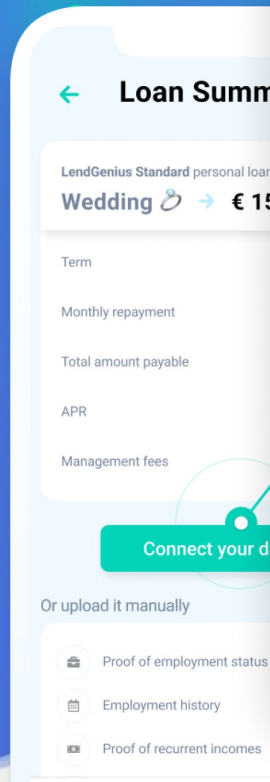





Deck
Financial Services






LendGenius uses Bankflip to connect your data

Permissions [Security & other](#)

- Connect automatically & hassle-free**
Connect the data that LendGenius needs to offer their services directly from their source in seconds not days, 100% online, and without any kind of bureaucracy
- Your data under your control**
Bankflip does not sell nor use your personal data for any kind of promotional or marketing activity. Your data is yours, and you decide who you grant and revoke access to it
- Security & privacy above all**
All connections with Public Administrations as well as all transfers are secured and encrypted end to end

[Continue](#)

Powered by 

Customer onboarding & underwriting for financial services

THE PROBLEM

Client onboarding & underwriting could get stuck when gathering data from the customer



Finding and uploading the documents needed is a **hassle for the customer**

Looking for the last income statement, employment history, source-of-incomes, driver's info, history of fines,... to upload them to the financial service platform is a real pain in the ass for final customers.



Friction in onboarding/underwriting leads up to **63% in abandonment rate**

"Difficult", "longer than expected", or simply "lengthy" are the most common reasons. Removing unnecessary steps and making it even faster and easier seems to be the trend thanks to technology.

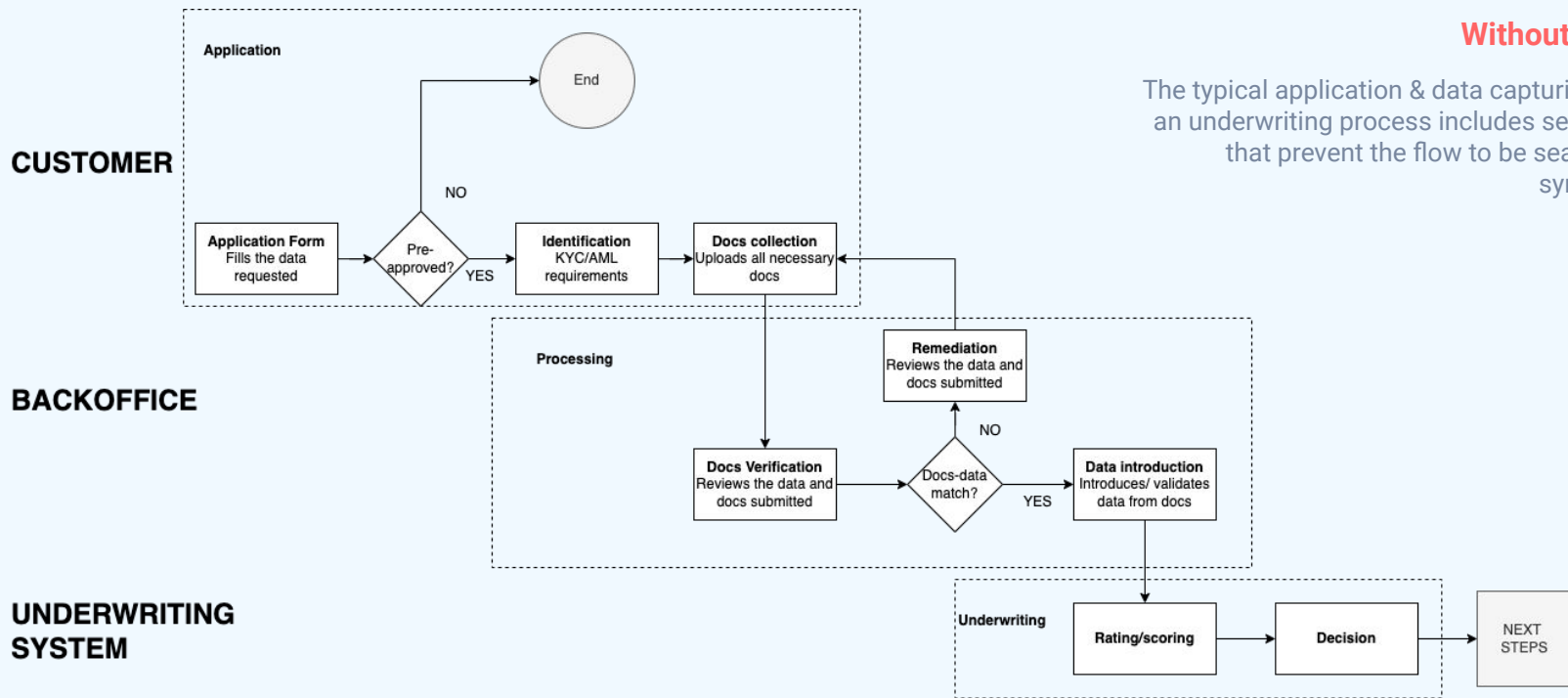


20% of financial institution's income is the cost associated with remediating bad customer relationship management data

Pursuing the customer to get the necessary data + verifying the data + introducing it in the system is costly in terms of operations.

THE PROBLEM

Application & data capturing typical flow



Without Bankflip

The typical application & data capturing flow for an underwriting process includes several steps that prevent the flow to be seamless and synchronous.

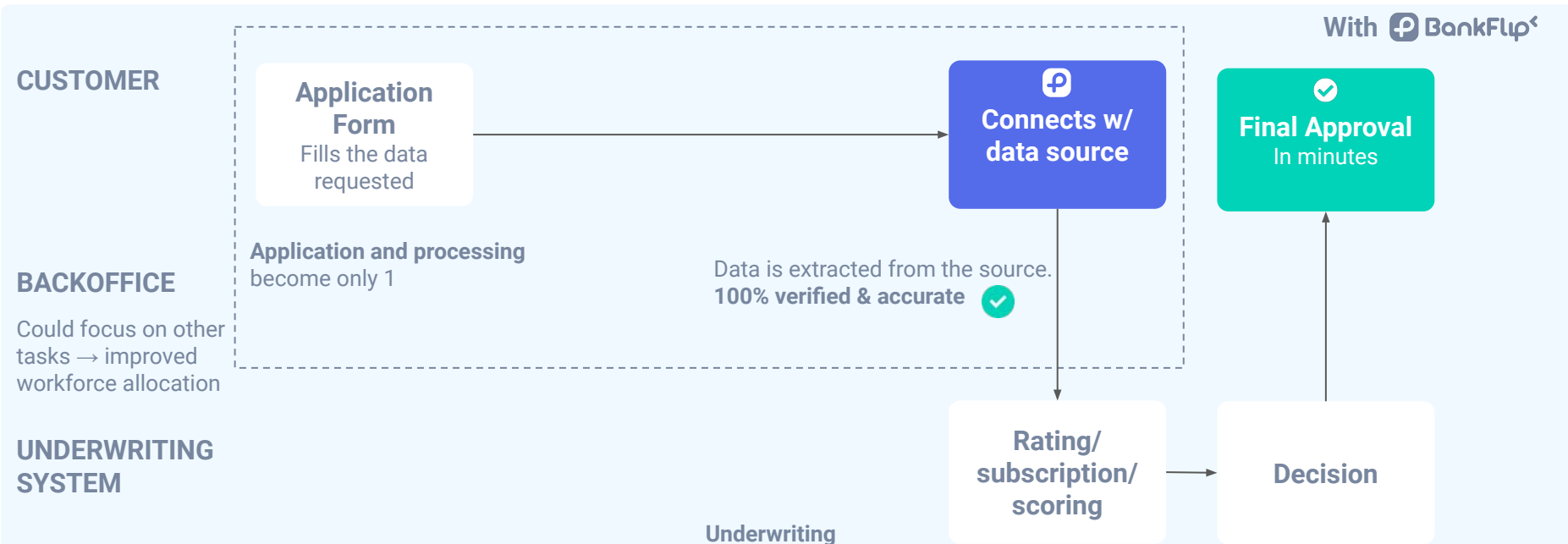
THE SOLUTION



Permission-based
OpenAdmin technology

THE SOLUTION

Fully-digital & real-time data capturing & processing



THE SOLUTION

Easily access to customer data directly from its source in real time and with a super simple UX



Incomes data

Incomes statements
Fiscal data
Certificates
Freelancers models



Employment data

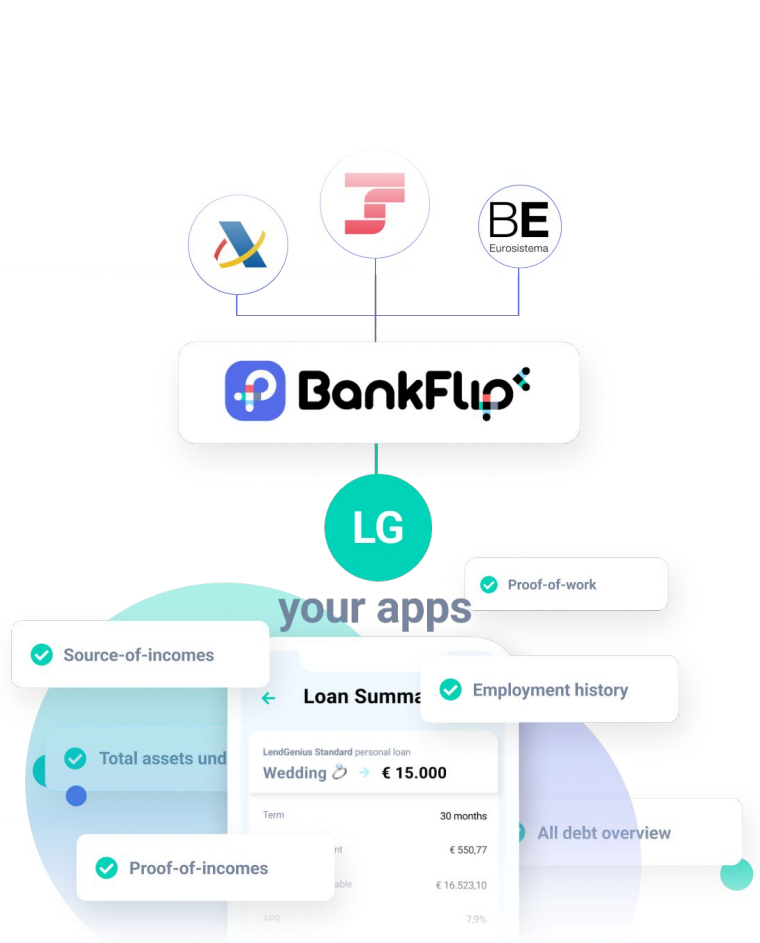
Employment history
Contribution base
Certificates



Traffic data

Driver's licence data
Vehicle data
DGT fines

More connectors and data coming soon...



THE SOLUTION

A win-win value proposition for customers & companies



Customer

- ✓ **No hassle, no headaches:** directly connects, extracts and shares the right data in a single flow
- ✓ **Full control over the data shared:** clearly understands and consent which data is being shared



Financial
institutions

- ✓ **Real-time access for fully digital & fast flows:** get the data in minutes not days
- ✓ **Verified and accurate by default:** because the data is extracted from the data source, the data is always accurate and verified
- ✓ **Zero operation costs:** no need of chasing customers to get them upload the right data. No need of manually verifying & introducing the data
- ✓ **Directly plugged to your algorithm:** parsed data to automatically feed your algorithm (if you want)

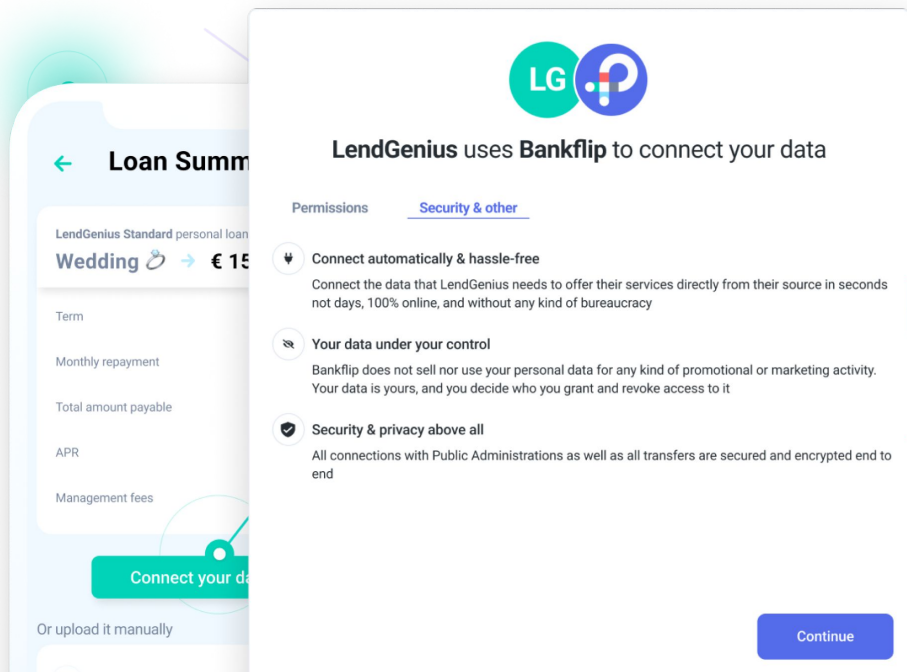
How it **[automatically]** works

Feature: OpenAdmin widget

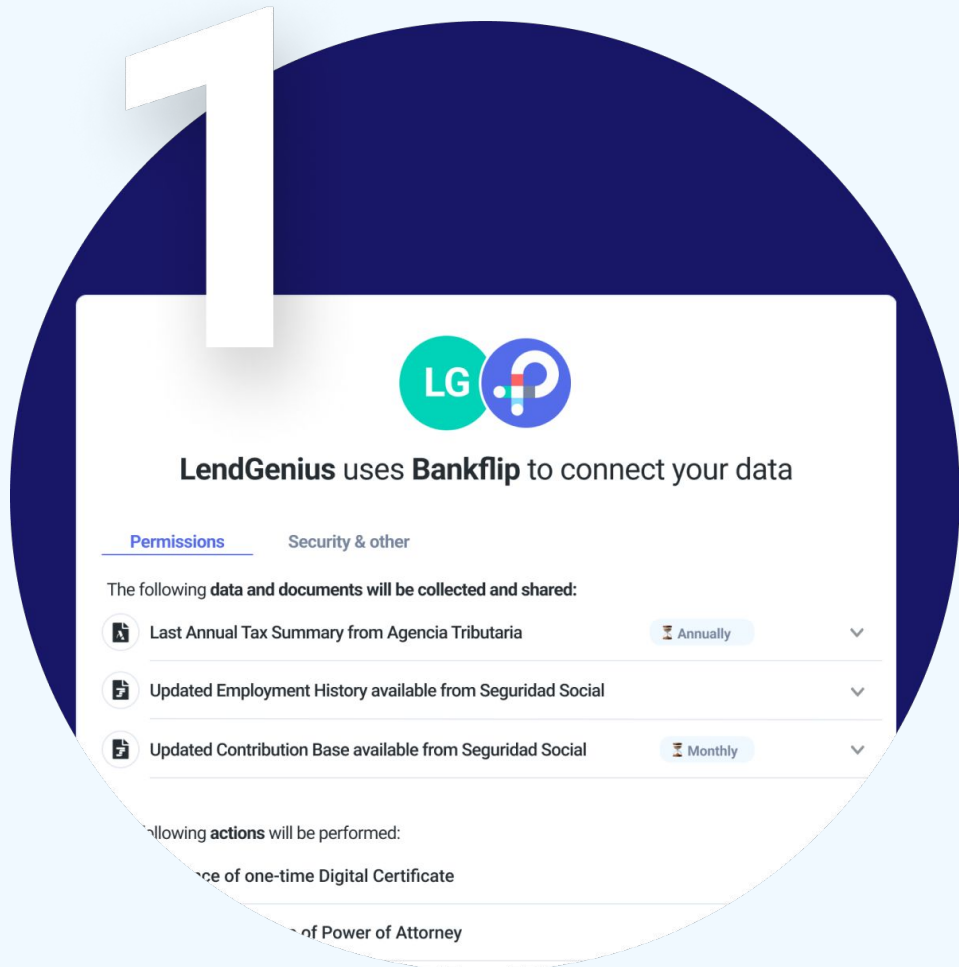
What it is...

The OpenAdmin widget **seamlessly collects the needed documents & data** of end-users directly **integrated** within your applications and/or communication channels (SMS, email, WhatsApp, etc.)

- Permissioned
- Real-time
- Streamlined
- Secure



1



The customer reviews and consents the data that will be extracted and shared



Check it out
Click here!

The customer introduces her ID and expiration date & selects login method

Dynamic login methods based on customer



SMS



2

1/3

Connect automatically the requested data by selecting your preferred signin method

ID number*

12345678A ✓

Expiration or issuing date*

01/01/2029 ✓

Connect via:



Digital certificate



SMS



cl@ve PIN App



You don't need to have a Digital Certificate! We will issue a one-time certificate in real-time to enable automatic connections with the Public Administration



Check it out

Click here!

I agree to the [Terms & Conditions](#) and the [Privacy Policy](#), and I hereby grant explicit consent to extract the agreed data from the Public Administrations

3

2/3

Introduce the PIN code you have received via SMS to the phone number ending by *****788

Introduce the PIN code*

A 4 X

 Haven't received the SMS?

You can request a new one in 00:29

Back

The customer introduces the code (OTP) received to confirm the login

Direct Authentication against Public Administration



Check it out
Click here!

Voilà!

The data is automatically available via endpoint

The data is available in the customer's dashboard

The end-user can download the data extracted
(optional)



Check it out

Click here!

4



Data connected & shared successfully

Your data has been **connected, downloaded and shared** successfully!



The following documents have been **shared with LendGenius**. You can download them for your own records if you want:

[TaxData2022RicharHendricks.pdf - 444 kB](#)

[2022EmploymentHistoryRicharHendricks.pdf - 444 kB](#)

[2022IncomeStatementRicharHendricks.pdf - 444 kB](#)

[2022IncomeStatementRicharHendricks.pdf - 444 kB](#)

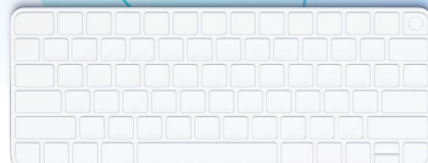
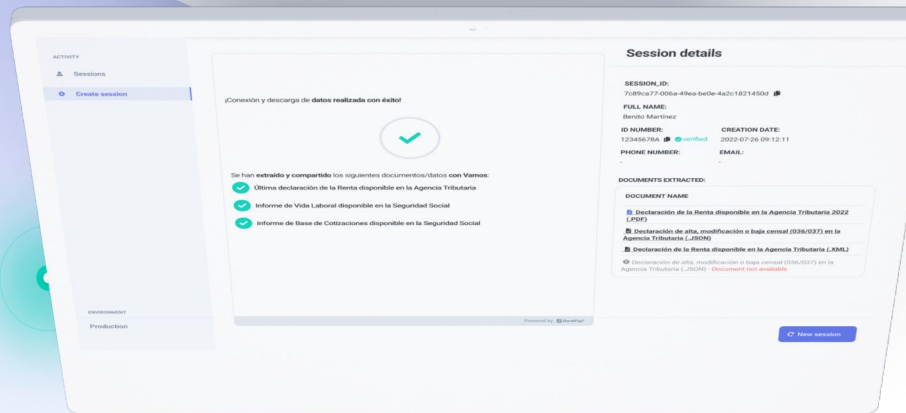
Feature: Dashboard's Assisted Session

What it is...

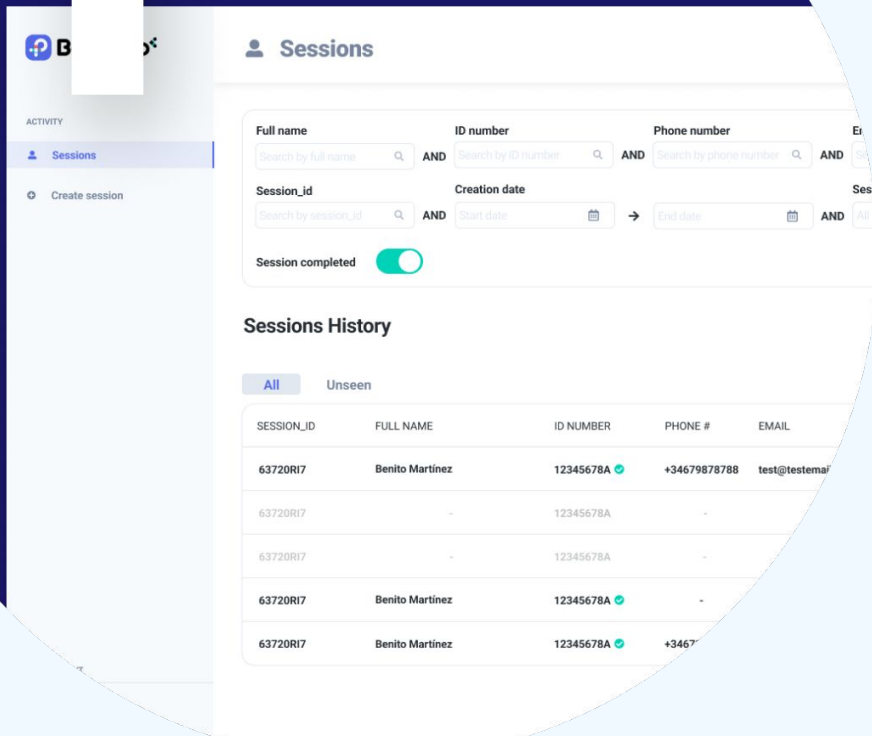
The Dashboard's Assisted Session is a tool designed for **ops, sales, cs teams...** to **collect end-users' consent, data & documents remotely or in person.**

For example **while on a call, videocall or in-store** with the end-user.

- Permissioned
- Real-time
- Streamlined
- Secure



1



The screenshot shows the 'Sessions' dashboard in BankFlip. It features a search bar with filters for Full name, ID number, and Phone number. Below the search bar is a 'Session_id' filter and a 'Creation date' range selector. A 'Session completed' toggle switch is visible. The 'Sessions History' section includes tabs for 'All' and 'Unseen', and a table listing session details.

SESSION_ID	FULL NAME	ID NUMBER	PHONE #	EMAIL
63720RI7	Benito Martínez	12345678A	+34679878788	test@testema
63720RI7	-	12345678A	-	-
63720RI7	-	12345678A	-	-
63720RI7	Benito Martinez	12345678A	-	-
63720RI7	Benito Martinez	12345678A	+3467	-

The agent accesses the “Create session” tab from the dashboard

 **Check it out**
Click here!

She gathers the end-user's consent while on the phone + sends a consent email to him

An email with the list of docs needed and consents is sent to the end-user directly from the dashboard

	YEAR		
AEAT_100_RENTA	2022	-	-
AEAT_CERT_OBLIG_TRIB	-	-	-
BDE_CIRBE	-	-	-
SEG_SOCIAL_VIDA_LABORAL	-	-	-

Enter the email of the user to send the copy of the models requested and a link to the [Terms & Conditions](#) and the [Privacy Policy](#).

User email*:

I have explained and the user has understood the models and data requested to complete the request.

I have made sure that the user explicitly consents the collection of the models/data requested, and accepts the Terms & Conditions and the Privacy Policy that have been sent via email.

[+ Create session](#)

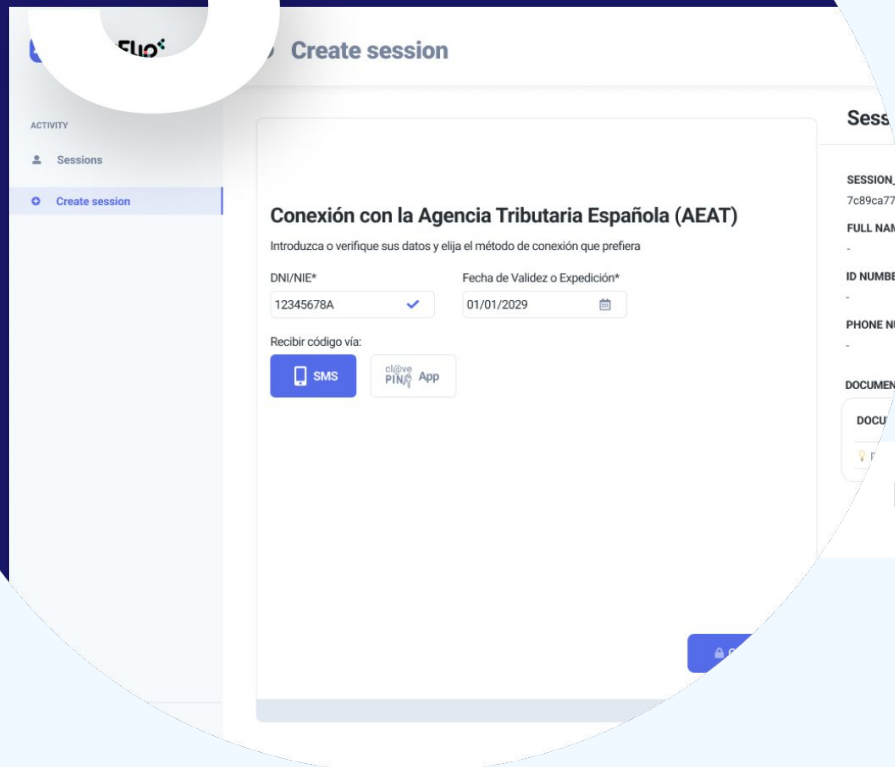
2



Check it out

Click here!

3



FLIP Create session

ACTIVITY

Sessions

Create session

Conexión con la Agencia Tributaria Española (AEAT)

Introduzca o verifique sus datos y elija el método de conexión que prefiera

DNI/NIE* 12345678A ✓

Fecha de Validez o Expedición* 01/01/2029

Recibir código vía:

The agent enters the rest of the end-user's info and the code (OTP) received by her to confirm the login

Direct Authentication against Public Administration



 **Check it out**
Click here!

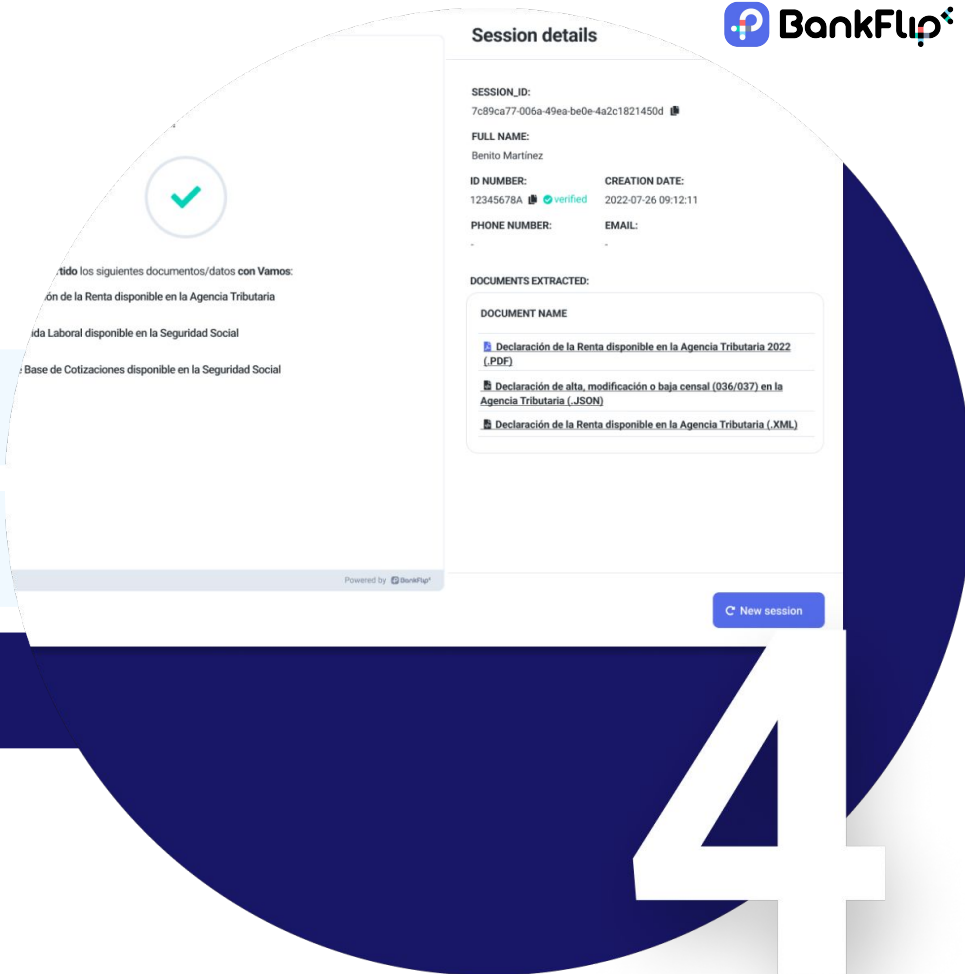
Voilà!

The data is directly available in the session details

The data is available in the “Sessions” tab and API

The end-user receives a confirmation email

 **Check it out**
Click here!



The screenshot displays a confirmation message with a green checkmark icon and the text: "¡Hecho! Se han extraído los siguientes documentos/datos con Varnos: Declaración de la Renta disponible en la Agencia Tributaria, Base de Cotizaciones disponible en la Seguridad Social, Base de Cotizaciones disponible en la Seguridad Social, y Base de Cotizaciones disponible en la Seguridad Social". Below this, the "Session details" section provides the following information:

- SESSION_ID:** 7c89ca77-006a-49ea-be0e-4a2c1821450d
- FULL NAME:** Benito Martínez
- ID NUMBER:** 12345678A (verified)
- CREATION DATE:** 2022-07-26 09:12:11
- PHONE NUMBER:** -
- EMAIL:** -

The "DOCUMENTS EXTRACTED:" section lists the following documents:

- Declaración de la Renta disponible en la Agencia Tributaria 2022 (.PDF)
- Declaración de alta, modificación o baja censal (036/037) en la Agencia Tributaria (.JSON)
- Declaración de la Renta disponible en la Agencia Tributaria (.XML)

At the bottom right of the screenshot, there is a "New session" button and a footer that says "Powered by BankFlip".

4

DESIGNED FROM AND FOR DEVELOPERS

Plug&play technology ready to be integrated/implemented

No-code mode

Low-code

API

```
{
  "id": "8dd504ea-1707-4718-abdc-1ade43abc729",
  "requests": [
    {
      "model": {
        "type": "AEAT_RENTA",
        "year": 2021
      }
    }
  ],
  "widgetLink": "https://widget.bankflip.io?token=eyJhbGciOiJIUzI1Ni",
  "webhookUrl": "https://example.com/webhooks/bankflip"
}

{
  "sessionId": "8dd504ea-1707-4718-abdc-1ade43abc729",
  "documentIds": [
    "bad6c308-664a-41d0-a273-ae75e0de4fd8"
  ],
  "name": "MODEL_EXTRACTED",
  "modelType": "AEAT_RENTA"
}
```

“At Bankflip we want to **free** and give people **control** over their **financial data** and **decisions** to accelerate the World’s transition to **individual financial ownership.**”





Álvaro Mancilla | alvaro@bankflip.io

CEO & co-founder

bankflip.io

Backed by **NOTION**



tb.

& some of the best Business Angels in fintech of the World