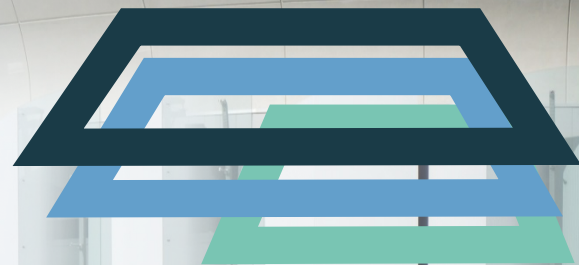


Beyond Digital Banking



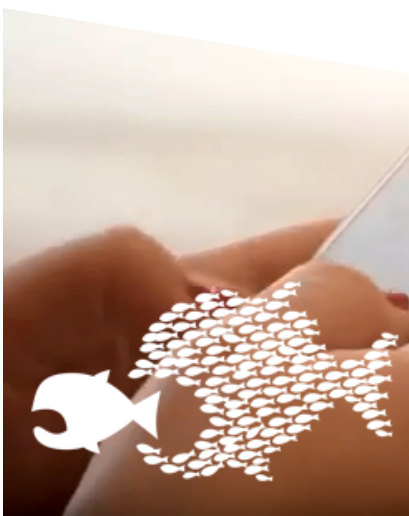
March, 2019

minsoit

An Indra company

It's happening...

New players and new
financial models



...before this new paradigm, we are not only talking
about Digital TRANSFORMATION, but Digital Natives



trōv
GObank

finnSM
by CHASE

clip

TrueMotion
Lemonade
greenhouse
by WELLS FARGO



Banco
ORIGINAL

ny
bank

WILobank

Atom bank
monzo

QuantPlate
WiZink
fintonic

TransferWise

fidor
BANK

WeBank
微众银行



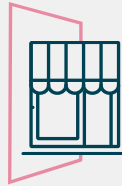
Each player can present a 'Digital Business' model

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

Design of the “how”

Regulations

Hyperconstruction

MVP - Agile

“Door opening” and 7x24

Innovation

Cibersecurity

¿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



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**100% digital channels
and processes**

There are no branches ... all
operations are made on the
cell phone



Digital Onboarding

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

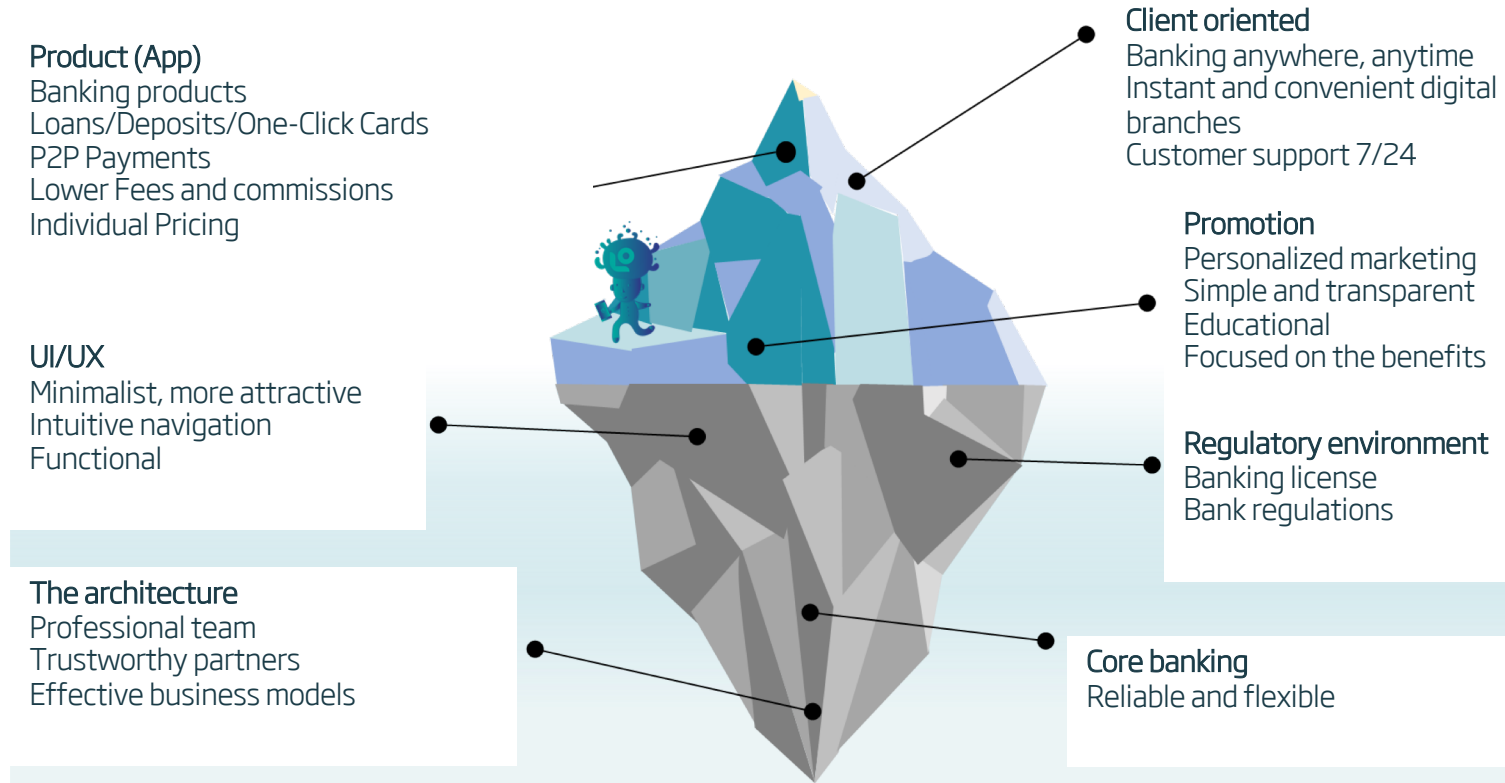
Inclusive and transparent

All are accepted without
exceptions - free service
to the client

Security

Wilobank is approved and
regulated by the Central
Bank

The Iceberg of the Digital Bank Wilobank



Minsait Digital Value Offer

User Experience Value



Consultancy

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



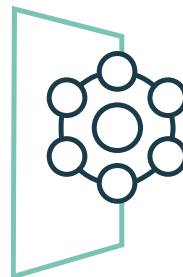
Regulation

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

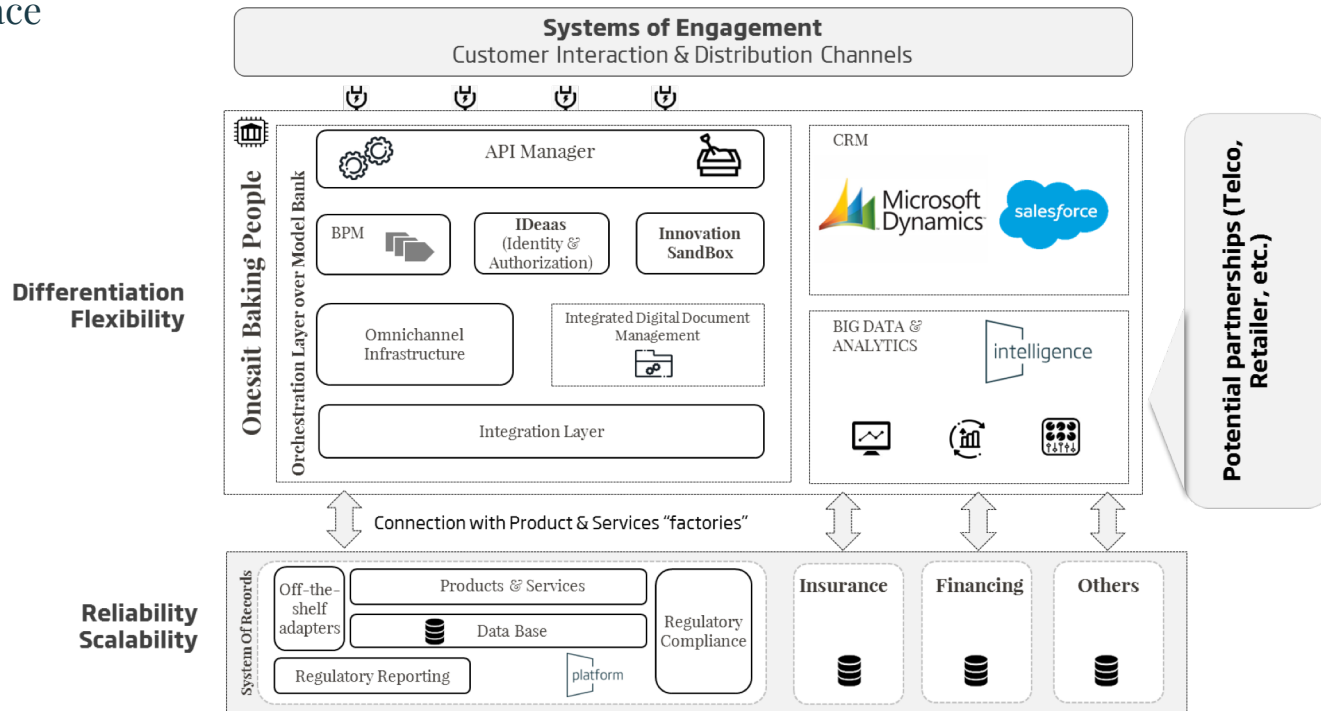
The link between the physical and digital world



User Experience

Technological Platform

Digital Marketplace

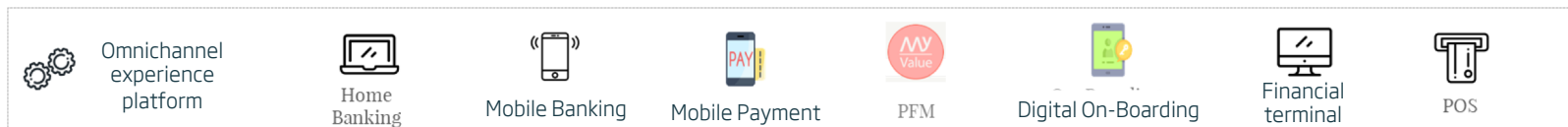


A Platform capable of responding to the challenges of the market with a complete suite of in-house and third-party products that offer agility and flexibility, built at a Bottom-Up functional level, allowing an optimized Time-to-Market

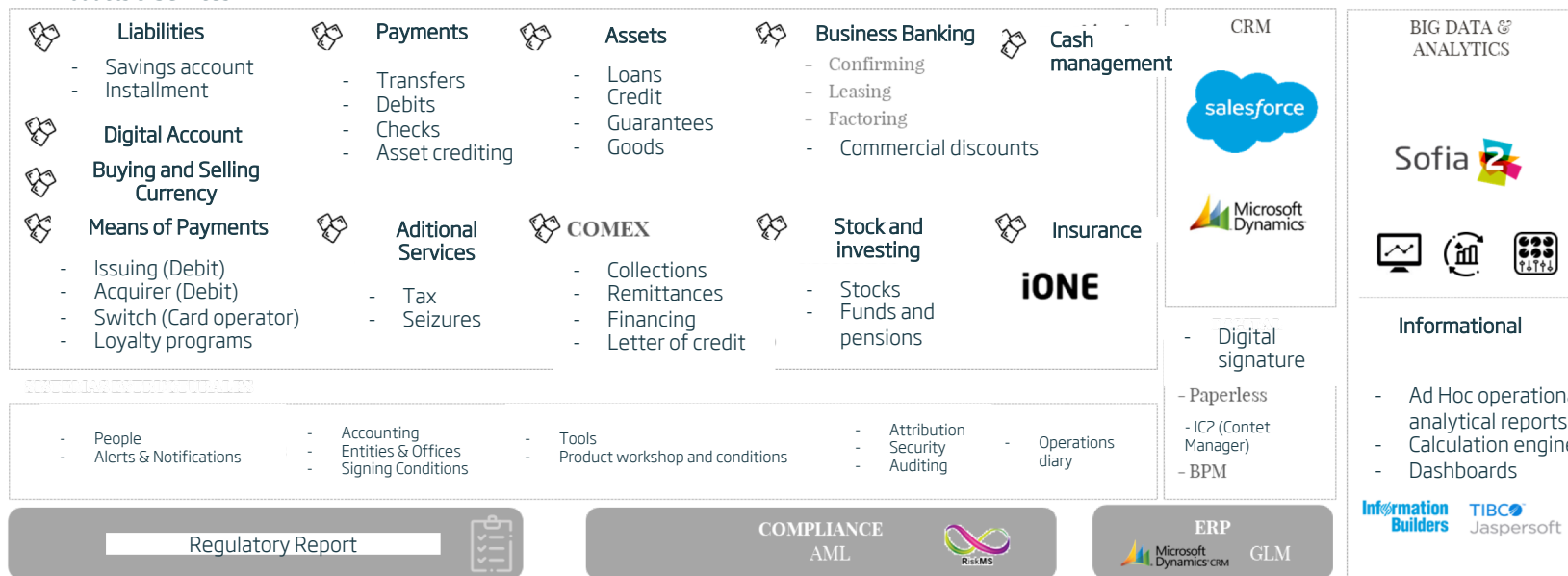
Technological platform

Core Banking – Modular platform with functional scope

Channels



Products & Services



Smartbranch

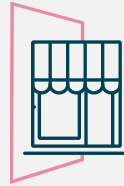
Various spatial configurations, technologies, space designs and models of attention to differentiate yourselves from the rest



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



Caixa, Retail Model



Santander, Social Model

Our Vision

Drive Future Banking

Our vision is articulated in these 3 main value stages



Activate

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



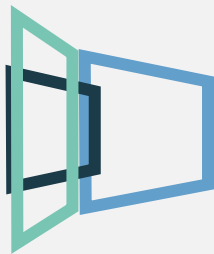
Accelerate

CoDesign of the future

Promote the customer centric vision and co-create future projects with the client and / or the community

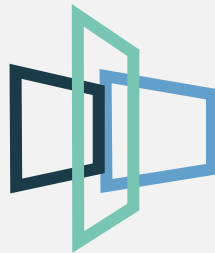
Onesait Banking Branches

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



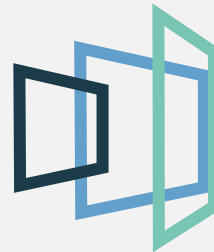
Experience

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



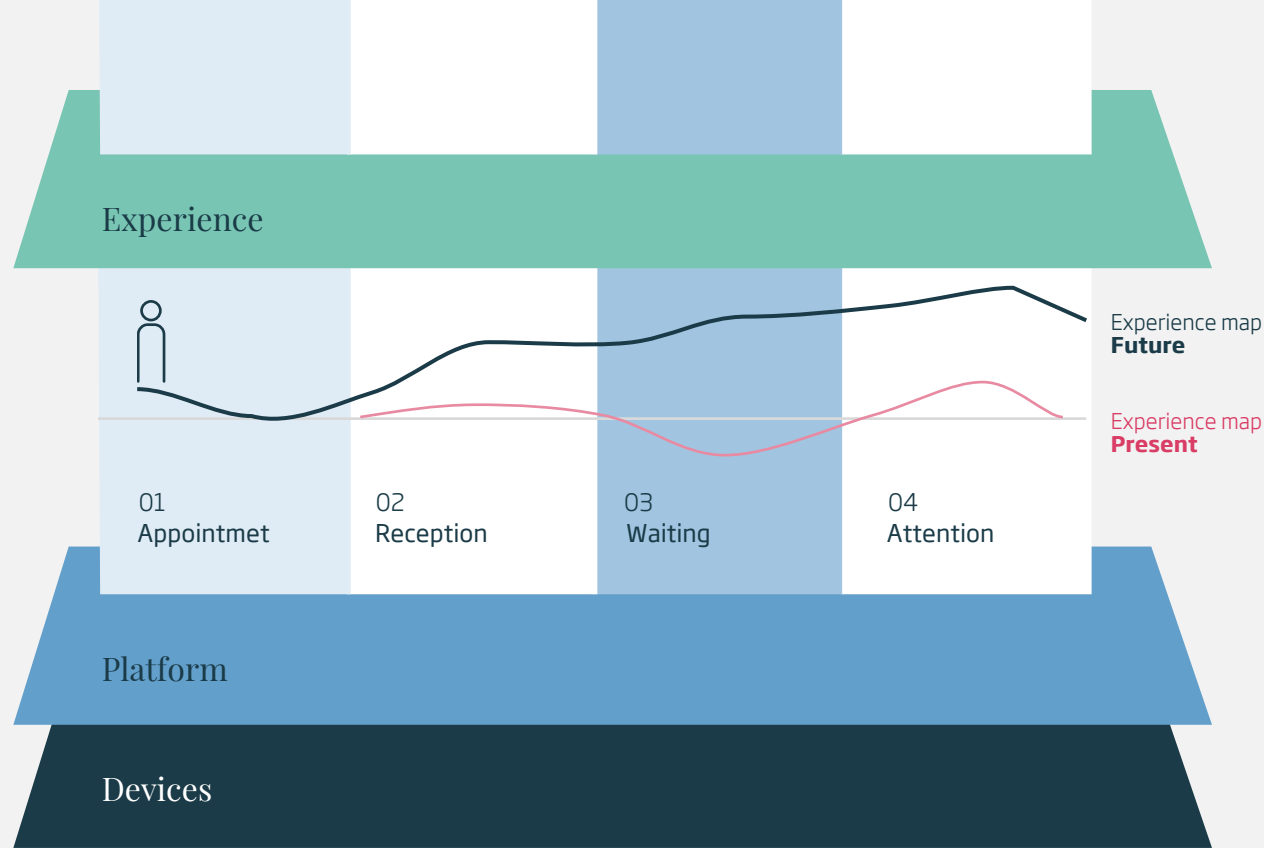
Platform

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

minsait

Mark Making the way forward

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