

Creating Better Banks, Worldwide





The 1st API-powered
European neo-bank

~ 1 Million community members



The FinTech
behind the bank

4 live digital banks,
7 more in progress



Our Key Pillars

**60 sec
Banking Experience**



**Customer-Centric
Marketplace**



Community



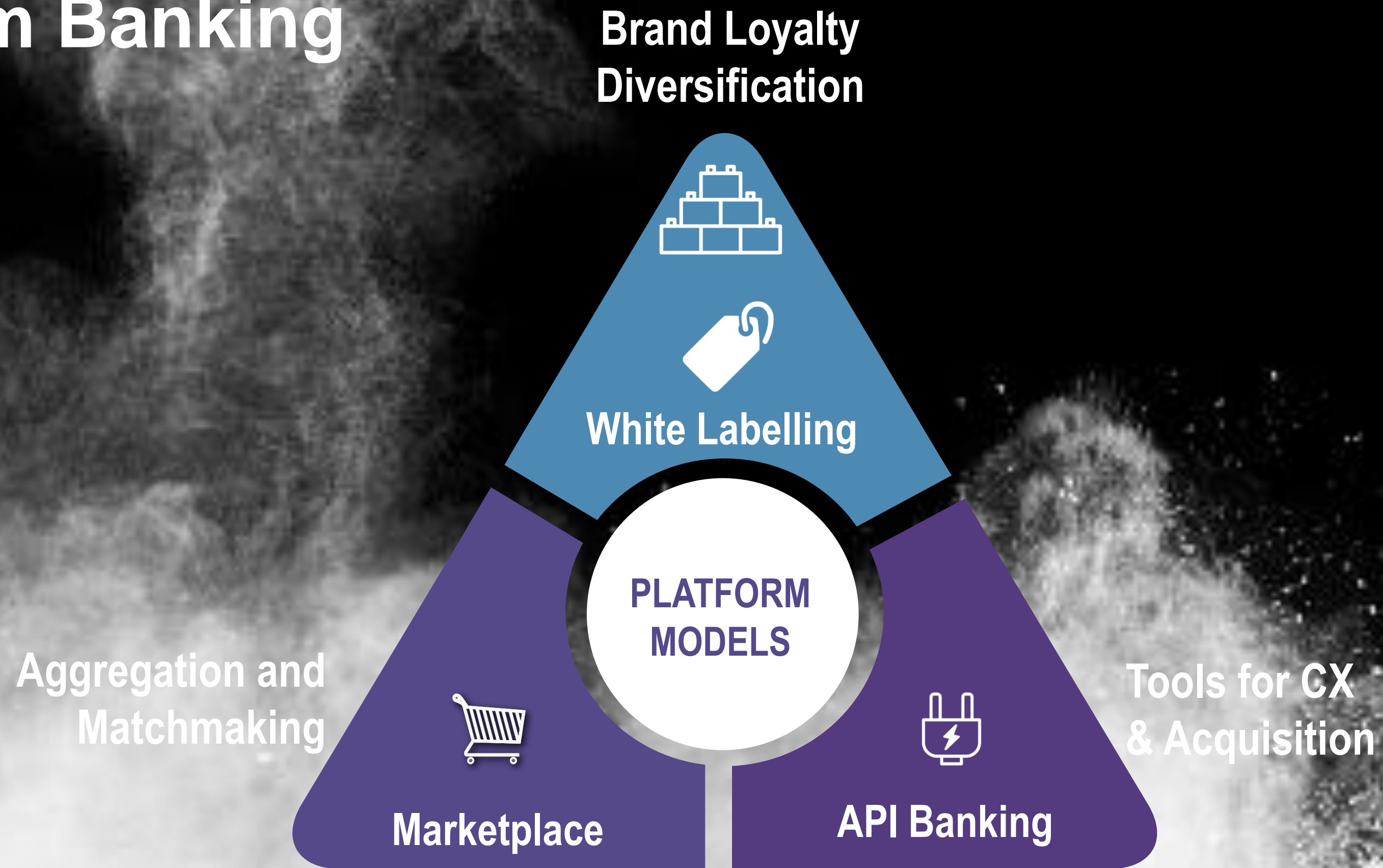
Platform Banking



API Sandbox



Platform Banking



White Labelling - BaaS



Convergence between Telecom & Banking

O2 Brand at the forefront

Data as Reward / Currency

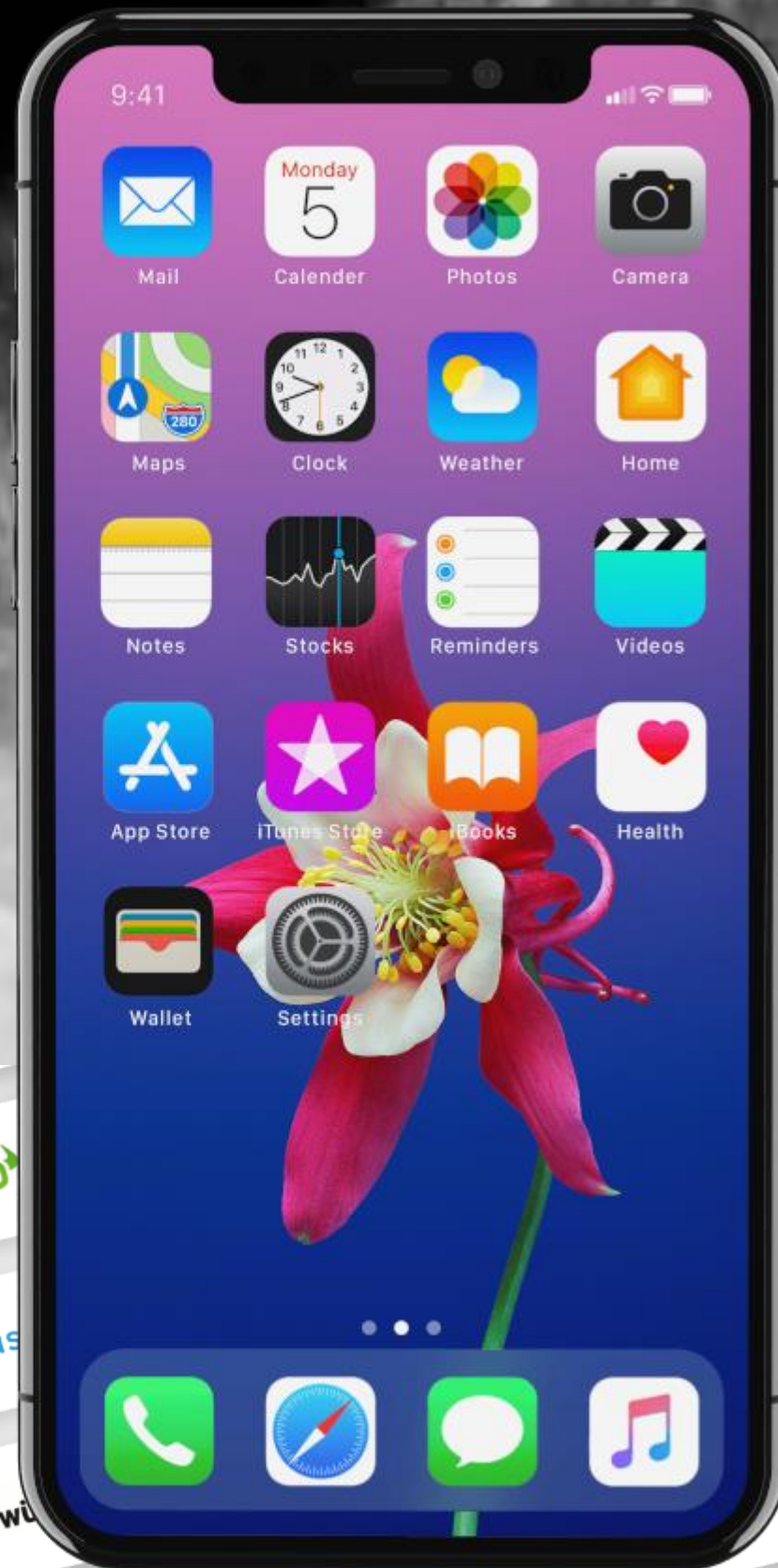
Customer Loyalty

New Customer Acquisition

Relevant Marketplace

Diversification





Personalised Banking inspired by iOS

Menu-based Banking

Enriched Products, Tools,
Services

Customer Convenience

Customer Choice

Customer-driven Innovation

Beyond Banking, a Lifestyle

API Banking



Goldmoney®

Various levels of API use

Payment as a Service

Account as a Service

Crypto as a Service

...You choose

Fidor Industry Recognition



Celent Model
Marketplace Bank
2019



Best Neobank
Moneysmart.ae
2018



O2 Best Mobile
Bank Germany
2016 & 2017



Fidor Celent Model
Bank of the Year
2015