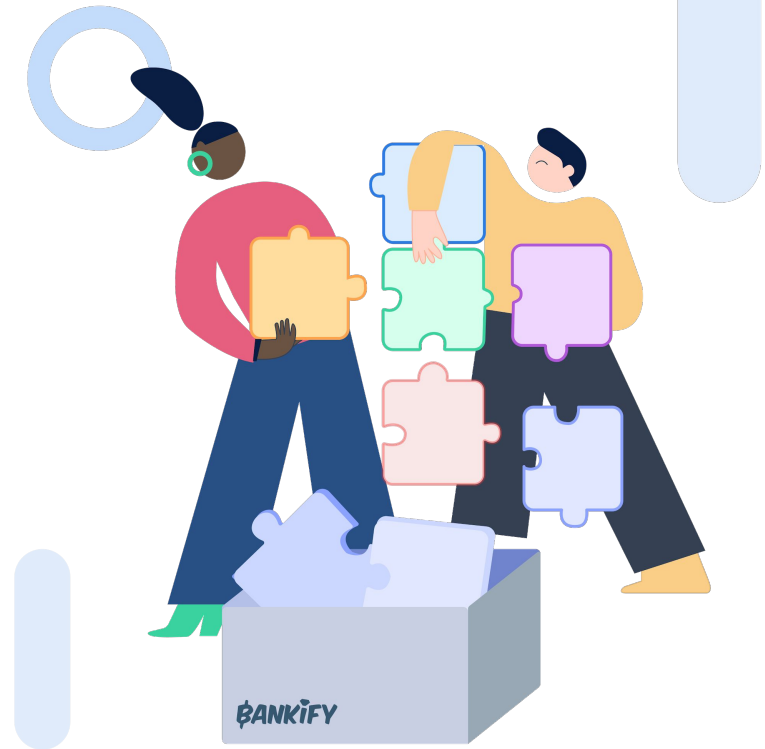


# The easiest way to build sustainable finances for end customers



# What **problems** are we solving?

- 1 Focus on ESG / **sustainability** is quickly becoming a **must-have** rather than a nice-to-have and companies need to adapt
- 2 Millennials and Gen Z want to **align** their **finances with sustainability** and expect to see the impact, but lack awareness on how to accomplish that
- 3 FSPs **underutilize data** in order **to personalize their offering** to consumers that are often unaware of the benefits banking products can bring them



**SaaS platform** with ready-made building blocks that can be easily integrated into digital banking services to enable sustainable actions, increase revenues and customer engagement

Use cases for:

Retail banks

Marketplaces

FSPs

Wealth management

**BANKIFY**

# How it works

1

API based **Services** that serve as building blocks

2

**Open Banking** enables personalization based on transaction data and payment initiation

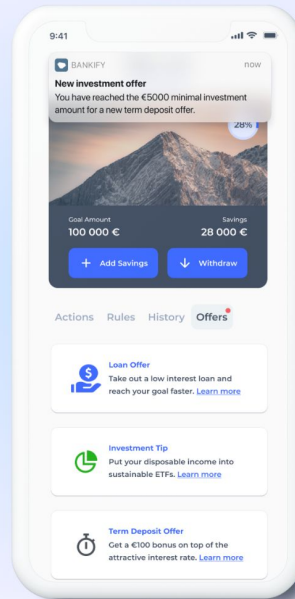
3

We combine our Services and open banking capabilities into **Use Cases** to solve specific customer problems

**BANKIFY**

**Use public transport**  
Take care of the planet and your wallet by taking the tram, bus or metro.

Green Alternative [Compare](#)



Recommended for you

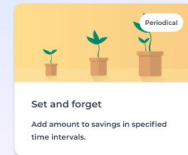
Retirement +6.45%



Conservative +2.45%



**New offer - Car Loan**  
With your savings so far you are eligible for a car loan. [Click to learn more](#)



# Selected use cases



## Smart Savings

Helping bank's customers to reach their financial goals with automated rules and sustainable actions while increasing revenues through personalized recommendations

Retail banks

FSPs



## Green Engine

Helping car marketplace users switch to sustainable alternatives by providing personalised evaluation of costs & environmental impact

Marketplaces



## Green Investments (B2C)

Enabling individuals to track the carbon footprint of their investment portfolios & empowering them to compensate through offsetting projects or lifestyle actions

Wealth management

# Main benefits



## **Seamless and hassle-free integration**

Integrate our products to existing solutions through APIs or create a new fully customized solution



## **SaaS model that provides cost flexibility and low risk**

Multiple pricing tiers to choose from and the ability to test services before buying



## **Faster time to market with ready made services**

Our services and use cases are ready made and only need to be integrated via APIs



## **Focus on financial health and sustainability provides competitive edge**

Users not only want to generate wealth they also care deeply about sustainability; by integrating Bankify products, companies get closer to their customers



# 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

 FINCONNECTA

 FINASTRA

 nettilasku

 nets

 nexi  
every day, every pay

 TCS CUBO  
BETA

 mindclip

 imagin

# Meet the Bankify Team



**Tero Lappalainen**  
Founder

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



**Jerker Holma**  
Fintech expert

Jerker has more than 15 years of experience in banking and finance, from strategic advisory and start-ups, to transforming business units of traditional retail banking and consumer finance players.



**Tanuj Pasupuleti**  
Fintech expert

Over 10 years of experience in retail banking and consumer finance. Spearheading various digital transformation, open banking and sustainability initiatives in leading Financial Institutions.

*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**  
Tech Lead



**Markus Raito**  
Head of Marketing



**Vojta Šafránek**  
Product Manager



# Strategy Advisors



**Maria Pennanen**  
Fintech Advisor,  
Germany



**Tuomas Nenonen**  
Fintech Advisor,  
Nordics



**Kari Laukkanen**  
Fintech Advisor  
Banking



**Antti Tarakkamäki**  
Co-founder,  
Strategic projects



**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](#)

# Let's get in touch!

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

[www.bankify.io/contact/](http://www.bankify.io/contact/)

