SOPRA FINANCIAL TECHNOLOGY
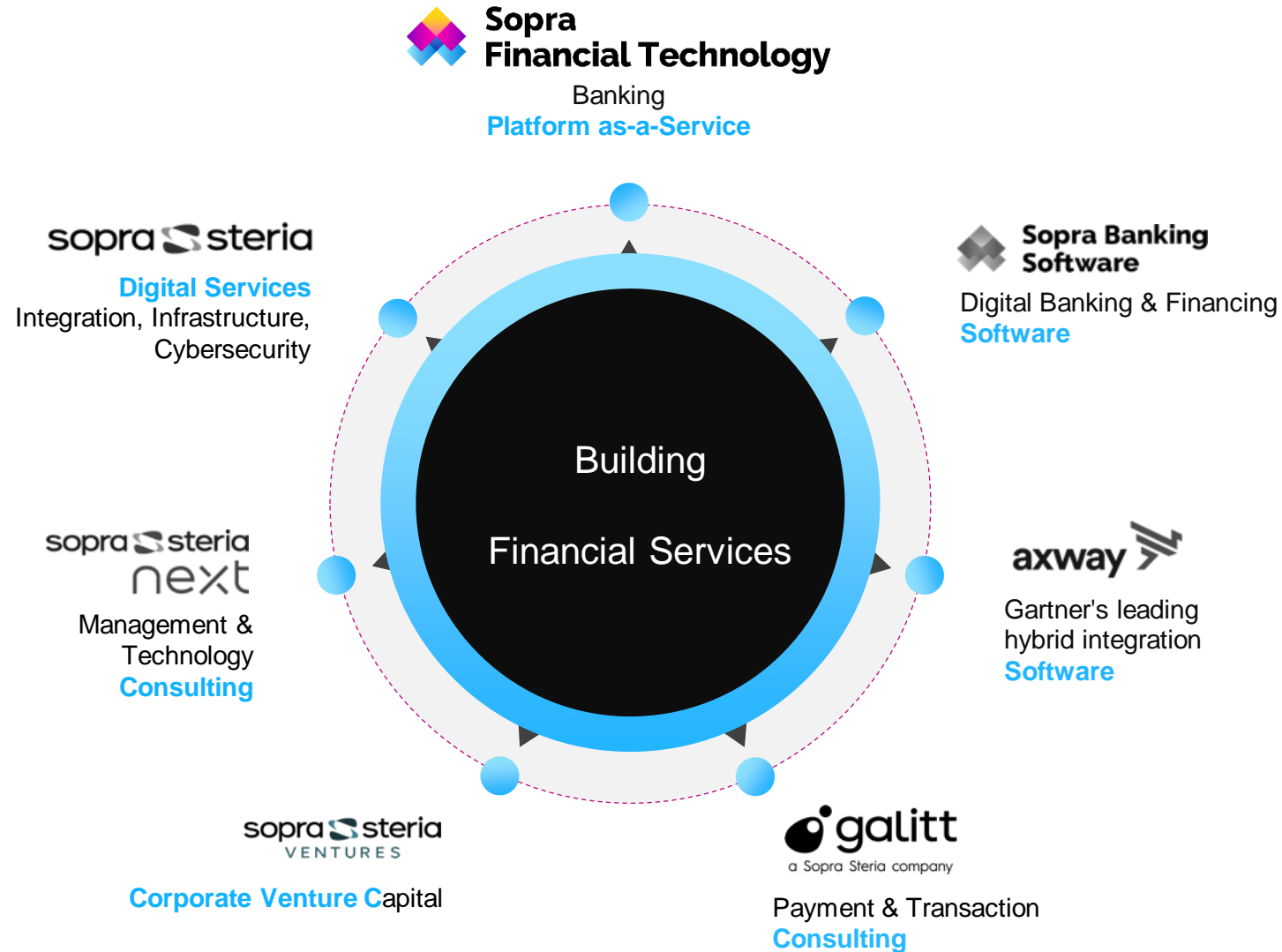
Your full service partner for IT services in banking

- Company presentation

Sopra
Financial Technology

/ We are part of the **Sopra Steria** Financial Services ecosystem

Sopra Financial Technology
Banking
Platform as-a-Service

sopra steria
Digital Services
Integration, Infrastructure, Cybersecurity

Sopra Banking Software
Digital Banking & Financing
Software

sopra steria next
Management & Technology
Consulting

Building

Financial Services

axway
Gartner's leading hybrid integration
Software

sopra steria VENTURES
Corporate Venture Capital

galitt
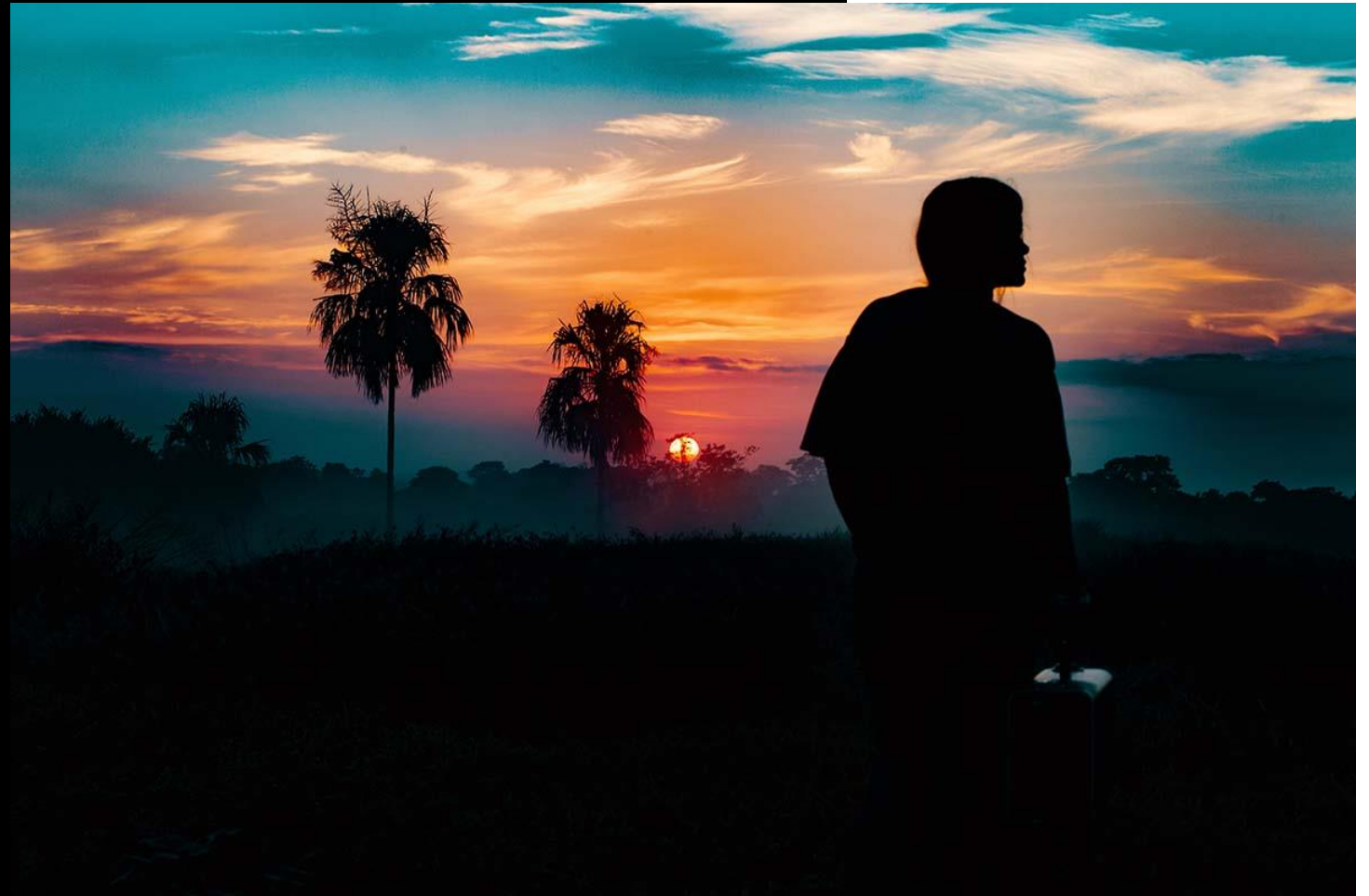a Sopra Steria company
Payment & Transaction
Consulting

- We offer **end-to-end solutions** for financial institutions

- We are part of a rich ecosystem - our offering: **software, digital servicesand consulting**

- **Together** with our customers and partners, we **develop and design solutions**

- We unleash innovation with our **internal digital lab NEXT** and our **venture capital** team in finance

Sopra Financial Technology

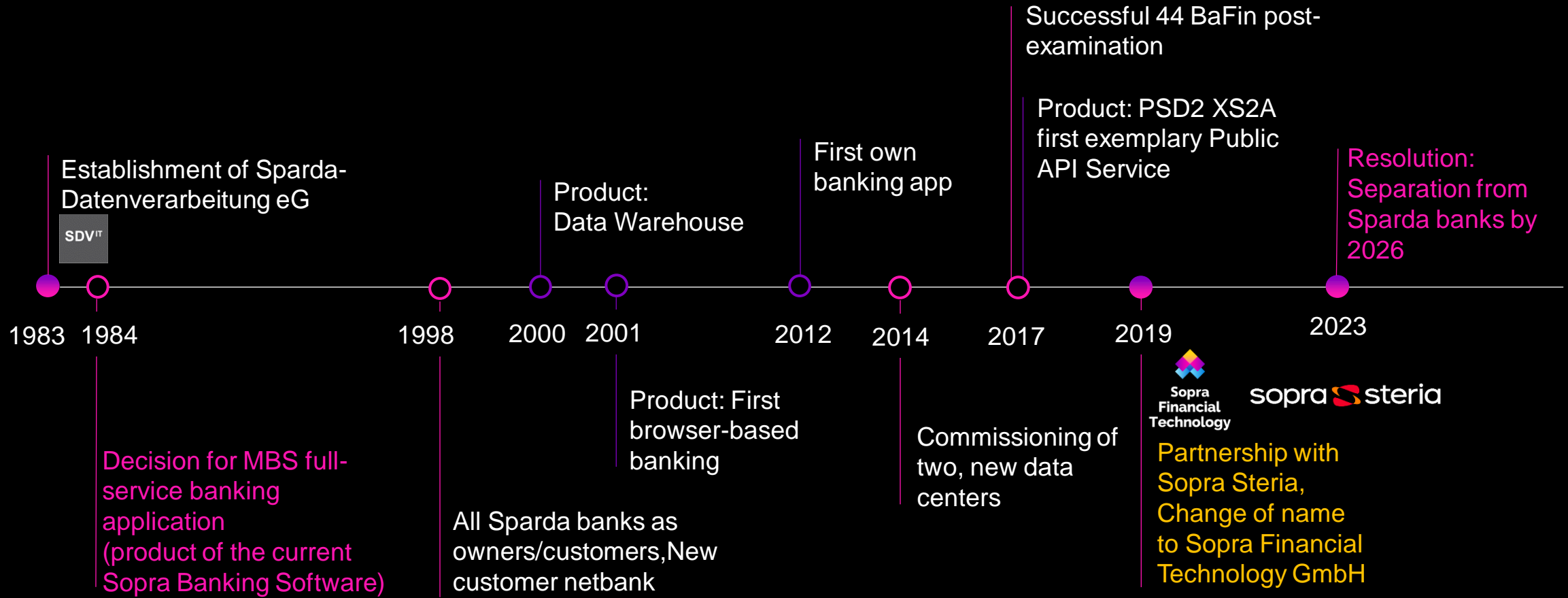# / Sopra Steria key figures

- **Partners of the Sopra Steria Group**

sopra steria

*Implementing digital transformation with an ecosystem of more than 50 partners*

Google Cloud | aws | salesforce

IBM Watson | SAP

Microsoft | tink

ORACLE | axway

Particeep | NG DATA

Sopra
Financial Technology

/ Our Story

Over 40 years of experience as a full-service IT provider

Successful 44 BaFin post-examination

Product: PSD2 XS2A first exemplary Public API Service

Establishment of Sparda-Datenverarbeitung eG

SDVIT

First own banking app

Resolution: Separation from Sparda banks by 2026

Product: Data Warehouse

| 1983 | 1984 | 1998 | 2000 | 2001 | 2012 | 2014 | 2017 | 2019 | 2023 |

Decision for MBS full-service banking application (product of the current Sopra Banking Software)

Product: First browser-based banking

All Sparda banks as owners/customers,New customer netbank

Commissioning of two, new data centers

Sopra Financial Technology

sopra **S** steria

Partnership with Sopra Steria, Change of name to Sopra Financial Technology GmbH

24 employees

124 employees

250 employees

Over 400 employees

Sopra Financial Technology

OUR MAIN SELLING POINTS

For the German market

Sopra Financial Technology

- **Low TCO for standard banking services** while maintainig high flexibility for bank-specific requirements
- **Extensive functional coverage,** modular offer
- **Open for ecosystems, API-based**
- **Cloud**
- **Automation (e.g. KYC)**

SOPRA FINANCIAL
TECHNOLOGY

Mission & Vision

- **Vision**

  As an integral part of the Sopra Steria Group, we help financial service providers focus on business, growth and the future by providing excellent financial technology solutions.

- **Mission**

  With our end-to-end offering of modular software, secure operations and forward-looking financial technology, we create sustainable value for our customers.

Sopra
Financial Technology

Our solutions for your reliable operation - efficient and perfectly tailored to you and your needs

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Financial Technology

/ OUR SOLUTIONS - Banking

Online Banking
- All-in-one banking platform for payment transactions, account and turnover overview as well as various sales and service functions
- Responsive, device and operating system independent

Mobile Banking
- Native banking apps for smartphone and tablet
- Easy to integrate, intuitive and highly functional

Self-service systems
- Certified customer self-service
- Highly available network of self-service application servers with modular applications and services
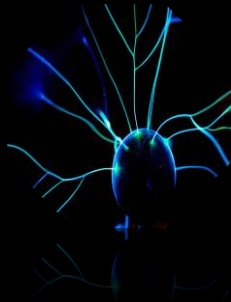
Core banking systems
- Component-based, cloud-enabled banking platform
- Savings accounts
- Deposit accounts
- Cards

Document Management

- Archive documents securely and in a structured manner
- Process documents in a process-oriented and -controlled manner within the company
- Create individual or standardized documents manually or automatically and send them via different channels

Onboarding

- Fully automated solutions
- Online contract signing
- AMLA and eIDAS compliant
- Application process including process engine, SCHUFA inquiry, video legitimation, electronic signature, automatic current account opening

Authorization App

- Convenient and secure procedures for customer authentication and transaction authorization
- High security through state-of-the-art encryption
- Modern design and simple usability

Construction financing
- Integrated service for processing system-controlled construction loans
- Covers the entire credit lifecycle
- Cross-system and automated deletion routines according to EU-DSGVO

Baufi Service App
- Solution for the digitalization of sub-processes
- Transparency and convenience on the customer side and reduction of lead times
- Significant cost savings

SB Monitoring
- Automated monitoring of self-service devices with alerting in the event of a fault within the agreed service times
- Fast and competent fault analysis with the aid of diagnostic tools
- Immediate initiation and tracking of troubleshooting measures

Cash Management
- Consideration of local specifics
- Optimal control of filling times and quantities, thus reducing cash costs
- Booking of sales, reconciliation of vending machines and clarification of differences

/ OUR COMPETENCIES

Regulatory as a Service
- Support for adjustments according to MaRisk AT 8
  - IT outsourcing according to MaRisk AT 9

IT Services
- IT Security Management
- IT Outsourcing
- Data Center Services
- Cloud Solutions
- Complete IT Infrastructure
- Tailored for your digital business

Sopra Financial Technology

IT Transformation
- Migration Infrastructure to the Cloud
- Migration to banking platforms & core banking systems
- Deployment of new technologies & processes (e.g. blockchain, AI, chatbots, KYC processes)
- Establish 24/7 support for critical processes
- Support in outsourcing management

IT operation
- The highest level of security and default protection
- Compliance with legal requirements and the expectations of regulatory authorities and audit firms

/

Our values

/ **Future-oriented and open for new things**

Customer focus

Will
to act in a positive way

Openness
and curiosity

Team spirit

Respect
for others

professional
Excellence

Sopra
Financial Technology

Active development based on the fundamentals of our corporate culture

CULTURE OF RESULTS

CULTURE OF INNOVATION

CULTURE OF EFFICIENCY

CULTURE OF COLLABORATION

The path into the future requires courage.

Focus on the core business.
We will take care of the rest.

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