

Product Overview

SuperWallet



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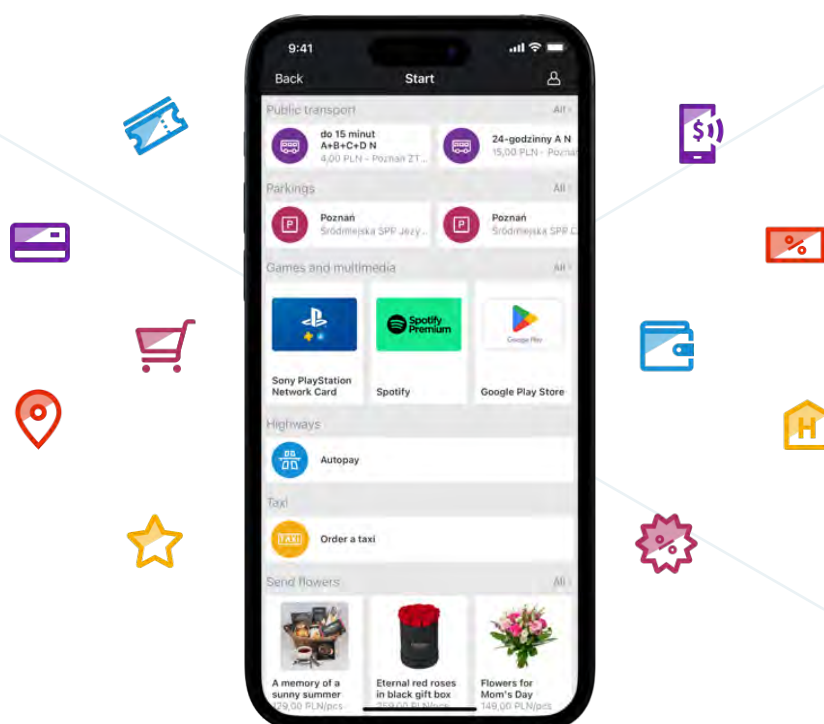
1. Introduction

In Finanteq, back in 2010, we were searching for solutions for banks that would add value to their customers – **the so-called Value-Added-Services (VAS)**. More importantly, these services could serve as an additional source of bank revenue. This gave rise to the idea of SuperWallet, **an m-commerce platform** serving as a hub for **VAS in banking applications**.

The SuperWallet platform can be easily integrated into the mobile banking system, offering the possibility of making purchases directly within the banking application. Finanteq's component enriches the banking app with services and products offered by different merchants.

With SuperWallet, the process of purchasing products and services, followed by payment, is streamlined within a single application: the banking app, directly from the customer's account. Combining banking functionalities with a rich set of added services brings significant value to the user.

Bank customers enjoy the ability to access new services and merchants while the bank gains additional benefits in terms of increased revenue. Higher application usage also translates into a rise in customer loyalty.



2. M-commerce market

Today, as we predicted some time ago, banking apps are evolving into **super apps**. Within this trend, we see a space for banks to offer value-added services (VAS), and we are confident that implementing them will bring tangible benefits.

The m-commerce industry is growing very intensively. For many years, industry reports have indicated a continuous increase in e-commerce and m-commerce transactions. This trend is confirmed by the number of active users in banks, that have implemented VAS in their banking apps.

The number and value of transactions conducted within apps are also on the rise. **Today, through Finanteq's SuperWallet, tens of thousands of transactions are made daily** (for comparison, in 2013, it was only 76 purchases).

The potential of **the SuperWallet** component is well illustrated by data from the Deloitte report (2022):

- 37% of leading digitized banks have implemented the functionality of purchasing tickets and paying for parking (only 15% for other banks).
- 27% of leading digitized banks enable the purchase of cinema or theatre tickets (only 7% for other banks).

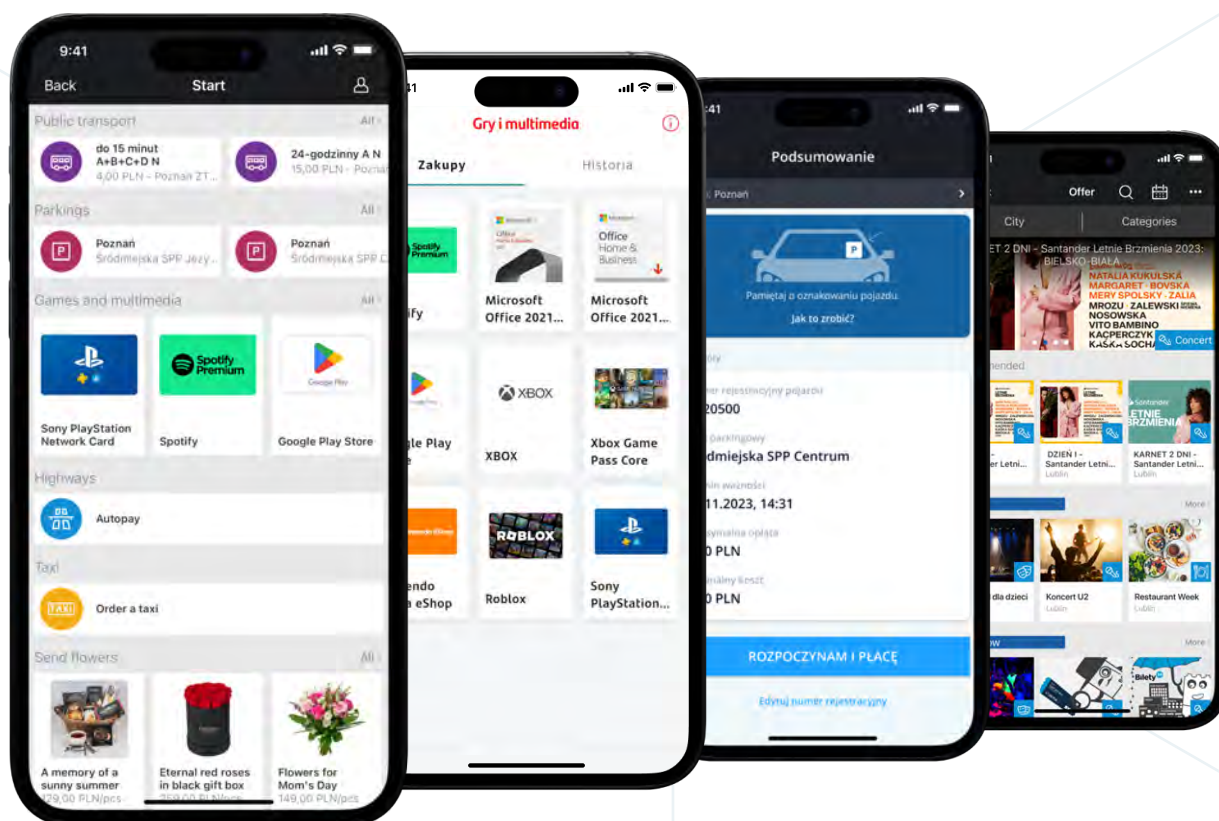
The situation with other VAS is similar . Data shows that many organizations have yet to introduce additional services into their product portfolios. Even though this is one of the most effective ways to diversify revenues, generate additional profits, and increase customer loyalty.

3. Benefits

Using Finanteq's SuperWallet solution saves time for the bank, which does not have to devote its precious time or resources to the costly process of developing, supporting and enhancing its VAS. Finanteq ensures an easy and quick implementation of new services. We also handle complaints, implement necessary changes to the services, and provide the infrastructure for purchase support.

Benefits for the customer:

- Access to a range of services **in one secure application** from their bank.
- **Excellent user experience (easy, convenient, intuitive navigation within SuperWallet).**
- Access to curated, **unique promotional campaigns.**
- Ability to make instant **payments directly from their account** without the need to register any payment instruments.



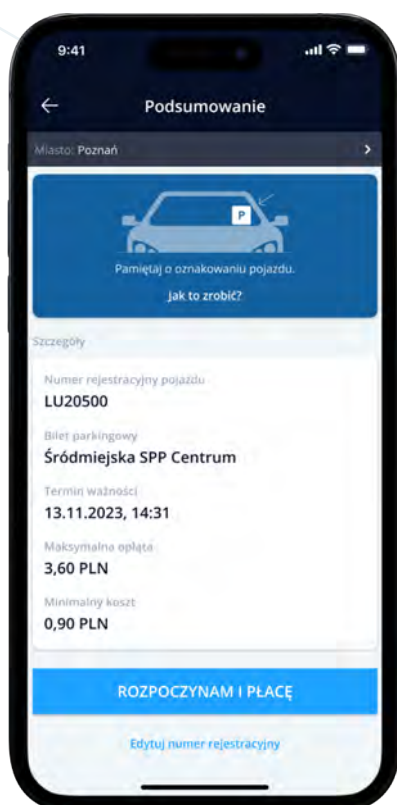
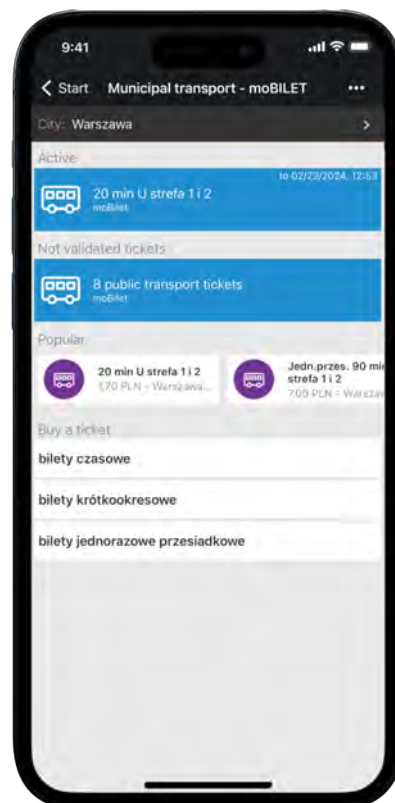
Benefits for the bank:

- **Increased customer engagement in the bank's application** – since the customer is securely logged into the app provided by a trusted source, they can explore additional offers without having to register in another app. This significantly simplifies the shopping experience and encourages purchases.
- **Growth in the number of app users**, frequency of usage, and an increasing number of transactions.
- **Additional revenue streams** – banks gain from commissions by integrating financial services with existing products. Banks profit from every transaction, as merchants offering their products share revenues.
- **Participation in co-creating unique promotional campaigns for customers with merchants.**
- **Image of a modern and innovative bank.** Having the SuperWallet component sets banks apart from their competition and positions their apps as trendy.
- **Source of transaction data.** With data from SuperWallets, banks know what their customers are buying, allowing precise analysis of purchasing behaviours within various embedded m-commerce services, making both banking and non-banking services more personalized.
- **Strengthening customer loyalty.** With new services implemented in the app, banks can re-engage customers and increase the number of interactions with the bank's application. Offering non-banking services that meet the needs of the majority of customers avoids the need for another app, as customers will stick to the trusted banking application. Banks can offer innovative products that delight customers. Adding lifestyle features makes banking more attractive and eliminates the fatigue of managing multiple apps on a smartphone.

4. Available services and functionalities

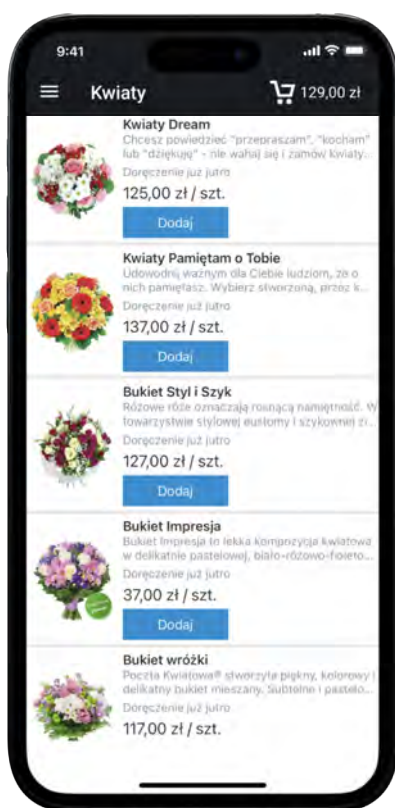
1. Public transport tickets

This module allows customers to purchase public transport tickets and pay from a connected (selected) account. Purchased tickets are stored on the device so that even if the network is unavailable, they can be presented for control.



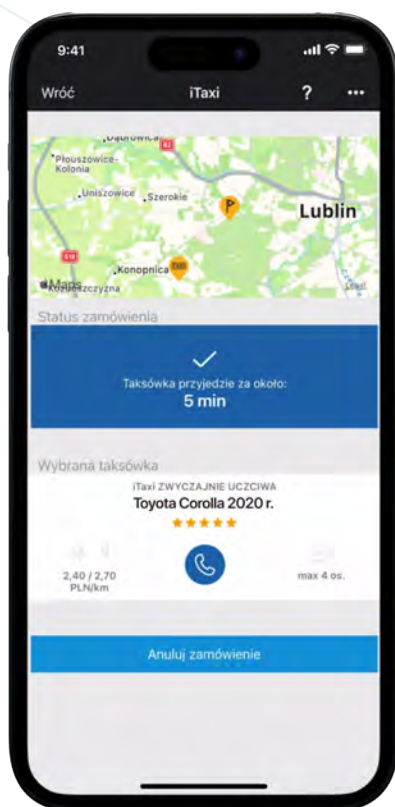
2. Parking tickets

When purchasing a parking ticket, customers can choose the time slots they want to park in the selected zone. Start-Stop functionality has been prepared, allowing the parking process to be started and interrupted at any time (allowing the client to pay only for the real-time of the parking). However, the activation of this module in the application depends on the presence of payment methods (blockade) in the bank's systems or the installation of an m-commerce payment server (this blockade is also used when buying public transport tickets). During the purchase of a ticket, the customer can set a reminder, that will inform about the end of parking.



3. Flower delivery

This module enables the ordering of flower bouquets/floral baskets for delivery to selected addresses. Successfully conducting joint promotional campaigns with our partner, we attract increasing customer interest (for example, on Grandparents' Day, Valentine's Day, International Women's Day, etc.). For instance, the app user can purchase a bouquet at an attractive promotional price on International Women's Day. During our last joint campaign, we also introduced free delivery for bank customers.



4. TAXI

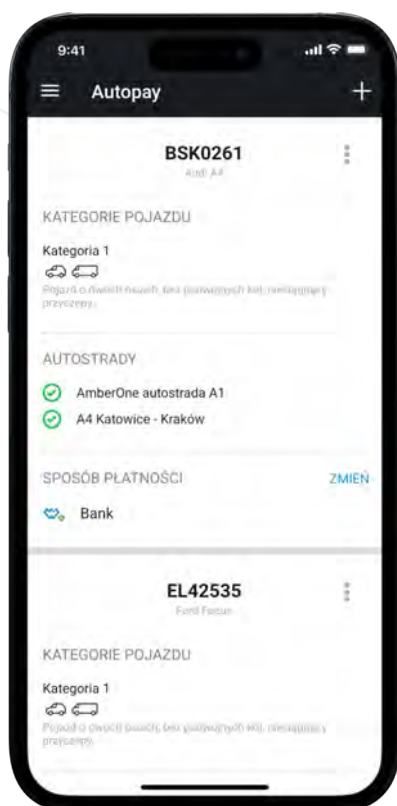
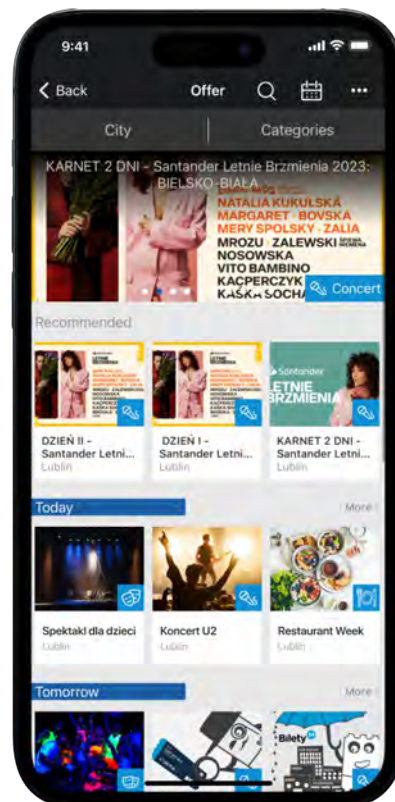
Using this module, customers can order a taxi, track it on the map, and pay for the ride directly from their account. In Poland this service is powered by iTaxi, which operates in nearly 100 locations, including all the biggest cities in Poland (Warsaw, Kraków, Wrocław, Olsztyn, Poznań, Łódź, Gdańsk, Gdynia, Sopot, Rzeszów, Lublin, and Katowice).

5. Charity support

This module allows clients to easily support a specific cause or individuals by transferring the chosen amount directly to the fundraising account. In Poland, this service is run in collaboration with the SiePomaga.pl portal.

6. Cultural events, cinemas, theatres, museums

This module will be particularly interesting for customers interested in cultural events. It supports various forms of activities such as mass events, art-house cinemas, theatres, museums, concerts, operas, and cabarets. This allows customers to purchase tickets for various events. The module can include the option to choose a seat, and the offline display of the ticket as a QR code further facilitates the entire process. By entering into specific agreements with various vendors it is also possible to allow customers to purchase tickets at a lower price.

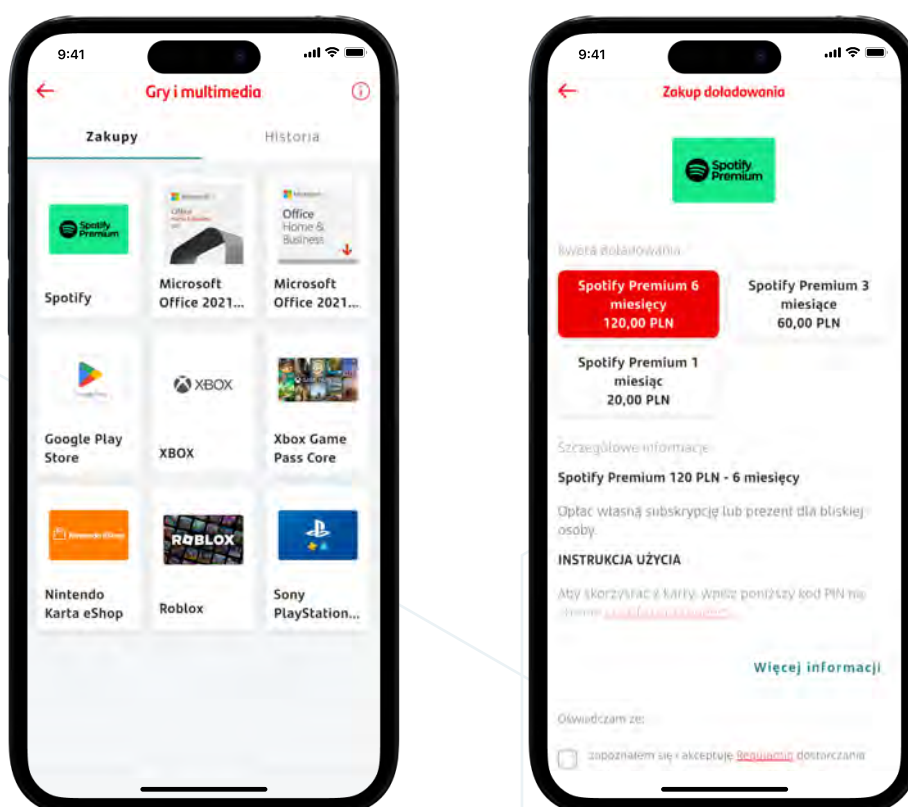


7. Highways tolls

The module enables customers to register their vehicles in the Autopay system, which allows them to pass through toll sections of Polish highways without stopping at toll booths (currently applicable to A1 AmberOne and A4 Katowice-Kraków highways).

8. Top-ups

This module enables easy and fast purchase of codes and top-up vouchers for gaming, software, or music services. In the Games and Multimedia module, we offer the services of our partner Autopay.



5. User Experience

SuperWallet provides convenient and intuitive navigation within the application. This is made possible through a range of solutions, including displaying personalized content to the user.

As part of the SDK integration with the bank's application, the customer can choose the account from which payments for services and products will be made.

On the shopping home screen, **personalized content for each customer** is displayed. Recommended products are shown based on individual suggestions, taking into account the user's location, previous purchases, and ongoing promotions with the bank and/or merchants (e.g., special discounts on concert tickets for bank customers, Mother's Day bouquet promotions, etc.). The recommendation system is built on an **Elastic Search** method, ensuring fast operations.

Tickets for cultural events, public transport, and parking fall under **Location-Based Services (LBS)**. We facilitate the customer's selection of the correct ticket by verifying their current location (automatically selecting the city). We streamline the process by providing suggestions based on the customer's purchase history in that location and their most frequently purchased tickets. Quick ticket purchases are also possible through phone widgets without entering the application.

In Poland, we have **digitized parking zone maps** in several cities with multiple paid parking zones. Using the parking module's map, customers can check and select their current zone. To further assist in the selection, we suggest a list of city zones sorted by the customer's distance from each zone based on location. The same solution can also be used abroad provided there are no legal restraints to use such an approach.

An added value is the implemented **notification mechanism** in our module. This allows customers to receive messages about expiring tickets (with the option to purchase directly from the notification) or reminders (with a chosen frequency) about ongoing parking. Notifications are based on local notification system mechanisms and do not require integration with push notification servers.

6. Services and functionalities on FINANTEQ roadmap

Acquiring and integrating with new merchants is handled jointly by Finanteq and the bank. Based on individual needs and priorities it is possible to approach different providers and enrich the spectrum of services available in the application. Here is an overview of Finanteq's roadmap, anticipating the release of additional services.

1. Food delivery

We plan to collaborate with global partners providing management systems in the gastronomy sector (HoReCa - Hotel, Restaurant, Catering/Café). Through the app, customers will be able to order food delivery nationwide, specifying the preferred date and time in advance. Instant payment upon order placement will ensure swift delivery and pickup.

2. Train tickets

We are in discussions regarding the technical feasibility of implementing tickets for the Polish national railways.

7. SDK

To facilitate an easy and quick implementation of the m-commerce module into developed or existing mobile banking, Finanteq has developed an SDK. This is a set of methods, essential libraries, and technical documentation that enables the bank to independently integrate the module with the mobile application and promptly provide customers with a wide range of services added to SuperWallet.

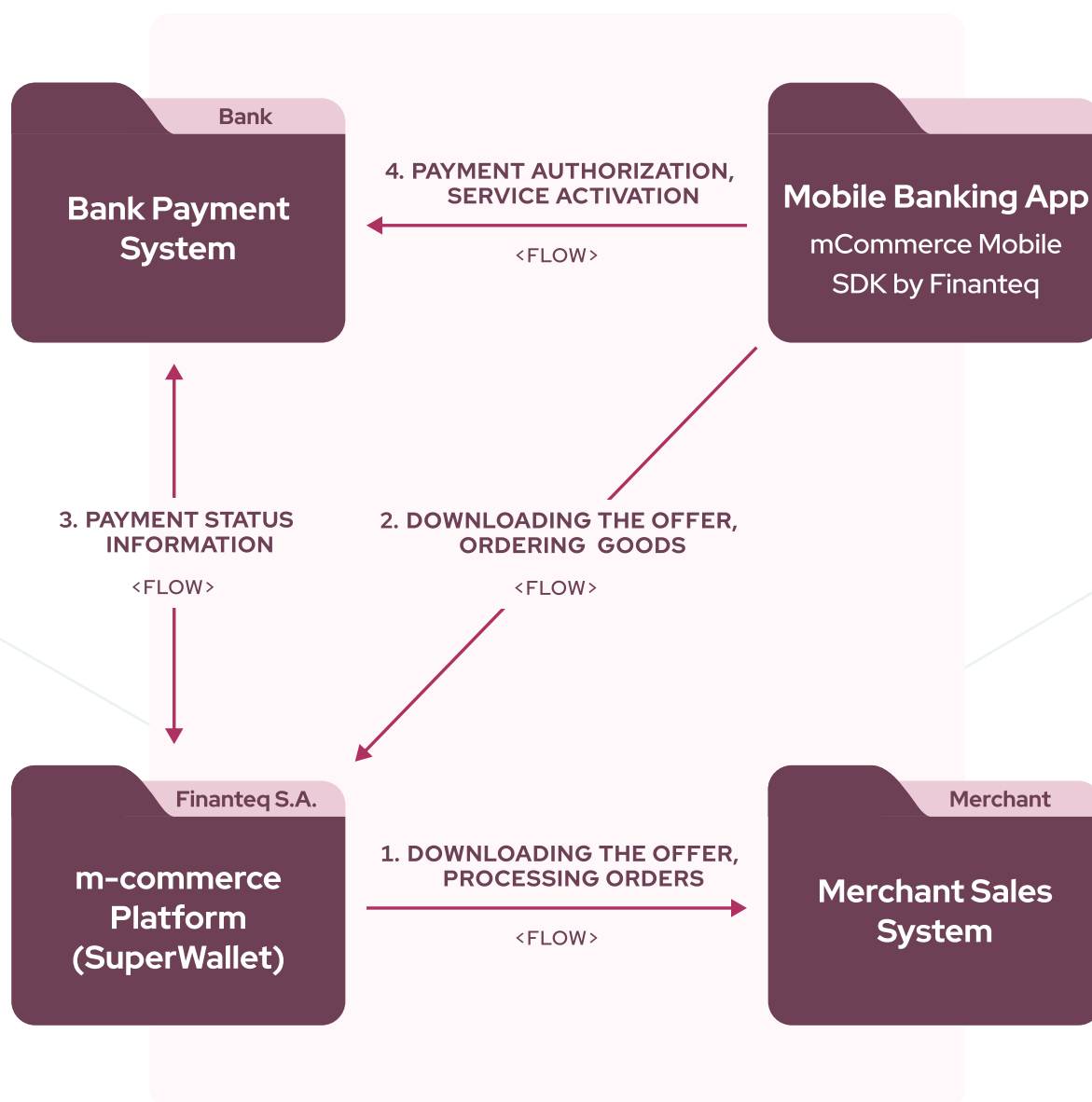
Advantages of m-commerce SDK:

- The bank can enrich its portfolio with additional, innovative services in a very short time.
- There is no need to build a similar system from scratch, as the product is a ready-made solution.
- Finanteq has been continuously working on the innovation of SuperWallet for almost 10 years – it is a robust and reliable solution.



Data flow procedure

The diagram below illustrates the data flow for the integration between the Finanteq m-commerce platform and the bank's payment system.



8. About FINANTEQ

We help banks and fintechs winning in mobile.

FINANTEQ is a software and consulting company focused on digital banking channels with a strong focus on mobile. We provide complete mobile solutions as well as ready to integrate add-on platforms and components for the mobile channel. Top banks in Europe and Middle East also outsource m-banking development from FINANTEQ.

We help banks and fintechs win in mobile. According to Deloitte, FINANTEQ is ranked among top fintech companies in Poland. Our innovations, for example the SuperWallet for banks, have received awards in prestigious global competitions such as “Finovate New York” and “Citi Mobile Challenge”.

Some of our clients: **BNP Paribas, Santander, Danske Bank, Unicredit, National Bank of Kuwait, mBank.** Also, FINANTEQ’s mobile banking application for Santander Bank was ranked #3 in the world by Forrester Research.



9. Components for banking



Mobile Banking

A component solution for mobile banking that allows users to manage their finances from the mobile application level. It consists of the mobile part - application for Android and iOS, the server part (Java application), which integrates with services on the bank's side, the Backoffice application enabling mobile channel management, as well as infrastructure ensuring effective provision and implementation, taking into consideration e.g. test automation, simulation of the banking environment (or services not yet available), configuring functionalities, etc. The functionalities are customized for retail, SME and corporate banks.



Extentum

A no-code platform for quick extension of functionalities in already existing banking applications (including internet banking) by non-technical business persons. All IT/DEV processes have been eliminated. A typical ~300 man-day functionality with delivery time of 4-6 months, normally created by a multi-person team of programmers, can be built with Extentum by one business person within 1-2 days and implemented without changing the version.



PocketBranch

Pocket Branch enables creation of virtual bank branches. It is an omnichannel solution that facilitates communication between the bank and the customer through: chat, audio or video conversation. With Pocket Branch, just like in a physical branch, customers can obtain information, help and even conclude and finalize transactions. All of this is available through the customer's mobile application or the bank's website. The solution is offered as a whitelabel or SDK (software development kit), which makes it compatible with any mobile banking applications.



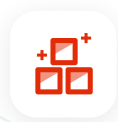
mToken

An application installed in the phone memory which is used to generate one-time passwords in order to secure on-line and mobile transactions.



Smartwatch Starter Kit

A smartwatch application that consists of an SDK that enables implementation of the solution in any mobile banking application of a third party. The functionality includes: displaying the account balance, geolocation of points (ATMs, branches), displaying currency pairs and reading PUSH messages.



Google & Apple Pay Module

Available as an SDK along with documentation. It gathers all the necessary code and know-how required to add a payment card to Apple and/or Google wallet in a banking application.



OCR Module

The module allows scanning any data with the phone camera, including entire documents such as invoices or ID cards. The advantage of the solution lies in the off-line processing of sensitive data without sending it to the cloud.



SUPERWALLET



FINANTEQ®

Contact us and find out how our component
can enhance your mobile banking.

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