

Drive deposit growth

Differentiate with frictionless digital account opening experiences and personalized products

Break free from inflexible core systems and digital banking solutions

Subpar digital account opening experiences and one-size-fits-all products are costing you customers. Studies show that more than half of potential account openers will give up if the process takes too long, and only 23% of customers are satisfied with the range of services their financial provider offers. With FintechOS's solution for digital account opening, you can regain control of your digital banking experience and offer high-quality account opening journeys and tailored products that will attract depositors and increase share of wallet. And the best part? You'll see the results in a matter of weeks, not years.

2-5 minutes

Time, on average, to open an account with a neobank. [\(Financial Brand\)](#)



75%

Number of banks that say it is more challenging to win and retain customers than it was 12 months ago. [\(Celent\)](#)



#2

A good digital experience ranks #2 on US consumers' priority list when choosing a financial provider. [\(Global Data\)](#)



Solution benefits

Give members a fast, intuitive omnichannel account opening experience

Whether opening an account online or in-branch, ensure depositors have a great experience that is unique to your brand. Offer intuitive journeys on mobile and web with a stellar look and feel and give applicants, tellers, and brokers the ability to start, stop, and continue applications later or on a different channel without repeating steps.

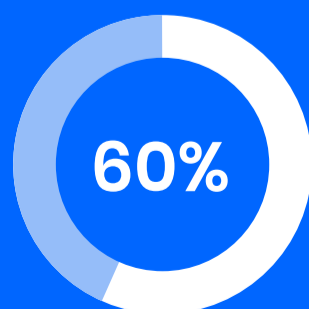
Reduce onboarding time and costs while ensuring compliance

Simplify the account opening process and give depositors immediate access to their accounts. Digitize and automate application data entry, KYC, AML, and account funding processes using your existing data and leading third-party providers.

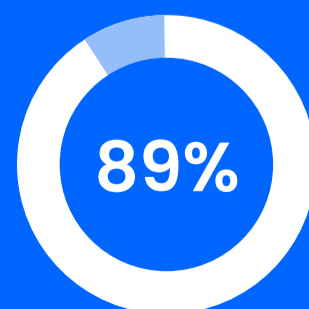
Gain competitive edge with personalized products and value-added offers

Increase acceptance rates by offering tailored product recommendations on digital journeys, branch, and call center. Easily change product rates, introduce new offers or bundle partner services as competitors come up with new offerings, interest rates change, or new regulations are introduced.

Results FintechOS customers have achieved



Customer base growth in 6 months



Reduction in onboarding time

Solution features

High-quality digital customer experience

Craft exceptional digital experiences that captivate users with pre-built flows and industry-leading UX/UI best practices. Configure flows to your unique products and brand, setting your institution apart from the competition.

fintechOS

Need help?

Contact Info
Select product
Identity Validation
Sign Contract
Fund

Before signing, please check your data

Please verify that the information below is correct:

Personal Data

Situation: Mr. First Name: JOHN

Last Name: SMITH Gender: Male

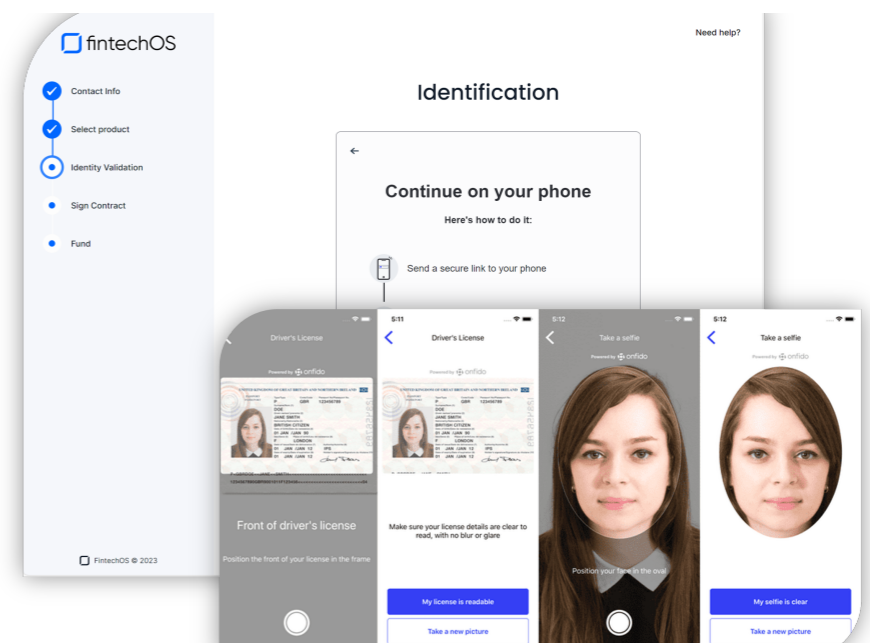
Place of Birth: San Francisco Date Of Birth: 23/02/1976

ID Data
Addresses

Continue

Instant KYC and AML

Streamline identity verification by integrating with leading KYC and AML providers. Empower applicants to seamlessly scan their ID documents using a mobile or web device while ensuring authenticity with liveness checks and robust fraudulent document detection.



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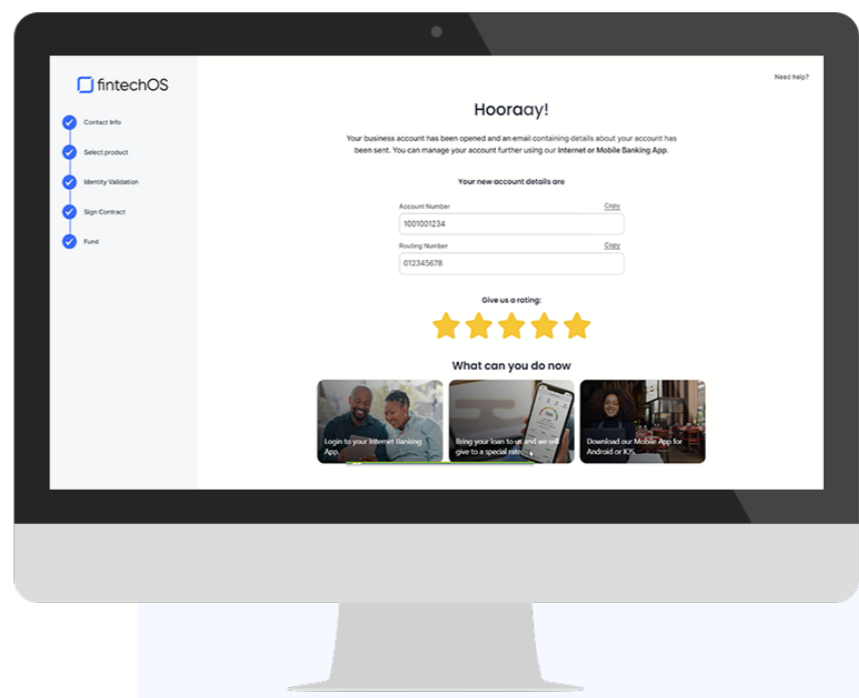
Hello. It's time to continue with your online application. When you're ready, you can do it by pressing the button below.

Continue

Cheers,
FintechOS

Automated contract generation and e-signatures

Define contract templates and automatically merge them with applicant data. Connect with DocuSign using pre-built connectors, opt for secure OTP verification via SMS, or integrate with any another provider of choice. Instantly send and store documents for compliance and traceability.



Fast application data capture

Streamline the applicant experience and minimize mistakes by automatically populating personal information from CRM systems, as well as external sources like scanned IDs and government databases.

User-centric experience

Automatically ensure that forms are filled out correctly and prompt users to fill in any missing details. Allow customers to complete their applications later or on a different device, without losing any entered data or encountering repetitive steps.

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Need help?

Contact Info
Select product
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Sign Contract
Fund

It's time to sign your Account agreement

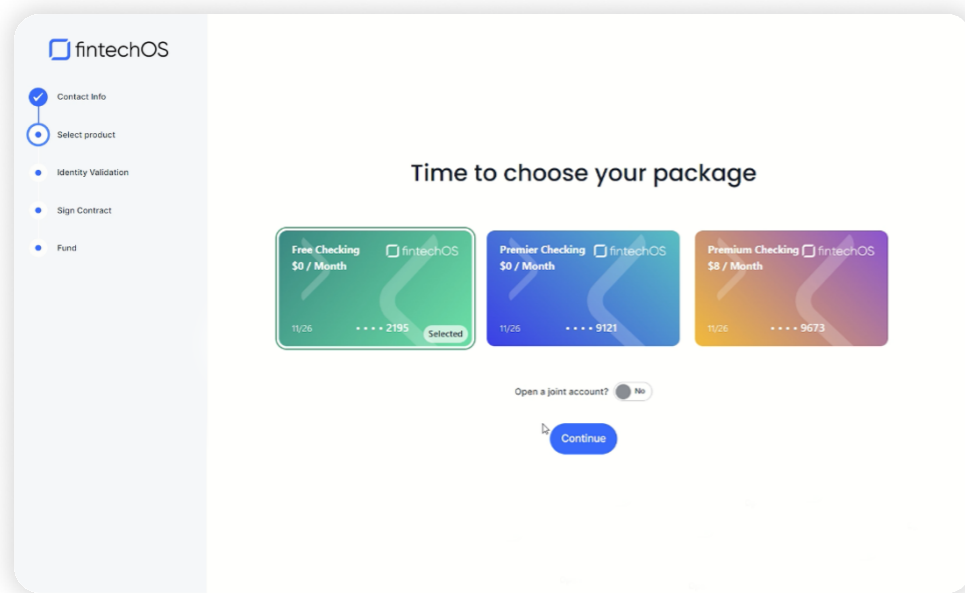
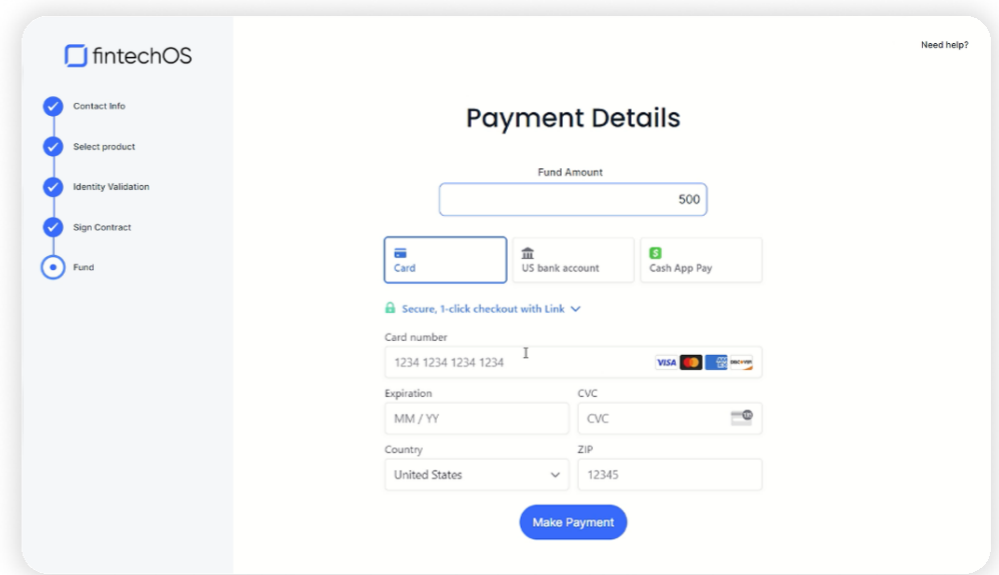
Please, click below to sign it. To carefully read it, a PDF version has been sent to your email address.

Account Tariff
Jan 2023
FintechOS Bank

Sign agreement

Seamless account funding

Enable depositors to fund new accounts using existing cards, bank accounts, or Google/Apple Pay. Leverage pre-built Stripe integrations or connect to any other system or payment processing platform via APIs.

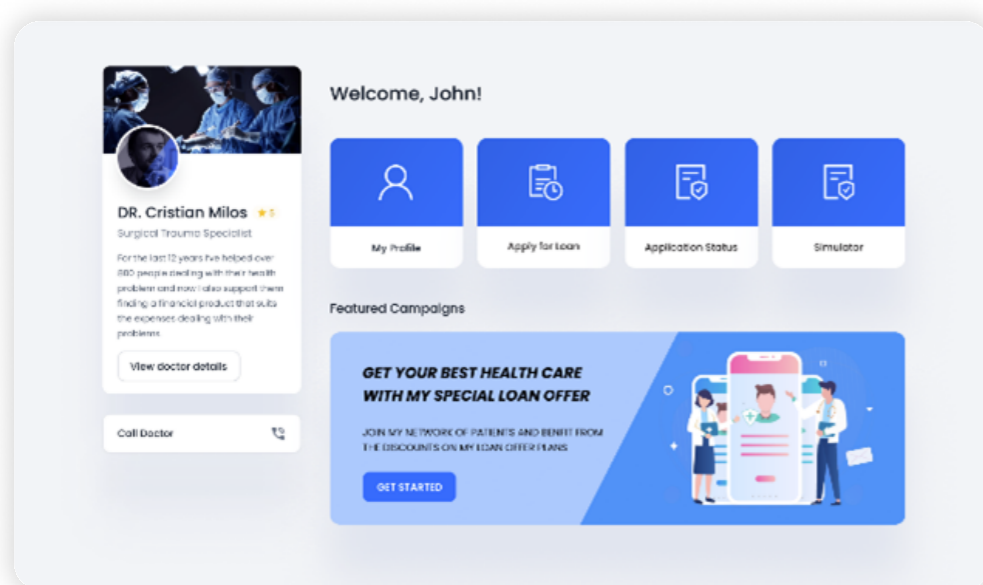
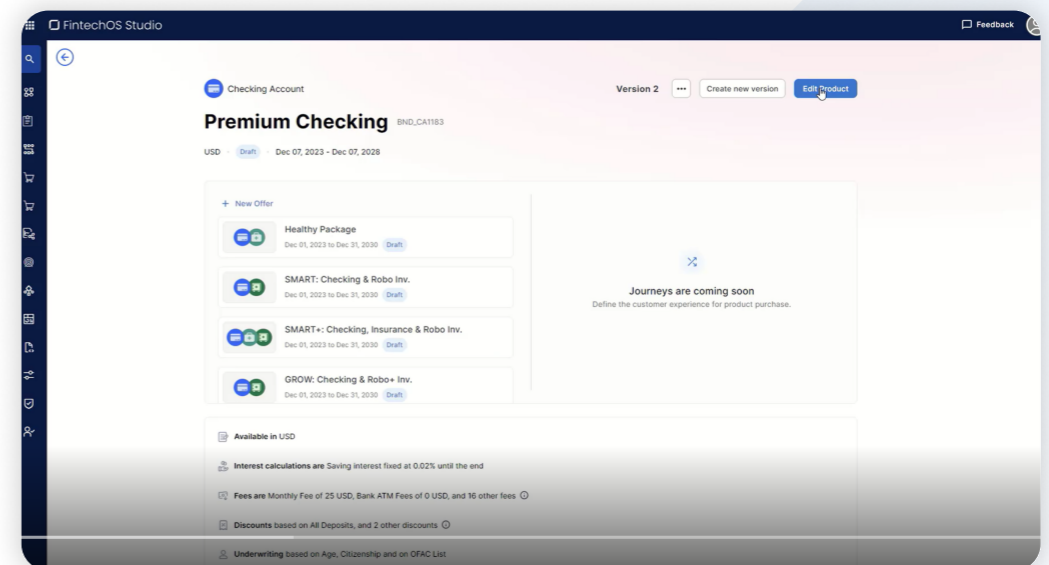


Cross-sell & up-sell

Leverage applicant data to provide personalized recommendations for ideal plans and packages. Seamlessly offer additional options like deposits, checking accounts, credit cards, personal loans, or insurance.

Personalized value-added offers

Appeal to younger customer segments with tailor-made products and bundled deposit offers, featuring popular partner products and subscriptions such as Amazon Prime, Spotify, and fintech services like Acorn.

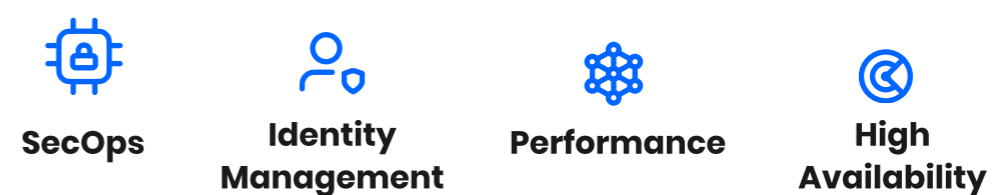


Embedded-finance ready

Reach more customers at a lower cost by going beyond traditional distribution channels. Easily embed digital journeys and deposit products into retail partner websites and point-of-sale solutions using APIs.

Enterprise-grade

Integrate with any existing core system and scale your products and journeys to millions of users. Cloud-native architecture, redundancy and industry-leading security practices ensure you can focus on growing your business, not on technology.



Our certifications



Accelerate your digital banking transformation

Start small and gradually expand into other lines of business. Avoid risky, years-long core replacement projects by augmenting your existing technology with next-generation financial product management capabilities that enables you to innovate quickly on financial products and journeys across any line of business, while modernizing core capabilities as you go.

Deposits

Lending

Mortgages

Wealth

Embedded
Finance

POS Lending



Omnichannel customer experiences

Build high-quality digital experiences for existing or new products. Reuse flows across products and channels for faster time-to-market and a unified, consistent customer experience.



Flexible product innovation

Launch new financial products and offers fast across savings, lending, wealth, and insurance. Automate decisioning and define personalized pricing and offers for specific customer segments.



Data at the core

Aggregate data from existing systems and enrich it with third party sources to personalize products, offers, and digital journeys in real time.



Composable servicing capabilities

Support existing and new books of business with composable servicing capabilities without needing to make core system changes or replacements.



Ecosystem banking

Tap into the latest ecosystem of products and services with an open, API-driven architecture and pre-built connectors to 150+ providers.



Product portfolio management

Make informed strategic decisions by tracking the real-time performance of products, partnerships, and digital channels across all lines of business.

Scan the code or
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Technology Standout 2023



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