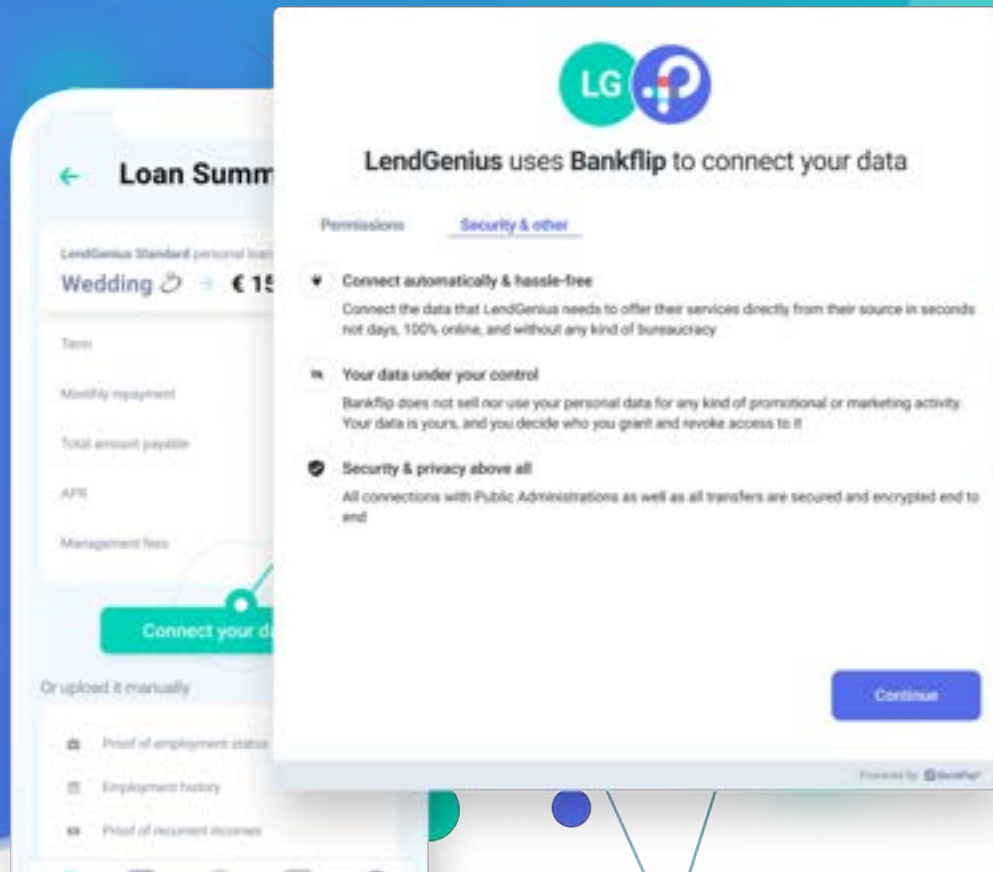




Deck
Financial Services



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**

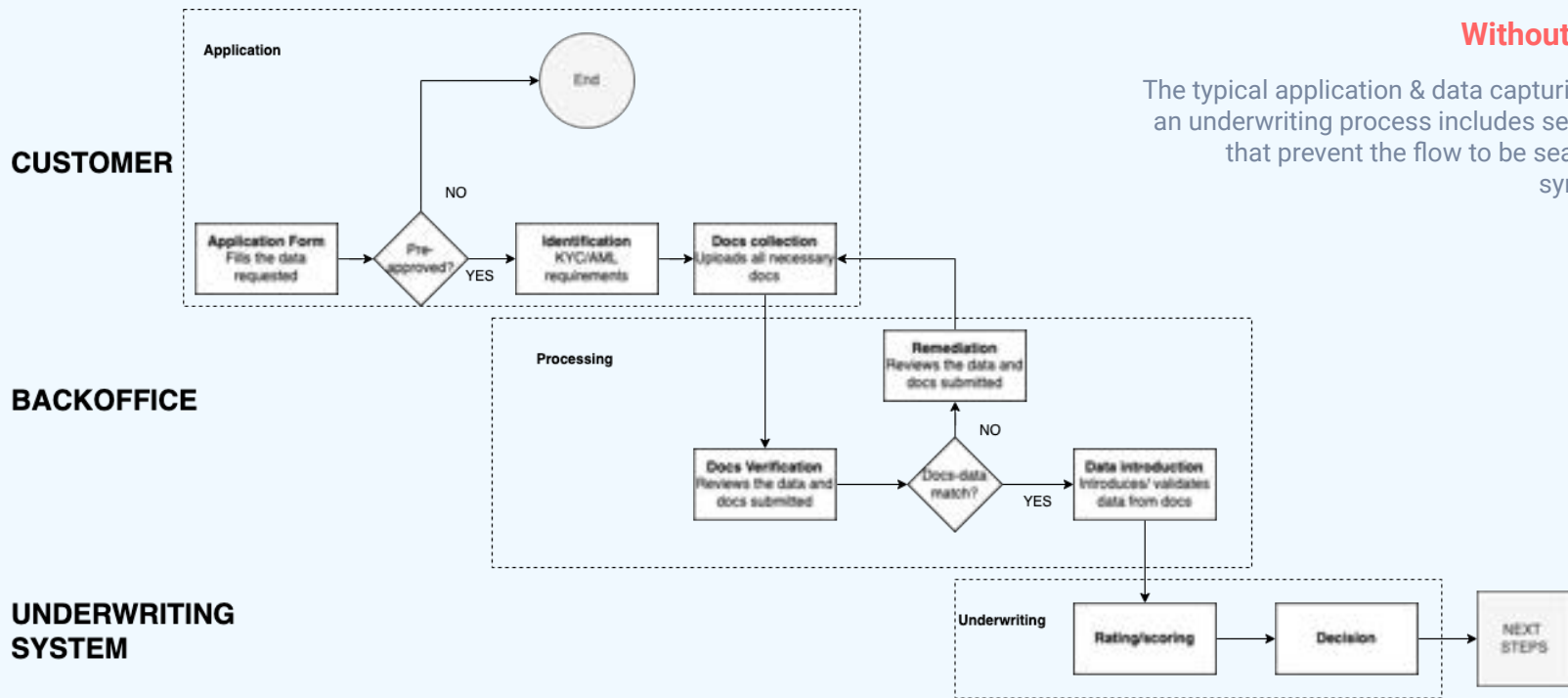
"Difficult", "longer than expected", or simply "lengthy" are the most common reasons. Removing unnecessary steps and making it even faster and easier seems to be the trend thanks to technology.

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.

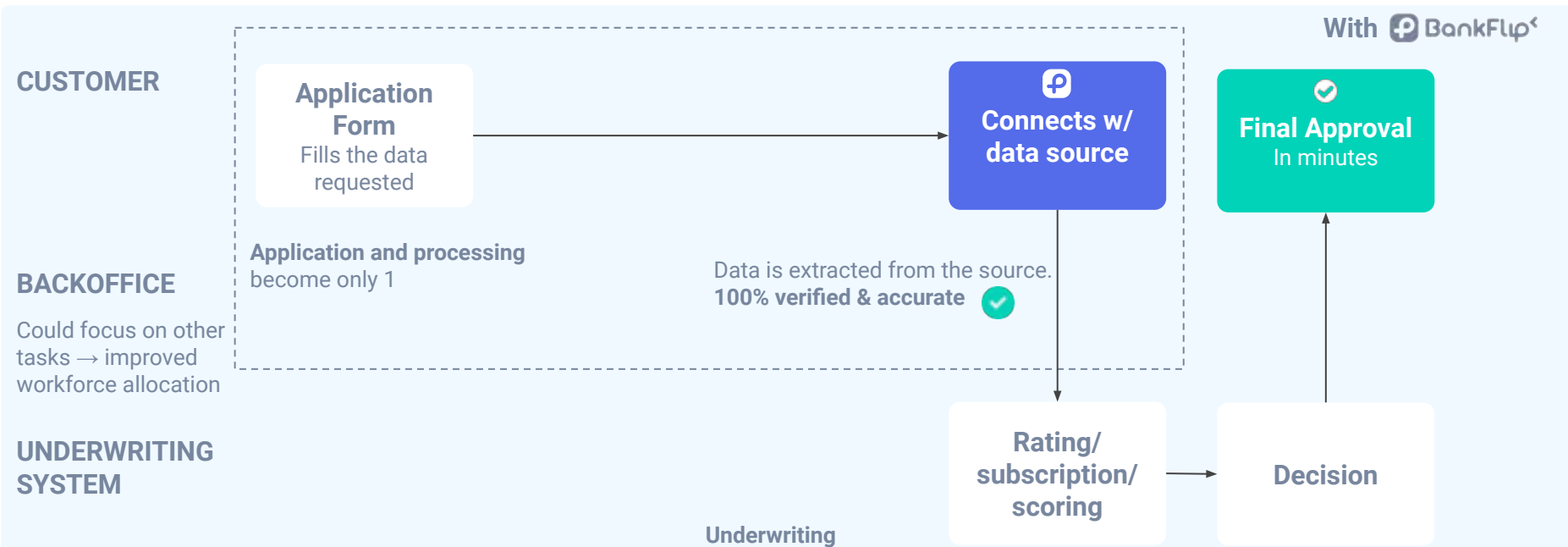
THE SOLUTION



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

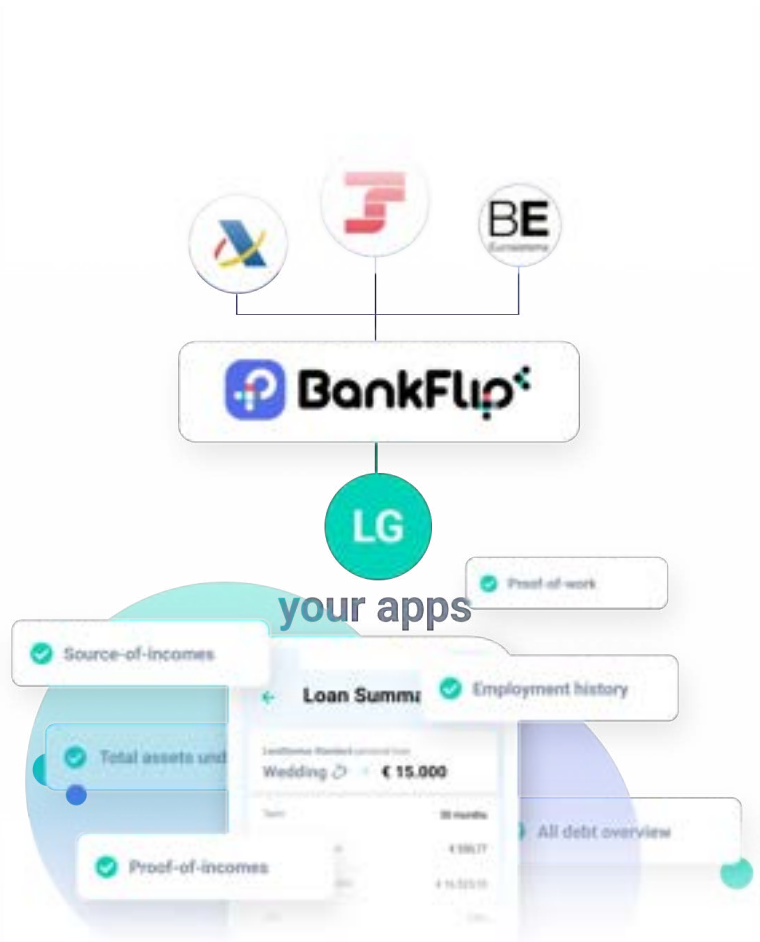
Employment history
Contribution base
Certificates



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)

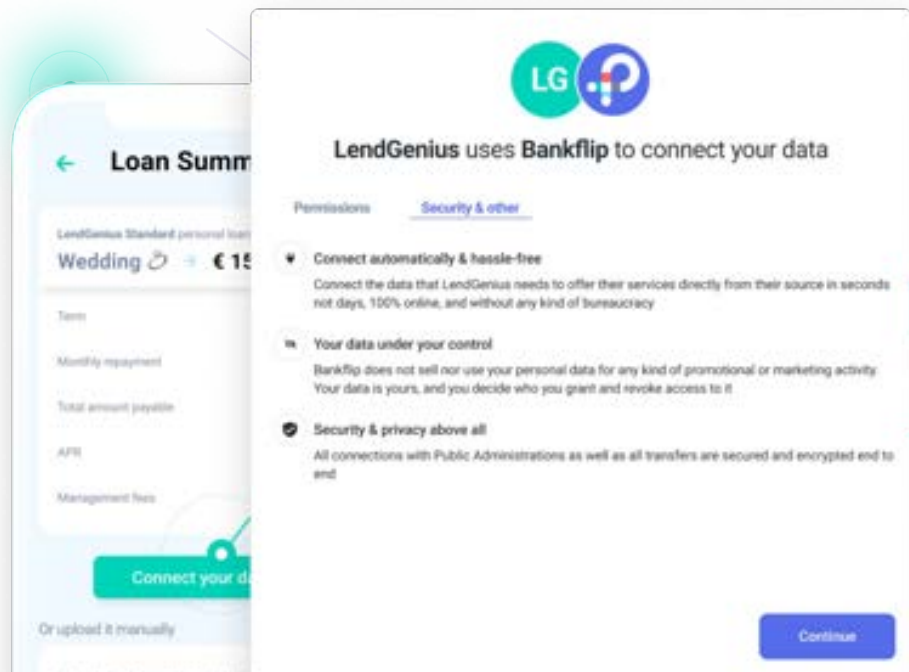
How it **[automatically]** works

Feature: OpenAdmin widget

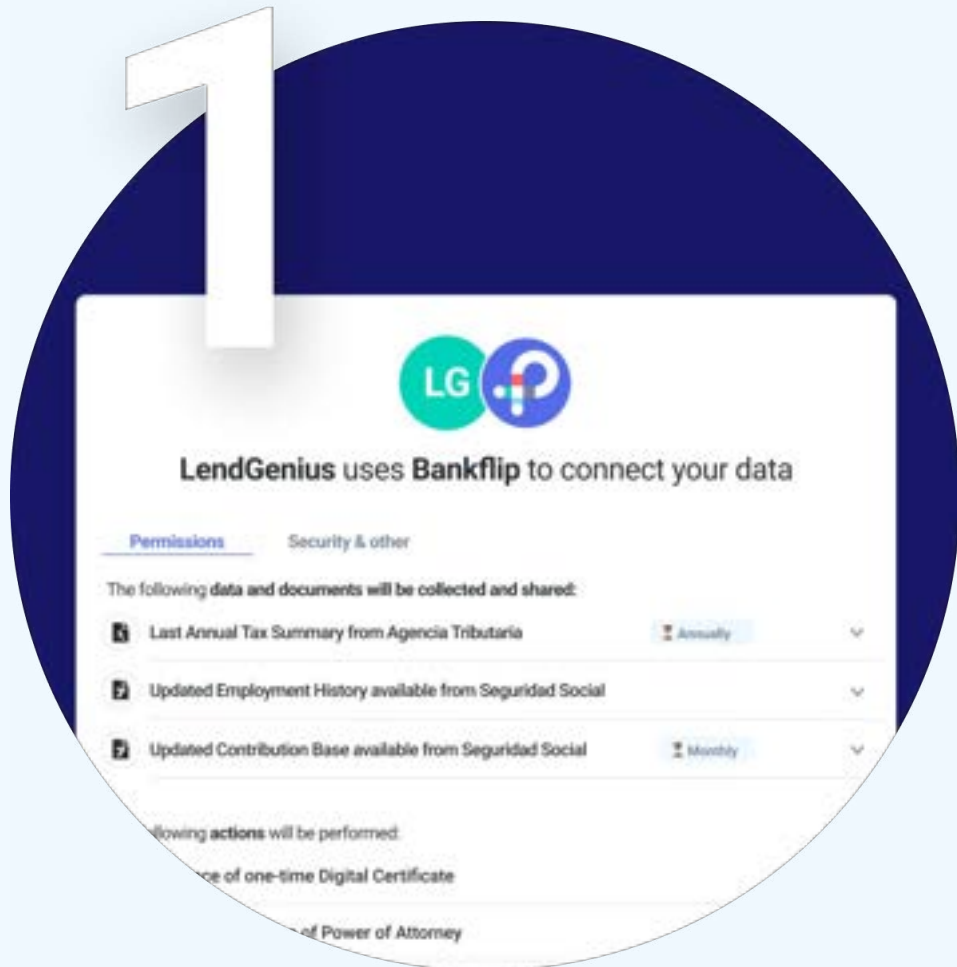
What it is...

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



cl@ve
PIN App



Check it out

Click here!

2

1/3

Connect automatically the requested data: by selecting your preferred sign in method

ID number*	Expiration or issuing date*
12345678A ✓	01/01/2029 ✓

Connect via:

Digital certificate SMS cl@ve PIN App

i 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.

I have read the Terms & Conditions, and the Privacy Policy, and I hereby grant explicit consent to extract the agreed data from the Public Administrations

3

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

Direct Authentication against Public Administration

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



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:

...Data2022RichardHendricks.pdf - 444 kB

...2EmploymentHistoryRichardHendricks.pdf - 444 kB

...RichardHendricks.pdf - 444 kB

...your own records

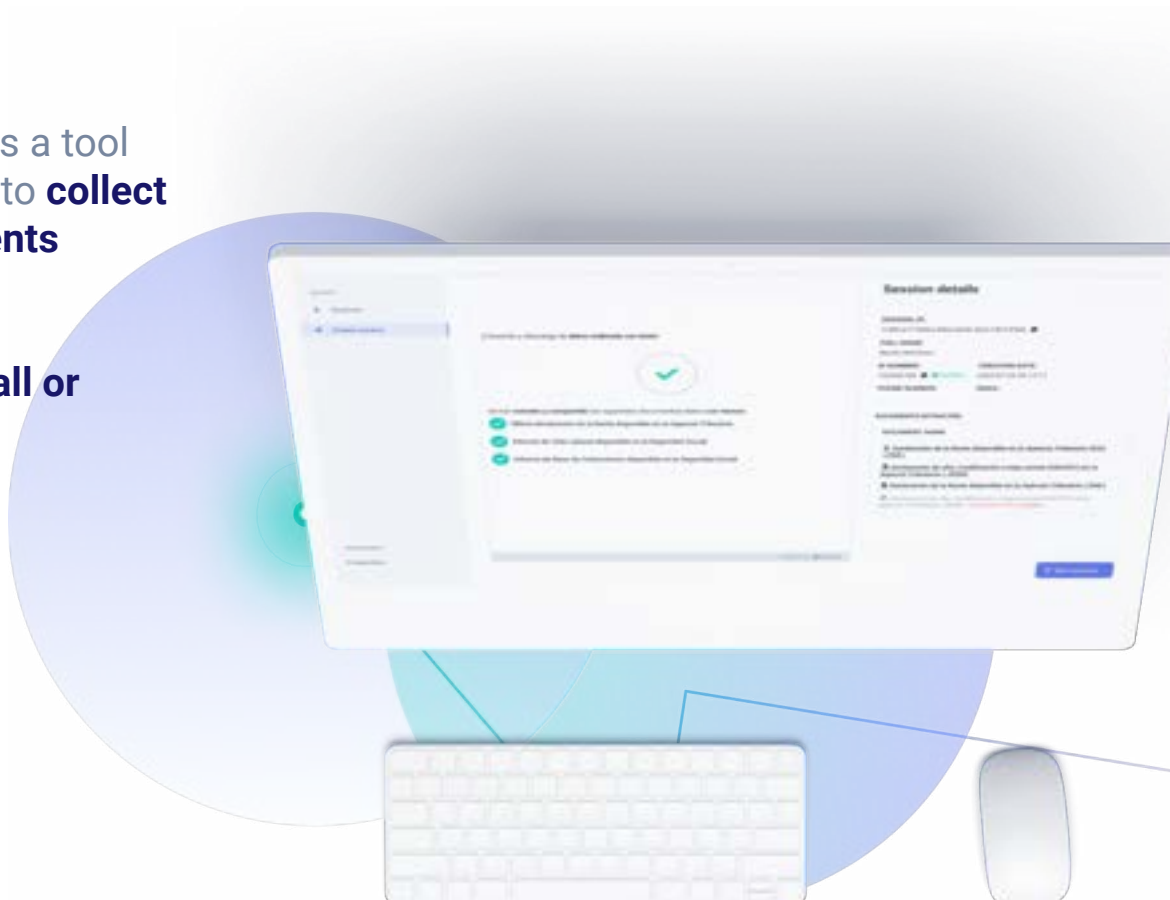
Feature: Dashboard's Assisted Session

What it is...

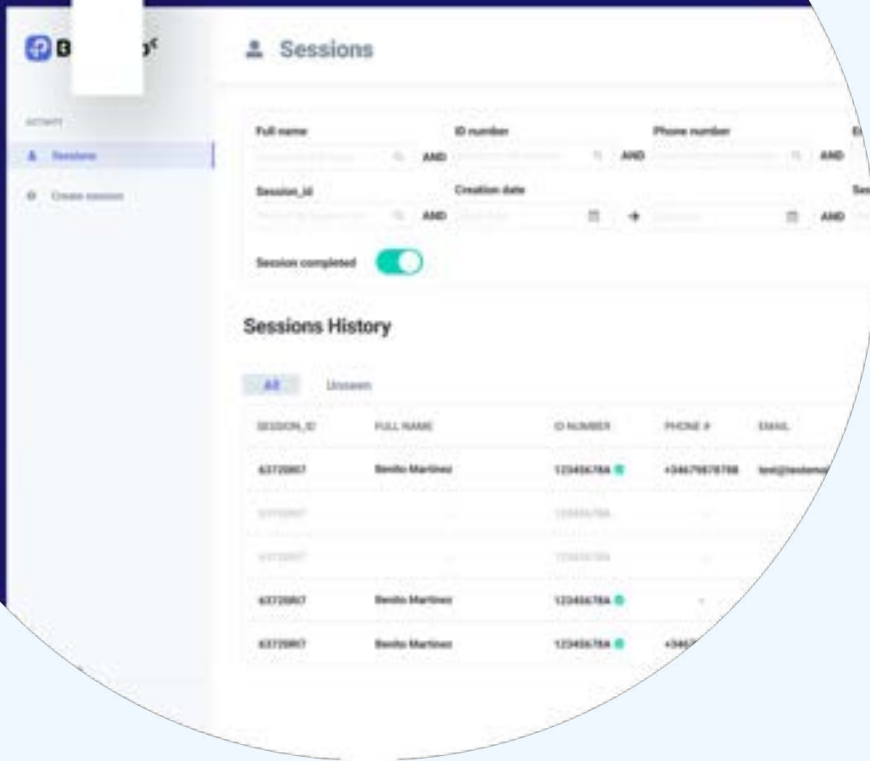
The Dashboard's Assisted Session is a tool designed for **ops, sales, cs teams...** to **collect end-users' consent, data & documents remotely or in person.**

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

- Permissioned
- Real-time
- Streamlined
- Secure



1



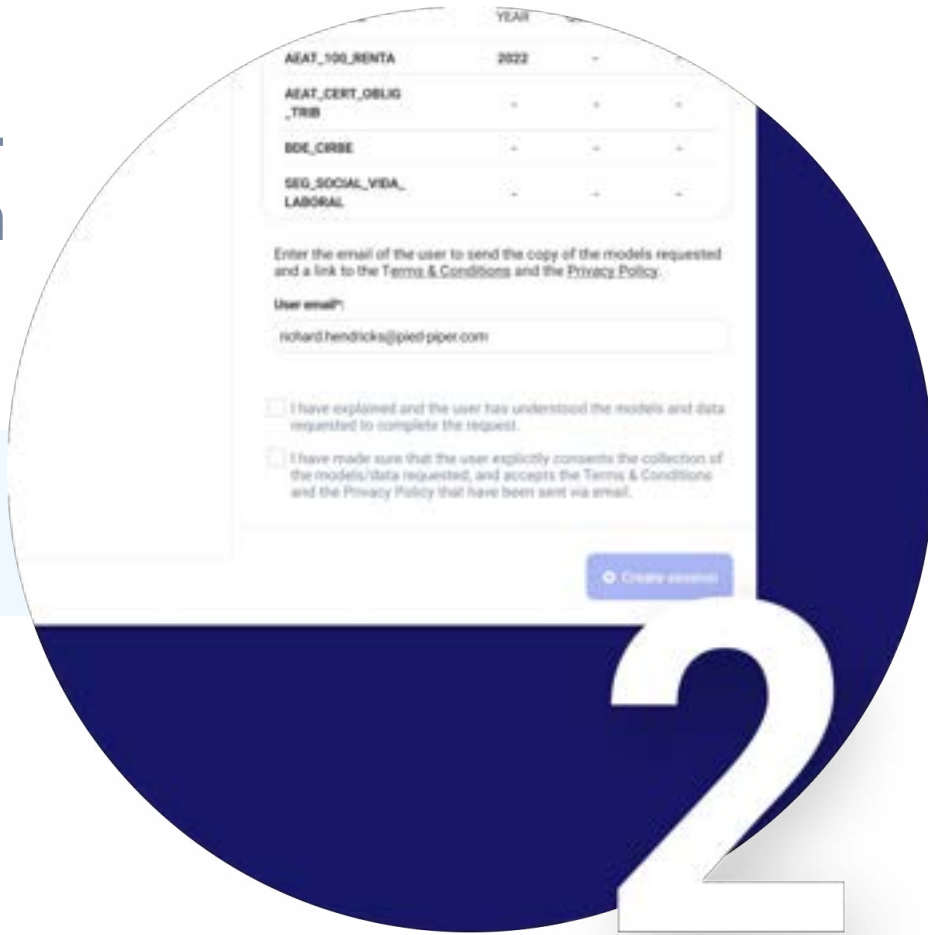
The agent accesses the “Create session” tab from the dashboard



Check it out
Click here!

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

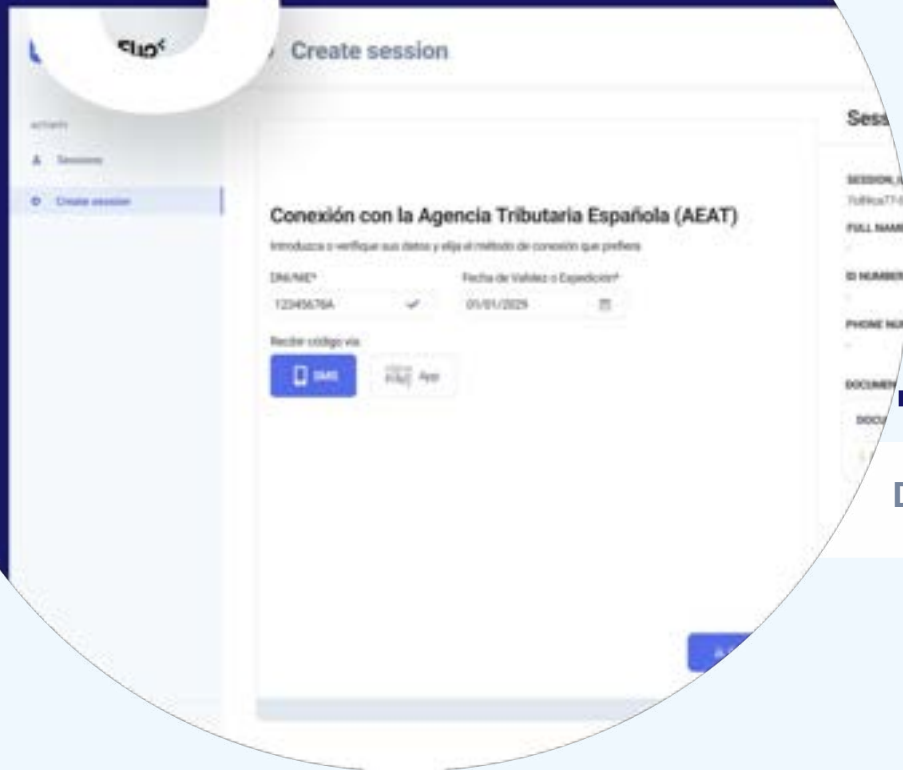
An email with the list of docs needed and consents is sent to the end-user directly from the dashboard



Check it out

Click here!

3



Flip Create session

Conexión con la Agencia Tributaria Española (AEAT)

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

DNI/NIÉ Fecha de Validación o Expedición

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



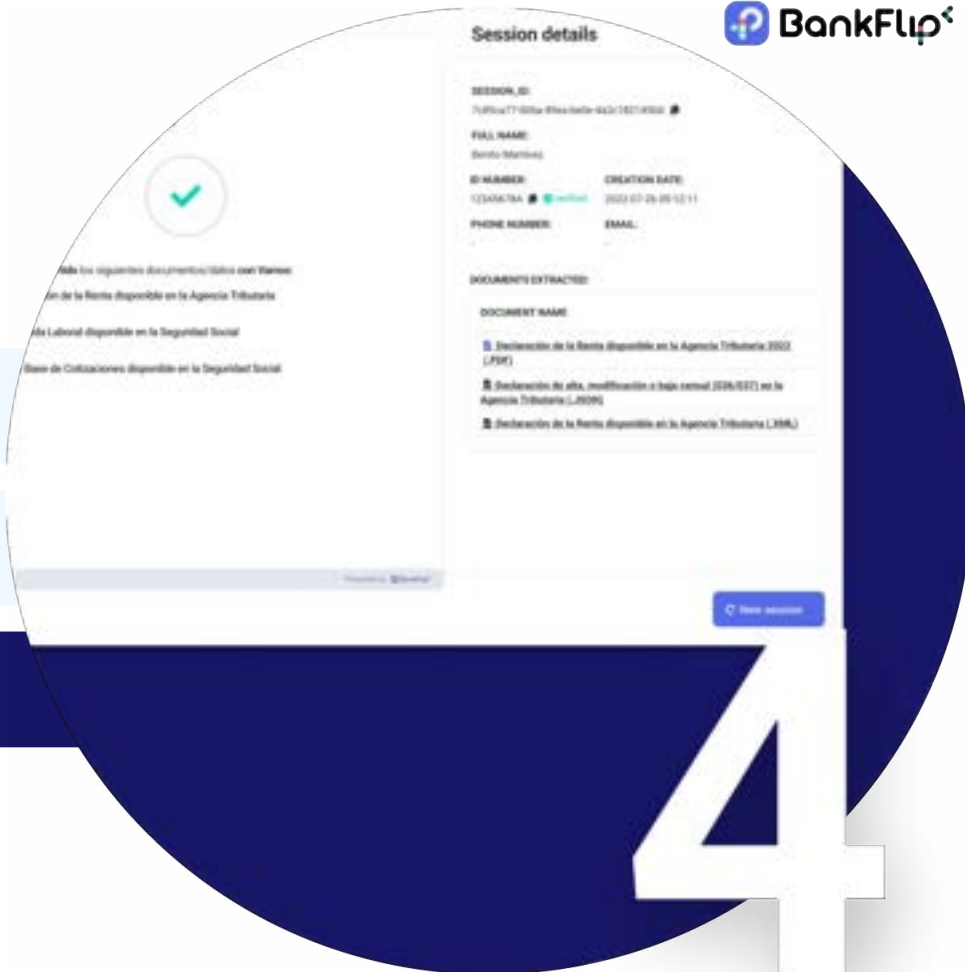
Check it out
Click here!

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



4



Check it out

Click here!

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

DRAPER  B1



tb.

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