

THE EVOLUTION OF THE SOLUTION

From a Seed to Leading Digital Banking across continents

Branislav Vujović

28/05/2025



Welcome

**Thank you for joining us today.
Thank you for your partnership,
joint work and joint development.**

Evolution of Banking

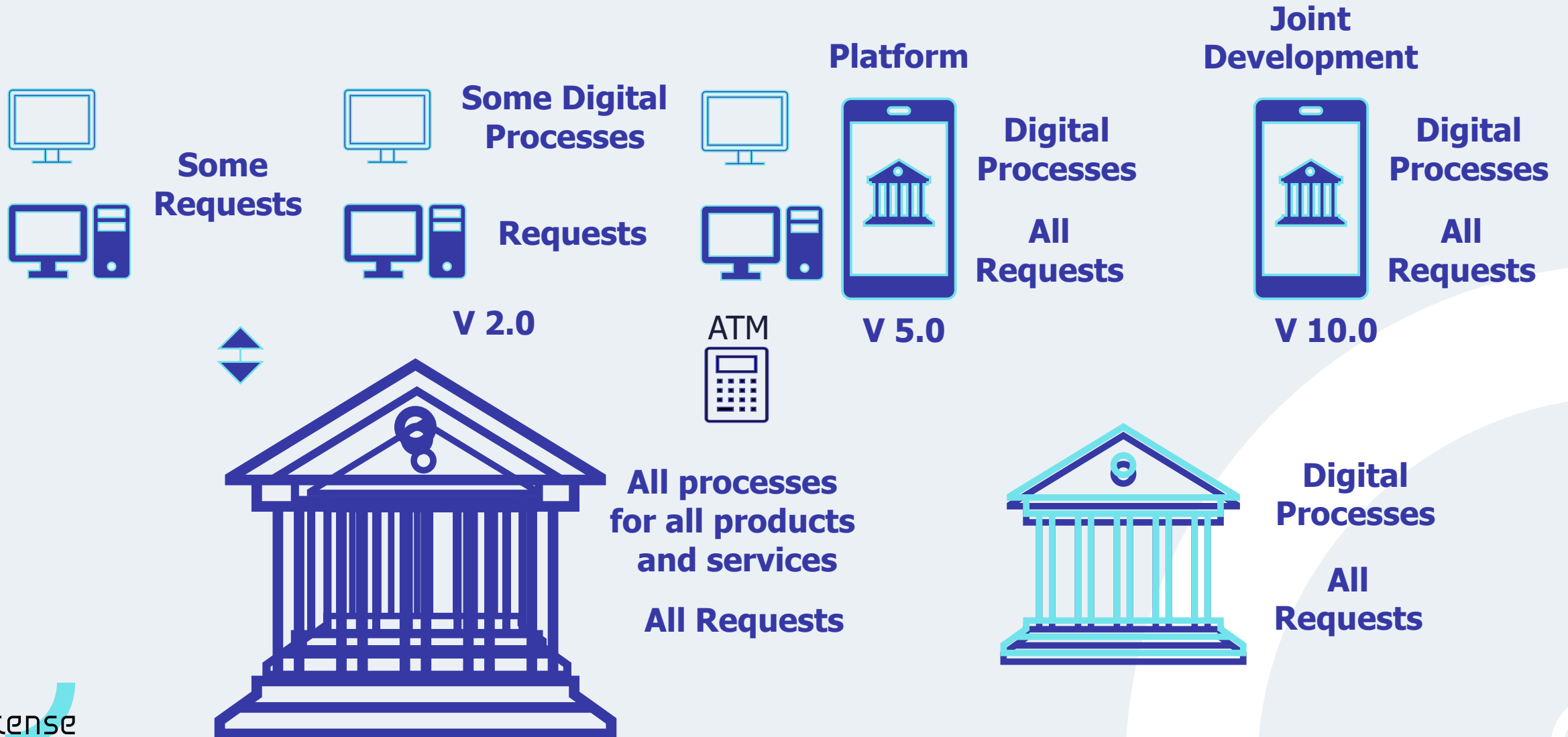
›Traditional banking

Chris Skinner:

*"The task of the banking industry is the physical distribution of **paper (money)** in localized networks of buildings and people."*

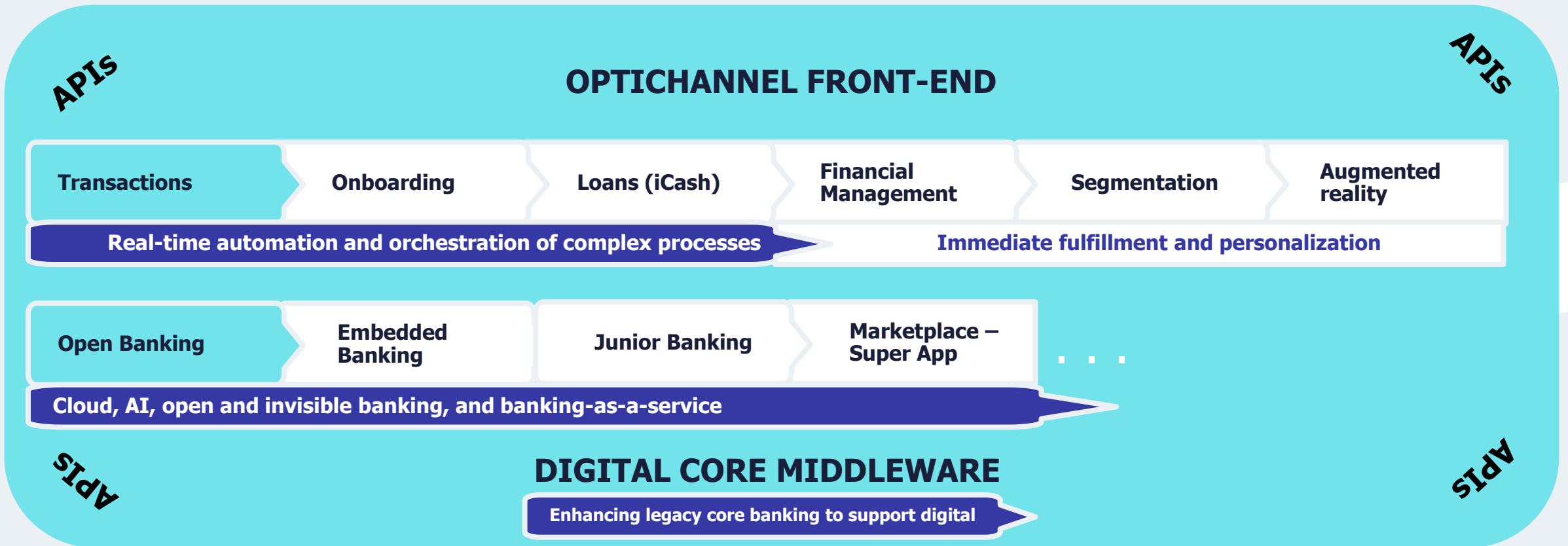
Digital Revolution

The Evolution of the Solution



FINTENSE PLATFORM

A SINGLE END-TO-END DIGITAL BANKING PLATFORM



Evolution of Banking

› Traditional banking

Chris Skinner:

*"The task of the banking industry is the physical distribution of **paper (money)** in localized networks of buildings and people."*

✓ Digital Banking

Chris Skinner:

*"A global world of **digital data** distribution using **software solutions** and cloud servers."*

Industry Recognition

For FINTENSE Innovative Digital Banking Platform

- › Finovate Award
- › PC Press magazine's "TOP 50 Best Things Online"
- › Global Finance Regional Winner CEE FX 2024 Award
- › Euromoney Award for the Best Digital Bank
- › EMEA Finance for the Best Foreign Bank
- › Europe Banking Award for the Best Foreign Bank
- › STP Award from Global Brand Frontier for Excellence in banking services
- › Euromoney Award for the Best Bank
- › Global Finance Award for the Best Digital Retail Bank
- › Euromoney Award for the best digital bank for SME in Serbia
- › Hot Spot eCommerce Award for best m-bank app
- › Finovate Finalist



About us

- › Partner for **Digital Leadership in Banking**
- › Operating on **3 continents**
- › Delivering projects across **Europe + Middle East & Africa**
- › Customers from Tier 1 to Tier 3 Banks & MFIs
- › Pure focus on Digital Banking with **our own Software Platform FINTENSE**
- › **Finovate Winner + IDC Leader Europe**
= Analyst and Industry expert recognition

Many references of successful partnerships:

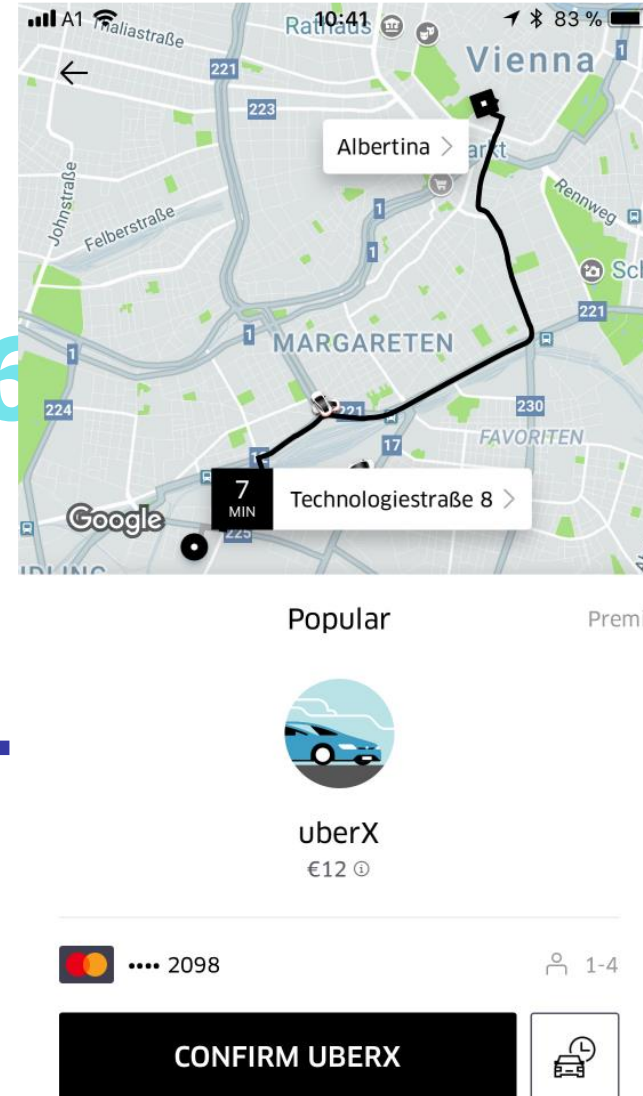
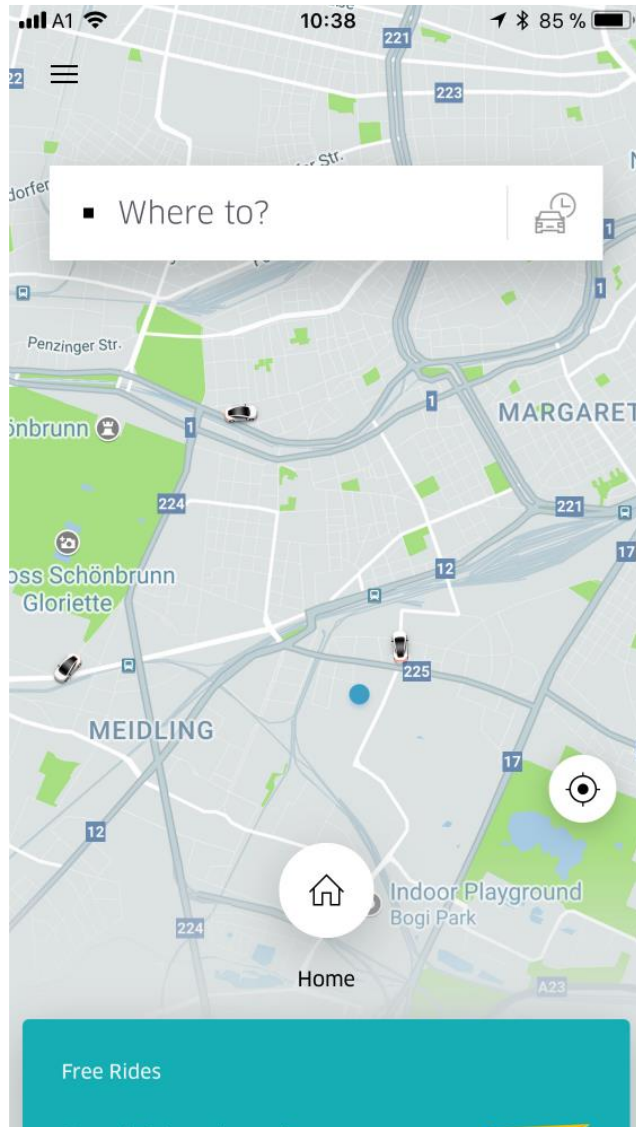




Where is the value?

- › Decisions and management are transferred into algorithms (AI)
- › Ideas and software can be copied or reproduced!
- › What is unique?
- › Where is the value?

DATA, INFORMATION AND VALUE OF INFORMATION



48°

616

1

"E

VALUE OF DATA AND INFORMATION

DBS BANK

DIGITAL SHARE OF INCOME DIGITAL SHARE OF CUSTOMERS (%)

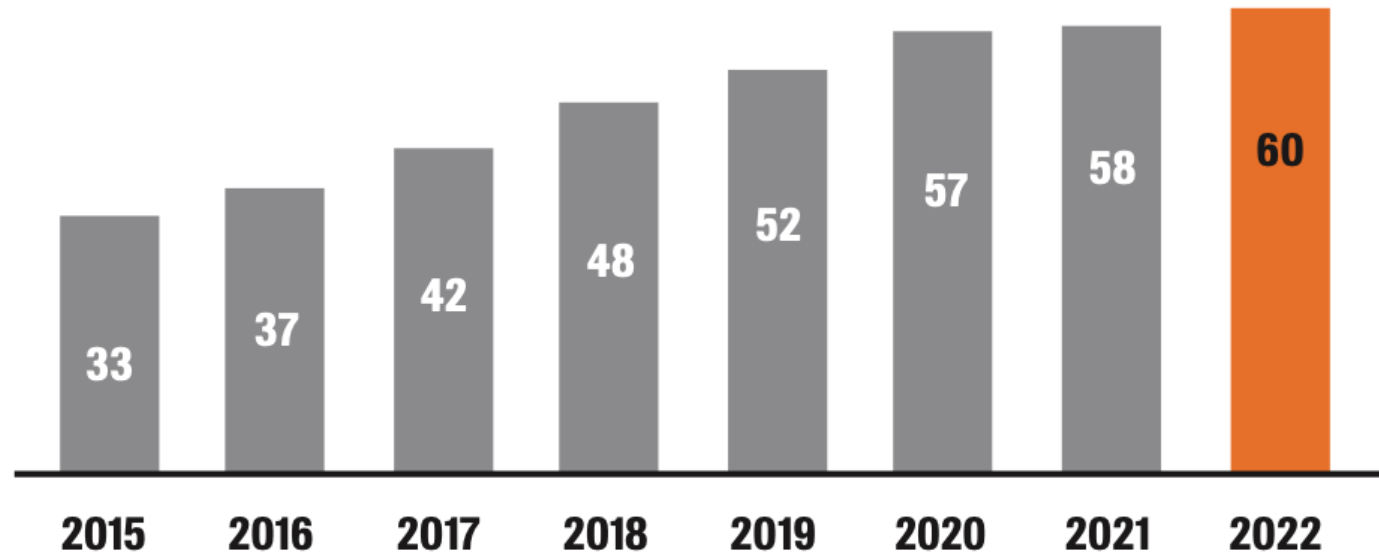


Figure 7.3 . DBS Bank, Singapore

Source: <https://www.dbs.com/iwov-resources/images/investors/annual-report/dbs-annual-report-2022.pdf?pid=sg-group-pweb-investors-pdf-2022-a-different-kind-of-bank>



VALUE OF DATA AND INFORMATION

TINKOFF BANK

RISK DECISIONS ARE MADE BASED ON 96% INTERNAL DATA

ALIBABA

INTERNAL SCORING USED TO PENETRATE NEW INDUSTRIES

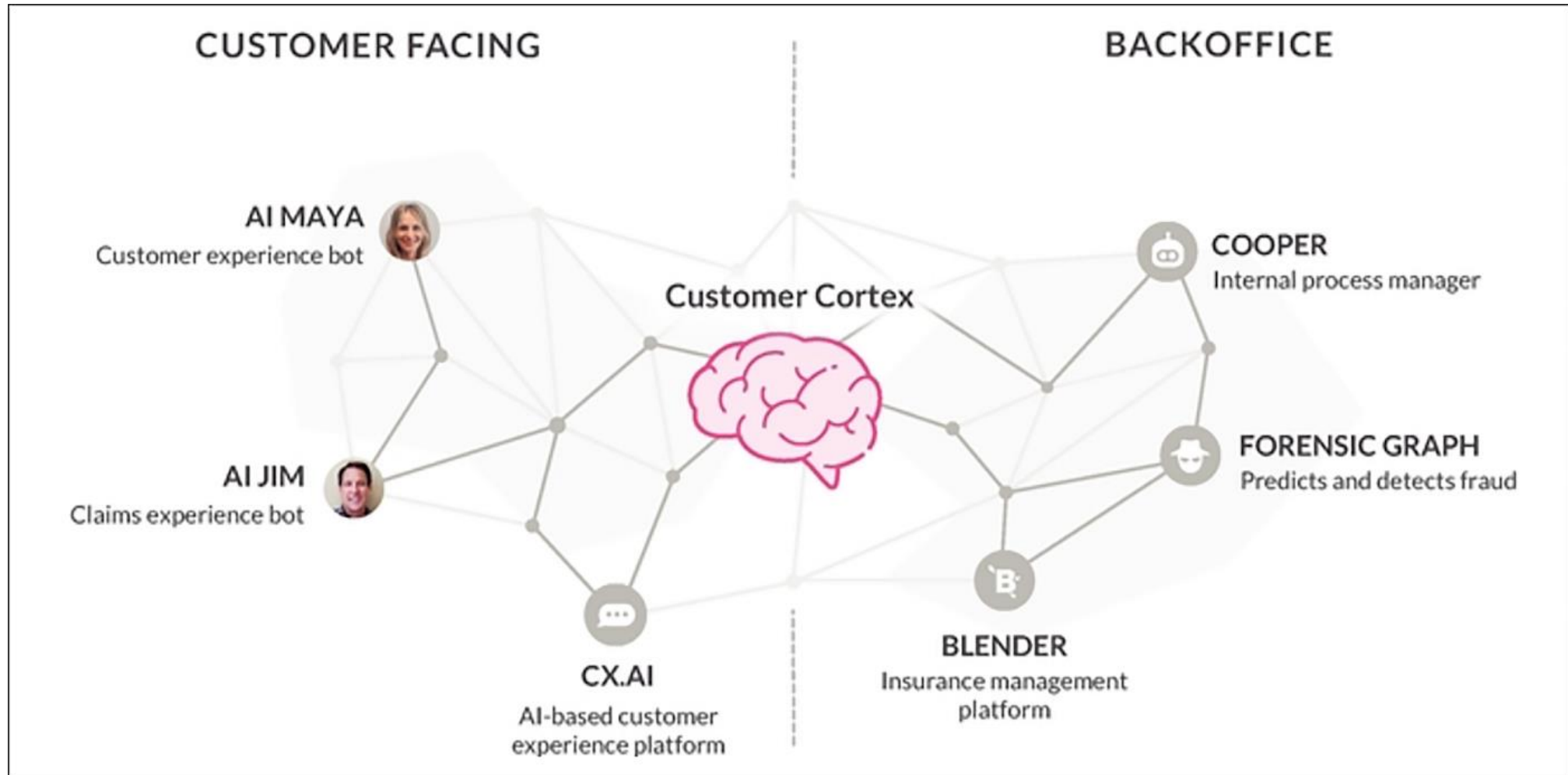
TESLA

DATA USED FOR INSURANCE RISK CALCULATION



VALUE OF DATA AND INFORMATION

LEMONADE INC.





VALUE OF DATA AND INFORMATION

FINTENSE AND AI

- Personalization and communication
- Risk management
- Digital and financial dashboards for banks
- Digital and financial dashboards for clients
- Advising, notifications, and warnings (PFM and BFM)
- Data for machine learning



FINTENSE

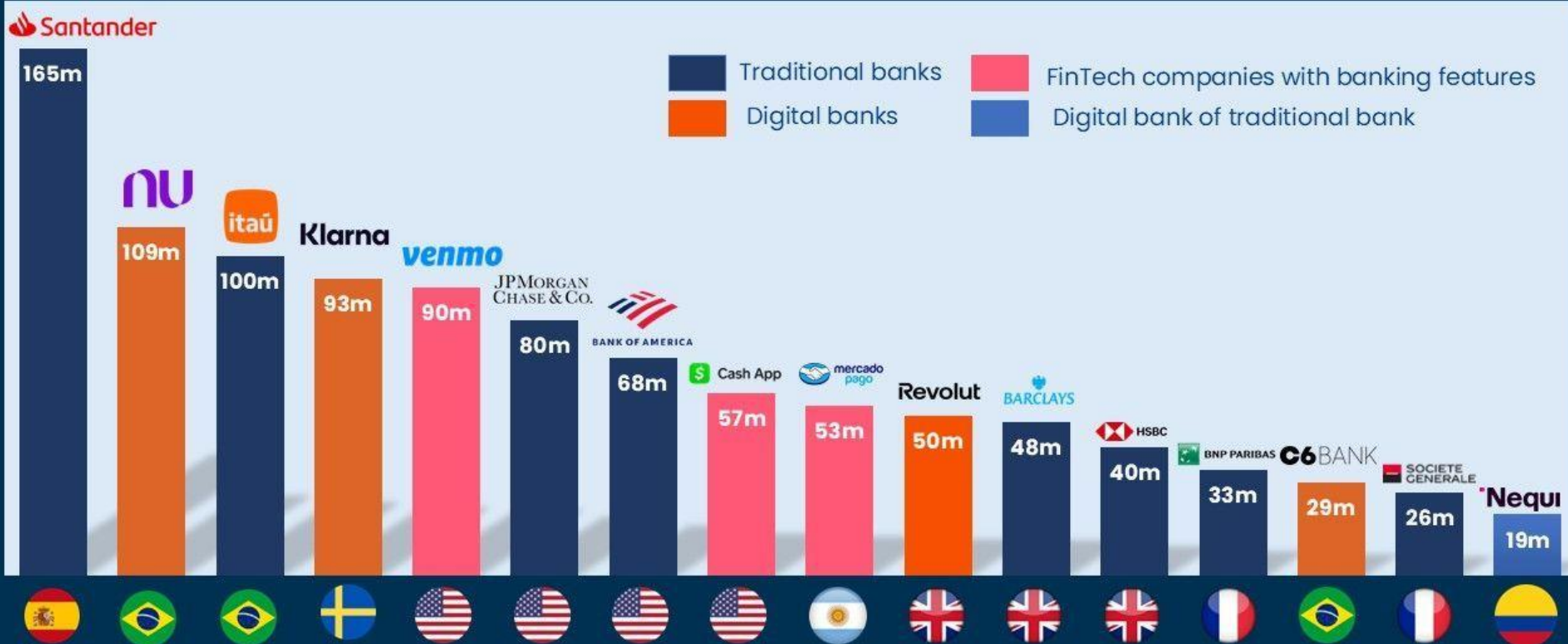
Staying relevant for existing clients and addressing the needs of new clients

Joint development of the end-to-end business platform for digital banking that introduces new business models, drives digital transformation, and creates value for all stakeholders, including banks and bank clients, and prepares banks for the future.

Let us jointly disrupt the disruptors with Fintense

Now, after leading in innovation, start-ups have surpassed traditional banks in scale.

Number of customers/users globally by banking brand



Source: Data from Financial Reports and Brazilian Central Bank data. 2024 and 2025.

Note: Selected examples. China is not included.