



Inspiring innovation & creativity

Pannovate – Smart Solutions.

We know that consumers are less brand loyal and are blind to all but the most creative of marketing making retention expensive and acquisition even more so. In a recent Accenture Survey on millennial shopping behaviours highlighted that 40% of brands worried about the lack of millennial customer loyalty. However, over 95% of millennials wanted to be actively courted with loyalty communication or programmes that are appropriate, ie “seamless in their ability to deliver personalised, on brand experiences for each individual customer”.

Finding a solution to this issue requires innovation that allows both creativity but security and reassurance.

With 20 over years of financial services experience, and having created its very own innovation lab, Pannovate in 2012, to develop proprietary strategies to begin to engage with this growing trend, Paneleven has a unique understanding of both existing online consumer behaviour and the drivers to changing behaviour positively.

Pannovate consistently answers with solutions that meet this need for seamless delivery that can be personalised, feasible to the organisation and creative, to stand out and tap into customer engagement.



LaunchPad

Bank in a Box



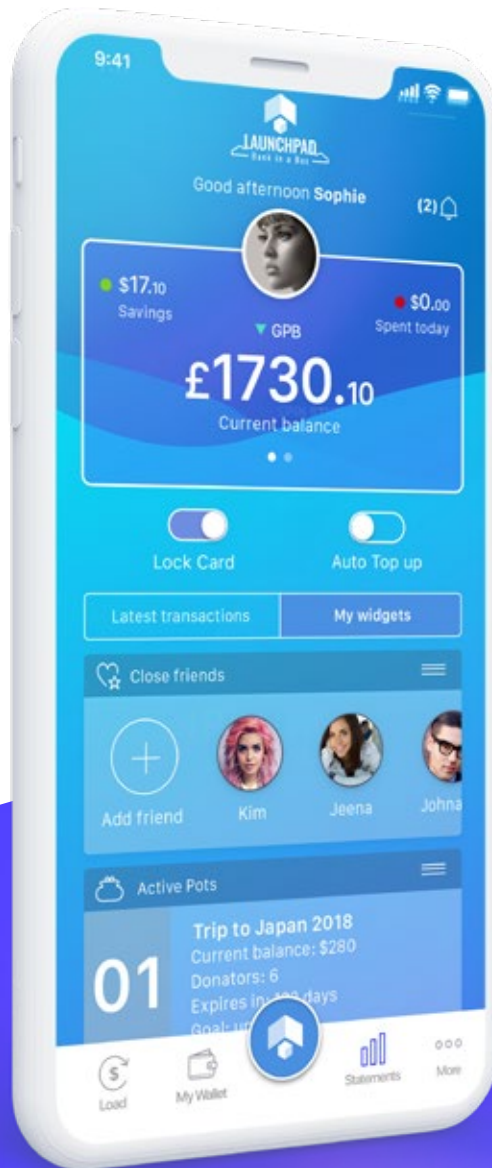
Quickly and cost effectively turnkey solution



Innovative approach



Optimized prepaid card experience



The concept of LaunchPad is to provide a bank “in-a-box” product for a wide variety of issuers.



Fast delivery



Multi platform

LaunchPad is Pannovate’s latest offering and highlights our ability to answer market demand with a turn-key solution for customers looking to go to market quickly and cost effectively.

This omnichannel, out-of-the- box digital banking solution provides an optimized card experience for businesses looking to grow their digital services. It offers a rich digital banking platform delivered on any device – from online to smartphones and tablets – with the ability to shape the customer experience on these devices enabling businesses to differentiate their brand.

An innovative solution that is launch ready in 10 weeks or less, that is flexible and customisable to meet most needs.

Launch Your Digital Banking Strategy with LaunchPad

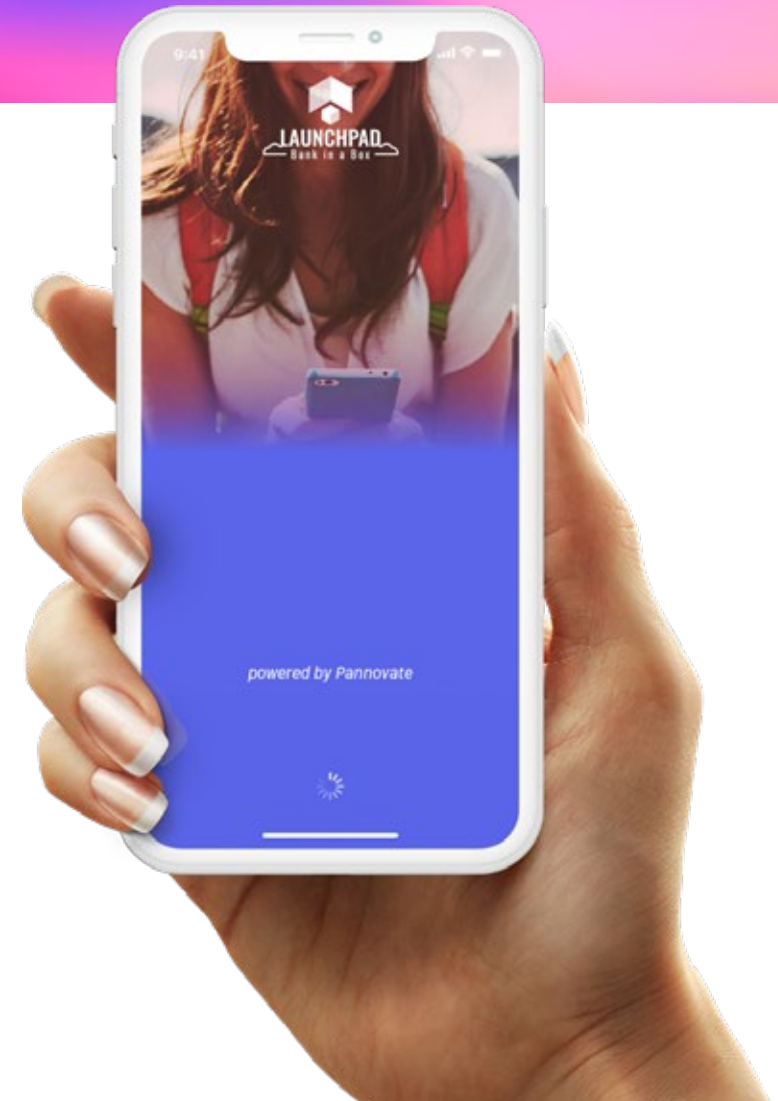
Banking is Mobile.

Mobile banking apps have moved beyond a tick box exercise. Mobile Banking App functionality is becoming a key differentiator to compete in this increasingly fast paced digital environment.

Consumers are not demanding anymore, actively are moving to operators that have the banking facilities they want now. New entrants have raised the bar and incumbents are struggling to keep up.

Innovation, frequent updates that are tuned into consumer demands, new features and functionality released quickly and regularly are the norm now.

Launchpad is market ready, with the digital only infrastructure that can launch new entrants into a significant competitive position with our "Bank in a Box" offering. Launchpad answers all the question posed by todays digital banking consumers with the scope to keep pace in this ever changing, fast paced sector.



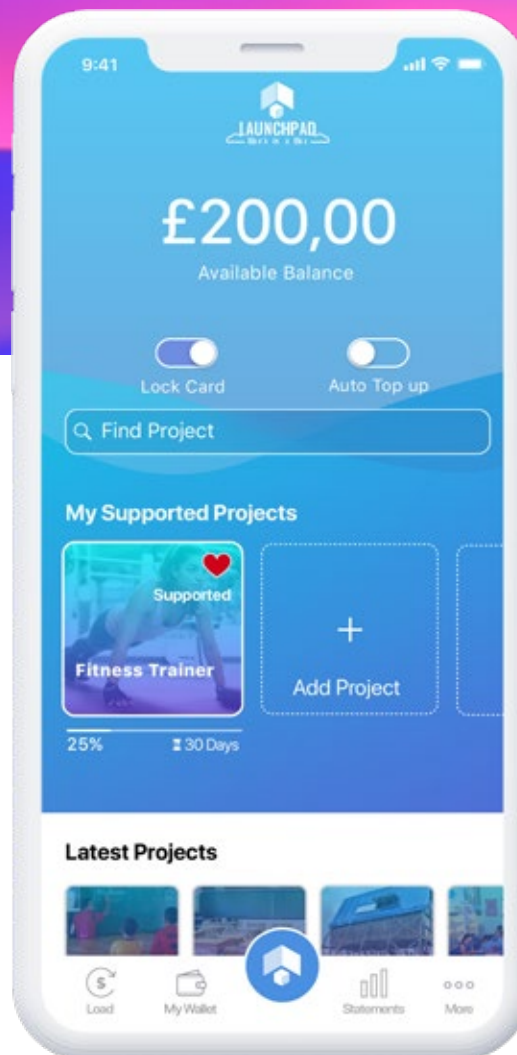
Consumer demand is there.

Best in Class

By including back-office management features, comprehensive customer support, marketing services, technical support and more with our solutions, we are able to help institutions compete even more successfully in today's fast-changing financial environment.

Low Risk

As a proven and reliable global leader in financial services technology, we're the right partner to provide the right digital banking and payments solution to meet the specific needs of your organisation and your customers.



Launchpad can offer all the user functionality demanded now by consumers with our "Bank in a box solution".

Business Insider announced over the last five years, consumer use of banking apps increased 356%

Money Supermarket showed that over half of Brits consider digital services when opening an account and this rises to 71% for millennials

App ratings which is understood to be the key benchmark by consumers. The average rating across both operating systems is higher for non-traditional players by 0.5 stars.

This signals a change in customer behavior – customers are most happy engaging via their smartphone and prefer not to phone customer service centres.

Benefits

- ✓ **One solution for all electronic banking needs delivered via four distinct channels – desktop browsers, smartphones, tablets and mobile browsers – operating on a common digital platform**
- ✓ **Lower total cost of ownership by using existing technology investments: built on a Java platform, runs on Windows, Unix, iSeries and is database-agnostic**
- ✓ **Rich out-of-the-box functionality for both consumer and 3rd party needs; highly configurable to lower deployment time to market**
- ✓ **Maximum adoption potential—Runs on a wide range of devices**
- ✓ **Rich user experience—Intuitive user interface and native design applications that customers demand from their digital relationships**
- ✓ **Industry-standard security layers to ensure data protection & GDPR compliant**

- ✓ **Faster releases and short development time means regular product releases to keep the solution more accurately aligned with changing market needs.**
- ✓ **Operational efficiency—A single partner relationship for all channels offers operational efficiency and ensures continuity.**

The key advantage to Launchpad is its digital first infrastructure. A more agile development cycle with frequent releases of new and improved functionality is the new standard in mobile banking apps, which Launchpad delivers effectively with close collaboration with its clients and partners. The symbiotic relationships integrate consumer demand into the development cycle so that Launchpad can anticipate functionality changes.

The speed of development release can be seen in non-traditional players who average 47 days in 2016 and 22 days in 2018 (Q1) Launchpad development is in house meaning that speed, flexibility and consumer orientation are part of the fabric of this banking solution.

Key Features

Launchpad is the digital banking solution that is readily deployable with the agility required in today's digital world. Launchpad is designed to keep you in touch with features such as:



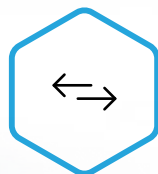
ALERT NOTIFICATIONS

Set alerts to enable easier monitoring, control and optimisation. Set benchmarks for performance, kpis and manage effectiveness easy and efficiently. Consumers can set savings goals, spend limits and account sweeping to personalize their accounts. Just some of the financial management tools available with Launchpad.



INTEGRATION INTO DIGITAL COMMUNICATION SYSTEMS EMAIL / SOCIAL MEDIA

Easily integrated into existing systems to enable seamless communication and promotion. Choose channels, segment and personalise to ensure effective and accurate communication.



PEER TO PEER TRANSFER

Launchpad enables individuals, small and medium enterprises, and corporate customers to conduct their banking in real time, conveniently and securely.

More features

Launchpad is flexible and agile enough to meet complex, global business demands.



MULTI-CURRENCY ACCOUNTS

It supports localisation of languages and currencies, personalization, as well as branding look and feel. Launchpad incorporates standard features such as multilingual support, cyber receipts and security options. Location services mean that Launchpad determines when users are abroad to ensure continuity of service.



FASTER PAYMENTS

The online features enable individuals, small and medium enterprises, and corporate customers to conduct their banking in real time, conveniently and securely. LaunchPad offers a full transaction set, covering even the most demanding customer's needs. Real time is something unique to non-traditional digital banking and not something traditional banks offer as they typically show after 3-4 days.



CUSTOMER ONBOARDING INCLUDING KYC AND AML

Launchpad is KYC/AML compliant and uses 3rd party integrated authentication for fast and secure digital identity verification including touch ID. Launchpad account opening process is less than 5 minutes.

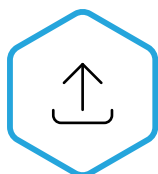
More features

Launchpad optimised to enable clarity of transactions ensuring you're always in control.



COMPREHENSIVE ANALYTICS SUITE

Launchpad's analytics suite allows rich, actionable, real-time analytics providing a 360 degree view. Flexible and adaptable Launchpad moves digital data to digital performance.



ACCOUNT LOAD VIA CREDIT/DEBIT CARD, APPLE PAY OR GOOGLE PAY

Launchpad can be topped up by many instant payment methods or simply by debit or credit card. Quickly and safely transfer additional funds conveniently.



BALANCES AND STATEMENTS

LaunchPad offers a full transaction set, covering even the most demanding customer's needs. The digital wallet offers transaction history as well as search functionality.



LAUNCHPAD IS OMNI-CHANNEL

Launch pad offers a rich digital banking platform delivered on any device with the ability to shape the customer experience on these devices to differentiate your institution's brand. Online, mobile and tablet are distinct channels used in different ways by consumers and businesses.



More features

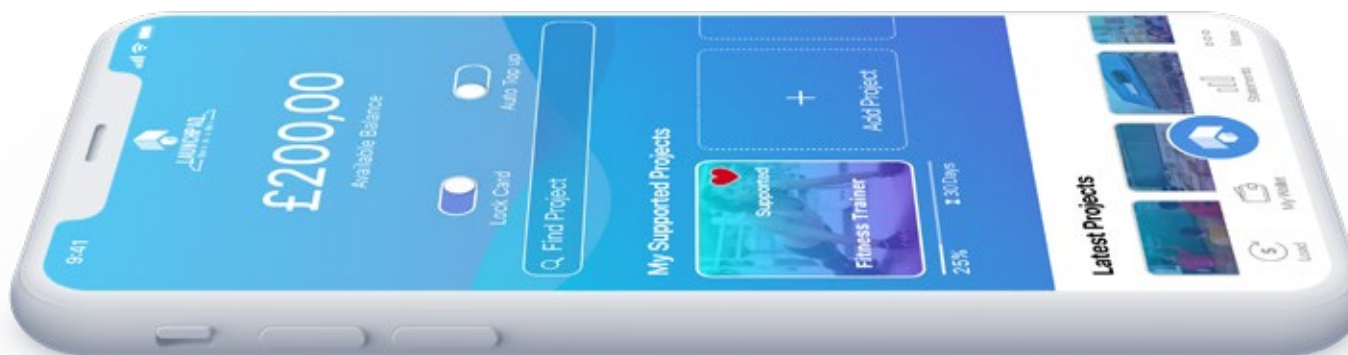
Speed is a key standard for consumers and leads to positive engagement. Launchpad quick login and processing speeds are consistent across all devices.



Tailored customer journey to capitalize on the characteristics and usage habits unique to each type of device to provide a unique user experience.

The solution runs on multiple platforms, including MacOs, Windows and Unix

Mobile responsive to stay in control on the move with a robust set of security features and easy to use functionality.



Your one-stop Payment Service Provider

Pannovate offers everything you need for cashless payment on a one-stop basis: payment systems, risk management and banking.

At Pannovate, we are well acquainted with the business models and processes as well as country and currency-specific features of a vast range of e-Commerce industries worldwide. Pannovate develops a variety of solutions that can be tailored to specific needs, fulfils the highest standards of security, is economical and can be integrated seamlessly. Pannovate is digital native, all our products are omnichannel and incorporate the latest developments in mobile and tablet whilst ensuring that the interface is user friendly and intuitive.

References



Strategic Partners:



All in all, Pannovate remains at the cutting edge of financial services technology not only in a theoretical sense but in real time with products that are feasible, suitable and deliverable for small to large organisations.

Speak to us now to see how we can support your business to connect and engaging with your customers.



www.pannovate.com



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