

Backbase

The Engagement Banking Platform

The open platform to rapidly
modernize your bank



backbase.com

Table of content

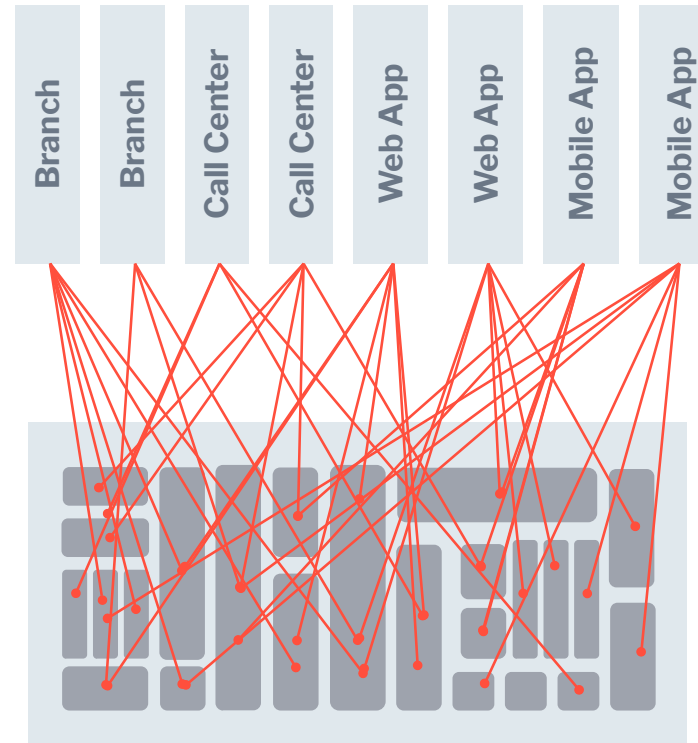
Say goodbye to vendor lock-in and legacy systems with a truly open digital banking platform.

Don't limit your choices to either build or buy, and move beyond the traditional platform model. Now, you'll have the option to buy for speed and then build for differentiation, allowing you to get to market fast with a solution that's all your own.

Break free from vendor lock-in & tech debt

In the traditional banking model, too many banks are stuck with outdated, expensive, siloed tech that's hard to change – and even harder to stitch together when attempting to serve the customer.

Seize the opportunity to break free and shift to a new-generation Engagement Banking model. By leveraging a single omni-channel banking platform, you can adopt a customer-centric approach, orchestrate user journeys across all your touchpoints, and innovate at the speed of digital.



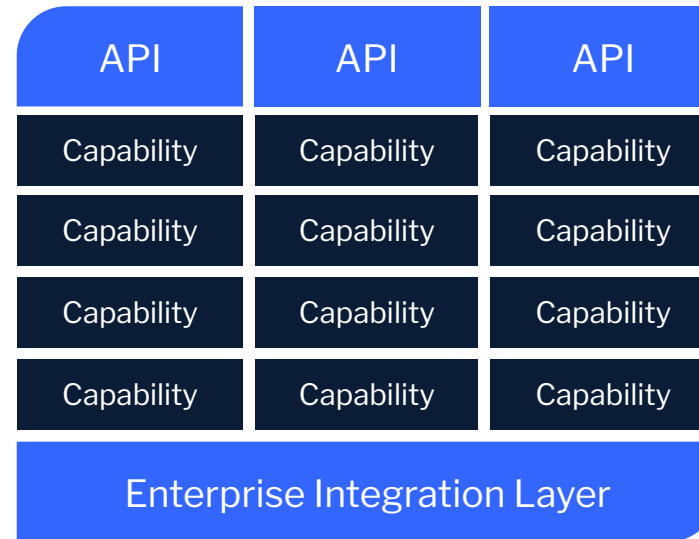
Legacy Apps

PROBLEM

Break free from vendor lock-in & tech debt

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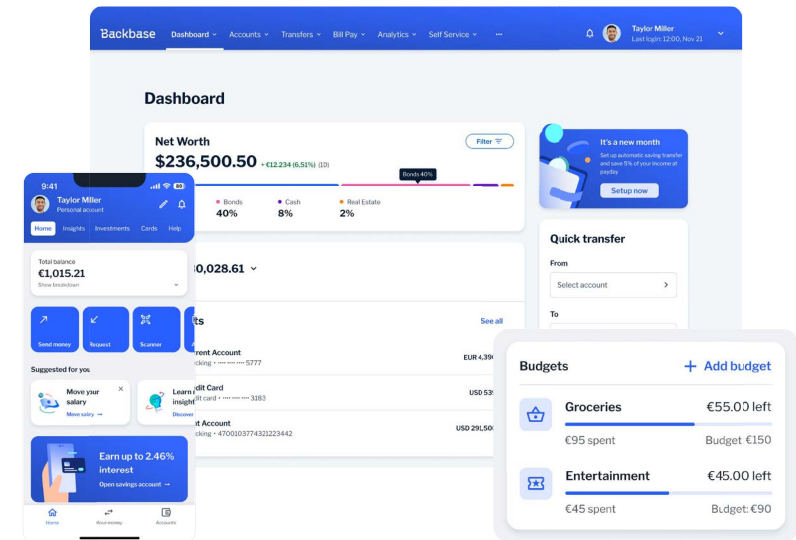
Composable Platform

SOLUTION

Break free from vendor lock-in & tech debt

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Journey orchestration & tailored value propositions

SOLUTION

It's time to rethink your modernization strategy

The traditional banking model is built on **legacy systems** that are costly to maintain and provide little differentiating value to customers.

But things are already changing. There's been a major paradigm shift towards a new operating model that's centered around customer **engagement orchestration** and the bank's ability to create differentiating value propositions. And with Backbase, you'll be poised to capitalize on this change.

Traditional banking maintaining legacy

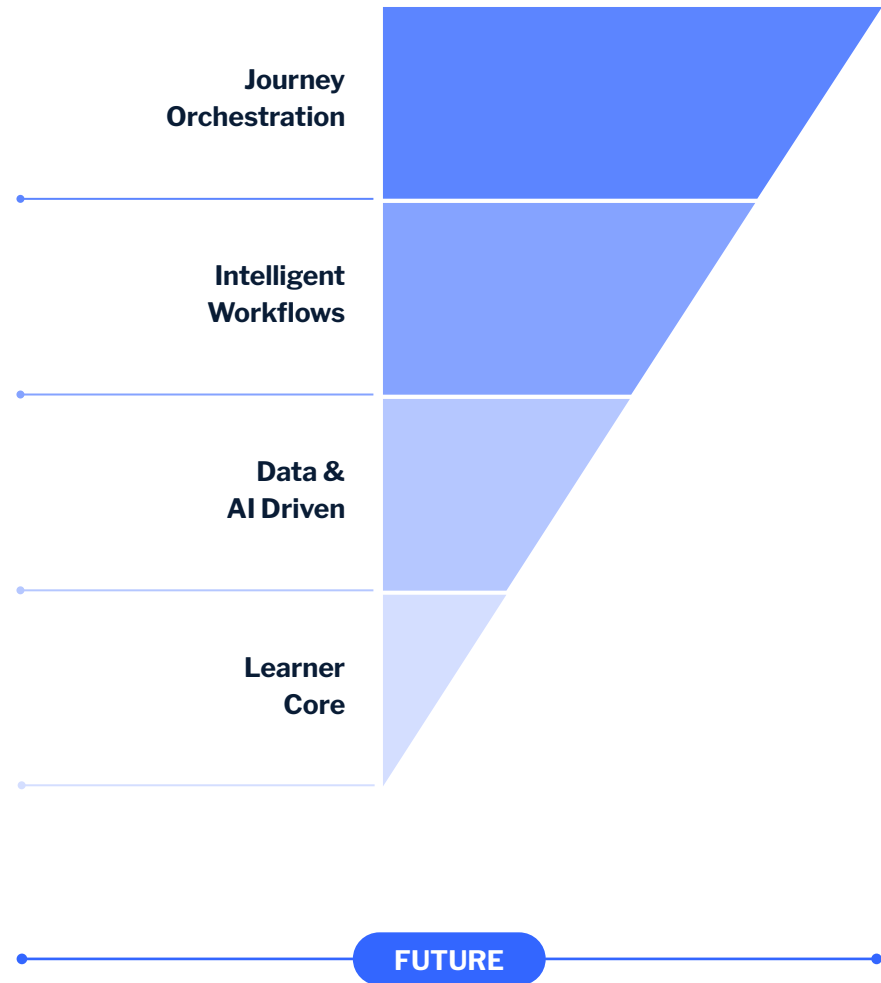


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Engagement Banking differentiating value propositions



Modern banking, built on open platforms

Harness the power of a new-generation, composable digital banking platform for accelerated innovation.

The Backbase Engagement Banking Platform offers a modular platform fabric with frequently-used capabilities, allowing you to quickly and securely connect to your downstream systems of record, such as core systems and CRMs, as well as third-party fintechs in your tech stack. This industrialized platform serves as a future-proof and stable foundation for seamlessly orchestrating all your customer and employee interactions across any digital channel. Additionally, the API-led architecture empowers you to focus on composing differentiating user experiences and deliver real business value.

Funding method



Mastercard

xxxx xxxx xxxx 4350

\$200.00

Balance: \$5,156.22

Add money

Lizzy Beth Card details

Credit Card

xxxx xxxx xxxx 4350

Backbase

..... 4350

Lizzy Beth

Valid Thru
12/24

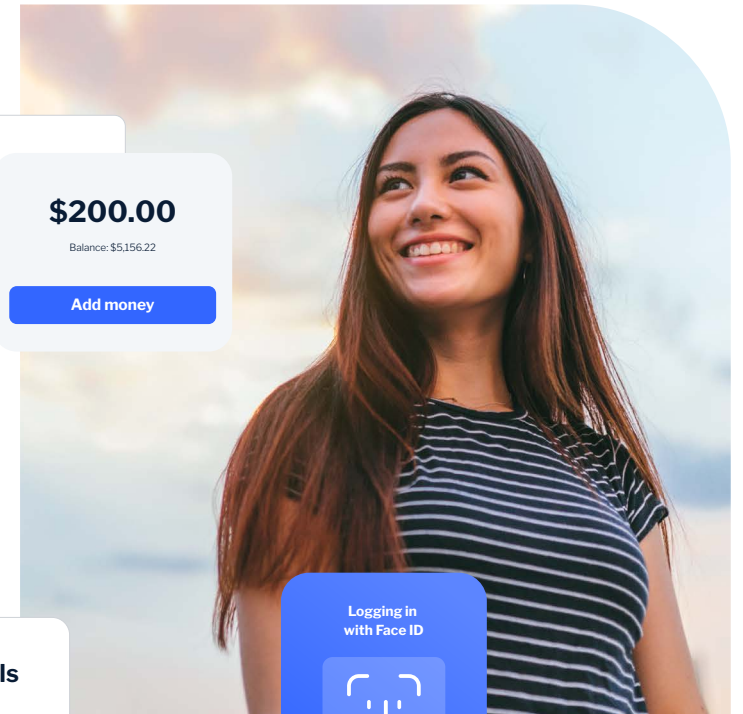


Add to
Apple Wallet

Logging in
with Face ID

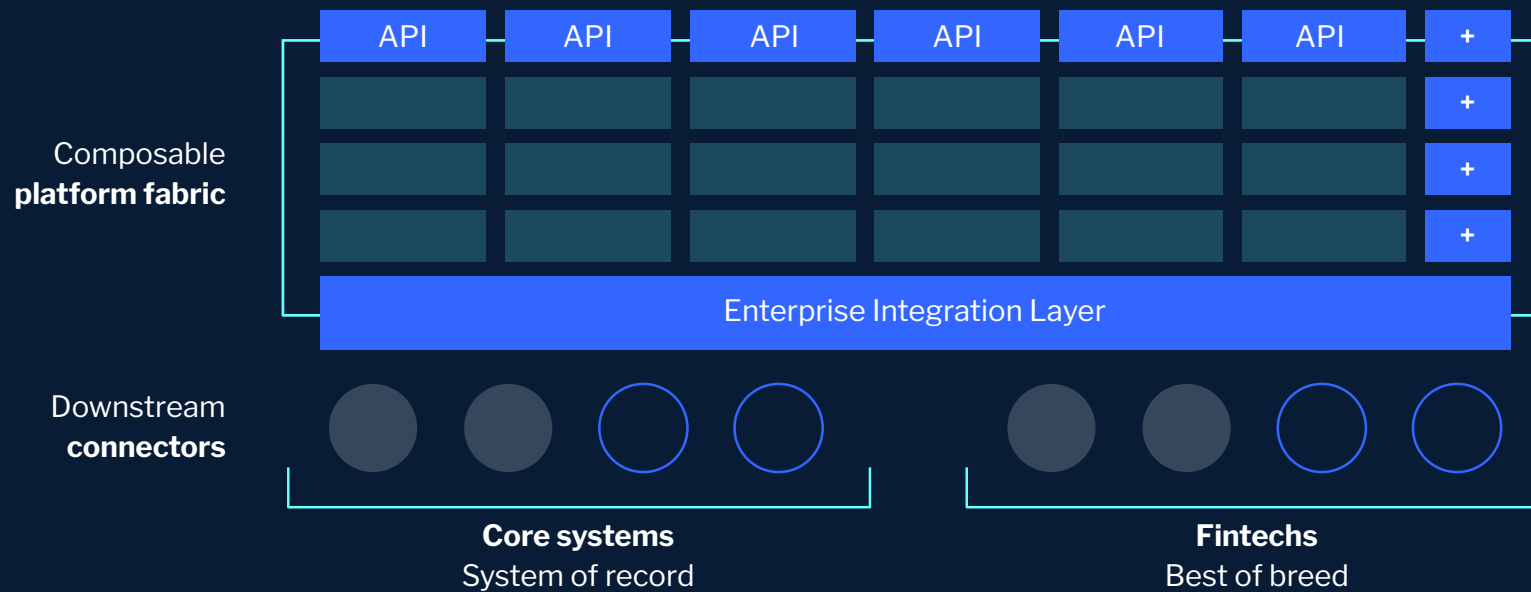


Face ID



A composable platform fabric for rapid banking modernization

Our 400+ industrialized and composable capabilities give you the flexibility to rapidly create tailored and differentiating financial experiences. It's built as a single platform from the ground up and designed to empower your bank to innovate on its own terms.



Platform capabilities

Identity & Entitlements Services

Mitigate risks and fraud by securely managing digital identities and the access rights of your end-users across all your digital banking channels — without compromising on their experience.

[Learn more](#) →

— Tailored value propositions | user experience —

API	API	API	API	API	API	+
User Mngt	Access Control	Verify Authy	Entitlements	Device Mngt	Audit	+
Presentation	Preferences	Segments	Campaigns	AI - Advice	AI - Upsell	+
Accounts	Transactions	Payments	Limits	Approvals	Batches	+
Pockets	Cards	Wallet	Portfolio	Robo Advisory	Trading	+
Cons Lending	Com. Lending	Mortgages	Trade Finance	Invoice Finance	PFM BFM	+
One Workspace	Customer 360	User Mngt	On Behalf	Advisory	Live chat	+
UX Flow	Track & Trace	Workflow	Case Manager	Decisioning	Documents	+
Data Lake	Aggregation	Ingestion	AI ML	Analytics	Reporting	+

Enterprise Integration Layer

— system of record : core banking | fintechs ecosystem —

Platform capabilities

Identity & Entitlements Services



Strong Customer Authentication

Secure your customer data by taking authentication to the next level. Generate unique authentication codes through at least two independent factors and a mix of either possession, inherence, and knowledge. Unlock biometric recalls across all digital channels with device enrollment for public key regeneration.



Access Control & Entitlements

Highly configurable fine-grained access control, approval workflow, and limits management. Empower your customers and bank employees to administer user permissions for managing service agreements, creating user profiles, setting limits, managing approvals, and more.



Transaction Signing

Protect your users against unauthorized transactions and non-repudiation. Use PSD2 RTS compliant FIDO-based transaction signing journeys and integrated authentication using SMS/email one-time passwords (OTPs). The dynamic linking capability stores transactions and signatures together through audited confirmation records.



Impersonation

Take customer servicing to the next level by allowing your employees to act on behalf of customers for digital or in-branch scenarios. Privileged service-agents can temporarily emulate customers in their digital banking applications to perform complex actions and quickly resolve queries.



Device Management

Allow your customers to securely enroll their devices for mobile banking and FIDO-based authentication. Link unique users, devices, and signing keys to be used for authentication of web and mobile channels. Sign and approve payments initiated via web, mobile, and PSD2/Open Banking channels (third-party) apps.



Federation

Re-use any existing user database or user directory to be fully integrated with the platform. Our federation protocols synchronize and co-exist with your existing systems through a built-in LDAP/AD adapter or, in case of custom-user directories, through a custom-developed adapter.

Platform capabilities

Customer Experience Services

Stand out in a competitive market and become the banking app of choice. Deliver tailored experiences, advice, product offerings, and communications to your customers, directly within their apps. Move from “one-app-fits-all” to micro-segmentation with personalized apps that excite.

[Learn more](#) →

— Tailored value propositions | user experience —

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Enterprise Integration Layer

— system of record : core banking | fintechs ecosystem —

Platform capabilities

Customer Experience Services



Audiences & Segmentation

A set of foundational capabilities that consumes and manages all your customer data sources (internal and external). Create logical groups of customers using SQL-like operators to enable data-driven segmentation. With continuous data ingestion, changes to your customer data are automatically, incrementally processed.



Campaigns

The Campaign capabilities orchestrate all of the interactions between the bank and its customers, on any channel, for any engagement pattern. Templates can be used and enriched with customer data to personalize the experience. These capabilities include ready-to-use communications services such as SMS, email, push notifications, in-app messages, or even live-chat capabilities.



Presentation

The Presentation capability allows you to dynamically tailor the experience and content to each individual user, without having to build and deploy multiple apps. With dynamic rendering, you decide what features, products, add-ons, and bundles are offered to different micro-segments.



Communication & Interaction

Deliver personalized content on any channel, using any of the available engagement patterns (e.g. in-app notifications/nudge, live chat, SMS, etc). Any capability or combination thereof can trigger personalized content delivery: account activity data, balance mutations, transactions, payments, user behavior, etc.



AI CoPilot

Deliver tailored recommendations and product propositions with AI-powered smart advice and assistance capabilities.



AI - Upsell

Generate Next Best Offers based on all the relevant information from the customer, consumed from the Customer Data & AI Services layer.




Preferences

The Preferences capability allows for personalization of the end-user experience, supporting feature toggles and capability settings that differentiate the end-user experience to their liking, across all channels.

Platform capabilities

Omnichannel Banking Services

Unlock progressive modernization with microservices that fuel advanced, real-time daily banking journeys and truly innovative customer experiences, all while offloading your systems of record and complementing with innovative capabilities.

[Learn more](#) 

— Tailored value propositions | user experience —

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Enterprise Integration Layer

— system of record : core banking | fintechs ecosystem —

Platform capabilities

Omnichannel Banking Services



Payments

Make money movements like purchasing, transferring, and payments convenient for your customers. From frictionless peer-to-peer transfers, account-to-account transfers, and bill payments, you'll allow your customers to send money quickly and securely. Cater to any payment process, whether it's configured by you or even by your customers.



Financial Insights

Powerful data processing and analytics allow you to offer financial insights to your customers. Provide income expense analyzers for income and spending analysis, budgets, pockets, turnovers, and more. Each service is built on an individual persistence layer, allowing quick calculations and processes while offloading the core banking system.



Transactions

Improve your customers' personal finance management (PFM) by turning your transactions into a powerhouse of insights. Provide full control over transactions while enriching them with real-time contextualized data. Empower your customers with insights on spending habits, allowing them to improve their overall financial wellbeing. And all the while, your helpdesk agents will have the power to efficiently service them whenever they need assistance.



Contacts

Give your customers the freedom to take multiple actions on contacts associated with their accounts. From creating, editing, or deleting contacts to advanced searches, initiating payments, and more, you'll be able to offer powerful capabilities through a unified overview of all contacts. The services are pre-integrated to automatically trigger approval processes when new contacts are added or edited.



Trading

Enable your users to actively participate and execute trades in the financial market by offering access to a broad spectrum of financial instruments, including stocks, mutual funds, and bonds. The capability gives customers the tools they need to make informed trading decisions through user-friendly features and advanced capabilities like price alerts or watch lists.



Accounts

Allow your customers to aggregate accounts from different core systems in a unified and consolidated way. Our microservices enable the aggregation of financial data from varied sources such as bank accounts and credit cards, empowering your end-users to take control of their finances.

Platform capabilities

Omnichannel Banking Services



Remote Deposit Capture

Accelerate your check clearance rates by digitizing end-to-end check depositing, allowing consumers and businesses to digitally deposit physical checks via the banking app — anywhere, anytime. Streamline your entire physical check-deposit process to enhance the digital banking experience, enabling you to increase digital adoption while reducing financial fraud and lowering processing and servicing costs.



Robo Advisory

Empower your customers to embark on their investment journey. Create digital investing products starting from a basic robo-advisory solution to theme-oriented investment portfolios such as ESG or sector-specific investments. Our platform offers a comprehensive, fully automated tool that simplifies the investment process while ensuring optimal portfolio customization.



Portfolio Management

Give your customers the ability to view their aggregated wealth and individual investment portfolios on demand. Our platform provides an extensive view on portfolio instrument positions, allocations, cumulative performance, valuation, and variation. That way, your customers can view the list of transactions in a portfolio, as well as search for a required transaction and filter them by a set of parameters.



Cash Flow Forecasting

Provide real-time insights on cash flow data to your business banking customers, enabling them to improve their financial health and the performance of their small-and-medium-sized enterprises (SME). And while you do it, you'll increase the acceptance rate for your credit and loan applications. Aggregate all available accounting data within your business banking transactions — such as payables, receivables, bills, and invoices — to create dynamic dashboards.




Batches

Allow your business users to create and send multiple payments in one go, instead of individually. Give the power back to your customers so they can stay in control of all batches and related payments with a unified and actionable overview.

Platform capabilities

Human Assist Services

Empower your front-office and development teams with a comprehensive, easy-to-use, customizable solution, allowing them to drive faster, more effective customer support. Boost employee productivity, preserve the personal touch, and keep costs down — Human Assist Services lets you have it all without compromise.

[Learn more](#) 

— Tailored value propositions | user experience —

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Enterprise Integration Layer

— system of record : core banking | fintechs ecosystem —

Platform capabilities

Human Assist Services



Unified workspace

Combine a range of critical customer service tools into a best-in-class unified workspace for service agents, including a rich 360° view of the customer, customer profile management, on-behalf-of actions, real-time communications, and more.



360° Customer View

Consolidate siloed customer data from core banking systems, CRMs, fintechs, and other databases into a 360° view. From personal customer details to product and account information, easily configure the types of data service agents can see and enable more consistent service at a lower cost.



User Management

Govern user interaction with digital banking applications through easy to navigate journeys spanning user creation, enrollment, and access, all managed via a unified workspace and fully connected to core banking systems.



Act on behalf

Create a secure service environment powered by highly configurable entitlements and access controls that enable permitted service agents to carry out key service actions – such as managing access and card – on behalf of a customer.



Advisory

Leverage a 360° view to offer personalized advice to customers via automations (chatbots) or portfolio advisors and service agents. Make recommendations based on financial health, credit reports, income, and expenditure patterns, all within a unified workspace.



Customer Communications

Connect customer communication channels such as secure messaging and live chat, directly within a unified workspace, and enable agents to deliver instant and low-friction experiences for customers.

Platform capabilities

Process Orchestration Services

Unleash enterprise agility. Leverage an architectural blueprint and enterprise-grade capabilities to build and orchestrate customer interactions — from simple to highly complex — and business processes, including decisioning, document storage, and case management.

[Learn more](#) →

— Tailored value propositions | user experience —

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Enterprise Integration Layer

— system of record : core banking | fintechs ecosystem —

Platform capabilities

Process Orchestration Services



Process Engine

The Process Engine is used to orchestrate complex workflows between customers and the involved bank departments. Design and execute end-to-end business workflows within a journey, including manual steps. Rather than using a proprietary language and technology, the Backbase platform adopts the Business Process Modeling Notation (BPMN) 2.0 standard and is based on the open-source Camunda platform. That way, you can always find the right talent to work with it. Your business analysts can use a visual modeling studio to create new business processes or make changes to existing/out-of-the-box processes provided by Backbase.



Document management

These capabilities enable intelligent document orchestration throughout any workflow, catering for storage, searching, versioning, communication, and access control. Documents can be either uploaded by a customer or employee, automatically generated in the Backbase platform, or received from an external solution. The Document Store service supports private repositories that are only available for service-to-service communication inside the platform. The Authentication and Access Control handle access control for Document Store so only authorized users have access to case documents.



Interaction Engine

The Interaction Engine facilitates the customer-facing parts of your onboarding, lending, and investing UX flows and ensures the right questions, steps, and experiences are rendered on any digital customer touchpoint. An interaction is the collection of steps a customer needs to go through in order to complete their application. An interaction step can vary in size from a multi-page form to a single-form field. The Interaction Engine ensures a seamless user experience and handles unstructured user behavior much better than a process engine could on its own.



Decision Engine

The Decision Engine is used to automate decision making across your banking workflows. Decisions are invoked from the Interaction Engine, as well as the Process Engine. This way, decisions are reused not only across flows (i.e. your end-to-end main processes), but also between sub-processes and interactions. Backbase adopts the Decision Model and Notation (DMN) standard for decision modeling, a well-established standard within the industry. This makes it relatively easy to find people that can work with Backbase to craft your decision models.

Platform capabilities

Process Orchestration Services



Case Management

The Case Data Store is a domain-agnostic model that provides a single source of truth for the case data across the end-to-end banking process. Data is collected and enriched through the interaction engine. At the same time, integrations are orchestrated by the process engine, collecting data from third-party providers and downstream systems. It's fully versioned, stored, and managed within the platform, accessible to employees through the Case Manager. Case Manager is an application that allows bank employees to manage tasks related to user onboarding and other product applications. The Milestone-Tracking Capability service provides out-of-the-box functionality that allows customers and employees to easily see and track the progress of an application.




Application Center

The Application Center is a customer-facing environment that provides transparency throughout the business process. Prospects and customers can securely access this service, allowing them to digitally collaborate with the bank, complete pending tasks on their side, and keep track of the progress of their case or application. A pre-built Document Request Journey allows the bank to create document requests, either manually through the Case Manager or driven automatically by the Process Engine. A task is generated in the Application Center, where the customer or prospect can securely exchange documents with the bank.

Platform capabilities

Customer Data & AI Services

Utilize a unified customer data profile, enriched with data from any source, to enhance your customer view, analytics, and experience. Adopt Artificial Intelligence and Machine Learning (AI/ML) to reduce manual processing, friction, and cost. Build your own capabilities using our Open Data platform and technologies to scale.

[Learn more](#) 

— Tailored value propositions | user experience —

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Enterprise Integration Layer

— system of record : core banking | fintechs ecosystem —

Platform capabilities

Customer Data & AI Services



Data Lakehouse

Our Data Lakehouse capabilities provide a foundational architecture for big data analysis. Backbase leverages the power of Microsoft Fabric as part of our unique partnership with Microsoft. This allows us to collate data from the Backbase platform and make it available for analysis and action through reporting, analytics, and MI/ML.



Data Ingestion

The Data Ingestion capabilities brings together data for analysis. Backbase provides a prescriptive data ingestion reference, available out-of-the-box. Thanks to Microsoft Fabric Data Flows, engineers can develop data transformation logic without writing code. Furthermore, a point-and-click configuration interface facilitates the easy administration of the ingestion process.



AI | ML

Leverage your data for insights and automation. Backbase Data-as-a-Service runs experiments and prototypes using AutoML, which provides model building development capabilities as part of the Microsoft Azure data cloud.



BI Reporting

BI Tools can connect to the Backbase Data Lakehouse through native SQL integration. Backbase leverages and provides dashboard accelerators based on Microsoft Power BI, but alternative tools – like Tableau – can also be utilized. You can even bring your own tooling to access data within the Data Lakehouse.



Anonymization

Backbase uses Microsoft Purview to define which data from the available catalog is applicable to be processed and subsequently determines which data should be anonymized. Then, we anonymize the selected data and ensure it's fit for purpose and ready for use in the reporting and analytics capabilities (BI, AI | ML).



Analytics

Access and analyze data for BI Reporting. Backbase utilizes Microsoft Fabric to allow data engineers to directly interact, query, and prepare data to be used in further stages, such as for BI Reporting and MI/ML solutions.

Platform capabilities

Customer Data & AI Services



Real-Time Analytics

Get real-time insights on customer behavior, including screen views, interactions, and crash analytics. Dashboards provide immediate insights while reporting capabilities provide historical trend analysis capabilities.



Data Science

Backbase provides an Open Data platform — allowing your data scientists and engineers to leverage all the data for analysis and experimentation with familiar tooling, including Spark notebooks.




Segmentation

Define and segment users based on key data markers in the customer profile or any data source integrated with the Data Lakehouse. This allows you to target capabilities across the Engagement Banking Platform to the most relevant customers.

Platform capabilities

Enterprise Integration Services

Reduce dependency on your core banking systems. Bring cutting-edge digital experiences to life by integrating your systems of record, CRM, and fintech capabilities with your system of engagement.

[Learn more](#) 

— Tailored value propositions | user experience —

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Enterprise Integration Layer

— system of record : core banking | fintechs ecosystem —

Platform capabilities

Enterprise Integration Services



Unified APIs

Completely standardized and stable Unified API layer that ensures all technologies and standards connect seamlessly with your engagement layer. The core agnostic and channel agnostic banking domain model is based on BIAN's leading data model and API definitions, and follows ISO 20022 standards.



Connectors

Accelerate your time-to-market with pre-built connectors with leading cores, CRMs, and fintechs. Our productized connectors help you integrate your engagement layer with downstream systems, while enhancing your customer experience with cutting-edge technologies from trusted third-party vendors.



API Management Layer

Leverage our powerful API management platform with our developer portal, API sandboxes, authentication, security, versioning, and API Analytics. With our APIOps approach, we guarantee a consistent and high-quality standard.



Integration Platform-as-a-Service

Connect with a serverless platform to create cloud-native enterprise integrations. Support all integration patterns for data mapping, aggregation, filtering, routing, and more. Our platform's composable and robust banking specific building blocks allow you to create integrations at speed.

Accelerate your digital banking transformation

- ✓ Buy plus build
- ✓ Polyglot architecture
- ✓ Digital Factory
- ✓ Reallocate budget



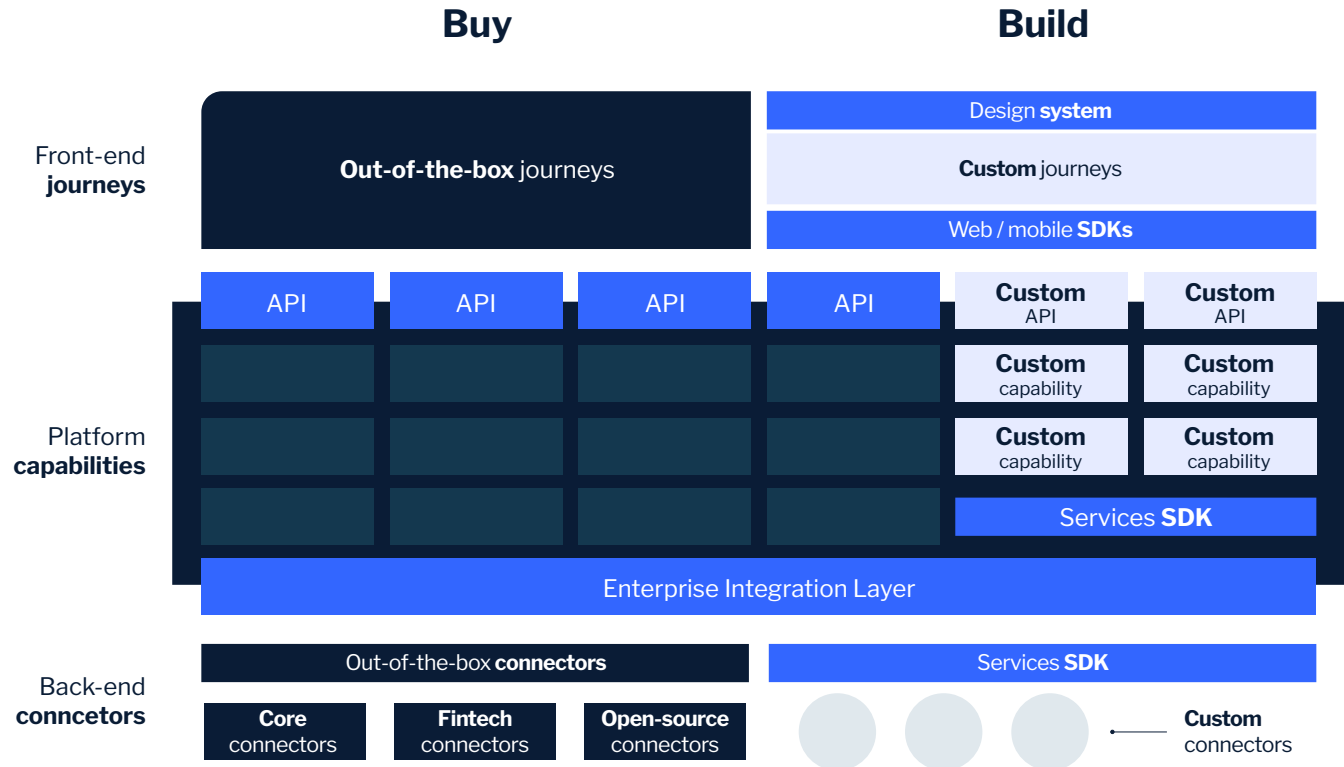
Banking transformation

Buy plus build: get the best of both worlds

We believe banks shouldn't be forced to decide between "buy" and "build."

With our out-of-the-box platform capabilities and customer journeys, your bank can leverage readily available functionality, covering up to 80% of what you need to build a modern mobile or web application on top of your core banking infrastructure.

That means your engineers will be able to focus on your unique, differentiating value, rather than building the basic functionalities from scratch. Leverage industrialized platform capabilities and ready-to-adopt customer journeys so you can differentiate by building unique features on top of a robust, industrialized, battle-proof architecture.



Banking transformation

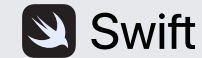
Polyglot architecture: maximum flexibility

Our platform can be adopted within your bank's existing polyglot landscape, enabling you to continue leveraging multiple programming languages and technology frameworks.

Polyglot front-end

Continue exploiting the thriving ecosystems and communities of popular front-end technologies like Angular, React, Flutter, Vue.js, Swift, and Kotlin. Using micro-frontends and module federation, our polyglot architecture allows you to tap into these ecosystems and leverage a vast array of tech-specific libraries, tools, and community support. By limiting the need for rework and reducing complexity, you can quickly integrate with our platform.

OTS - Apps & Journeys



Starter Apps & embedded Journeys

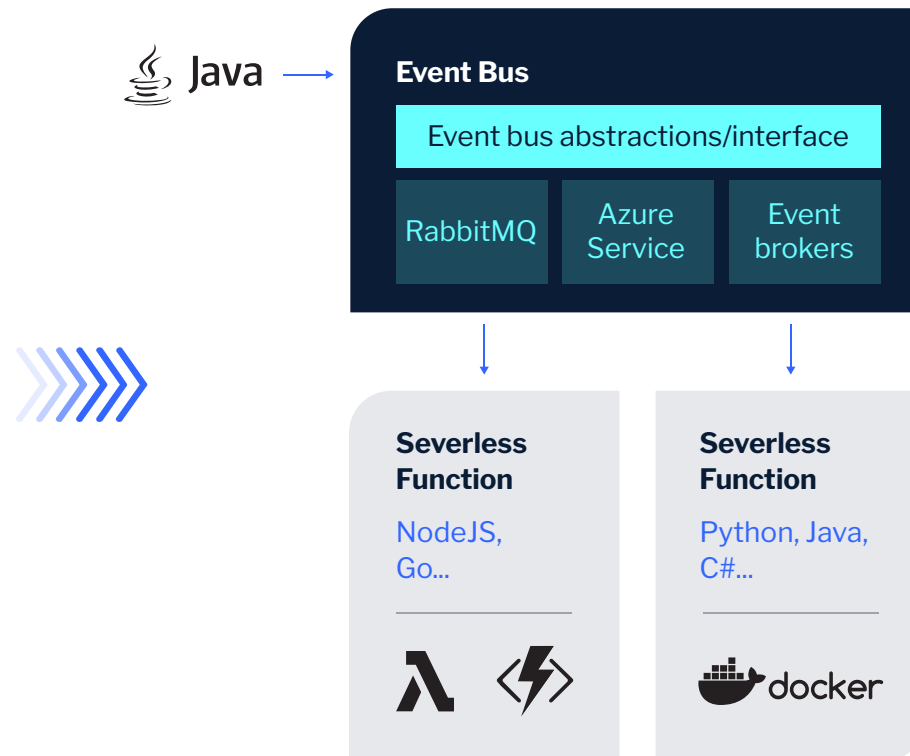


Banking transformation

Polyglot architecture: maximum flexibility

Polyglot back-end

Adopt a containerized approach to deploy components for system integration, data sharing, and bespoke microservice software development. Leverage the strengths of different frameworks, enhance developer productivity, optimize performance, and enable flexible, modular development.

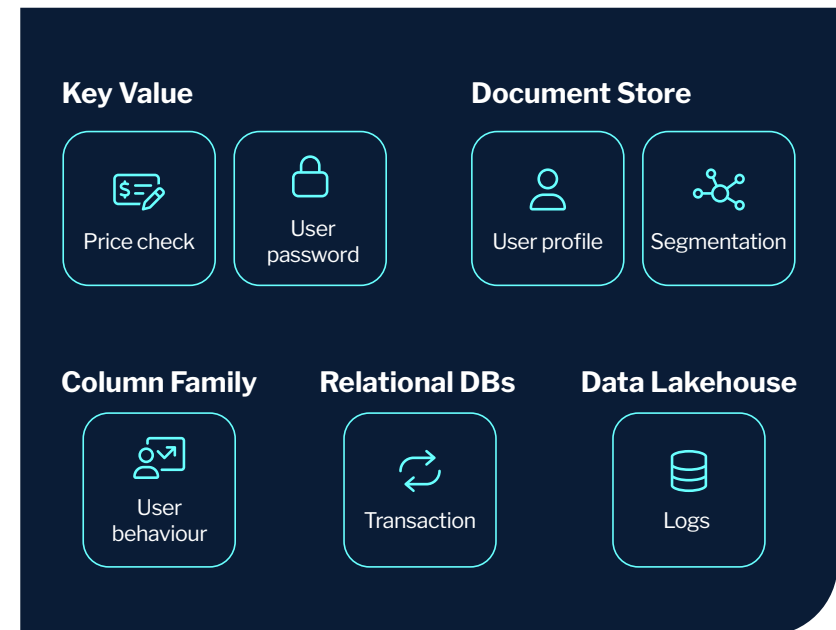


Banking transformation

Polyglot architecture: maximum flexibility

Polyglot ecosystem & infrastructure

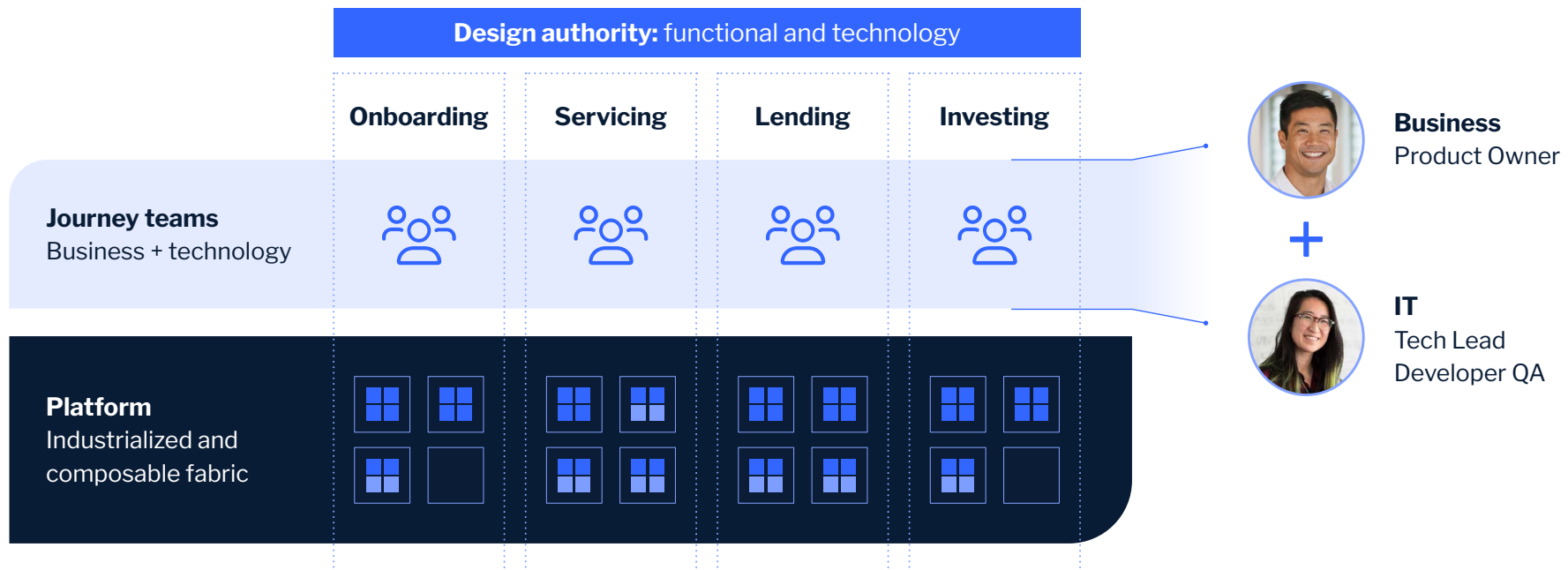
Ensure seamless interoperability across diverse infrastructural components in a polyglot setting. No universal solution exists: choose the best persistence layers and runtime engines to suit your specific banking needs. Opt for document-based storage, non-relational databases, or distributed key-value systems. Use event-based communication or integrate serverless functions for highly scalable small tasks.



Banking transformation

Turbocharge your Digital Factory

The Backbase platform is the “construction site” for digital transformation. On top of the platform, you work with your own cross-functional teams that are dedicated to change-the-business projects. All your teams leverage the same industrialized platform capabilities, including reusable building blocks and repeatable processes, to build tailored journeys and value propositions for your key client segments. The secret to the Digital Factory’s success? Small teams, working closely with the business side, function as a start-up accelerator and help your bank to rapidly modernize its customer journeys.



Banking transformation

Reallocate budget from “run” to “change”

The Backbase platform enables your bank to progressively modernize its IT stack. By eliminating the burden of maintaining outdated, bespoke systems and processes, we empower you to shift your focus back to innovation. You can even reallocate these cost savings to fund modernization efforts that drive innovation, enhance customer experiences, and boost the bank's competitive position in the market.

Legacy stack



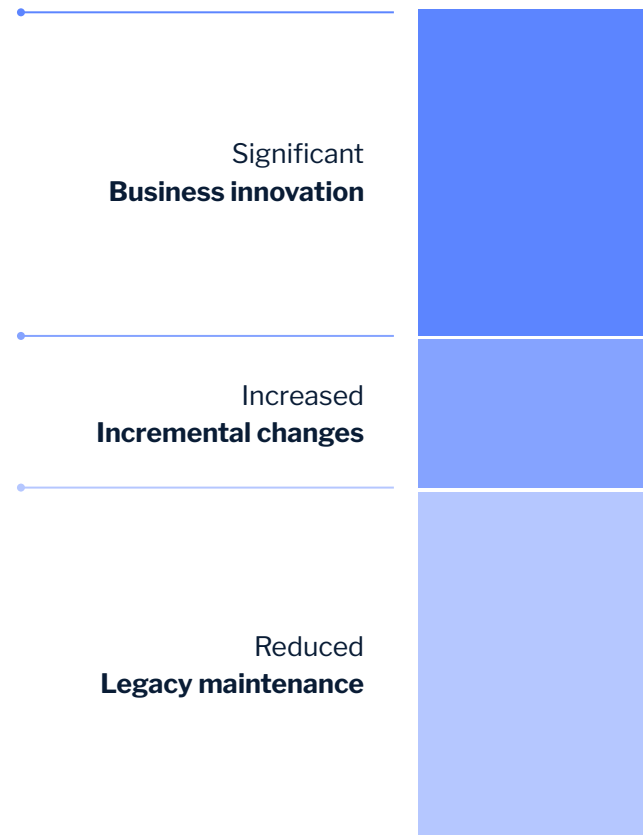
CURRENT

Banking transformation

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Engagement Banking Platform



FUTURE

Deployment options

- ✓ Backbase-as-a-Service
- ✓ All hosting options supported

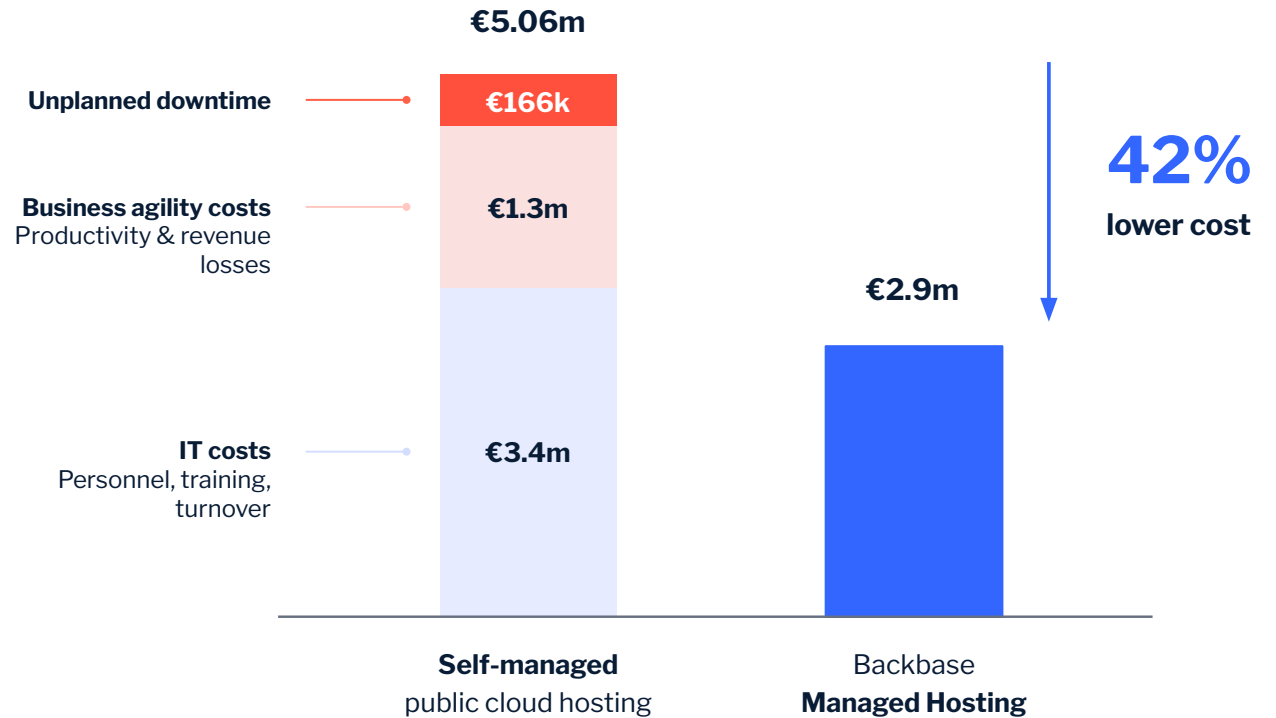


Deployment options

Backbase-as-a-Service

Our single code-base, continuous delivery operating model ensures your customers are always on the most recent version, removing the burden and the cost of maintaining multiple versions of the software. This allows you more time for innovation and focusing on building what you need.

[Learn more](#) ↗



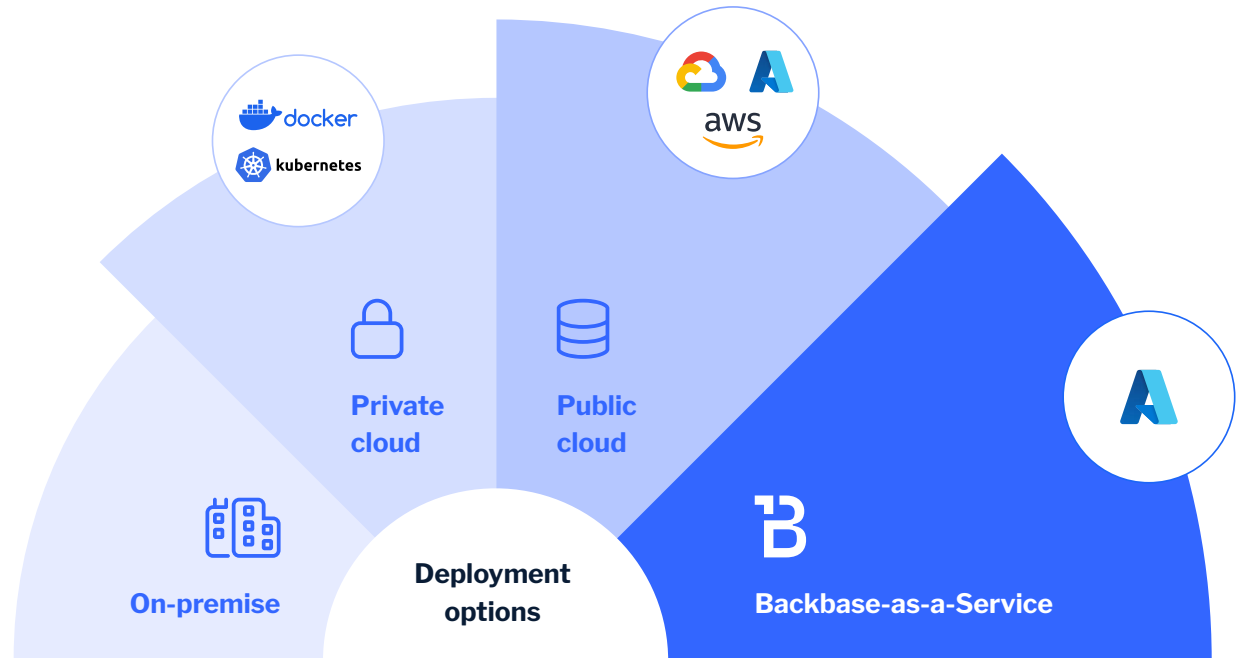
Source: Backbase Value Consulting, YEAR 1-5

Deployment options

All hosting options supported

No more vendor lock-in — deploy our platform on the infrastructure of your choice. Backbase supports different hosting options from public cloud to private, hybrid, container, community, and on-premise deployments. Discover our wealth of success in different cloud environments.

[Cloud deployment](#) →



By developers, for developers

Developer experience matters. We offer detailed documentation, tools, training and personalized support so your teams can explore and learn.



Developer Resources

Secure your customer data by taking authentication to the next level. Generate unique authentication codes through at least two independent factors and a mix of either possession, inherence, and knowledge. Unlock biometric recalls across all digital channels with device enrollment for public key regeneration.

[Explore Developer Hub](#) →



Backbase.io

Get access to all the tools, guides, and resources you need to get the most out of your Backbase products. Explore our entire library of product information, as well as the developer platform, documentation, design systems, marketplace, and more.

[Explore Backbase.io](#) →

JSON

```
1  {
2  "originatorAccount": {
3  "identification": {
4  "identification": "729190df-4937-94fd-5e1a3da132cc",
5  "schemeName": "ID"
6  }
7  },
8  "batchBooking": true,
9  "instructionPriority": "NORM",
10 "requestedExecutionDate": "2018-01-01",
11 "paymentMode": "RECURRING",
12 "paymentType": "SEPA_CREDIT_TRANSFER",
```



Kotlin



Swift



Angular



OpenAPI



Kubernetes



Docker



Camunda



Keycloak

Taking the next step

Every digital transformation is unique, and that means one-size-fits-all approaches just don't cut it. At Backbase, we're committed to giving your bank the resources you need to succeed, so take a look today and jumpstart your tech modernization journey.

Select your bank's ideal digital transformation strategy

[Read the guide](#) →

Make the best "buy plus build" decision for your bank

[Read the guide](#) →

Keep up with the latest trends in banking technology

[Visit the blog](#) →

Explore our product library, developer platform, and more

[Visit Backbase.io](#) →

About Backbase

Backbase is on a mission to re-architect banking around the customer.

We created the Backbase Engagement Banking Platform — a unified platform with the customer at the center, helping banks orchestrate seamless journeys across every stage of the customer lifecycle.

We make it simple for banks to orchestrate seamless customer journeys, all on a unified platform. From customer onboarding, to customer servicing, customer loyalty and loan origination, we help financial institutions surpass customers' expectations in every phase of the customer lifecycle. Built from the ground up with the customer at the heart, our Engagement Banking Platform easily plugs into existing core banking systems and comes pre-integrated with the latest fintechs so financial institutions can innovate at scale.

Industry analysts Forrester, Gartner, Celent, Omdia, and IDC continuously recognize Backbase's category leadership position. Over 150 financials around the world have embraced the Backbase Engagement Banking Platform - including Advanzia, Banco Caja Social, Banco de la Nación Perú, Bank of the Philippine Islands, ENT Credit Union, Greater Bank, HDFC, Judo Bank, KeyBank, National Bank of Bahrain, Navy Federal Credit Union, Natwest, Raiffeisen, SchoolsFirst Federal Credit Union, Standard Bank, Société Générale, TPBank, Washington State Employee Credit Union and Wildfire Credit Union.

Backbase is a privately owned fintech company, founded in 2003 in Amsterdam (global HQ), with regional offices in Atlanta (Americas HQ), New York, Boise, Mexico City, Toronto, London, Cardiff, Dubai, Kraków, Singapore, and Sydney.

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