

# Modular Platforms. Scalable Services.

Banking-Ready Tech. Built to Move.



## The Banking Sector's Growing Challenges

Between internal challenges and market demands



74% of banks expect declining profit margins over the next two years, underscoring the urgent need for operational efficiency.

Lean, efficient operations to protect **profitability**.



70% of IT budgets are tied up in maintaining outdated core systems, while 46% of banks prioritize cost management.

Rapid innovation and reduce **time-to-market** for new offerings.



68% of banks struggle to deliver contextually relevant customer communication.

**Hyper-personalized engagement** across channels, tailored to customer needs and life situations.



43% of banks view neobanks and tech giants as the most disruptive threat in the next 3 years.

Embedded, **on-demand banking experiences** that match the speed, convenience.

## Reassuring

**Build trust** through transparency and customer-relevant advice.

## Remembering

**Personalize interactions** based on real customer insights.

## Delighting

**Elevate customer experience** by turning service into a value driver.

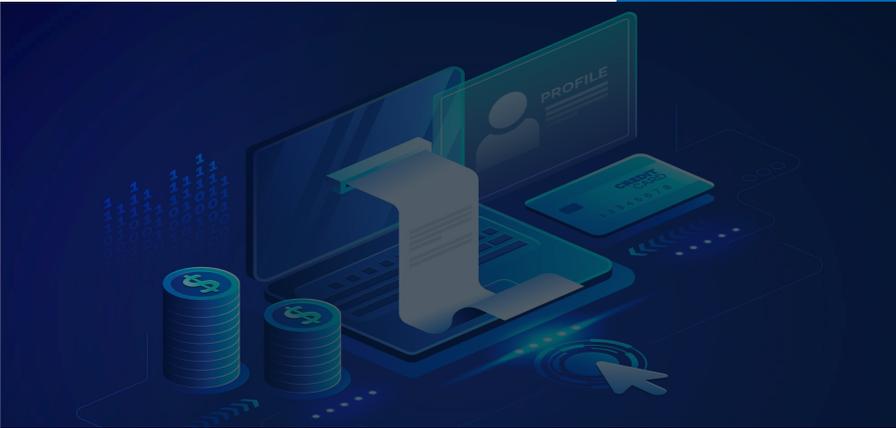
## Rewarding

**Offer meaningful incentives** that deepen customer relationships.

*"Customers who actively recommend their banks hold 17% more products and significantly boost revenue growth."*

Accenture, Banking Consumer Study 2025

**To overcome these challenges, banks must move beyond loyalty—turning customers into advocates by meeting the four fundamental customer needs.**



## SELISE turns customer needs into banking-ready solutions.

A modular, proven service portfolio.

### Platform & Application Engineering (CBS)

- Cloud-native development based on our *FinBlocks* framework
- API gateways & event-driven architectures
- Modular and reusable front-end components
- Web & mobile app development
- IPaaS development

### Data-Driven Operations & Compliance

- Data analytics
- AI-powered insights & automation
- Business rule engines for workflow control
- Document intelligence systems
- KYC/AML compliance modules

### Customer Experience & Digital Interfaces

- Mobile app development
- Self-service portals
- UX prototyping & design sprints
- Personal finance management (SELISE AdiNova)
- Embedded reward & onboarding flows
- Family banking app

### Scalable Delivery & Support

- Sourcing teams & domain experts
- Test automation platform
- Business process outsourcing (BPO) models
- Managed application & infrastructure services
- DevSecOps

✓ Value for money — no overhead, focus on outcome.

✓ Focused on seamless system integrations that align with your architecture.

✓ Structured delivery with a pragmatic mindset.

✓ Fast, flexible development teams that know the insurance industry.

## Get in touch.

Let's talk about your transformation

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Get your appointment