# CUSTOMER SUCCESS CONFERENCE 2025

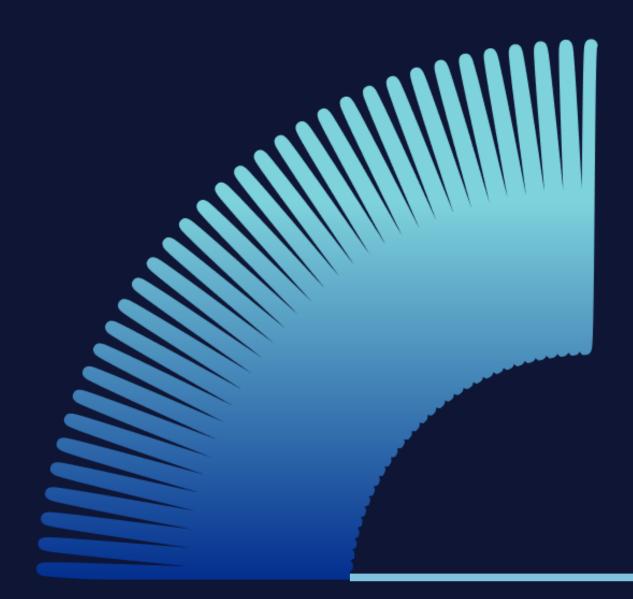


finten 

> YEARS OF INNOVATING DIGITAL BANKING



#### **CUSTOMER SUCCESS** CONFERENCE 2025



## **NF INNOVA** FINTENSE PRODUCT INSIGHTS & LATEST DEVELOPMENT

## finter

YEARS OF INNOVATING DIGITAL BANKING







## **PRODUCT INSIGHTS**

- Customer 360 AI in PFM & Receipt Scanning
- BLE P2P Payments
- AI Knowledge Base for FINTENSE Support
- Update on FINTENSE Tech Stack



## Seamless Authentication and Cross-Application Logins via FINTENSE

**FINTENSE** Digital Banking **Platform** 

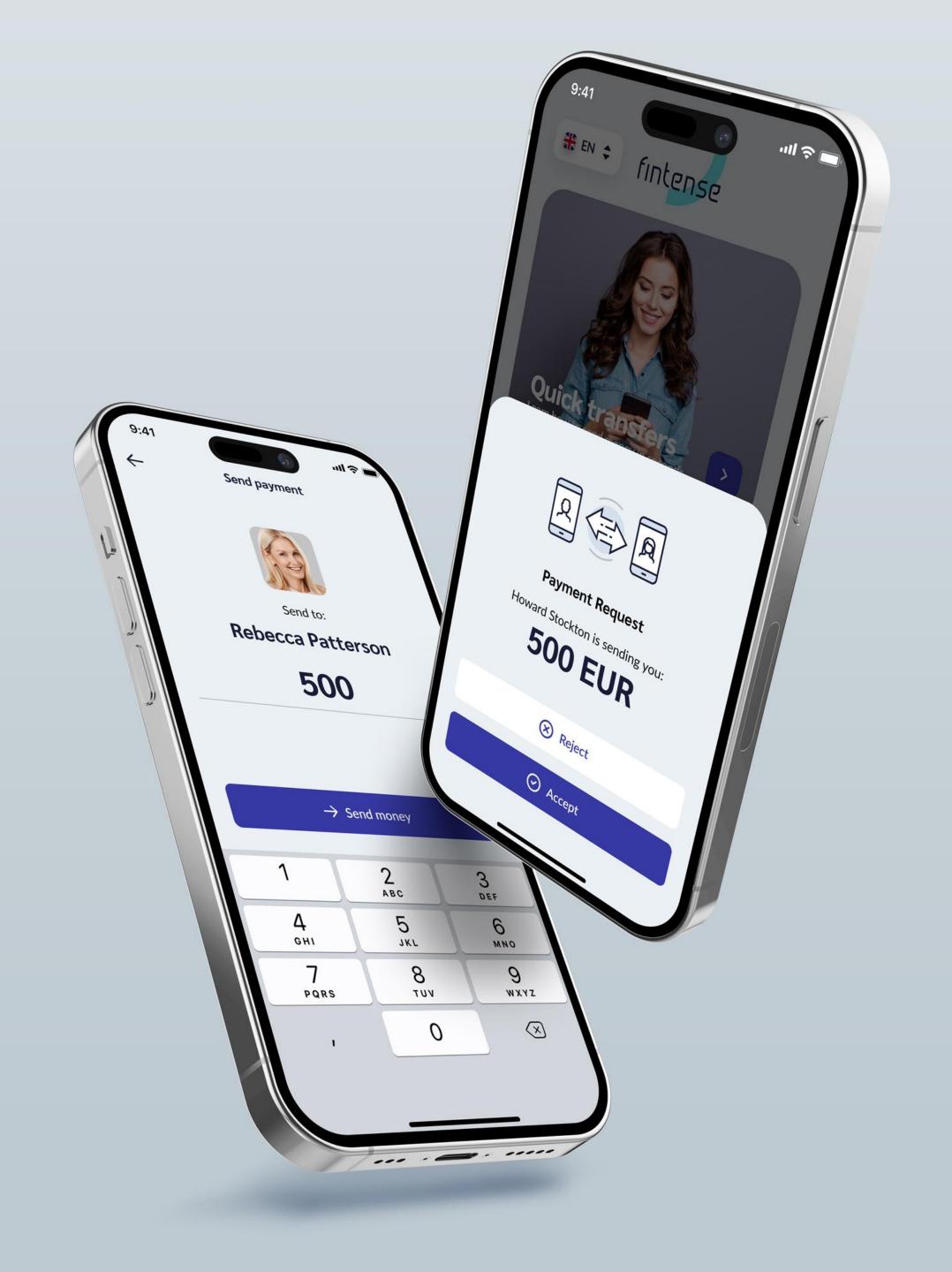


## **BLE P2P Payments**

# Mobile First - Simple & Intuitive payment flow

- >Enables fast, local money transfers between users without exchanging sensitive data
- >No need for an account or phone numbers. Only public information is shared!
- >Detects nearby users via BLE
- >Boosts in-app engagement
- >Cross-platform compatibility for Android & iOS.
- Fully integrated in the Mobile app No extra hardware or external services are needed







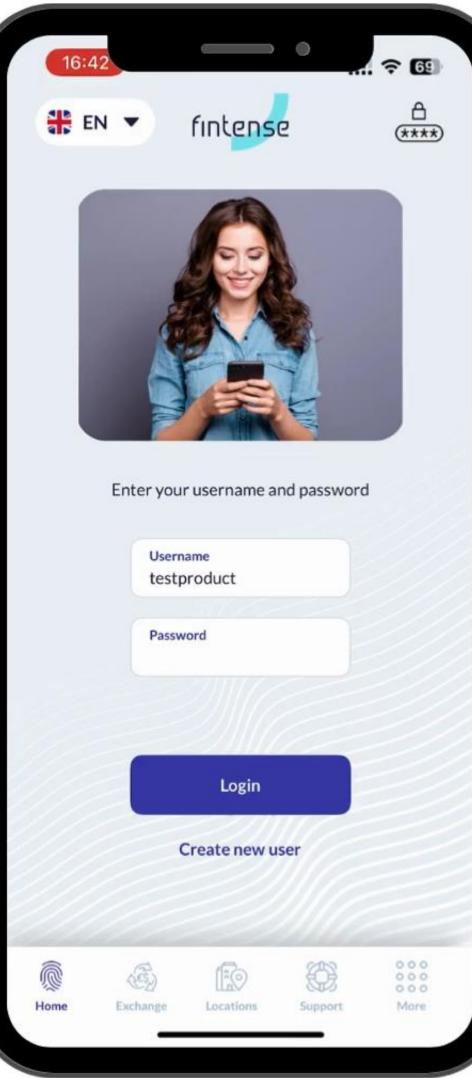
# **BLE P2P Use Cases**

- >Split a restaurant bill
- >Reimburse a friend instantly
- >Contribute to office gifts or group orders
- >Split-bill for groups
- Contact list and offline fallback
- Notify users about pending payment requests even if they're not nearby
- Geofencing support- Automatically enables BLE in predefined locations like cafés or events





## **Request Money**









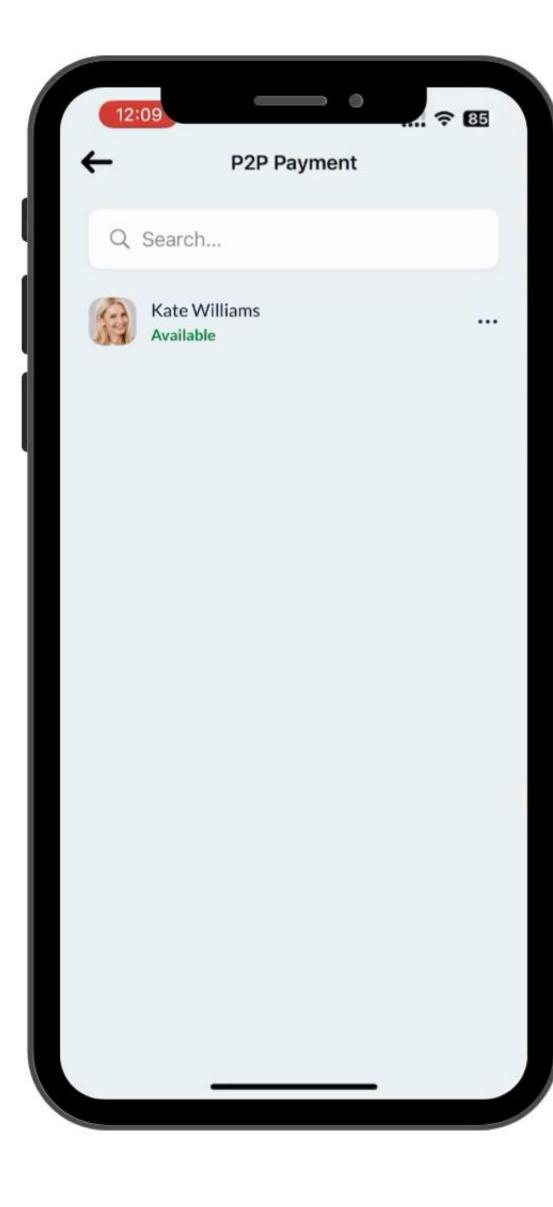
**FINTENSE Digital Banking Platform** 6



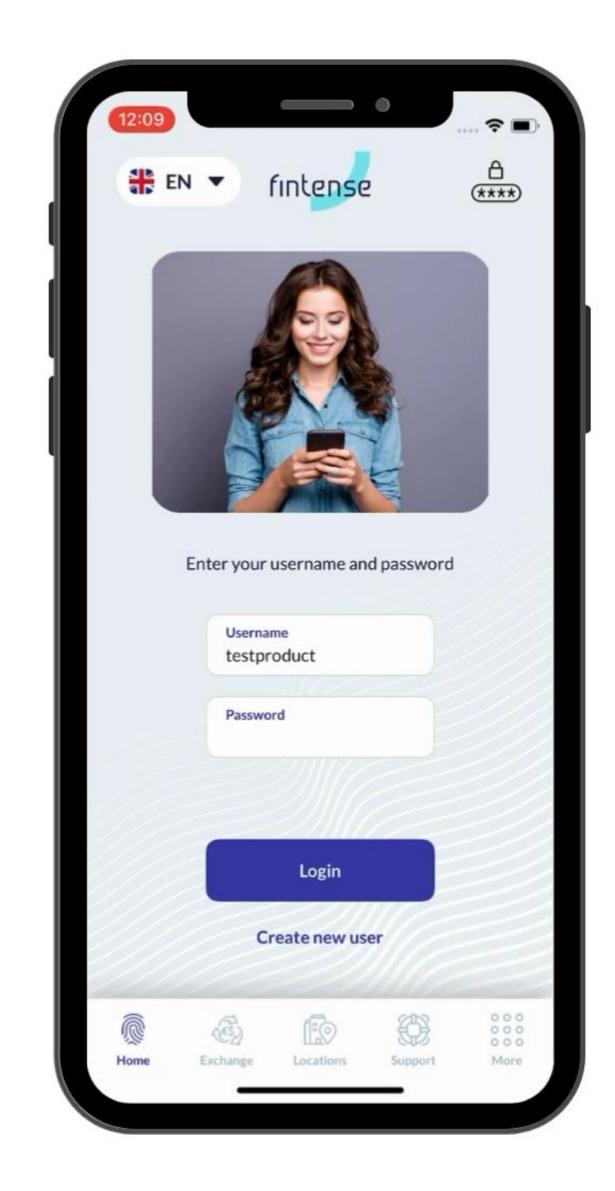




## Send Money







#### **FINTENSE Digital Banking Platform 7**



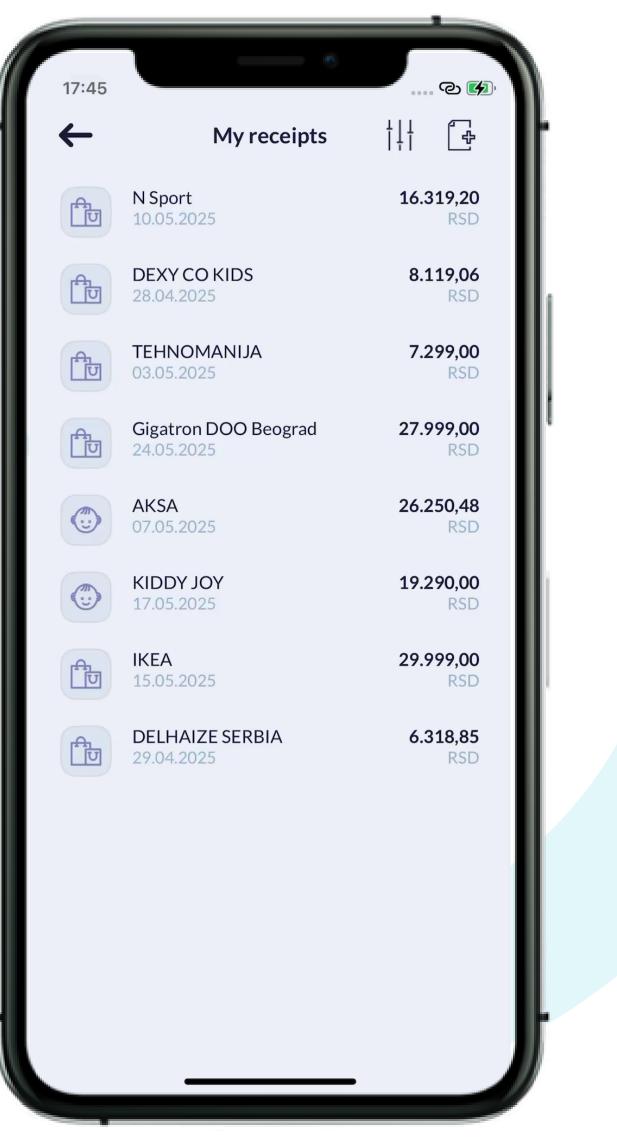


## **Receipt Scanning with AI**

#### **Smart receipt in-app management**

- > Automated data extraction and categorisation using OpenAI, native frameworks (VisionKit), OCR to extract and organise receipt content
- > Transforms simple scans into smart records
- > Includes map-based merchant tracking
- > Fast and seamless process no manual steps
- > Search by date, amount, category, or location
- Enhances the banking app's role Transforms it from a transactional tool to a personal financial assistant.
- Delivers real value with minimal effort Uses modern tech > to solve a relatable, everyday problem.





#### **FINTENSE** Digital Banking Platform

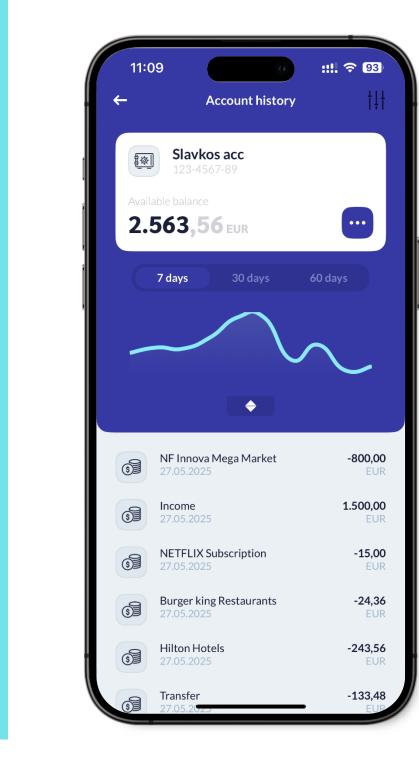






# Adding a Receipt for

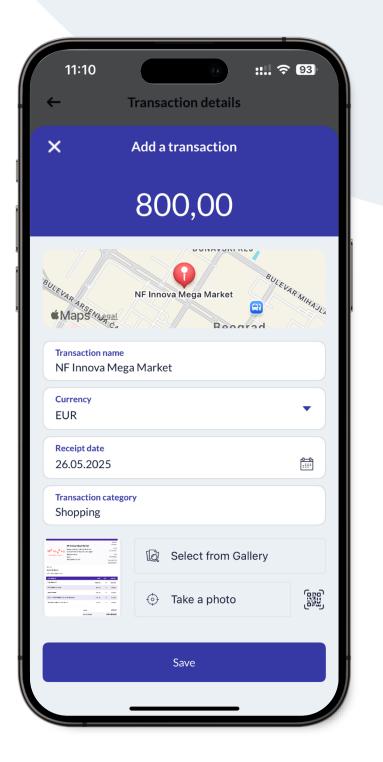
- Intelligent AI processing via OpenAI
- Location parsing and geotagging
- > Location-based spending summaries
- > Warranty and merchant alerts
- > Increases app engagement and utility

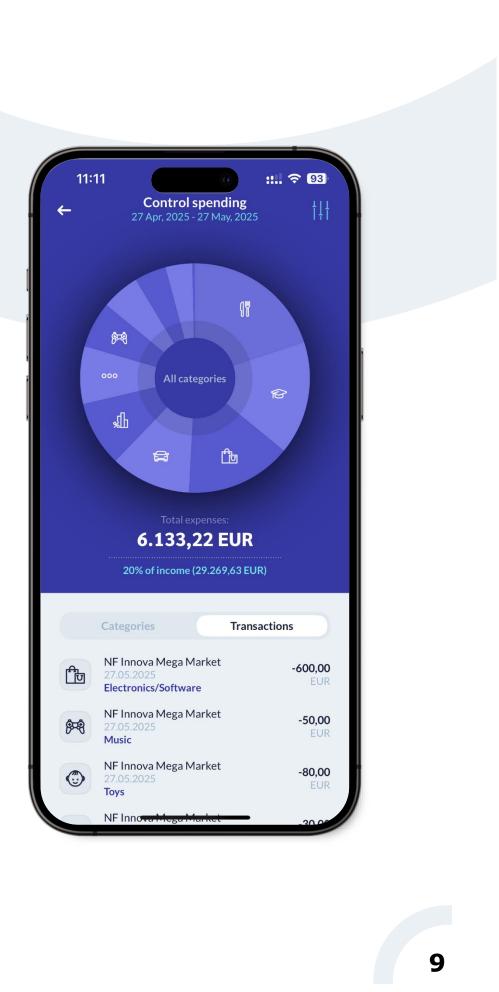




#### **AI for receipt management**

	Receipt	summary	
Store name:	: NF Innova	Mega Mark	et
Store catego			
Total Amour	nt: 800.00		
Transaction	Date: 26.05	5.2025.	
Items:			
	y Station 5		
Price: 600			
Quantity: 1			
Category:	Electronics	Software	
Category	Electronics	JSUILWAIE	
Name: Elvi	is Presley v	inyl set	
Price: 50.0	00		
Quantity: 1			
Category:			
Category:	MUSIC		
Name: Leg	go kids set		
Price: 80.0			
Quantity: 1			
Category:	-		
Category:	loys		
	ok - The hit	chhiker's gu	uide to the
galaxy			
Price: 30.0			
Quantity: 1			
Category:	Education Books		
outegory.	DOOKS		
Name: Wir	ndshield wh	ippers for N	lazda
Price: 40.0			
Quantity: 1	1		
	C	Ж	



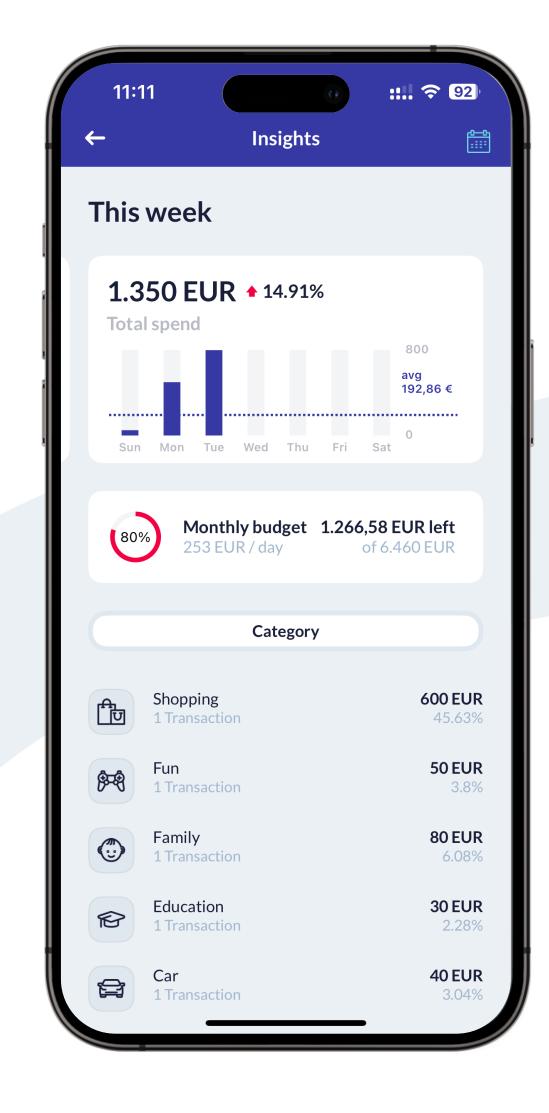


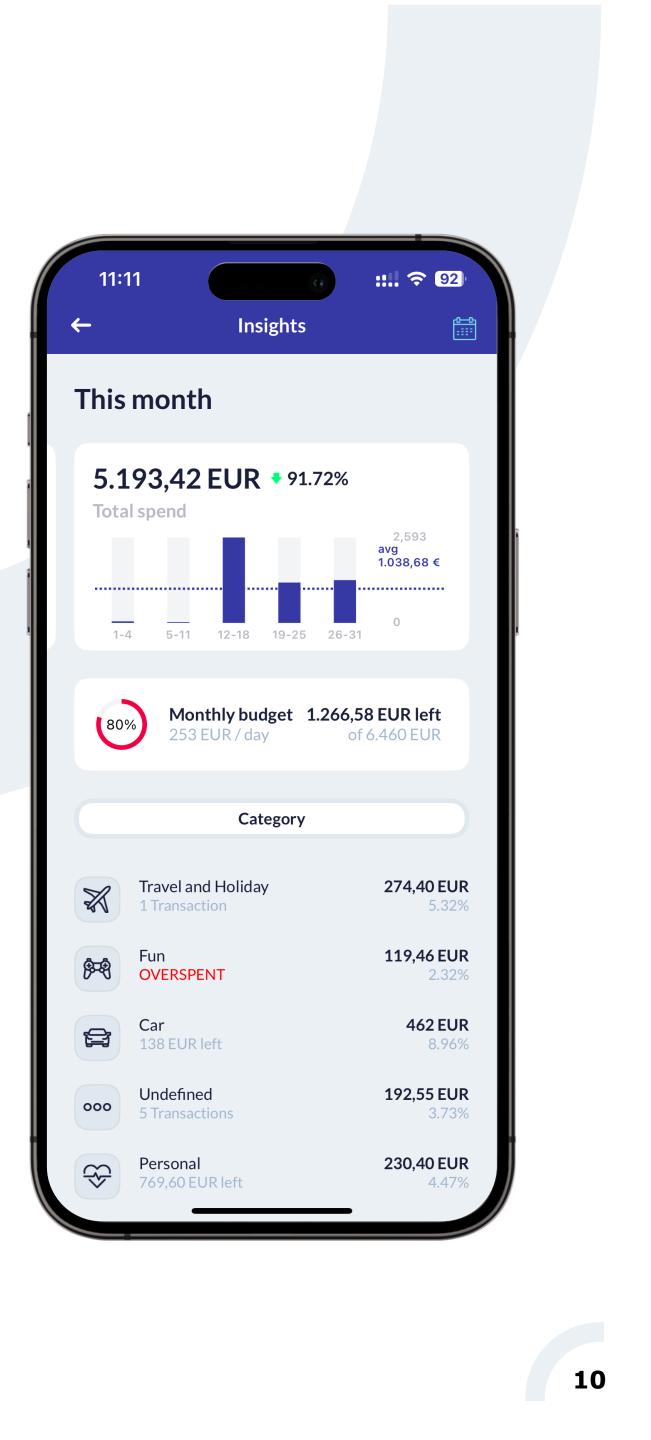
# **Insights Cards**

#### **PFM improvements**

- > **Insights Cards** personalised financial insights in a visual, textual, and numerical format.
- > Helping users **understand their financial behaviour** and offer recommendations to improve financial health and reach savings goals.
- > Weekly insights include spending overview, budget status, and category-based spending changes with comparisons to previous weeks and 3-month averages.
- > Monthly insights follow the same structure as weekly, with the addition of a savings goal progress card showing impact on goal completion.
- > Visual indicators like colour coding, arrows, and percentage changes enhance clarity and user understanding of financial trends.







## **Retrieval-Augmented Generation (RAG)**

#### How does it work?

#### **Consumes custom knowledge**

Loads and indexes your documents (TXT, PDF, DOCX, etc.) into a searchable knowledge base

#### **Retrieves relevant information**

> When a user asks a question, RAG fetches the most relevant chunks from the knowledge base.

#### **Augments the prompt**

> The retrieved context is combined with the question and sent to the LLM for generation

#### **Reduces hallucinations**

> By grounding responses in real data, RAG encourages the model to say "I don't know" when unsure

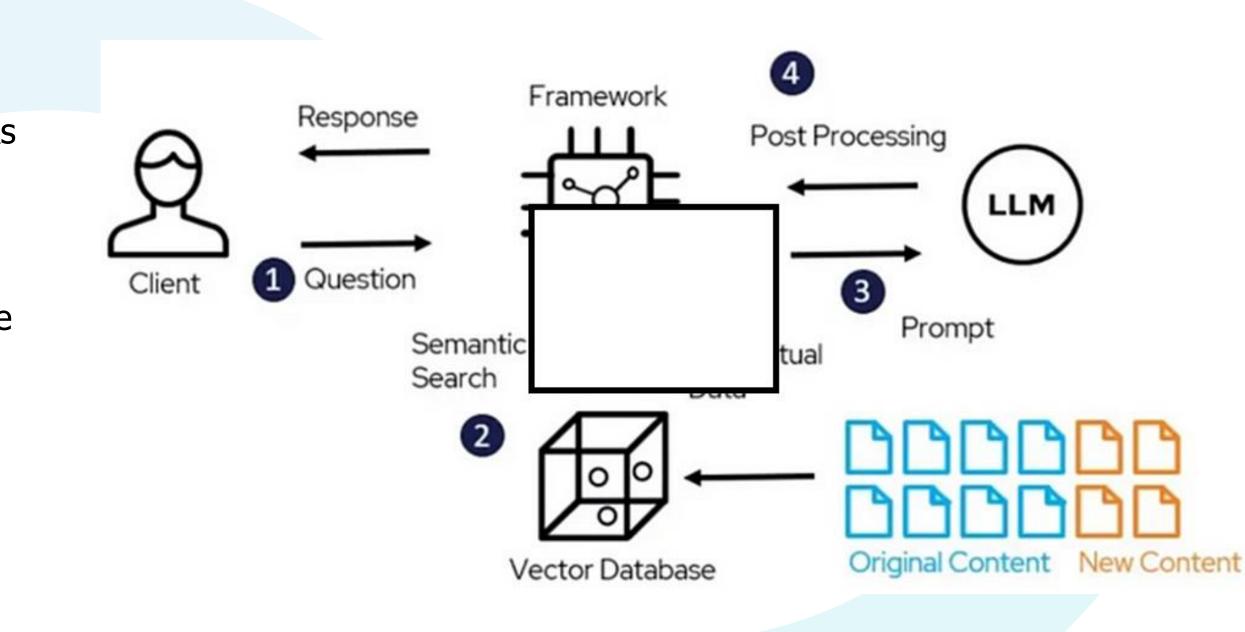
#### **Purpose: accurate answers from private data**

> Enables LLMs to answer questions using your organisation's data, securely and reliably





#### **RAG Architecture**



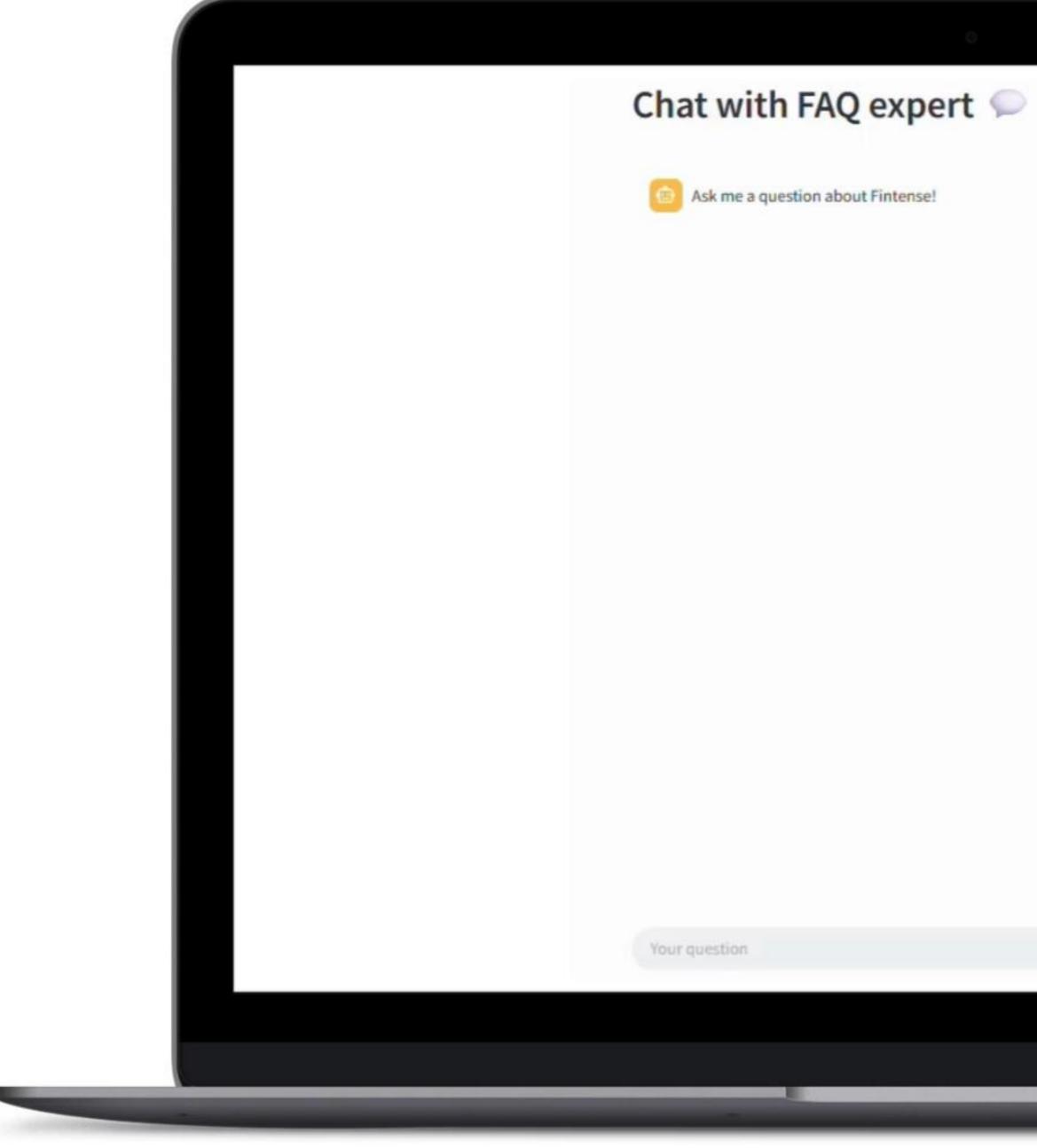
#### **FINTENSE Digital Banking Platform**







11



>

100



# Single Sign On -OIDC Identity Provider

#### **Bojana Blagojević- Solution Architect**

May 2025



# Single Sign-On with OpenId Connect

- in again.
- making it easy and secure for you to use different services without repeated logins.
- verify the user's identity based on the authentication performed by an identity provider.
- efficient user authentication across platforms.

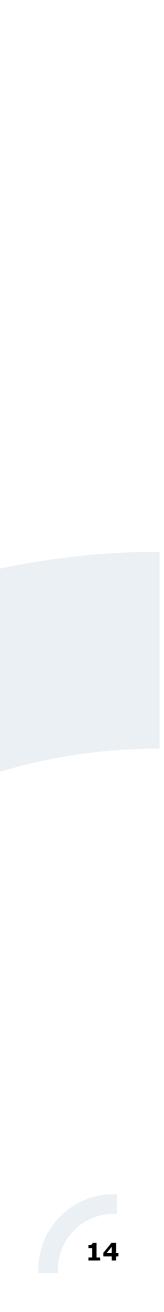


> Single Sign-On (SSO) with OpenID Connect lets you log in once and access multiple apps without needing to log

> It works by allowing your chosen login service (like Google or Facebook... Or Innova ③), to confirm your identity,

> OpenID Connect, built on **OAuth 2.0**, facilitates this by providing an identity layer that allows client applications to

> It involves exchanging standardized tokens, such as **ID tokens**, which carry user information, ensuring secure and



# Single Sign-On with OpenId Connect

- > **OAuth 2.0** is an authorization framework for access delegation.
- having to deal with the original authentication, using Access tokens).
- > OIDC provides information about the user, while OAuth provides access to resources.



> OpenID Connect is an identity layer built on top of OAuth 2.0 and it is commonly used for single sign-on (SSO)

> The primary difference between OIDC and OAuth is that **OIDC is used for authentication** (i.e. proving who you are using ID tokens), while OAuth is used for authorization (i.e. to grant access to functionality/data/etc.. without



*Client applications do not have access to the user credentials* 



#### **Client Application**

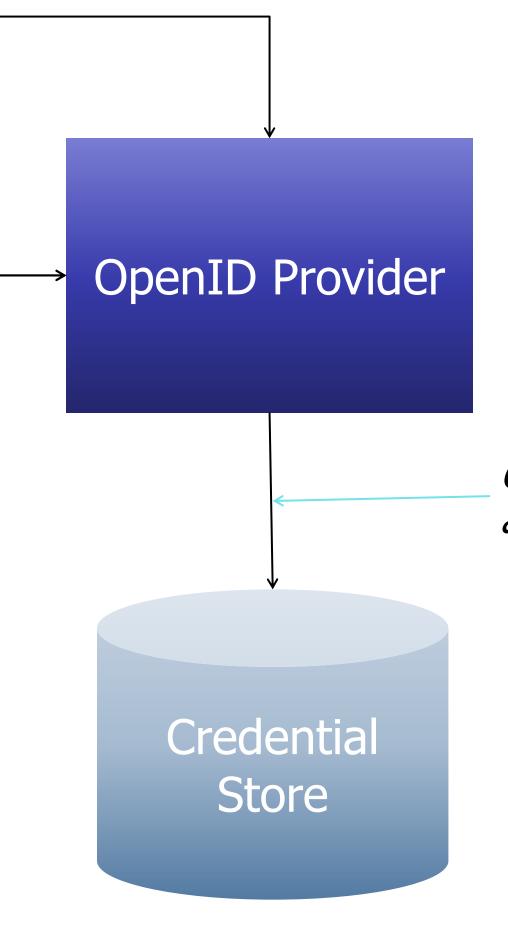
**Client Application** 

#### **Client Application**



Each client application trusts the OpenID provider to authenticate users

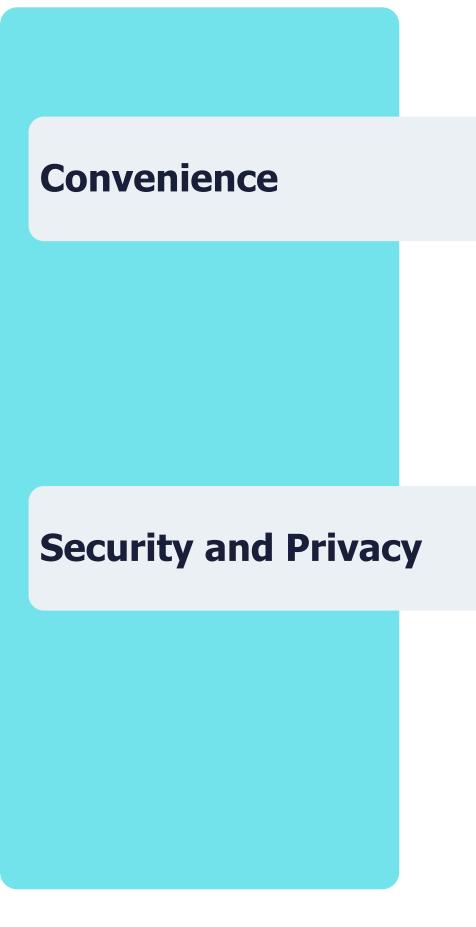
The users share their credentials only with the OpenID provider



*Only the OpenID provider has direct access to the credential store* 



# What are the benefits for the user?



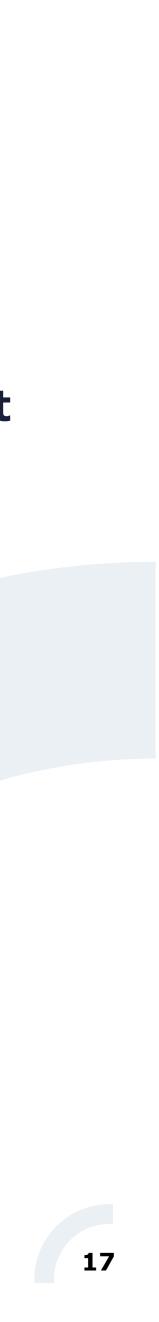
#### **Seamless and Secure User Experience**

access.

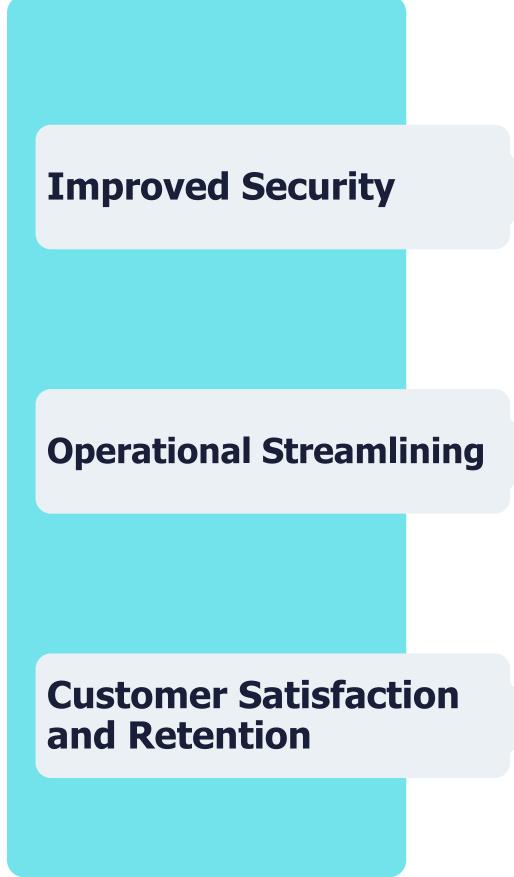


• End users can access multiple banking services and platforms using a single set of credentials, eliminating the need to log in multiple times during a session. This reduces friction and enhances the overall user experience.

• OIDC uses **secure protocols** to authenticate users, minimizing the risk of credential theft or password fatigue due to the use of multiple passwords across different services. End users benefit from **stronger security** without compromising ease of



# What are the benefits for the Bank?



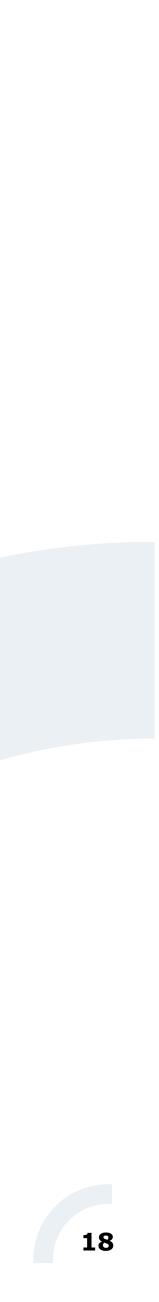
#### **Enhanced Security and Operational Efficiency**

For banks, using OIDC SSO **greatly enhances security** by centralizing and streamlining identity management. This reduces vulnerabilities associated with multiple credentials and standalone identity systems.

It simplifies IT infrastructure and management by reducing the complexity involved in managing numerous authentication systems for different applications. This **efficiency leads to cost savings** and improved focus on core banking activities.

By providing an easy-to-use, secure experience, banks can **increase customer satisfaction and loyalty**, leading to better retention rates. Happy customers are more likely to recommend services to others, aiding in customer acquisition.







# Update on the TECH STACK

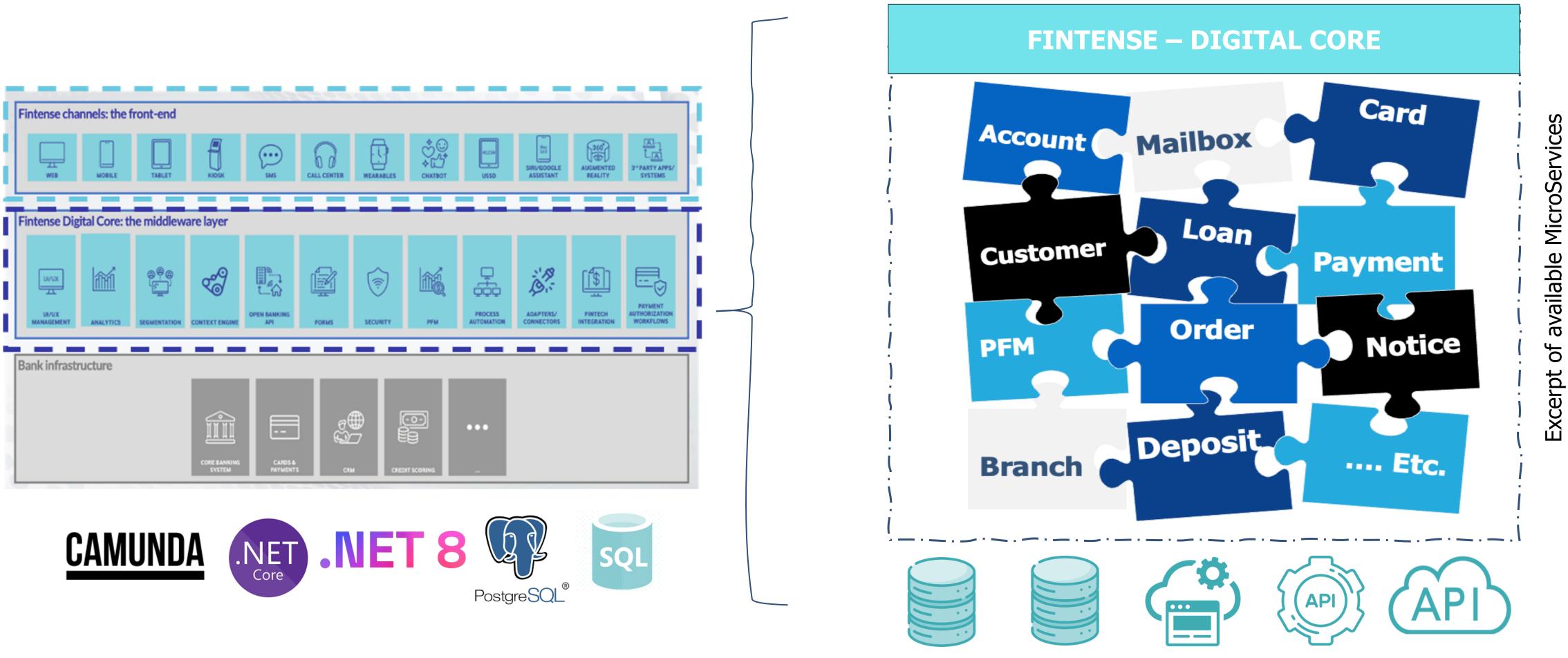
Nikola Zdero

May 2025



## **MicroService Architecture (MSA)**

#### FINTENSE is built on MSA, enabling to fulfil a fast-changing environment





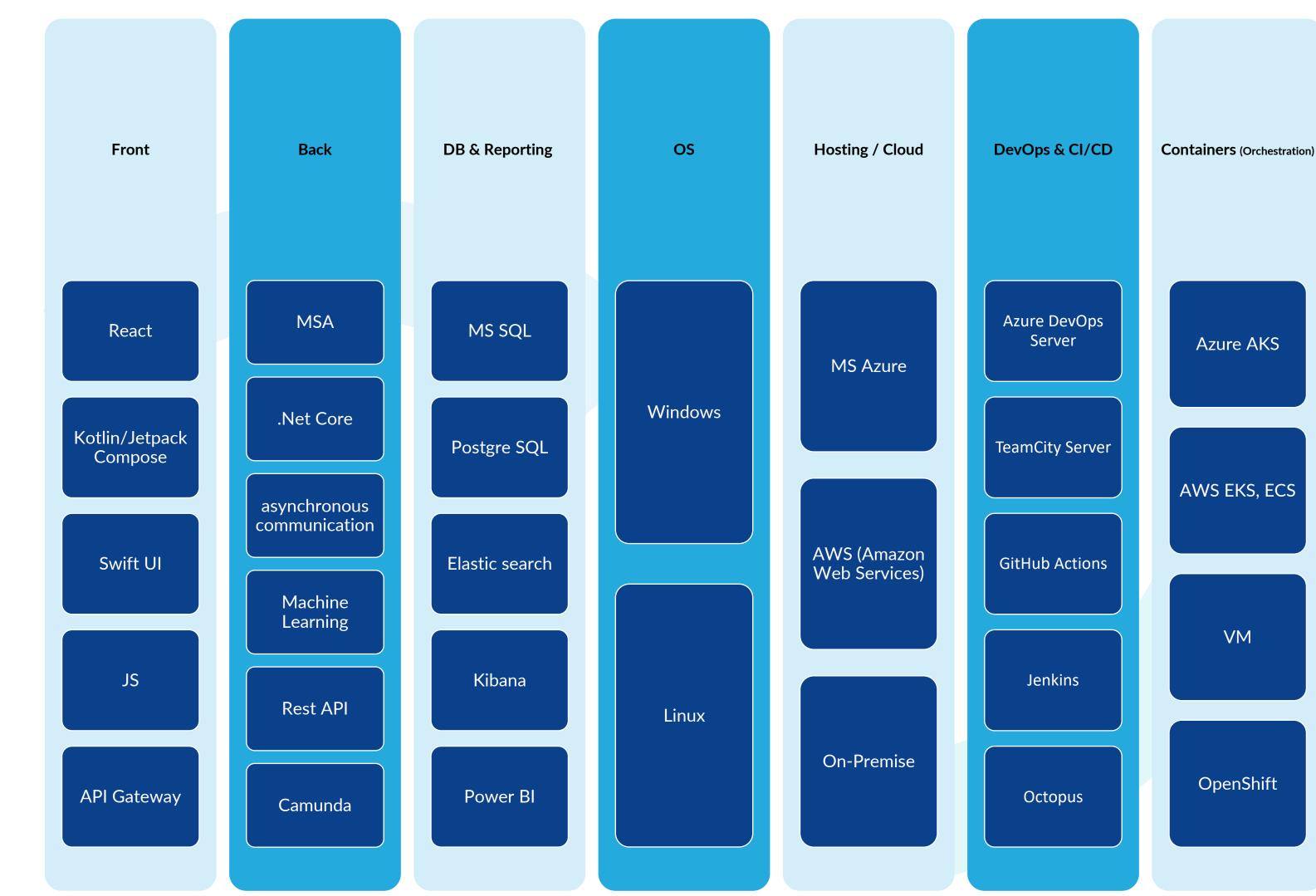




## **FINTENSE Tech Stack – Under the "hood"**

- Code "modernization"  $\bullet$
- Containerization  $\bullet$
- Automatisation  $\bullet$
- Non Microsoft DB & OS  $\bullet$
- Cloud hosting  $\bullet$
- Modular architecture (MSA)  $\bullet$
- **API** integration •







#### **FINTENSE Digital Banking** Platform





## FINTENSE is providing "Platform as an Ecosystem" approach incl. ready integrations

- (Pre-) Integration to major industry players and ecosystem partners
- Leverage bank's portfolio on a platform with Ecosystem partners for lacksquareenhanced offering per customer segment/group.
- Leverage banks business results by implementing Customer Centric Offering - Integration with CRM, CC, Social Media, Partner Ecosystem and Banks core information
- Product groups (excerpt):
  - UX/UI ullet
  - Legal
  - Insurance
  - **Enriched Security**
  - Analytics
  - Documents signing
  - **Co-Browsing**

- Core vendors (excerpt): Temenos T24 (RestAPI) Misys Equation (RestAPI) **Oracle FlexCube (Oracle SP)** Delta (Oracle SP) Aspekt (RestAPI) Absolut (SQL SP)

- - Asseco
  - Mambu



**FINTENSE Digital Banking Platform** 

















### fintense

the future of banking awaits.





CUSTOMER SUCCESS CONFERENCE 2025



W Pl yC



## We care about your feedback!

Please take a moment to share your thoughts.