



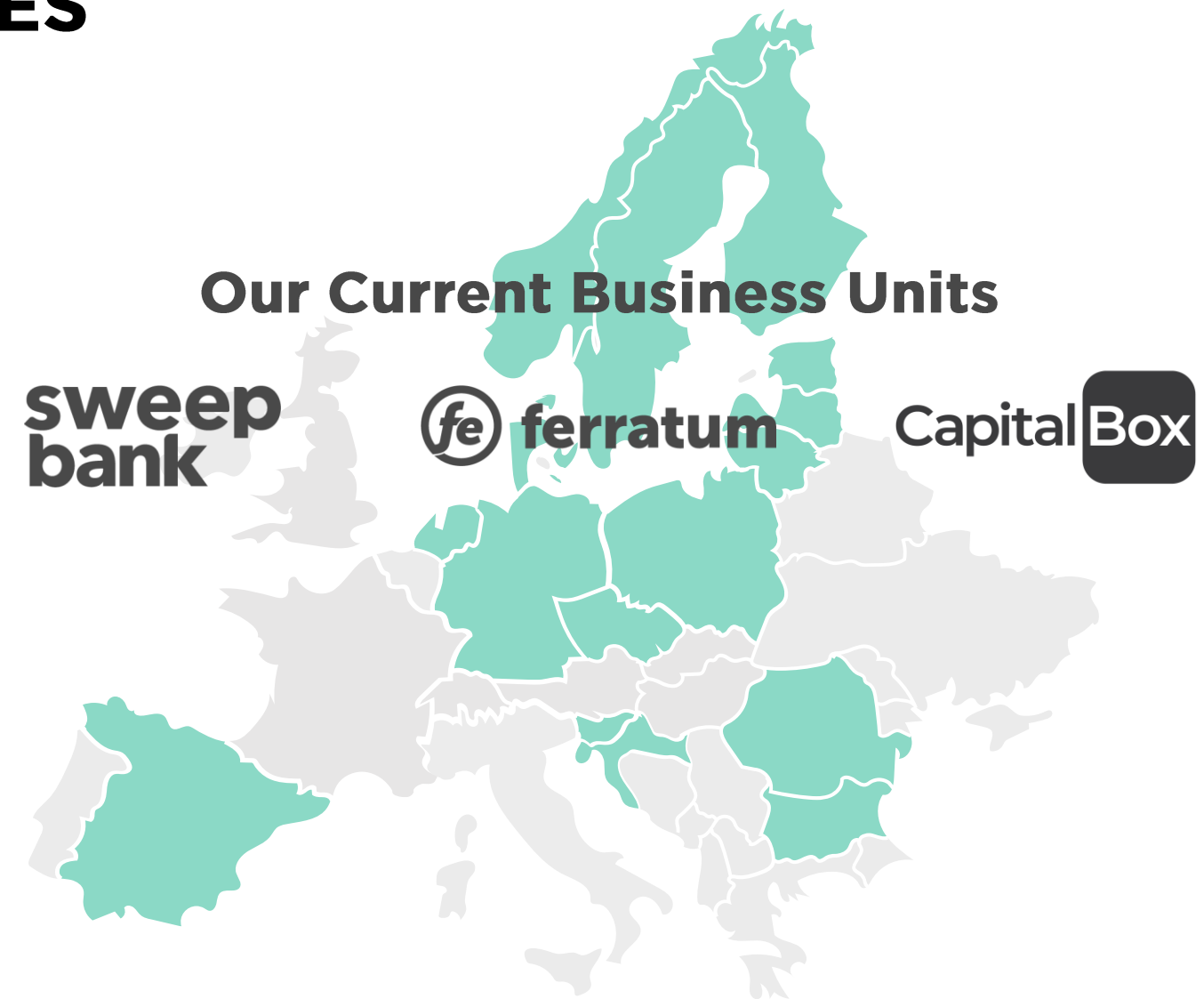
# MULTITUDE

CREATING SUCCESS STORIES IN FINTECH

**DIGITAL CUSTOMER JOURNEYS**

Darko Popovic  
27 October 2023

# WE HAVE BEEN CREATING SUCCESS STORIES IN FINTECH FOR THE LAST TWO DECADES



Founded in Finland in 2005, HQ in Helsinki



EU wide banking license

**Group Revenues  
2022\***

€212m

**Employees**

~700

**Countries**

18

**Customers**

~400,000

Listed on the Frankfurt Stock Exchange

\* Net revenue is net of directly attributable transaction costs. For comparison purposes, gross revenue is €222m in 2022.

# WE HAVE A CLEAR VISION OF BUILDING THE MOST VALUED FINANCIAL ECOSYSTEM



## VISION

Create the most valued financial ecosystem

## MISSION

Democratise financial services through digitalisation, making them fast, easy & green

## OUR VALUES

- Customer centricity - Entrepreneurial spirit -  
Candour - Respect - Winning teams

# CURRENTLY OUR ECOSYSTEM INCLUDES THREE INDEPENDENT BUSINESS UNITS AND OUR GROWTH PLATFORM



**sweep  
bank**

Shopping and financing  
app  
6% of sales  
5 countries

Focus:  
To achieve  
profitable growth



Consumer lending  
84% of sales  
14 countries

Focus of Ferratum:  
Continue on profitable  
growth path

**CapitalBox**

SME lending  
10% of sales  
5 countries

Focus:  
Scale up  
growth and profits



**MULTITUDE**

Growth platform  
Centralised functions

Focus:  
Scalability and new opportunities

In 1990, only **0.2%** of the population had a mobile phone. In the last 3 decades, figure has risen to **91%**.



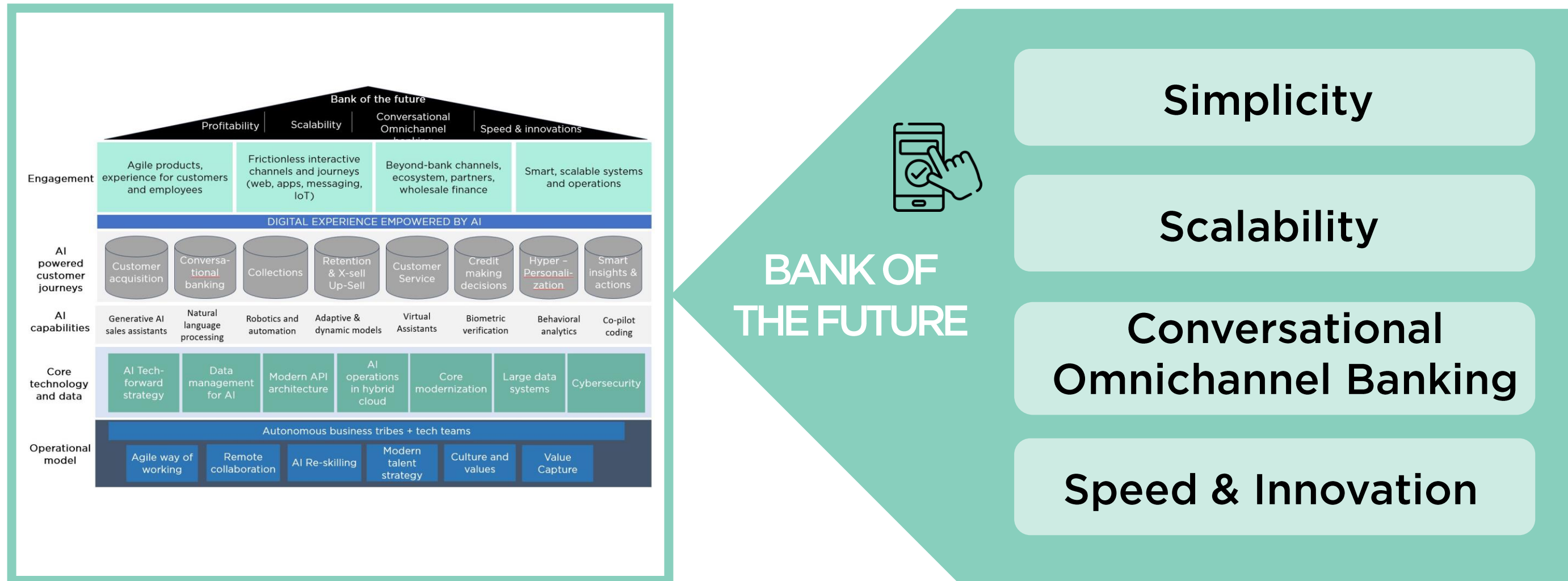


THE WORLD OF  
FINANCIAL  
SERVICES IS  
CHANGING

**7 OUT OF 10**  
MILLENNIALS  
WOULD RATHER  
GO TO THE  
DENTIST THAN  
THE LOCAL  
BANK.



# MULTITUDE IS MAKING FINANCE SIMPLE THROUGH TECHNOLOGY



**COMPLEXITY BEHIND THE SCENES**

**MADE SIMPLE FOR THE CUSTOMER**



# OUR DIGITAL CUSTOMER JOURNEY IS EASY AND CONVENIENT @CONSUMER LENDING



Digital Marketing and Sales

Digital KYC, AML

Credit & Customer Risk Assessment

Instant or Fast Loan Decisions

Fast payment processing

Effortless Customer Service

CRM & Collections

Pre onboarding

Automated digital onboarding

Post - onboarding



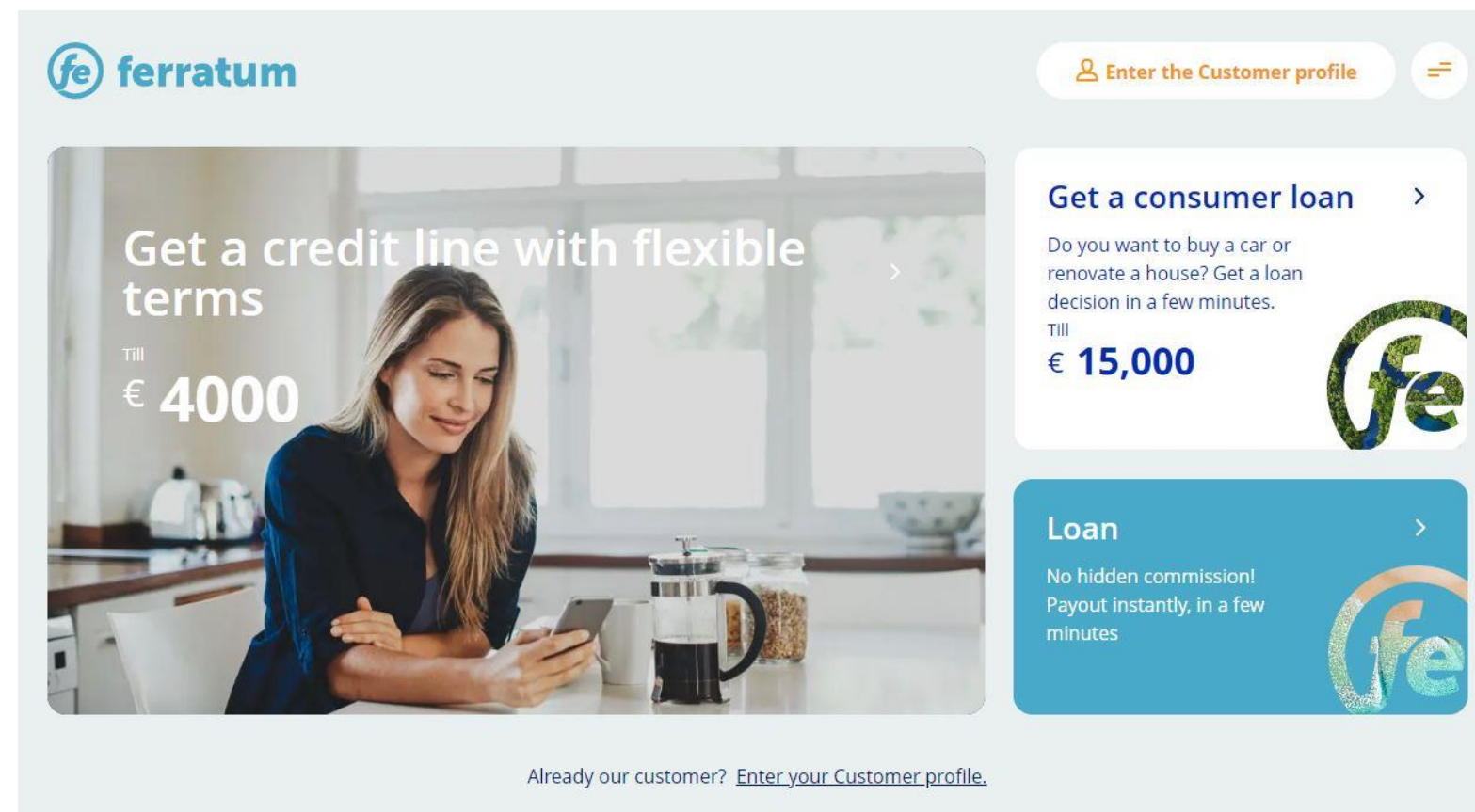
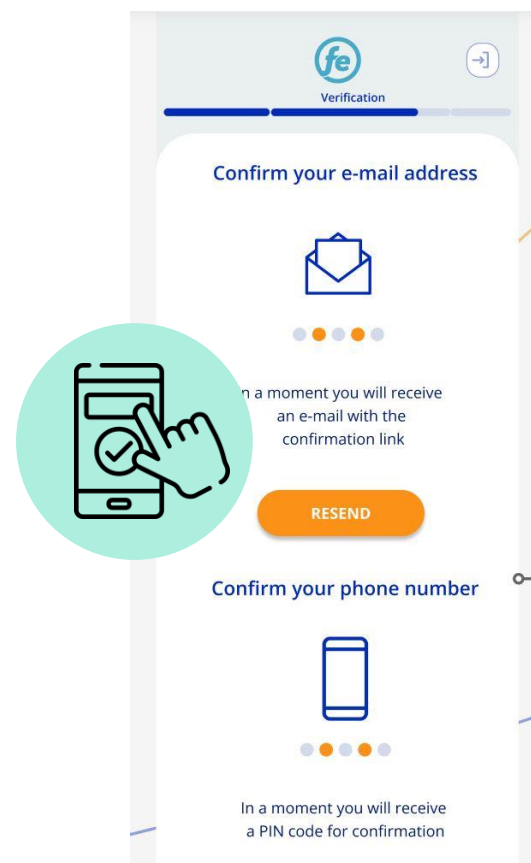
# PRE-ONBOARDING PHASE

## Digital Marketing And Sales

UX/UI analyses and design

SEM, SEO, Social and partnership sales via APIs

Smartphone / web / application interfaces



# AUTOMATED DIGITAL ONBOARDING PHASE



## Digital KYC, AML

Digital real-time verification of customer identity  
Automated anti-money laundering checks

## Credit & Customer Risk Assessment

APIs with credit bureaus/government agencies  
Verification of 3rd party bank transaction data  
Analytics of customer digital data (e.g., phone type, online behavior data)

## Instant or Fast Loan Decisions

Fraud prevention based on user's behavioral data  
Machine learning algorithm predicting default  
Predicting Up-sale potential

# POST-ONBOARDING PHASE: SERVICE, COLLECTIONS, RETENTION



## Fast payment processing

Instant payments - Fast Pay out/in process  
Automated AML screenings  
Repayment gateway with "Channel menu"

## Effortless Customer Service

AI conversational assistants with multilingual support with AI translations and Ai video avatar presenters  
Omnichannel management inc. messaging

## CRM & Collections

Machine learning identifying further sales opportunities  
Digital X-sell / Up-Sell  
Smart Debt Collection, automated messages with dynamic payment options

# MULTITUDE IS INVESTING IN AN EFFORTLESS DIGITAL EXPERIENCE



94%

of customers are satisfied with our service

Benchmark in finance  
78%

65

NPS index, how likely customers are to recommend Multitude

Benchmark in finance  
44

80%

of customer service queries are fully automated

74%

Smart AI assistants can handle customer queries

70%

decrease of needed customer service intervention





## **Darko Popovic**

MULTITUDE BANK

Chief Operations Officer

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“Money should not be about complexity and stress. It should be about simplicity and opportunities.”

**THANK YOU!**

**LEARN MORE AT:**

**[www.multitude.com](http://www.multitude.com)**

**[linkedin.com/company/multitudegroup](https://linkedin.com/company/multitudegroup)**