

Fintech Partnership Symposium April 1, 2021

Financial services are at an inflection point Now more than ever, community banks and FinTechs are turning to each other to drive growth



Partnership challenges

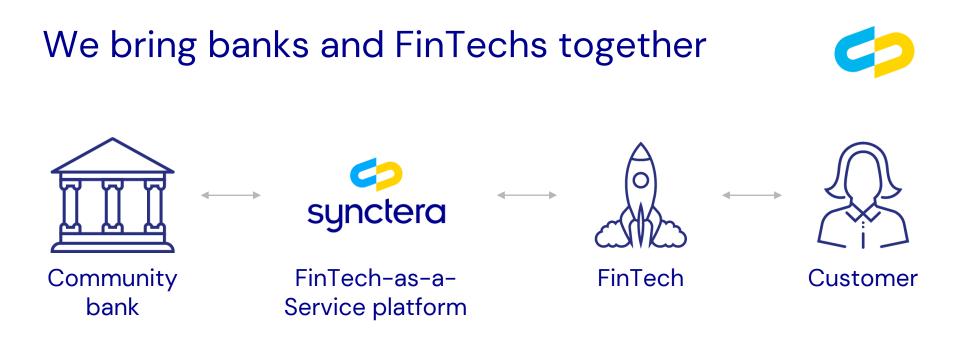
For community banks

- No visibility = Regulatory risk
- Unknown commercial upside
- Minimal support resources
- Manual processes
- Complex tech integrations
- Go-to-market gaps
- Slow onboarding



For FinTechs

- Access to a banking license
- Slow, expensive launches
- Contractual complexity
- Technical complexity
- Minimal regulatory expertise
- Intricate audit requirements
- Manual processes





Unlock growth opportunities



Minimize compliance risk



Increase operational efficiency



Accelerate speed to market









CCB's FinTech partnership journey





An investing app emphasizing environmental and social responsibility



A money management and financial planning app for women



A money management and budgeting app for middle income earners



An equity and capital management app

About CCB's journey:

\$1.77 billion bank serving Washington state

Began BaaS strategy in 2015 as a new growth driver

Enable digital providers to offer banking services

Working with Synctera to automate manual processes

Grew from 2 to 15 fintechs partners since 2015



What sets Synctera apart?





Community banks

Generate revenue on FinTech services that's otherwise not possible

Ongoing compliance support minimizes risk exposure and effort Both partners

Deep domain expertise

Our focus on streamlining compliance and operations

We empower both parties to succeed

No upfront cost — pay as you go

No minimum term



More banks compete for FinTech's business

Evaluate multiple banks and find the right partner for you

Choose which services you need

Launch faster for less Grow your business and control risk



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