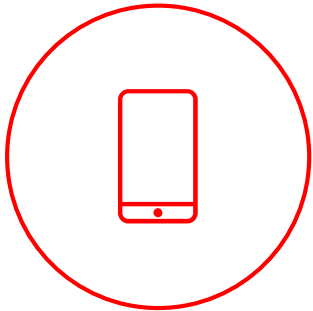


**DELIVERING THE
NEXT GENERATION
BANKING EXPERIENCE**

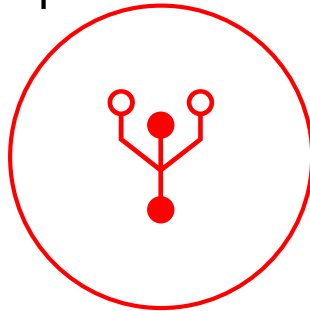


Digital Transformation?

Great mobile apps?



Digital processes?



New products?



Better CX?

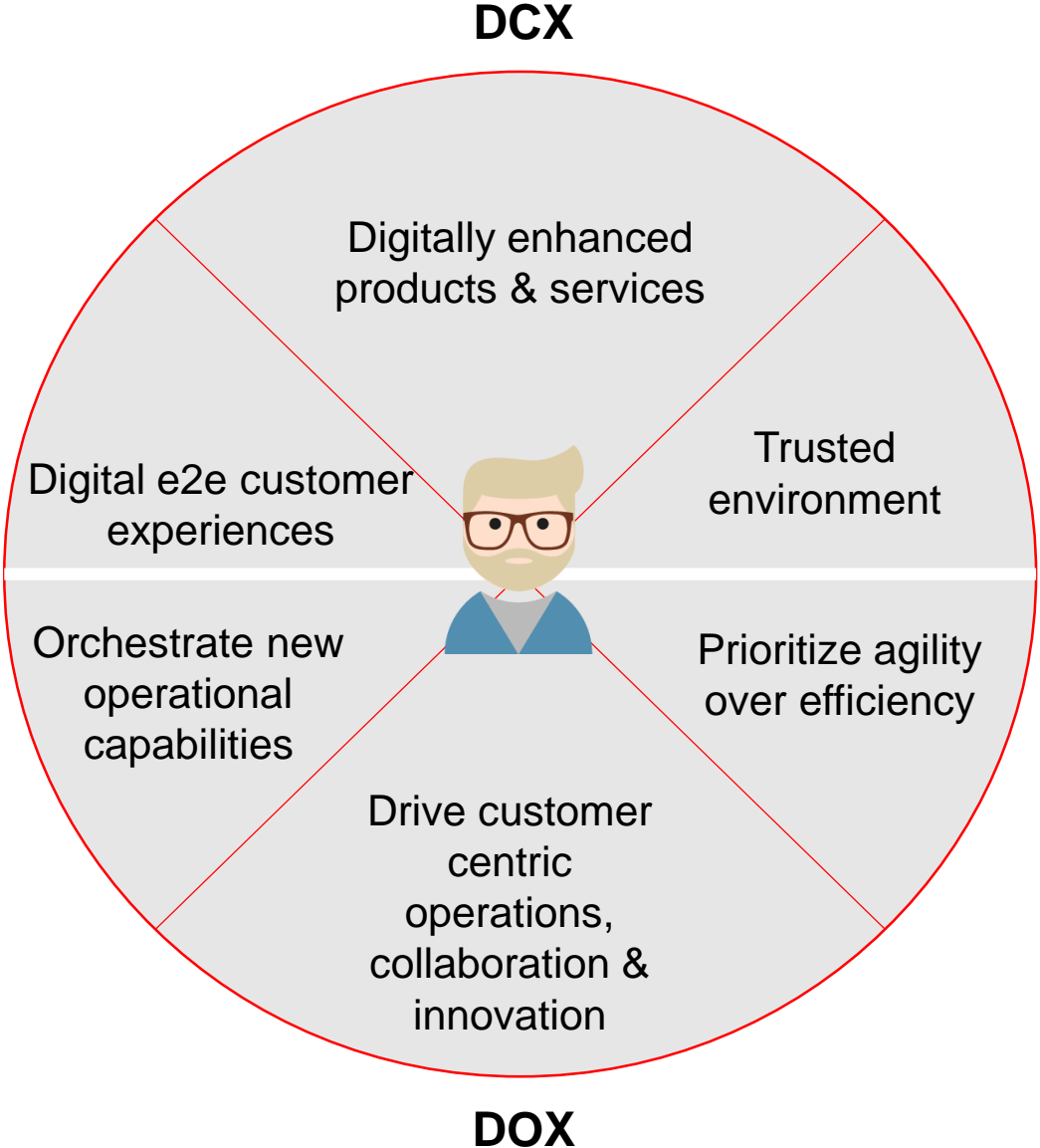


a new **business model** focused around customer

Digital Strategy

Digital customer experience

Digital operational excellence





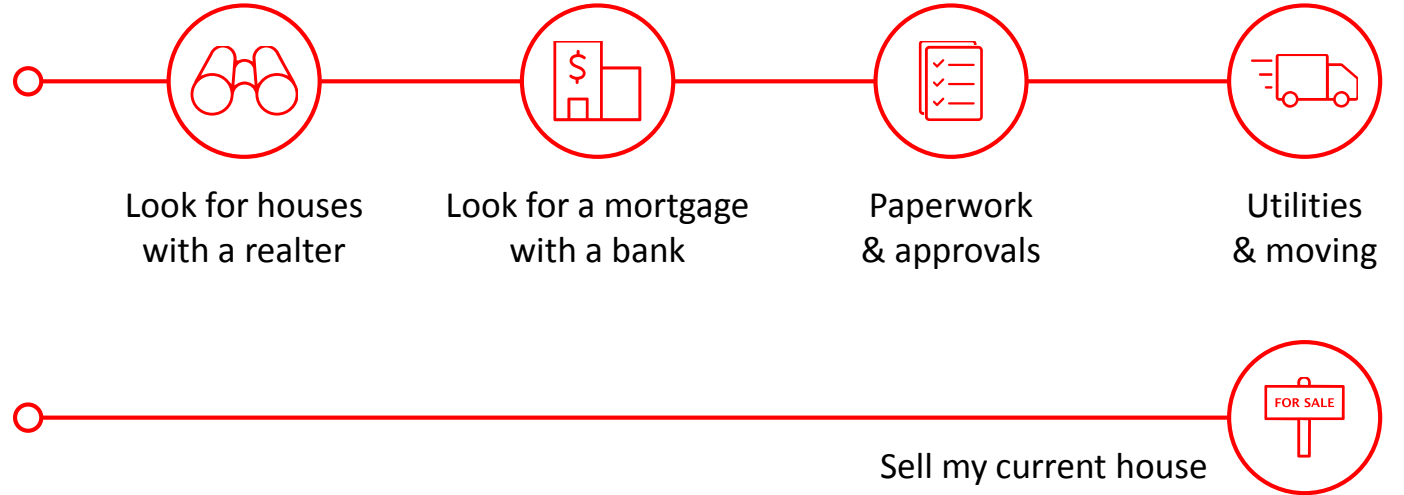
DIGITAL STRATEGY: BUYING A HOUSE

Customer Experience



I want to buy a house for my family

The traditional way



The best you can get today

End-to-end digital journey

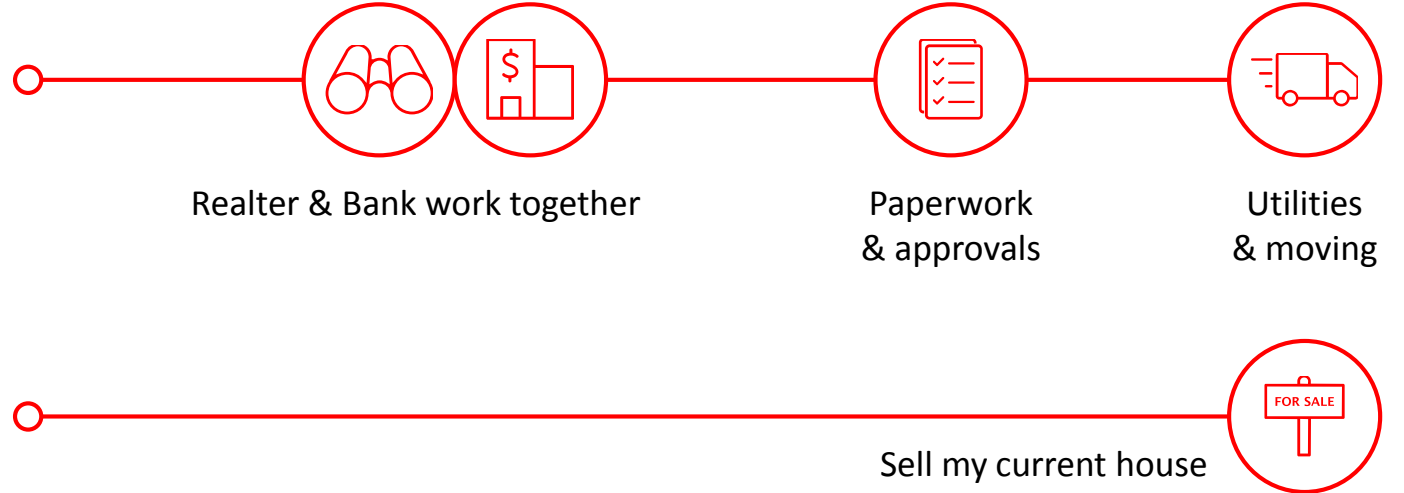
Customer Experience



I want to buy a house for my family

The traditional way

The best you can get today



End-to-end digital journey

Customer Experience

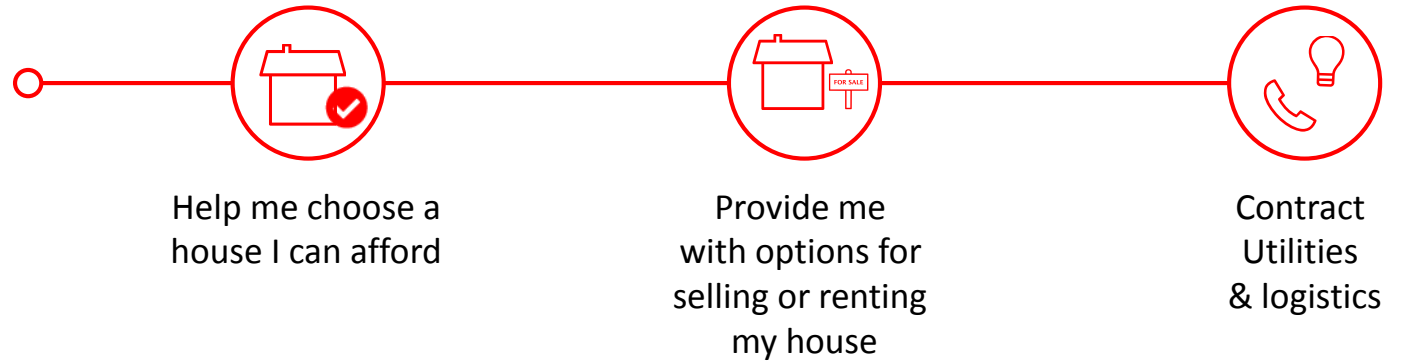


I want to buy a house for my family

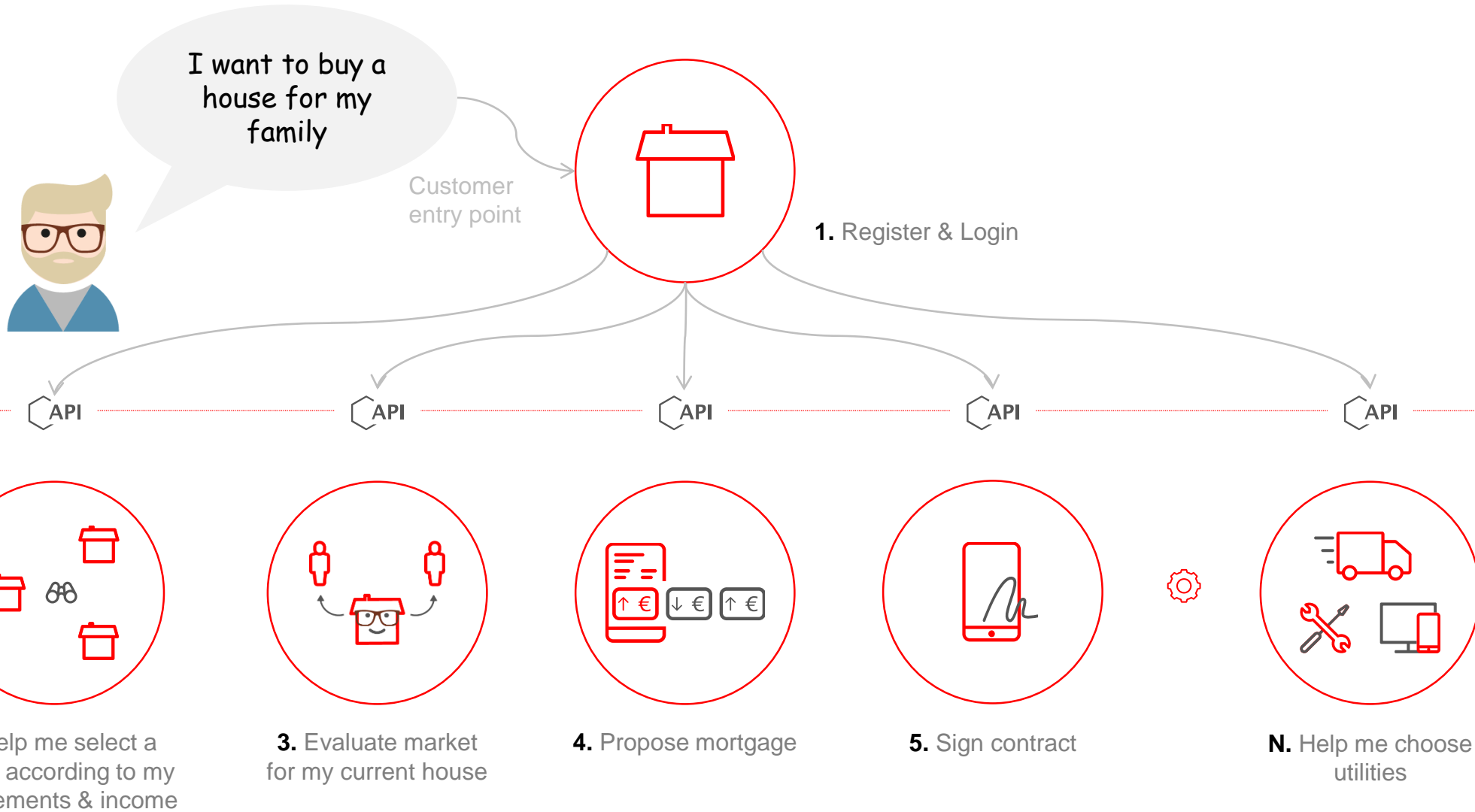
The traditional way

The best you can get today

End-to-end digital journey



What roles can your business play?



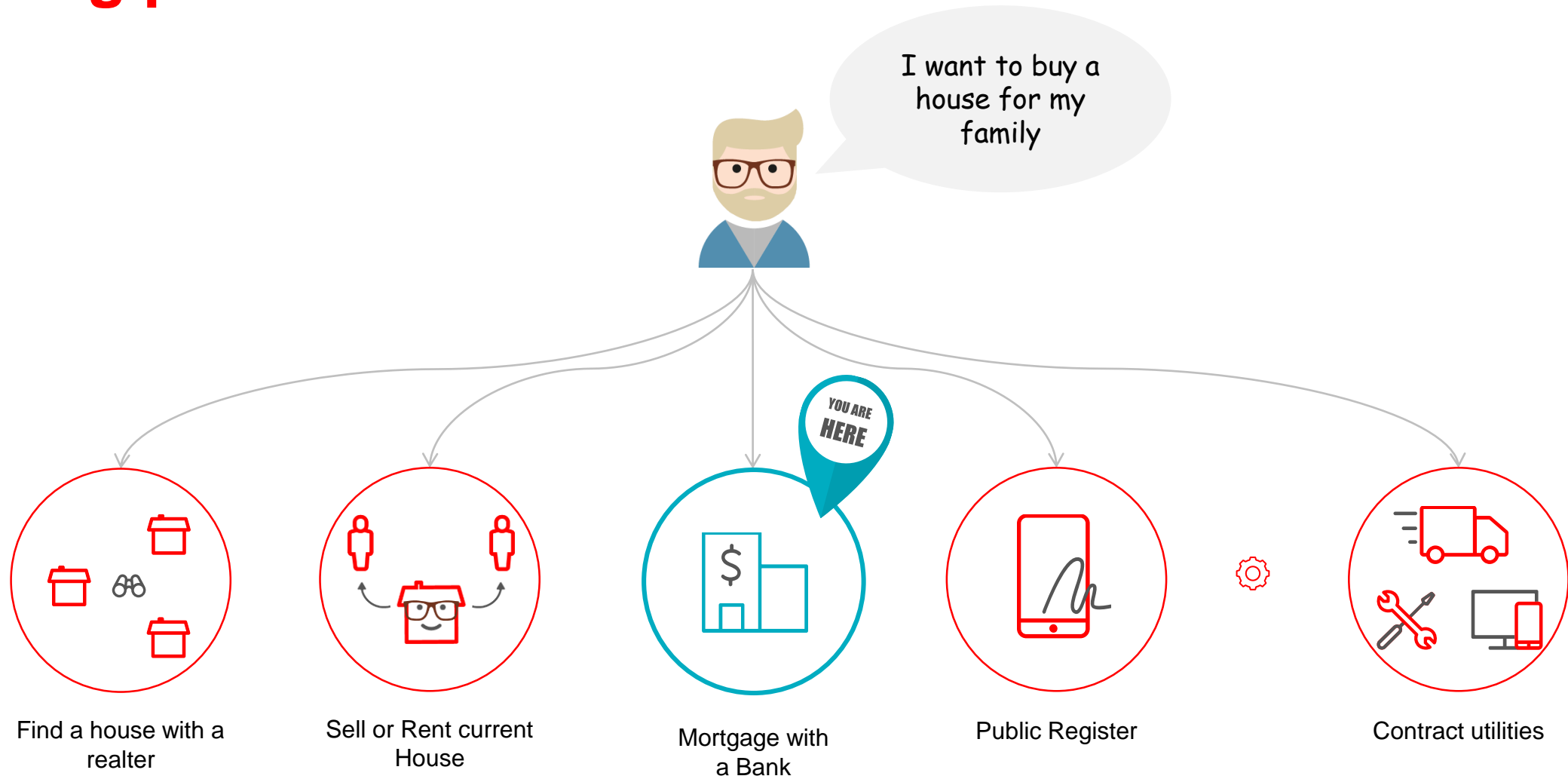
Disruptor

Enabler

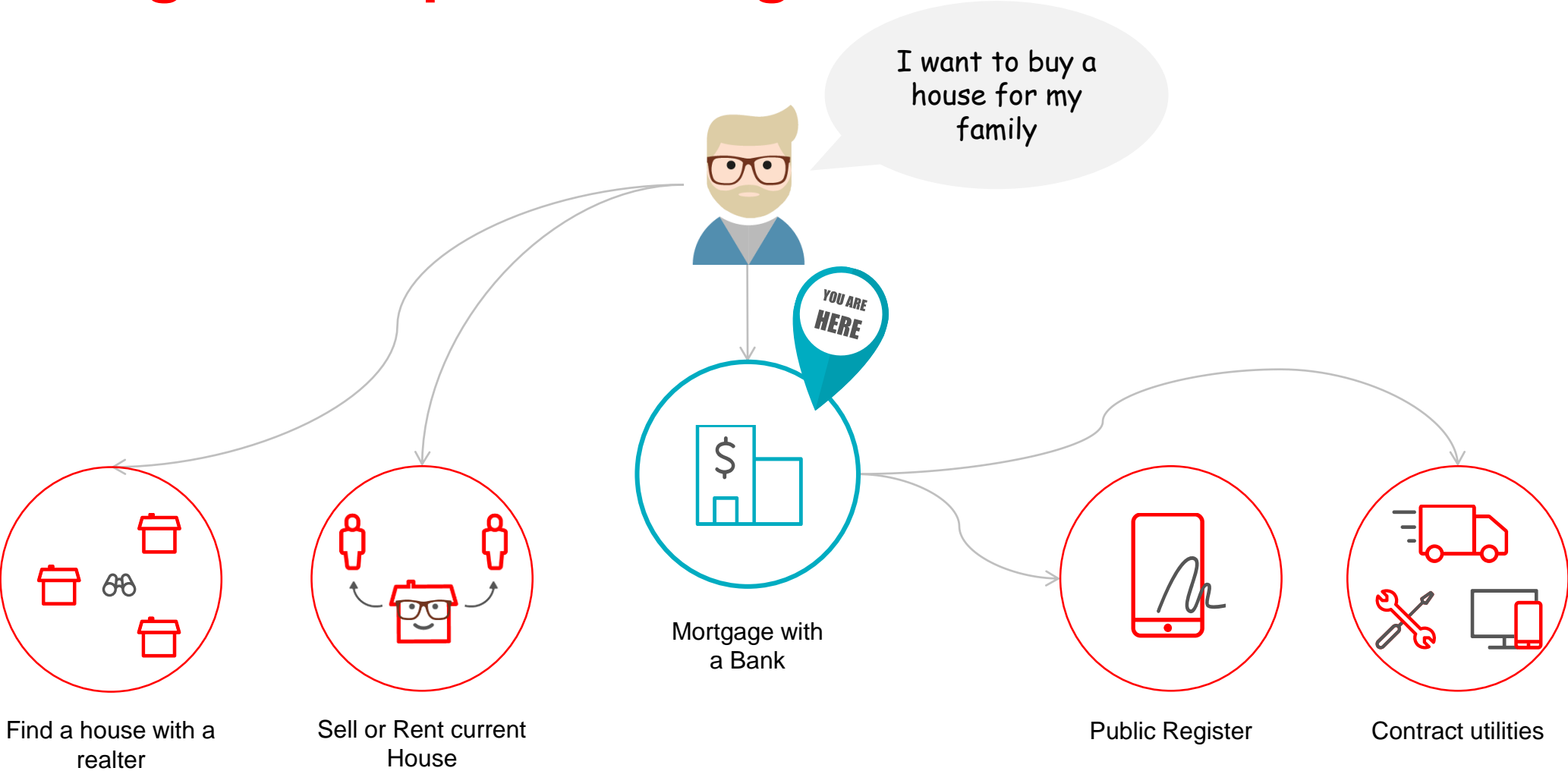


BECOMING A DISRUPTOR

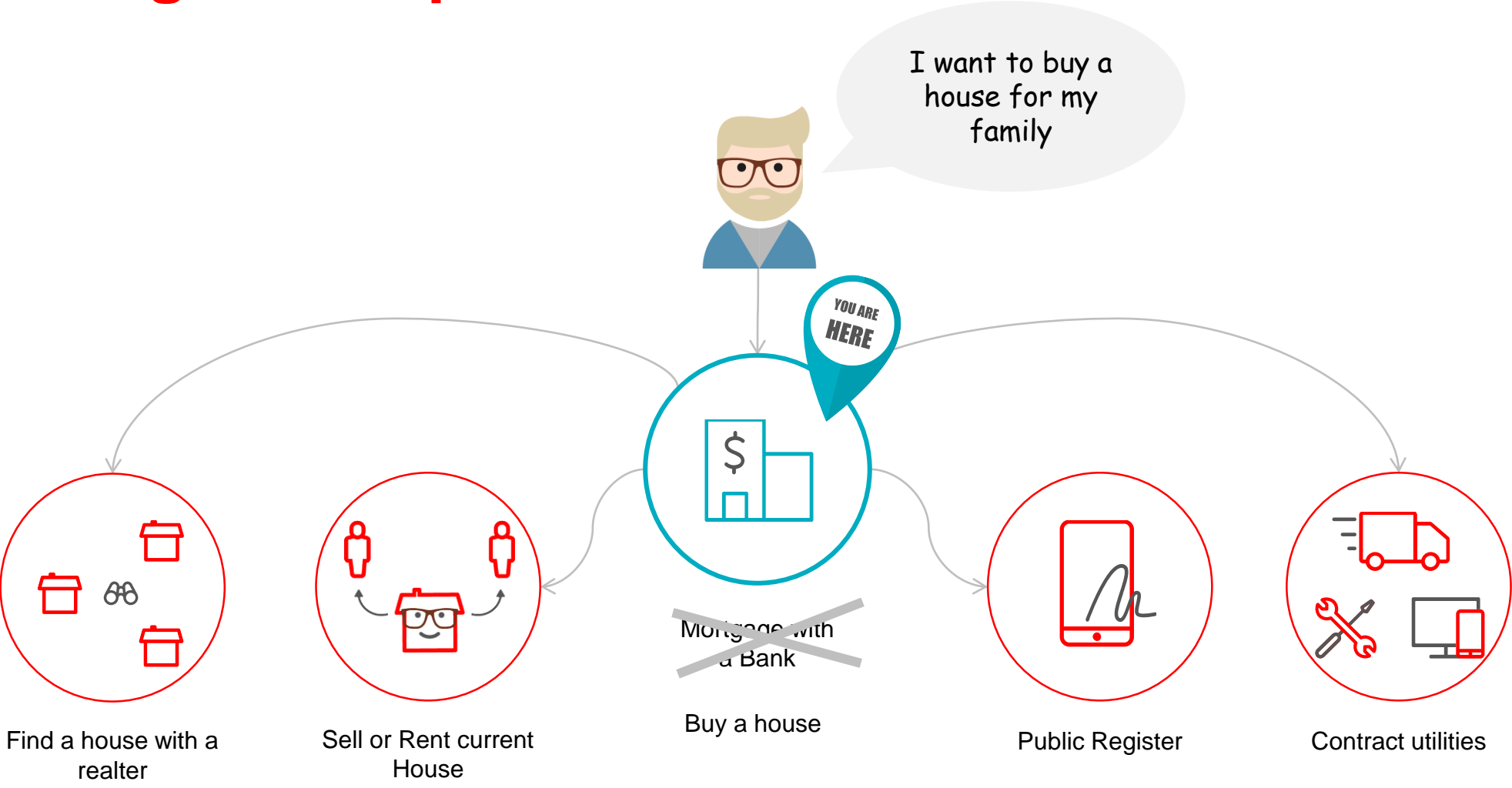
Starting point



Becoming a Disruptor Getting there...

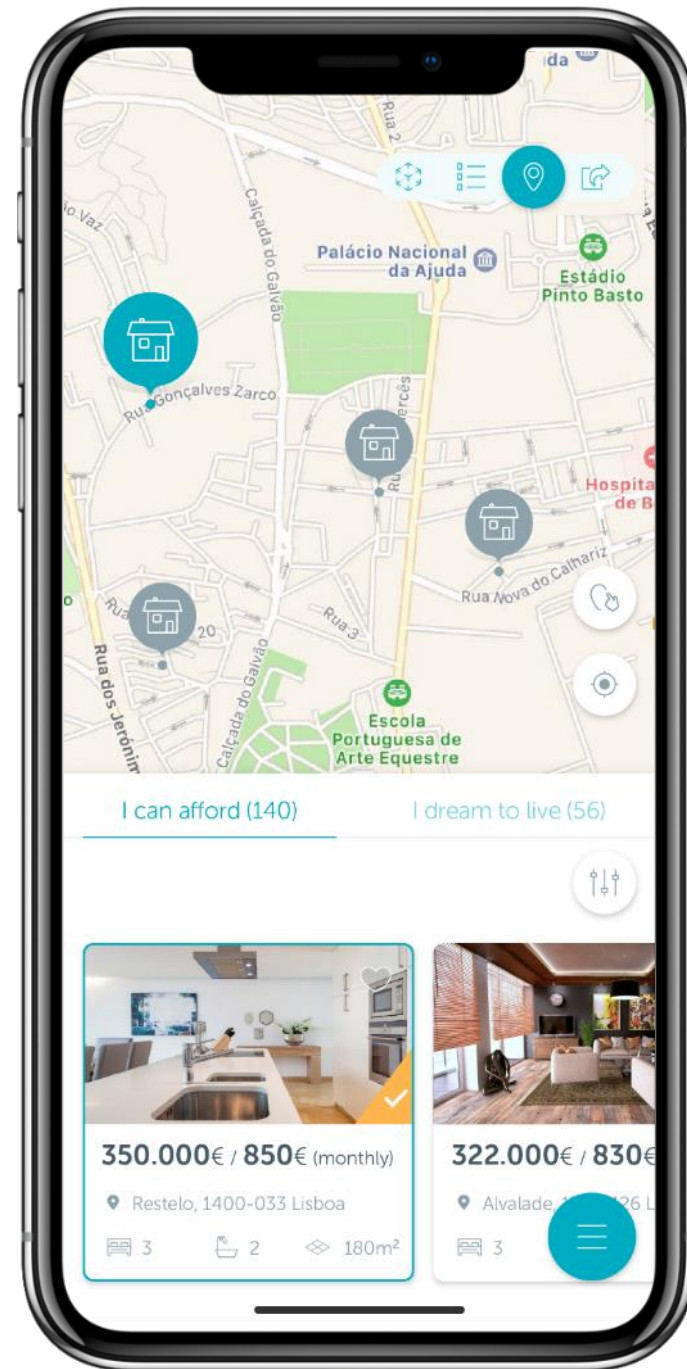


Becoming a Disruptor Outcome



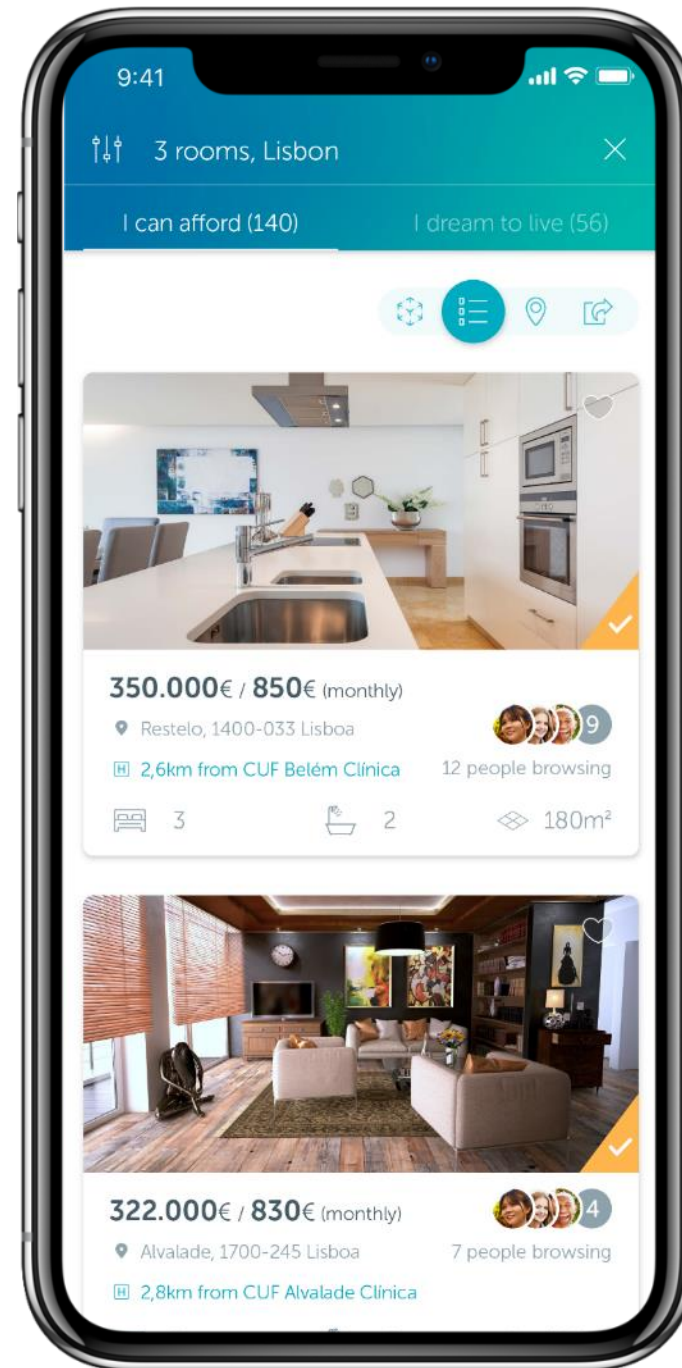
Buy a house demo app

Search for a house...



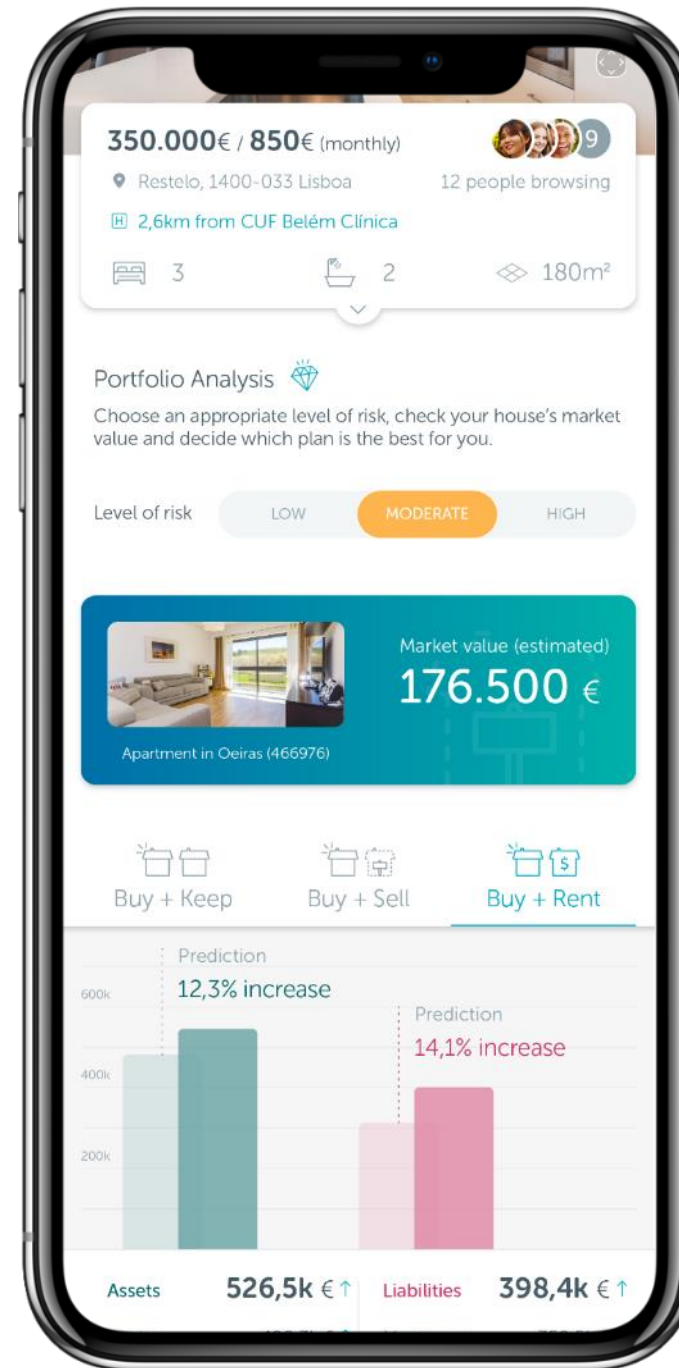
Buy a house demo app

Provide recommendations...



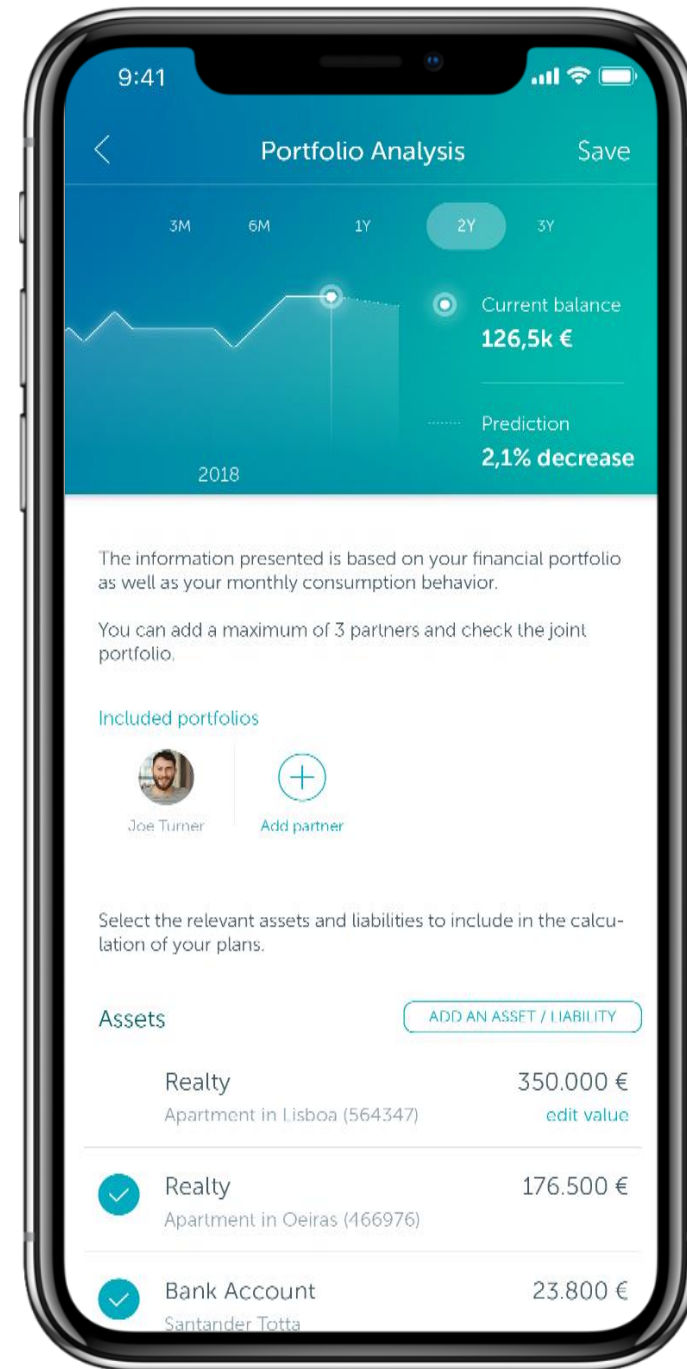
Buy a house demo app

Provide risk analysis for different options...



Buy a house demo app

Perform investment portfolio
assessment...



Buy a house demo app

Choose a lender...

The image shows a smartphone screen displaying a mortgage application form. The form includes fields for the number of householders (set to 2), the first householder's birthdate (01/04/1982), the second householder's tax number, and the second householder's birthdate. Below these fields is a section titled 'Credit offers' with the instruction 'Compare and choose the offer that suits you best.' Three credit offer cards are visible, with the central one being 'Montepio Geral' from 'Montepio Habitação Taxa Fixa'. This offer shows a monthly loan payment of 556,14 €, an interest rate of 2,11% (APR 2,76%), process fees of 150,00 €, a duration of 40 years, and a total loan value of 250.000,00 €. At the bottom of the screen, there is a 'Did you know?' section stating 'Your monthly loan payment is lower than 57% of clients.' and a 'Next step: renting' button.

Number of householders: 2
1st householder birthdate: 01/04/1982

2nd householder tax number: _____
2nd householder birthdate: _____

Credit offers
Compare and choose the offer that suits you best.

Montepio Geral
Monthly loan payment: **556,14 €**
Montepio Habitação Taxa Fixa

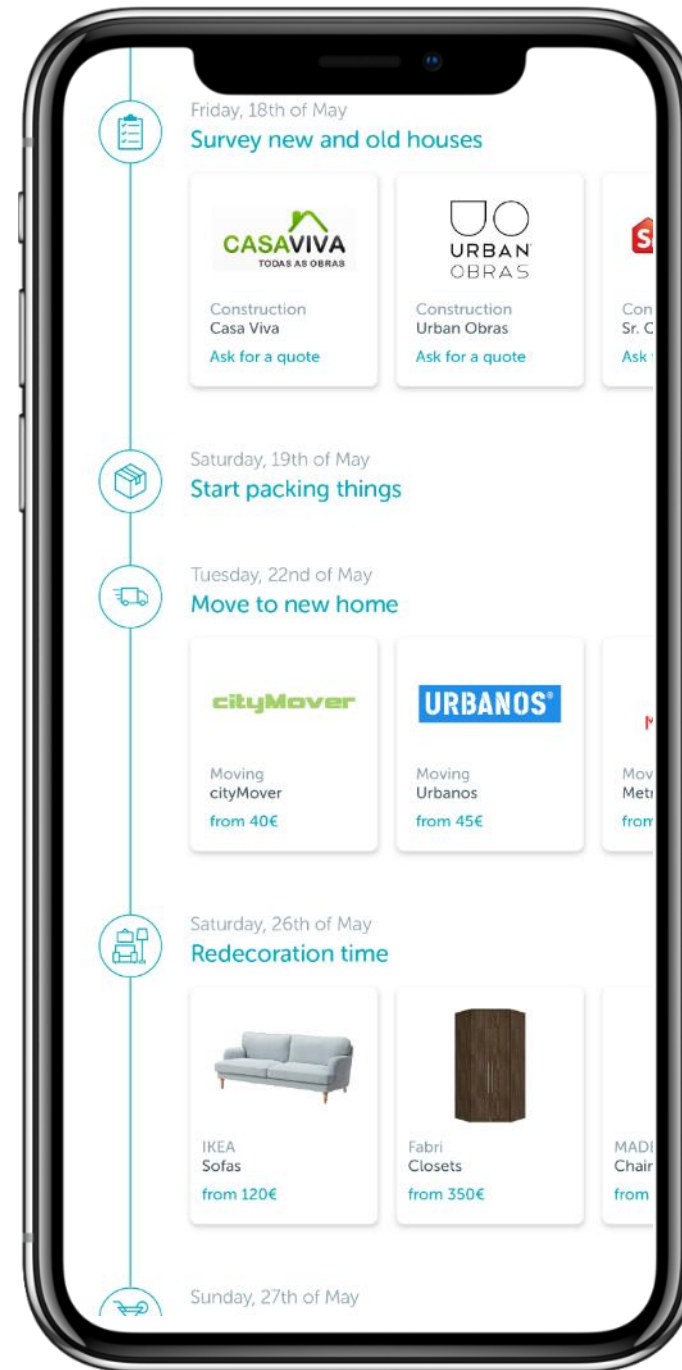
Interest rate	APR
2,11%	2,76%
Process fees	Duration
150,00 €	40 yrs
Total loan value	
250.000,00 €	

Did you know?
Your monthly loan payment is lower than 57% of clients.

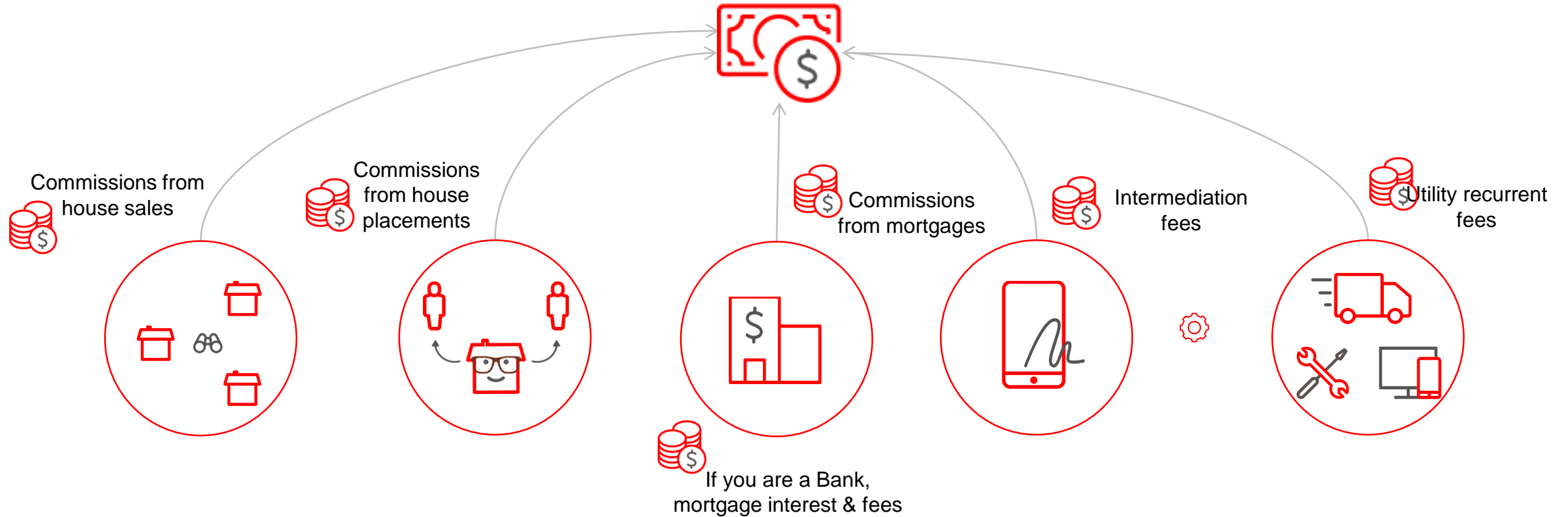
Next step: renting

Buy a house demo app

Choose utilities & move in...



Disruptor's business model



Pros

- Fosters innovation
- New revenue sources
- Great customer experience
- Requires new business model

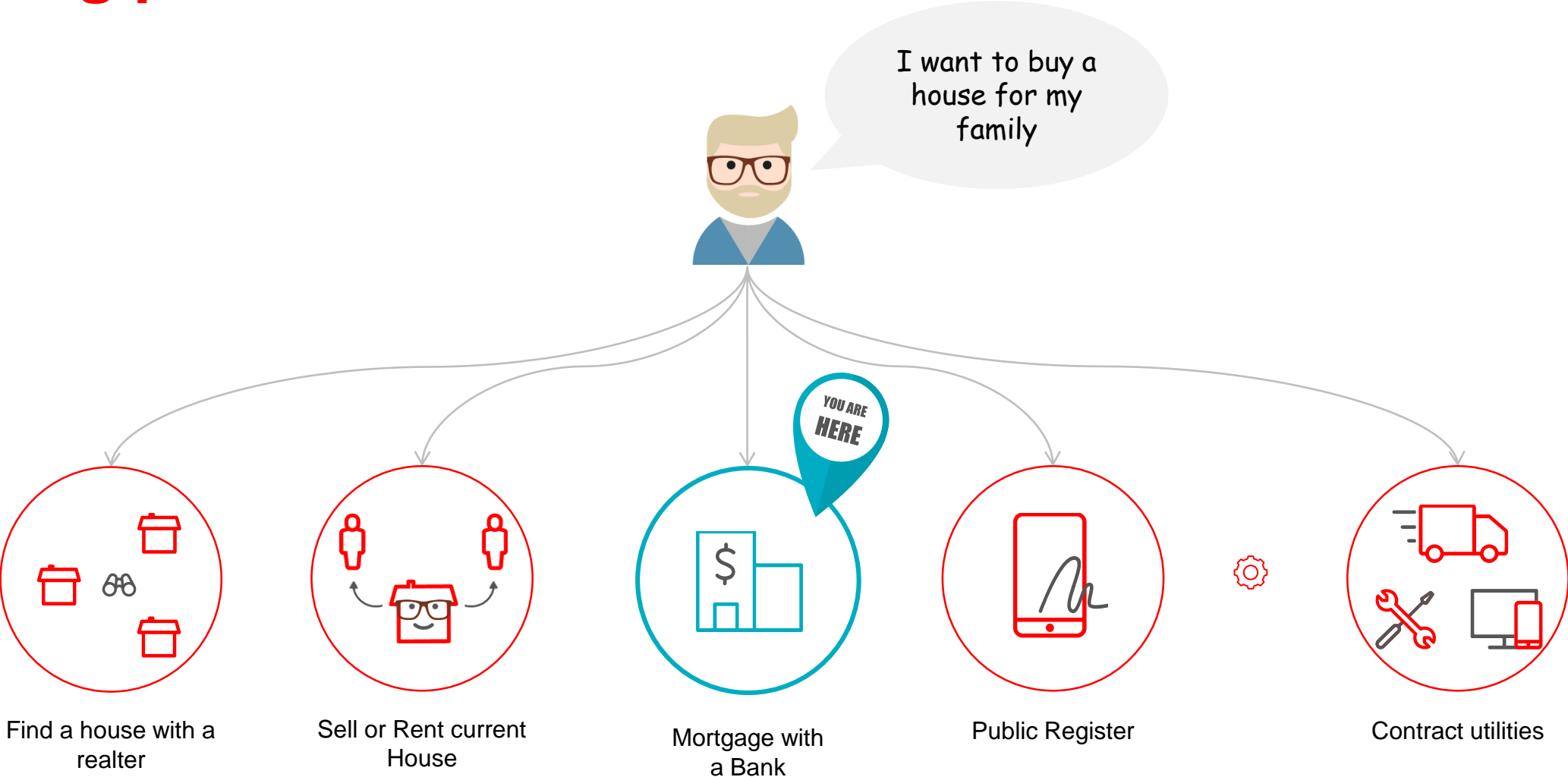
Cons

- Requires new business model
- Competition with Fintech's with different cost structure
- Risk of disruptors business model

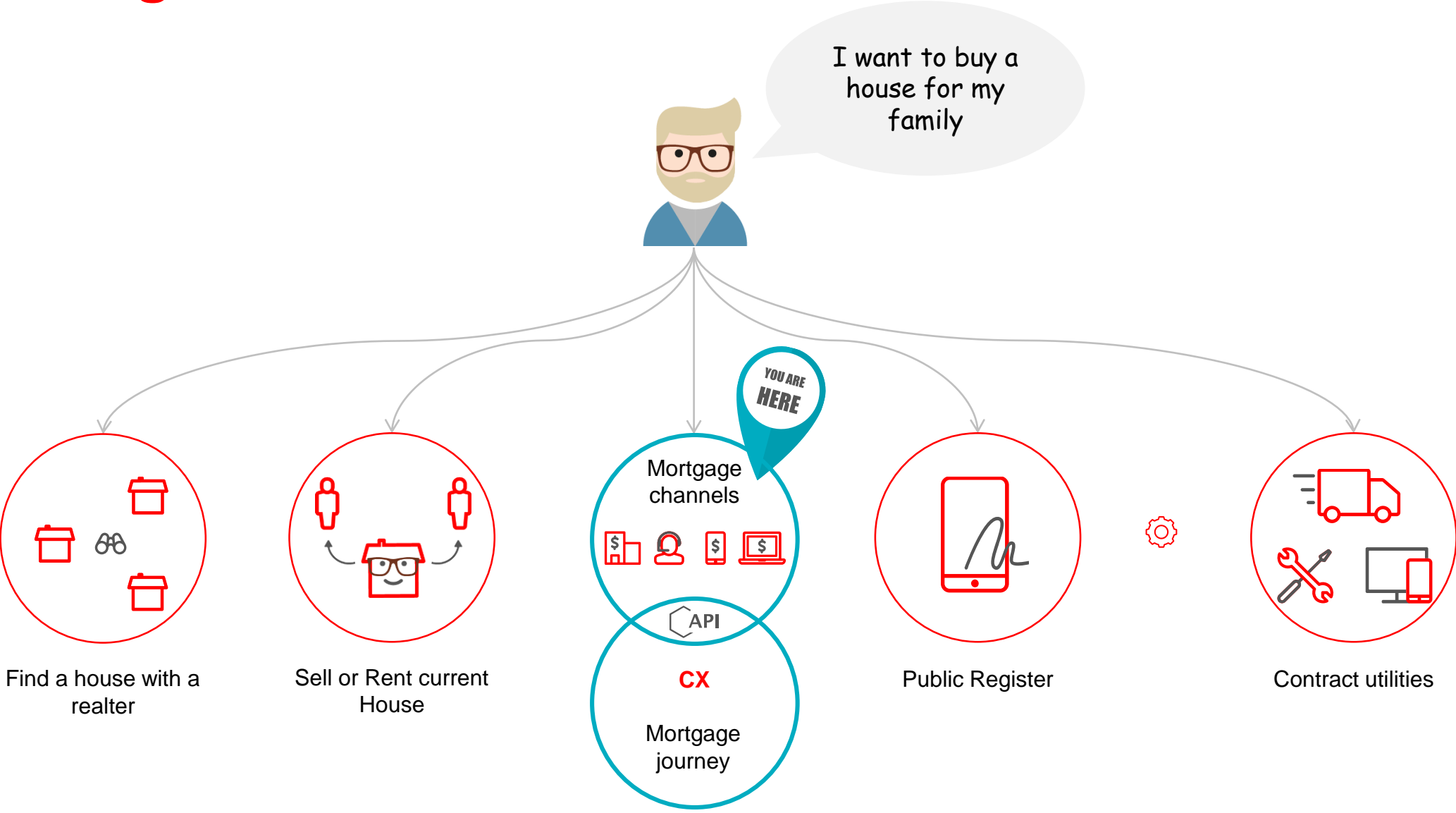


BECOMING AN ENABLER

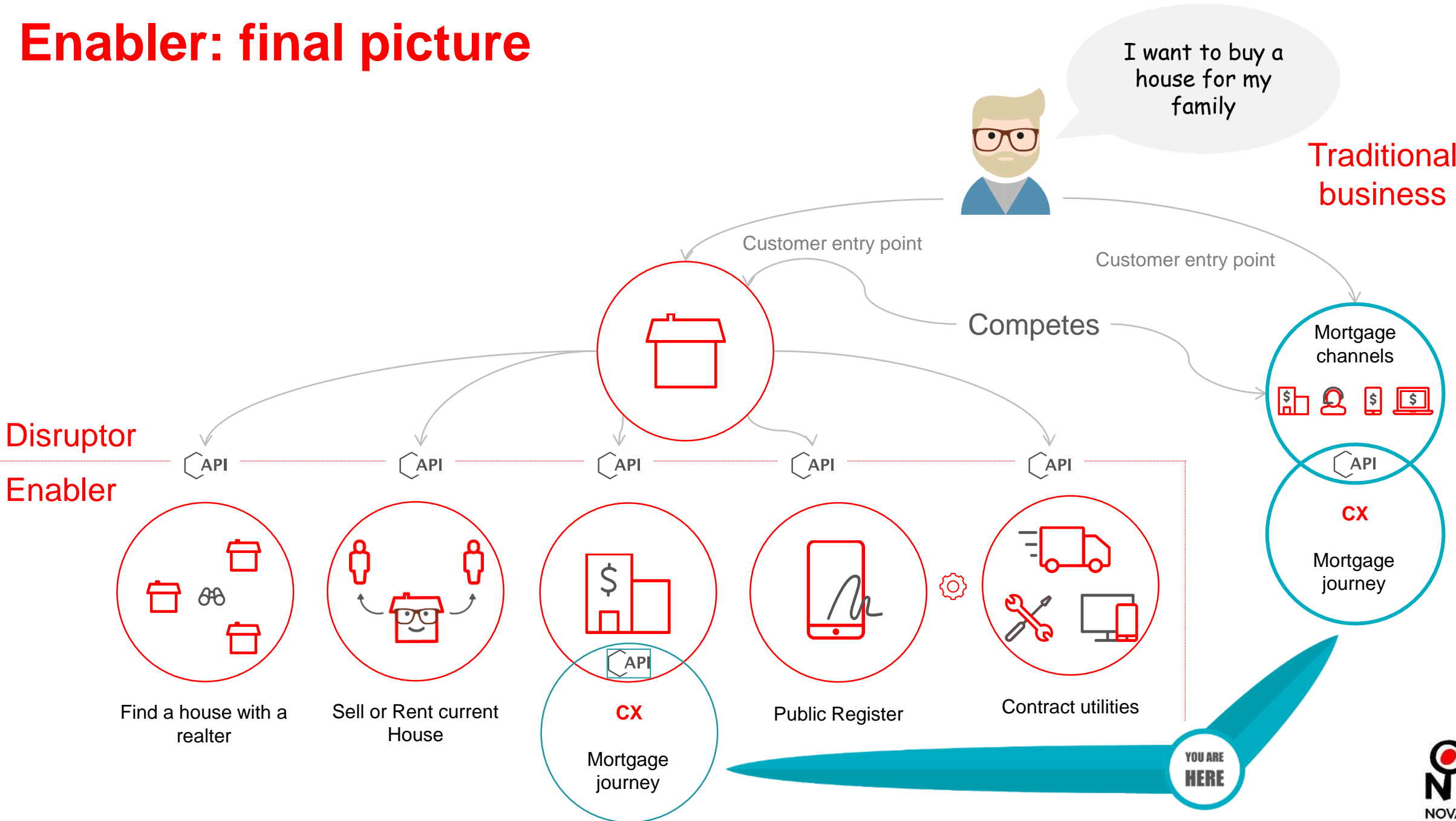
Starting point



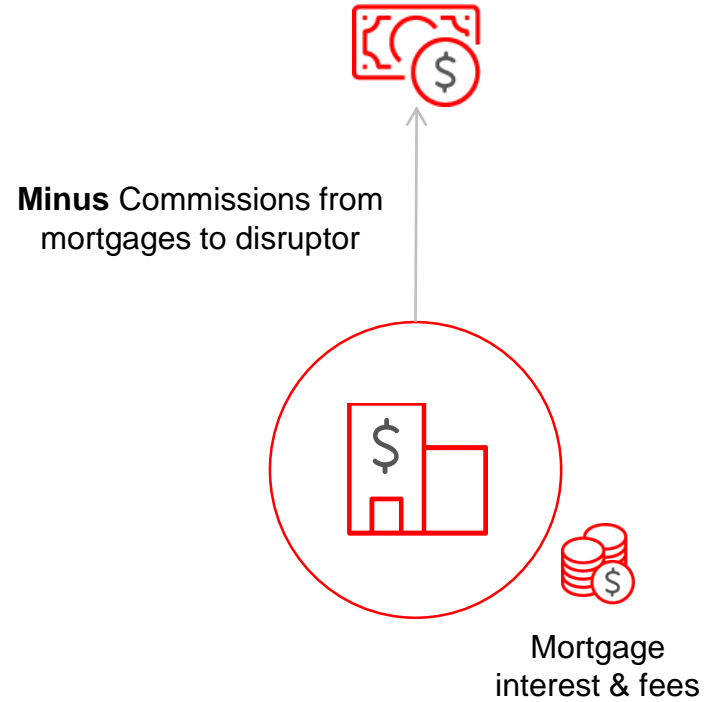
Becoming an “Enabler”



Enabler: final picture



Enabler's business model



Today's business plus:

Pros

- Volume: business coming from new sources
- Less cost bringing in customers
- More efficient

Cons

- Disintermediated from the customer
- Very sensitive to price point and efficiency



**THIS IS NOT ABOUT
MORTGAGES**

Not about mortgages..

BUY A CAR



PLAN MY VACATIONS



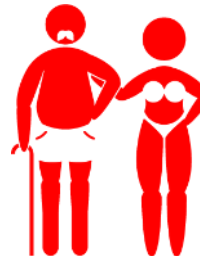
HELP ME START A BUSINESS



CONSOLIDATE MY DEBT



PLAN MY RETIREMENT



OPTIMIZE MY RETURNS



It's about people...

PLAN MY VACATIONS



BUY A CAR



START A BUSINESS



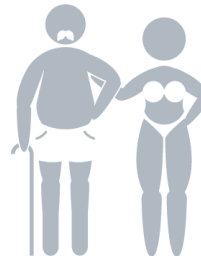
CONSOLIDATE MY DEBT



OPTIMIZE MY RETURNS



PLAN MY RETIREMENT

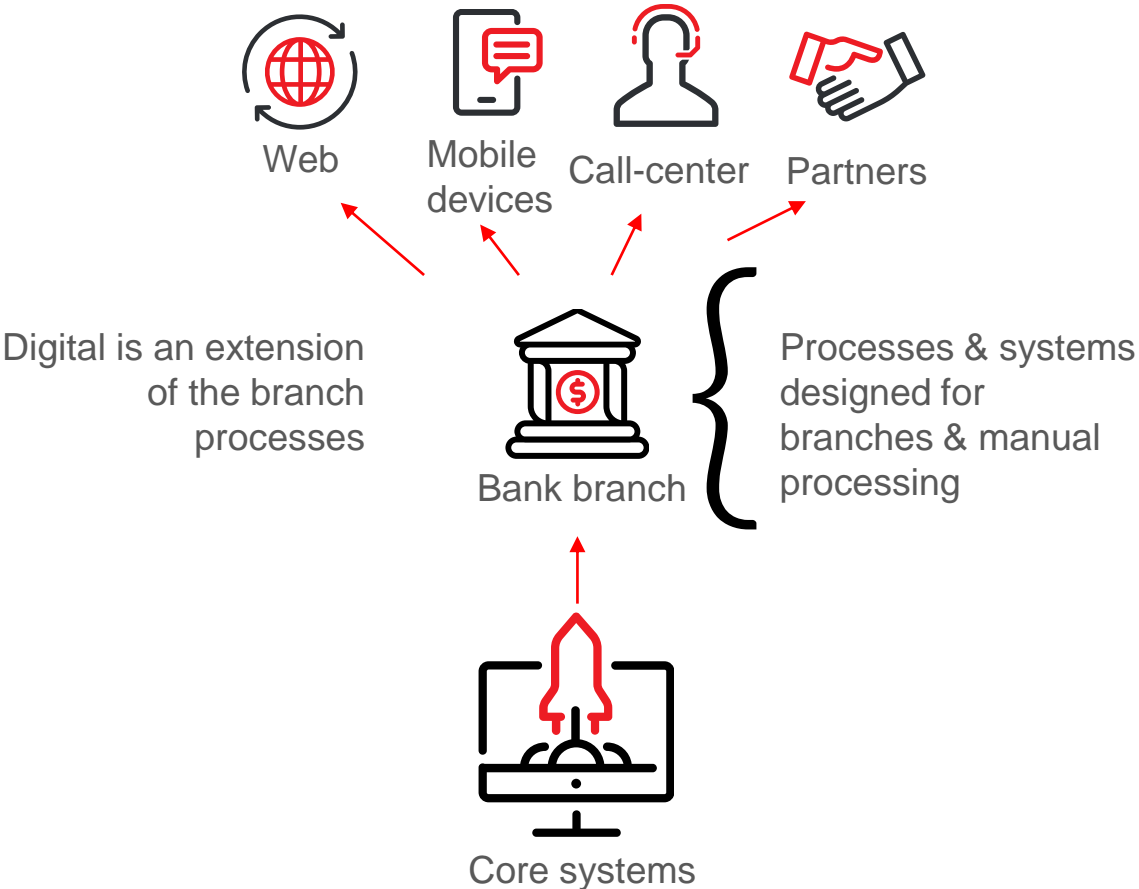




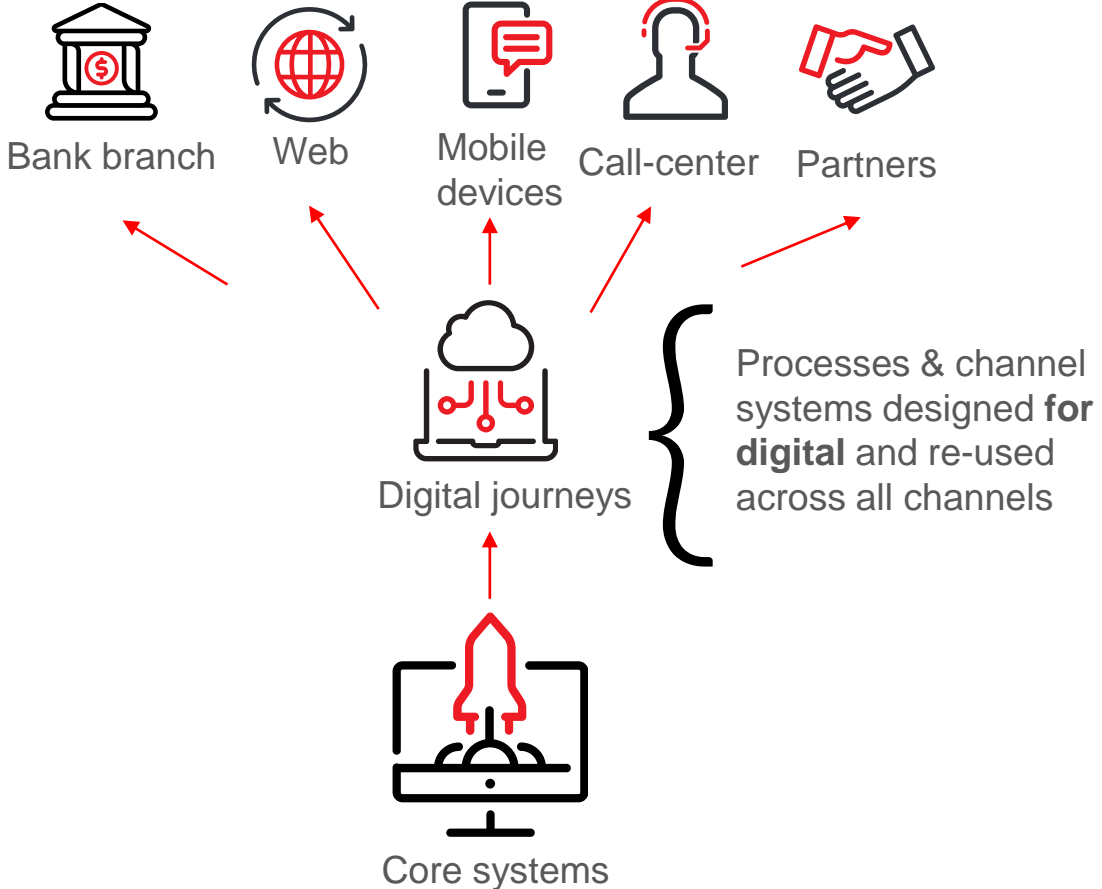
CHALLENGES

Mindset

Traditional



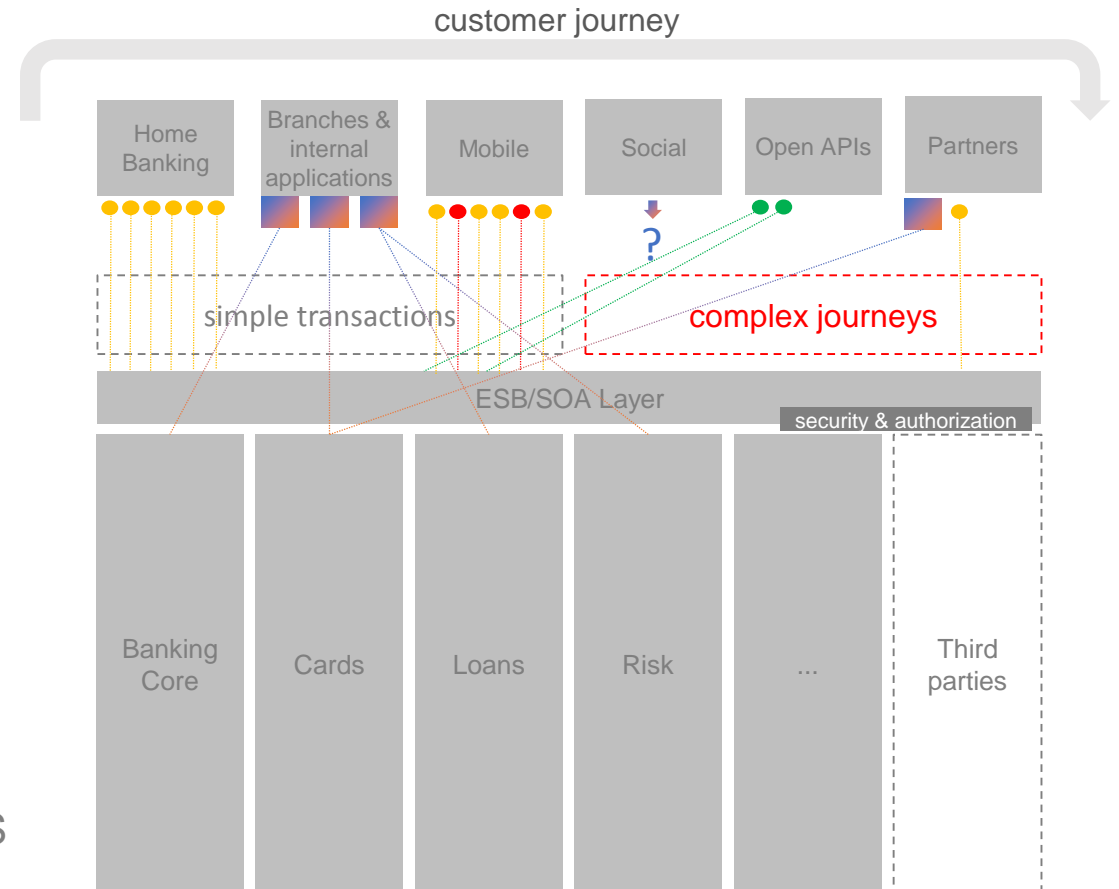
Digital

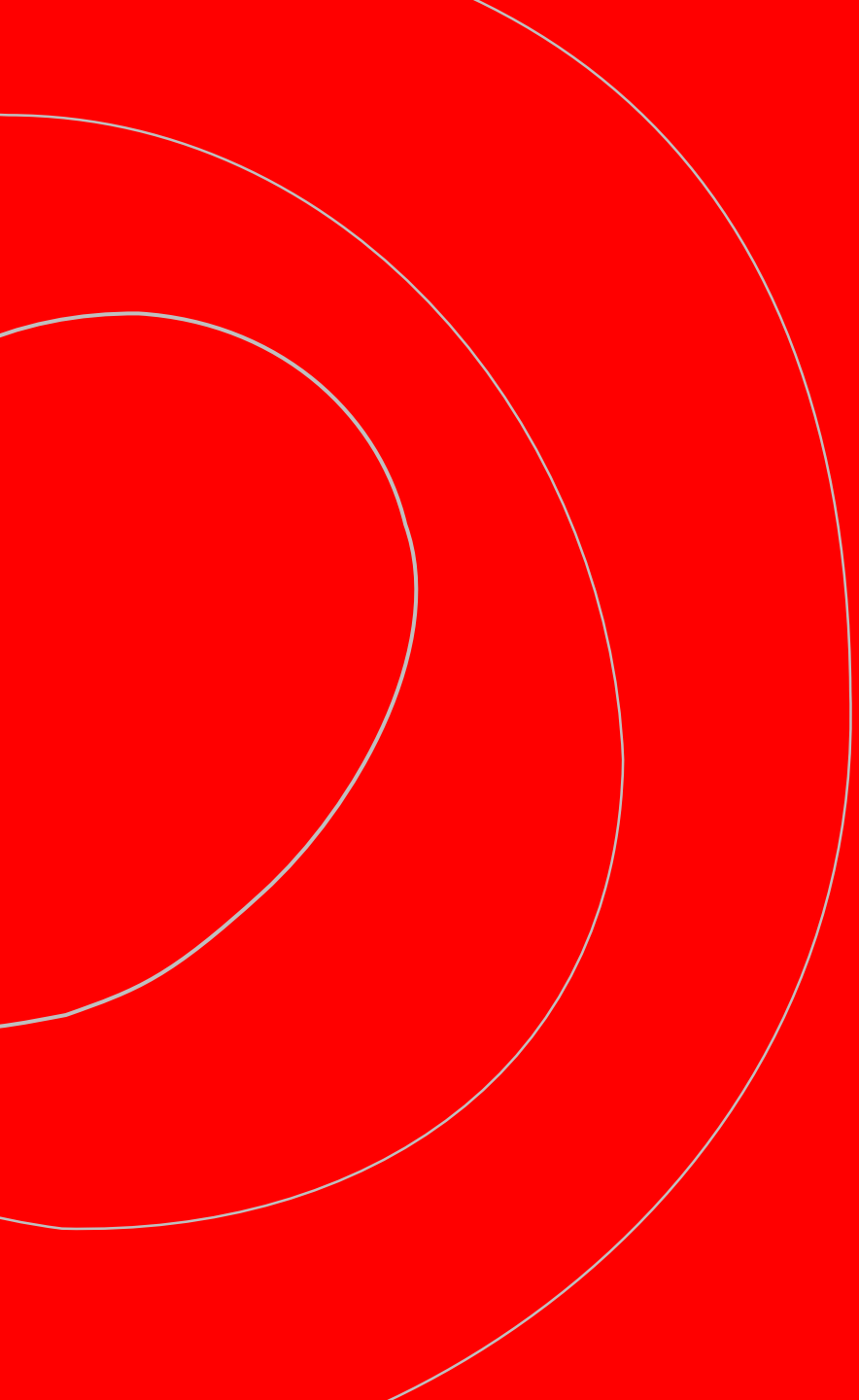


Technical

Challenge checklist:

- ✓ FRAGMENTED CHANNEL ECOSYSTEM
- ✓ LACK OF CORRELATION, CONSISTENCY AND CONTINUITY
- ✓ BUSINESS LOGIC & DEVELOPMENT SPREAD
- ✓ TIME TO MARKET
- ✓ LIMITED BUSINESS PROCESS APIs
- ✓ DIFFICULT TO INTEGRATE WITH EXTERNAL PROVIDERS
- NO REAL-TIME UNDERSTANDING OF CUSTOMER NEEDS

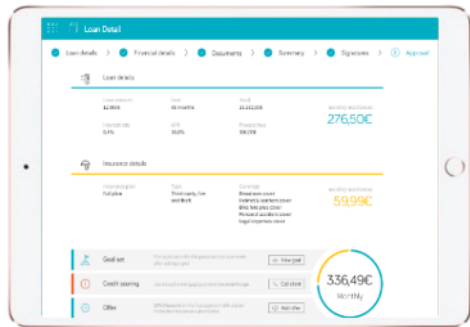




WIZZIO

What is **Wizzio**?

Wizzio is a **customer journey design platform** that leverages **open API's** and business driven **building blocks** to enable digital experiences



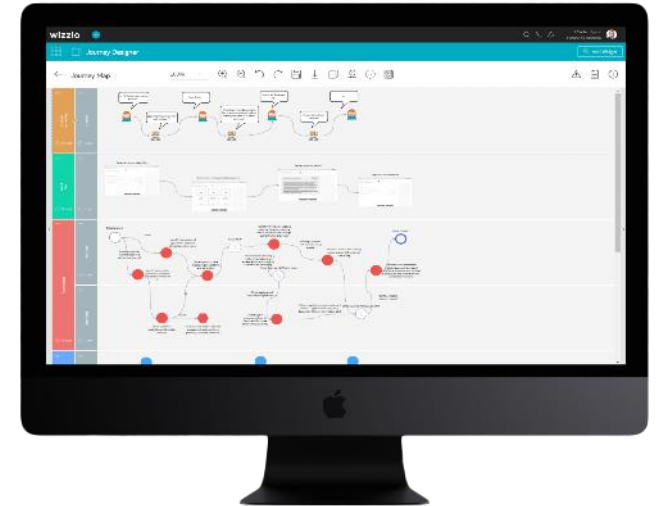
TRANSFORMATION ONE JOURNEY AT A TIME

Leverage your existing systems to create customer journeys



E2E CUSTOMER EXPERIENCES

Become a **driver** for digital transformation and **enable** disruptive business models



CX DESIGN

Design & Implement your customer experiences in a single place

Building Blocks



JOURNEY DESIGNER

An integrated development environment to manage journeys



CUSTOMER HOLOGRAM

A pre-built entities model to provide a complete view of customer data



RULES ENGINE

Ensures compatibility of offers with business requirements



MICROSERVICES

Reusable components across multiple journeys



OPEN API'S

Consume and expose data seamlessly with 3rd parties



UNIFIED FRONT END (UFE)

An intelligent desktop to drive engagement and productivity



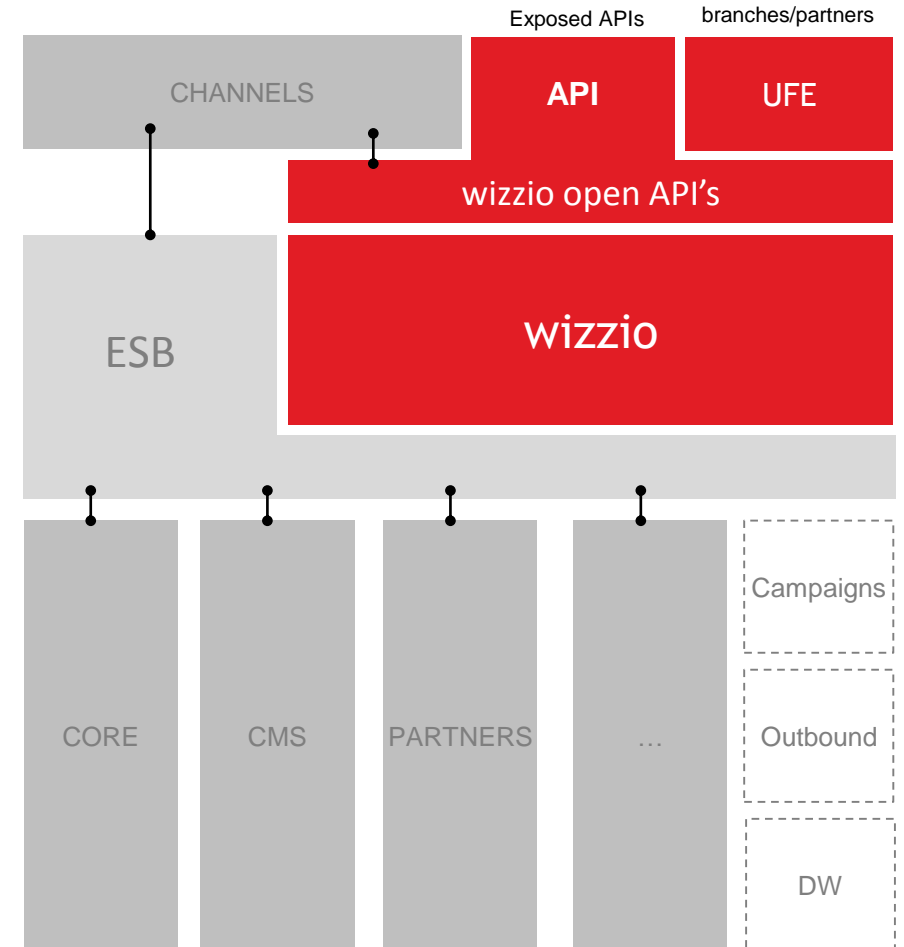
FEATURE PLUGINS

Accelerate your user journey with high-impact features



JOURNEY ANALYTICS

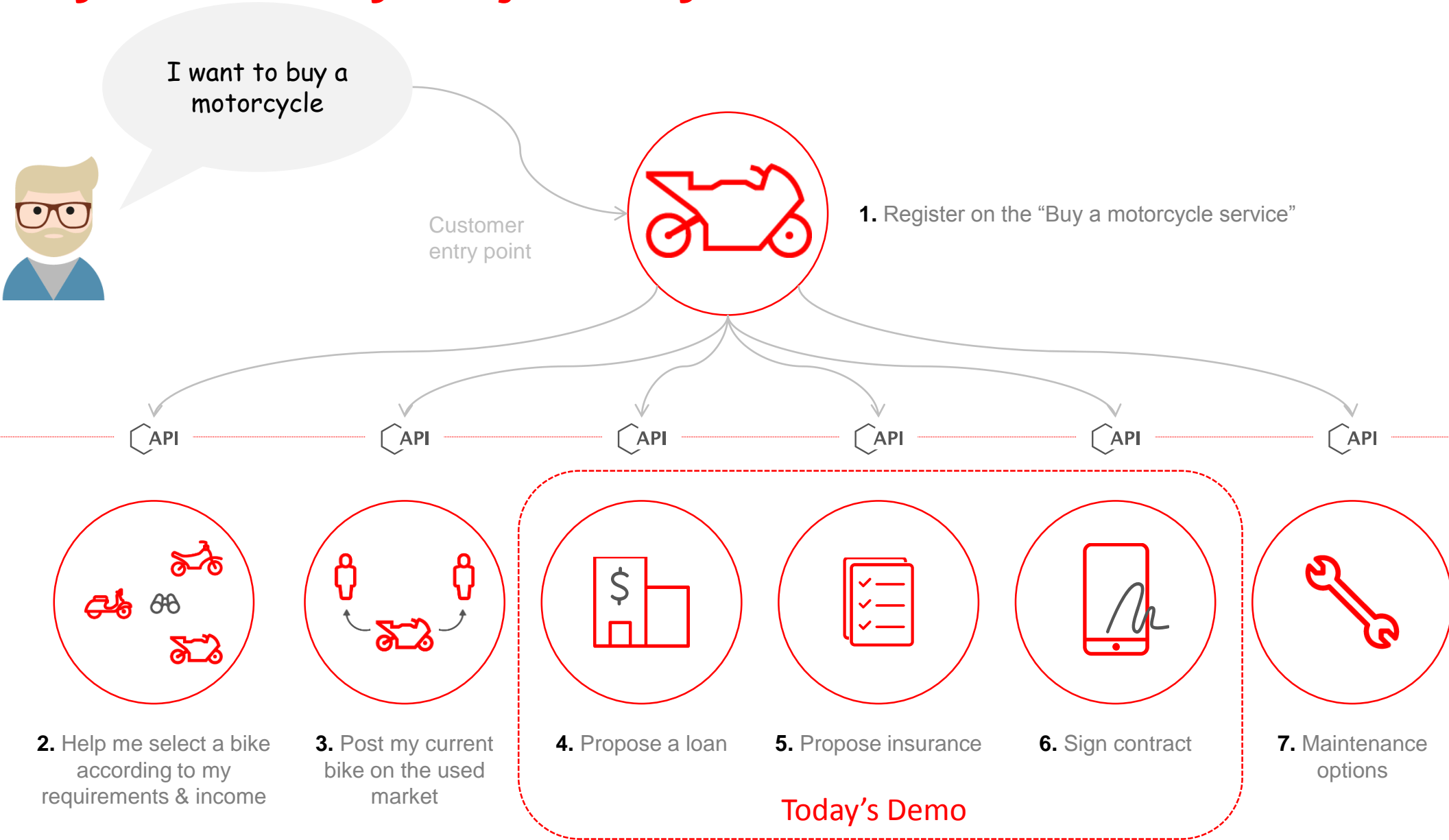
Understand and improve customer journeys





DEMO

Buy a motorcycle journey





WIZZIO BENEFITS

Journey Designer

Implements Design Thinking

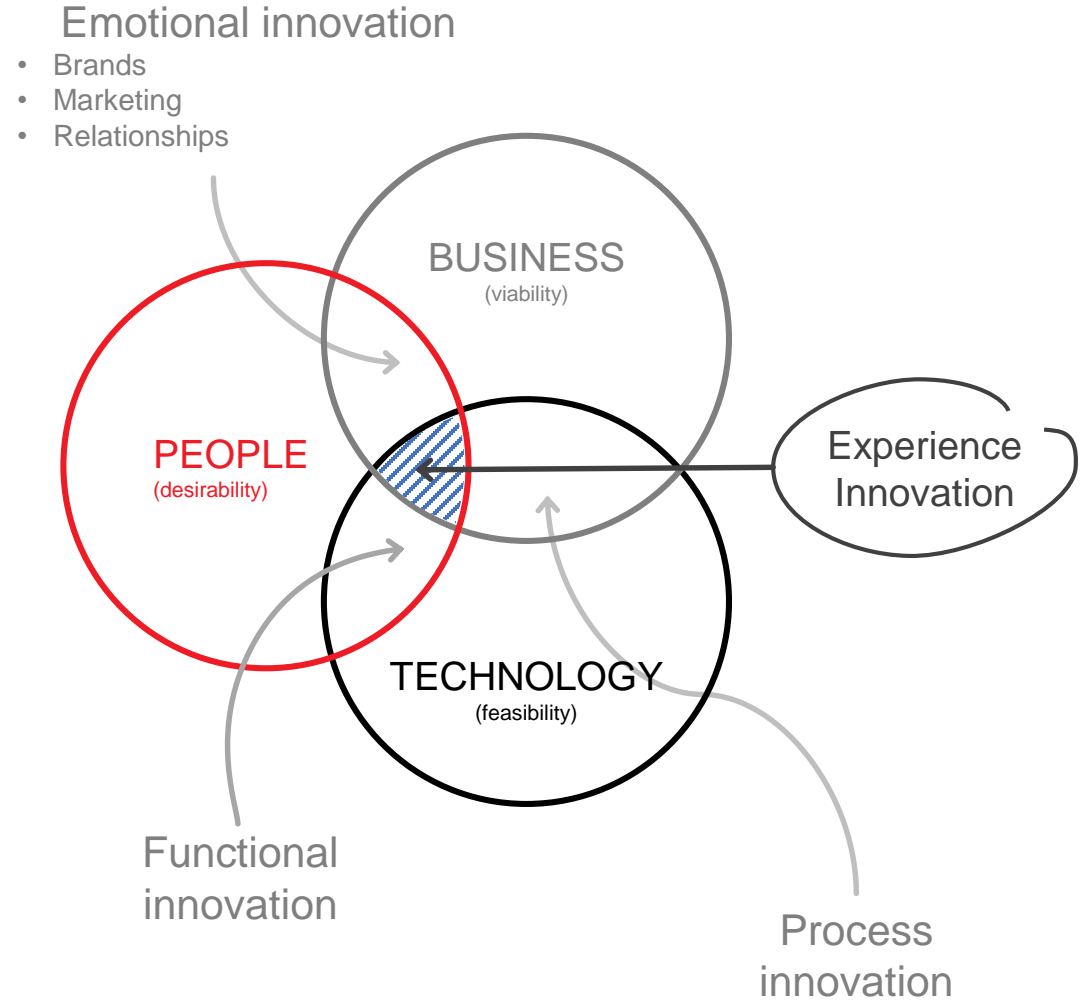
We bridge the gap

with

design
thinking

principles for the

Financial Services industry!



Easy to build, easy to enhance

End2End journey development lifecycle

CREATE/EDIT
A JOURNEY



DESIGN CX

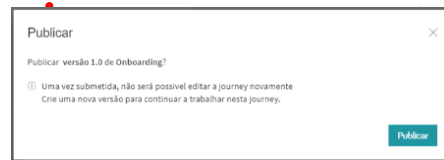


CREATE THE
JOURNEY FLOW



Journey
Designer

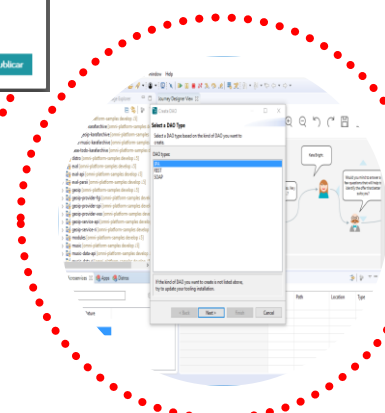
PUBLISH



ADD BUSINESS
RULES



ADD CODE
& INTEGRATIONS



How **Wizzio** helps your organisation?



BUSINESS JOURNEY

Wizzio uses reusable design components so you can streamline customer journeys across business. Analyse how to replace core components.



SECURITY AND COMPLIANCE

Wizzio has security and compliance features built-in including audit trails, eIDAS, and customisable antimoney laundering (AML) and know your customer (KYC) rules.



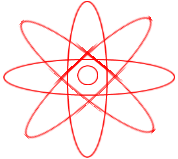
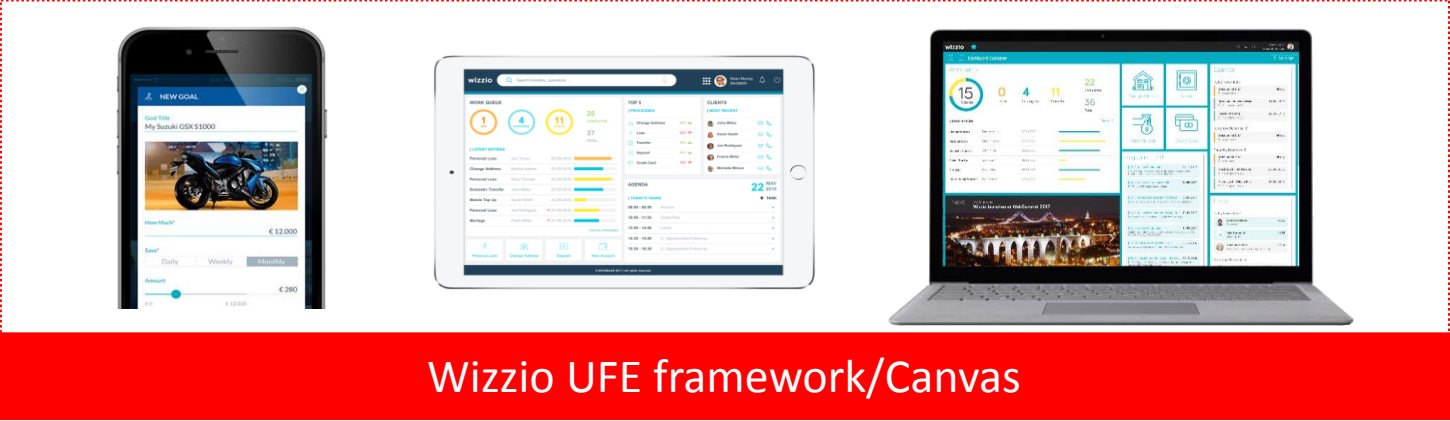
IT SYSTEMS

Wizzio is a scalable platform that integrates seamlessly with existing architecture.



Winner of the IBM Innovation Partner Award in 2014

Build once, run everywhere

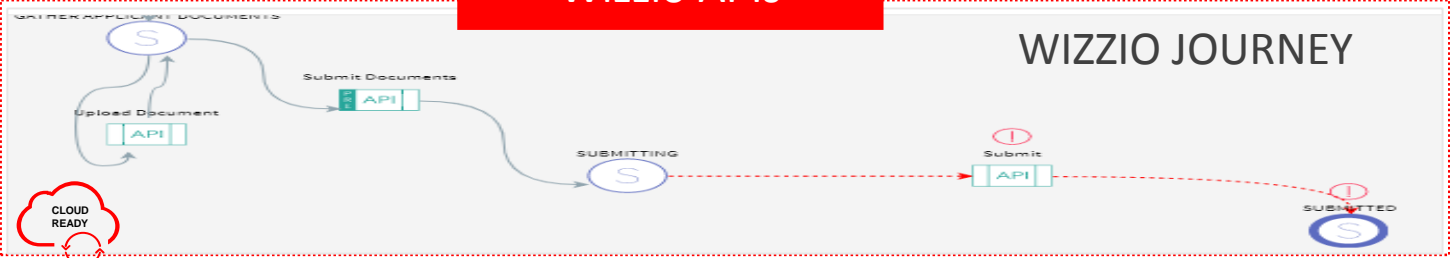


Wizzio's UFE is **REACT** native and therefore deployable on all major browsers/OS/devices

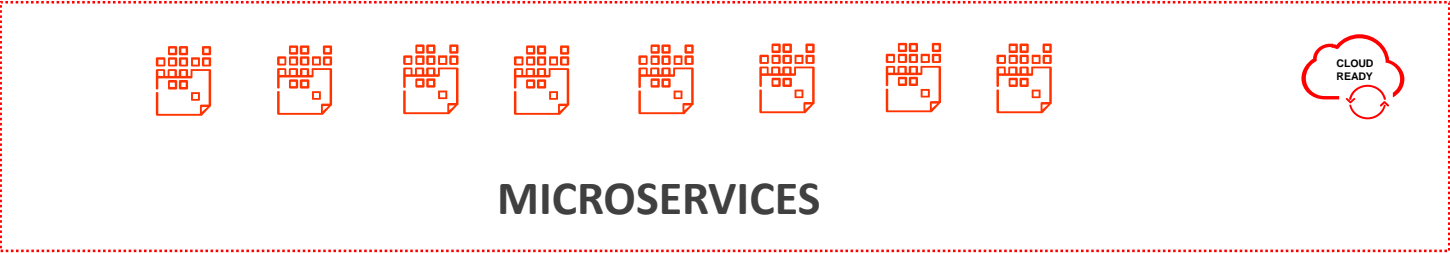
REACT

Wizzio provides a Canvas Framework that allows for the development of third-party apps. You can optionally use it to build your own.

Wizzio APIs



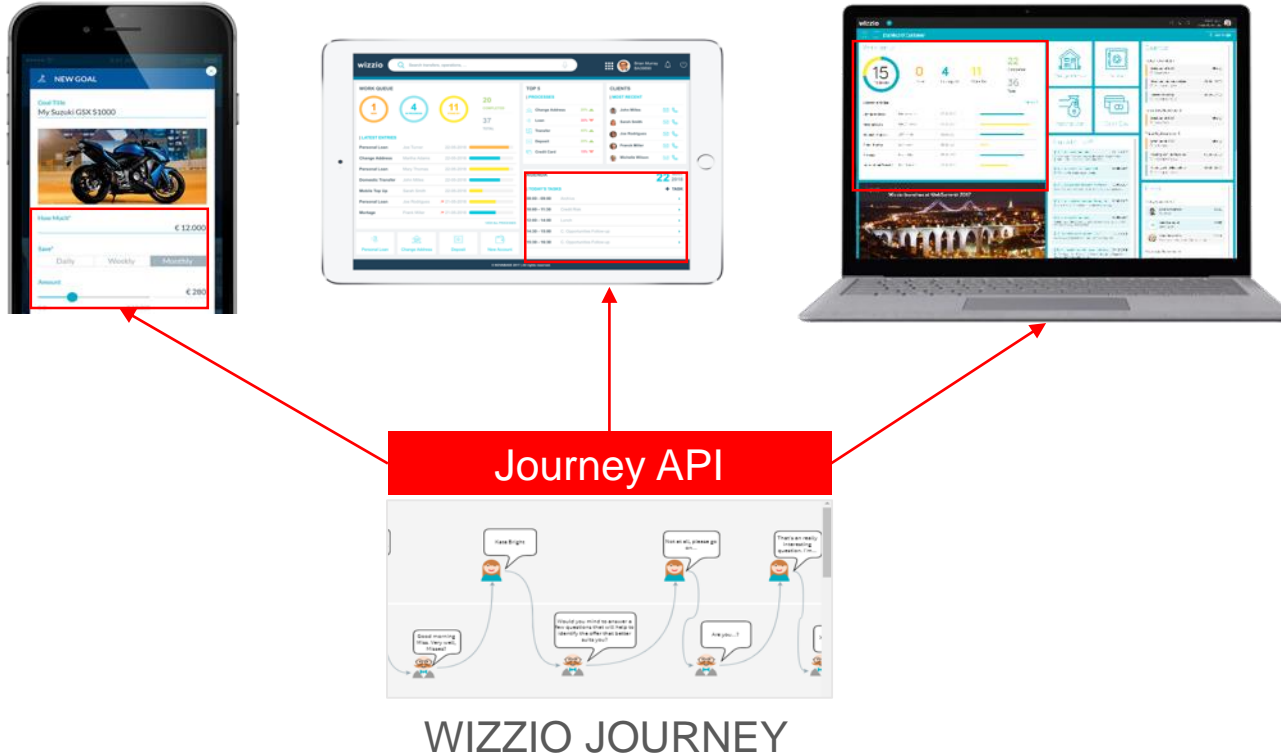
One **Wizzio** journey supports **all** channels



Wizzio is based on a OSGI microservices architecture and uses open software for all of its components

Upgrade your channels

Upgrade your existing channels by integrating Wizzio's business process APIs

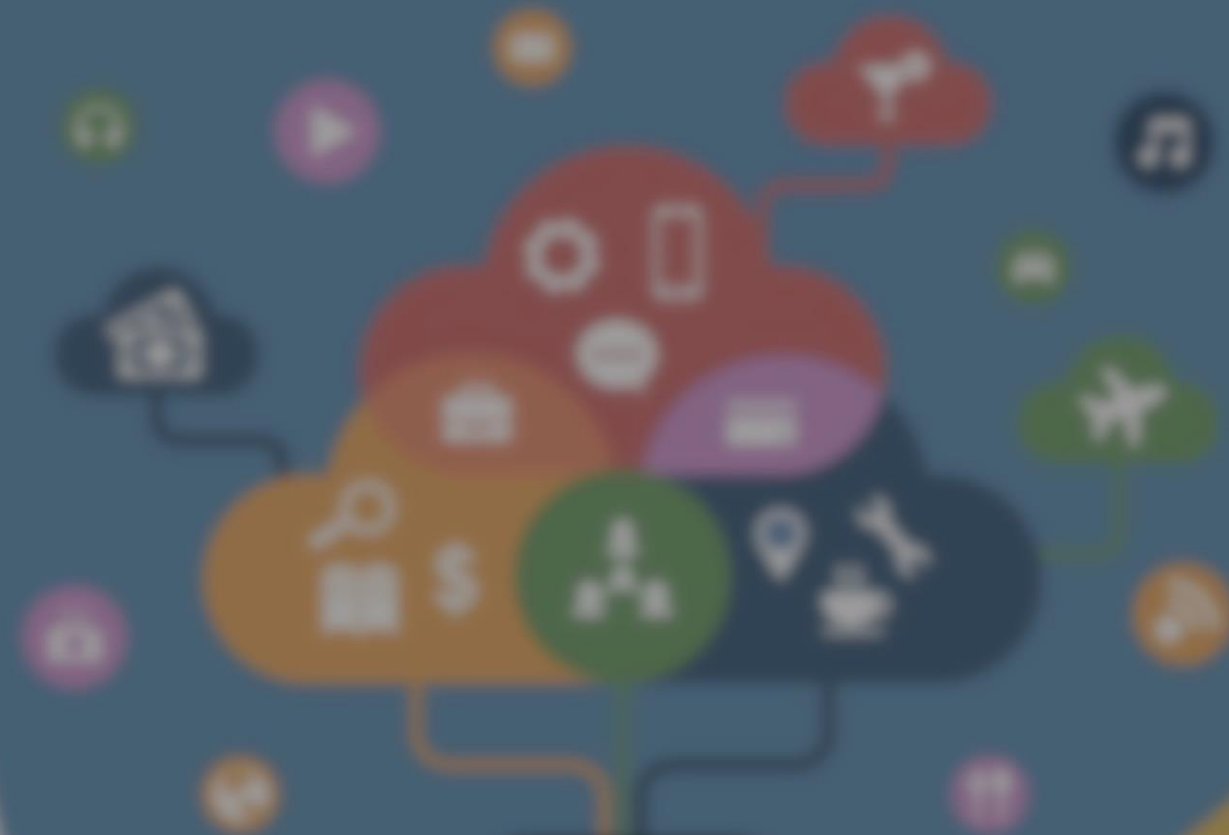


It makes no sense to replace the existing channels to be able to implement complex journeys.

Wizzio's APIs allow you to expose end2end omnichannel journeys on your **existing** channels.

You provide the design, wizzio provides the common business logic, flow, access control and integrations.

wizzio[®]
digital banking platform



banking beyond banking

wizzio[®]

digital banking platform