



# Market-leading SaaS cloud banking platform



# Our mission.

To enable better banking and financial experiences for people everywhere.



**Mambu operates in 60+ regulated international markets with global banks and regional market leaders in financial services.**

**52m**

End users on our platform

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**30k**

Product configurations

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**200+**

Customers in 60+ countries

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**130m**

API calls per day

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# Cloud native banking platforms: From powering neobanks to transforming all financial institutions

## Before 2015

Traditional FIs relying on legacy technology

- ✗ High TCO of legacy technology
- ✗ Inflexible and slow tech & operations
- ✗ Low growth, low profitability, low ROI

## 2015-20

New digital banks adopting cloud and SaaS tech & operating model

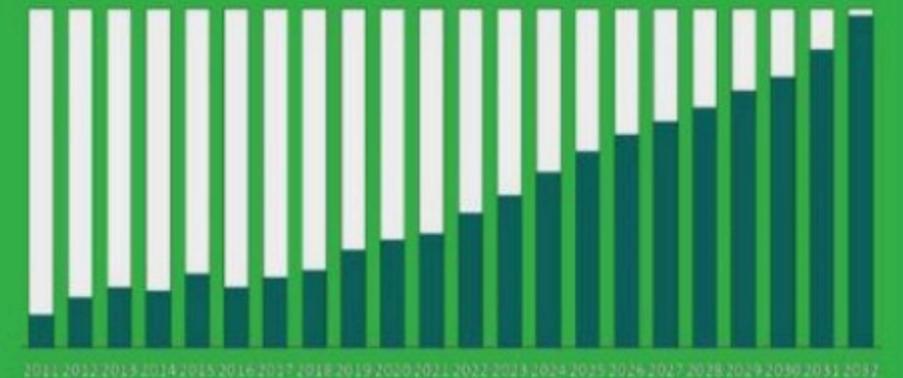
- ✓ Exceptional service
- ✓ Frictionless banking
- ✓ Anytime & anywhere

## 2020-25

Traditional FIs  
mass adoption of cloud and SaaS banking platforms

Software market: cloud vs non-cloud

■ Cloud market share    ■ Non-cloud market share



# Banking decision makers have realised the need to upgrade the core banking system

## Key concerns for banks<sup>1</sup>

**69%**

Of bank IT spend goes towards maintaining IT infrastructure

**85%**

Of banking CEOs are concerned about the speed of technological change

**#1**

Fixing legacy systems is seen by banking CEOs as the most important lever to achieve operational efficiencies

## Forward-looking perspective for banks<sup>1</sup>

**#1**

Core banking systems is the #1 IT investment priority for banks

**70%**

Of banks are reviewing a potential update of the core banking platform

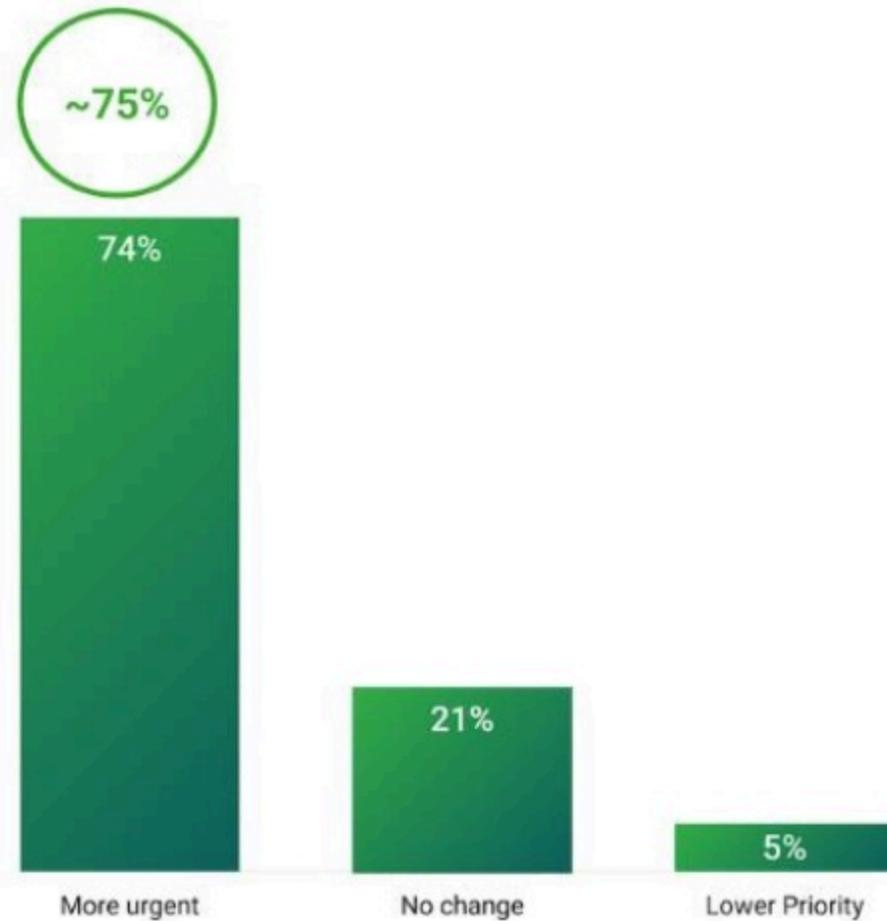
**65%**

Of surveyed banks are exploring the potential of next-generation platforms

# Covid-19 has accelerated the focus on digital transformation

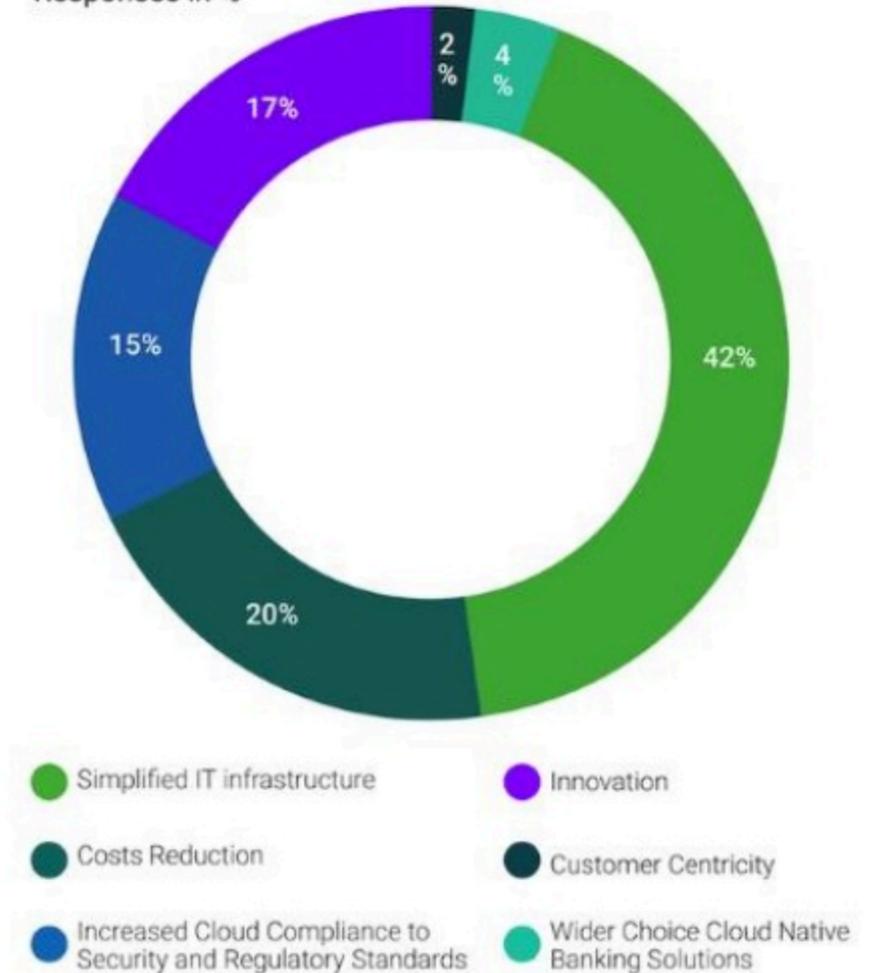
~75% of banks plan to accelerate digital transformations

Responses in %



Driving factors for cloud adoption in banking sector<sup>1</sup>

Responses in %



Source: DSR Digital Transformation 2020 Survey. Respondents were asked what percentage of companies should be more aggressive in pursuing the following strategies for value creation, "BCG 11th annual investor survey"; "DSR Digital Transformation 2020 Survey"; Fortune Business Insights 2021, p.60  
<sup>1</sup>2020

# The Mambu SaaS banking platform:

## 1 Cloud banking engines

- Fully configuration based supporting countless banking products
- Multi-cloud, secure (ISO & SOC) and scalable platform

## 2 Integration platform

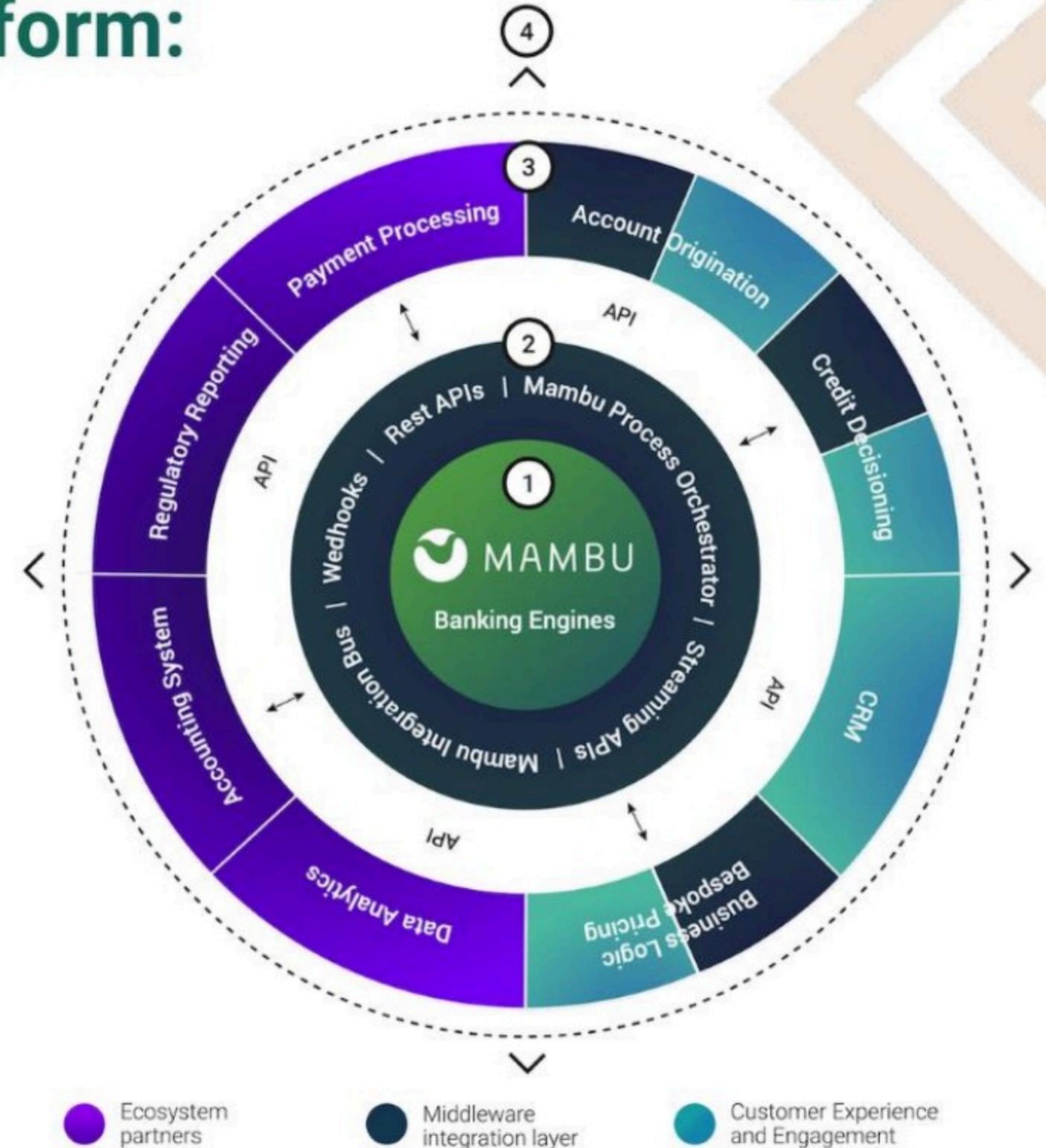
- Integration middleware to enable legacy systems to be seamlessly connected with new systems
- Rich & modern developer toolkits from APIs to Configuration as Code

## 3 Fintech Ecosystem Connected

- Rich set of ecosystem partners like Marqeta, nCino, Salesforce and more
- Build best-for-purpose solution in just a few clicks

## 4 SaaS delivery model

- Multiple virtual agile delivery & enablement options to fit business needs
- Fully SaaS operating model with seamless improvements



Management

Platform

Customers

# 2 Integrated with leading ecosystem of partners

Business Partners

Big 4



Tech Consulting



Customer Channels

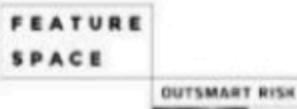


Others

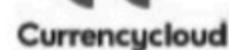


Pick and choose best for purpose

Technology Partners



AML & Compliance & KYC



Payments Processing



Accounting



Digital Engagement



Others

And many more...

## 2<sup>b</sup> Our composable approach enables banking like a modern tech company

### Principles of composable banking

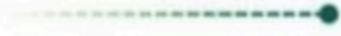
-  Ecosystems
-  Best for purpose solutions
-  Open, real-time APIs
-  Continuous delivery
-  Infinite scalability
-  Configure vs. customize
-  Flexible contracts
-  Empower self-service
-  Product orchestration
-  Integration bus



Traditional  
banking



MAMBU

### Key advantages

**Revenue growth while optimising costs**

**Business agility & flexibility**

Rapid reaction to market threats & opportunities

Rapid adaption to regulatory & technological changes

**Composable architecture**

Multi-vendor cloud ecosystem of best-of-breed provides rapid access to new markets, new products and new technologies

# What our customers say...

**N26**

"Mambu's **ease of integration, flexibility** and time to market has helped us to give our customers an **unrivalled, technology-driven** mobile banking experience"



"We wanted a new platform that was not only built on **cutting edge technology** but also **adaptable to future emerging technologies** such as open banking blockchain and AI applications"

**MACH**

"As we transition to a digital bank we need to develop new products and **keep our systems reliable**. Mambu provides a cloud banking platform that makes it **very easy for our engineering team to work with**"



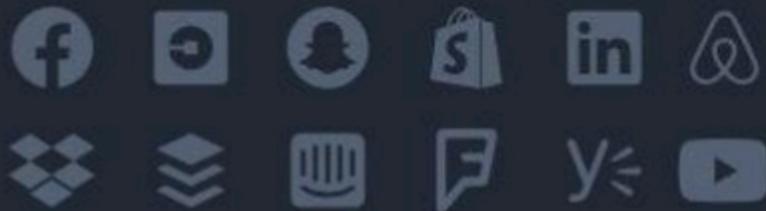
"Mambu **understood our vision** and is enabling us to rapidly create, launch and service **tailored products** that address the local market needs"



"The alliance with Mambu allowed us to maintain the agility we want in ank, permitting us to start from a proof of concept and **reach the final product in just 3 months**, with quality, robustness and safety."

**FIBR**

"We began dry-testing the platform immediately and it was clear that Mambu **added lots of value at each stage**, delivering a smooth journey from sign-up to the MVP launch."



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