



Empowering innovation & collaboration in the financial services.

Red Hat Software Partner



- Financial services creation at a better time-to-market and lower cost
- Open collaboration platform
- Core banking modernization enabler
- New revenue lines due to the business model platform

Incumbents Banks Today are Facing Many Challenges

- ▢ Customer expectations have risen and real-time/instant gratification banking and more personalized services are becoming the norm.
- ▢ Fintechs and BigTech companies have set new standards for customer experiences and likewise set new speed records in terms of new product development and introduction
- ▢ New regulations literally open banking up and changes the way of doing business allowing 3rd parties open access to clients' data;
- ▢ Furthermore they are also struggling to compete in the digital era because of the lack in technology innovation.

Executive Summary

Epiphany ONE is a Digital Banking Platform that facilitates co-creation, collaboration and innovation between Banks and Fintechs, provides automation of those cumbersome app development processes and an App Store to market Apps - all aimed at helping banks deliver new and engaging banking experiences that help minimize complexity and friction and maximize the customer experience.

Product Profile

Epiphany ONE is composed of:

- ▢ Co-Creation Component that provides a cloud native technology that enables Fintechs to quickly develop new apps from scratch or using a set of ready to use microservices and APIs
- ▢ Automation Component that provides a set of tools designed to automate apps development and deployment on cloud environments
- ▢ App Store Component that provides try&buy and one-click installation features



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