



FACT SHEET

TECHNOLOGY SERVICES TO MEET THE DEMANDS OF THE FINANCIAL SERVICES INDUSTRY, REGULATORS & YOUR CUSTOMERS



OPEN BANKING + OMNI-CHANNEL BANKING = SMART BANKING

Changing customer expectations, new competitors and increased regulations are creating a digital perfect storm in banking, financial services and insurance (BFSI), creating a level of disruption not seen in generations.

Yet challenges bring opportunities which means that BFSI players have the opportunity to re-think their business models, transform their customer experience and boost returns.

Apexon is a *digitally* native company that is helping banks and financial institutions overcome industry disruptions and transform their businesses. Clients in retail, commercial banking, lending, mortgage, payments, and direct banking all rely on Apexon to help them respond nimbly to market change, provide a differentiated experience to customers and expand revenue streams. Our combination of technical expertise and software accelerators increase time-to-market and efficiency for banking and financial services companies enabling clients to launch their digital products and platforms faster and more efficiently with the highest possible service levels.



ABOUT APEXON



1200+ Digital Engineers



Headquartered in Silicon Valley



Additional Locations: New York, London and India



Backed by Goldman Sachs & Everstone Capital

HOW WE DELIVER



UNIQUE FINTECH
ACCELERATORS FOR
FASTER TIME-TO-MARKET



CLIENT-FIRST
CULTURE



DEEP EXPERTISE
IN EMERGING
TECHNOLOGY



DISTRIBUTED AGILE
GLOBAL TEAMS



DATA-DRIVEN USER
EXPERIENCE



PROGRESSIVE
DELIVERY

CHALLENGES & TRENDS

BANKING, FINANCIAL SERVICES & INSURANCE (BFSI)



RIISING CUSTOMER EXPECTATIONS

Millennials and Gen-Z consumers expect a superior, seamless, and consistent experience across all touchpoints – whether its branches, online, or via a mobile app. In order to deliver smooth, engaging end-to-end experiences, financial institutions need to digitally engineer highly trusted, intuitive services that provide the right financial information at the right time based on the customers' unique requirements.



DIGITAL LENDING

Market-wide digital disruption and an increasingly digital native customer base is driving strong growth in digital lending. Non-bank players have been successful in capturing significant market share in the mortgage and personal loan markets. Many FinTech companies are complementing traditional customer data such as bank accounts and transaction records with alternative data models such as online ranking, social media, and psychometry testing to target and appeal to new customers.



PAYMENT INNOVATIONS

Payments have become a core part of the customer experience in many industries yet there are tremendous inefficiencies in traditional payment systems; e.g., paper checks, manual approval processes, and tedious backend reconciliation. Removing the friction for both payers and billers by embedding innovations, enhancing customer value and loyalty through rewards, and ensuring end-to-end security are the top priorities.



HYPER-PERSONALIZATION

Banking customers expect highly personalized digital experiences with offerings tailored to their specific needs and interests. To do this, banks must be able to leverage the wealth of data available to them via new digital applications, AI and big data. This is the key to meeting the companies needs, increasing customer loyalty, and increasing their share of customer financial activity.



NEO-BANKS

Being entirely online without any physical branch, neo-banks are taking the FinTech industry by storm on a global level. Customers are moving away from physical banks and physical cash, and more towards online banking and wallets. This represents a real threat to banking revenue streams.



OPEN BANKING

Banks are embracing open banking systems to monetize data by sharing and distributing data through API's, and quickly developing and cross-selling offerings to gain market share. Doing this successfully requires navigation of new regulations and technology requirements.



ROBO-ADVISORS

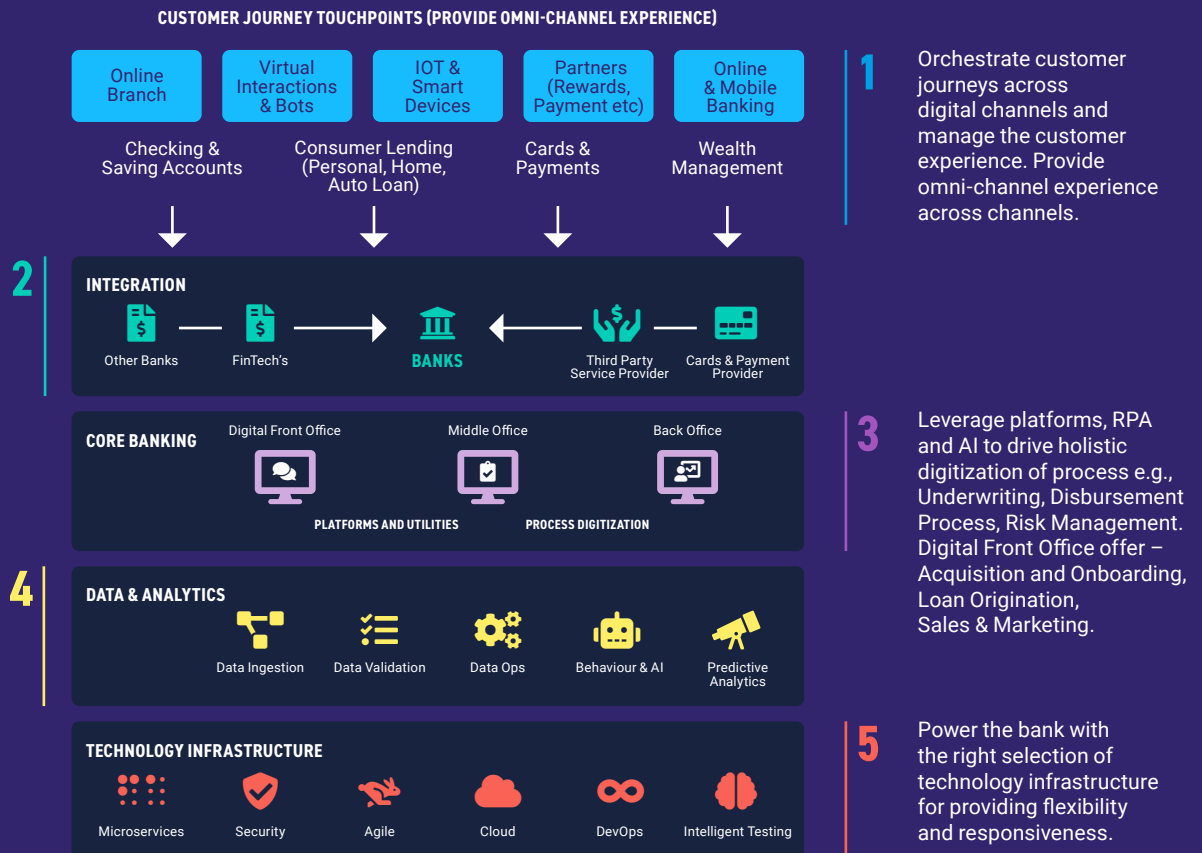
Technology has enabled us to simply and efficiently automate many financial processes. With little or no human intervention, FinTech companies can provide cost-effective and convenient experiences to customers powered by algorithm-driven and automated financial planning services.

APEXON

BFSI FRAMEWORK

Aggregate capabilities from across the banking ecosystem (open banking, partners, FinTech's) technology and payment partners.

Capture data and turn it into intelligence to provide enhanced customer experience using Personalization, Credit Risk Models, Automated Underwriting Process, Fraud Detection etc.



FOCUS AREAS

- Omni-Channel Experience Design
- Core Banking Modernization
- Process Digitization & Automation
- Loyalty & CDP
- Open Banking / Banking-as-a-Service
- Payment Modernization
- Digital Assistant & Virtual Advisors

CUSTOMER SEGMENTS

- Retail Banking
- Consumer Loans
- Payments (B2B & B2C)
- Business Banking
- Capital Markets
- Wealth Management
- Insurance

DELIVERING RESULTS FOR OUR BFSI CLIENTS



Banking-as-a-Service

Developed applications for real-time credit assessment, PSD2-as-a-Service, multibank aggregation, holistic 360° financial view.



Payment and Financial Services

Developing and implementing rewards, loyalty, payments and customer analytics solutions. Included application development and quality engineering.



Technology Platform for P&C Insurance Industry

Developed and deployed white-label API-based platform for claims processing. Scope included microservices platform and process digitization.

LARGEST BANK IN THE US

Software Development, Delivery and Integration

Modernizing its software delivery processes and tools; deploying test automation and DevOps for faster time-to-market and improved operational efficiency. Includes mobile development, open banking and partner integration.

LARGE FINANCIAL INSTITUTION

Digitizing Business and Digital Delivery Process

Enabling a seamless, omni-channel experience for customers. Automation streamlined time-consuming, manual testing processes, accelerating delivery of new digital services.



Making Data Seamless, Operational & Actionable

Re-architect and redevelop existing backend of an analytics platform for better scalability. Development of microservices platform. Supporting backend development. DevOps and CI/CD.



Apexon is a pure-play digital engineering services firm focused on helping companies accelerate their digital initiatives from strategy and planning through execution. We leverage deep technical expertise, Agile methodologies and data-driven intelligence to modernize systems of engagement and simplify human/tech interaction.

We deliver custom solutions that meet customers' technology needs wherever they are in their digital lifecycle. Backed by Goldman Sachs and Everstone Capital, Apexon works with both large enterprises and emerging innovators — putting digital to work to enable new products and business models, engage with customers in new ways, and create sustainable competitive differentiation.

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FEELING SOCIAL?

