

enable:Banking



**“Simplify usage of Open
Banking APIs for anyone”**

GOES POLAND

We develop SDK providing all Open Banking APIs in Europe

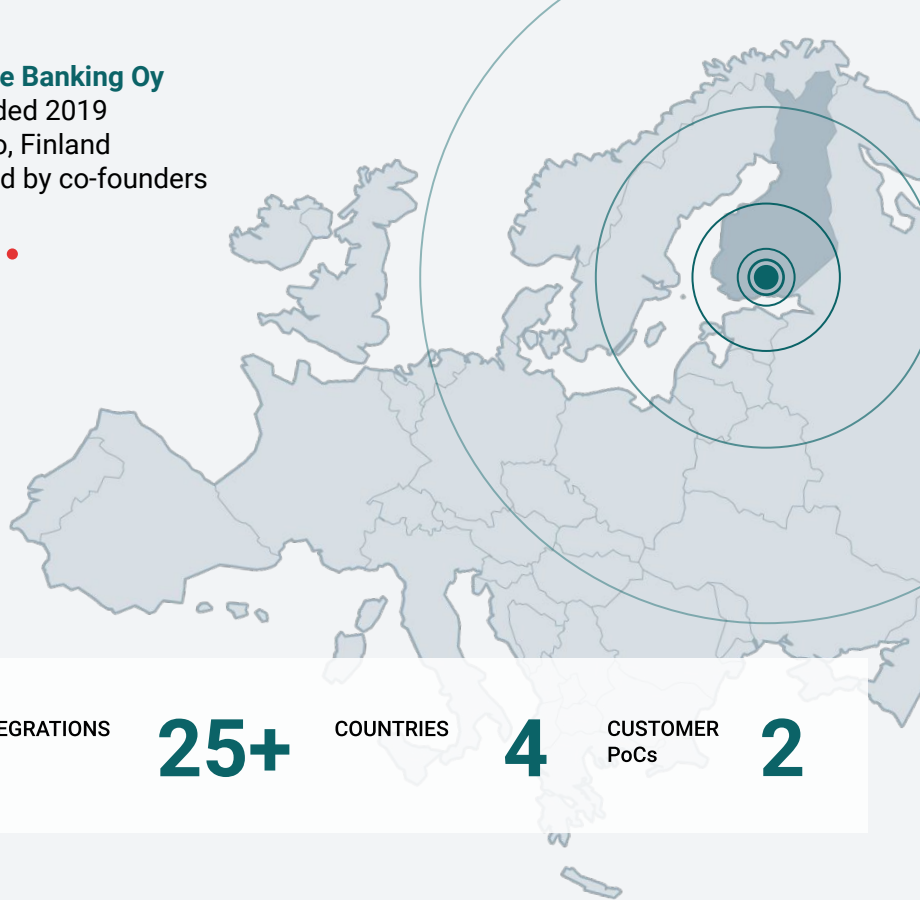
8.10.2019

Enable Banking Oy

Founded 2019

Espoo, Finland

Owned by co-founders



INTEGRATIONS

25+

COUNTRIES

4

CUSTOMER
PoCs

2

OUR MISSION

Simplify usage of Open Banking
APIs for anyone

WHAT WE DO

SDK providing access to all
Open Banking APIs in Europe

CUSTOMER SEGMENTS



Banks



Fintechs



Platforms

enable:Banking

HISTORY

- **Spring 2018**
Developers started to investigate PSD2
- **Autumn 2018**
First proto
- **February 2019**
Decision to build company
- **March 2019**
Enable Banking Oy Founded
- **June 2019**
1st customer agreement signed
EBAday 2019 start-up contest finalist
- **July 2019**
Accepted to Alior Bank accelerator
Accelerating loan
- **September 2019**
OEM partnership PoC

TARGETS

- **Q3 2019**
 - **Done** 2 core devs are full-time employees
 - 2 customers (**2 PoCs**)
 - **Done** Integrations with major banks in Nordics, Baltics and Poland
 - AISP Registration application sent
 - ISO27K implementation
- **Q4 2019**
 - 20k€ Monthly revenue
 - AISP license acquired
 - AIS product launch
- **Q4 2020**
 - 100k€ Monthly revenue, over 50 customers and 10 employees

KEY PEOPLE



Joonas Tomperi

CEO
Ownership: 47.5%

Background

B2B sales — 8y
Product & offering development — 9y
Believes in Customer success



Fedor Tyurin

CTO
Ownership: 47.5%

Background

Software development & architecture — 15y
Leading IT teams — 8y
Believes in value of data



Core Developers

Background

5 software developers (2 Full time) with high skills in Java, Python, JS and other technologies.
Believe making better future

WE PROVIDE

EASY WAY TO USE OPEN BANKING APIs

Ready-made integrations with same interface for different languages

NEW CAPABILITIES INTO CUSTOMER JOURNEY

Solutions for the Fintech ecosystem, so everyone can build innovations for customers together with banks.

DIRECT CONNECTIONS TO OPEN BANKING APIs

Solutions using Enable Banking SDK connect to banks directly without exposing data to third parties

FIXED PRICES WITHOUT TRANSACTIONS FEES

Offer and predictability to your business without higher cost

WHY US

01

DIRECT CONNECTION

You are not missing any data and you are able to get raw data. You have more control over your IT architecture.

02

MORE SECURE

Less interfaces to attack and data is running only between banks and your system.

03

OWNING DATA

You have control of your data and there is no third party, who can use your data to their own purposes without your permission.

04

FLEXIBILITY

SDK platform layer can be modified to reflect environment requirements. SDK provides low level functions for making authenticated calls.

05

LESS DEPENDENCY

Your business is not affected by third party down times, their licenses or their company changes.

06

NO TRANSACTION FEE

You can have fixed price which is not related your amount of transactions.

Customer

Application

Software



WHY POLAND

enable:Banking

**34 registered TPPs
in summer 2019
when Finland had 1**

**6 Banks was already
in production**

**Big tech market
area in Europe**

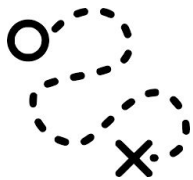
**Lot's of business
opportunities**

**Opportunity showed
up from
Business Finland**

**BECAUSE
WE
CAN**

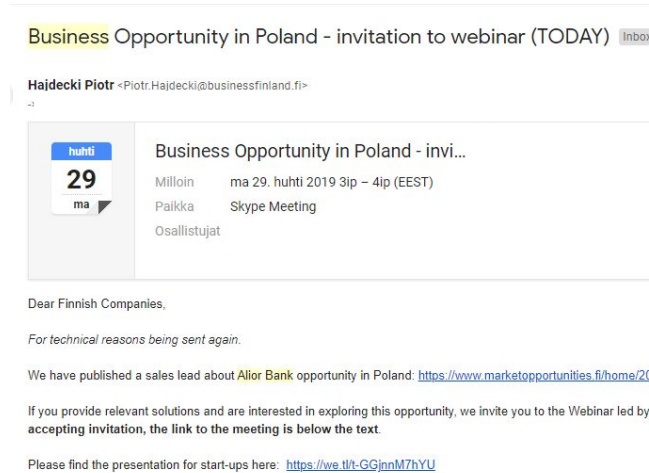


Story of going Polish Market



enable:Banking

LEAD (29.4)



ACCELERATOR (July)



200 application

~25 in first face to face round

11 chosen ones!

We are making SDK for Polish Market

INVESTIGATION (April)

1. Banks
2. Fintechs
3. Business opportunities
4. Alior Bank
5. Competition
6. Own standard

PoC -> DEAL! (November)

Making this
happen with Alior!



ACTION (May & June)

Application to
accelerator

Contact to Piotr
Hajdecki when first
time in Poland



NEW LEADS (Already now!)

Already discussing multiple
party about OEM and
Distributor models

1 RFI request from other Polish
Bank

Looking next actions with Piotr

5 Tips when Finnish startup goes abroad

1. Business Finland can have great local resources (like Piotr in Poland)
2. You should look accelerators from other countries (Look also that there is possibility to have real business case)
3. Finland is good brand
4. Don't think too much what you have, think what you can do with that
5. Just act!



**I'M NOT SORRY
ABOUT MY RALLY
ENGLISH
BECAUSE...**

I'm with the Finnish
Legends



enable:Banking



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Thank You!

8.10.2019