



FINTECH TOUR

Luxembourg 2020

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FRENCH DELEGATION 2020

Bank as a Service Platform Behavioral finance Asset Management and Securities software AI technology Real-time data management and analytics platform



NEUROPROFILER

Neuroprofiler assesses investors profiles using gamification and behavioural finance to increase sales and engagement. Neuroprofiler helps financial advisors better assess the risk profile of their clients for business and regulatory purposes. We provide them with online, MiFID II - compliant and gamified questionnaires based on behavioral finance.

We are based across Europe (Paris, London and Geneva). We have taken part in several accelerator programmes in Europe and beyond such as Kickstart and Fintech Fusion in Switzerland, BNP Paribas WAI in France, Unbank Ventures in the US, Super Charger in Malaysia.

Our clients include private banks, universal banks and independent wealth managers in Europe.

Main References: Société Générale, MAIF, One Swiss Bank, Notz Stücki, Investglass

Project example: Implementation of MIFID II/LSFin compliant risk questionnaire for international private banks

Strength: Behavioral finance for accuracy and predictive power; Machine learning for an adaptive questionnaire; Gamification for a fluid and enjoyable user experience

Worldwide export activities:

- with Finvia in Germany;
- with One Swiss Bank, Investglass, Swissquote, Notz Stücki, Alpian in Switzerland
- with Startalers, Société Générale in Luxembourg.

<https://www.neuroprofiler.com>

Spoken Languages: French and English

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OMEGA FINANCIAL SOLUTIONS

We are a major French Asset Management and Securities software company. Our team worked in financial markets and developed Gaia about 20 years ago. Our solution Gaia is a recognized, cost-effective, front-to-back portfolio management solution, used by large and diverse asset management firms, mainly in France and in the Middle East. Gaia is a comprehensive, front-to-back, cost-effective tool. It is modular and customizable. Our clients only pay what they really need. Gaia has been developed by market professionals and is used and recognized by major asset management companies.

Main references: AG2R La Mondiale (France), OSTRUM AM (France), Bank Audi (Lebanon), BlomInvest (Lebanon)

Project example: Setup Gaia for the Front and/or Middle and/or Back office teams of an asset management company. Here is a summary of the key steps of the implementation:

- Understand client's current technological stack and business teams
- Understand client's current workflows, and define together how Gaia will be integrated into those workflows
- Migrate all available and historical data to Gaia's database
- Setup Gaia and provide training to the different teams
- Provide continuous support to our clients

Strength: In a nutshell, Gaia is a cost-effective comprehensive front-to-back solution. It covers all the verticals of the asset management industry and that has been developed by finance professionals. Gaia is being used by large French asset management and insurance firms and middle eastern banks. Gaia is easily customizable to your workflows and processes; it is a cost-effective solution that will give you control over your budget. We have a long-standing relationship with all our clients. We provide a strong, efficient, and easy-to-use software, our team of finance professional offer continuous quality service and support, our committed development team is always available to tailor Gaia to your specific needs. In summary, our Asset Management Solution Gaia is:

- Front-to-Back – It covers all Asset Management Business
- Done by a team of experts
- Cost-Effective - Only pay for what you really need
- A reporting Toolbox - A set of tools (web-services, etc.) to process your data
- Established - Endorsed by the market

Export activities with Lebanon

<http://www.omega-financial-solutions.com/>
Spoken Languages: French and English

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TREEZOR

Payments platform working in the Banking as a Service domain. We cover the payments value chain, from putting money on a wallet (either via card or via bank transfer) to creating the wallets & paying with a card. Treezor is an independent provider and a banking-as-a-service platform (BaaS) for Fintechs.

Founded in Paris, Treezor owns a European License (ACPR) and is one of the approved suppliers for MasterCard®.

As an e-money issuer and a payment institution, Treezor offers white label solutions (card issuing, acquiring, SCT, SDD...) for neobank, marketplace, crowdfunding and collaborative platforms. With over 500 million transactions processed, Treezor is an expert in payments and risk management.

Main references: Our customers are large financial technology start-ups such as Lydia, Swile, Qonto, Zelf,

Project example: Creation of neobank B2C or B2B (i.e Lydia, Qonto)

Strength: We provide the technical and regulatory framework for any company to start a bank or include payments into the value proposition.

- Quick and smooth implementation.
- Regulatory expert;
- Can address neobank use case but also many more, such as Mobility, Expense management, Market place.

Export activities with EU

<https://www.treezor.com/>

Spoken Languages: French and English

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OWI

OWI has developed and improves everyday a proprietary AI technology for companies who have to deal with many internal and external requests in natural language. Along with this innovative self-learning AI, OWI provides support and consulting services to implement the solution and make it more and more useful.

Main references: Among the most relevant references: Société Générale, BNP Paribas, Fortis, MAAF, GMF, BPCE Assurances, CEGC, MIF, BCF, Orias for Mail Management. MGEN, CANAL +, Harmonie Mutuelle for analytics on written and voice channels.

Project example: Société Générale : OWI.Mail (OWI AI for email management) implemented for the retail bank to help customer agents with answer suggestion and relevant knowledge and to send automatic answers in the bank app for customers (20% of the flow automatically processed). Groupama Protection Juridique : documents analysis via OCR and semantic analysis of emails to identify urgent legal matters and help legal experts prioritize their actions EDF : for the accounting department in charge of the +10 000 suppliers, bills and purchase order + email analysis to help accountants, response with detailed payment status is automatically produced and answers are suggested to accountants. Average time for processing an email reduced from 8 minutes to 2 minutes.

Strength The heart of OWI AI is its powerful proprietary semantic engine:

- high level of reliability: above 95% of contractual engagement and similar measures by our customers
- self-learning capacity: starting with a few hundreds to a few thousands' emails (compared with + 100 000 emails for some competitors)

Our tools made for business operatives to adapt the solution to every need:

- business operatives can change the rules and the knowledge, monitor the self-learning processes with user-friendly tools requiring no programming knowledge at all

Our methodology:

- between two and six months to implement and launch production of OWI.Mail (six months for the Société Générale for example)
- possibility to work directly with OWI or with partners

Integration:

- OWI PAI is a standardized API facilitating every connection to other systems
- OWI already integrated in Genesys, WL Trusted Interactions, WL Contact, Outlook Exchange, Exchange 365, Salesforce, etc.

Export activities with our partner Worldline is implementing OWI.Mail for Fortis in Belgium

<https://www.owi-tech.com/en/>

Spoken Languages: French German and English

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SCALED RISK

Scaled Risk is a real-time data management and analytics platform, created in 2012 by experts in big data technologies and finance.

- Our philosophy: Offer financial institutions the flexibility and elasticity of "big data" technologies to meet new business and regulatory challenges.
- Our vision, to leverage the advantages of Big Data technologies on reporting, risk, and compliance functions

Financial institutions rely on Scaled Risk every day to overcome today's most difficult challenges in performance reporting, risk management, and regulatory compliance, for a fraction of the time and cost. Built by a team of big data experts, our platform has introduced multiple innovations adapted to your needs to accelerate your digital transformation:

1. Faster Data projects, thanks to the availability of data and the collaboration of teams around a platform
2. Agility of a measurable ROI, thanks to a proven, robust platform and a team of experts ready to handle complex data subjects
3. A record time of integration, on-site, in SaaS, in the cloud, to deploy your new services as quickly as possible

If you think your reporting & analytics processes are too slow, too rigid, or too expensive, we can help.

Main references: BNPP AM, Naval Group, CM CIC AM, Aviva IF

Project example: many uses cases in the financial field: ALM, Regulatory Reporting, Liabilities Management, Model Management. Example of ESG Platform:

- Reconcile heterogeneous data flows (MSCI, Vigeo, ISS, internal data...) and to historize them.
- Automate data quality rules
- Create simple dashboards with a very fine level of granularity
- Carry out simulations, back-testing, and cross-checking of extra-financial and financial data
- Generate ESG reports in one click

Strength: We offer an integrated data platform from data connection to operation:

- On the integration / data connection part: we integrate the data in their original formats without prior transformation and have more than a hundred connectors (API REST, ODBC, Spark, Python, Excel ...).
- On the storage side: we historize all the data thanks to a NoSql database allowing a complete auditability of the data, processing, and calculations.
- Data preparation: we have integrated an ETL at the click of a button to let the business teams integrate their transformation rules.
- On the visualization part: we provide an integrated BI tool to create analytics quickly. "

No **export activities** but partners in Switzerland

www.scaledrisk.com

Spoken Languages: French and English

Maxime Cuny - Business Development

Thierry Duchamp - CEO

Event Sponsor: GSK Stockmann

GSK Stockmann is a leading independent European corporate law firm with over 200 professionals across our offices in Germany and Luxembourg.

GSK Stockmann is the law firm of choice for Real Estate and Financial Services. In addition, we have deep-rooted expertise in key sectors including Funds, Capital Markets, Public, Mobility, Energy and Healthcare. Our advice combines an economic focus with entrepreneurial foresight. That is what is behind: Your perspective. For international transactions and projects, we work together with selected reputable law firms abroad.

In Luxembourg, GSK Stockmann is the trusted adviser of leading financial institutions, asset managers, private equity houses, insurance companies, corporates and FinTech companies, with both, a local and international reach. Our lawyers advise domestic and international clients in relation to Banking & Finance, Capital Markets, Corporate/M&A and Private Equity, Investment Funds, Real Estate, Regulatory and Insurance as well as Tax.



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More about us: www.gsk-lux.com and www.gsk.de
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