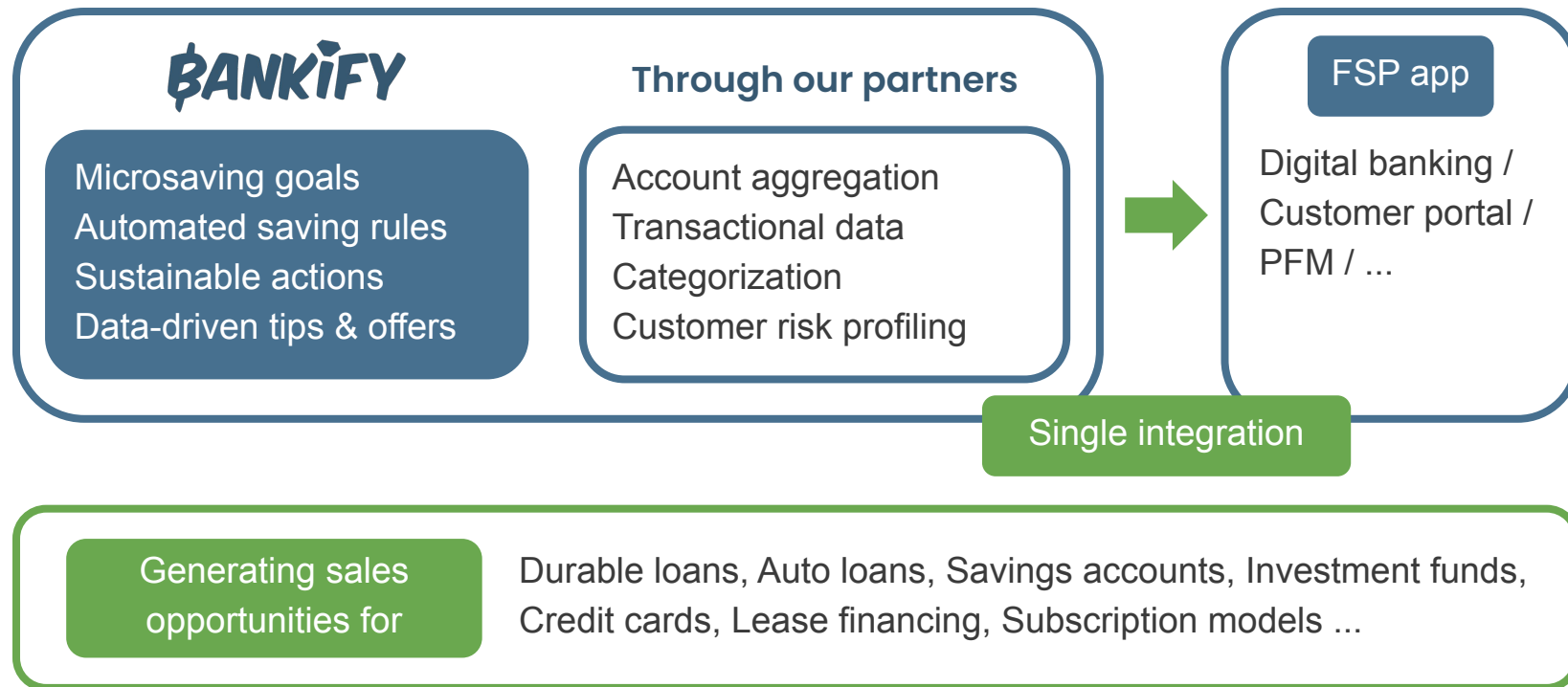
2 We enhance the user experience with our **automated saving rules**, **sustainable actions** and motivate Matti to save



3 Matti receives **personalised tips & offers** from our partners that generate sales opportunities

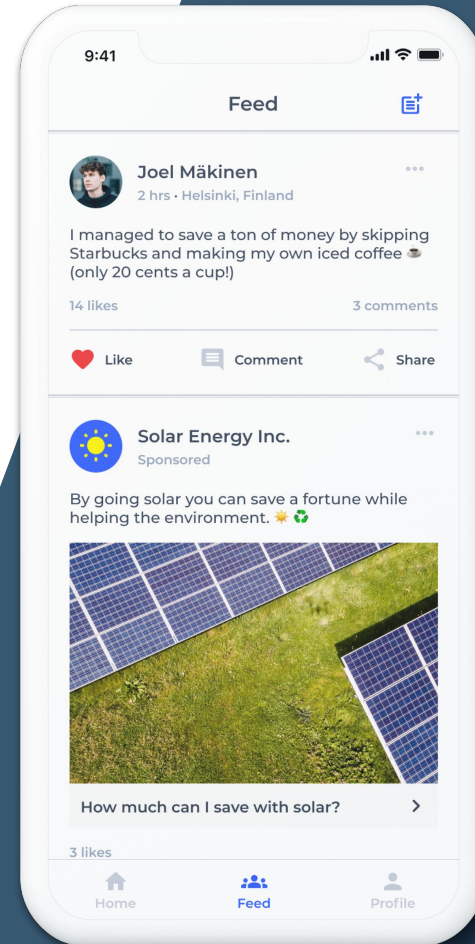


Our solution is built on Open Banking



Social Feed enables peer to peer **interaction** between your users in a familiar format and can serve as a marketing channel for **personalised content** & targeted offers

BANKIFY



Confidential

Elastic Scanner extracts
required information from
receipts and **invoices**
while increasing
speed & accuracy and
is **fully customizable**

BANKIFY

```
{
  "date": "2020-02-13 T12:03:24.000Z",
  "companyId": "2614358-7",
  "paymentInfo": {
    "amount": 48.9
  },
  "taxes": [
    {
      "percent": 14,
      "amount": 6.01
    }
  ],
  "expenses": [
    {
      "item": "smoked salmon bowl",
      "price": 27.6
    },
    {
      "item": "soup lunch",
      "price": 13.8
    },
    {
      "item": "lunch coffee",
      "price": 7.5
    }
  ]
}
```

Scan result



Tim's Lunch Co.
13.2.2020 at 12:03PM

Smoked Salmon Bowl	27.6€
Soup Lunch	13.8€
Lunch Coffee	7.5€
VAT 14%	6.01€

TOTAL	48.9€
--------------	--------------

Submit

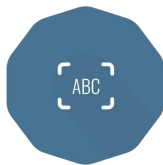
Confidential

Bankify Microservices

For:

Personal finance

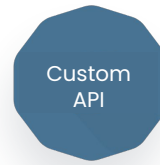
SMB segment



Elastic Scanner

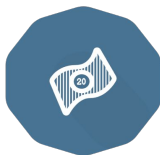


Social Feed



On Demand

Smart Savings



Microsaving



Automated Saving



Sustainable Actions

Personalization

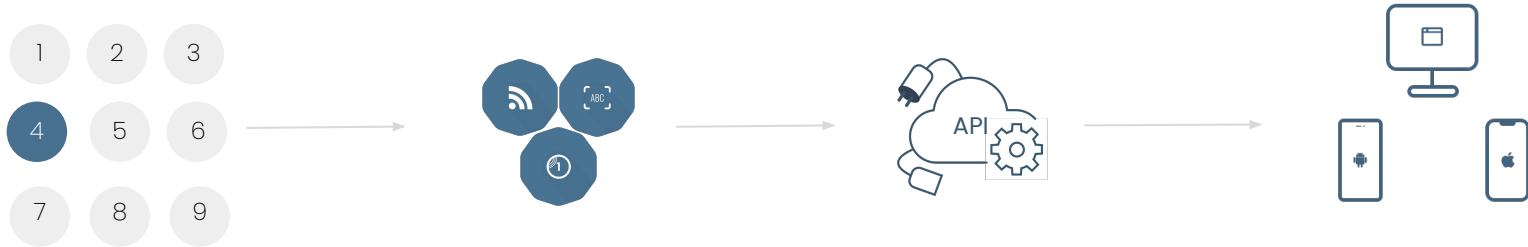
Data intelligence

Gamification

Confidential

Delivery model

1. Customer specific use case
2. Set of existing microservices
3. RESTful APIs + cross platform UX/UI
4. Embedded or a stand alone solution



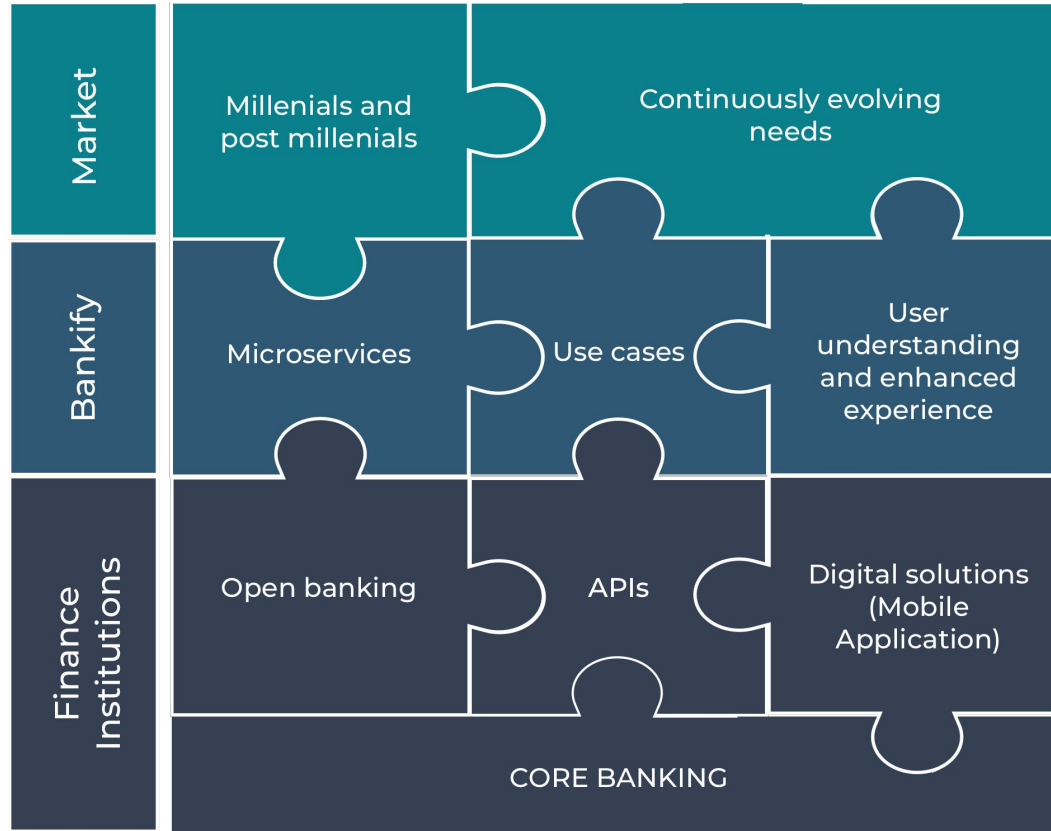
BANKIFY

How we generate **value** to our clients?

- Utilizing open banking and sustainability data to drive digital sales
- Innovative open banking services demanded by digital natives
- State-of-the-art user experience (highly user-centric approach)
- Seamless and hassle-free integration into any existing FI application
- Faster time to market with ready services and cost flexibility (SaaS)



Your partner for the **Future of Finance** services



About us

Bankify was **established in 2016** and registered within the Finnish Trade Register. Bankify is in the business of providing information technology and digital solutions to banks and financial institutions. As an **expert in keeping up with digital customers' needs**, Bankify offers the easiest way to build **sustainable finances for consumers**. Digital banking opportunities are unlocked by **developing a platform**, which includes end-to-end services that can be **seamlessly integrated** into any existing applications **through APIs**. These services are driven by the digital customers' need for personalization, social impact and gamification. Our services are offered on a **scalable SaaS-based model**.



Meet the Bankify Team

in



Antti Tarakkamäki
Co-Founder

In addition to experience within the financial field, Antti is a serial entrepreneur who founded his first company at the age of 17.

in



Tero Lappalainen
Co-Founder

Tero has over 15 years of experience building startups into success stories in the fields of online marketplaces, digital marketing and leadership development.

The single greatest asset at Bankify is our tech talents who truly understand the Millennial segment and are passionate about driving innovation.



Mariam Tariq
UX Lead



Kaisa Rantanen
Backend Lead



Vojta Šafránek
Product Manager



Markus Raito
Head of Marketing



Zeinab Dashti
Senior Developer



Tarunika Ravichandran
UX Designer

Confidential

Backed up by industry experts



Maria Pennanen

Fintech Advisor,
Chairman of the Board



Tuomas Nenonen

Fintech Advisor,
Nordics



Kari Laukkanen

Fintech Advisor



J-P Ryhtä

Legal Advisor
Secretary of board



Antti Lehto

Growth Advisor,
Board member



Dieter Büttenbender

Strategic Partner,
Board Member

Accelerators

Accenture, Nordea (Finland)

Accelerator Frankfurt, Plug&Play (Germany)

NowVertical, INV Fintech (U.S & Canada)

IPP/VMAP (Vietnam)

Get in the Ring (Netherlands)

Acknowledgements

[Forbes news](#)

[Most revolutionary Fintech in Finland 2019](#)

[Winner of NCE 2019 DXC conventional](#)

[Nets teams up with Bankify in Open Banking Partnership](#)

[Bankify selected part of the Plug and play program \(global accelerator\)](#)

[Winner of Get in the Ring Rotterdam and signing up with the Robeco](#)

Confidential

References

"Bankify's services have truly added value to our existing service and the continuous development process has been smooth."

- Niklas Elomaa, CEO **mobify**

 Neonomics

 nets

 FINCONNECTA

 nexi
every day, every pay

 mindclip

 nettilasku

Let's get in touch!

Contact us to find out how we can generate value
to your business and to the end-customers:

www.bankify.io/contact/

