



synctera

Fintech Partnership Symposium

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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

We bring banks and FinTechs together



Community
bank



FinTech-as-a-
Service platform



FinTech



Customer



Unlock growth opportunities



Increase operational efficiency



Minimize compliance risk



Accelerate speed to market

Synctera's FinTech-as-a-Service platform



Regulatory Compliance

360° View of the Customer

Regulatory Guidance

FBO Reconciliation

Case Management

Know Your Customer (KYC)

Anti Money Laundering (AML)

Data Access and Reporting

Disclosures



Operations

Ledger

ACH

Card Management

Statements

Available now

Coming soon

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



FinTechs

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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