CCCU ANNUAL INTERNATIONAL CONVENTION
JUNE 21 - 26, 2024

bankingly

# Embracing Neo-Cooperativism to Attract New Clients

## Navigating the Evolving Financial Landscape in the Caribbean

**Pablo Bernasconi**
CCO

# World-class solutions

We provide **world-class digital channels** to small and medium **financial institutions** in emerging markets.

- Founded in **2015**
- **120+** Clients in **Latam, Africa, Asia**
- **4.3 MM** People Reached
- **2MM** Transactions per Month
- **20+** Countries
- **USD 16+ MM** Funding through impact investors:

BID · endeavor · Athos Group · ELEVAR EQUITY · DALUS · iThink VC · kube vc · finaccess · sonen capital · IDC Ventures · OIKO CREDIT · FINCA Ventures

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# 4th Latin American Digital Banking Study

by Infocorp in collaboration with Iupana

Over 80 senior executives from banks across 16 countries in the region shared their perspectives on how their organizations and the sector as a whole are adapting to meet the growing expectations of customers.

- **83 decision-makers**
- **44 banks**
- **16 countries represented:** Southern Cone, Andean Region, Central America, and the Caribbean

**Let's take a look at the top 5 insights on digital banking!**

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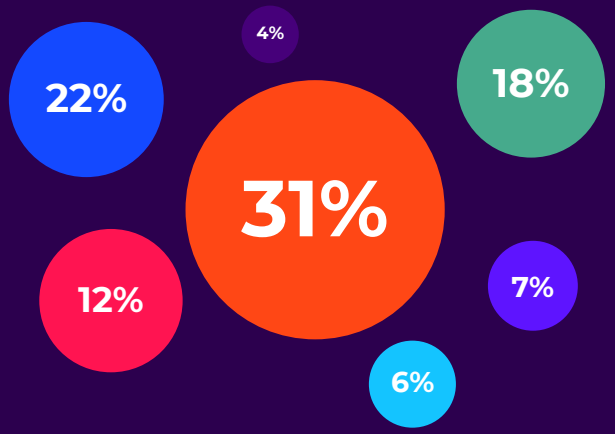
# 1. Digital Banking Goals

While the pressure to reduce operational costs grows, the **priority is to become a fully digital bank**. This requires increased investment in channels and enhanced digital functionalities. Today, banking focuses on improving existing business models rather than creating new ones.




- **Continuously renew digital channels for an increasingly modern and intuitive experience**
- **Become a 100% digital bank**
- **Expand the functionalities of current digital banking**
- **Generate more digital sales (account opening & onboarding)**
- **Reduce operational costs**
- **Find new business models through Open Banking**
- **Other (We are just evaluating, providing better services, expanding our insurance line, lacking digital channels, digital sales of all financial products)**

# 2. Innovation Initiatives

(in order of number of responses)

| | |
|---|---|
| Updating current digital channels (new website or app) | 56% |
| New direct digital service channels (chatbot, video call, etc.) | 51% |
| Adding functionalities to existing channels | 50% |
| Increasing investment in cybersecurity | 37% |
| Artificial Intelligence | 38% |
| Adopting automated and personalized communication systems based on user behavior | 34% |
| A platform based on Open APIs (APIfication or Open Banking) | 33% |
| Loyalty programs (points or similar) based on user behavior and consumption | 29% |
| Implementing or adopting a Cloud strategy (IaaS, PaaS, SaaS) | 18% |

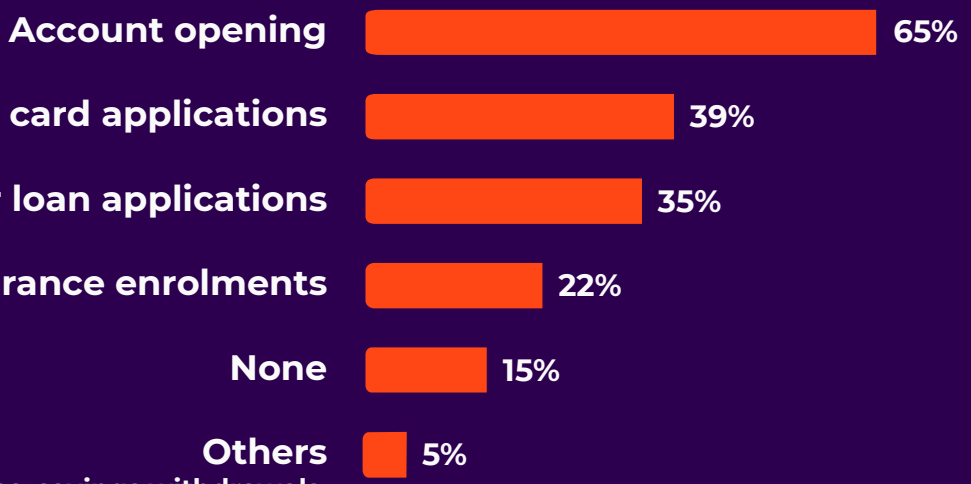
# 3. Top areas where AI is being implemented

| | |
|---|---|
| Customer Service (Chatbot – Helpdesk – Virtual Assistant) | 53% |
| Internal Process Optimization | 28% |
| Risk and Credit Management | 26% |
| Operations and Back-Office | 25% |
| Personalization and Marketing | 25% |
| Fraud Prevention | 23% |
| Regulatory Compliance | 12% |
| Others | 19% |

# 4. About Digital Transactions

In 2023, the banking sector made significant progress in digitalizing the opening of its products, primarily account openings, as a result of efforts over the past few years.

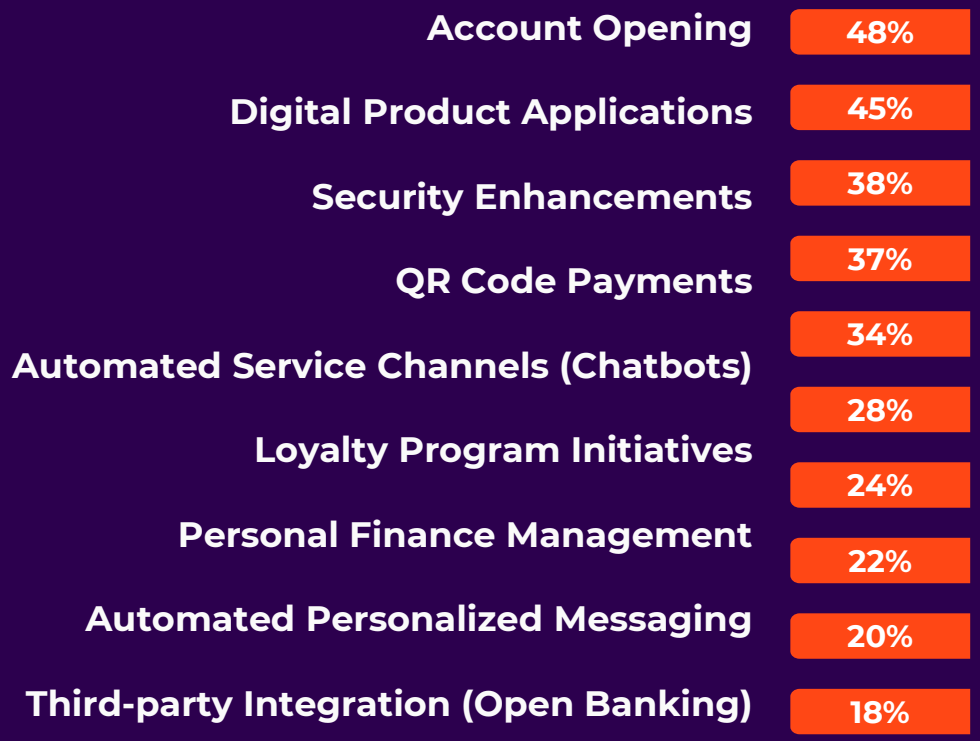
**65%** of banks offer digital account opening




**(business loans, mortgage loans, savings withdrawals, microenterprise loans, on-site credit evaluation, internal transfers)**

# 5. Top Priorities for Personal Banking

(Multiple Choice options)




Digital sales remain the top priority in banking, including automated customer service and enhancements in payment methods.

~~is changing!~~

# Banking has changed!

**In a world rapidly embracing digital transformation, banks and credit unions are evolving into neobanks.**

**How far along this exciting journey is your institution?**

**Are you ready to lead the change and redefine banking for the future?**

# Let’s play!

**How many of you offer digital onboarding for account creation or loan origination?**

**How many of you provide WhatsApp banking?**

**How many of you have a Digital Channels Manager role at your institution?**

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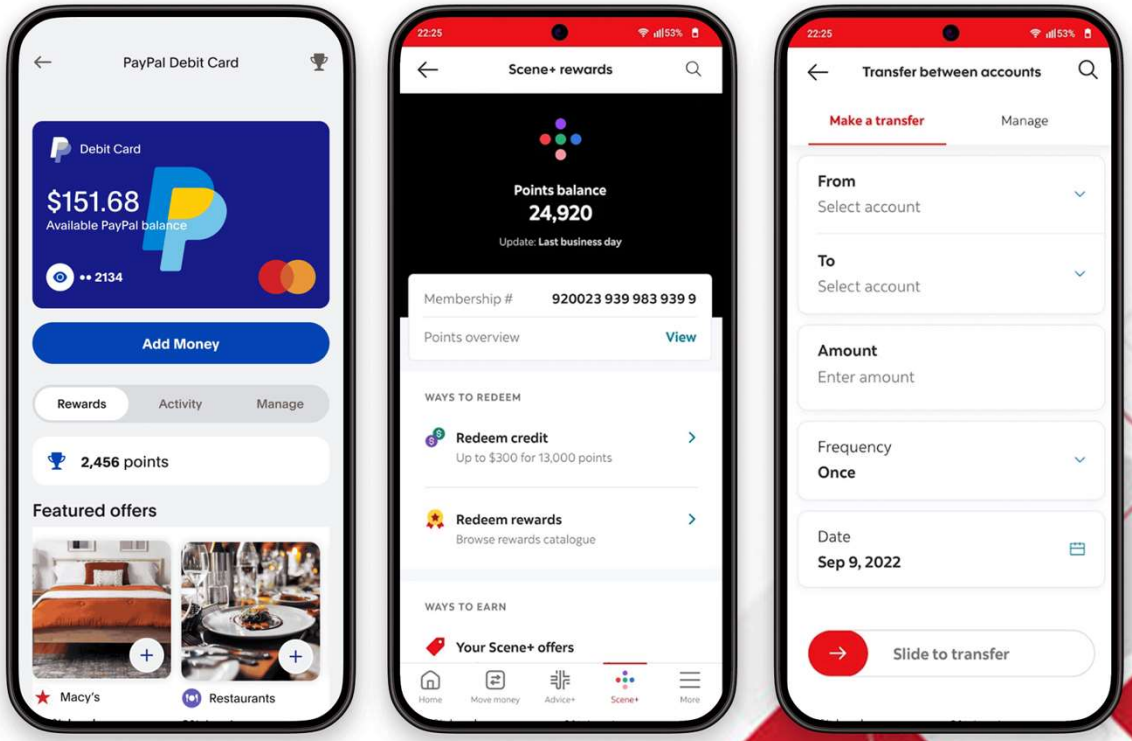
**How many of you have digital channels in your credit unions?**

**How would you rate the user experience on your channels from 1 to 5 stars?**

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**Slide 11**

**PF0** [@Joan Otero] aca pablo quiere poner capturas enteras, dos de scotia (ahí esta la url) y una de paypal pero completa. Todo en el espacio blanco que dejé.
Patricia Fernandez, 2024-06-14T15:00:13.993

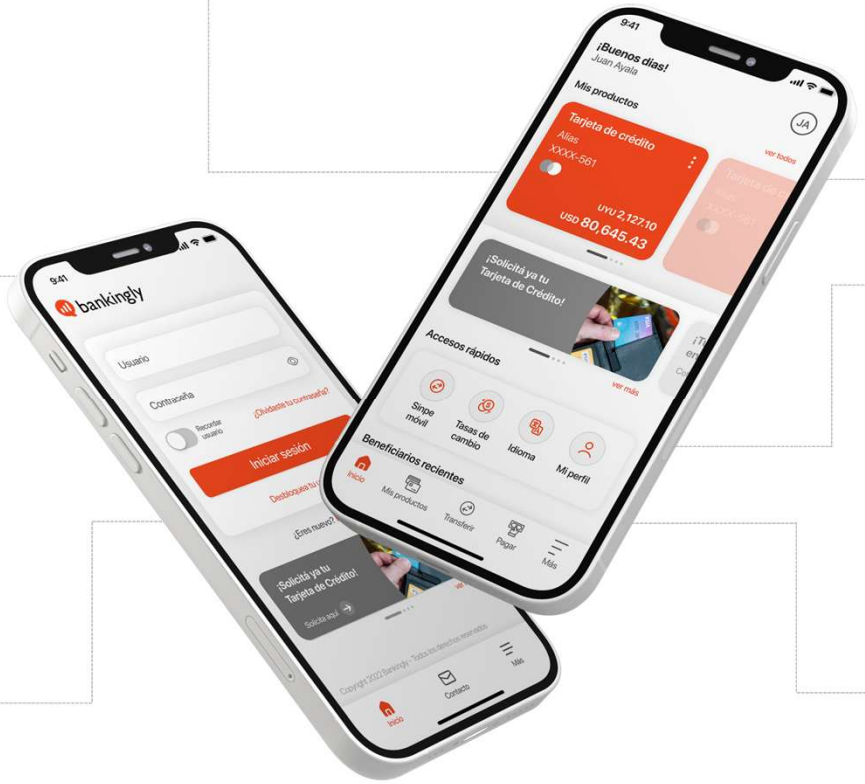
We partner with financial institutions to accelerate financial inclusion through exceptional digital experiences.

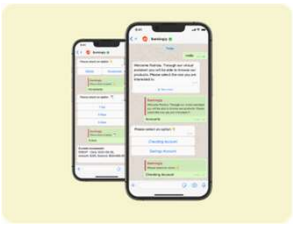
# Our Digital Solutions

WEB & MOBILE BANKING

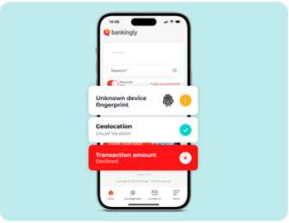
DIGITAL ONBOARDING

LOAN ORIGINATION



CONVERSATIONAL BANKING



FRAUD PREVENTION

ADMIN PORTAL & API

# What sets Bankingly apart?

**WORLD-CLASS SOLUTION**

With over 4.3 million users in 23 countries, outstanding ratings on Google Play and the Apple Store, and built on Microsoft Azure.

**COMPLIANT WITH LOCAL REGULATIONS**

We provide technology solutions that comply with local regulations at no additional cost, along with support throughout the approval process.

**PAY-AS-YOU-GO MODEL**

Pay only for actual usage. No significant investments or additional expenses are required.

**MAXIMUM SECURITY**

We adhere to the best programming and operational practices, taking care of end-to-end cybersecurity.

**FAST IMPLEMENTATION**

We can go live within 8 weeks.

**ALWAYS UP-TO-DATE**

Our subscription model includes updates, enhancements, and continuous platform development at no extra cost.

**24/7 Technical Support** **Platform Uptime 99.99% (last 12 months)**

# **Regulatory Approval:** Compliance & Security by Design

We are approved by the following regulatory entities:

Ghana

Kenya

Dominican Republic

México

Bolivia

Colombia

Ecuador

Ecuador

Costa Rica

Costa Rica

**Bankingly** is committed to complying with regulatory requirements and making necessary adjustments consistently and sustainably over time, at no additional cost.

## 120+ Institutions trust our technology

# Hear what our happy customers are saying about us!

YouTube

Testimonial
La Sagrada Familia

Testimonial
Caja Mitras

Testimonial
Valcredit

Testimonial
Cooperativa San Martín

Testimonial
La Promotora

Testimonial
Maquita Cushunchic

Testimonial
Motor Crédito

Testimonial
Coopadepe

Testimonial
Credecoop

Testimonials
clients

Testimonials
end-users

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# MOBILE BANKING DEMO

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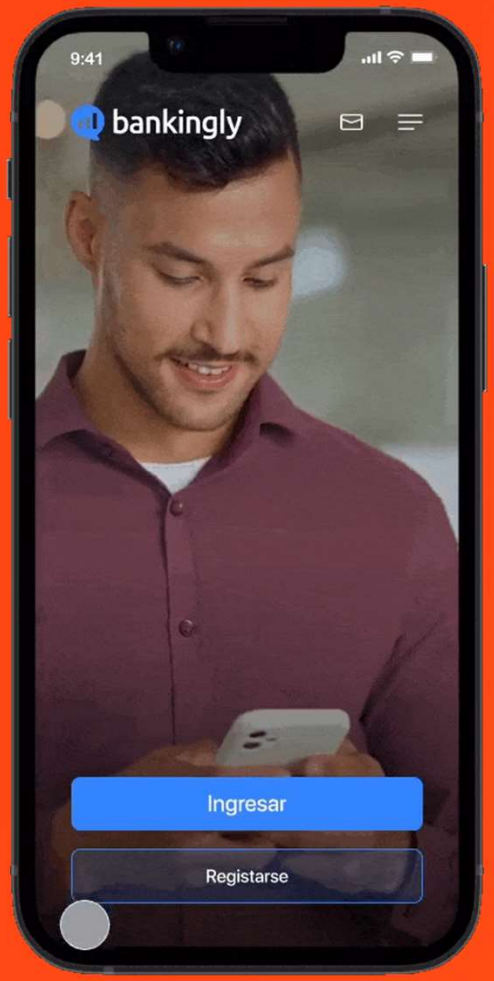
# MOBILE BANKING DEMO



## Slide 19

**PF0** [@Joan Otero] aca pone logo y MOBILE BANKING DEMO, que quede igual a la slide anterior.
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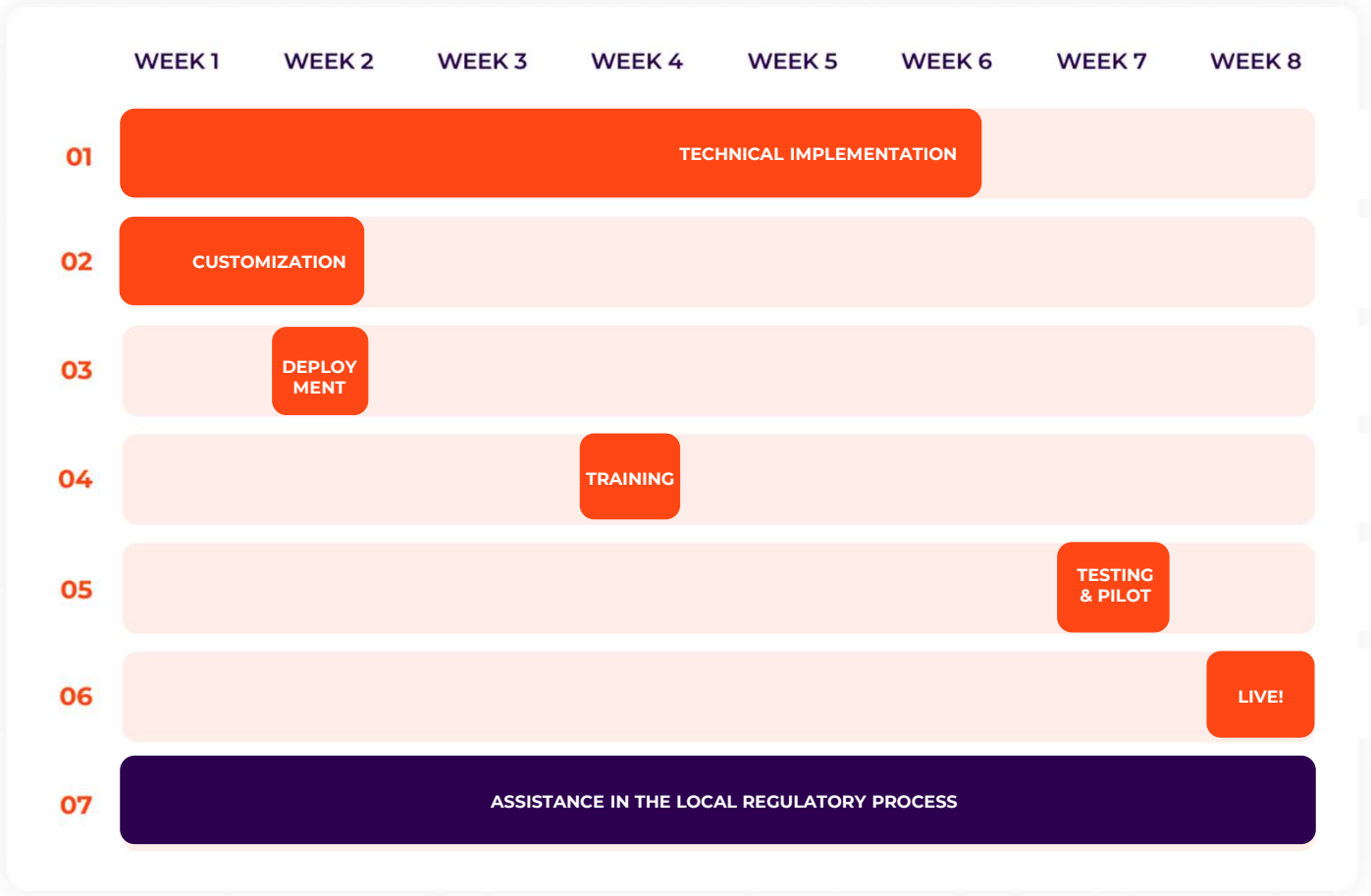
WEB & MOBILE BANKING

# Your web & mobile banking, in 8 weeks




- ✓ Bankingly Setup
- ✓ SDK Integration with CORE

- ✓ Colors & Logos
- ✓ Resources

- ✓ iPhone & Android Apps
- ✓ Web Channel
- ✓ Manager Channel

- ✓ Tutorials
- ✓ Training Sessions
- ✓ Support

- ✓ User Acceptance
- ✓ Explore all features

- ✓ Go-live
- ✓ 24/7 Support
- ✓ Operational Map & Evolution

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# DIGITAL ONBOARDING DEMO

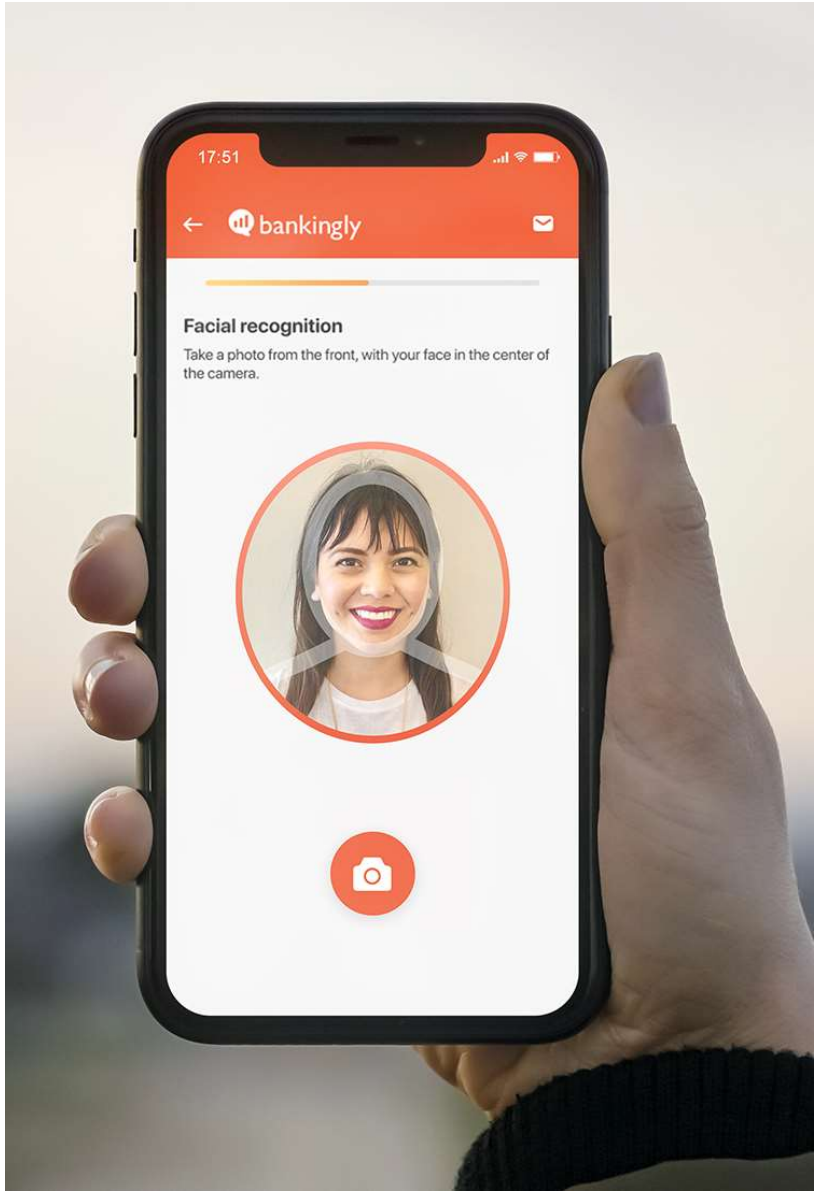
DIGITAL ONBOARDING

# Our Digital Onboarding solution

Attract new users through an agile and secure experience.

- User information validation through legal identification processing, photo/OCR capture, biometrics, proof of life, photo validation, anti-money laundering verification, international list validation, and the option to define custom lists.
- Customization of the entire flow, tailored to the unique needs of each client.
- High conversion rates through design.
- Progress tracking and conversion metrics.
- Modular integration with third-party services.
- Compliance with market regulations.

Demo Access



LOAN ORIGINATION

# Loan Origination Flow

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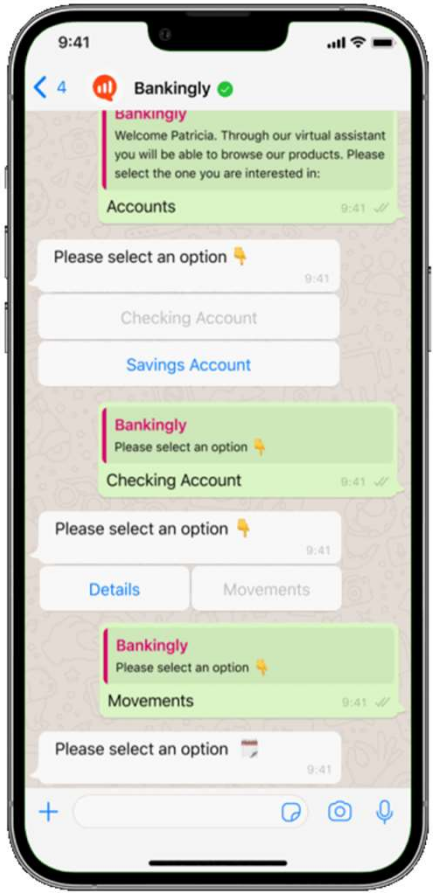
# CHATBOT DEMO

CONVERSATIONAL BANKING

# Our Conversational Banking solution

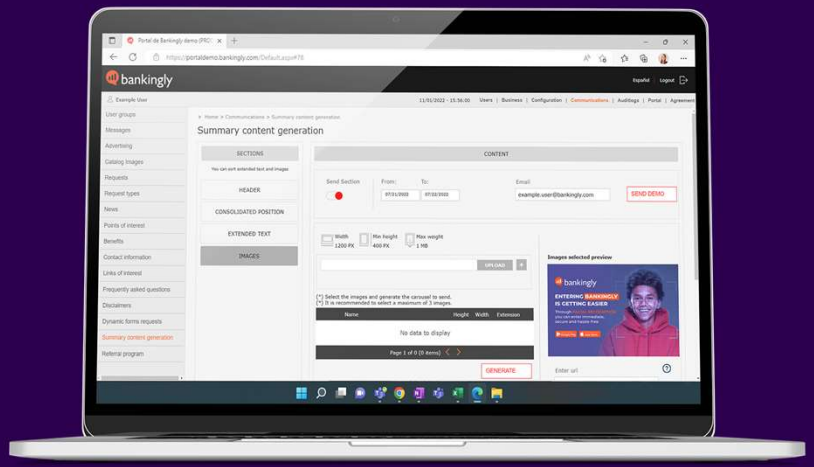
Connect with your customers anytime, anywhere, by offering personalized and instant value-add experiences.

- **24/7 Customer Support**
- **Instant Responses**
- **Reduction in Operational Costs**
- **Personalization of the Customer Experience**
- **Lead Generation and Sales Opportunities**
- **Improved Customer Retention**
- **Enhanced Internal Efficiency**
- **Security and Privacy**



# We enable your digital transformation process

Our **team of experts** is always available to **enhance the use** of your solutions and **address** your **concerns** and **inquiries**.




**INTEGRATION**

**LAUNCH**

**CONSTANT SUPPORT**

- LAUNCH PLAN
- REMOTE ACCOUNT AND CREDIT OPENING
- INFORMATION UPDATES
- DIGITAL RECOVERY
- TRAINING
- CROSS-SELLING
- DATA ANALYSIS

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# Join the Neo-Cooperative Movement!

**Request for your live demo now sales@bankingly.com**

With the support of:

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## Slide 27

**PF0** [@Joan Otero] poner QR al contact form de sitio web en ingles.
Patricia Fernandez, 2024-06-14T15:03:48.137