

# Future Banking

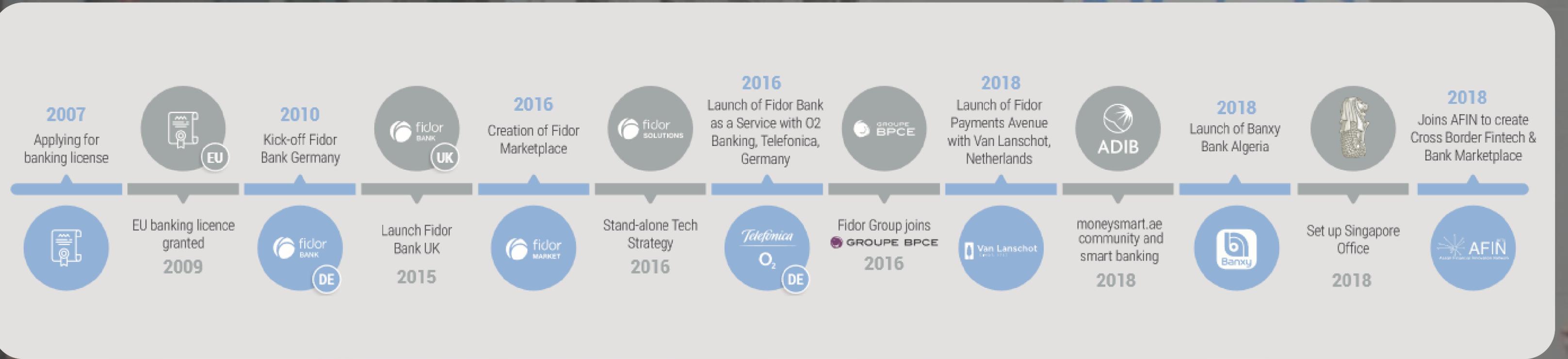


fidor  
GROUP

# Fidor's Journey



COURTESY JUSTIN SHERMAN



# Why 50 % businesses fail within 5 years

## SME CHALLENGES

- Complex Requirements
- Working Capital
- Collateral
- Information Gap
- Financial Literacy
- Lack of Management
- No Balance Sheet
- Informal employment
- Time to succeed
- Lack of Marketing

## BANK CHALLENGES

- High Risk
- Credit worthiness
- Regulation
- Lack of control
- High cost
- Low revenue
- Reach
- Informality
- One size fits all approach
- Market access
- Infrastructure

# Solving the SME disconnect: Formalization?



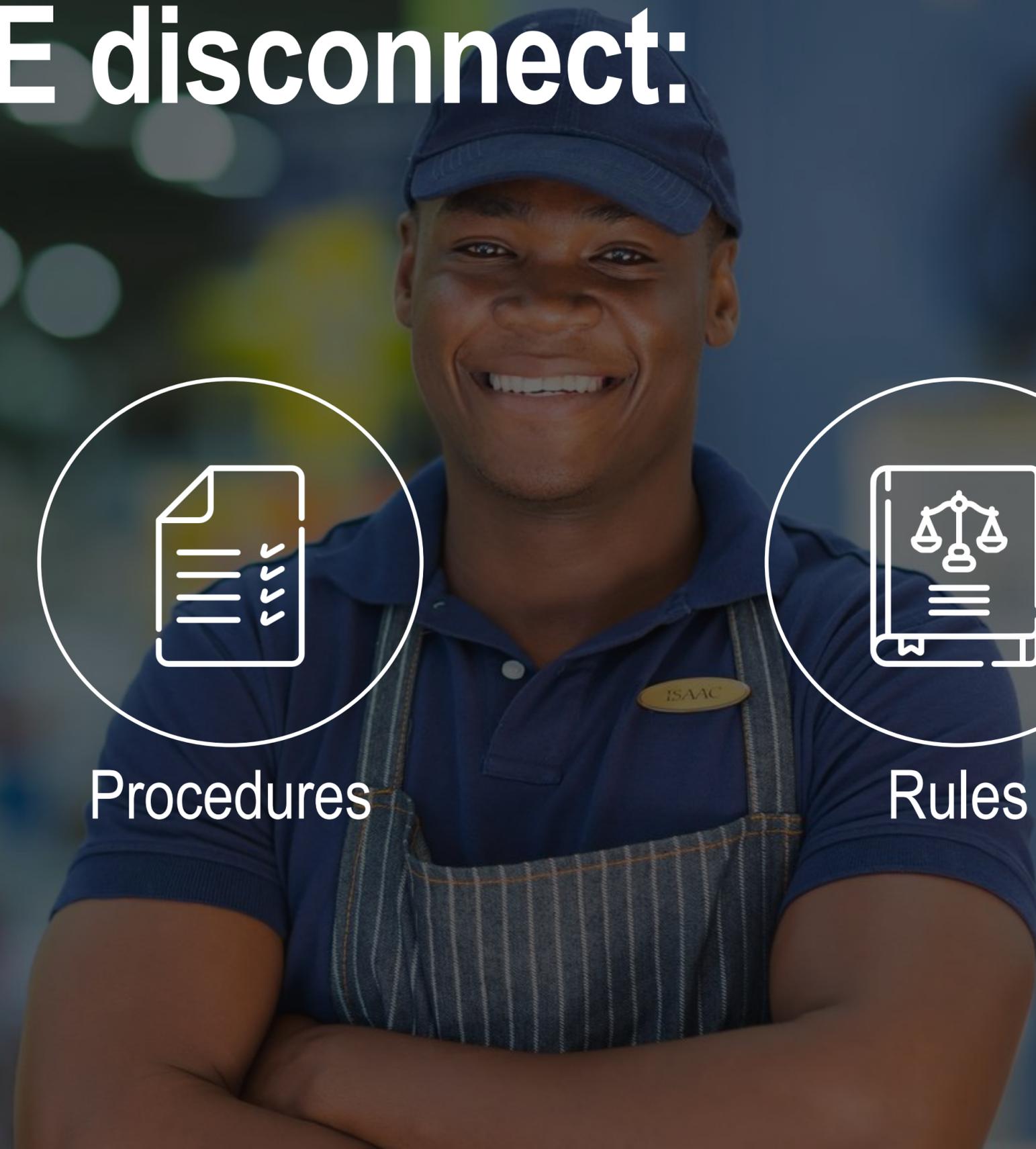
Structured



Procedures



Rules



# Distributed ecosystem

- Marketplace
- Communities
- Customisation
- Access to Finance: term loans, working capital
- Advisor
- Electronic tools to make balance sheets, contracting, invoicing
- Interoperability
- Risk assessment to transactional banking scoring
- Capital
- Telco: infrastructure and alternative data

# The Ecosystem: interoperability!



# Smart Process beats Price

- “60 seconds” follows the learnings of amazon’s “one click” and the google driven customer education (“1 Mio findings in 0,54 seconds”).
- More than 50% of "Fidor Micro Credit" are demanded outside normal branch hours -> There is a 7/24 need for financial services, if a bank can serve that.
- High speed services 7/24 are a huge USP driving factor to Fidor Bank.





# ACCESS TO INFORMATION for ALL

# FIDOR COMMUNITY



# SANDBOX

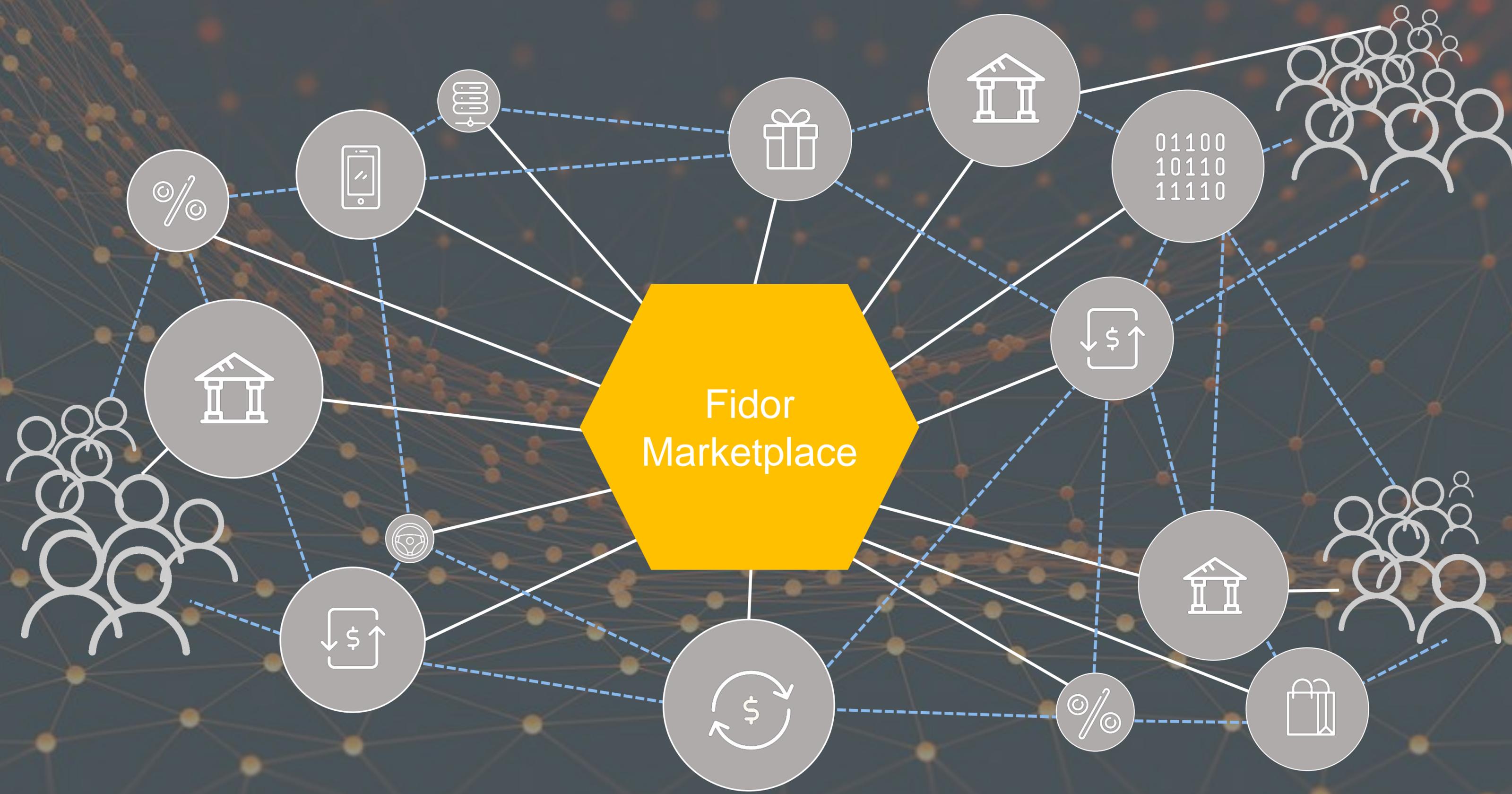


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# MARKETPLACE AFIN



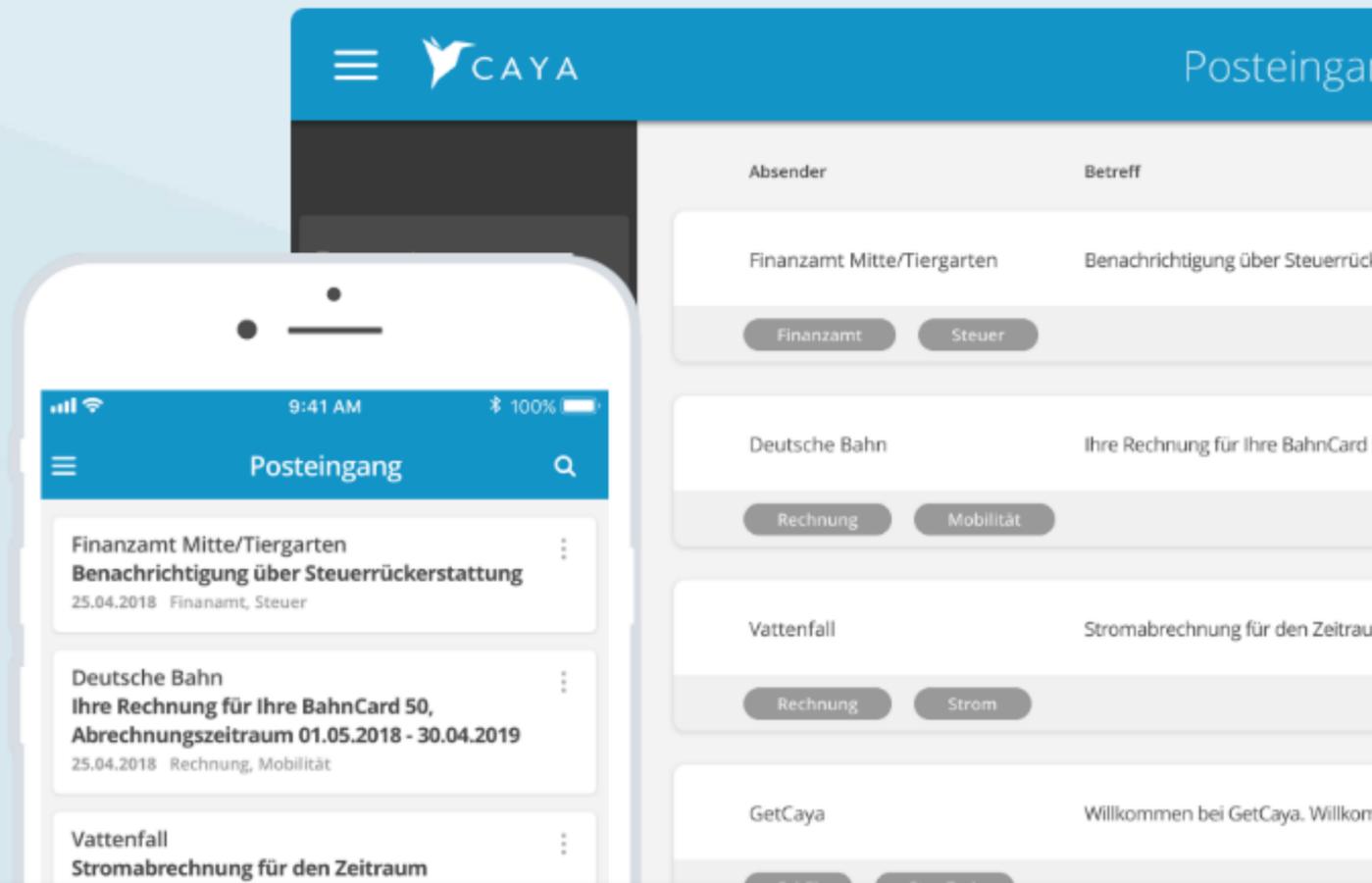
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## Empfangen Sie Ihre Täglic

- ✓ Weltweiter Zugriff
- ✓ Alles im Übe

Jetzt Kostenlos Testen



**Category:** Retail tools

**Description:** Digital Mailbox

**Location:** Germany

**Cool Factor:** Your documents are archived permanently free of charge.

NEW

Lernen Sie unser DATA.Center kennen und erfahren Sie alles über Bilendo. &gt;

# Finance Automation Platform Optimierung & Automatisierung

Kostenlos testen

Demo anfordern

Bilendo ist die Forderungsmanagement-Plattform für Unternehmen mit vielen Rechnungen. Automatisieren Sie Prozesse im Mahnwesen, in der Buchhaltung, im Inkasso und im Factoring.



# BILENDO

**Category:** Corporate tools

**Description:** Finance automation & optimization tools

**Location:** Germany

**Cool Factor:** With Bilendo Accounts Receivable Accounting you automate your financial accounting, from small subtasks to entire processes.



# Liquidity at the touch of a butto

Billie settles your outstanding bills immediately - starting at 0.7% one-time fee on the invoice amount

NOW SUBMIT 1ST INVOICE



# BILLIE

**Category:** Finance

**Description:** Liquidity at the touch of a button

**Location:** Germany

**Cool Factor:** Register with just a few clicks and secure your monthly financing of up to € 200,000 - in just 7 minutes and without any documents!

Online accounting  
automated in the cloud.

Innovative online accounting software  
for efficient digital accounting processes.

TRY IT FOR FREE WATCH THE

VIDEO

known by



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GRÜNDER

# BUCHHALTUNGS BUTLER

**Category:** Corporate tools

**Description:** Innovative online accounting software for efficient digital accounting processes

**Location:** Germany

**Cool Factor:** The **self-learning online accounting software** makes it easy to set up your bookkeeping on Auto-Pilot. You can do your own VAT yourself or hand over the data to your tax adviser.



NOUS ACTIVONS  
UNE FINANCE À IMPACT POSITIF  
EN DÉVELOPPANT  
LES LEVÉES DE FONDS EN ROYALTY

FINANCER MON PROJET



**1 690 979 €**  
levés



**3 042**  
investisseurs

/ ACTUALIT

# WEDOGOOD

**Category:**

**Description:** Royalty Crowdfunding

**Location:** France

**Cool Factor:** The return on investment depends on the project's success, so the more money the project earns, the more all the investors earn while still keeping the entrepreneur in charge.



# BANXY, LA BANQUE MOBILE DE NATIXIS ALGÉRIE





**Education  
=  
Community**



**Formalisation  
=  
RegTech**



**Technology  
=  
Open Bking**



**Productivity  
=  
Marketplace**

*Fidor's View*

*We become the companion of the customer  
throughout its entrepreneurship journey*

# Fidor Industry Recognition



Top 10 Tech  
Company to watch  
**2018**



O2 Best Mobile  
Bank Germany  
**2016-2017**



Celent Model Bank  
of the Year  
**2015**



Global Growth  
Company  
**2014**



## Contact

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B E R L I N

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S I N G A P O R E