

The logo for Qlana, featuring the word "Qlana" in a bold, blue, sans-serif font. The letter "Q" is stylized with a white dot in the center.

Digital Open Banking Solutions

A black L-shaped icon consisting of two perpendicular lines of equal length, pointing towards the top-left corner.

**CEE23 SME Banking
Conference**

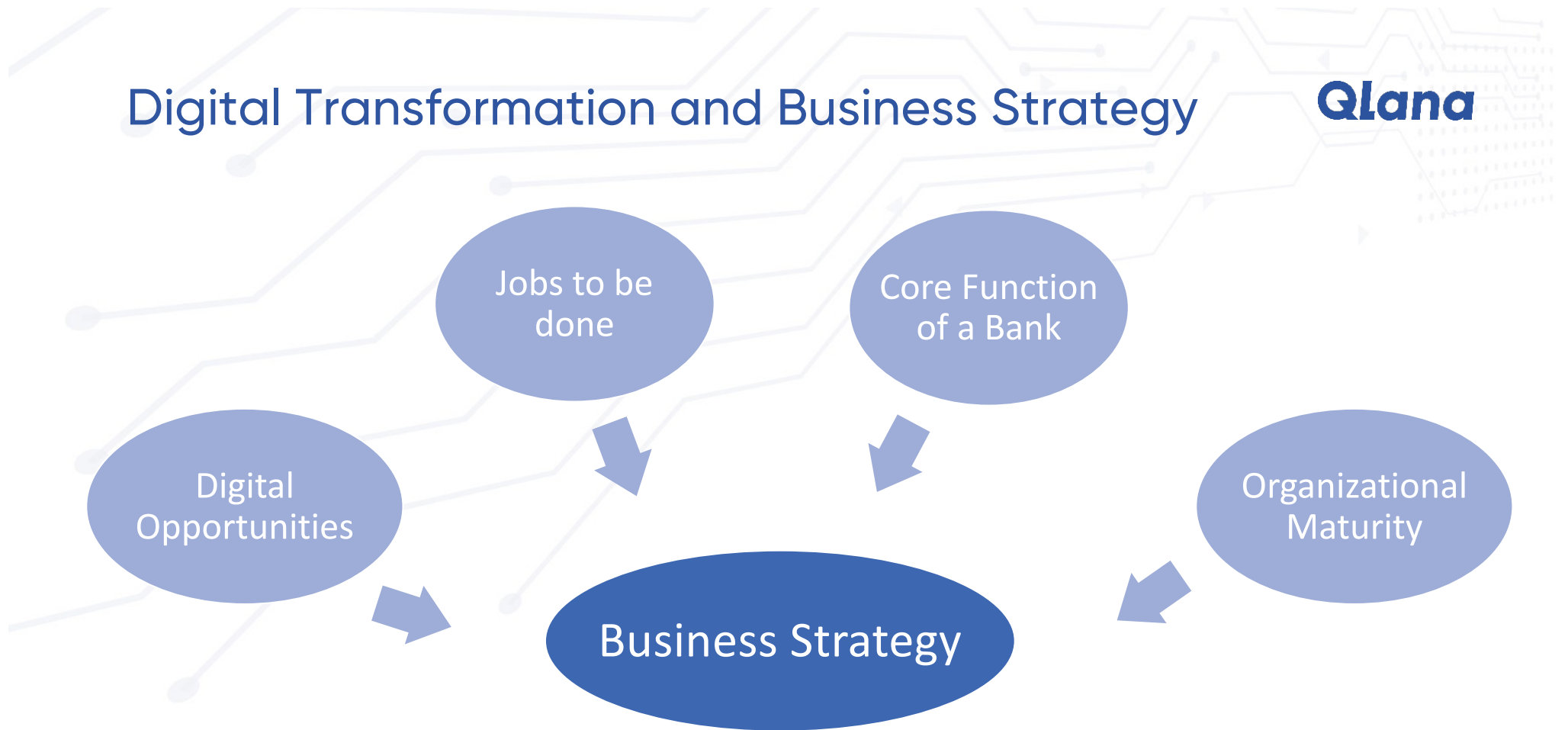
Krakow, Nov 2023

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**Digital
Transformation
and Business
Strategy**

Digital Transformation and Business Strategy

Qlana



1) Key Aspects of Digital Opportunities

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Omnichannel Banking

Provide integrated, seamless experience: Online banking, mobile apps, ATMs, and physical branches

Personalization

Leveraging data analytics, AI, ML to tailor products and services to individual customer needs and preferences

Automation Process Optimization

Implementing technologies to streamline internal operations, reduce costs, and enhance efficiency.

Advanced Security Measures

Adopting innovative cybersecurity solutions to protect customer data, prevent fraud, and ensure compliance with regulations

Data-Driven Decision Making

Utilizing big data analytics and algorithms to make informed strategic decisions, optimize risk management, and drive innovation.

Collaborate with Fintech/ Open Banking

Partnering with fintechs, embracing open banking ideas to foster innovation, improve customer experiences, and expand service offerings

2) SMEs need their Jobs to be Done

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Setting up Business

- Access financial support so I can turn my idea into a business
- Protect my personal assets from the business finances

Reconciling past business activity

- Proactively manage & stay on track of all account reconciliations
- Get paid within the payment's terms agreed upfront

Managing day-to-day finances

- Make smart and proactive business decisions based on my financial data
- Track and manage cash flow in a coherent way
- Pay freelance staff and partner organizations quickly and easily
- Give ownership and accountability of financial management to other staff

Planning for the future

- Build business credibility and legitimacy for funding
- Create a savings strategy
- Create a realistic but impactful marketing & new business budget

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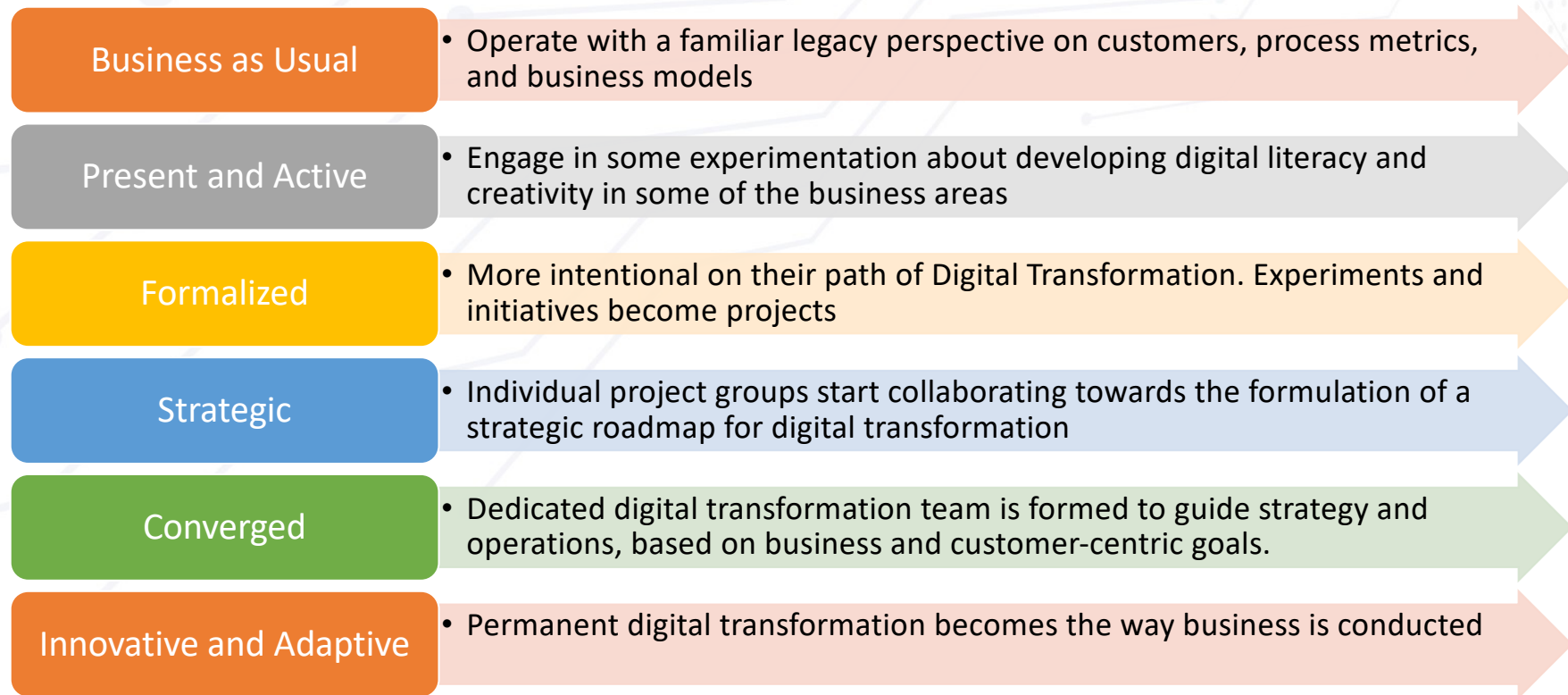
3) Three Core Functions of a Financial Institution

1. Taking Risk
2. Bundle Liquidity
3. Transform Maturities



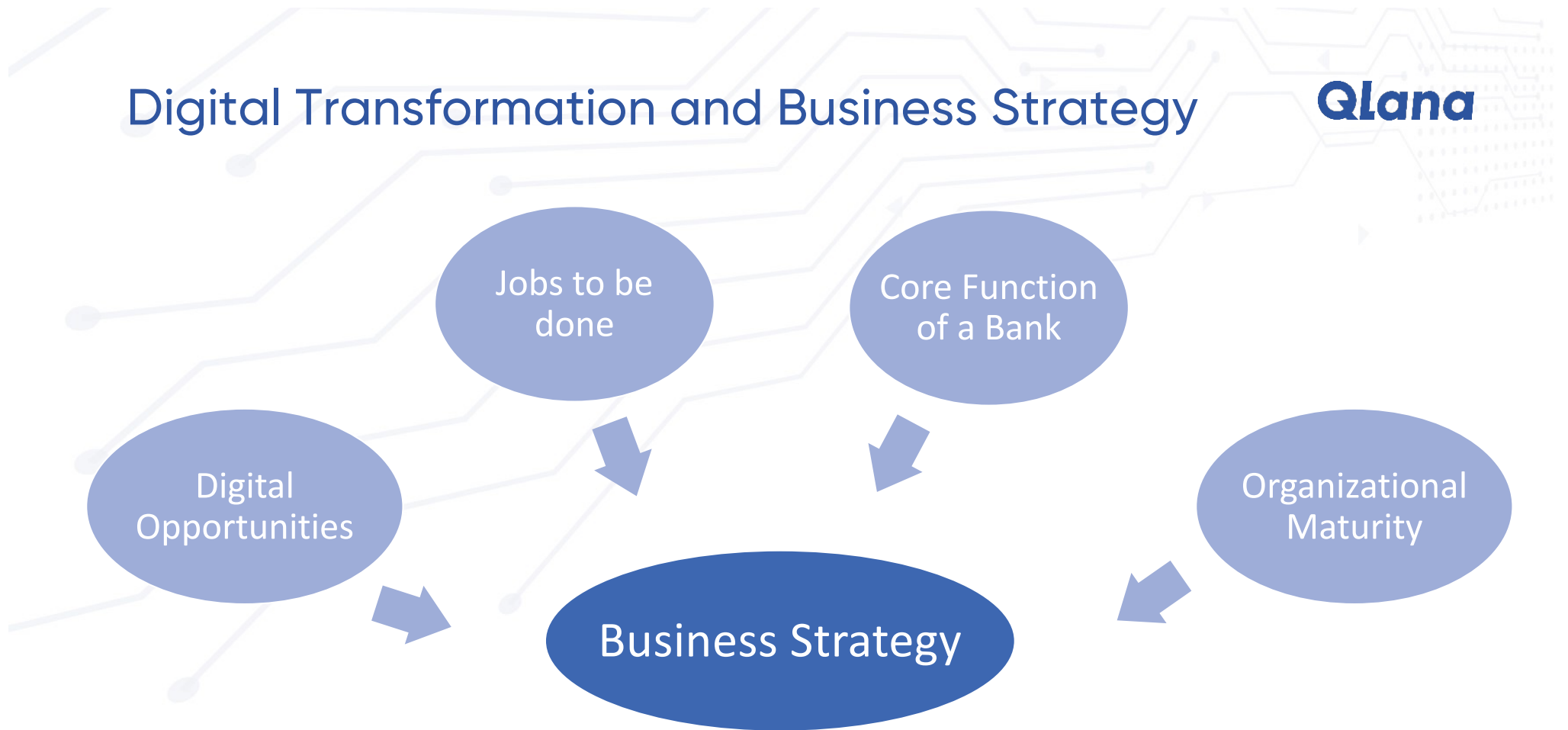
4) Organizational Maturity

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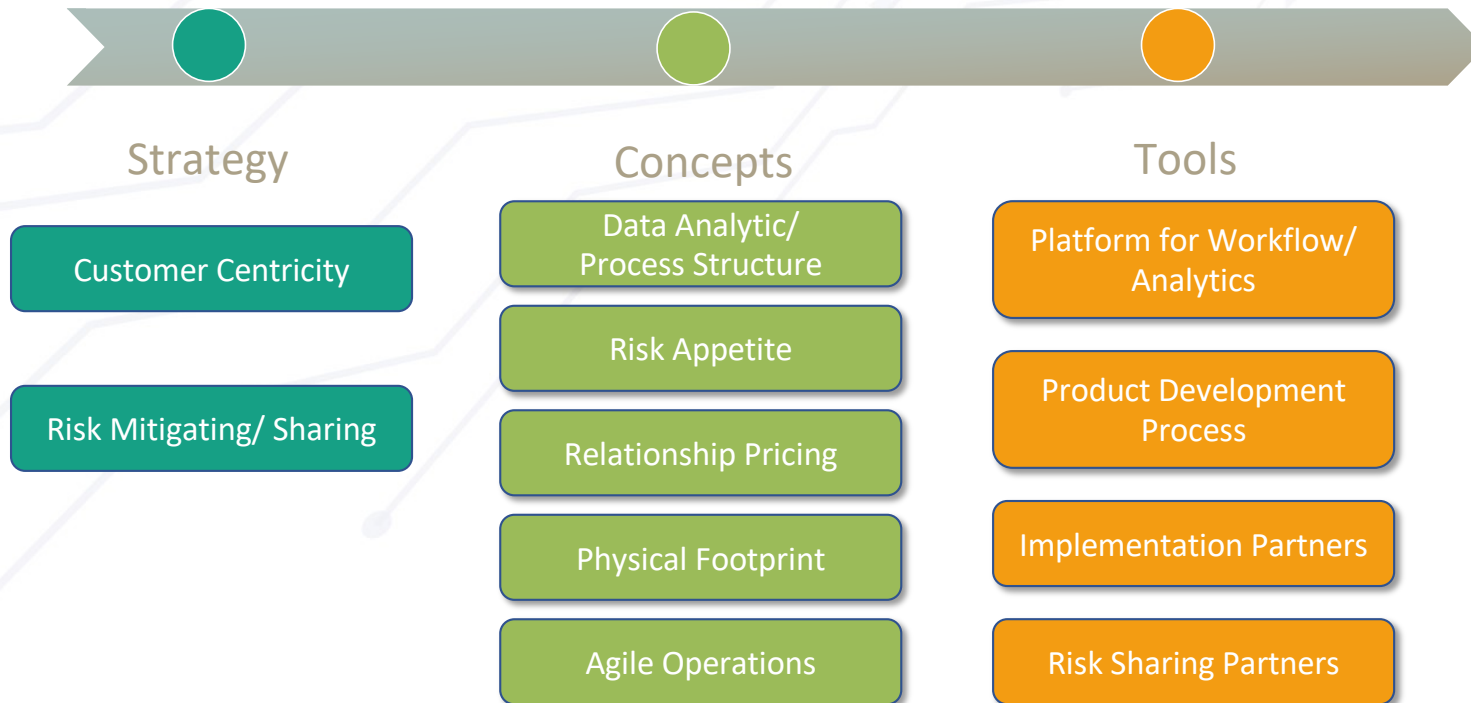
Digital Transformation and Business Strategy

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Digitalization is Part of the Business Strategy

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Benefits of Customer Centricity

1. Enhanced Customer Satisfaction
2. Improved Customer Retention
3. Cross Selling & Up Selling
4. Increased Customer Engagement
5. Enhanced Brand Reputation
6. Data-Driven Decision Making
7. Reduced Risk
8. Innovation

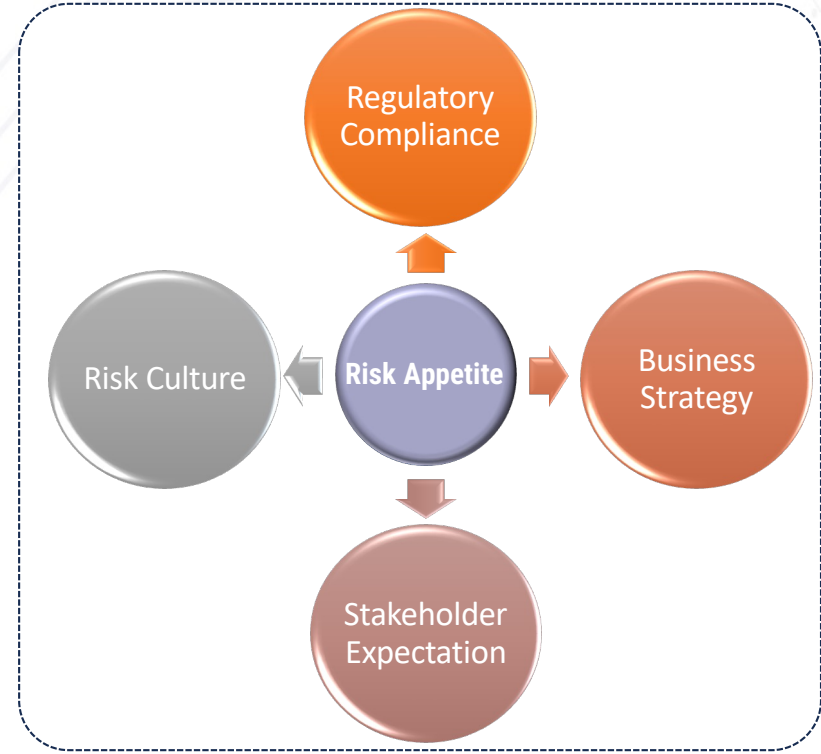
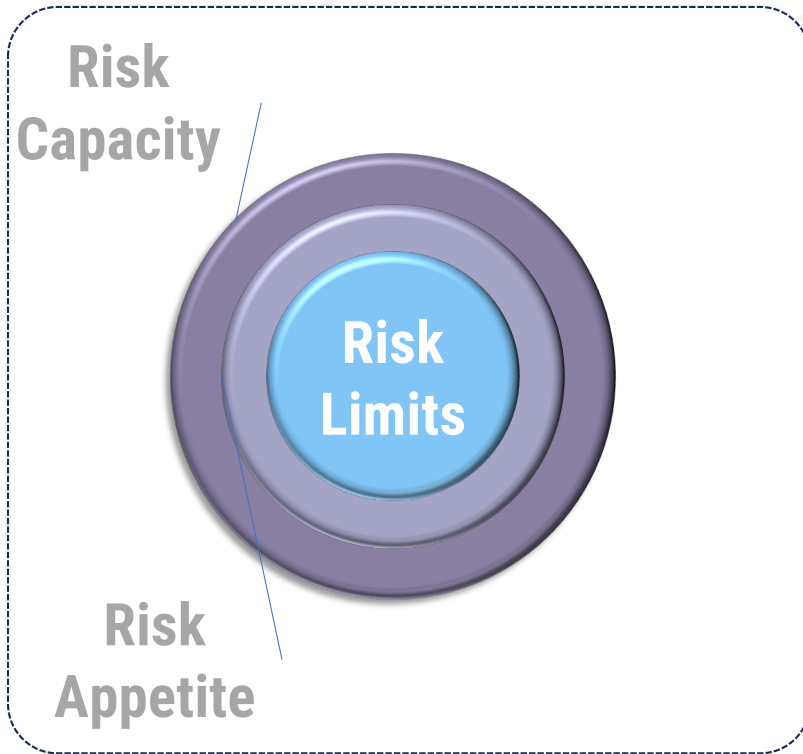
A person is sitting at a desk in a professional setting. In front of them is a laptop displaying a dashboard with various charts and graphs. A smartphone is placed on a notebook in the foreground. The person's hands are visible, and they appear to be engaged in work or a presentation. The background is slightly blurred, showing what might be a meeting room or office environment.

Pitfalls of Customer Centricity

1. Complexity
2. Data Privacy and Security
3. Resource Intensity
4. Balancing Preferences and Regulations
5. Over Personalization
6. Inconsistent Experience
7. Short Termism
8. Resistance to Change

Risk Appetite

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Tools

Assessment Tools

SWOT Analysis

Business Model Canvas

Abbreviated Business Plan

Sector Experience



Monitoring Tools Tools

Quantitative Analysis

Financial Analysis

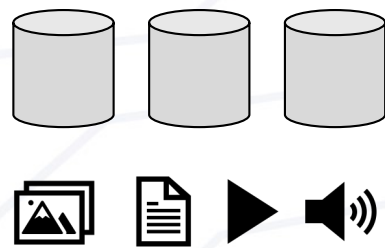
EWS

Covenant Monitoring



Data Warehouse / Data Lake

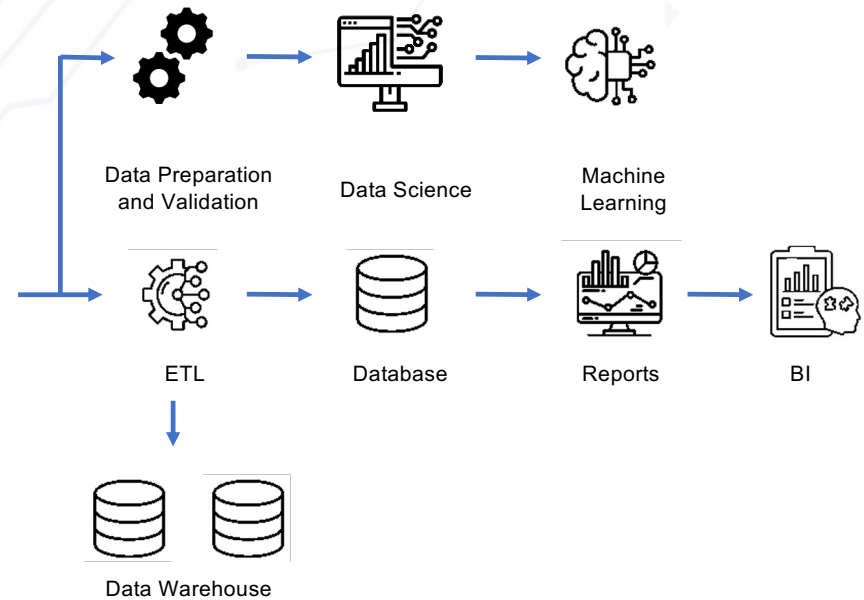
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Structured, Semi Structured,
and Unstructured Data

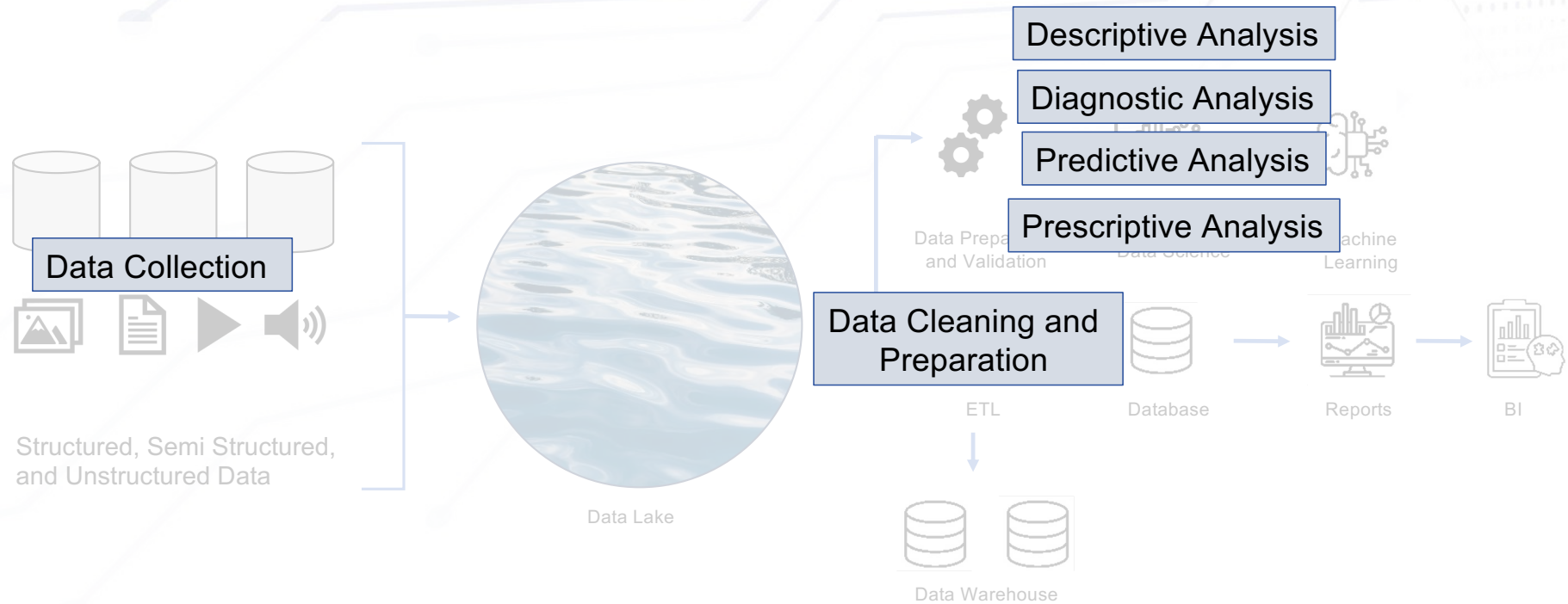


Data Lake



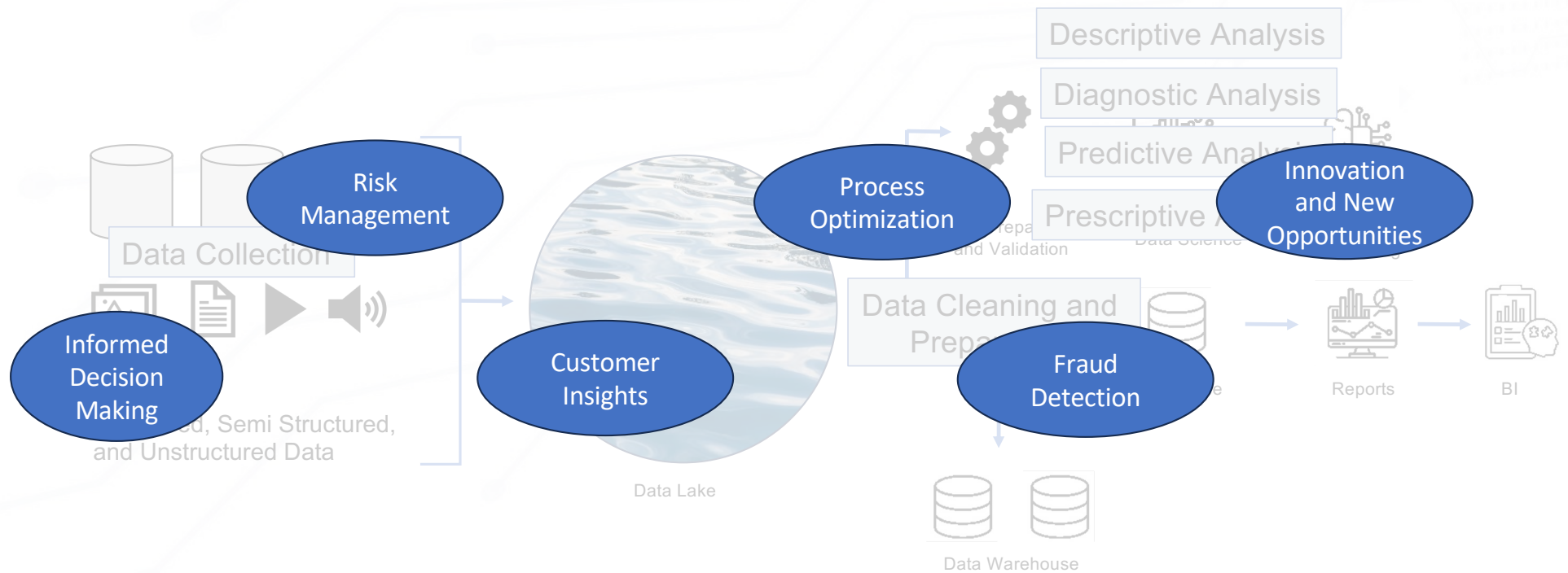
Data Warehouse / Data Lake

Qlana



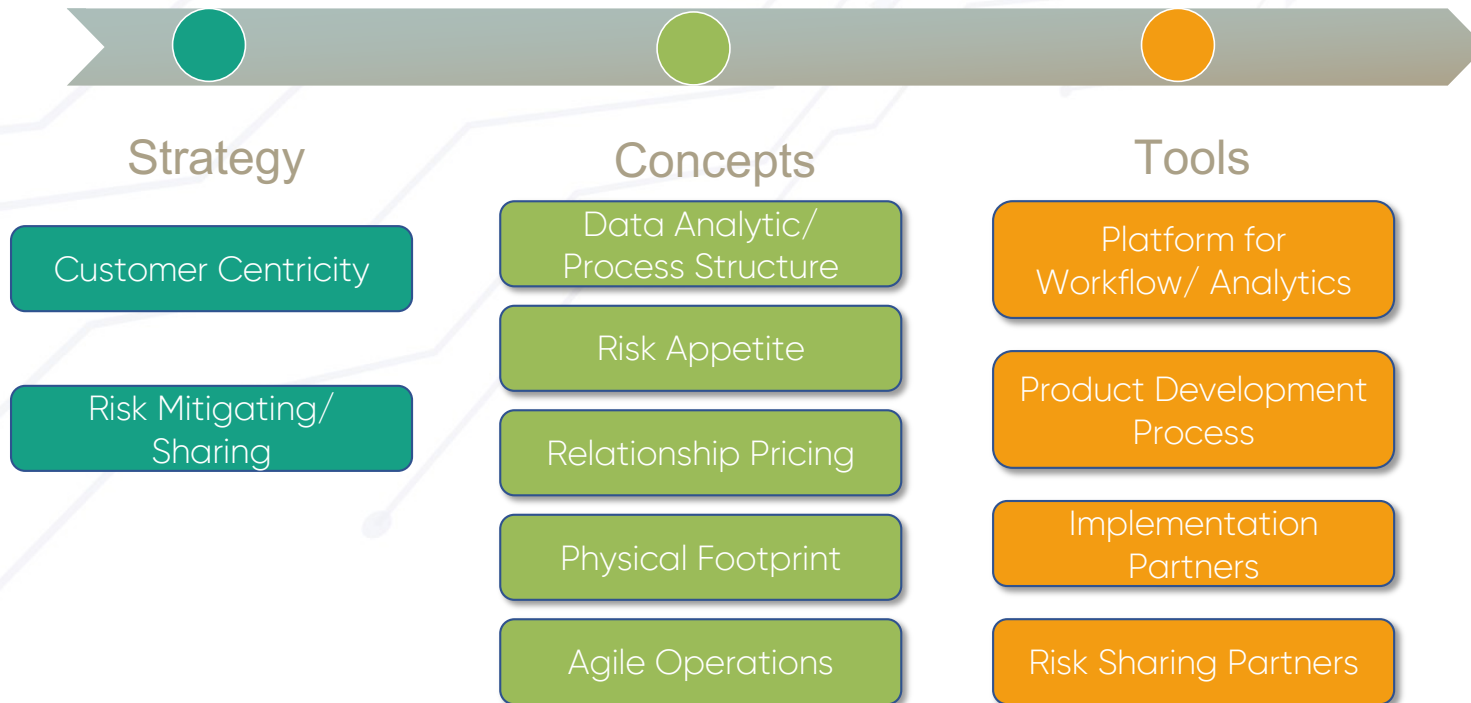
Data Warehouse / Data Lake

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Q-Lana's Intelligent Solutions

Qlana



Experience in Financial Services, Lending, Risk Management, Structured Finance, **Expertise** in working with 100+ institutions



Advanced Software Development using a proprietary and flexible low-code platform



Track Record of completed and running digitalization projects

Targeted Advisory Services:

Digital Transformation Support
Product Development
Risk Management and Analytics
Rating Development
Portfolio Analysis



Q-Lana's Low Code-Based Open Banking Platform



Collaboration with partners:

Front End Solution Providers
Trade Finance Experts
Mobile Banking Developers
Payment Solution Providers
Core Banking Software Providers



Digital Lending to boost Digital Transformation



Open Banking to create and expand a digital ecosystem



Asset Management Solution as an end-to-end solution for private asset funds

Q-Lana's Intelligent Solution

Qlana

1. Client Acquisition

- Establish contact
- Understand client's business model even before the financing needs are discussed
- Meetings/debriefing

3. Recommendation and Approval

- Summarize findings and provide clear reasons for or against the loan
- Approvals by decision makers

5. Monitoring

- Regular monitoring is an essential part of the client relationship
- Establish Early Warning Monitor to discover problems

7. Special Servicing

- Structured process and disciplined approach to each specific situation with focus on recovery

2. Loan Application

- Document review
- Thorough risk assessment and documentation
- Rating
- Collateral assessment

4. Processing

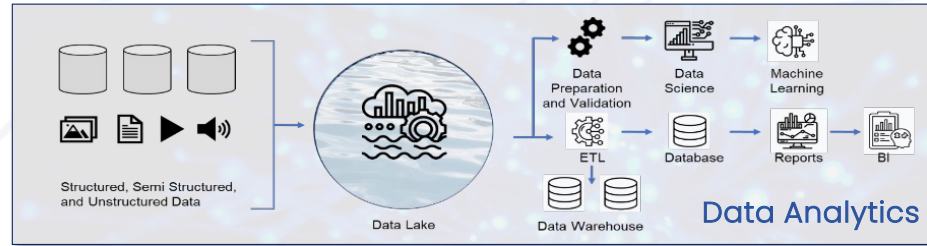
- Pre-Disbursement checks
- Collateral perfection
- Contract preparation
- KYC/AML Checks

6. Collection

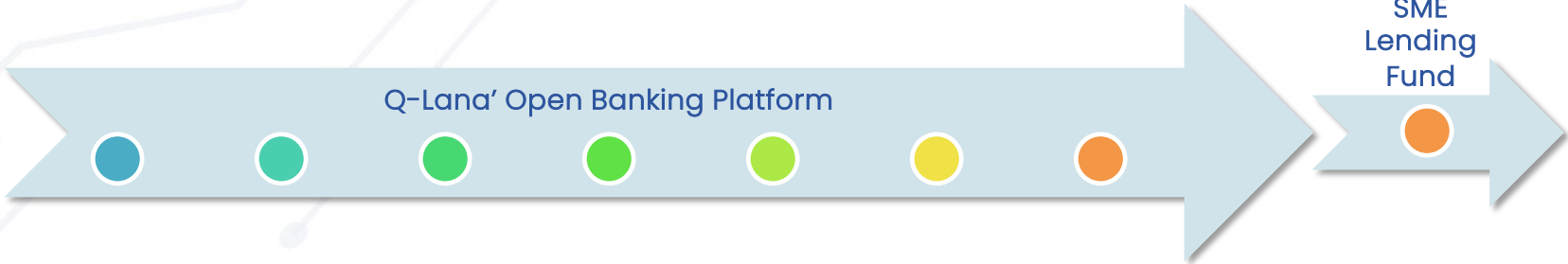
- Needs to be focused and disciplined. Those "unwilling" to pay need to be clearly identified

Keystone of Digital Transformation

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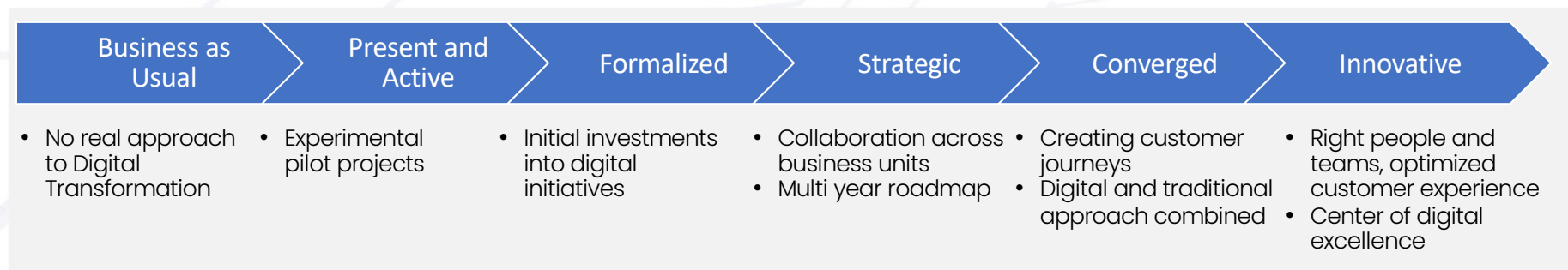
Omni Channel Banking



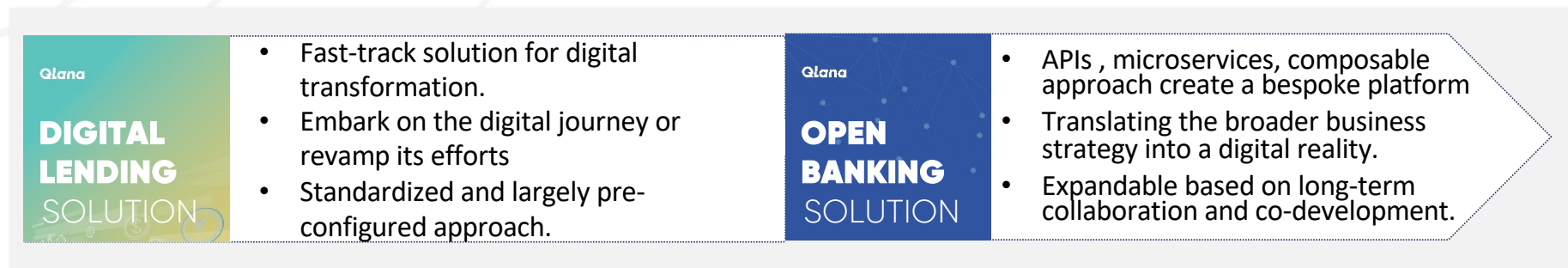
Q-Lana fits your Digital Transformation Path



Your Transformation Stage



Q-Lana offers one Platform that evolves along your Path



Build or Buy?

	Build	Buy
Pro	Tailored to the specific needs and environment	Take advantage of the vendor's expertise
	Build business services that differentiate and are not available in a vendor solution	Ongoing compliance and regulatory changes delivered
	No external vendor relationship to manage	Simplified Operations
	May be easier to make a business case and retain stakeholder support	Time to Market
	Suited to small scale modifications	Architecture of modern solutions
Con	Risk of implementing a tactical Quick Fix	Implementation of a new payment solution is typically a transformation journey requiring sufficient client investment (time and cost) and willingness to review/rework current operating model to get the most out of the vendor solution capabilities and maximise ROI
	Very high upfront investment in terms of requirements analysis and scope of work	
	Often there are "hidden" costs that may not be initially factored in	
	Risk of rapid obsolescence as needs change during the duration of the project	
	Building on top of legacy technology may make it hard to attract new talent	

Low Code – The Solution that follows you

Qlana

Low Code-Based Open Banking

Our Low Code builds applications in a Service Oriented Architecture (SOA) thereby enabling scalability, third-party integration, and security.



Skills

- Requirement Gathering
- Express Database Designer
- Custom UI
- UI Library
- Third party API
- Process builder
- Default POC
- Workflow Management
- Page Maker
- API outlet
- Integrated Project Management (AJ BASED)
- Instant Mobility
- Testing Engine
- Smart Security
- Auto Notification
- Visual Reporting
- Plug-in Admin Console
- Custom Code Integration

- Collaboration/Teamwork
- Banking/Finance
- Data Analysis/Reporting
- Retail/Commerce
- Banking/Finance (Security)
- Customer Support/Service
- Documentation/Compliance
- Monitoring/Dashboard
- Tax/Finance
- Business Growth/Strategy
- Statistics/Analytics

Build or Buy – Alternative Solution

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- Use of Low Code **<ZERO CODE>**

Omni Channel Customer Engagement Platform

Build Solutions To Create A Near-Seamless Transition Between Channels By Blending Them And Managing Them From A Single, Unified Platform.

Loan Origination, Approval & Monitoring

Build Solutions To Automate And Manage The End-To-End Loan Process – From The Application, Through Underwriting, Approval, Documentation, Pricing, Funding, And Administration.

Collateral Management

Build Solutions To Effectively Manage And Automate Enterprise Wide Collateral Lifecycle, To Reduce Collateral Management Credit And Operational Risks

Asset Management & Maintenance

Build Solutions To Manage Inventories, Track Assets, Schedule And Monitor Maintenance And Streamline Daily Operations.

- Co-Develop with your Teams

- Integrate institutional knowledge and experience
- Add external expertise
- Engage own IT department
- Increase agility and time to market
- Foster ongoing product innovation
- Cost efficiency

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