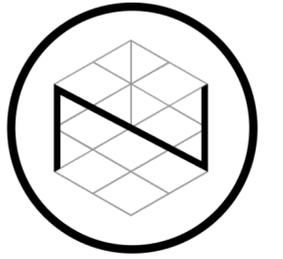
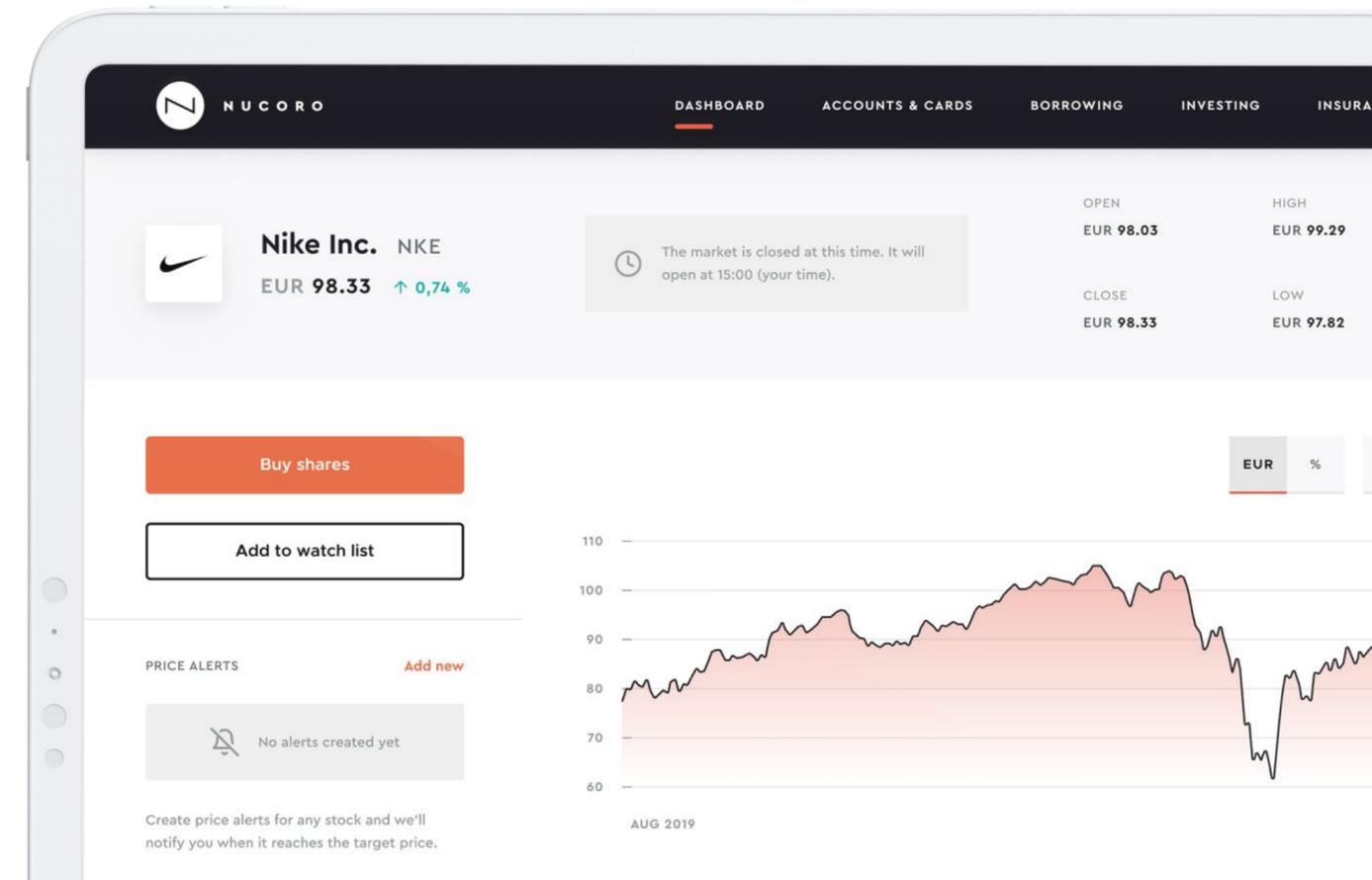


RETAIL BANKING SOLUTIONS

Launching A Stock Trading Application



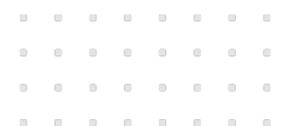
NUCORO



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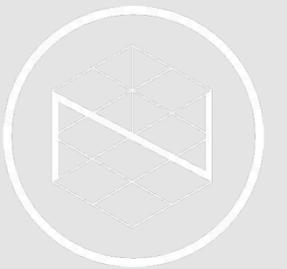


1

The opportunity

While customer preferences are changing, the good news is that by and large retail banks still have large bases of customers whose first and most important financial relationship continues to be their traditional bank.

As long as this is the case, banks must use this window of opportunity to build propositions that cater to their customers' specific money management needs.



The savings & investments opportunity

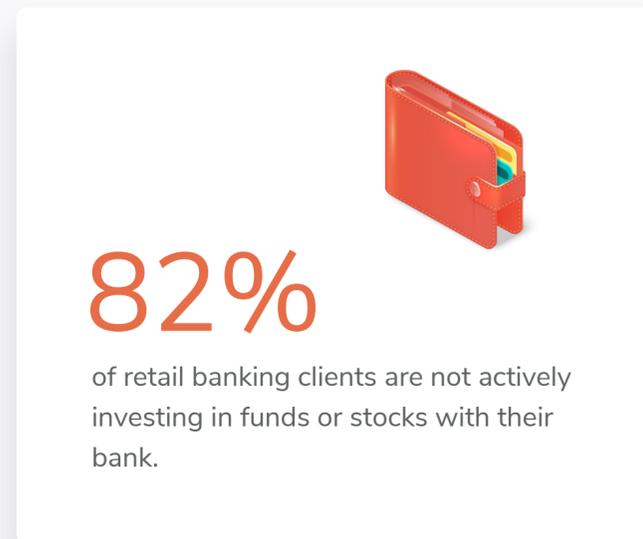


Give customers what they want.

A growing number of customers are looking for support with their finances through intuitive money management propositions - but are left out in the cold by their banks.

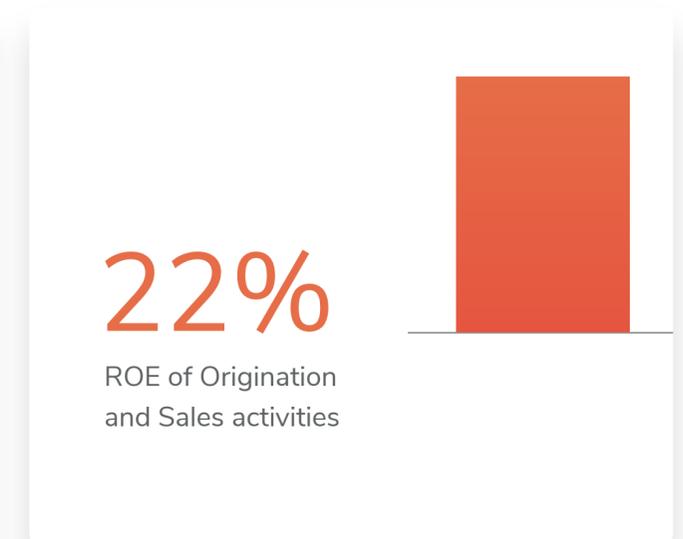
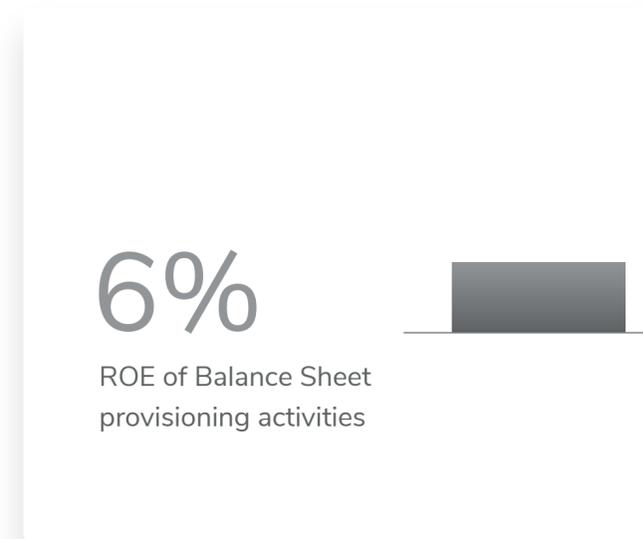


J.D. Power 2019



Strengthen your financial bottom line.

Investment, asset management and advice products shift idle funds off the balance sheet and beat capital intensive provisioning activities almost four-to-one on returns.



McKinsey 2016

1

Launching a stock trading application



The rise of the **micro-trader**



Meteoric user growth of commission-free, high engagement trading platforms during times of market volatility is a clear opportunity for banks to take advantage of to **build better customer relationships** and **drive additional revenue**.



~150k

Revolut

~400k *



~13m

Users: total adoption
06/2020

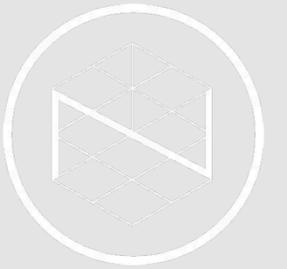
* in trading offering



2

The Audience

A key unexplored sub-segment within traditional banks existing client base is the “Let me trade” audience.



The “Let me trade” audience



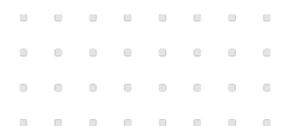
Their mindset and financial goals

- I want to invest in companies and brands I know, like and trust
- I sometimes invest only small amounts and want to pay a low flat fee for my high activity level
- I want a slick and enjoyable experience that makes investing exciting and fun
- I do not need advice. I will explore the experience on my own and will look for information elsewhere to guide my decision making
- I want to create my own portfolio and track and analyse the performance of my investments myself



The opportunity

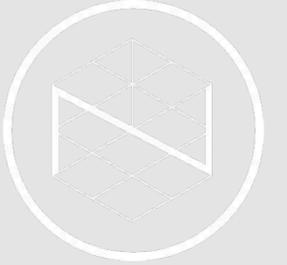
Intrigue do-it-yourself clients with sleek, exciting tools to trade on their own.



13

The Proposition

For audiences who are looking for activity-based financial solutions, the Nucoro Stock trading application built on the Nucoro Platform provides a quick-to-market solution that meets the needs of this customer group.

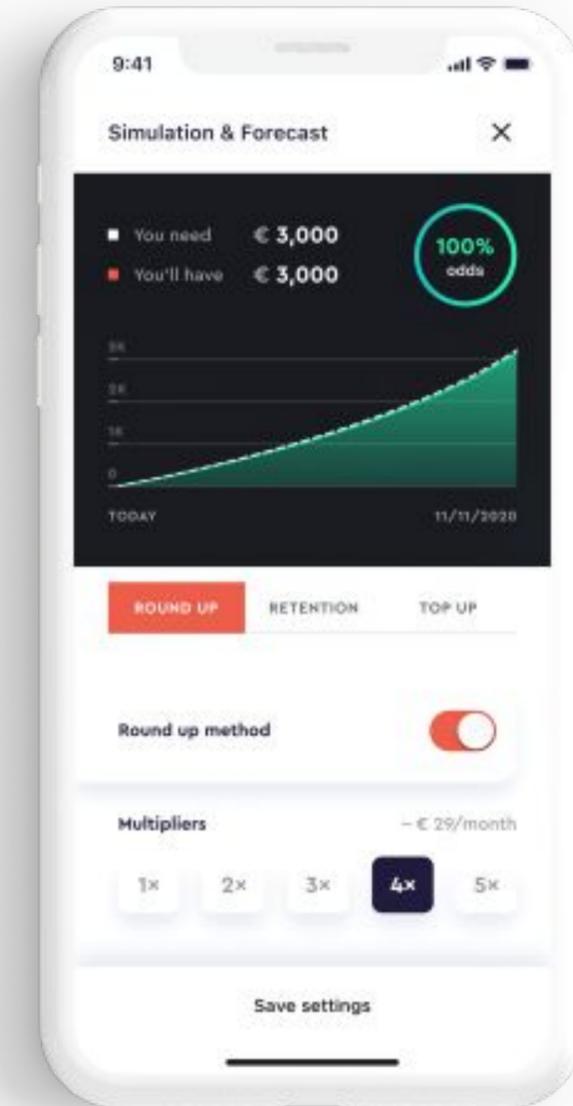


Stock Trading Application

For customers who new to investing or who want to build their own investment portfolio.

Nucoro's stock trading solution gives your customers an easy and simple way to access the stock market, empowering them to invest in the brands they love.

Customers can track their favourite companies, buy or sell fractional shares and build their own investment portfolio in just a few simple clicks.



Launching a stock trading application

Key features

Fractional Shares

Engage all customers including first-time investors by reducing the barrier to entry, allowing them to trade with small investment amounts.

Real-time prices

Use your preferred price data provider to stream real time asset prices and push live portfolio valuations to your applications.

Portfolio report and activity

Let your clients track their portfolio performance and valuation, history of orders, deposits/withdrawals and everything related to their portfolio activity.

Watchlist

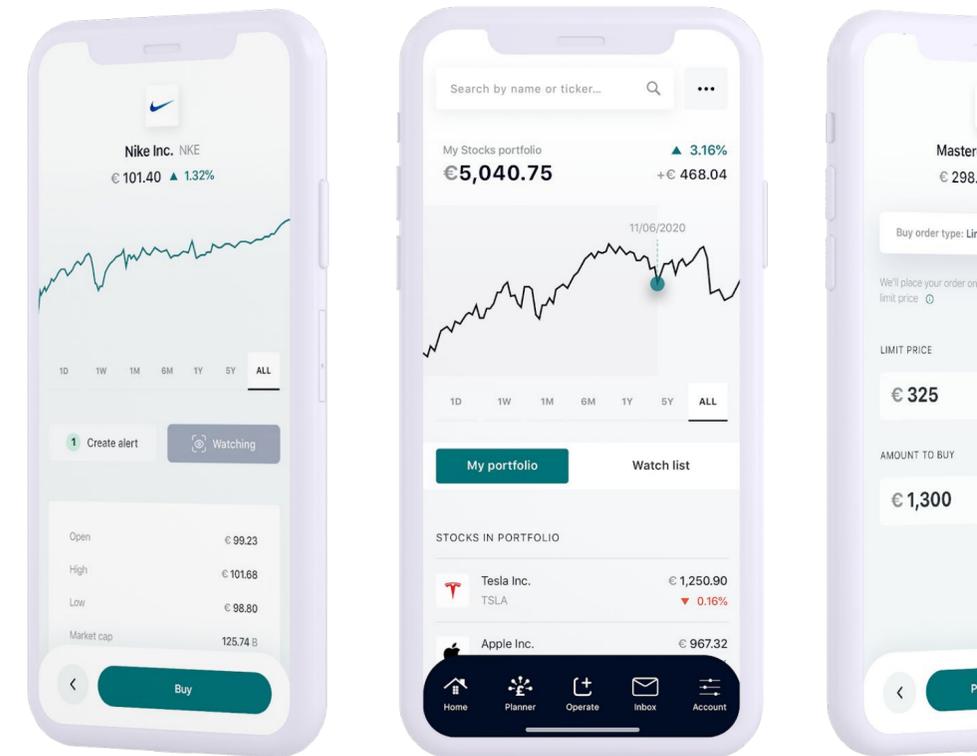
Allows users to save their picks for later if they aren't quite ready to convert. Meanwhile they can track the evolution of their favourite stocks.

Asset universe

Configure the asset universe of your platform with an instrument-agnostic system. Define custom categories and retrieve fundamentals from a data provider.

Multiple brokers, markets and order types

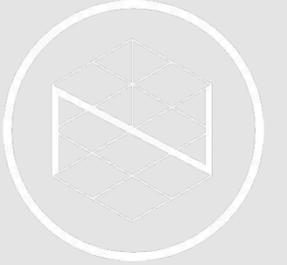
Let your users trade in different markets and automate order execution with multiple broker platforms. Allow your users to access different assets and markets from one single site.



Launching a stock trading application

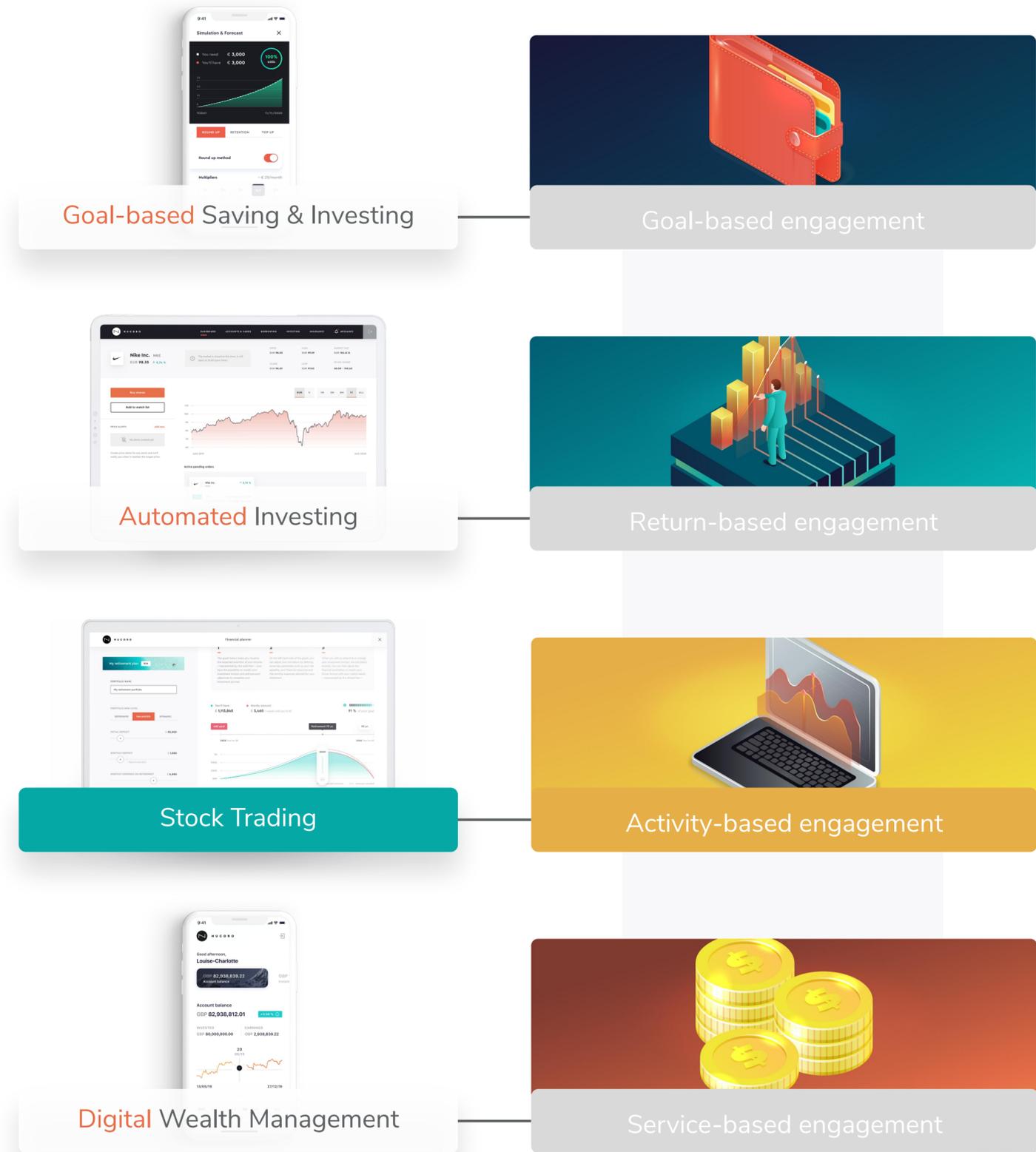
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Building with the Nucoro Platform



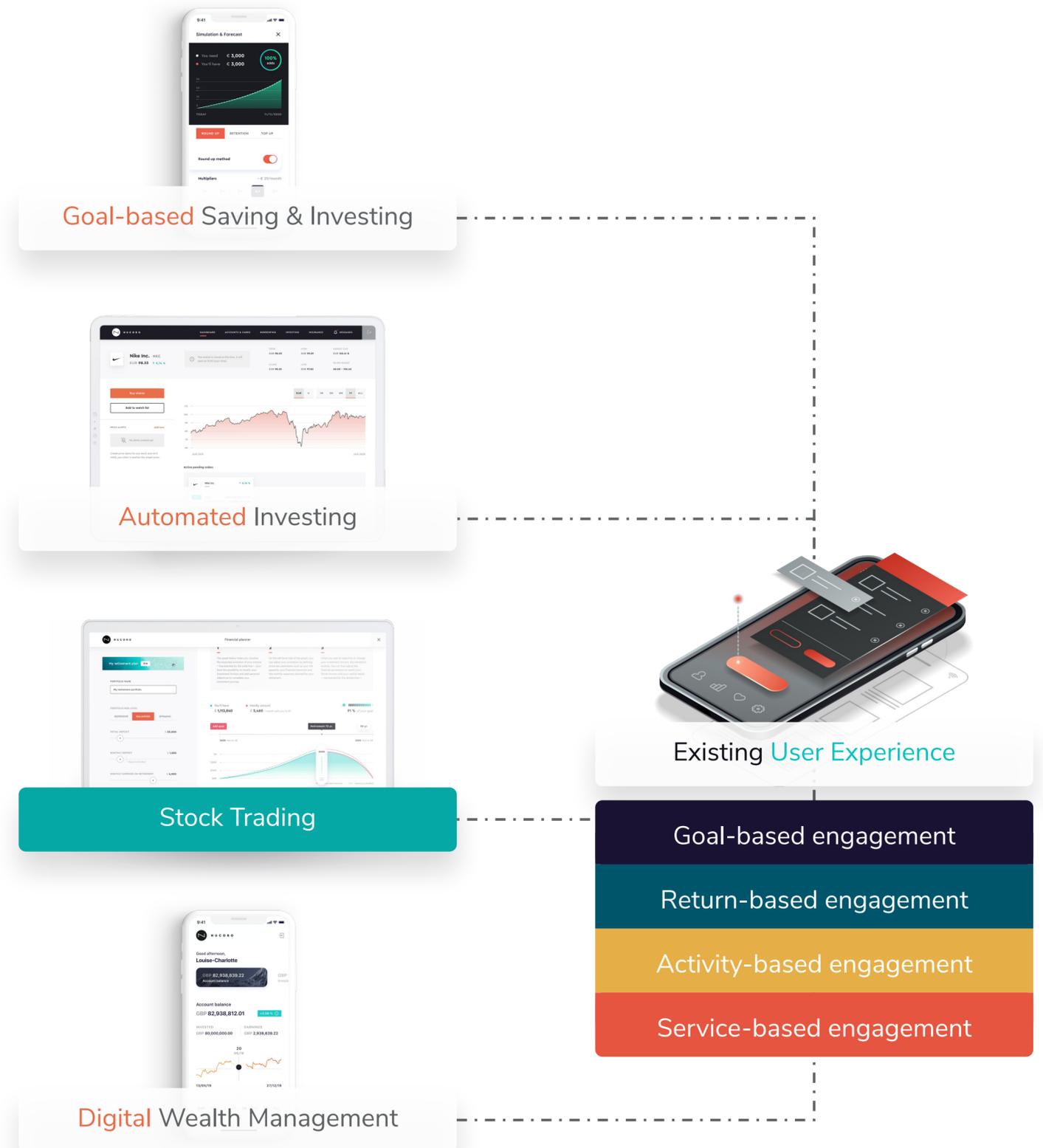
Greenfield approach

Launching a greenfield proposition enables organisations to differentiate UX, brand and offering to acquire new clients. The individual customer can benefit from experiences that are optimised for their specific touchpoints. With a shared technology foundation, additional propositions can easily be launched in later stages. As synergies from existing channels are weaker, a clear strategy for launch and distribution is essential to make this approach successful.



Integrated approach

To take advantage of existing channels, expand the experience and convert current users, new propositions are best placed within the existing and familiar environments that clients already engage with. Through a deep integration with existing systems, data and financial flows are leveraged to enhance features and reduce friction in the user journeys. Crucially, the existing experience has to be flexible enough to enable the new propositions to exploit their primary engagement drivers.



The platform approach



Building propositions with a platform approach combines the best elements of two worlds. It gives a high degree of flexibility to build tailored solutions, while maintaining the cost and speed advantage of relying on pre-build modular parts.



White Labelling

Out-of-the box user experiences and pre-configured systems bring propositions to life quickly. Limited customisation options highly constrain the ability to differentiate the offering.



Platform Deployment

Highly configurable modules and an API-based architecture enable tailored solutions that are differentiated but also quick to deploy.

References for user experiences and best practice blueprints for systems configurations further speed up development.



Custom Software Development

Total freedom of configuration and the opportunity to realise all requirements, but these come at the cost of budget-friendly development and speed to market.

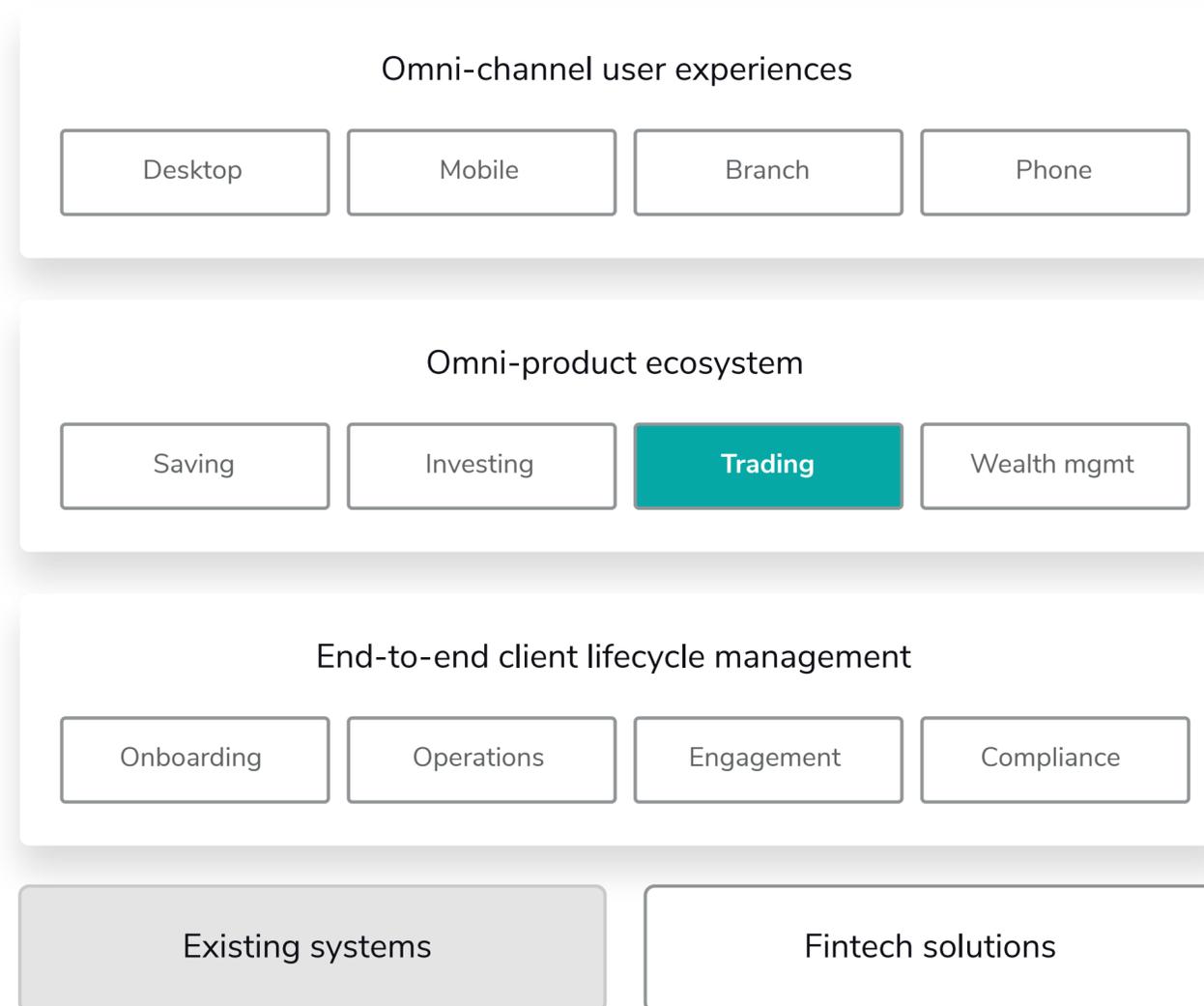
Speed

Flexibility

The platform approach for **omni-channel & omni-product propositions**

Easy implementations

A modular, cloud native, open API architecture enables speedy development and straightforward integrations.



Tailored user experiences

It is paramount that channel-specific, differentiated user experiences can be freely developed on the platform.

Flexible product universe

The platform needs to accommodate the entire range of products to provide future proof flexibility.

End-to-end automation

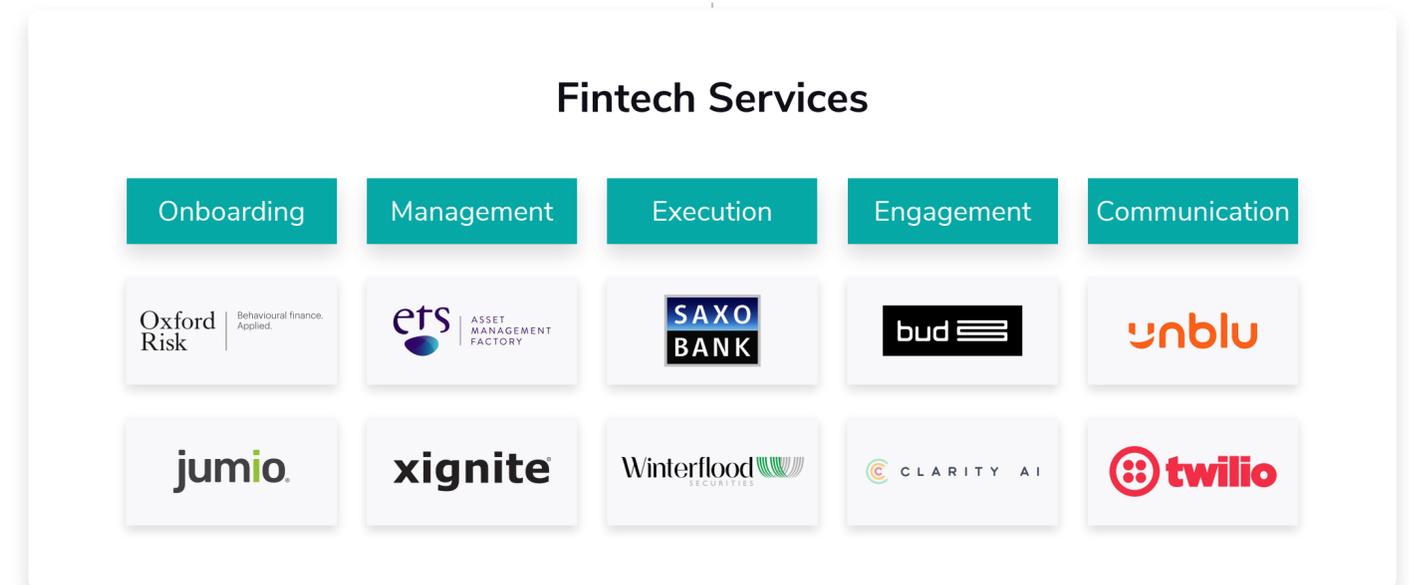
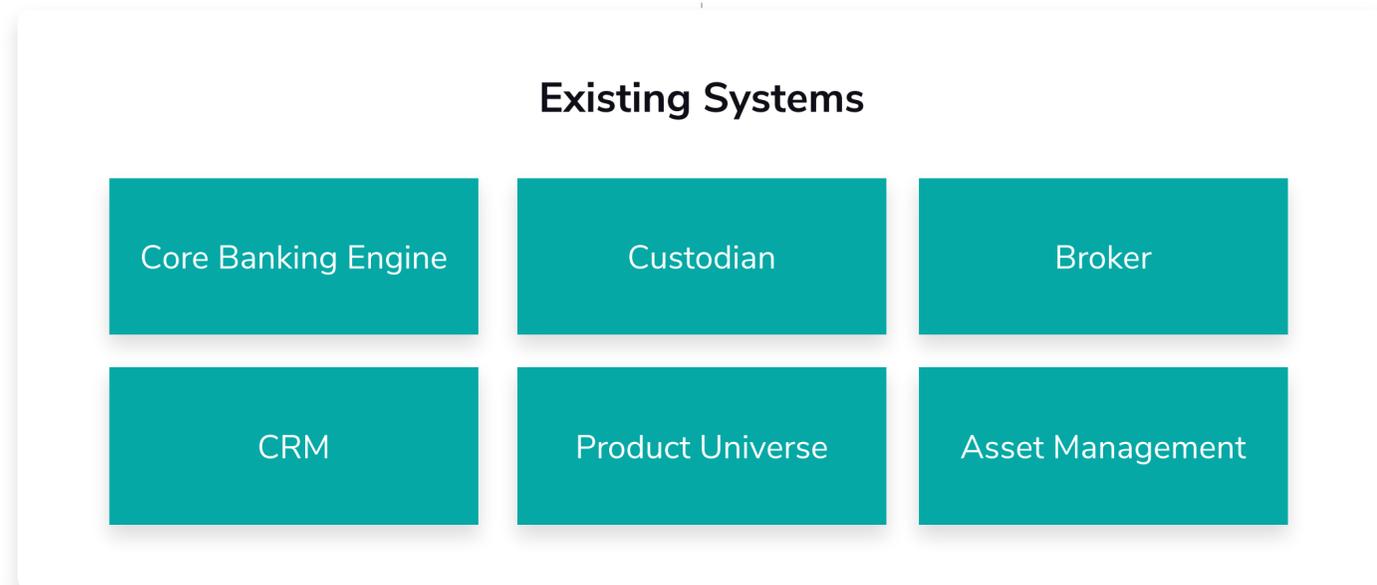
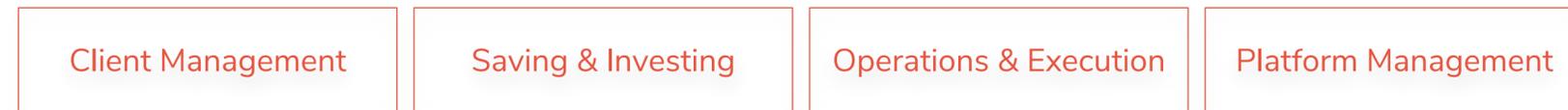
The entire value chain of the proposition automated across all steps of the client lifecycle.

Continuous innovation

A best-in-class ecosystem of technologies and services guarantees state of the art drivers to build innovative propositions.



High connectivity for rapid innovation



To accelerate speed to market, the Nucoro Platform is **easy to integrate with the tools and platforms that are deployed in your organization today**. By leveraging existing data and information, processes can be automated end-to-end and friction is removed from user journeys.

To differentiate your offering and create additional customer value, **solutions are easily extended with third-party capabilities**. By adding API-driven fintech products and services for KYC checks, asset management, custody, brokerage, communication and more to a configuration, propositions can be tailored extensively.



Different options to get to the perfect proposition



Self implementation

The Nucoro Platform is built to be easily self-implemented.

All modules follow best Python/Django implementation practices and each module provides an API to retrieve information and interact with the core. All APIs communicate with the Platform through RESTful connections in the standard JSON format.

Extensive documentation and support allow teams to build sophisticated web or mobile experiences, integrate with existing applications or connect to external services.

Frontend and mobile component references are available to further speed up the development process of new propositions.

Partner implementation

A range of verified partners is readily available to build end-to-end solutions.

Through technology training and capability sharing, our partners are able to support all project phases from value proposition workshops through to product launch.

Business Partners support the conception of digital business models that enhance client value and the financial bottom line.

Delivery Partners help our clients with the deployment of the Platform as well as the integration with existing and external systems.

Technology Partners provide essential building blocks like custody, brokerage or KYC solutions that enable complex propositions.



Cloud **native**

Dedicated environment

An isolated Virtual Private Cloud (VPC) with advanced monitoring and logging tools, load balancers, auto-scaling groups, automatic alerts and 24 x 7 support.

Continuous service evolution

The environment is automatically updated with the latest releases, deployed with no downtime.



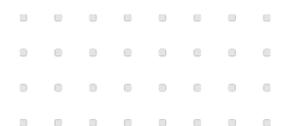
Highly **secure**

Security & redundancy

Redundant infrastructure, automated backups and procedures for restoring service ensure the environment is always secured.

Data privacy & protection

Regulator-approved data privacy and information protection policies, processes and procedures, compliant with all EU data regimes and frameworks.



Get to market, **fast**



	Solution discovery		Solution implementation		Post-live support
Client	Business case definition	Inception	Product ownership		
Nucoro	Requirements gathering	Inception	Platform & Sys. configuration	Deployment support	Maintenance & continuous updates
Partner		Inception	Platform & Sys. configuration	Implementation and integration	

Live in three months.

4

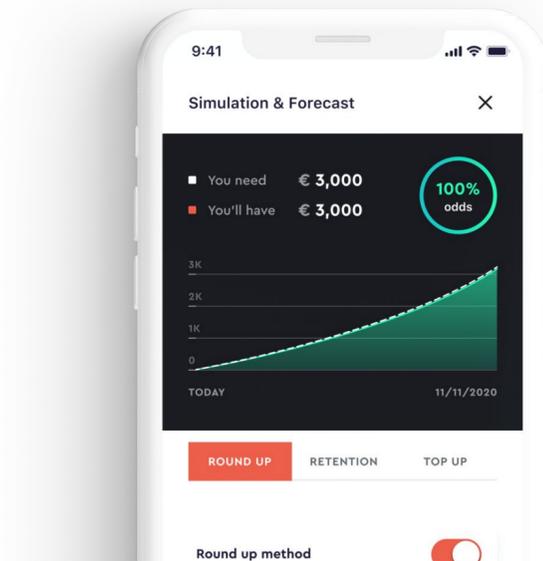
Launching a stock trading application



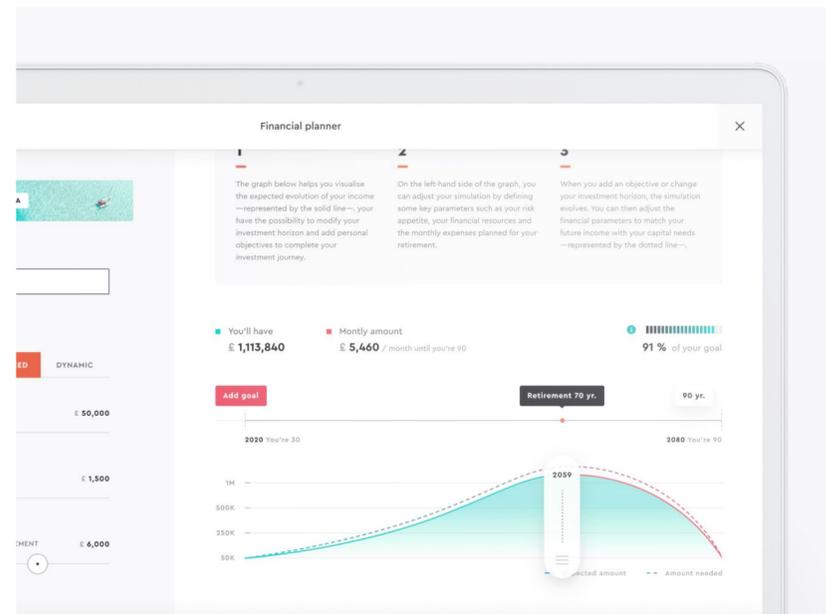
One platform for all fintech propositions.

The modular architecture of the Nucoro platform can quickly and easily be configured to enable banks to deliver on the needs of their customers and access new revenue streams through innovative financial experiences.

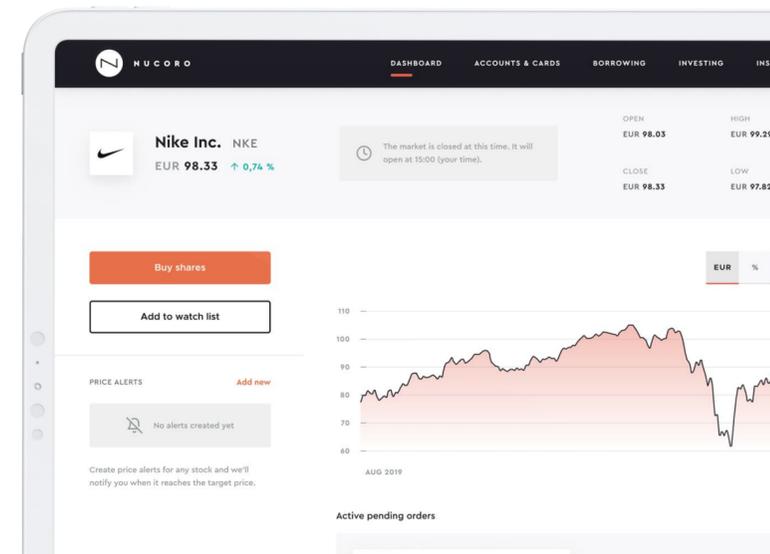
With the flexible technology infrastructure already in place, this is a quick and efficient route for firms who struggle to innovate alone - ultimately giving more people the ability to take control of their financial future.



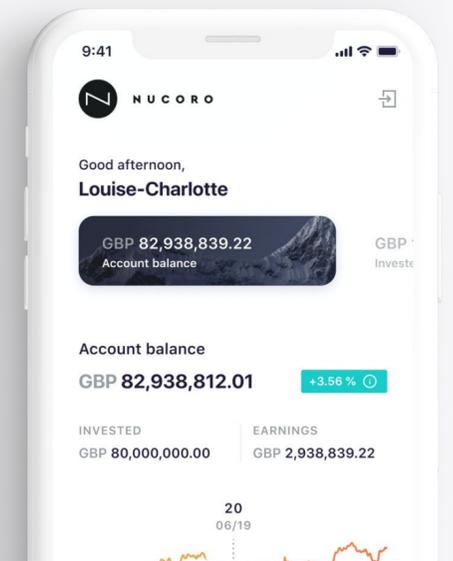
GOAL-BASED SAVING & INVESTING



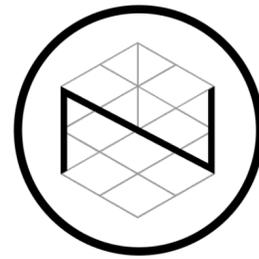
AUTOMATED INVESTING



STOCK TRADING



DIGITAL WEALTH MANAGEMENT



N U C O R O