Empowering innovation & collaboration in the financial services.

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.
“Developers and architects looking to build new applications in, and for the cloud, or migrate existing applications to a cloud-based infrastructure, partner with Red Hat to develop and deliver more supportable solutions sooner. Red Hat certification assures a supportable platform for all types of customer deployment models. Red Hat is thrilled to work with software partners like, Epiphany, resulting in the world’s largest open, and commercially supportable application ecosystem.”

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Mike Werner,
Senior Director, Global Technology Partners, Red Hat

### Product Benefits
- **Open Collaboration Model** allows banks to create new value added services at a better time to market and lower costs
- **Platform Business Model** enables new business approach and additional revenue streams
- **Build the Plan to Modernization** banks are enabled to start a strategic legacy modernization plan and prepare to win next decade’s challenges

### Use cases
Epiphany ONE can help:
- **Boost operational efficiency**: rapid application development, simplified environment and application management, quickly extend business capabilities
- **Ecosystem development**: cooperate with other market players to create new business models
- **Core banking modernization**: leveraging BIAN standard and a microservice architecture

### Learn more
Company: Epiphany  
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### About Epiphany
Epiphany is a technology startup that operates in the financial industry. Epiphany mission is to deliver superior software solutions to bring together banks and third parties into an ecosystem that facilitates accelerated innovation and helps deliver high value/high touch experiences to their customers.

### About Red Hat
Red Hat is the world’s leading provider of enterprise open source software solutions, using a community-powered approach to deliver reliable and high-performing Linux, hybrid cloud, container, and Kubernetes technologies. Red Hat helps customers integrate new and existing IT applications, develop cloud-native applications, standardize on our industry-leading operating system, and automate, secure, and manage complex environments. Award-winning support, training, and consulting services make Red Hat a trusted adviser to the Fortune 500. As a strategic partner to cloud providers, system integrators, application vendors, customers, and open source communities, Red Hat can help organizations prepare for the digital future.

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