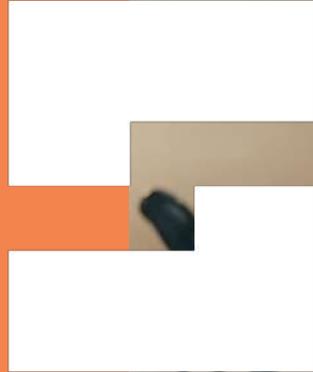




Banking comes your way.

Skaleet offers a Core Banking Platform that provides financial institutions with the ability to change continuously. By choosing our solution, you'll be able to quickly launch innovative, flexible, and scalable financial services that respond to the new ways customers use technology.



About Skaleet.

Skaleet is an international FinTech company offering a **Core Banking Platform (CBP) in SaaS**. Cloud-agnostic and complying with the highest security standards, it is an alternative to the legacy IT infrastructures of banks and financial institutions.

This new **Core Banking Platform** is based on an **open, flexible, and scalable architecture**. It enables you to **create efficient ecosystems** capable of smoothly orchestrating interactions between financial services and tech players, resulting in an ability to offer increasingly personalized customer experiences.

With cost reduction, improved responsiveness, simplified integration with all third-party applications... **This is much more than a superficial innovation**, this new Core marks a real break from its predecessors. It places digital at the forefront and enables to take full advantage of modern technology.



34 financial institutions worldwide have implemented our solution

+8 million end users operated by Skaleet

+255 million transactions processed by Skaleet

99,99% uptime of our Core Banking Platform





Table of Contents

01	A banking market in flux.	06	Our Core Banking modules.
02	Challenges of banking IT.	07	A “Best-of-Breed” approach.
03	A next-Gen Core Banking.	08	What our clients are saying.
04	A modular and scalable solution.	09	Contact us.
05	The benefits of using our solution.		



Challenges of banking IT.

Banking IT pose a number of **Business** and **Technical** challenges for financial institutions:



Improving digital experience



High **customer expectations**



Launching **new** products



High costs of Core Banking operations



Lack of **flexibility and agility**



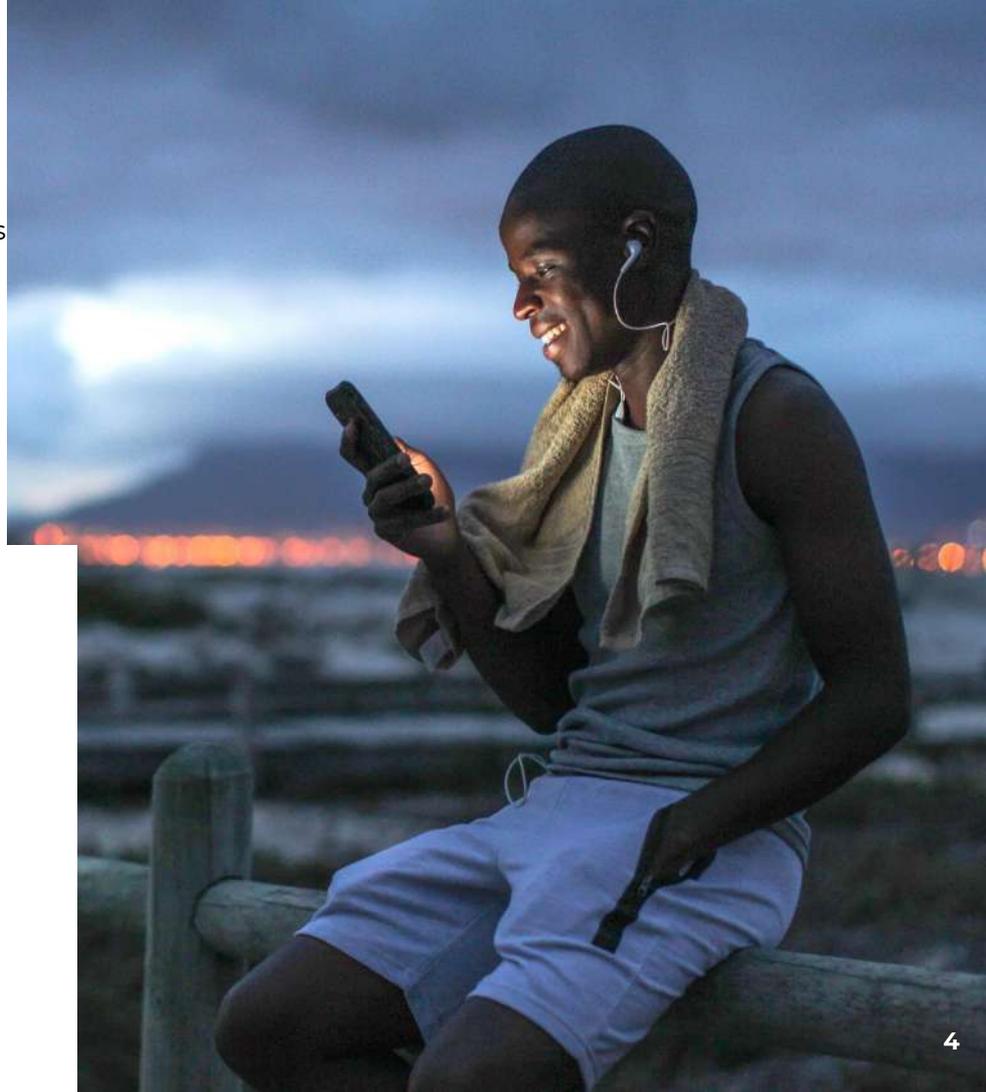
Difficulties integrating TPP applications



Issues to scale



Difficulties optimizing the cost of IT infrastructure



A banking market in flux.

For more than a decade, traditional banks **have been investing in the digitization** of customer journeys and tools. These digital transformation projects are driven **by many factors**:



GAFA and NeoBanks...

... are reinventing customer experiences to offer simple, fast, and mobile-first banking services.



New Customers expectations...

... are requiring new, innovative financial services providing fast and seamless communication.



New Regulations...

... are complicating IT transitions for traditional financial institutions, but also offer new opportunities.



New Technologies...

... are creating new opportunities to design new products and adapt banking technology stacks.

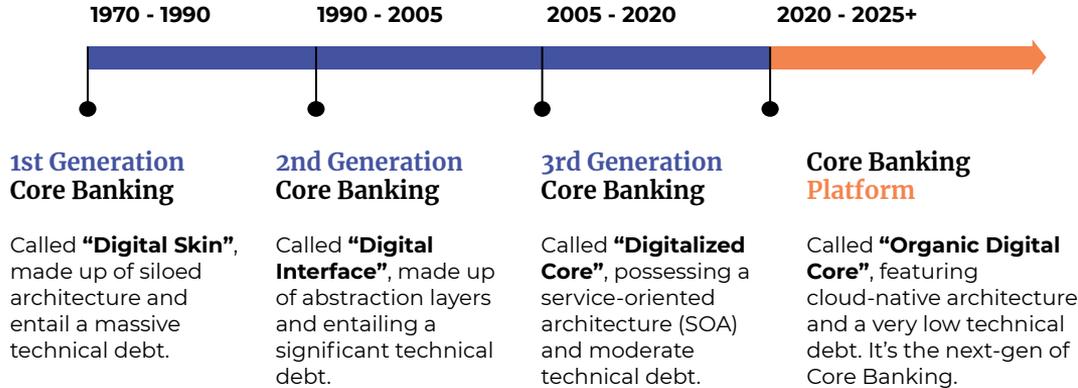
The challenges currently facing the industry are: **new technologies, innovative use cases, and clients' perceptions of added-value.**

These aren't threats - they're an **important opportunity to create a real competitive advantage.** Financial institutions must embrace new approaches to face the **various challenges facing Core Banking.**



A Next-Gen Core Banking.

A next-generation of Core Banking to help **financial institutions** to manage **their transformation**:



A shorter **Time to Market**.



A **Core Banking Platform** to accelerate digital transformation.



Partner integration and value-added products and services.



“**Plug and Play**”, microservices and Open API IT infrastructure with ongoing Operating System updates.



Agile, cloud hosted architecture.



Ensure **security, resilience** and **compliance**.

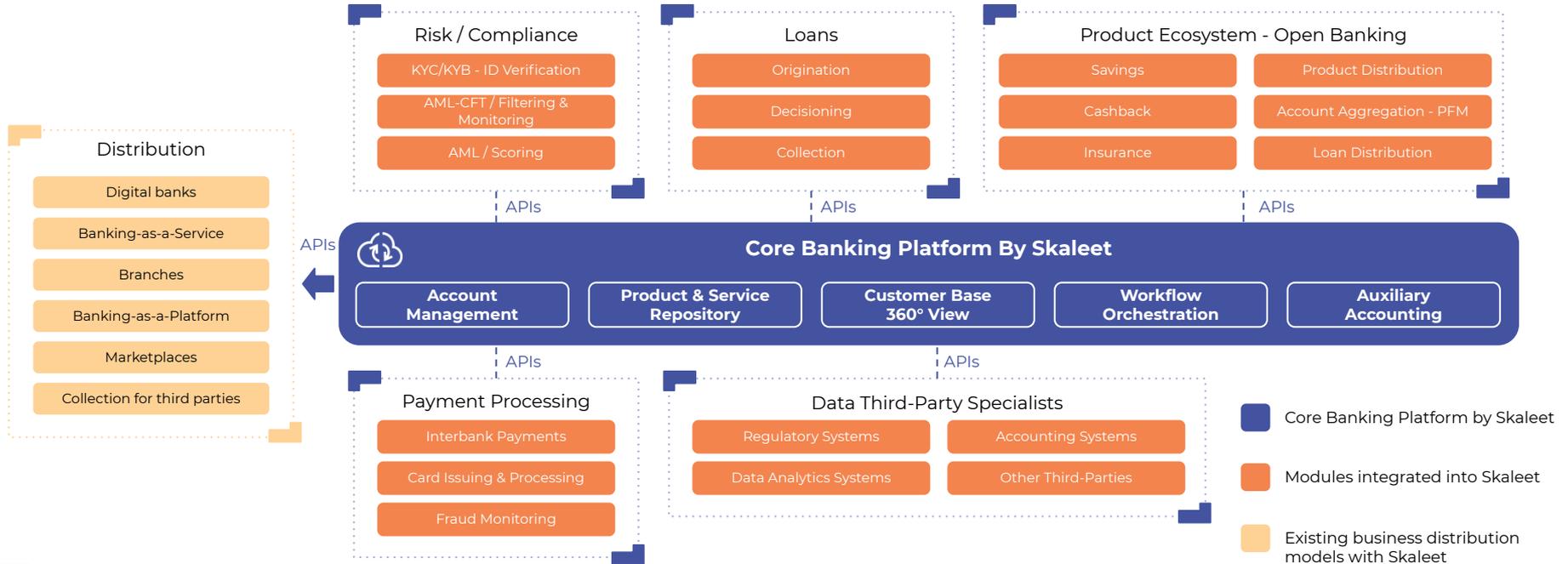


Reduce the Total Cost of Ownership (TCO) of IT infrastructure.



A modular and scalable solution.

Skaleet offers a Core Banking Platform, allowing financial institutions to quickly launch new banking products at a competitive price. The solution combines an open, modular, and cloud agnostic technology. Financial institutions can develop and create their personalized features relying on an ecosystem of best-of-breed partners and **Skaleet** agility.



Our Core Banking modules.

With our modular architecture, **Skaleet** give access to its **banking modules** help you to co-build your banking infrastructure:



Card Management



Methods of Payments



Credit



Deposits / Savings Accounts



Banking Accounting



Regulatory Reporting



Analytics



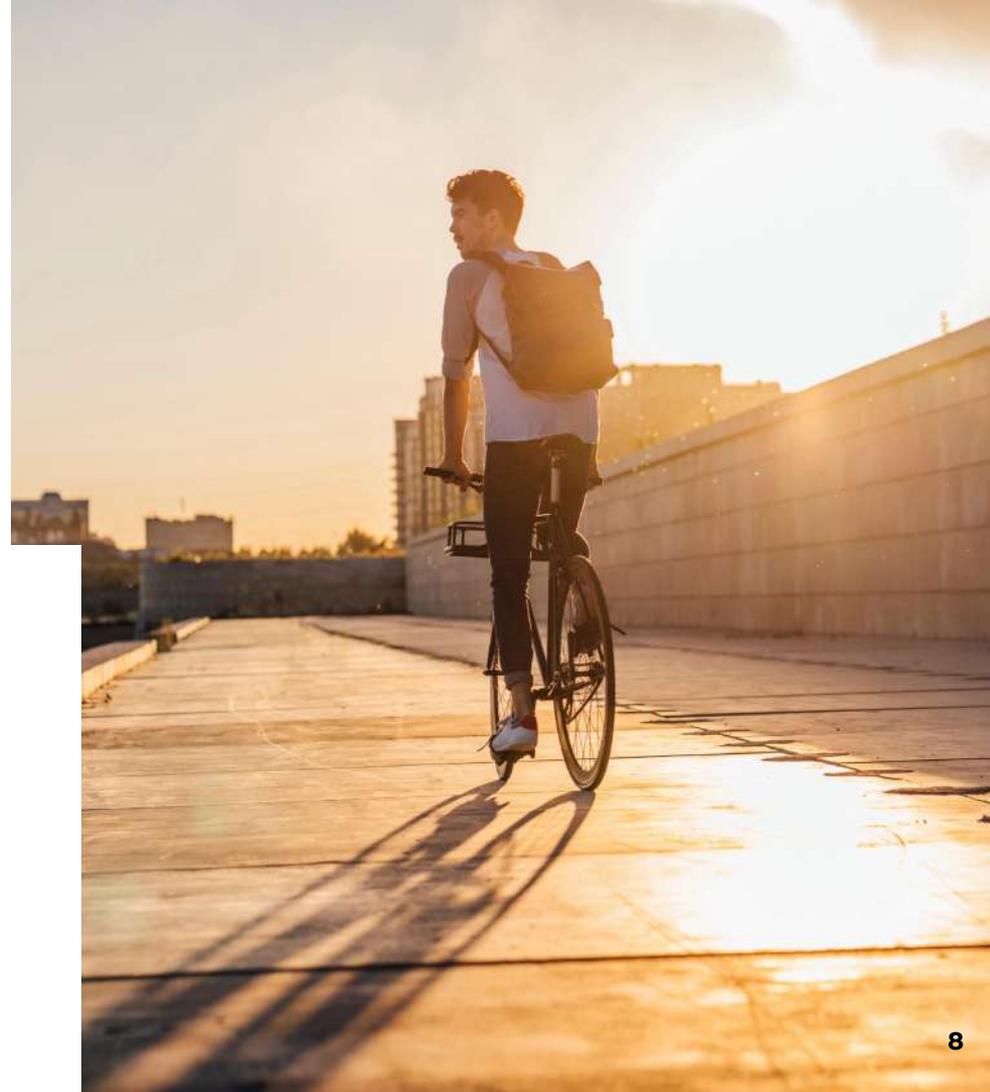
Onboarding KYC/KYB



AML-CFT



Distribution



The benefits of using our solution.



Real-time product and operations management.

By leveraging the Core Banking Platform, all your products and operations are managed in real-time to provide your customers with a clear and instantaneous insight.



Short time to market.

Get new products to market quickly. The architecture of our platform allows you to create and deploy customizable financial products.



Optimized payment plan.

Our "Pay-as-you-Go" business model allows you to pay only for the resources you use, as you use them.



Excellent uptime in the cloud, as well as scalability.

Cloud-agnostic, we guarantee you high-level performance, scalability, and dedicated sessions for better control.



Open and modular architecture.

Our open architecture allows you to choose and then integrate the partners you want, or simply develop components or new customer experiences yourself.



Differentiation by Design.

'Focus on what matters', we manage the complex, non-differentiating elements of the CBP, allowing you to focus on value-added developments.



Continuous Delivery and Integration.

With Continuous Delivery principles, you always enjoy the latest platform version as well as the latest features.



Data Analytics and Automation.

The structure of the data guarantees uniqueness and enables a centralized and configurable insight. You can generate business or regulatory reports in real-time.



Security.

We perform regular checks/tests and we ensure the highest level security practices: encryption, identity and access management, next-generation firewalls...



A “Best-of-Breed” approach.

Skaleet takes a “**Best-of-Breed**” approach by selecting the best products and services to respond to the new ways customers use technology and then integrating them into our Core Banking Platform.

This concept allow us **to control the integration of many third-party products and offers various advantages**: you can create value more quickly since these small products blocks — security, patches, new features, and so on — interact independently to better adapt to market changes or updates. The best-of-breed approach also reduces risk in the day-to-day maintenance of our solution’s IT architecture.

This new environment has allowed us to become more agile and scalable: it’s called modularity. New features can be added without changing the technical framework. These features are not add-ons but are an integral part of our Core Banking Platform and allow financial institutions to seamlessly offer their customers new products.



The benefits of our partner ecosystem

- **Ongoing innovation and constant scalability.**

Leveraging our partner ecosystem, we offer an unparalleled ability to deliver innovation and quickly generate added value.

- **Build your own network of partners.**

Skaleet builds lasting relationships with its technology partners and allows you to choose the partners you want to integrate to implement your projects quickly.

- **Take advantage of a specialized and customized ecosystem.**

Our Core Banking Platform helps you to add and implement new features in just a few clicks, allowing better customization of your banking services.

What our clients are saying.

*"With eZyness, La Banque Postale reaffirms its commitment to being at the forefront of developments in payment technology. This partnership with **Skaleet** allows us to respond to the needs of our business clients and our major accounts, who are particularly affected by the growing digitization of payments."*

Aurélien Lachaud - General Manager of **eZyness** (EMI of La Banque Postale)

*"**Skaleet** offers a solid Core Banking Platform with an emphasis on delivery [...] they have pragmatically adopted state-of-the-art tools and development methods [...] their software development factory is scalable while maintaining control of its growth. Compliance, security, and data all meet universal banking standards."*

From a complete audit conducted by **Société Générale**

*"By leveraging **Skaleet**'s Core Banking Platform, we were able to launch our digital bank, Masrvi, in record time (4 months). Within one month of launching, we have a network of 52 branches, more than 200 partner-businesses. Thanks to the agility and short time to market of this solution, this will help strengthen our product line and enable us to offer a full range of banking products."*

Moulays Abbas - Chairman of **BMCI**



Contact us.

Our added value lies in a precise understanding of end users' expectations and the ability to respond to them quickly. In this new digital world, we enable financial institutions to move faster, be more agile, and be better able to respond — by creating innovative services — to the new ways customers use technology.

Our mission is to help financial institution by developing a Core Banking that is simple, reliable, and able to fully interact with a network of banks, fintech companies and technology partners.

By combining our state-of-the-art technology platform with our banking expertise, Skaleet brings you closer to your customers by bridging the gap between financial institutions and end users' expectations.

Your success is our success!

To find out more, contact us on skaleet.com

