



FINOLOGEE
DIGITAL FINANCE

Finance is now digital

A new Era of collaboration and API based
Regtech products & services

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Nice to meet you





True digital innovation, highly available.

We build & run business-critical

finance platforms since 2006.

 **mpulse**
messaging & micropayment

2006

Micro-payments & SMS
routing

95% of Luxembourg's
Premium SMS traffic

Tens of millions of
transactions per year

 | **DIGICASH**
MOBILE PAYMENTS

2012

5 retail banks, hundreds of
merchants, >100'000 users

Product & infra ops & dev -
owner is Payconiq (2017)

Millions of transactions/year,
hundreds of millions in value

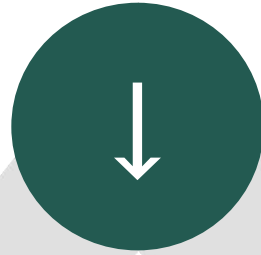
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2017

FinTech Platform with B2B2C
Apps for the financial indus.

Full in-house architecture,
developments & operations

Infrastructure partnership
with Clearstream




What we **do today**





What we do – product lines

1



KYC

- Onboarding
- KYC Lifecycle
- Consent & Signature

3



Messaging

- Digital Marketing
- Billing Optimisation
- Multichannel Routing

messaging & micropayment


2



Payments

- PSD2 Compliance
- SEPA Direct Debit
- M-Payment  DIGICASH
MOBILE PAYMENTS
- SMS Micro-Payments 
messaging & micropayment

4



Platform

- FinTech Hosting
- API Marketplace
- License as a Service

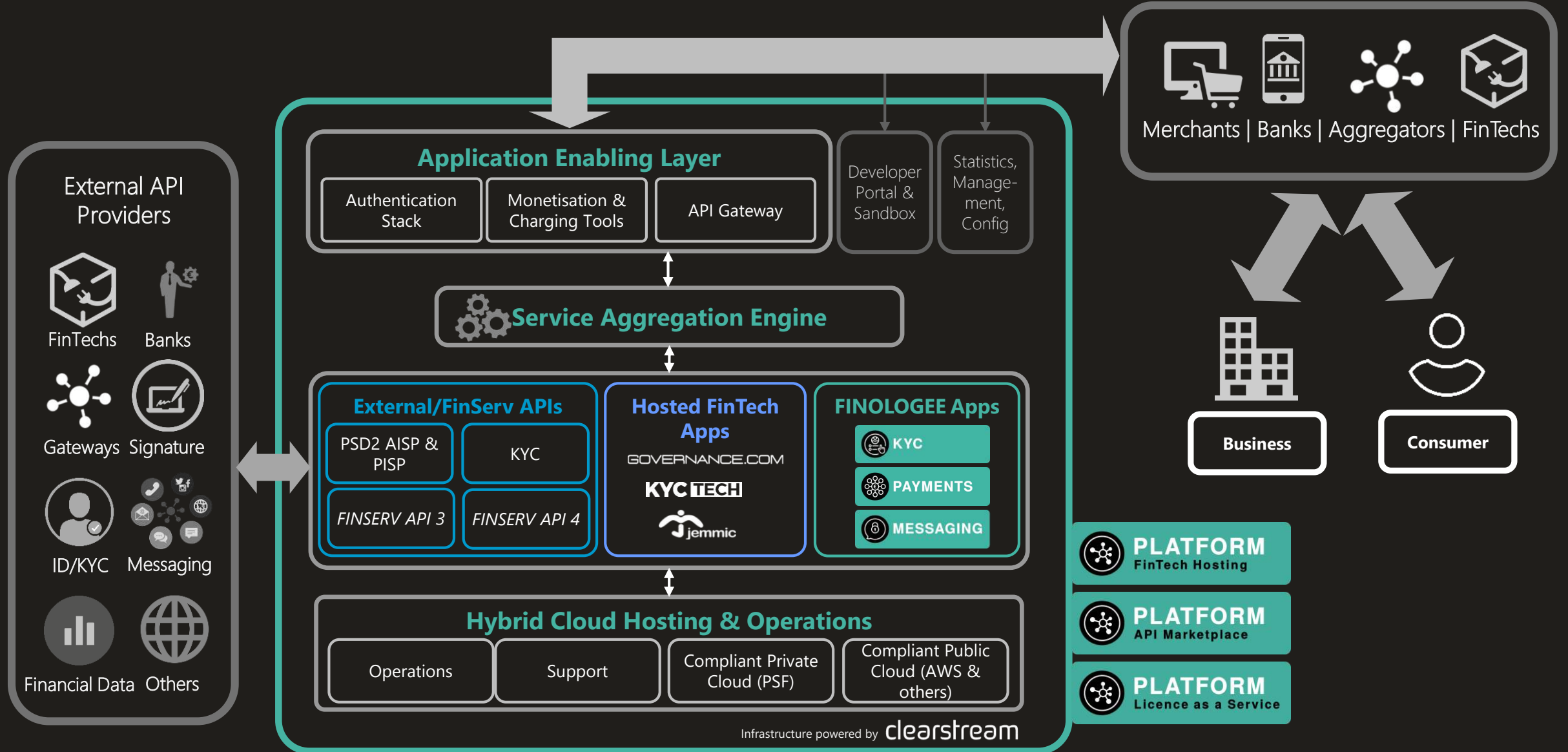


An **API Marketplace**, what for?



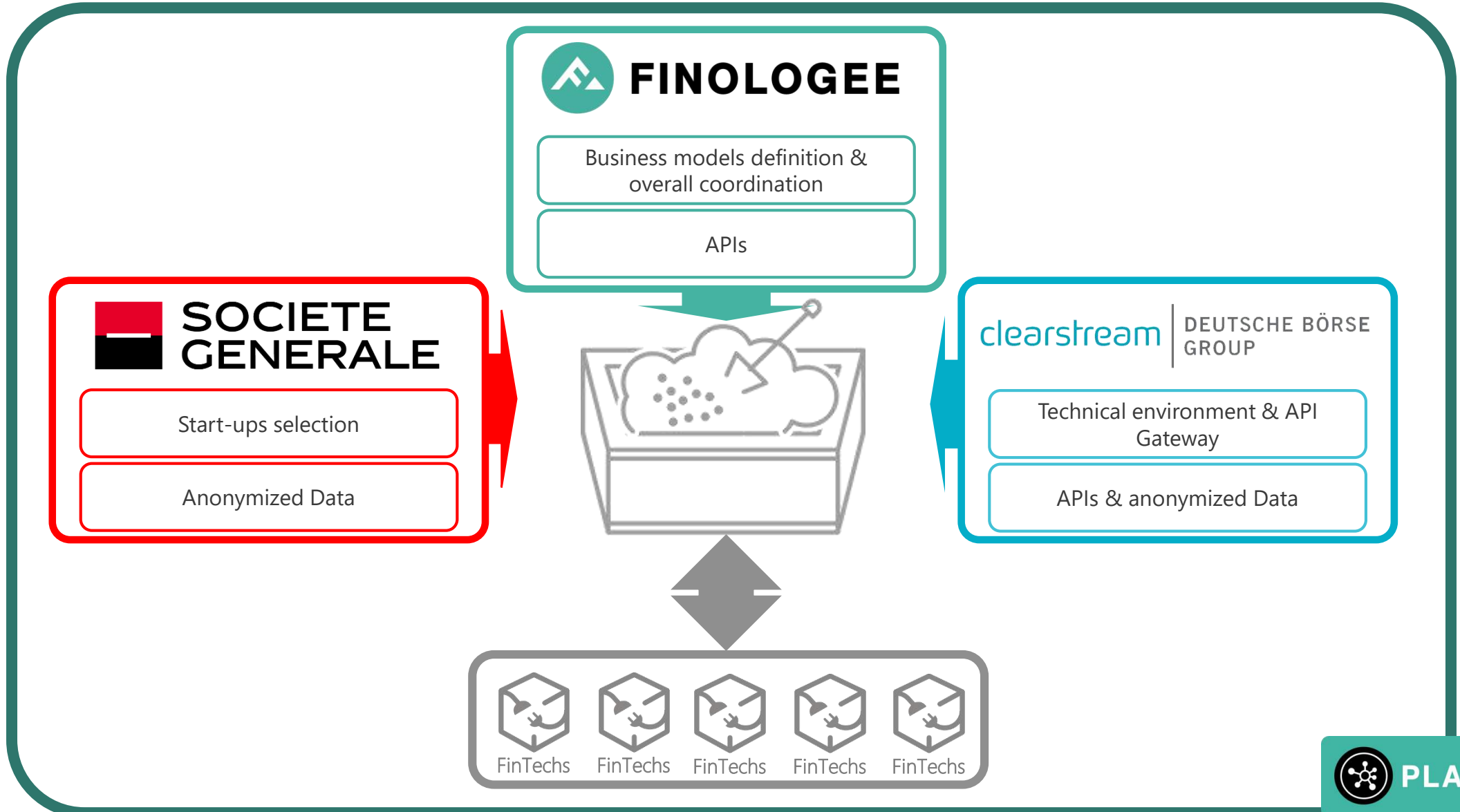
The FinTech Acceleration Platform

by Finologiee & Clearstream Services





Example of a collaboration - #LePlateau Lux



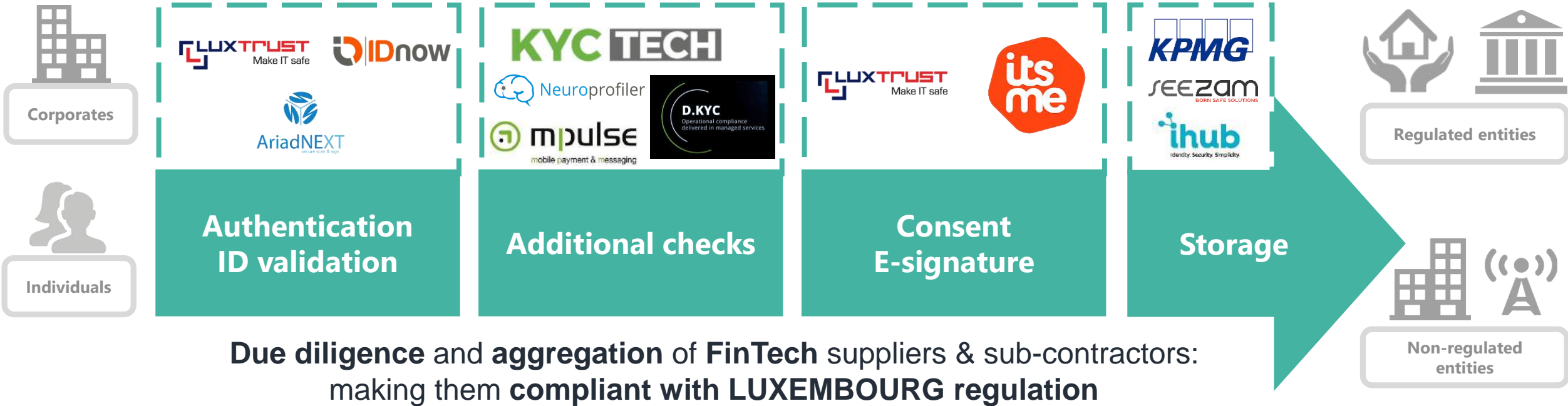


API based **KYC products**,
what could that be?



Customer onboarding using APIs

Outsource your onboarding to provide a best-in-class experience to your customers

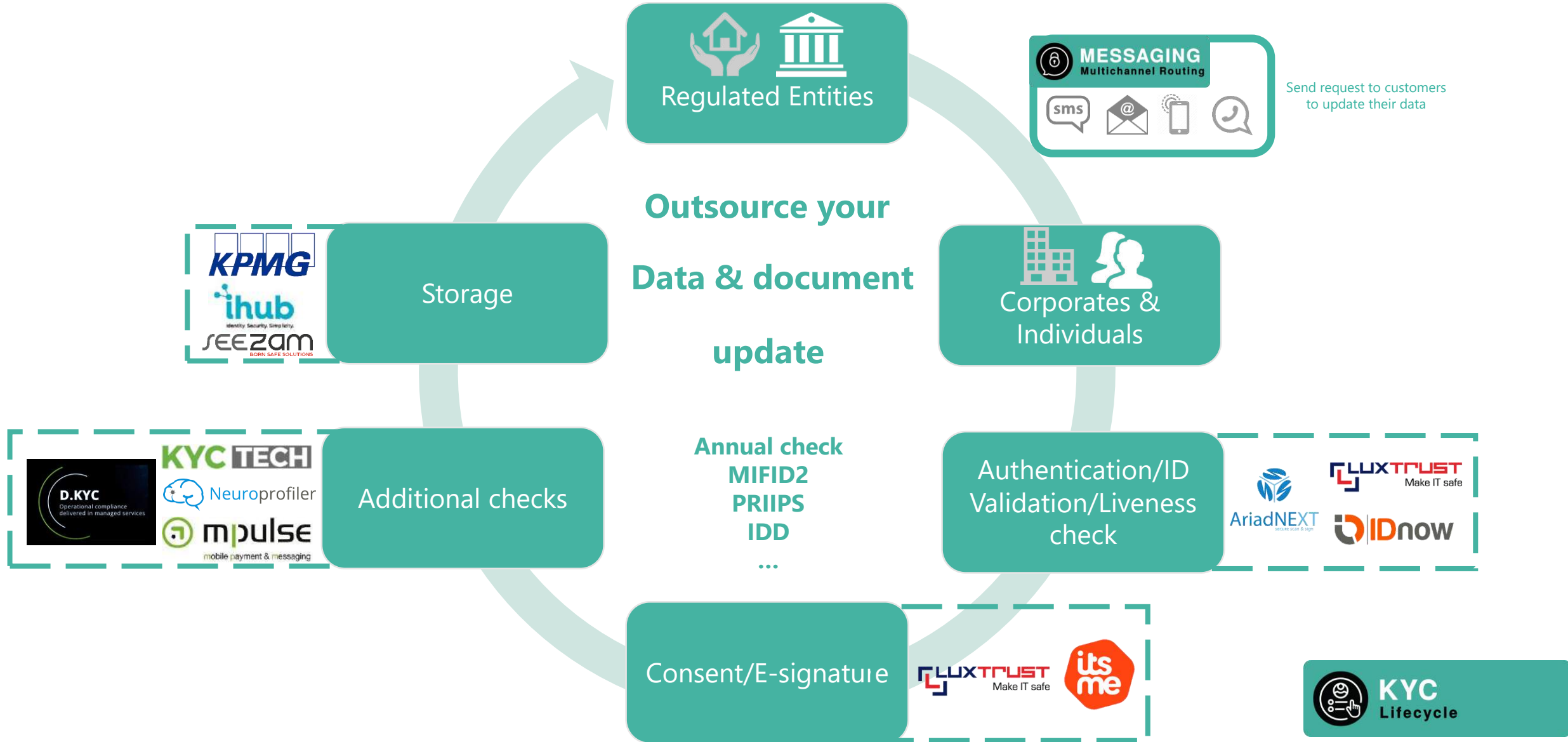


**Due diligence and aggregation of FinTech suppliers & sub-contractors:
making them compliant with LUXEMBOURG regulation**





KYC Lifecycle management using APIs

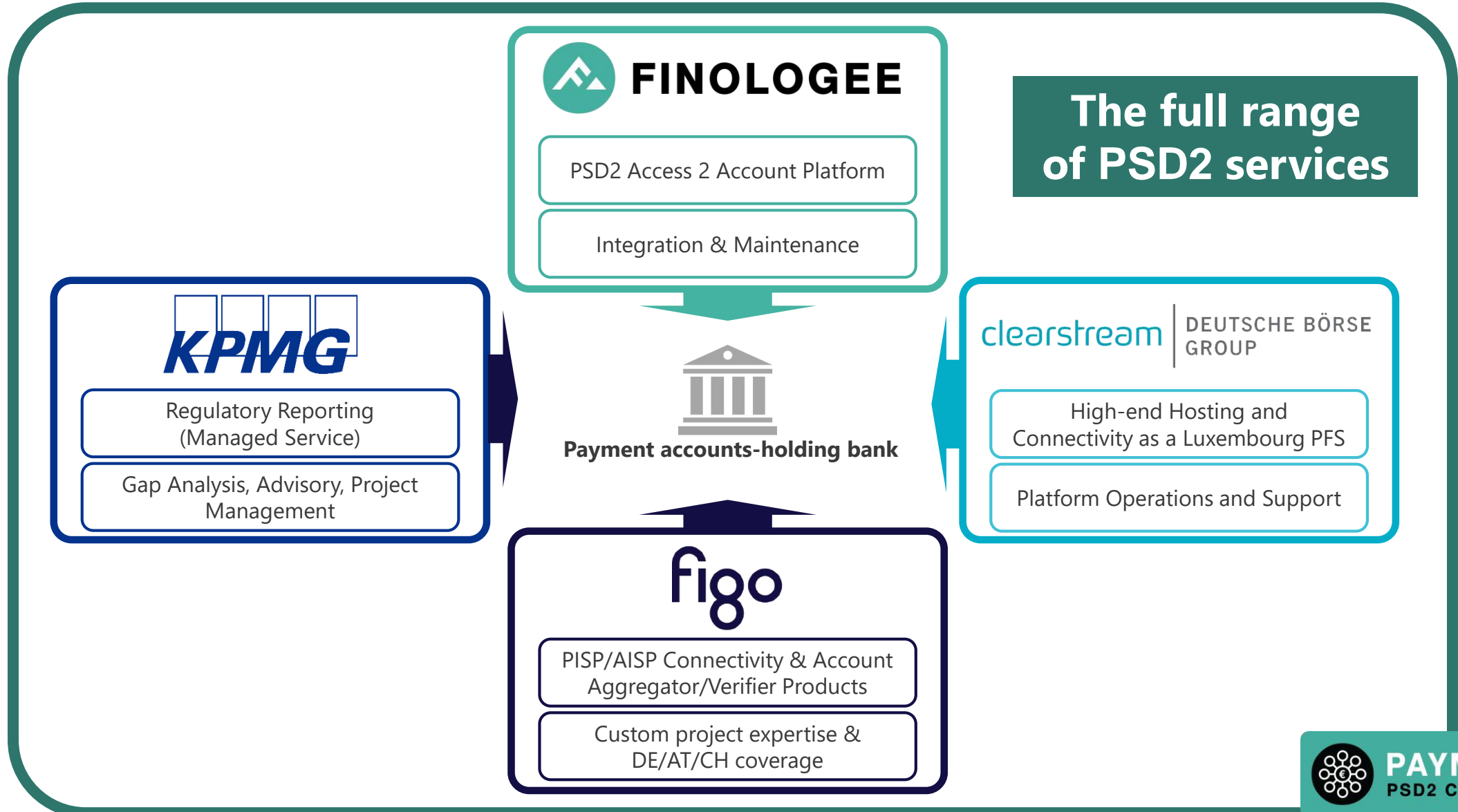




What about API based
payment products?



PSD2 AISP/PISP compliance – combined offer





How does it apply to **Messaging**?



Interacting & delivering messages to customers





Why should I outsource
Regtech products & services?



What you'll get (only with us)



**One-stop-shop
for best-in-
class FinTech**

Due diligence and aggregation of best-in-class FinTech suppliers & sub-contractors: making them compliant with LUX regulation



Total Neutrality

Fully neutral & independent shareholder structure, operations & development teams, no strategic conflicts of interest



**Full regulation
compliance**

**Aligned with CSSF regulation, MLD4, PSD2, eIDAS, GDPR ...
'Support PFS' license* (2 audit levels, right to audit, professional secrecy ...)**



**High-end &
compliant
Hosting & Ops**

**Hosting & infrastructure operations by Clearstream
Operated under Luxembourg PFS license (both Finologiee & Clearstream) → Substantial economy of scale**

Infrastructure powered by **clearstream**

*Final approval still pending



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