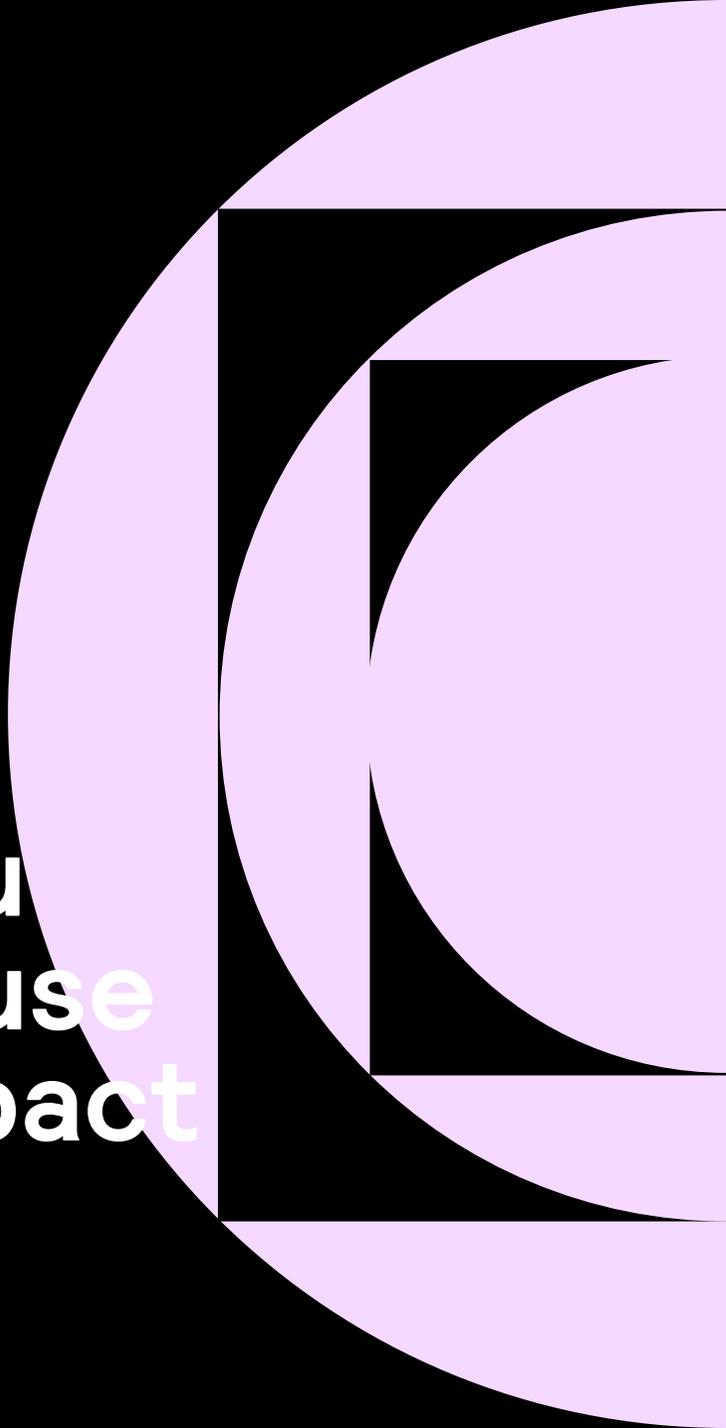


we
are
you

**banking IP:
reusable IP components for
retail and private banking**

Technical and functional reusable IP-components that offer a solid basis for setting up a complete retail and private banking experience to support the launch of new brands and challenger banks faster, more stable and better.



**you
cause
impact**

The Banking-IP is used as an implementation kick-start, covering major components (both functional and technical) to build a digital retail bank and/or private bank or wealth manager. Many years of own investments and experience gained in several client implementations resulted in reusable functionality, in a Microsoft .NET and Sitecore context. What can you expect? An accelerator approach for payments, savings deposits, credit cards, myzone and self-service, transaction overview, insights in your investment portfolio, asset allocation, etc. Branding is easy. With services in place to assist in all necessary integrations, we enable you as a marketer to focus on your unique corporate qualities, rather than universal banking needs. That's exactly the reason why we use Sitecore as a preferred platform to power our banking projects.

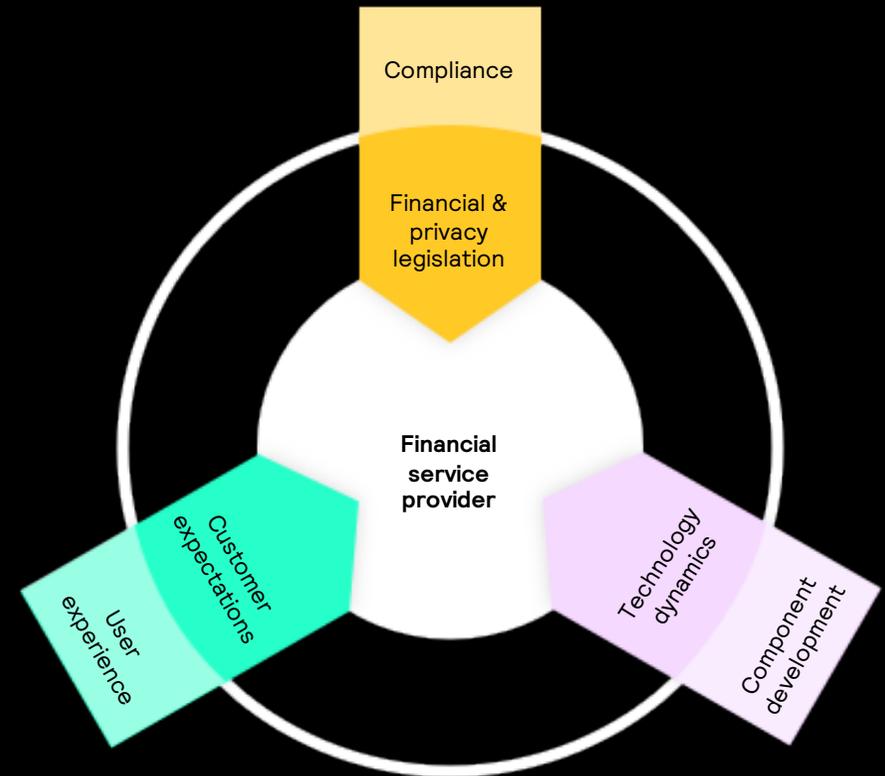
**Short time-to-market
and a high quality web
experience, based on
actual client
implementations**

You want to innovate within a competitive market. You want to align your brands where you can, to ensure you reduce the cost of overhead as much as possible. Yet you want to be able to position your brands in a way they attract the right demographic and stand out in a highly competitive industry. You want to be able to respond quickly to current events and a changing consumer, benefit from trends, and painlessly let go of things that don't serve you or your customers any more. You want to make a difference in your company and to your clients; so, let's make a difference by engaging with We are you and their banking experience and reusable component approach and powered by the Sitecore digital engagement platform.

You have three forces that strongly impact your ability to make a difference.

- You need to be compliant to regulations
- You need to serve your customers in a consumer-centric way
- You need to work within a technology landscape that is often dominated by legacy systems

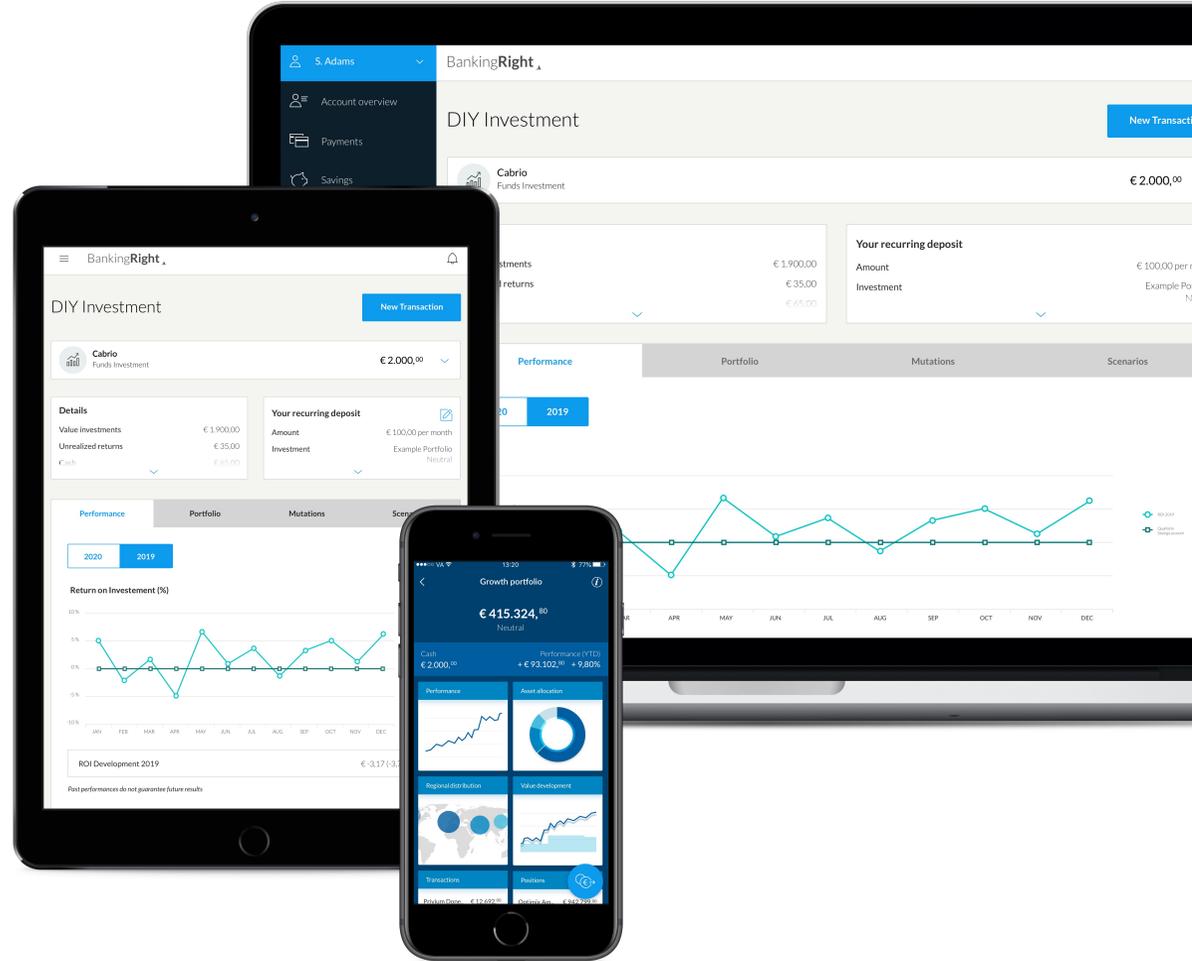
We are you combines the knowledge of all three of those forces and delivers successful client interaction. The online customer experience is the key differentiator for any financial services provider. Our solutions, powered by Sitecore put you in full control of this strategic asset. We provide highly flexible solutions to kickstart new digital channels and we support delivery models that allow you to direct the continuous development to the evolving needs of your clients.



banking IP

Our IP offerings are a solid foundation for all your web frontend needs. Next to this IP approach, we also offer BankingRight Mobile, a fully native mobile answer to all your mobile needs and questions. Our mobile-first (and web-complemented) offering ensures you can benefit from all the opportunities Open Banking has to offer:

- fully digital onboarding of new clients
- product overview
- transaction overview
- customer interaction
- money transfers
- payments
- real-time integrated support
- correspondence overview



For private banks and wealth management institutions, BankingRight Mobile offers investment management capabilities for single fund investments, such as:

- asset overview
- portfolio insights
- goal based prognosis
- buy and sell funds
- automated savings capabilities
- micro investments
- balance alerts
- investment prognosis

Our web IP is supporting similar functionality which means you can have both digital channels enabled and provide a seamless customer journey and within a short time-to-market.



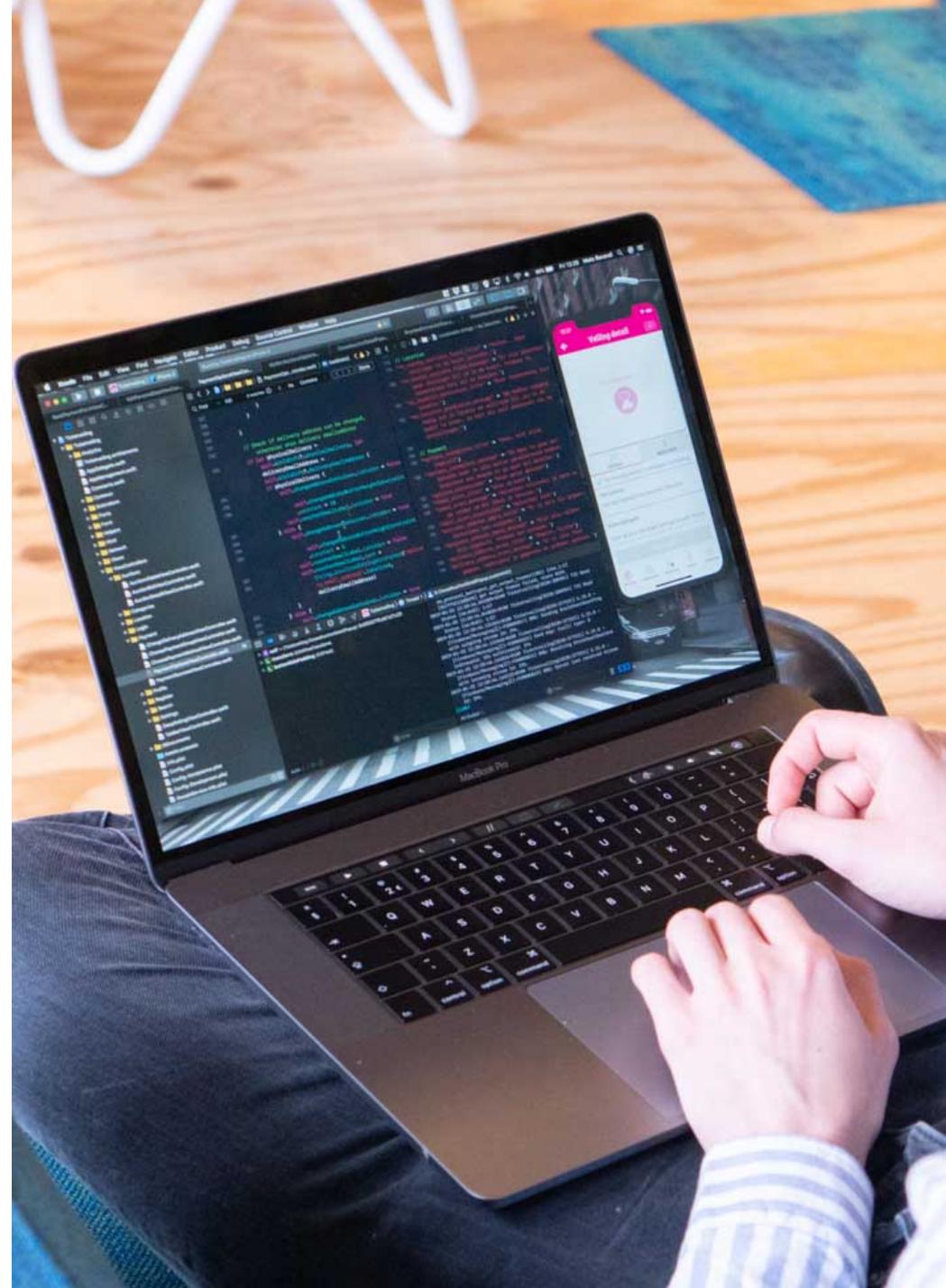
Integrations

To further accelerate your development, we offer turn key integrations with technologies of partner like Five Degrees, Ohpen, Ortec Finance, OneSpan, Gemalto and Onegini. Using smart API based integrations, we support you in connecting the right technology to take your interaction to the next level. This includes your own new or legacy core systems.

Components

We are you offers many features. You can use all these features to launch a full retail, savings and wealth proposition or launch only a selection to enable your clients to perform a very specific interaction online. That way you can choose to take a step-by-step approach to transition your clients to a digital interaction or to bring your digital interaction to a new platform. Our solution includes:

- Chat interaction
- PSD2 compliance
- PSD2 integration of other accounts
- QR code payments
- Peer to peer payments



We are you is an international software- and services provider. *We are you* Amsterdam specializes in digital interaction for financial services. As part of a cross industry digital agency, they conceptualize, design, develop, and optimize digital channels for banks and insurers. They offer over 20 years of experience delivering solutions that consist of custom code, productized components and partner technology, integrated to work seamlessly. Their focus is on achieving the ultimate customer experience and continuous digital innovation. *We are you* employs over 400 professionals of whom over 100 are specialized in financial services.

Read more about the banking clients we serve on weareyou.com

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get in touch