

the fintech revolution

{and how the world is being reshaped in front of our eyes}

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Managing Partner, Softelligence
President of ANIS



SOFTELLIGENCE

Your business. Digitally there.

allow me to introduce myself



Teodor Blidarus

Entrepreneur,
passionate about
software & financial
services models.



skills

- 20 years in IT
- 18 years in financial software
- banking, insurance, lending
- digital transformation

experience

2000 – Lead Charisma ERP creation, a leasing core business platform, now used globally in more than 60 country by companies like Deutsche Leasing, Raiffeisen Leasing or Volvo Leasing.

2007 – Started Softelligence, today's Romanian market leader in Fintech helping companies like Allianz, Idea Bank, ING Bank or Provident transition to digital era.

2016 – Became the President of ANIS, focusing on helping the Romanian IT industry increase the provided value added.

about Softelligence

Founded in Bucharest
in **2006**,
operating in CEE, UK, Switzerland,
Germany & Sweden

**Microsoft,
Oracle, SAP**
certified
expertise

**ISO 9001
ISO 27001**
certified

FAST 50 & FAST 500

Ranked by **Deloitte**
in top technology
companies
in Europe and EMEA

Incubating
Fintech OS
from 2014 with a
0.5 mil € investment

Innovating with
TOP 5
banks and
insurers

10 mil. €
valuation
in 2016

50%
YOY growth rate over
the last 5 years

3.5 mil. €
turnover
in 2016

10 mil. €
turnover
in 2019

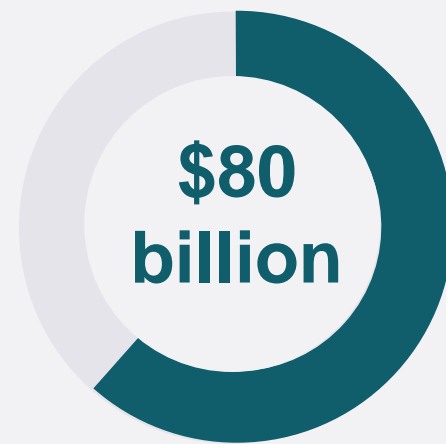
Now operating
2.000.000+
monthly transactions

general introduction

fintech.

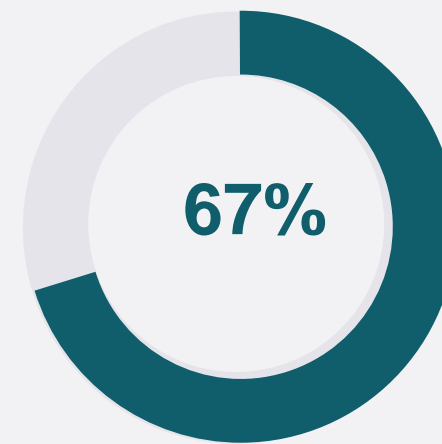
Financial technology, also known as **FinTech**, is an economic industry composed of companies that use software technology to make financial services more efficient.

Source: London Fintech Week - IC Dowson and William Garrity Associates Ltd. July 2016



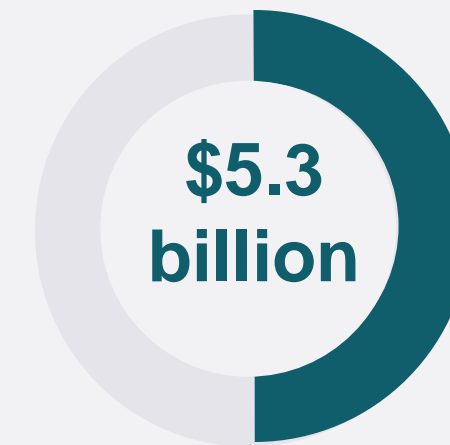
Global Fintech Investment

Total global Fintech investment stands at \$80 billion since 2010. China has overtaken Europe, the UK and USA South & East, in overall investment.



Fintech 2016

Q1 2016 global fintech investment grew 67% Year over Year, reaching \$5.3 billion



Areas of Investment

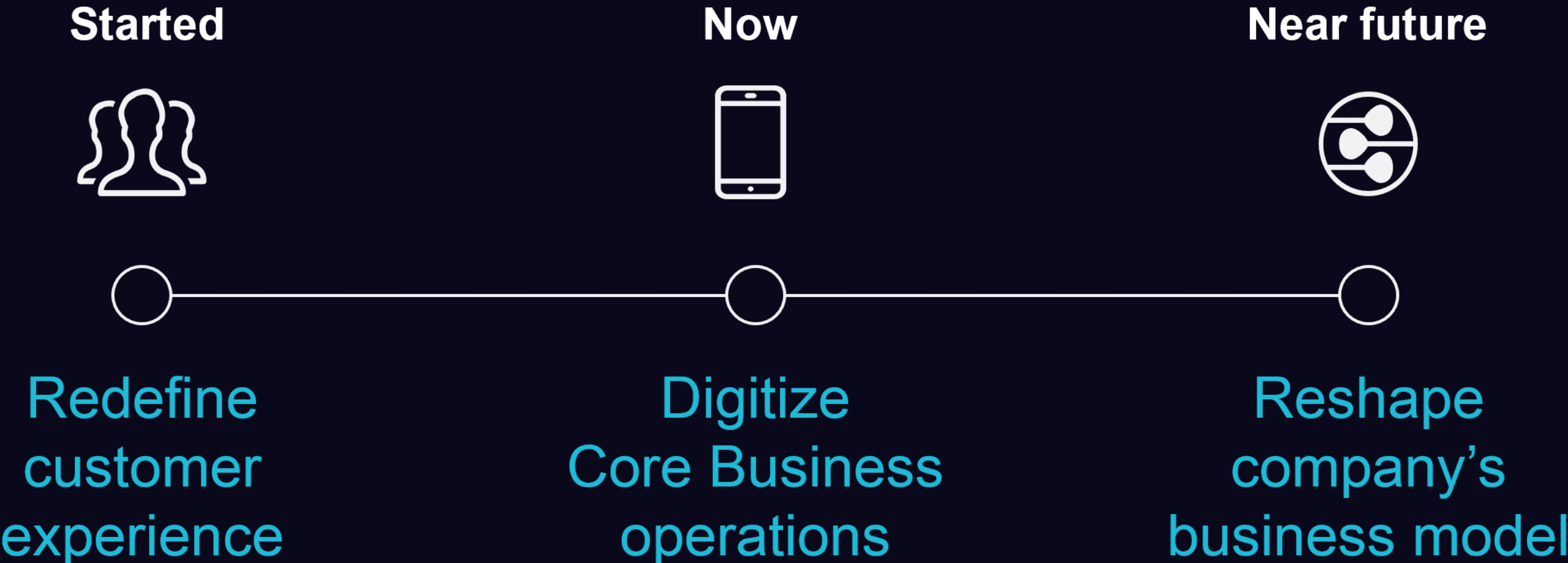
Payments and peer to peer lending (P2P) and direct lending are the biggest area of investments at \$5.3 billion each (66% of total investment).

business insights.

We have come to believe that fintech pioneers think different about two aspects of their business, on their way towards digital transformation.

These two are: **customer** and **risk**.

the pillars of digital transformation



redefine customer experience

rethink risk management



CX

Consumers expect beautiful graphical interfaces, streamlined user journeys and meaningful data



omni

Become truly Omni-channel by incorporating Omni-processes and Omni-touchpoints in your service offering



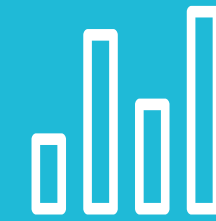
big data

Aggregates open, social, partners, private consumer data to deliver a fully automated risk analysis



contextual

Context based risk analysis and underwriting taking into consideration social and localized facts



predictive

Acts proactively towards identifying and mitigating risk before facts happening based on artificial intelligence



as a service

Retailers and brand are positioned to be the lenders and payment gateways of tomorrow

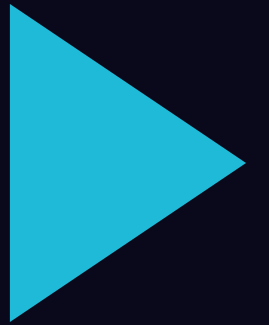
we have an
action plan

◀ 01 ▶

forget processes. bring in CX

From enrollment to origination, disbursements, collection and customer service there is a high demand in being consistent in terms of policy and service provided.

Omni-Channel is a must in order to ensure a great customer experience across all touchpoints. Making it easy for the client is just as important as important risk and compliance in order to build long lasting relationships.



we have an
action plan

◀ 02 ▶

start collecting (outside) data

- | Integrate public open data
- | Establish strategic partnerships with ancillary service providers
- | Consider lowering costs in risk analysis by using automation

we have an
action plan

analyze the future, not the past

Current technology allows for complex mathematical models that are incomprehensible to the human brain. We are actually in the era when machines are smarter than humans in assessing risk.

Investing in predictive analytics models is cheaper than handling defaults.

we have an
action plan

◀ 04 ▶

think about Lending as a Service

LaaS uses on-demand, cloud-based tools to allow any retail store and online brand to make loans or provide purchase financing to its customers. This makes it possible to quickly, securely, and profitably lend to consumers.

The financial services company handles the risk assessment, underwriting and funding, leaving the brand as the loan-originating partner.



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thank you.