

MODERNIZING CORE SYSTEMS TO KEEP PACE WITH FINTECH REVOLUTION

DESPERATE CONTEST



WHAT FINTECHS DO

Payment services



Money transfer



Social lending



Crowdfunding



Private banking



Personal financing



Blockchain



Insurance

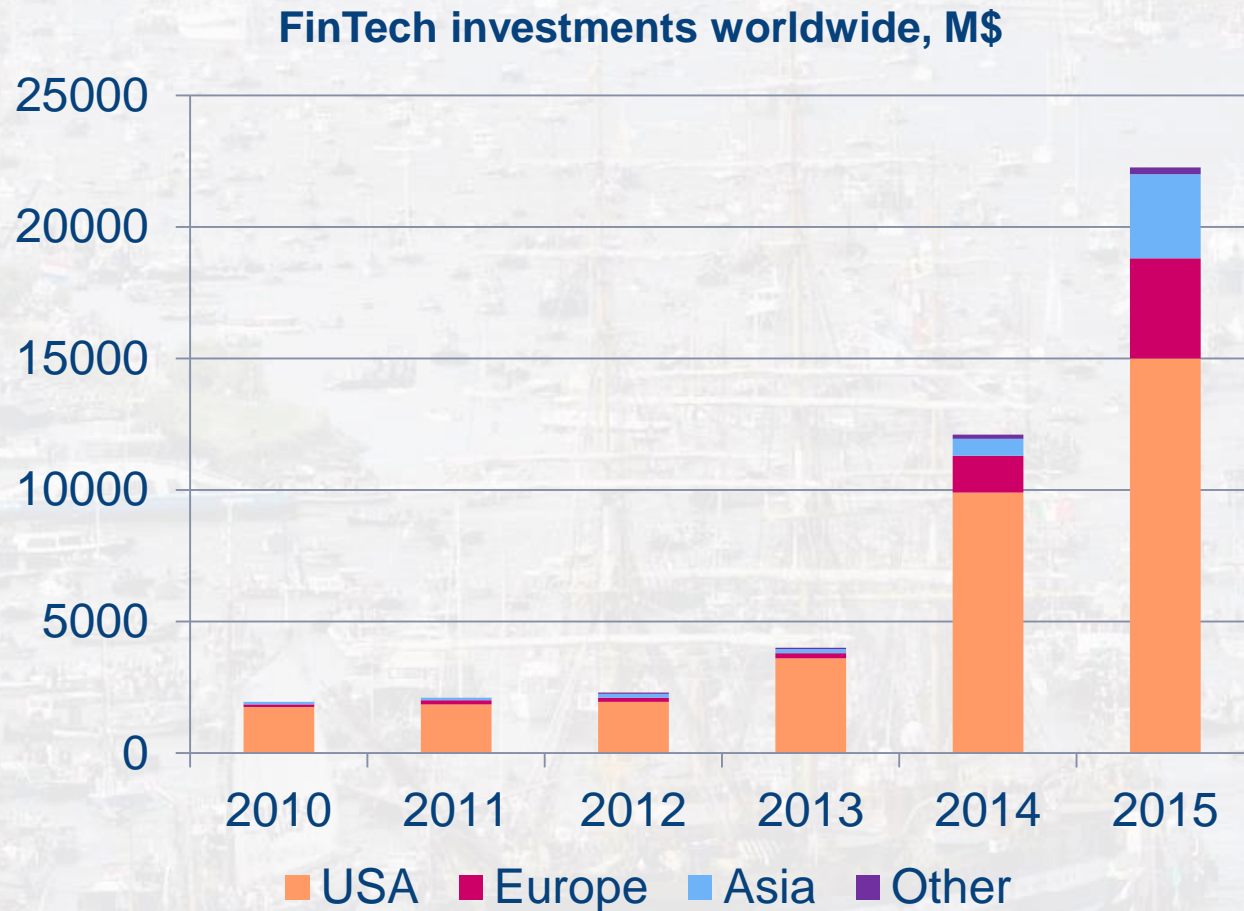


Online

WHAT CHARACTERIZES FINTECHS?

- Concentrating on one particular service
- Exclusive use of electronic channels (Internet)
- User interface simple, highly ergonomic
- Operating processes are automated, optimized for the given service
- They work with low costs (no branch network, minimal human work required)

GROWTH OF THE FINTECH MARKET



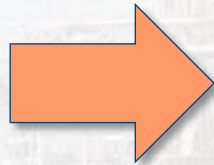
Source: Accenture, *The Future of FinTech and Banking*, 2016

BIGTECHS – THE GAFAA

Google



facebook



Apple Pay

amazon.com



Friend to friend


Alibaba.com

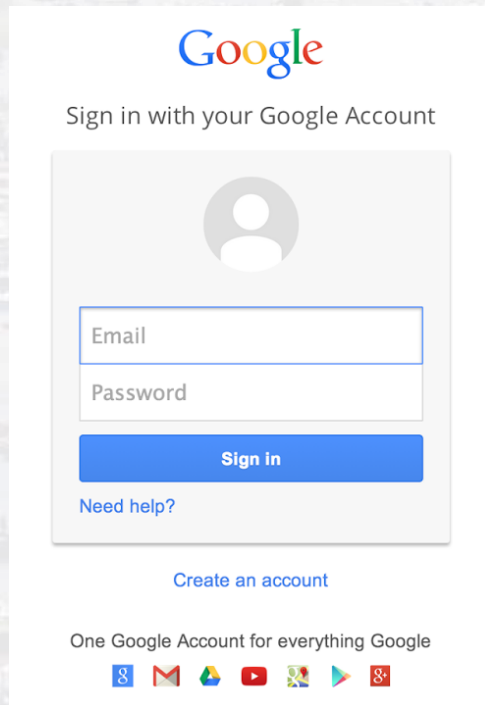
Online

WHAT CHARACTERIZES BIGTECHS?

Single account

Openness

User experience



The image shows the Google sign-in page. At the top is the Google logo. Below it is the text "Sign in with your Google Account". There is a placeholder for a profile picture. Below that are two input fields: "Email" and "Password". A blue "Sign in" button is below the password field. A link "Need help?" is below the button. At the bottom, there is a link "Create an account" and a row of icons for various Google services: Gmail, Maps, Drive, YouTube, Photos, and Google+. The background of the slide is a faded image of a harbor filled with many sailboats.



FINTECHS + BIGTECHS = ?

FinTechs

BigTechs

FOCUSED

SIMPLE

ERGONOMIC

AUTOMATED

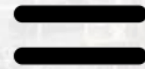
CHEAP



UNIFIED

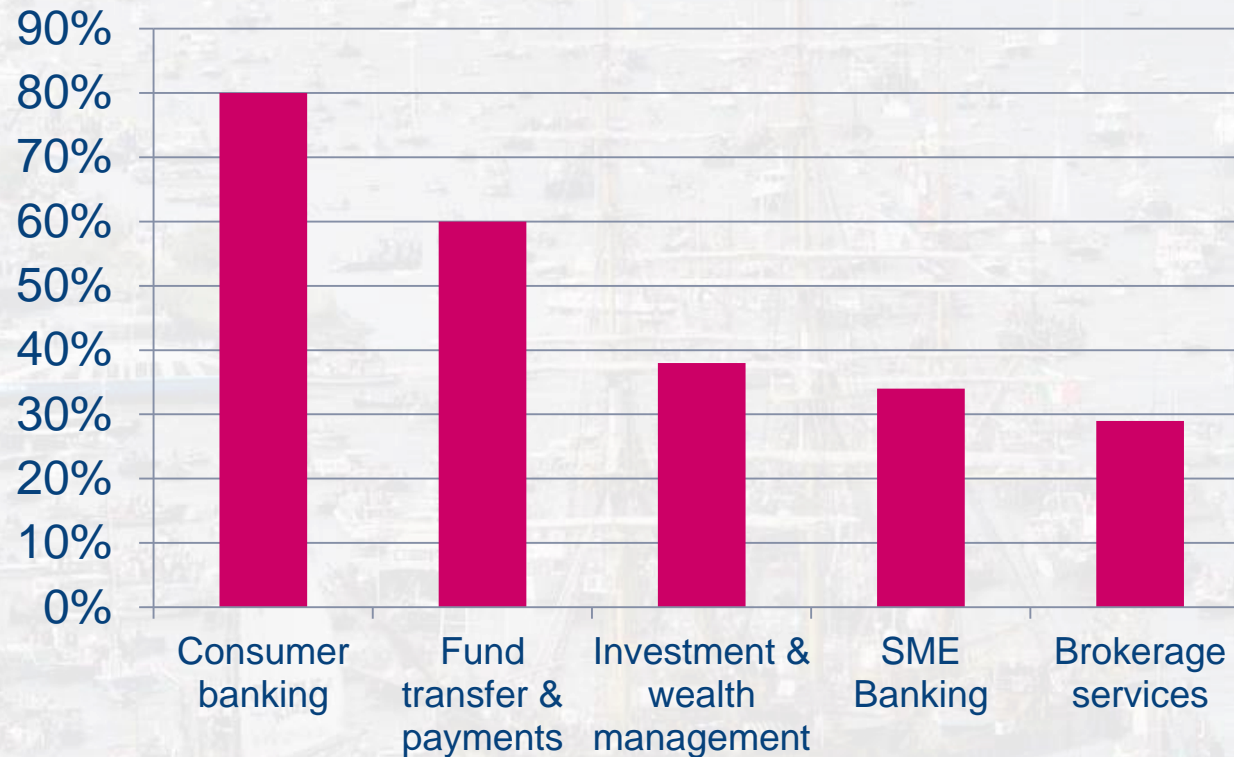
OPEN AND

INTEGRATIVE



HOW DISRUPTIVE ARE xTECHS?

Probability of restructuring till 2020



Source: PWC, Blurred Lines: How FinTech is Shaping Financial Services, 2016, survey of 544 CEOs in 46 countries

RISE OF THE NEW WORLD



RISE OF THE NEW WORLD



RISE OF THE NEW WORLD



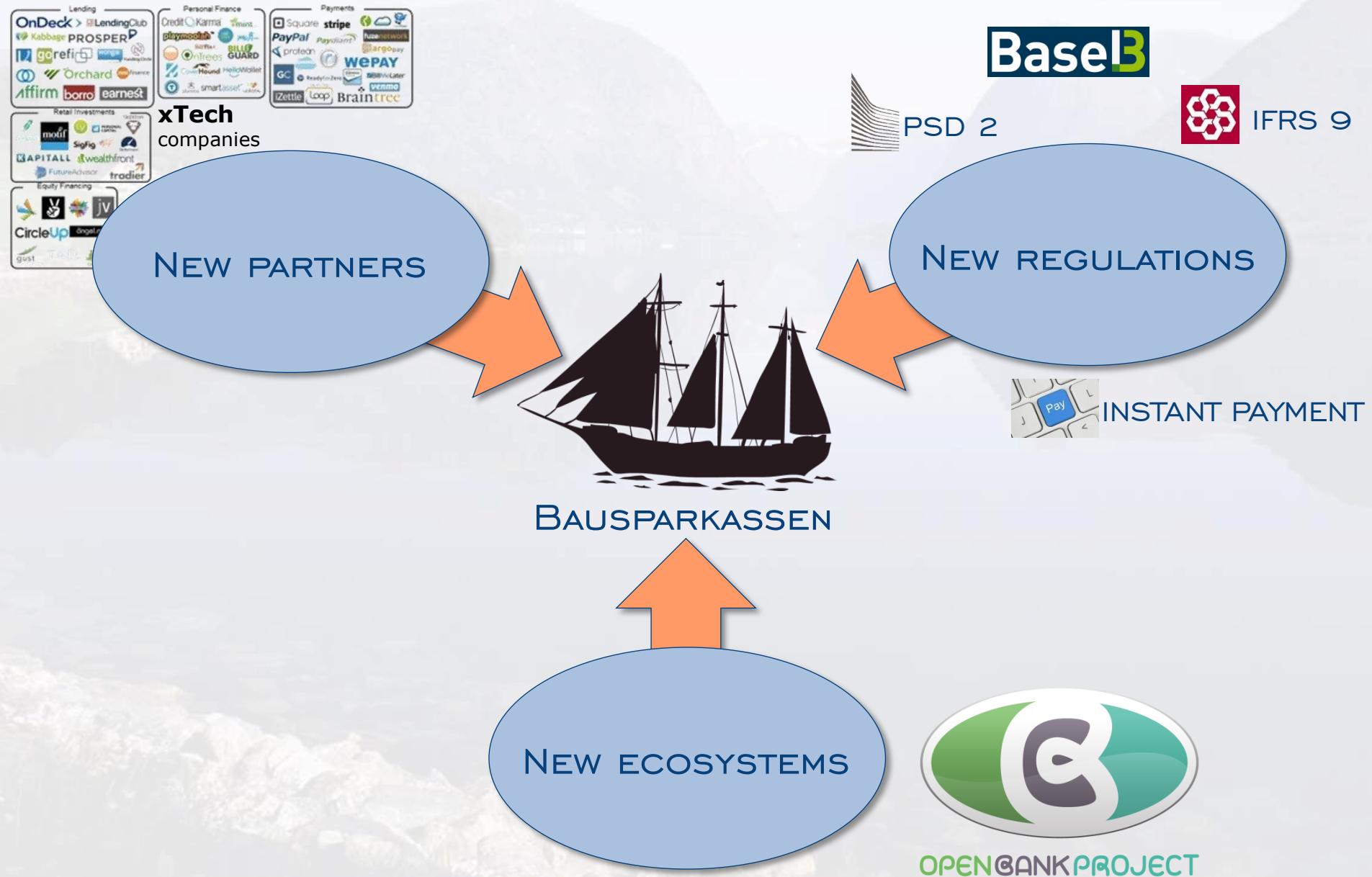


WHY WOULD BAUSPARKASSEN
CARE?

NICHE MARKETS



WHY AFFECTED BY CHANGES?



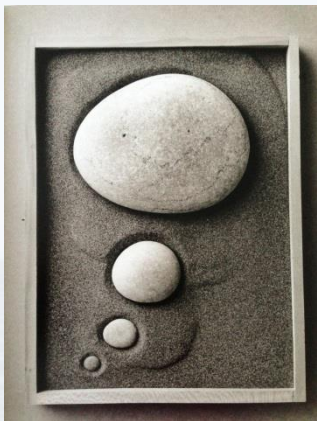




ARE INCUMBENTS ABLE TO
INNOVATE AS xTECHS DO?

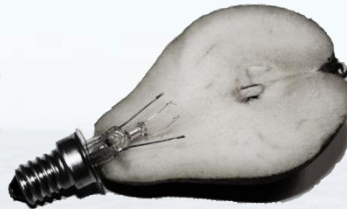
THE FORMULA OF SUCCESSFUL INNOVATION

INNOVATION



=

IDEAS



+

IMPLEMENTATION

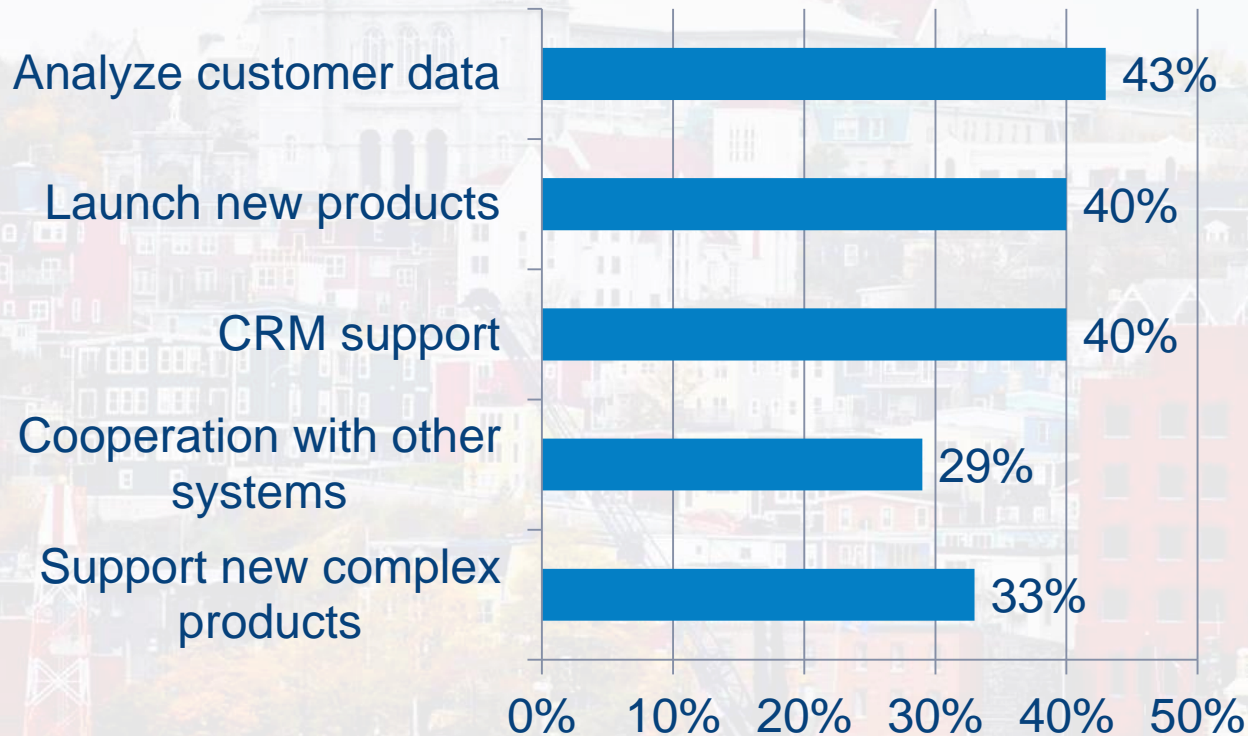


TYPICAL IT OF INCUMBENTS



WHAT IS THE RESULT OF COMPLEXITY?

With what are banks least satisfied?



Source: IBM Global Business Services, Whitepaper, Common Sense Core Banking Modernization: Rational approaches to achieving success, 2011

WHY PROBLEM?

INCUMBENTS

- Lack of customer focus
- Slow solution deployment
- Limited integration ability



xTECHS





HOW CAN THE IT OF
INCUMBENTS BE RENEWED?

PROGRESSIVE MODERNIZATION



COMPLETE CHANGE



CASE STUDY OF A COMPLETE CHANGE

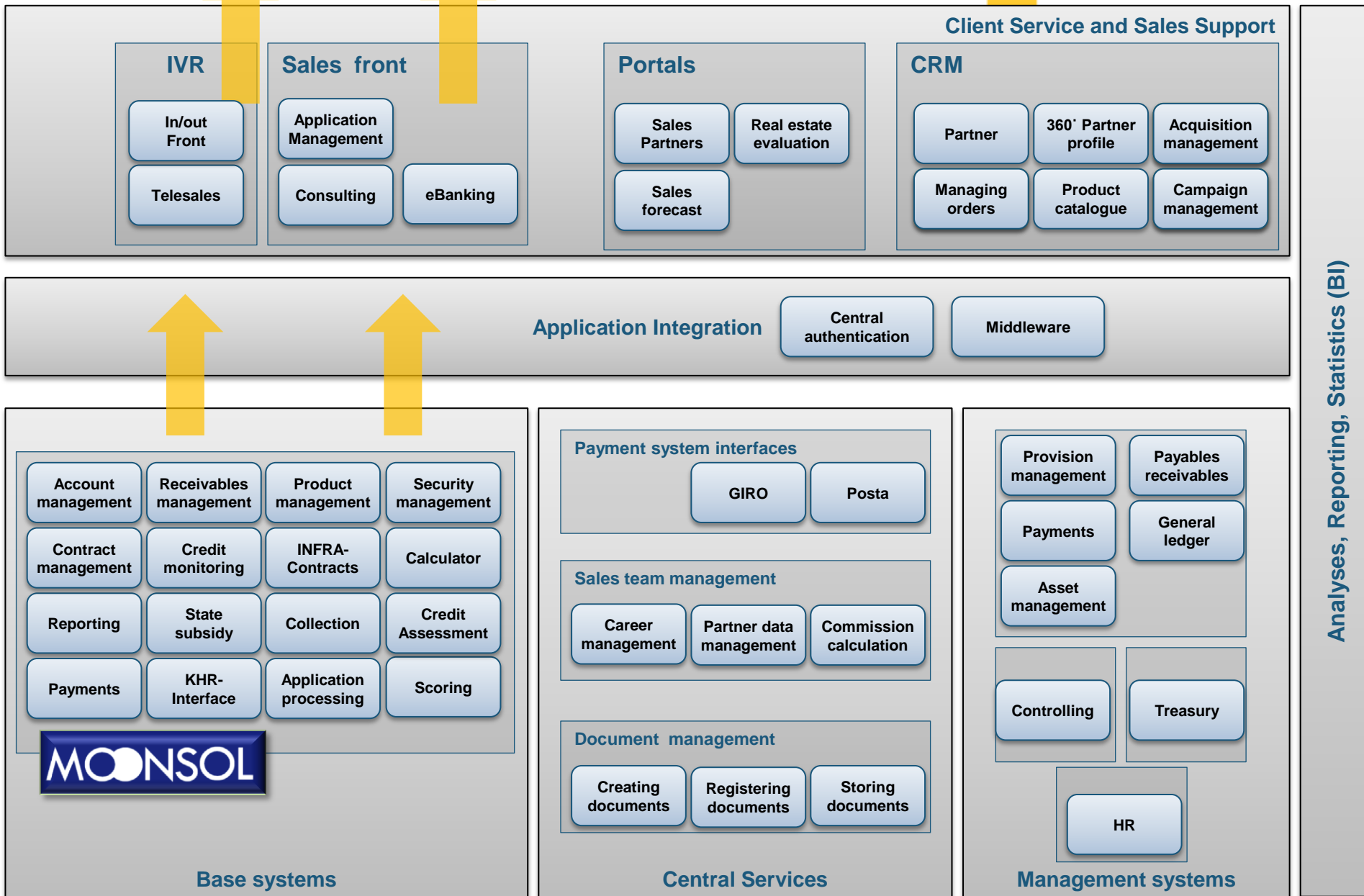


Fundamenta Lakáskassza



Alap, amelyre építhet

Targeted architecture



THE ADVANTAGES

- 360 degree customer profile
- Ability of fast financial product deployment
- Short-time implementation of new business branches
- Ability to integrate other systems

IMPLEMENTATION



A large white sailboat with a curved hull and a large white sail, sailing on the ocean at sunset. The boat is moving towards the right, leaving a white wake. The sky is a deep blue with some light clouds, and the water is a calm, dark blue. The sun is low on the horizon, creating a warm glow. The boat's hull is white with a dark stripe along the bottom. The sail is a large, white, curved shape that dominates the upper right portion of the image. The boat's mast and rigging are visible. The overall scene is serene and majestic.

THANK YOU FOR YOUR ATTENTION!

CONTACT:
INFO@MOONSOL.COM