

Engine by Starling

The **complete** digital banking platform.

Our technology provides financial institutions with the capabilities to run a feature-rich, cost-effective digital bank.

Delivered as a fully-managed service, our platform is cloud-native, modular, entirely API-based and a proven technology at scale.

Engine can power a range of digital transformation projects:



Launch a new line of business



Start a greenfield bank



Replatform an existing business

Your partner for **better banking**

Unite retail and business banking

Engine offers powerful retail and business banking capabilities. Feature-rich, comprehensive and intuitive, create continuity in your retail and SME offering so customers truly feel that you are their through-and-through bank or credit union.

Enable a seamless employee experience

Stand out through personalization and human-led interactions: the only guaranteed unique customer experience. Access rich customer data, on one operational interface, to empower employees to bring their best every day.

Leverage agile ways of working to stay compliant.

Don't make the headlines for the wrong reasons. Use API-driven, cloud-native technology which is secure, robust and flexible, to launch a highly resilient bank that won't let you - or your customers - down.

Establish a reputation for reliability

Achieve a best-in-class velocity of delivery, to innovate quickly and adapt to regulatory change. Engine's platform and partnership model ensures that you can respond to new requirements and maintain robust compliance.

What makes the Engine platform **different**?

More than a core.

Engine comes out of the box, with pre-integrated components that you need to run a digital bank.

Bank built.

Built by people who know exactly what it takes to succeed in a competitive, highly regulated market.

Resilient by design.

Our cloud-native platform ensures real-time, 24/7 availability with no customer downtime.

Always evolving.

We've got skin in the game with Engine, so you benefit from our innovation roadmap and stress testing.



Want to know more?

enginebystarling.com

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Engine by Starling

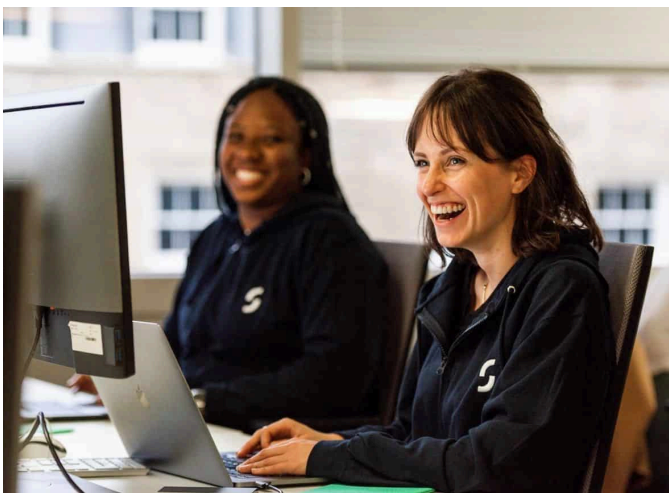
Building a sleek, modern customer experience can be accelerated using Engine's mobile software development kits (SDKs), alongside Management Portal: a platform used by all operational and management staff across banks and credit unions.

Delight Customers

Use Engine's APIs to build a powerful, innovative customer experience.

Engine provides a set of segmented, pre-built and tested mobile SDKs for both iOS and Android which serve as building blocks of code for specific products.

You can choose to leverage any number of these to launch your app to market faster and with more confidence. These are also maintained by Engine, saving development time while ensuring reliability and scalability.



Empower Employees

One bank, one platform. Achieve operational simplicity and powerful functionality with a system that's been designed to empower employees with the tools to **better serve customers**.

Management Portal: a single pane of glass providing a full 360° view of the customer - whether that's a person or business.

An intuitive, browser-based interface that **all operational and management staff** use to operate and configure the bank or credit union, from onboarding to customer support and AML and fraud. And it comes with pre-built workflows and processes that have been tried and tested over many years.

Three pillars of Management Portal:

Operations and Customer Management

- Onboarding
- Financial Crime
- Contact Center
- Collections & Recoveries
- Card Operations

Management Information

- Financial Crime
- Forbearances
- Decisioning
- Contact Center
- Finance

Configuration

- New and existing products (accounts, cards, lending)
- Interest rate schemas
- Product eligibility and availability criteria
- Notifications



Want to know more?
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