

## FinTech Group introduces modular banking platform at CeBit

**Frankfurt am Main - At this year's CeBit, the FinTech Group AG (WKN: FTG111, ISIN: DE000FTG1111, ticker: FTK.GR) is presenting one of the most modern and comprehensive platforms for financial technology. The platform is suitable both for traditional banks and innovative FinTech startups to help them rise to the challenge of digitization. The platform includes multiple, individually adaptable digital and modular processes that make it possible to adopt new business ideas in the shortest possible time.**

The new platform, coupled with the full-service banking license from FinTech Group's subsidiary bank biw AG as well as more than 25 years of experience from the group's tech experts, will help banks, businesses and new innovative business models achieve success smoothly and easily. The platform's elements are tailored to create bespoke solutions for digital retail banks, online brokers, lending platforms, payment services, and many other applications. The platform combines "software as a service" (SaaS) and "banking as a service" (BaaS) and comes fully equipped for white-label banking and business process outsourcing.

"Using the modular platform we can quickly create digital banking and financial services, which means it's at last possible to take a modular approach to the complex and highly regulated banking sector. With our new platform, products, services, and solutions can be combined as needed," says Frank Niehage, CEO FinTech Group AG. "The modules in our platform can reproduce all the specifications and application scenarios of a modern financial institution, as well as the financial transactions of other companies. In essence, we drew on our decades of experience in standardizing and digitizing the complexity of banking."

BaaS as well as SaaS are complementary features in the platform: By building on FinTech Group AG's advanced core banking system, the services it is able to offer include scoring, clearing and settlement of securities transactions, payment solutions, wallet solutions and authentication capabilities such as eSignature. More features are planned going forward.

"The platform is accessible through a variety of APIs, enabling the smooth onboarding of new partners. We significantly improve the development component of our services in order to further simplify and substantially abbreviate integration. As part of this effort, developers should serve as a focus group," says Stephan Simmang, CTO of FinTech Group AG.

BaaS includes opening and maintaining bank accounts and securities accounts, credit cards and credit transactions as well as deposits, securities settlement and payment services. Bank biw AG also offers outsourcing of processes, such as call centers and reporting systems.

You can find a summary of the extensive range of services at:

<https://www.platform.fintechgroup.com/>

**Media Contact**

Roman Keßler

Head of Communications

+49 (0) 69 45000 11 700

[Roman.Kessler@fintechgroup.com](mailto:Roman.Kessler@fintechgroup.com)

[www.fintechgroup.com](http://www.fintechgroup.com)

## About FinTech Group AG

FinTech Group AG (WKN: FTG 111, ISIN: DE000FTG1111, Ticker Symbol: FTK:GR) is one of the most significant innovative financial technology companies in Europe. Our B2C brands service a total of 200,000 private clients. Likewise, our B2B business lines are important technology partners for German and international banks and financial institutions.

Our wholly owned subsidiary flatex GmbH has been one of the innovation leaders in the German online brokerage market for years. About 170,000 private clients both in Germany and internationally have chosen flatex' clear and transparent pricing model.

XCOM AG, in which we hold a majority interest, was founded in 1988 and is a German pioneer in the area of financial technology. Today, XCOM AG is one of the most successful software and technology providers for banks and financial institutions.

biw Bank für Investments und Wertpapiere AG, which is also belongs to FinTech Group, has a full-service banking license and is the group wide backbone of our banking services. It also serves as outsourcing partner for other well-known banks ("white label banking services") and is one of the most modern online banks in Europe.

FinTech Group AG is also an important partner for many young fintech companies in the upand-coming German start-up scene, who benefit from our innovative profile.

## Disclaimer

This release may contain forward-looking statements and information, which may be identified by formulations using terms such as "expects", "aims", "anticipates", "intends", "plans", "believes", "seeks", "estimates" or "will". Such forward-looking statements are based on our current expectations and certain assumptions, which may be subject to variety of risks and uncertainties. The results actually achieved by FinTech Group AG may substantially differ from these forward-looking statements. FinTech Group assumes no obligation to update these forward-looking