



The Freedom To Create Your Own Future

Fidor Group's Story

We founded Fidor with a vision to demystify financial services, provide an open place where anyone could engage on financial topics and redefine banking in the way customers truly desire, giving them the freedom to create their own future, giving you the freedom to create your own digital bank.

Matthias Kröner

CEO and Founder, Fidor Group



Today's banking world is on the cusp of fully integrating social media and technology to achieve genuine, life changing impacts.

We avoid pin codes, we use fingerprint identification on our smartphones, we share news online before the media, we ask advice from our friends or networks, we speak in #hashtags, we take selfies and we 'go live'.

The world has become a fantastic place for networking and engagement – we live in a global community.

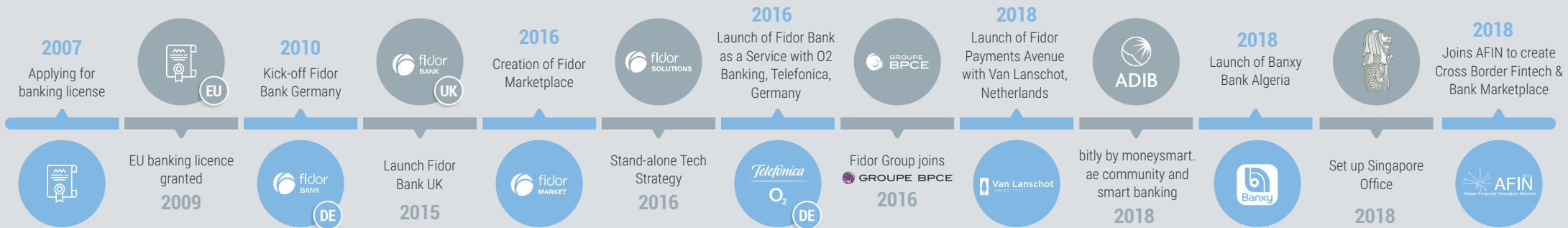
All of these advancements have a significant impact on the way business is conducted, and what consumers expect across all industries. Each is affected in its own way - fashion, music, food, travel, transportation. It's no different for banks!

We visit bank branches less, we are tethered to our mobile devices and regularly active on social networks. So it's no wonder we expect banks to come to us - we won't go to them!

Technology is the common element in all of these changes in behaviour and consumption. None of these would have been possible without the advent of new technologies, new devices, new software development capabilities, and a creative mindset!

Here we open up our world to you, and help you navigate this fast-moving industry of ours. If we've done our job well, I hope to have the pleasure of welcoming you to our global community of users, customers and partners. Together we can shape our own future!

About Fidor Group



Timeline Development to Fidor The Freedom to create your own future

#BankingWithFriends

Advice from the people you trust

Fidor Bank emerged in Germany, in 2009, as a 'neobank' – a digital-only firm. Why did we create a bank in the midst of a banking crisis? Because there was a clear need for a transparent banking place where customers could regain trust in financial institutions and discuss financial topics freely and not be bombarded by incomprehensible jargon. This is how we chose the name Fidor – it is derived from the Latin term for 'Trust'.

Our core values include

Trust – Transparency – Open Banking - Relevance – Customer Centricity

Technology has always been, and will always be, at the core of our strategy. Our vision for open, transparent banking was evidenced by our decision to lean on API banking. We took a strategic turn towards APIs from the start to design fidorOS – our cutting-edge digital banking platform. It quickly became a leading platform for the next generation of banking due to its robustness, and unparalleled capabilities to take advantage of technological innovation quickly and efficiently.

Fidor's technology and co-entrepreneurship programmes have seen an exponential increase in demand over the last 3 years. This is how Fidor Solutions was born - driven by consumer demand.

Today, Fidor Solutions takes pride in staying at the forefront of digital innovation. Fidor Solutions partners with incumbent banks that wish to transform, consumer-led organisations that wish to diversify or challenger banks to create a banking ecosystem that provides unrivalled customer experiences and brings real value to the customer.

About Fidor Group



European Digital Banking Pioneer

- European Bank for tech-savvy consumers in Germany and the UK.
- Expanding across Europe.
- 60 second banking - thanks to our innovative API infrastructure



Global Technology Innovator

- Best-in-class fidorOS banking operating system
- The powerhouse of Fidor Bank's digital infrastructure
- Co-entrepreneur in your digital growth



Banking Marketplace

- Our app store for financial services: fintech, insurtech, financial tools
- Secure and compliant
- Connects banks and third parties



White-Label Bank as a Service

- Cost-efficient banking operations, on-sold as a service
- Partner companies focus on customer value creation
- Open to non banking players



Customer Engagement and Digital Agency

- Customer communications and dialogues
- Customer services
- Digital marketing



In 2016 Fidor Group was acquired by Groupe BPCE, the 2nd largest bank in France. Fidor remains independent, Groupe BPCE acquired Fidor for its digital banking vision and Fidor benefits from Groupe BPCE to grow its bank across Europe and its technology solutions and services globally.

Fidor Solutions

The Freedom to create your own digital bank



Whether you are creating a digital bank from the ground up, transforming your organisation or looking to diversify, we've got you covered. Fidor Solutions will deliver your digital banking ecosystem. You bring your brand identity, your ideas and set your own limits!

The Strengths of a Fintech Bank

Fidor is leveraging its expertise in financial services, consulting, API & open banking, development, go to market, and customer engagement to build banks that bring tangible value to the customer. By partnering with Fidor, you not only acquire solutions, you cement a partnership and benefit from the know-how of an entire group that imagine, build, operate, and grow award winning digital banks.

Anticipating New Standards Using APIs

The most innovative companies use APIs as these fuel innovations and bridge your ideas with the real world. At Fidor, API is our DNA. We established the 'open banking' movement when designing fidorOS, a middleware platform that leverages APIs.

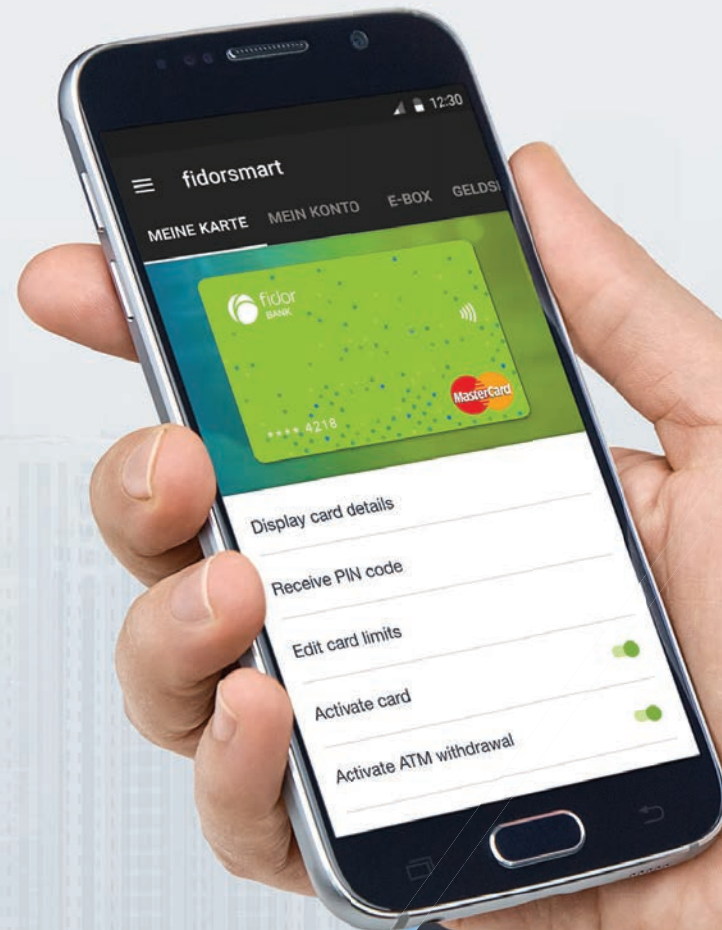
What have we created? Beyond ensuring compliance, we've turned open banking into an opportunity to innovate through fintech partnership, we've put the customer in control of their own data, we've delivered a direct-to consumer marketplace and more. By relying on Fidor Solutions' latest state-of-the-art technologies, you will continue to expand your digital banking ecosystem as new industry standards arise.

Meeting Digital-Savvy Consumer Needs

Today's consumers take their e-commerce experience as standard. Fidor Solutions created highly customer-centric experiences that empower customers to visualize their financial plan, save, earn, learn, fulfill all of their financial needs, and build their wealth. We pride ourselves on delivering differentiated and innovative concepts for our partner-banks while bringing real, added value to customers. Beyond technology, we cultivate a culture of putting the customer at the heart of your ecosystem

Growing Your Business

Fidor Solutions helps you create new revenue streams by placing your digital bank at the centre of an ecosystem. One which brings together financial and non-financial products in a marketplace, tapping into precise data insights to determine the right product and services baskets for the right customer, or unlocking new subscription-based revenue models.



What Does Fidor Solutions Offer?



Fidor Offers the following solutions and services:

- Bank as a Platform**

FidorOS plugs into your existing infrastructure, giving you a realtime, fully digital banking platform. You increase your openness, speed and innovation while offering your customers a deeper, more satisfying experience.
- Bank as a Service**

Launch a new bank in a few months. Our white-label BaaS makes it possible, using our EU banking license or yours. Whether you're building a challenger bank or adding banking services to a consumer-led organization, we help you expand your business model into new sources of customer satisfaction – and revenue.
- Payments as a Service**

Eliminate your compliance and regulatory hassles! We process your payment flows as well as card and account management requirements so you can focus on your core activities.
- Fidor's Marketplace**

Fidor has created an app store which brings together a plethora of FinTech, InsurTech, TradeTech offerings into one marketplace for customers looking for the right product for their situation.
- Franchise**

Fidor offers the possibility to franchise Fidor Bank's brand in selective markets. While launching a new bank you can benefit from carrying our brand, a symbol of best-in-class digital banking.
- Licence Shelter**

The possibility exists to utilise Fidor's existing banking licence in Europe. For example, we partnered with a telco to launch their own banking brand. Powered by Fidor Bank – of course.

- Services & Industry Expertise**

Our team of experts has comprehensive knowledge of how banks work and operate. We're often tasked with advising and supporting other organisations when they wish to launch a digital bank. Our team also runs banking operations on behalf of partner-banks including risk and compliance, customer support, marketing and customer engagement, or IT operations.
- Education**

Fidor works closely with universities and Polytechs to share knowledge; essential in such a fast-paced, everchanging industry.
- Developers community**

Fidor has created a forum for developers working on banking and fintech projects – this allows them to test (and iterate) on Fidor's platform.

Why choose Fidor?

Fidor is a fintech with a banking licence that is well recognised in the industry for its unique concept and vision. By partnering with Fidor, you can rely on a banking and technology expert that will be your co-entrepreneur. Every project kicks off with an initial phase that helps you craft your user stories and design your project. A team of experts from our bank and solutions entities will accompany you at every stage of the projects, from concept to deployment - ensuring you succeed. Your success is ours!

Key Benefits in Partnering with Fidor

- Being at the forefront of industry transformation
- Support from a co-entrepreneur
- Access to open APIs and a future-ready platform
- Access to a wealth of experience in building digital banks
- The backing of a fintech institution with a banking licence
- Constant innovation guaranteed





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Want to launch a digital bank? Learn
more about Fidor Solutions [fidor.com](https://www.fidor.com)



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