It's happening...

New players and new financial models

...before this new paradigm, we are not only talking about Digital TRANSFORMATION, but Digital Natives
Each player can present a 'Digital Business' model

Any type of bank must be 100% digital, but depending on the starting point, there are 3 ways to achieve it:

**Transformation**
Traditional Business

**“Spin Off”**
Digital of Traditional

**IFS Digital Natives:**
- Neobanks
- Insurers
- Fintech
- Insurtech
Native Digital Bank creation steps

<table>
<thead>
<tr>
<th>Design of the “how”</th>
<th>“Door opening” and 7x24</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regulations</td>
<td>Innovation</td>
</tr>
<tr>
<td>Hyperconstruction</td>
<td>Cibersecurity</td>
</tr>
<tr>
<td>MVP - Agile</td>
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</tbody>
</table>
¿What characterizes digital natives?

Betting on a complete transformation towards digital

- High technology
- Recognition of the power of data
  - Data Exploitation Strategy
- Agile and Automated Processes
  - Better relationship with customers
- Low Number of Employees
- Low Maturity
OUR MODEL BANK
4 key pillars with a unique differential proposal

Be unique
Make your client feel different

Stay simple
Focus on your business and lead the strategy

Deliver sharply
The financial business needs to remain reliable

Grow Fast
Maximize the conversion of prospects to reach critical mass
Wilobank – Argentina
Creation “From Scratch” of a 100% Digital Bank in Argentina

Digital Onboarding
I become a customer from my phone ... in less than 5 minutes

Inclusive and transparent
All are accepted without exceptions - free service to the client

Security
Wilobank is approved and regulated by the Central Bank

100% digital channels and processes
There are no branches ... all operations are made on the cell phone
The Iceberg of the Digital Bank Wilobank

**Product (App)**
Banking products
Loans/Deposits/One-Click Cards
P2P Payments
Lower Fees and commissions
Individual Pricing

**UI/UX**
Minimalist, more attractive
Intuitive navigation
Functional

**The architecture**
Professional team
Trustworthy partners
Effective business models

**Client oriented**
Banking anywhere, anytime
Instant and convenient digital branches
Customer support 7/24

**Promotion**
Personalized marketing
Simple and transparent
Educational
Focused on the benefits

**Regulatory environment**
Banking license
Bank regulations

**Core banking**
Reliable and flexible
Minsait Digital Value Offer
User Experience Value

Consultancy
Strategy Identification, product definition, ideation of new business models, development of Business plan

Regulation
Knowledge of the regulation of each business in different geographies

Technological Platform
Core banking, insurance and payments. Robust and flexible

Operation and processes
Ability to promote transformation operations at the pace that digital natives need

Innovation
Continuous analysis of market trends. Creation of new technologies

Smartbranch
The link between the physical and digital world

User Experience
A Platform capable of responding to the challenges of the market with a complete suite of in-house and third-party products that offer agility and flexibility, built at a Bottom-Up functional level, allowing an optimized Time-to-Market...
Digital Banking

Technological platform
Core Banking – Modular platform with functional scope

Channels

Omnichannel experience platform
Home Banking Mobile Banking Mobile Payment PFM Digital On-Boarding Financial terminal POS

1. Products & Services

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Payments</th>
<th>Assets</th>
<th>Business Banking</th>
<th>Cash management</th>
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<td>- Savings account</td>
<td>- Transfers</td>
<td>- Loans</td>
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<td>- Checks</td>
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<td>- Asset crediting</td>
<td>- Goods</td>
<td>- Commercial discounts</td>
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2. Digital Account

Buying and Selling Currency

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<tr>
<th>Means of Payments</th>
<th>Aditional Services</th>
<th>COMEX</th>
<th>Stock and investing</th>
<th>Insurance</th>
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<td>- Funds and pensions</td>
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<td>- Switch (Card operator)</td>
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5. COMEX

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7. Business Banking

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8. Cash management

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10. Regulatory Report

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12. ERP

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An Indra company
Smartbranch

Various spatial configurations, technologies, space designs and models of attention to differentiate yourselves from the rest

Tech
Hightech & Innovation
• Agile and unassisted operation
• Labs innovation / startups

Store
Retail & Shopping
• Lounge spaces
• Shopping areas

Social
Open & Community
• Co-working Spaces
• Coffee Zones & WiFi
BBVA, Tech Model

Santander, Social Model

Caixa, Retail Model
Our Vision

Drive Future Banking

Our vision is articulated in these 3 main value stages

Activating
Welcome and personalized customer interaction
Generate an immersive and personalized onboarding experience in an innovative space with targeted messages

Connect
Operations with remote Ambassador (or unassisted)
Facilitate the operation of clients through optimized and agile solutions

Accelerate
CoDesign of the future
Promote the customer-centric vision and co-create future projects with the client and/or the community
Onesait Banking Branches

The 3 lines to help you with the transformation of the physical network

Experience
Design of the customer journey experience and the physical space that sustains the experience

Platform
Automated management of the entire network with monitoring capacity of the experience

Devices
State-of-the-art devices to offer an agile and innovative experience
360 Solution