



Product Plan and Roadmap

Growing our capabilities to better service Financial Institutions and the customers they serve



■ Guidelines - Content and Sharing

1. Content

- This presentation includes an overview of product deliverables across Backbase Platform and different product streams.
- Given the level of detail in this deck covering the entire Backbase platform, please extract and share relevant slides only with any interested external stakeholder.

2. Rules for sharing

- You may use the slides for team/partner/customer meetings. Keep in mind the ‘Updated xx.xx.xxxx’ signature!
- Due to the sensitive nature of the content, please do not share with any party without appropriate non-disclosure/ legal constructs in place.
- Our product plan / roadmap and its foreseen planning is given by Backbase in good faith based on our current insights and expectations. However, due to the dynamics of such planning, it shall not be binding nor shall it construe any legal obligation.co

Structure of this document

Each **Product Line** represented in this deck consists of the following sub sections:

1. Key Recent Release Highlights
2. Key Upcoming Highlights on the Product Plan (along with visuals)
3. Product plans for up to next 6 months (current and next quarter)
4. Roadmap (typically beyond 6 months)
5. Future Direction (longer term, 12 months and beyond)

The product plan and roadmap slides now also differentiate between:

- **ADD** - New features/capabilities being added
- **EXPAND** - Expansion of existing features/capabilities

Feature Template

Attention ALL PMs!

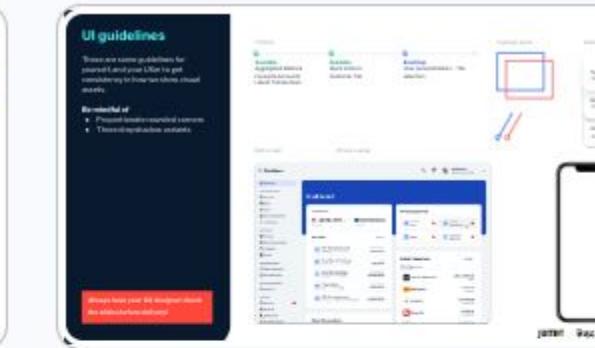
When creating or modifying your Product Plan & Roadmap slides, please refer to the **Feature Template section** at the end of this deck for full instructions and UI/Font Guidelines on the treatment of your slides.



173



174



175



176



177



178



179



180

See [End of Deck](#)



Backbase Products

Disclaimer: Our product plan / roadmap and its foreseen planning is given by Backbase in good faith based on our current insights and expectations. However, due to the dynamics of such planning, it shall not be binding nor shall it construe any legal obligation.

Backbase Products

- 1.** [Digital Onboarding](#)
- 2.** [Digital Lending](#)
- 3.** [Flow Foundation](#)
- 4.** [Digital Banking - Retail](#)
- 5.** [Digital Banking - Business](#)
- 6.** [Digital Investing and Private Banking](#)
- 7.** [Digital Assist](#)
- 8.** [Digital Engage](#)
- 9.** [Platform | Identity](#)
- 10.** [Developer Platform](#)
- 11.** [Grand Central](#)
- 12.** [Local Bundles](#)
- 13.** [Data Foundations](#)



01

Digital Onboarding [Flow]

Product Plan, Roadmap & Future Direction

Please see <[internal](#)> link below for Jira Advanced Roadmap view

[Click here for details of Digital Onboarding](#)

FDIC Banner

Introduce a FDIC Signage Banner in our apps to ensure compliance with new regulatory requirement.

Value overview

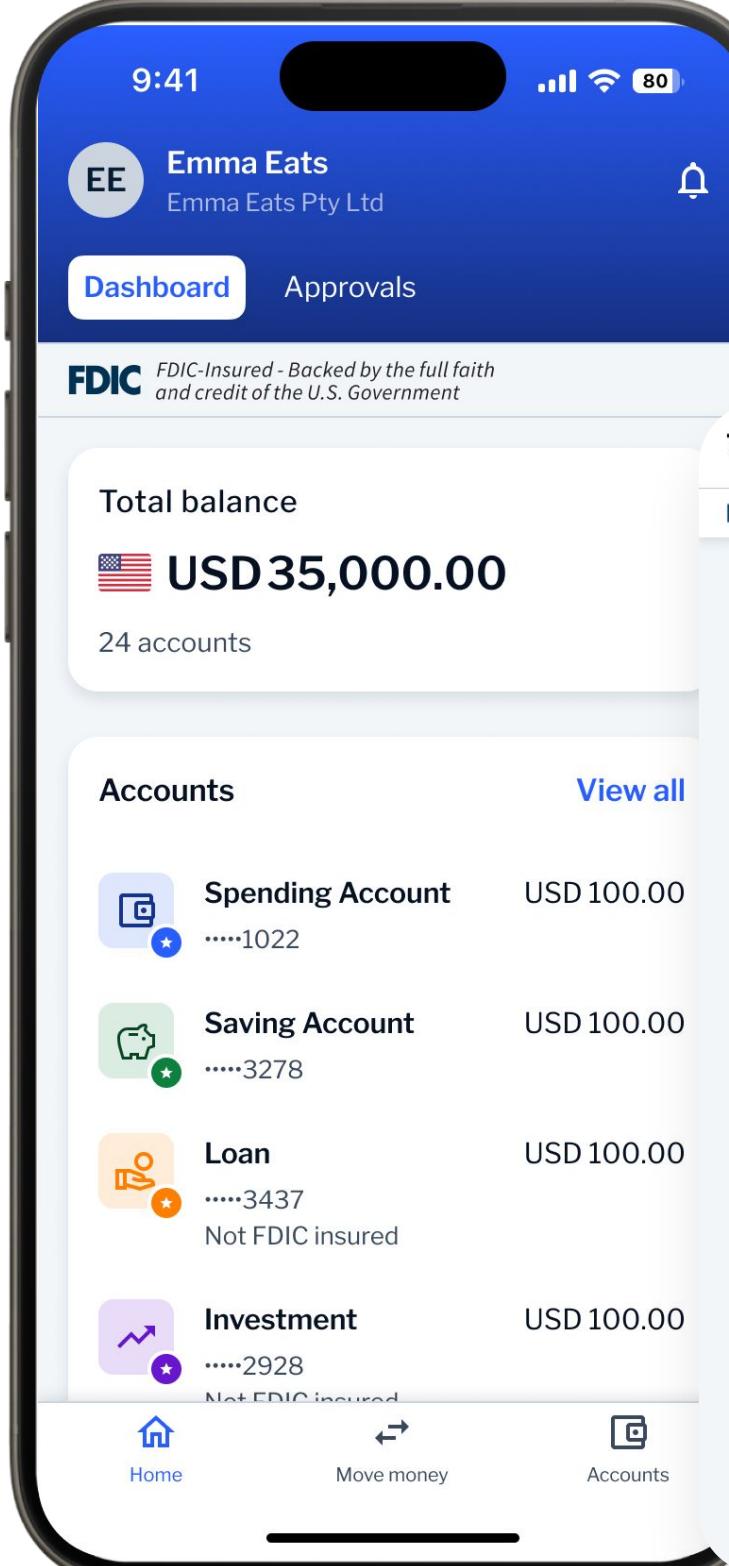
- Enhance end-user confidence by clearly displaying compliance related signage in the app.
- Generic and reusable framework for future regulatory compliance needs by customers.

Feature Overview

- FDIC banners have been added as configuration in the layout component and SDK

Released 2025.03

Web 2025.03 Mob 2025.03



Backbase Dashboard Transfers ▾ Accounts ▾ Insights Products ▾ Self service ▾ ...

Robin Green Last login: 12:00, Nov 21

Dashboard

Total balances

€230,028.61 3 accounts

Accounts See all

Products marked as 'Not FDIC insured' are not insured by the FDIC, not a deposit, and may lose value

Account Type	Current Balance	Available balance
Current Account	€4,390.00	€4,390.00
Credit Card	€539.00	€539.00
Loan Account	€291,500.30	€291,500.30

Latest transactions

Quick transfer

From: Select account

To: Select recipient

Amount: \$ 0.00

Transfer now

Quick actions

- Manage accounts
- Set travel notice
- Pay a bill
- eStatements
- Set notification settings

Product Selection redesign for improved shopping experience

Enhanced product selection capabilities to increase conversion.
Selecting the best product or product bundle.

Value overview

- Selection of product(s)
- Configuration of mandatory and optional products
- Selecting a bundle
- Ability to compare products
- Filtering options based on categoryv

Released 2025.03

Web

2025.03

Business Onboarding 2025.03

Backbase

Which product is right for you?

Boost your financial wellness by choosing the products that are right for you

Products

Choose between this products...

Product A:
 Product title
 Free account ⓘ
 This product is the best one for you if you are looking for online-only savings.
 ✓ Benefit
 Benefit description
 ✓ Benefit
 Benefit description
 ✓ Benefit
 Benefit description
[\(More details\)](#)

Product B:
 Product title
 \$1.99 \$ 0.99 monthly ⓘ
 This product is the best one for you if you are looking for best APY.
 ✓ Benefit
 Benefit description
 ✓ Benefit
 Benefit description
 ✓ Benefit
 Benefit description
 ✓ Benefit
 Benefit description
[\(More details\)](#)

Product C:
 Product
 \$ 3.99 mor
 Type here the product description of max 2 lines...
 ✓ Benefit
 Benefit description
 ✓ Benefit
 Benefit description
 ✓ Benefit
 Benefit description
[\(More details\)](#)

Get {product name}

Backbase All rights reserved.

Annotations:

- Checkbox: A checkbox icon with a line pointing to it.
- Radiobutton: A radio button icon with a line pointing to it.
- Product title: An icon of a person with a gear, labeled "Product title".
- Price info: "\$ 2.99 monthly ⓘ" with a line pointing to the price.
- Multi-quantity: "- 0 +" with a line pointing to the quantity input.
- Benefits: A list of three benefit items with a line pointing to the first one.
- More details: A link labeled "{More details}" with a line pointing to it.
- Single selection button: A blue button labeled "Get {product name}" with a line pointing to it.
- Cart: A cart icon labeled "Cart (1)" with a line pointing to it.
- Product title: "Product title" with a line pointing to it.
- Monthly total: "Monthly total" with a line pointing to it.
- Continue: A blue "Continue" button at the bottom with a line pointing to it.

Business Integrated Account Opening

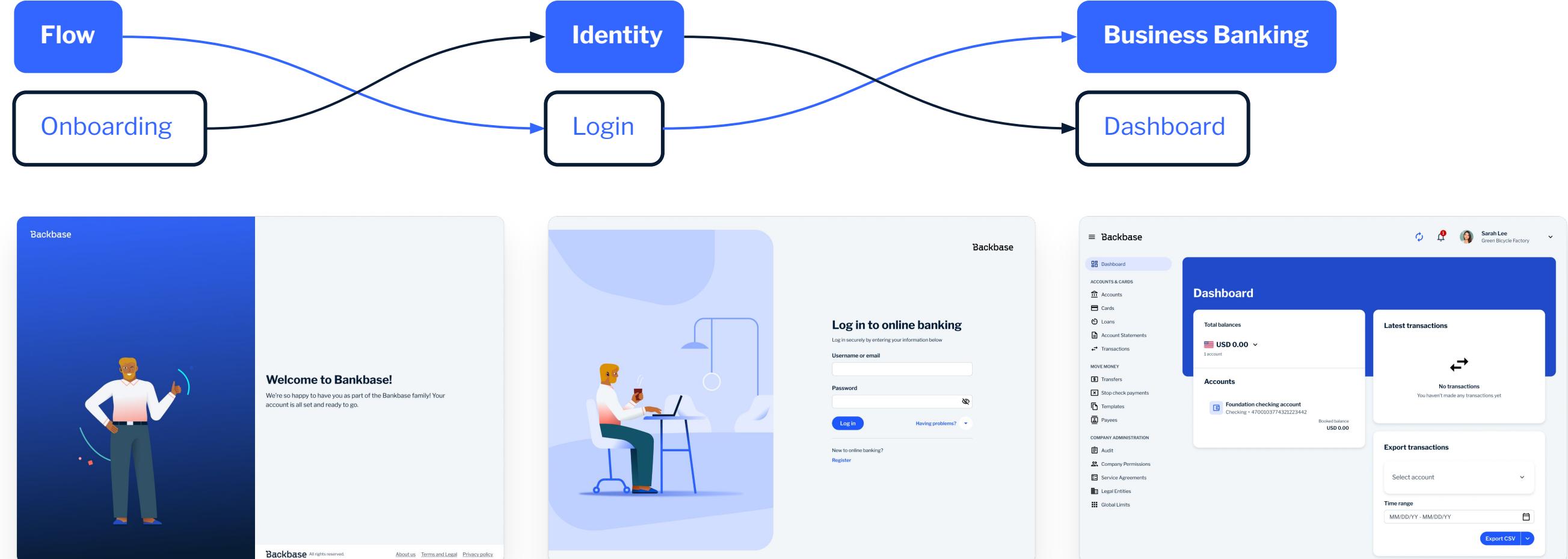
Customer

- Seamless transition between application and first usage of new products
- Secure setup of banking credentials

Financial Institution

- Minimal Integration & connectivity effort required for customers of both Digital Onboarding (DO) and Digital Banking (DB) for Business
- Examples of Core Integrations for creation of ‘customer’ and products in the banking core

Released 2025.03



Product Digital Onboarding, Identity, Business Banking

Onfido Integration for ID&V

Onfido enables businesses to verify identities and onboard customers securely and seamlessly using AI-powered identity verification

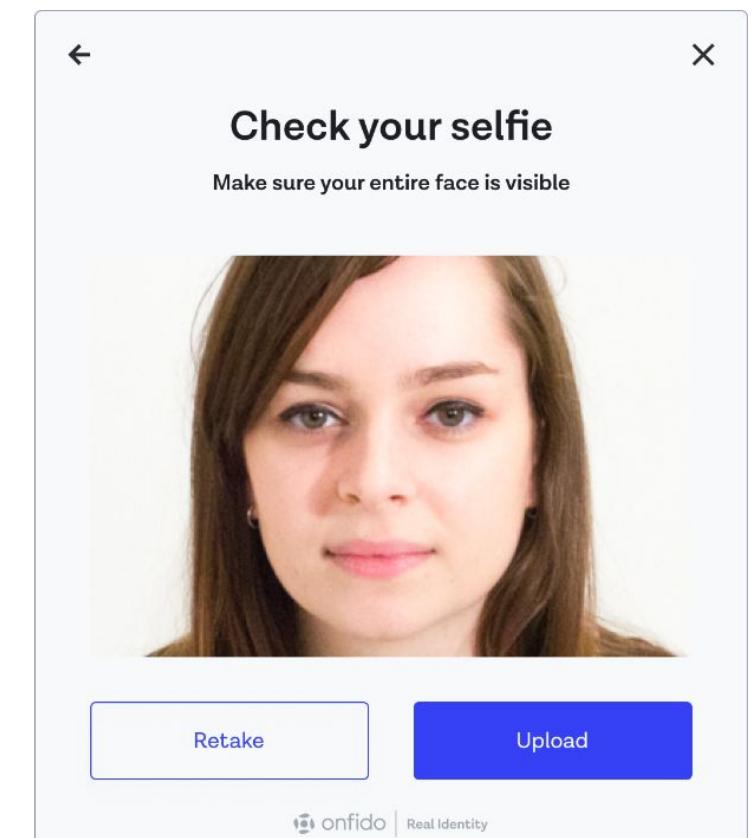
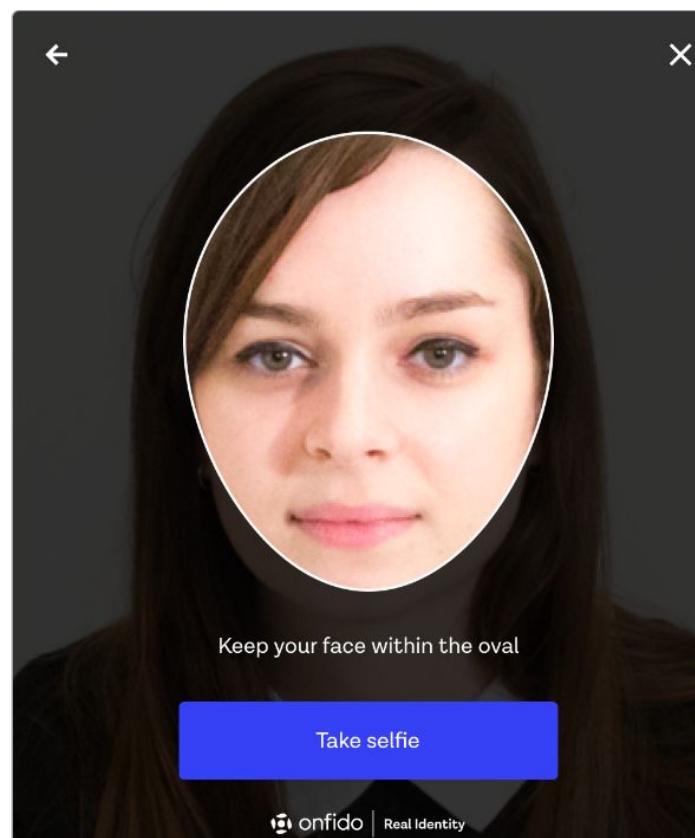
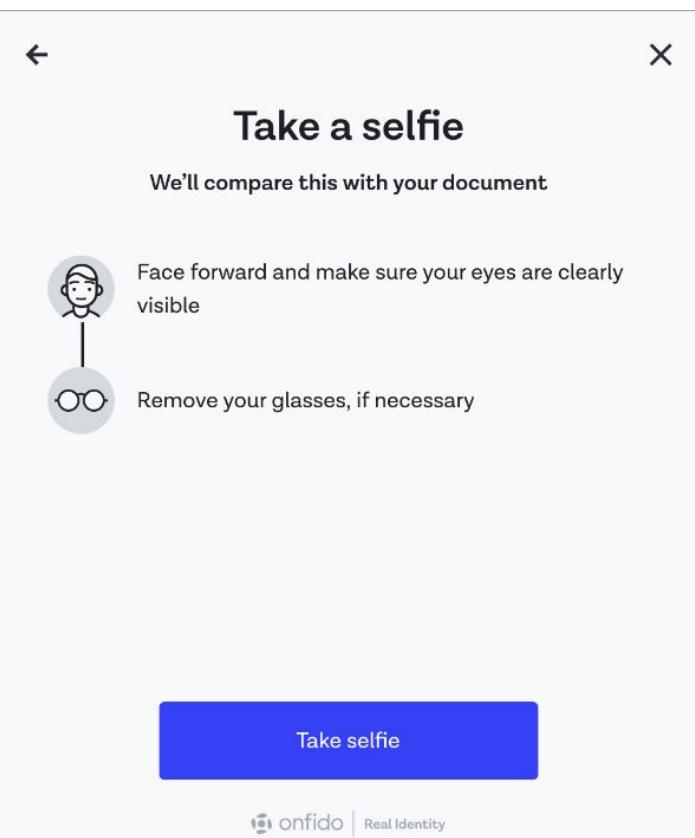
Value Overview

- Onfido simplifies customer onboarding with fast, automated identity verification, reducing friction and drop-offs.
- Onfido offers workflow configuration on run-time with templates for each region/market

Released 2025.03

Web

2025.03



Family Banking - Junior Account Origination

Junior account origination provides young people the tools they need to spend and save independently.

Value Overview

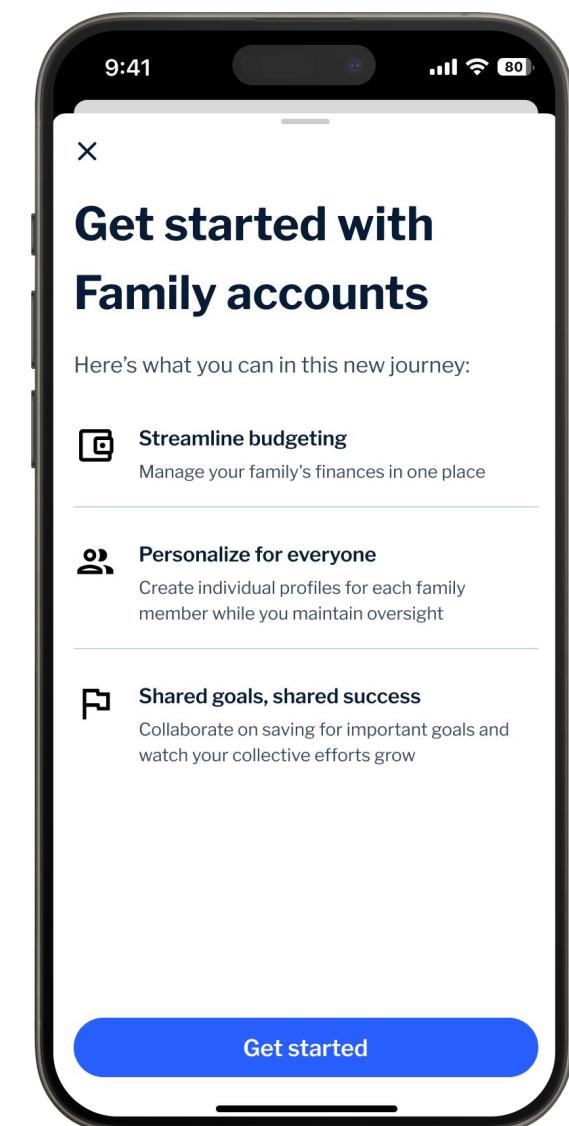
- Enable **parents** to teach kids financial awareness
- Teach **kids** to save money and manage money for specific goals
- **Banks** can engage with young customers early on

Feature Overview

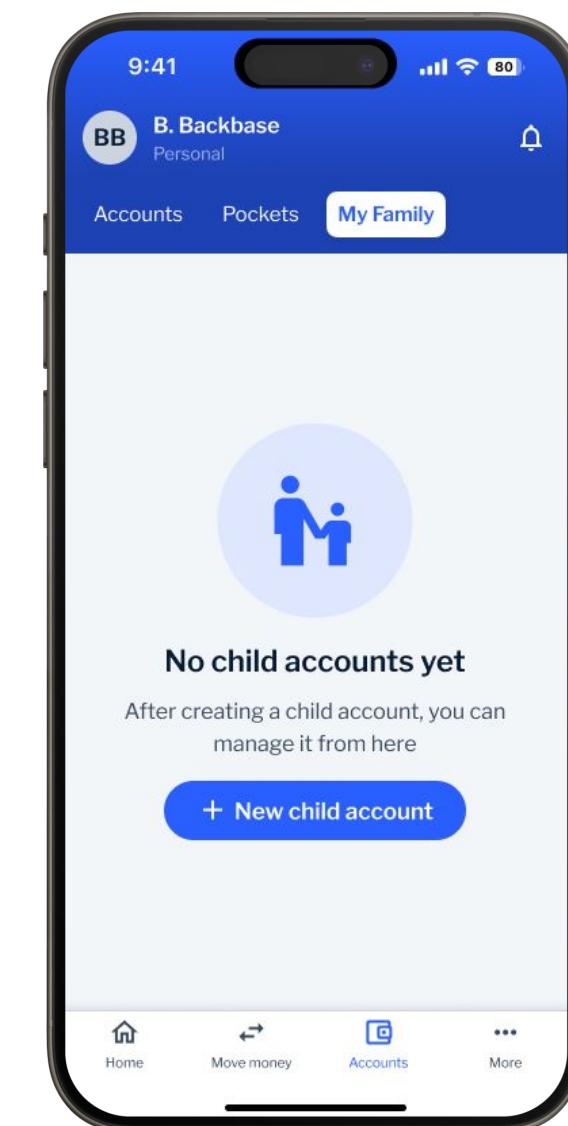
Child Account Opening

Released 2024.12

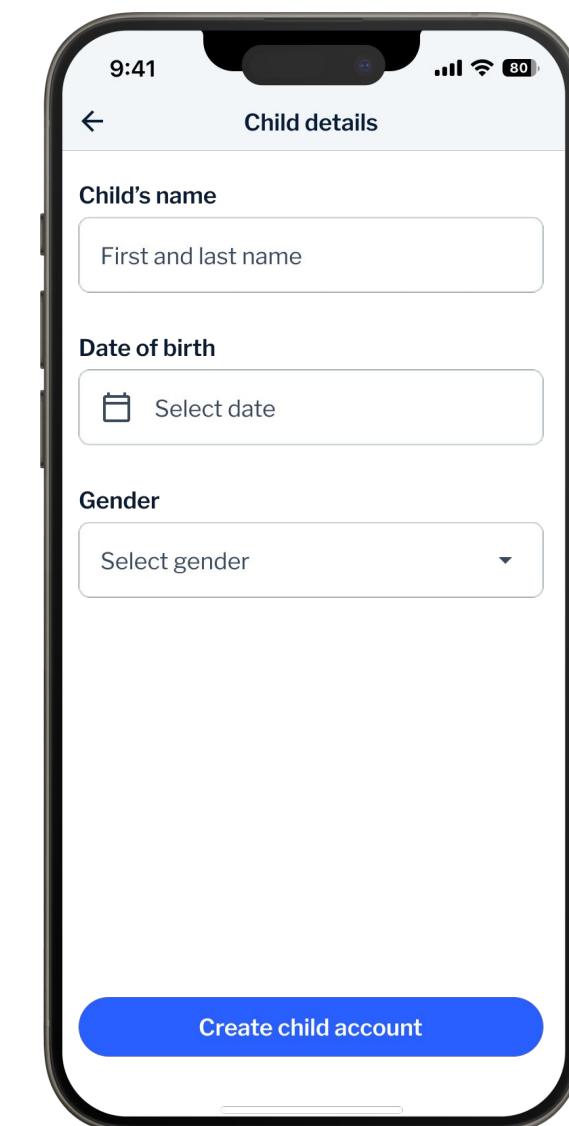
Mobile 2024.12



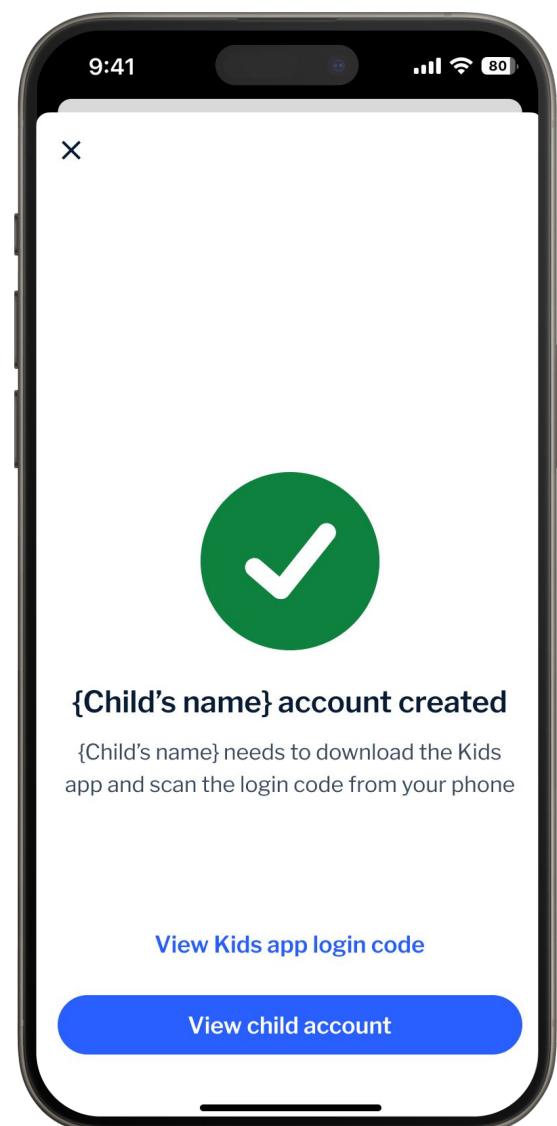
Welcome screen



Add Child Account



Onboarding



Confirmation

Existing Customer Origination

Launch application from within Digital Banking (authenticated) space, with an abbreviated process that leverages known information about the customer & provides an optimal user experience.

Customer

- Optimal user experience
- Condensed application process
- Optimal product bundles/ suggestions

Financial Institution

- Maximise cross selling opportunities
- Increase share of wallet
- Reduced cost of acquisition
- Create brand loyalty

Product Digital Onboarding, Digital Banking, Identity

Released 2024.09

Retail Onboarding 2024.09

Web 2024.09

The screenshot displays the Backbase Retail Onboarding interface. At the top, there's a green header bar with the text "Released 2024.09". Below it, the main title "Retail Onboarding 2024.09" and subtitle "Web 2024.09" are shown. The page has a dark header with a "Log in" button and a "Backbase" logo. The main content area shows a "Welcome to Backbase" message with offers like "Current and saving accounts" (free banking for 12 months, overdraft available, debit card available) and "Loans and mortgages" (personal loans, mortgages, auto loans). A "Credit Cards" section is also present. To the right, a "My Accounts" section lists "Saving accounts" (Marco Quintero - Sarah Williams's Saving Account, balance \$6,365.32) and "Current Accounts" (Marco Quintero's Checking Account, balance \$6,365.32). A "Quick Transfer" form is visible, and a "Quick Actions" sidebar on the right includes links for "Manage Accounts", "Apply for a saving account", "Set Travel Notice", and "Pay a Bill". A blue callout box highlights the "Set Travel Notice" option. Below the accounts, a "Confirm your details" section contains personal information (First name: Marco, Last name: Quintero, Date of birth: 01/01/1990, Email address: marco.quintero@gmail.com, Phone number: +10123456789), home address (Street number and name: 5th Ave, Apt / Suite: -, City: New York, State: NY, ZIP code: 12345), and SSN (*****3123). Buttons for "Back" and "Continue" are at the bottom right.

Manage Accounts

Apply for a saving account

Set Travel Notice

Shopping Experience • Evolution

Product Plan



Suite of capabilities to enable ***engaging self-service shopping*** in web & mobile apps

Foundation journey to enable discovery of products:

- Product Explorer
- Product Selection
- Product Details

Underpinned with powerful capability services for:

- Product Matching
- Product Directory

Roadmap



Enhanced capabilities to help guide customers towards the **best product for their needs**

Add additional journeys into the Shopping Center:

- Product Comparison
- Product Cross-Sell
- Guided Shopping

Enhance the existing self-selection shopping journeys to display offers and personalised discounts based on the customer segment (tailored value proposition)

Future Vision



Leverage AI to create ***guided and personalised experiences*** to achieve financial goals

Enrich the Shopping Center with:

- Product & Plan Upgrades
- Product Shopping Cart (Bundles)

Enable the customer to achieve their goals with personalised experiences:

- Build Your Own Product
- Product Selection
- Product Comparison
- Conversational Shopping

Digital Onboarding | Product Plan (< 6 months)

Q4 2025 & Q1 2026 Product Plan

NOTE:

If you wish to share the Digital Onboarding Product Plan or Roadmap please reach out via slack [#ask_flow_product](#) & we can provide guidance around messaging and or assess product fit as we transition to IPA.

Q4

Q1

2025 & 2026



Web Release

Under consideration



02

Digital Lending

Product Plan, Roadmap & Future Direction

Please see [**<internal>**](#) link below for Jira Advanced Roadmap view

[Click here for details of Digital Lending](#)

Credit Decisioning Journey - Email

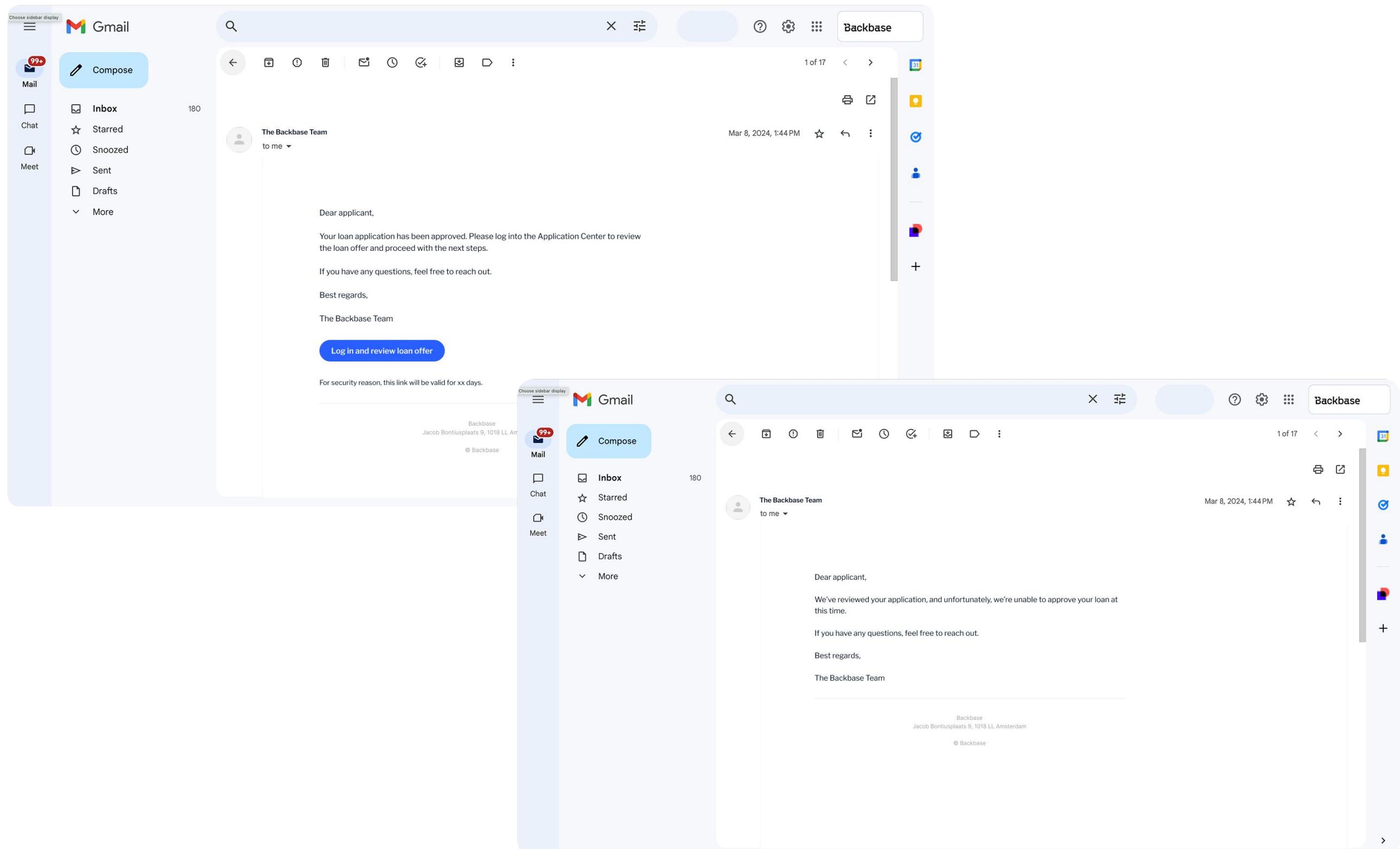
Customer

Enable a customer to be aware of the decision on their application

Bank/CU

Enable Financial institution to inform the applicant through email on the outcome of their application.

Released Q2 2025



Product Selection in Retail Loans

Customer/Member

Provide relevant information on the available product lines to enable the user to apply for the most suitable product.

Bank/CU

- Provide the key highlights of each product line to help decide on the most appropriate product.
- Ability to add more details on the specific product in the link.
- Ability to configure the product selection screen to cater for different lending products - e.g. loans, line of credit or credit cards

Released Q2 2025

The screenshot shows the Backbase digital banking interface. At the top, there is a navigation bar with links for 'My Accounts', 'Pockets', 'Transfers', 'Bill Pay', 'Analytics', 'Self Service', 'Products', and a user profile for 'Robin Green' (Last login: 12:00, Nov 21). Below the navigation bar, the main content area is titled 'Loans' with the sub-instruction 'Take control of your finances by picking the loan that works best for you'. There are three main sections displayed: 'Personal loan' (with a person icon), 'Auto Loan' (with a car icon), and 'Refinancing' (with a document icon). Each section includes a brief description, a list of benefits with checkmarks, and a 'More details' link and a large blue 'Get started' button.

Product Type	Icon	Description	Benefits	Action
Personal loan	Person icon	Apply for a flexible, easy-to-use loan for your unique needs.	<ul style="list-style-type: none">✓ Use it for anything✓ Fixed payments✓ No collateral	More details Get started
Auto Loan	Car icon	Whether you need a new or used car, you can apply for a loan that suits you.	<ul style="list-style-type: none">✓ Quick Approval✓ Competitive Rates✓ Prepayment Options	More details Get started
Refinancing	Document icon	Give a one or two line description of each product. Make it clear and concise.	<ul style="list-style-type: none">✓ Lower Interest Rates✓ Lower Monthly Payments✓ Better Loan Terms	More details Get started

Add International Address Validation to Business Loans

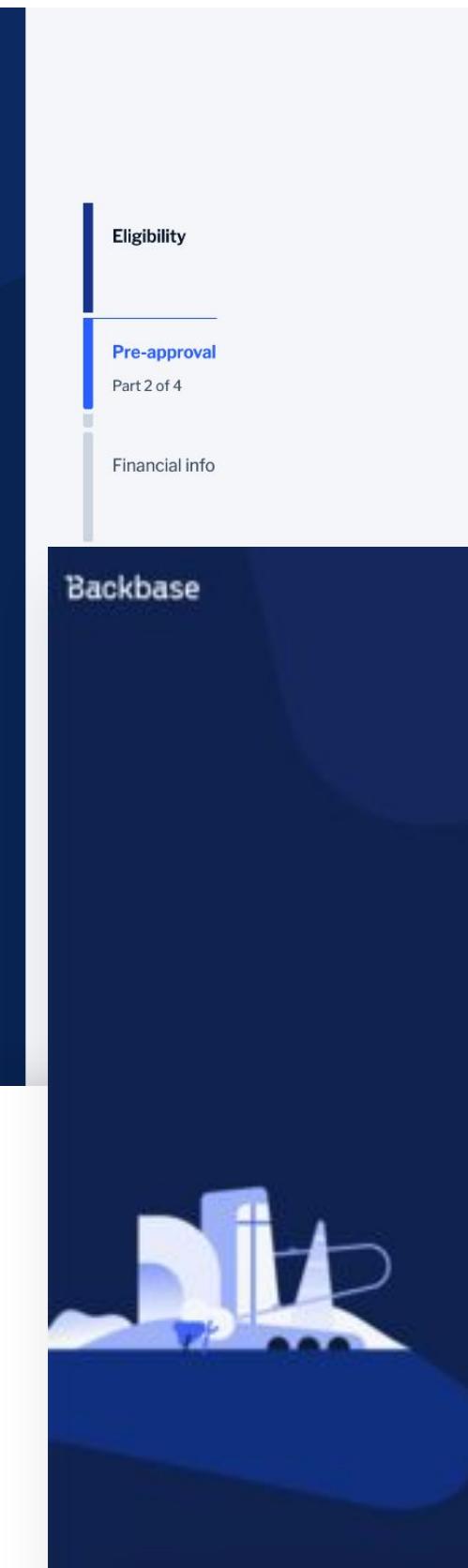
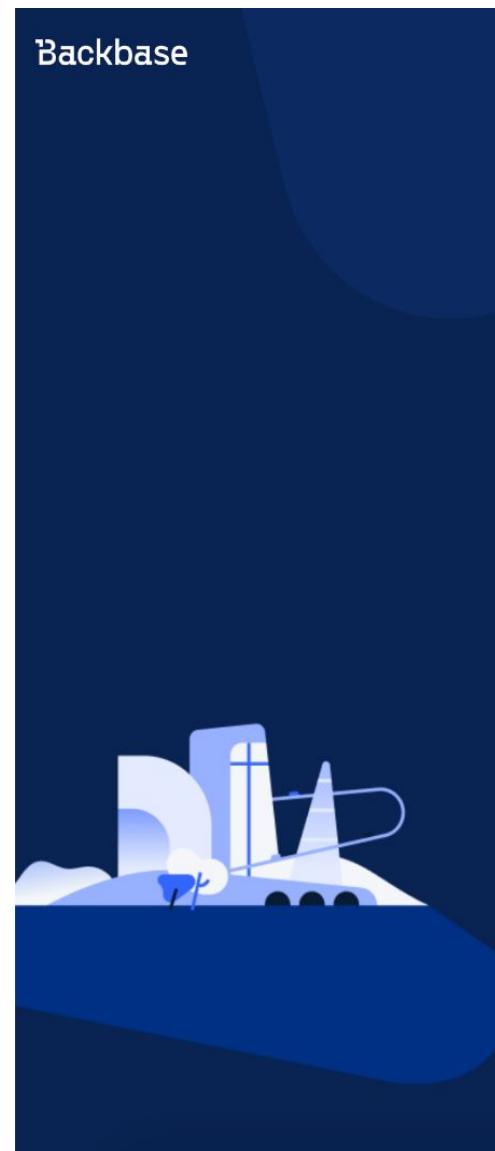
Customer

- Ability to select an address from auto-populated list on entering a few characters
- Reduced human error
- Quicker customer journey

Bank/CU

- Ability to configure addresses for one or more countries.
- Less processing time and manual intervention due to validated address.

Released Q2 2025



Where do you live?

Your address

Address not found? Enter manually

1600 Amphitheatre Pkwy Mountain View CA 94043 USA
3331 Erie Ave Cincinnati OH 45208 USA

Where do you live?

Your address

Street number and name

Apt / Suite (Optional)

City

State

ZIP code

Continue

Document Upload - Letters of Credit

Q3 2025

Customer

- Ability to upload supporting documents to LC application (e.g. Proforma invoice)
- View uploaded supporting documents in LC Overview throughout LC lifecycle

Bank/CU

- Reduce operational cost of dealing with paper-based documents
- Secure storage for all supporting documents powered by Backbase Content Services

The screenshot shows a user interface for a digital lending application. At the top, a blue header bar displays the text "Q3 2025". Below the header, there are two main sections: "Applicant" and "Credit". The "Applicant" section includes fields for "Business name" (a dropdown menu labeled "Select business") and "LC name" (an input field). The "Credit" section includes fields for "Amount" (set to "AED, 0.00"), "Expiry date" (a date input field), "Place of expiry" (an input field), and a checkbox for "Is this letter of credit transferable?" (with "Yes" selected). Below these sections is a "Supporting documents (optional)" section, which contains a dashed box for file uploads with the instruction "Drag file here or click to upload" and a note "Add up to 5 files for upload. Only use PNG, PDF or JPEG files (Max 5 MB)". Underneath this box, five files are listed, each with a small thumbnail, the filename "Invoice-143.jpeg", a size of "200 KB", and a delete icon. A summary at the bottom states "5 files attached".

Applicant
Who is applying for the letter of credit?

Business name
Select business

LC name

Enter something memorable and easily identifiable to you

Credit
How much credit is needed and for how long?

Amount
AED, 0 . 00

+ Add tolerance range

Expiry date Place of expiry
MM/DD/YYYY

Is this letter of credit transferable?
 Yes No

Supporting documents (optional)
Upload documents that can help support your application

Drag file here or [click to upload](#)
Add up to 5 files for upload. Only use PNG, PDF or JPEG files (Max 5 MB)

	Invoice-143.jpeg	200 KB	
	Invoice-143.jpeg	200 KB	
	Invoice-143.jpeg	200 KB	
	Invoice-143.jpeg	200 KB	
	Invoice-143.jpeg	200 KB	

5 files attached

Notifications - Letters of Credit

Customer

- Receive in-app notifications for updates to LC trades throughout LC lifecycle
- Stay on top of important updates for LC trades

Bank/CU

- Improve transparency by informing customers of all key updates to LC trades
- Reduce number of support calls regarding status updates for LC trades

Q3 2025

The screenshot shows the Backbase Trade Finance application interface. At the top, there's a header with the Backbase logo, a search bar, and a notification icon showing '1'. Below the header, the 'TRADE & SUPPLY CHAIN' menu is visible, with 'Trade Finance' selected. The main area is titled 'Trade Finance' and contains a sub-section 'Import LC'. It features a search bar, a filter button, and tabs for 'Active' and 'Drafts'. A message indicates '[1] result found'. The results table has columns for Status, LC reference, LC name, Beneficiary / Applicant, Amount, and Expiry. Each row includes a green checkmark and a red X icon next to the status, and an ellipsis (...). At the bottom of the table, there are navigation arrows for pagination.

Status	LC reference	LC name	Beneficiary / Applicant	Amount	Expiry
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024

The screenshot shows the Backbase Notifications sidebar. It lists several notifications with icons and timestamps. The notifications are:

- Import LC approved** (11/27/23) - Hi John, your Import LC [ILC250422-81347] is approved. [See more](#)
- Import LC status change** (11/10/23) - Hi John, status for your Import LC [ILC250422-81347] has changed to discrepancies found. [See more](#)
- New payment** (11/10/23) - You paid 1000 EUR to Quickbooks. [See more](#)
- Maintenance scheduled** (11/8/23) - We will be carrying out essential maintenance today at 3pm. [System Maintenance](#)

At the bottom right of the sidebar, there's a 'Load More' button.

Approvals - Letters of Credit

Customer

- Ability to setup rule-based approval workflow
- Reduce operational error by ensuring ‘maker and checker’ approach for LC trades

Bank/CU

- Improved quality of LC applications leading from enhanced approval workflows
- Faster approval and processing time for LC trades

Q3 2025

The screenshot shows the Backbase Trade Finance application interface. At the top, there's a header with the Backbase logo, a refresh icon, a notification bell with a red '1' indicating one unread message, and a user profile for 'Robin Green' from 'Green Bicycle Factory'. Below the header, the main title 'Trade Finance' is displayed, along with a 'Create new LC' button. A sub-header 'Import LC' is visible. The main content area contains a search bar, a filter button, and two tabs: 'Active' (selected) and 'Drafts'. A table lists eight submitted LC applications, each with columns for Status, LC reference, LC name, Beneficiary / Applicant, Amount, and Expiry. Each row also includes a green checkmark and a red X icon, likely for approval status, followed by a three-dot menu icon.

Status	LC reference	LC name	Beneficiary / Applicant	Amount	Expiry	
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✗ ...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✗ ...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✗ ...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✗ ...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✗ ...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✗ ...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✗ ...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✗ ...

Digital Application - Bank Guarantees

Customer

- Fully digital application experience for Bank Guarantees
- Support for a wide range of guarantee types

Bank/CU

- Reduce operational costs of issuing guarantees
- Offer an integrated commercial banking experience including Trade Finance without having to manage trades in a separate portal

Q4 2025

New bank guarantee

1 Bank guarantee details — 2 Wording — 3 Fees — 4 Review

Applicant

Who is applying for the bank guarantee?

Business name

Select business

+ Add BG name

Guarantee criteria

What type of guarantee and value is needed?

Bank guarantee type

Select guarantee type

Types of guarantee

Amount

USD 0 . 00

Expiry

Date

Event

Expiry date

MM/DD/YYYY

Beneficiary

Who are you importing goods from?

Company name

Tulip E-Bikes

Email address (optional)

daanamstel@tulipebikes.nl

+ Add address details

Submitted



Submitted for internal review

Return to overview

New bank guarantee

BG number

000123IMPLC

Application date

Mon DD, YYYY

Parties involved

Applicant

Business name

Green Bicycle Factory

BG name

-

Beneficiary

Company name

Tulip E-Bikes

Email address

daanamstel@tulipebikes.nl

Address

1960 Brahmslaan, Breda
Noord-Brabant, 4837AD
Netherlands

Guarantee

Guarantee details

Bank guarantee type

Advance payment

Amount

USD 100.000,00

Expiry

MM/DD/YYYY

Shopping Experience • Evolution

Product Plan



Suite of capabilities to enable ***engaging self-service shopping*** in web & mobile apps

Foundation journey to enable discovery of products:

- Product Explorer
- Product Selection
- Product Details

Underpinned with powerful capability services for:

- Product Matching
- Product Directory

Roadmap



Enhanced capabilities to help guide customers towards the **best product for their needs**

Add additional journeys into the Shopping Center:

- Product Comparison
- Product Cross-Sell
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Enhance the existing self-selection shopping journeys to display offers and personalised discounts based on the customer segment (tailored value proposition)

Future Vision



Leverage AI to create ***guided and personalised experiences*** to achieve financial goals

Enrich the Shopping Center with:

- Product & Plan Upgrades
- Product Shopping Cart (Bundles)

Enable the customer to achieve their goals with personalised experiences:

- Build Your Own Product
- Product Selection
- Product Comparison
- Conversational Shopping

Asset Finance - Equipment Finance

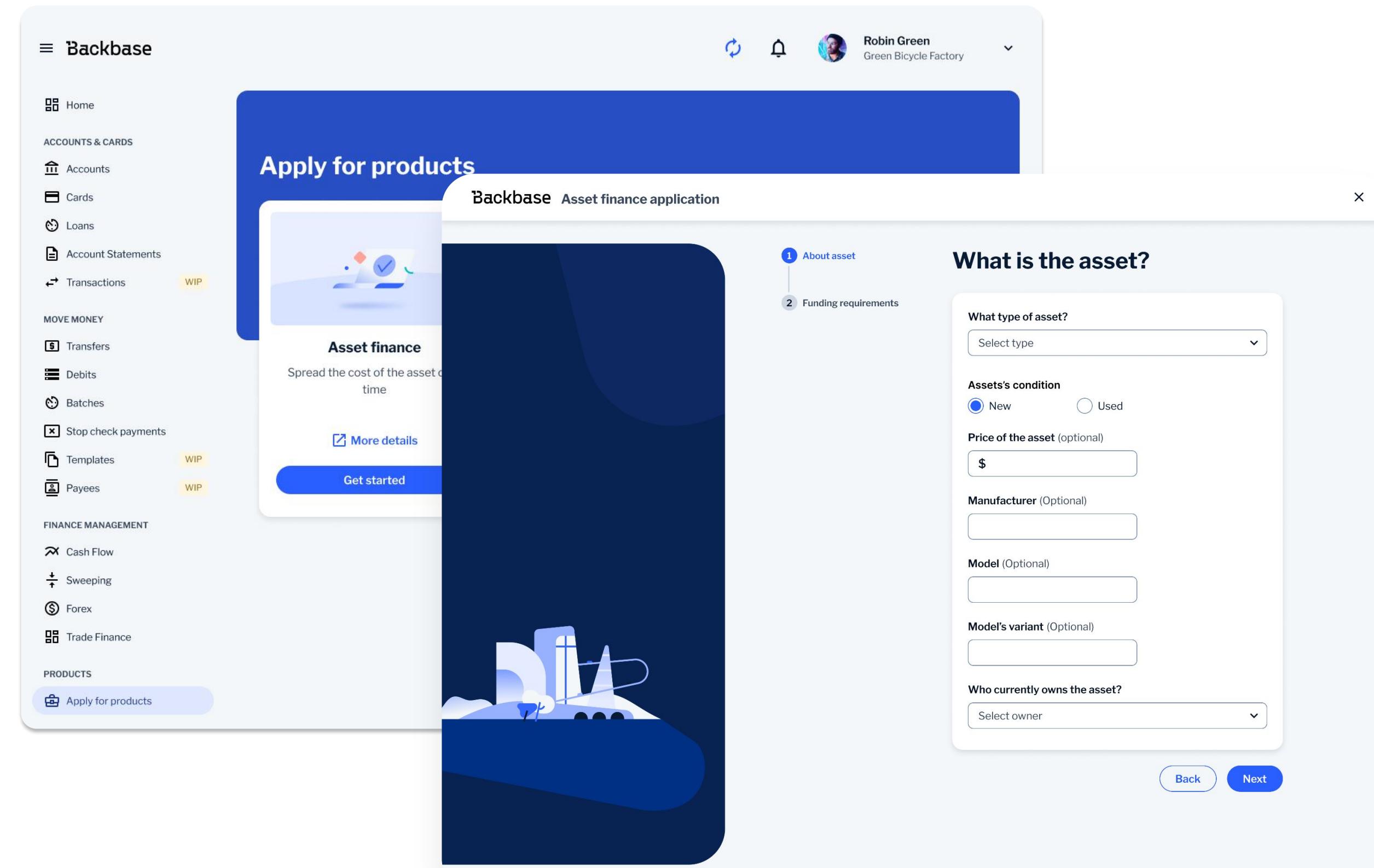
Customer

- Seamless user experience for businesses that need to make an initial requests for funding to purchase or lease equipments
- Easy engagement with the bank for asset finance

Bank/CU

- Increase engagement directly with customers for asset finance
- Reduced risk for the lender with the asset acting as security
- Increase portfolio of customers by providing more types of products matching exact customer needs

Future Direction



Invoice Finance

Bank/CU

- Attract customers who need a flexible and convenient way to improve their cash flow
- Differentiate service from other lenders
- Reduce risk and balance sheet exposure

Customer

- Execute directly from cash flow forecasting console
- Immediate payment upon receiving digital invoice
- Reduced borrowing cost
- Faster approval times

[Figma link](#)

Future Direction

The image shows a digital application interface for a lending offer. At the top right, a progress bar indicates the application status: "Application Submitted" (green checkmark), "Invoices Submitted" (green checkmark), "Offer Requires action" (blue circle with a clock icon), and "Contract" (grey dot). The main content area includes:

- Application type:** Invoice discounting.
- Credit facility limit:** \$10,000.00.
- Available until:** 12-months from approval.
- Discount:** 5.0%.
- Disclaimer:** Renewal of this facility can be negotiated prior to the expiry date.
- Action buttons:** "X Reject" (red button) and "✓ Accept" (green button).
- Personal credit score:** Obtained via Experian, with a blue arrow pointing to a detailed view.
- Business details:** Business name: Miller's Microbrewz, Doing business as: -.
- Lead applicant details:** (This section is partially visible at the bottom of the screen.)

Agent Portal

Bank/CU

- Enable loan origination via broker and agent partners
- Reduced cost of acquiring new customers
- Fully digital application intake and processing (in line with direct channels)

Agents

- Digitally submit loan applications on behalf of borrower(s)
- Collaborate with borrowers and lenders from the same workspace

Customer

- Easily collaborate with agents throughout loan application process
- Transparent communication and updates on key milestones

Demo Scenario

Future Direction

The screenshot displays the Backbase Agent Portal interface. At the top, there's a navigation bar with 'Backbase' and 'Dashboard' tabs, followed by 'Applications' which is highlighted with a blue underline. On the far right of the top bar, there's a user profile icon for 'Mary Jones'.

The main area is titled 'Applications'. It features a summary card with four categories: 'Drafts' (5), 'In review' (10), 'Require action' (15), and 'Approved' (30). Below this, there's a search bar and a table listing five applications:

Applicant	Product	Ref
Tom Smith	Business loan	BL
Jane Williams	Line of Credit	LC
Kate Peterson	Asset Finance	AF
Taki Lu	Business loan	RF
Alan Brown	Asset Finance	RF

To the right, a detailed view of 'Tom Smith's business loan' is shown. The title indicates it's 'In review'. The 'Overview' tab is selected, showing a summary of the loan: \$40,000, Reference BL45678, Date created 1 July 2023, and Loan term 5 years. There's also a section for 'Your key contact' with Vincent King, Business Development Manager, and contact info (email: vincent.king@peachtreebank.com, phone: 415-926-8841). A 'No pending actions' message is displayed at the bottom.

The 'Application progress' section shows a timeline with icons for Application, Review, Offer, Contract, and Funding.

Digital Lending | Product Plan (< 6 months)

Q3 2025 & Q4 2025 Product Plan



Digital Lending | Roadmap

Q1 2026+ Roadmap

ADD 

EXPAND 

NOTE:

If you wish to understand or share the broader Digital Lending Roadmap please reach out via slack #s-lending & we can provide guidance around messaging and or assess product fit as we transition to IPA.

Q1 2026+

Under consideration



03

Flow Foundation

Shared platform capabilities powering
Digital Onboarding & Digital Lending

Please see <**internal**> links for Digital Onboarding and Digital Lending
in the sections above for Jira Advanced Roadmap view

Flow Foundation

Shared capabilities Digital Onboarding & Digital Lending

- Both Digital Onboarding and Digital Lending are built on top of the part of the EBP that we call Flow.
- Flow has certain underlying capabilities that power both onboarding and lending journeys and flows.
- This section highlights the product plan and roadmap for those capabilities. For a complete overview of either product line of Digital Onboarding or Digital Lending, please also include Flow Foundation as relevant deliverables
- More information and the use cases for these capabilities can be found in the Digital Onboarding and Digital Lending Sections

Right-to-Left for Case Manager & Direct Insights

Right-to-Left (RTL) support for Case Manager and Direct Insights.

Value Overview

Unlocking Case Manager and Direct Insight features for MEA countries expecting RTL support

Feature Overview

- RTL support for Case Overview, Case list, Task list, Tasks and Direct Insights

Released 2025.03

The screenshot displays two views of the application's interface. The top view is a 'Cases' list page with a single item shown in a card format. The card includes fields for Status (Awaiting input), Stage (Receive application), Priority (medium), Complexity (4), Last modified (11:36:47, 2025/01/08), Created (11:36:46, 2025/01/08), and Case Reference (f9bc0c37-a6eb-4a6d-8d47-064ded0d9323). The bottom view is a detailed 'Case overview' page for a case titled 'Will Alex'. This page shows a timeline with five stages: Application approval (Not started), Document Review (Not started), Data Verification (Not started), Receive application (Awaiting input), and Bank Info of Main (Open). It also includes sections for 'Tasks & events' (with entries for Case updated by MAPLE manager and Case created) and 'Products' (which shows a red coffee cup icon and the message 'No products found'). The interface uses Right-to-Left (RTL) layout, with text and buttons oriented from right to left.

Customer Access Groups in Flow

Only authorized employees can view details of specific customers, e.g. VIP

Value Overview

Enhance customer data privacy in Case Manager.

Feature Overview

- Case and Task lists are filtered based on the employee's permissions to access customers
- Protect high-profile clients personal data from unauthorized access
- Restrict sensitive customer information from unauthorized bank employees

Released 2025.03

The screenshot shows the Backbase Case Manager interface. At the top, there is a navigation bar with links for Agent Inbox, Customer Support, Bank Admin, and Case Manager. On the far right, a user profile for Monika Johnson is shown, indicating her last login was at 12:00 on Nov 21. Below the navigation bar, the title "Retail Onboarding" is displayed. Underneath the title, there is a sidebar titled "Case Manager workspace" with three items: "Retail Onboarding" (which is selected and highlighted in blue), "Business Onboarding", and "Credit Card Origination". The main content area has tabs for Dashboard, Cases, Tasks, Process definitions, Decision definitions, and Direct Insights. The "Cases" tab is currently active. It features a search bar labeled "Search cases", a "Filters" button, and a "+ Create new case" button. The main table displays 10 rows of case data, each with columns for "Case, Reference", "Created", "Last modified", and "Status". All cases are listed as "In progress".

Case, Reference	Created	Last modified	Status
Case 1 586930498573921134	Oct 1, 2024, 9:45 AM	Oct 1, 2024, 2:28 PM	In progress
Case 2 586930498573921134	Oct 1, 2024, 9:45 AM	Oct 1, 2024, 2:28 PM	In progress
Case 3 586930498573921134	Oct 1, 2024, 9:45 AM	Oct 1, 2024, 2:28 PM	In progress
Case 4 586930498573921134	Oct 1, 2024, 9:45 AM	Oct 1, 2024, 2:28 PM	In progress
Case 5 586930498573921134	Oct 1, 2024, 9:45 AM	Oct 1, 2024, 2:28 PM	In progress
Case 6 586930498573921134	Oct 1, 2024, 9:45 AM	Oct 1, 2024, 2:28 PM	In progress
Case 7 586930498573921134	Oct 1, 2024, 9:45 AM	Oct 1, 2024, 2:28 PM	In progress
Case 8 586930498573921134	Oct 1, 2024, 9:45 AM	Oct 1, 2024, 2:28 PM	In progress
Case 9 586930498573921134	Oct 1, 2024, 9:45 AM	Oct 1, 2024, 2:28 PM	In progress
Case 10 586930498573921134	Oct 1, 2024, 9:45 AM	Oct 1, 2024, 2:28 PM	In progress

Automated case association in CPS

Update and synchronise case associations with the customer profile in CPS.

Value Overview

- Automatically enable related cases capability in Digital Assist.

Feature Overview

- Association between Cases and Legal Entities is kept synchronised in CPS.

Q2 2025

Backbase Customer Support Bank Admin Case Manager

You're helping Sara Williams

Customer overview

User Support

- Profile
- Login & security
- Devices
- Sessions
- Cases

Cases

Case reference	Case type	Last modified	Status		
a575cb4-b818	Retail Onboarding	22 Feb. 2023	Needs attention		
g215tvg-b7	Backbase	Agent Inbox	Customer Support	Bank Admin	Case Manager
s145cb4-h3	Sara Williams	In progress			
r234cr-t543	Retail onboarding				

← Back to Customer overview

Case overview

Case

Creation date: Mod dd, yyyy, hh:mm PM

Case reference: ONB - 000000

Case progress:

- Step name: Success
- Step name: In progress
- Step name: Not started

Products

1x {Product selected name}

Tasks & events

{Task name} of {First Name Surname}

{Task name} of {First Name Surname}

Monika Johnson
Last login: 12:00, Nov 21

Case Assignment: “Assign to me” Capability

Introducing additional functionality to further improve Case Assignment.

Value Overview

Simplifies case assignment by enabling users to take ownership of cases instantly with a single click.

Feature Overview

- “Assign to Me” Option: Instantly assign a case to yourself.
- Single-Click Assignment: Take ownership without searching for your name.
- Real-Time Updates: Immediate reflection of assignment changes.
- “Assign to Me” available both in the Case Overview and Case List

Q2 2025

Backbase Agent Inbox Customer Support Bank Admin Case Manager

Sara Williams In progress
Retail onboarding

Actions Assign case Assign case to me Cancel case

Case overview

Creation date Thursday, July 1, 2024 Case reference Sara Williams

Case progress

Product Selection Success KYC Success Risk Assessment In progress Account Creation Not started Data Verification Not started

Products

1x High rate saving

SW Sara Williams

Personal information

First name	Middle name
Sara	-
Last name	Email
Williams	sara.williams@gmail.com

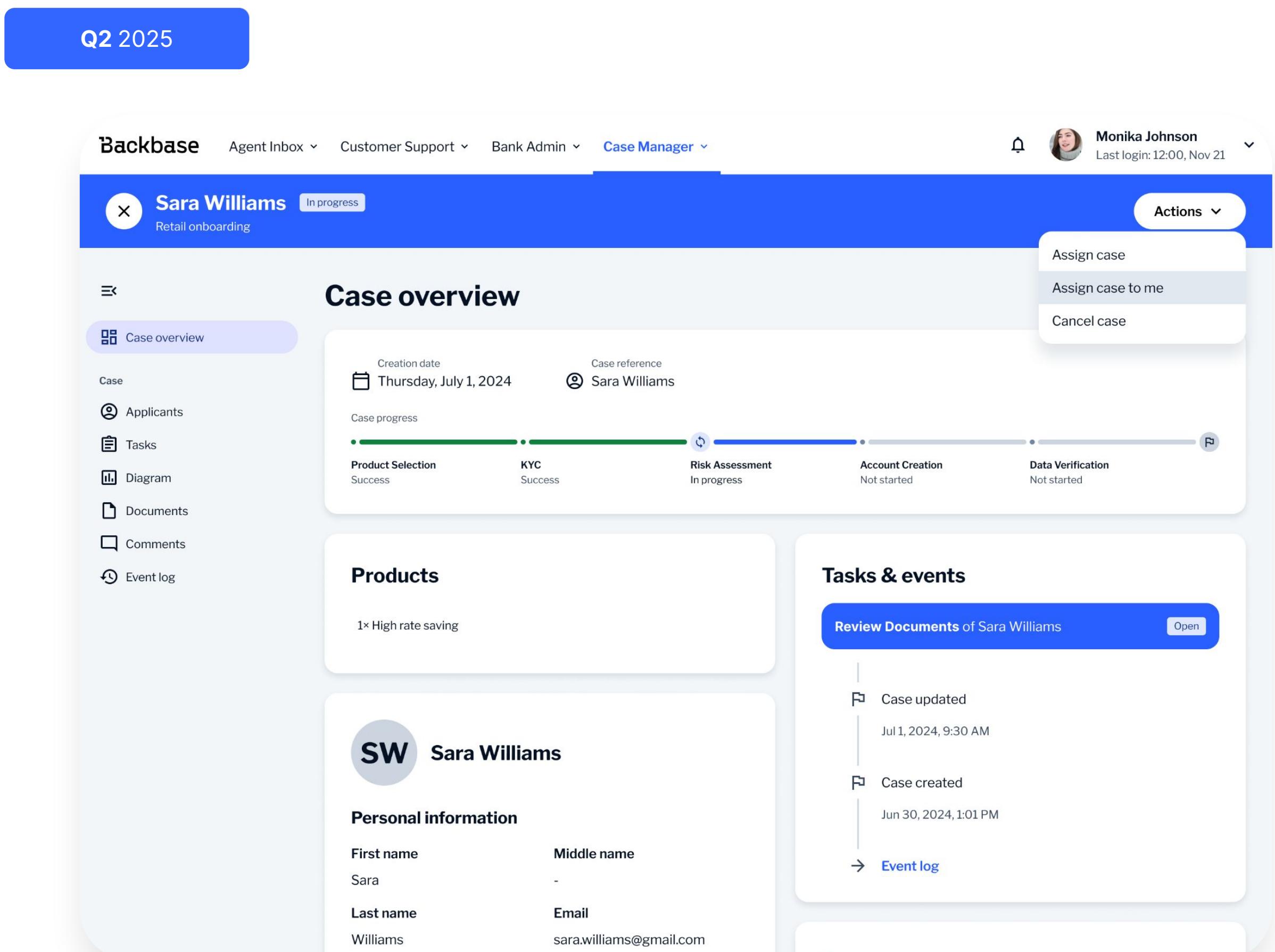
Tasks & events

Review Documents of Sara Williams Open

Case updated Jul 1, 2024, 9:30 AM

Case created Jun 30, 2024, 1:01 PM

Event log



Support for IDT in Application Center

Improved Application experience by allowing the users to complete Interaction Driven Tasks (IDT)

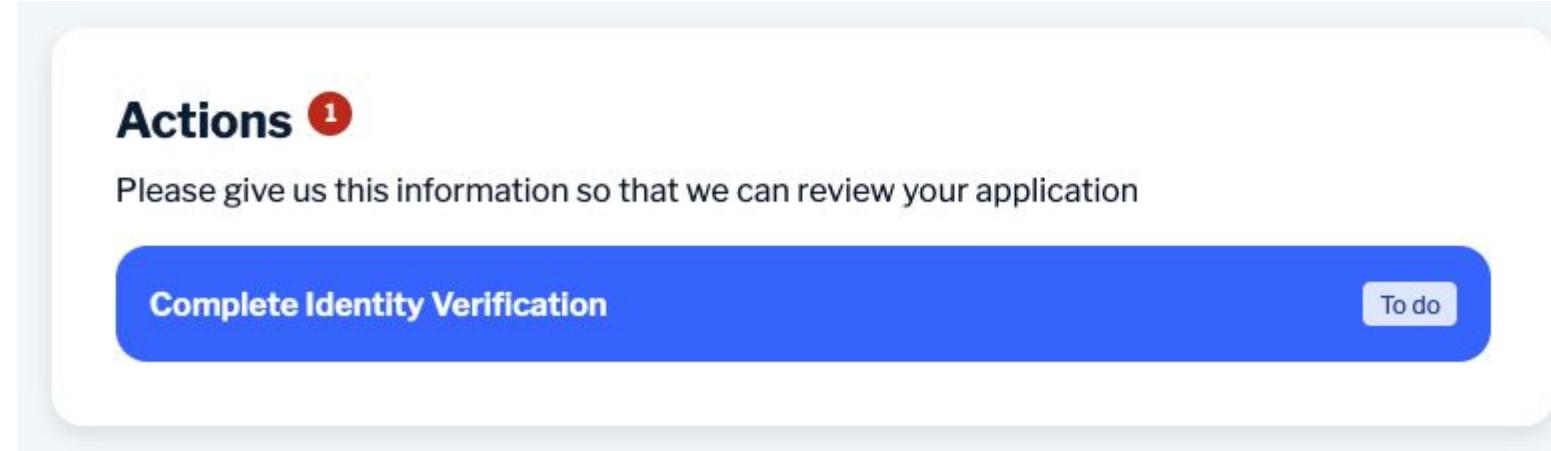
Value Overview

Users of Application Center can view and complete multi-step interactions via an Action

Feature Overview

- View IDT as Actions
- Complete IDT from Application Center

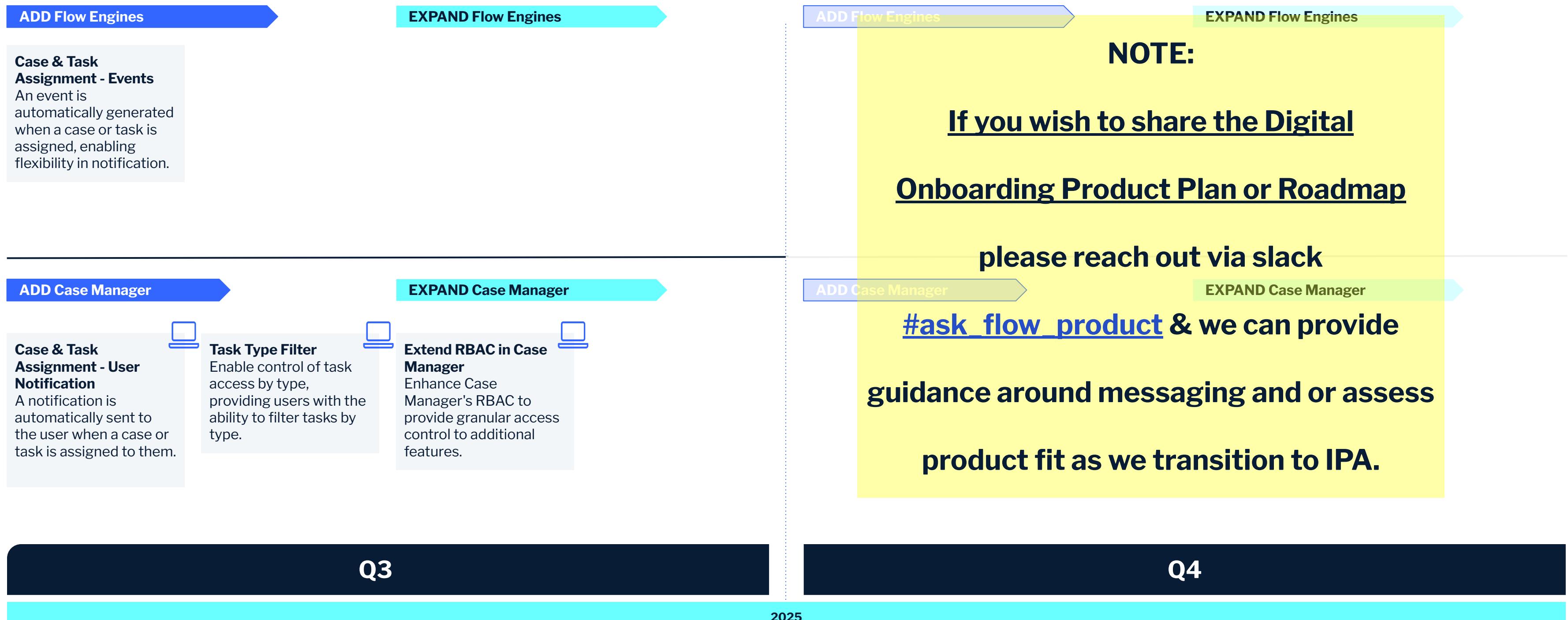
Q1 2025



A screenshot of a Backbase application window titled "Backbase". In the top left corner, there is a circular icon with the number "1" and the text "ID protection". On the right side of the window, the heading "Smile for the camera" is displayed in bold black text. Below this, a message states: "Your personal security is important to us. To counter identity fraud, your identity will be verified in the next step: Scan a document that contains your ID information". A blue button labeled "Start verification" is located below the message. In the bottom right corner of the window, the word "Continue" is visible. The background of the window features a blue gradient with a stylized illustration of a stack of papers and a pen.

Digital Onboarding & Flow Foundation | Product Plan (< 6 months)

Q3 & Q4 2025 Product Plan





04

Digital Banking - Retail

Product Plan, Roadmap & Future Direction

Please see [**<internal>**](#) link below for Jira Advanced Roadmap view

[Click here for details of Digital Banking - Retail](#)

Mobile dashboard

Enable people to personalize their mobile banking dashboards.

Value overview

- Banks want to allow users a premium user experience
- Customers can make the app even more useful by customising it to their needs

Feature overview

- Show/Hide tiles
- Personalise quick action buttons

Released 2025.03

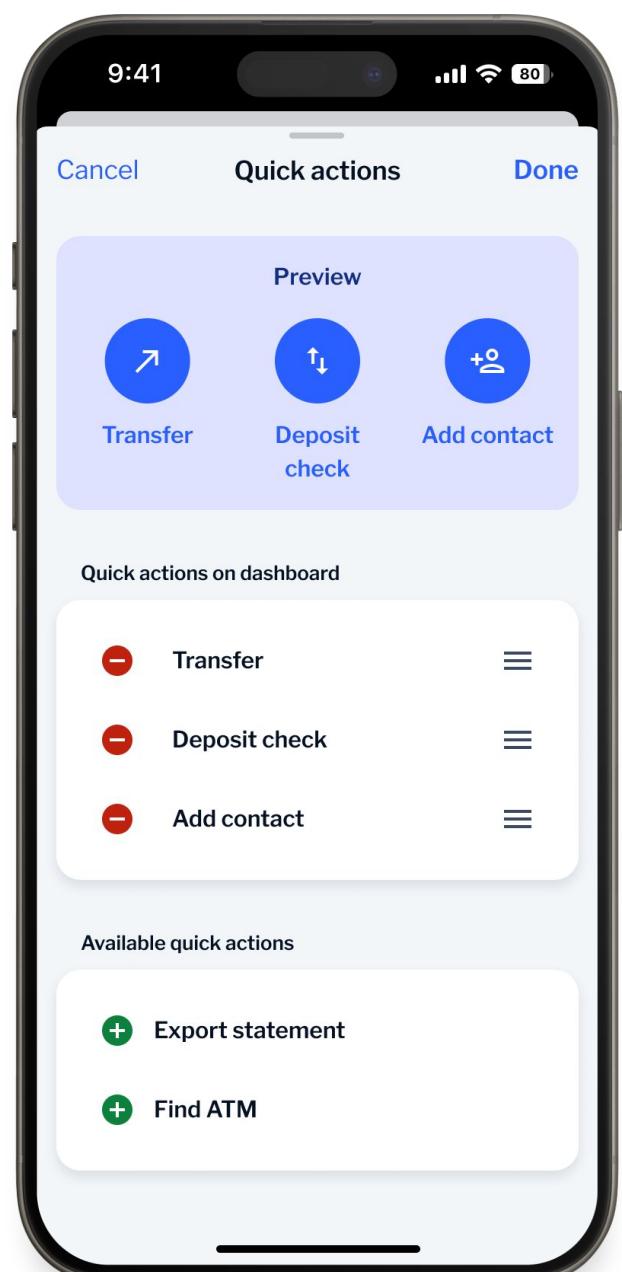
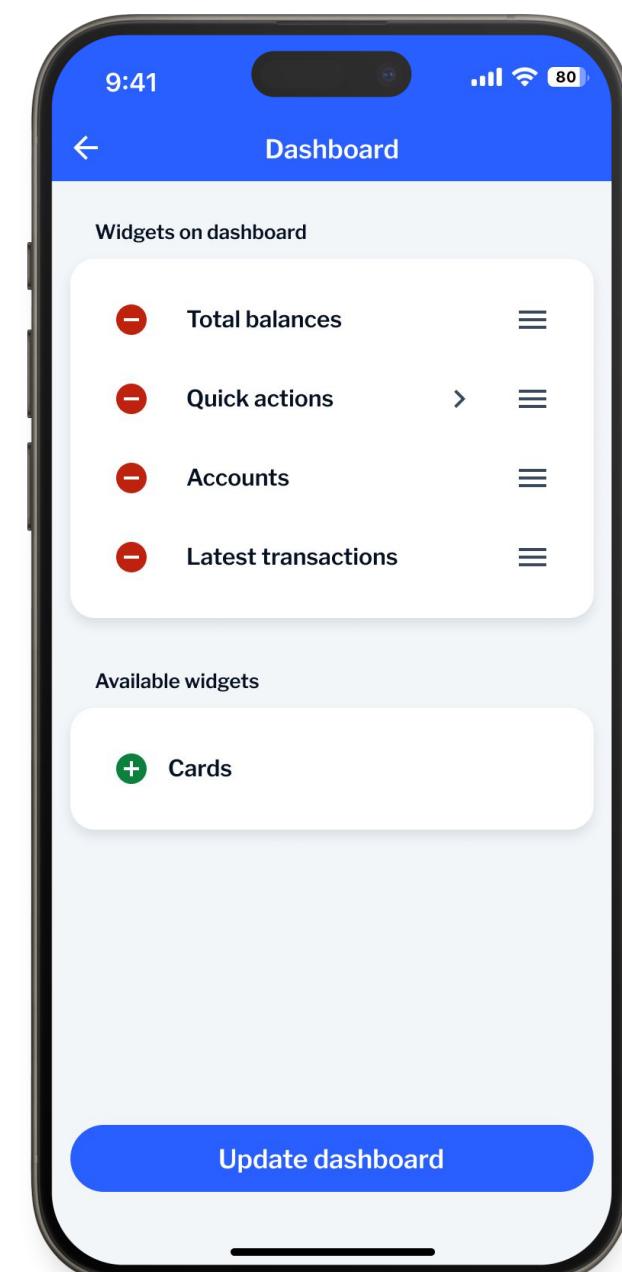
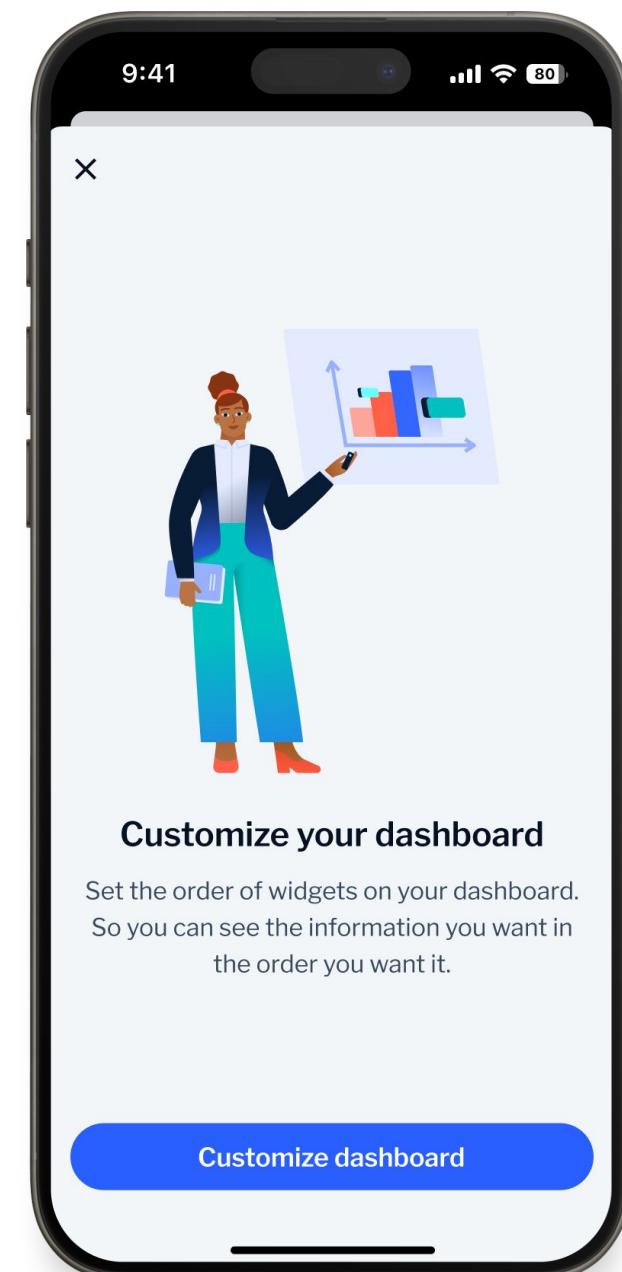
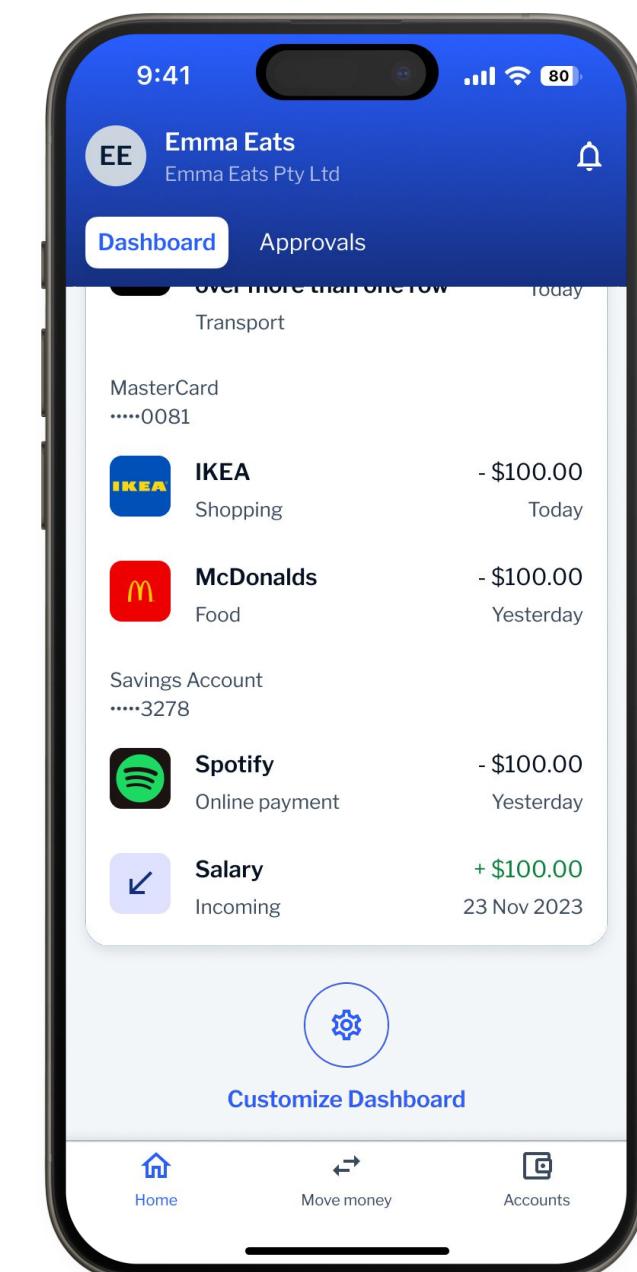
Show/Hide Tiles
Mob 2024.12

Web 2024.09 LTS

Personalised quick action

Web 2024.09 LTS

Mob 2025.03 LTS



Mobile app rating

Enables users to rate their app experience directly within the app.

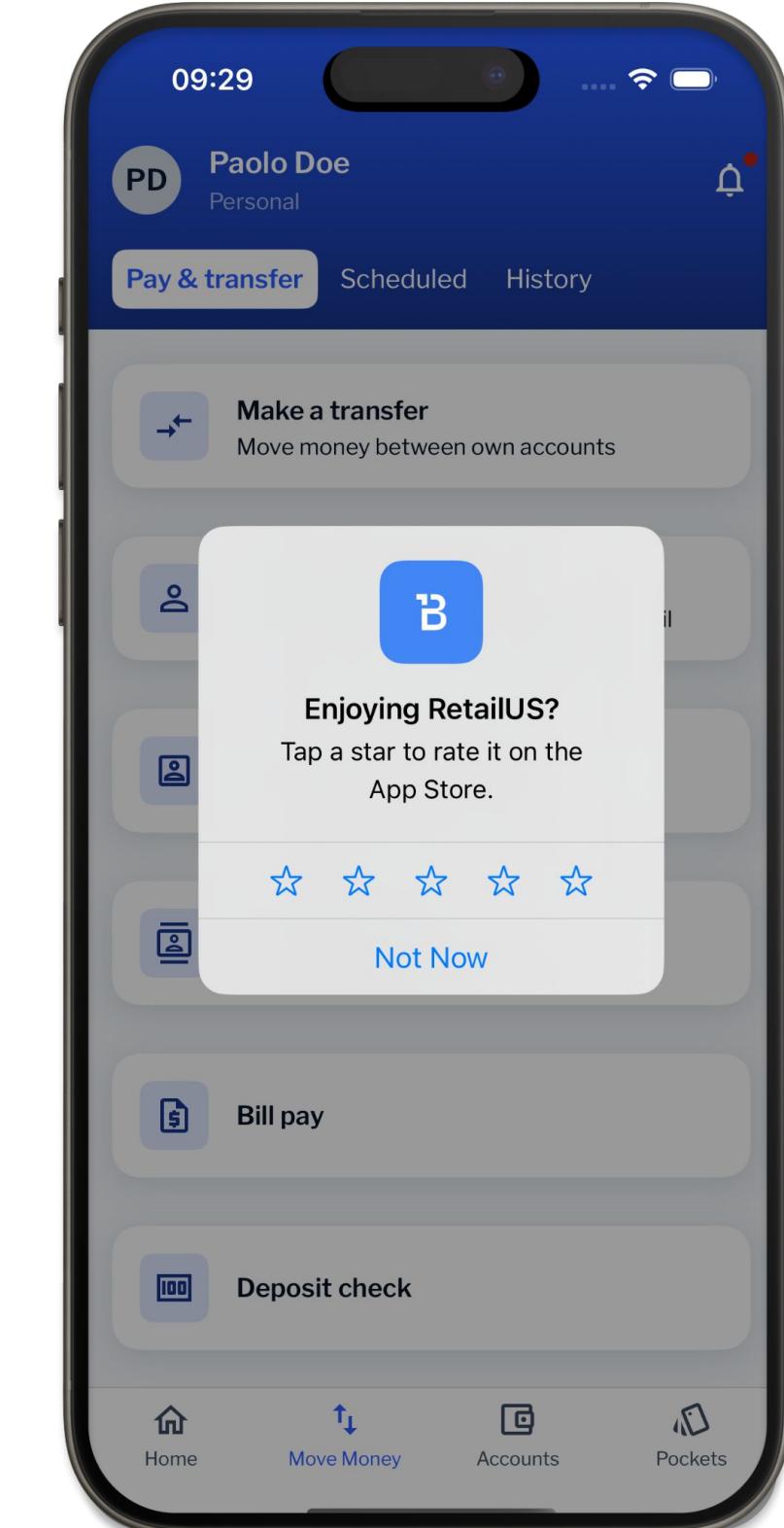
Value overview

- Boosts app store rankings, increasing visibility and downloads.
- Identifies pain points for faster improvements.
- Builds trust and loyalty by addressing user feedback.

Released 2025.03

RFF -2098

Mob 2025.03 LTS



Nested Accounts Grouping (Web)

Value Overview

- Leveled grouping: First by member/legal entity, then by product kind.
- Enhanced clarity for easy finance management.
- Most relevant accounts appear first for the logged-in user
- Aggregates balances in each group for a clear snapshot.

Feature Overview

- Dynamic filtering by primary legal entity..
- Auto-extraction of friendly group labels.
- Intelligent sorting with real-time balance aggregation.

Released 2025.03

RFF -3177

The screenshot displays the 'My accounts' section of the Backbase Business Banking web application. At the top, there's a navigation bar with the Backbase logo and links for Dashboard, Transfers, Accounts, Insights, Products, Self service, and a dropdown menu. A user profile for 'Robin Green' is shown, indicating last login at 12:00 on Nov 21. On the left, a sidebar lists 'Quick transfer' and 'Quick actions' with various icons and links. The main content area shows account groups for 'Robin Green' and other users. Under 'Robin Green', there are sections for 'Checking accounts' and 'Saving accounts'. Each account group shows a summary of available and balance amounts, along with specific account details like account number and type. Below these groups, individual accounts are listed: 'Sarah Mendes' and 'John Key'. The overall design is clean and modern, using a light blue and white color scheme.

My accounts

Manage accounts ▾

Robin Green

Checking accounts

Account	Available	Balance
Everyday Checking8927	\$18,365.32	\$18,365.32
Green Family Checking8927	\$18,365.32	\$18,365.32

Saving accounts

Account	Available	Balance
Emergency Savings8927	\$18,365.32	\$18,365.32

Sarah Mendes

John Key

Quick transfer

From: Select account ▾

To: Select recipient ▾

Amount: \$ 0.00

Transfer now

Quick actions

- Manage accounts
- Set travel notice
- Pay a bill
- eStatements
- Set notification settings
- Find branches

Vertical Cards

Bring the card visual into the future by allowing it to be displayed vertically within banking Apps

Value Overview

- Give financial institutions/banks greater control of their card design and orientation
- Gives financial institutions/banks flexibility to further express their brand and image
- Satisfies the increasing demand for vertical cards

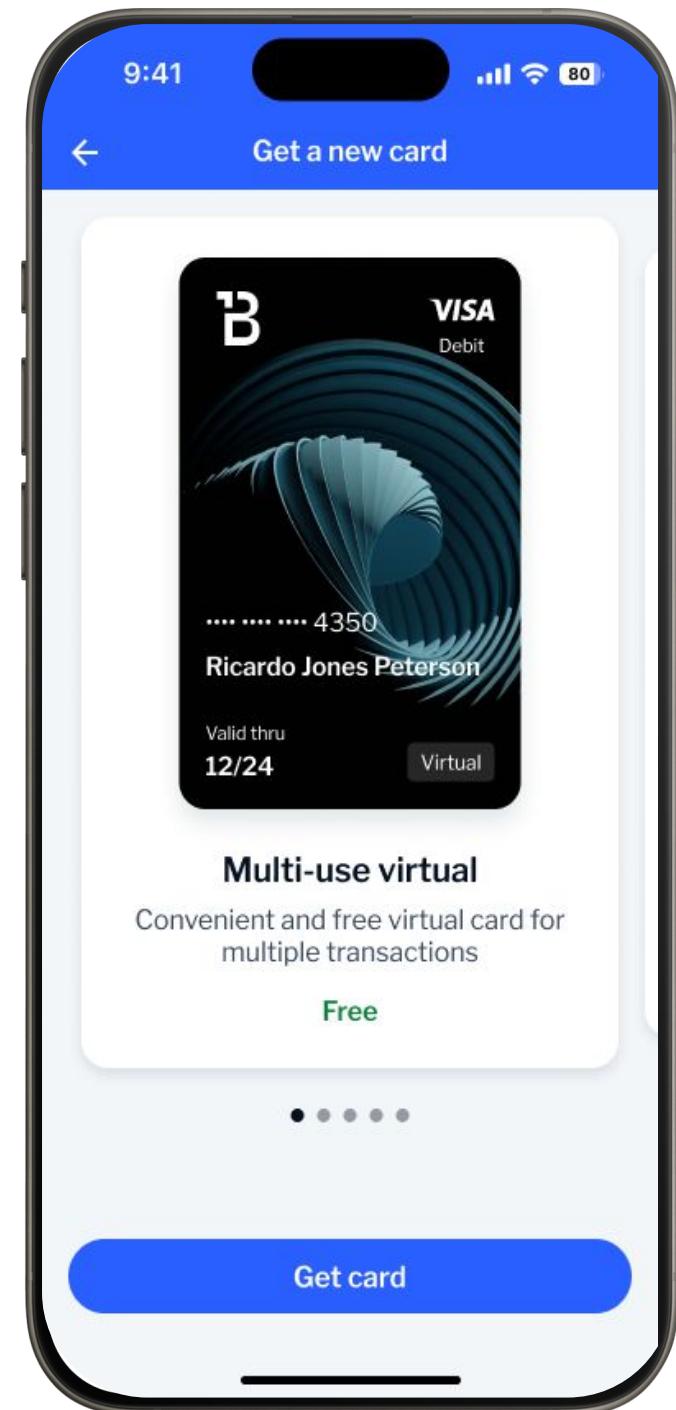
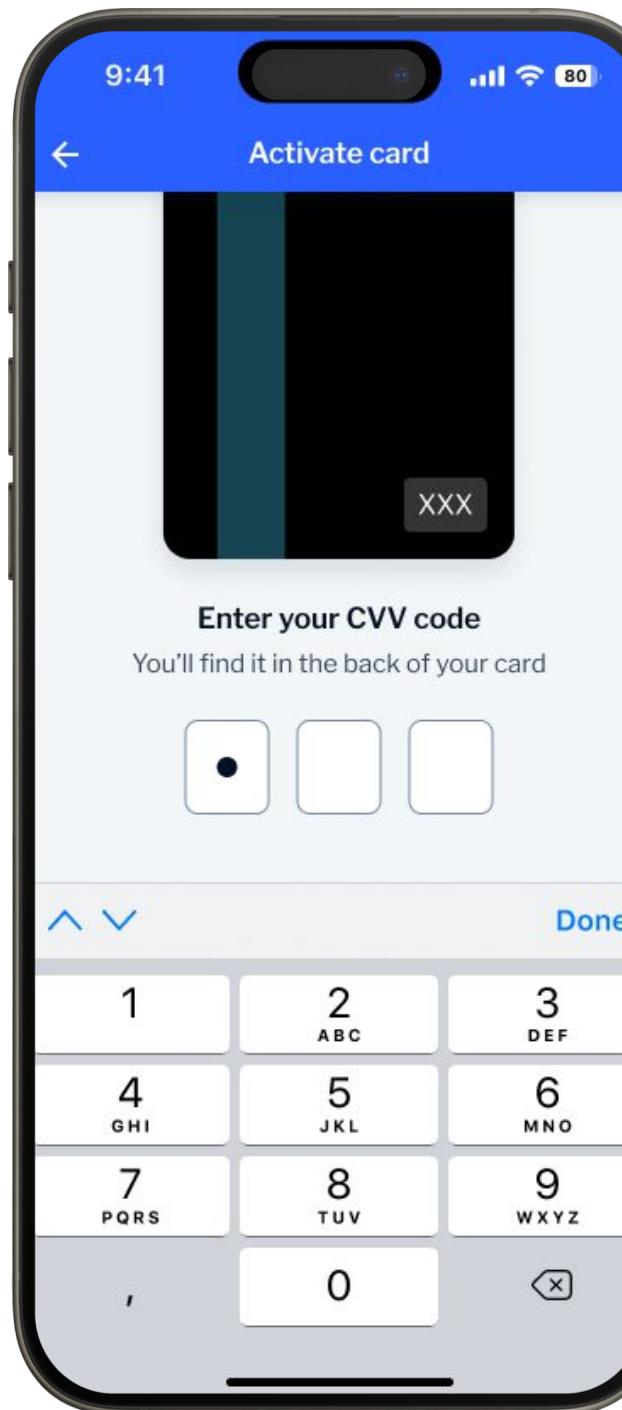
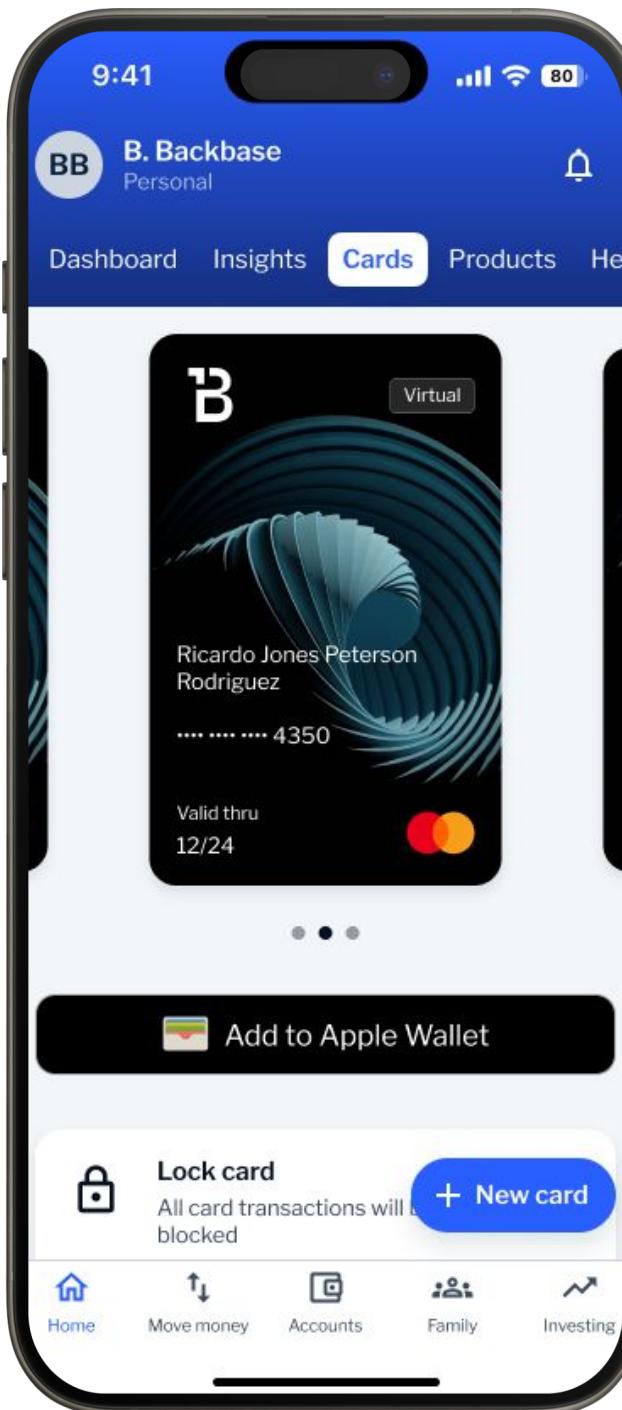
Feature Overview

- Global configuration to display cards in a vertical or horizontal orientation
- Applies to all instances of the Design System payment card component

Released 2025.03

RFF-2110

Web 2025.03 Mob Q1 2026



Cancel Card

Empower customers/members to instantly cancel a card

Value Overview

- Give customers/members greater control of their cards by allowing them to cancel their cards
- Financial institutions/banks can meet the demands of their customers/members to cancel their cards without the need to order a replacement card

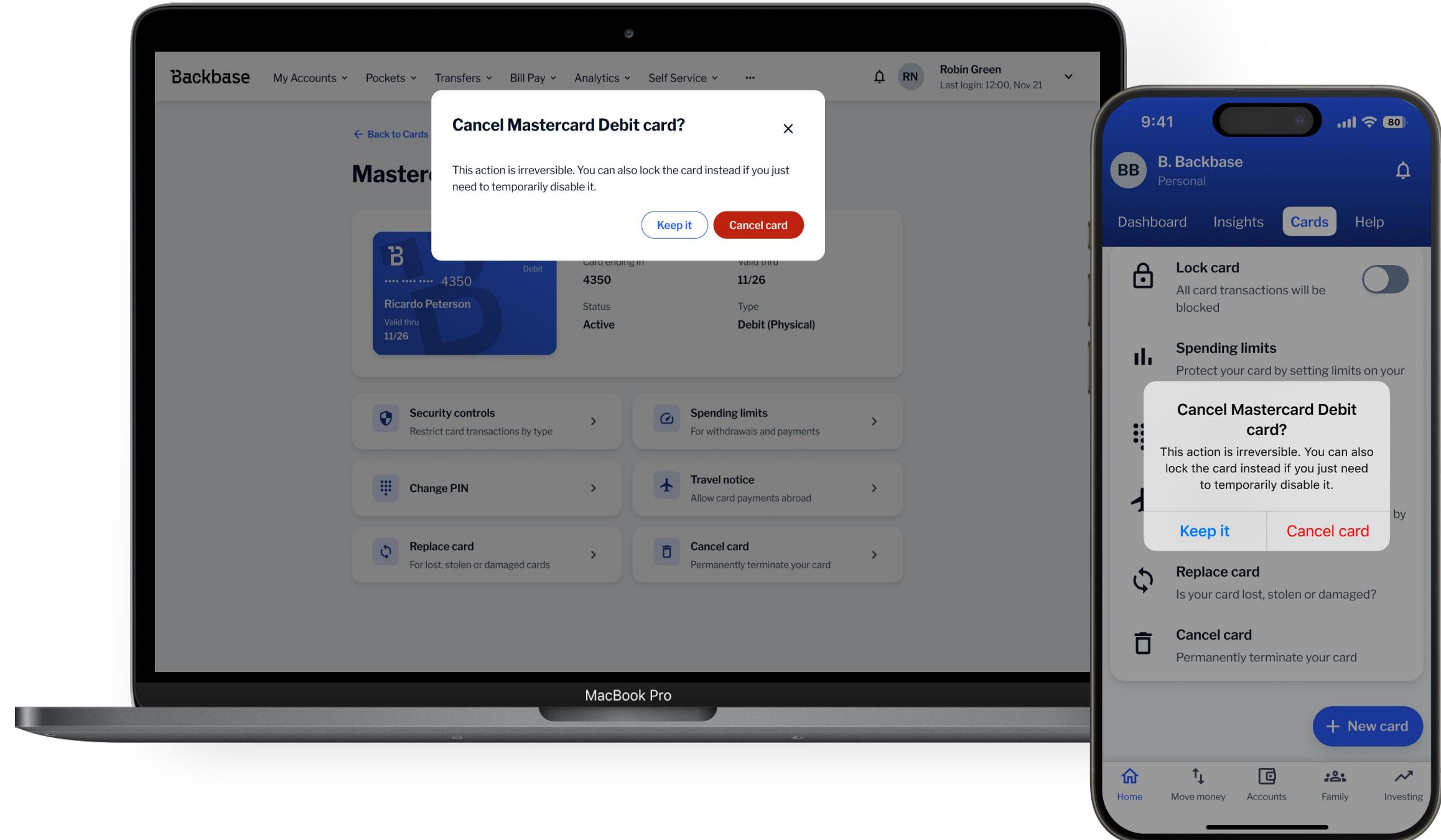
Feature Overview

- Cancel card in card management system
- Customers/members must confirm before card is cancelled

Released 2024.03

RFF -1175

Mob 2025.03 Web 2024.10



Money Movement

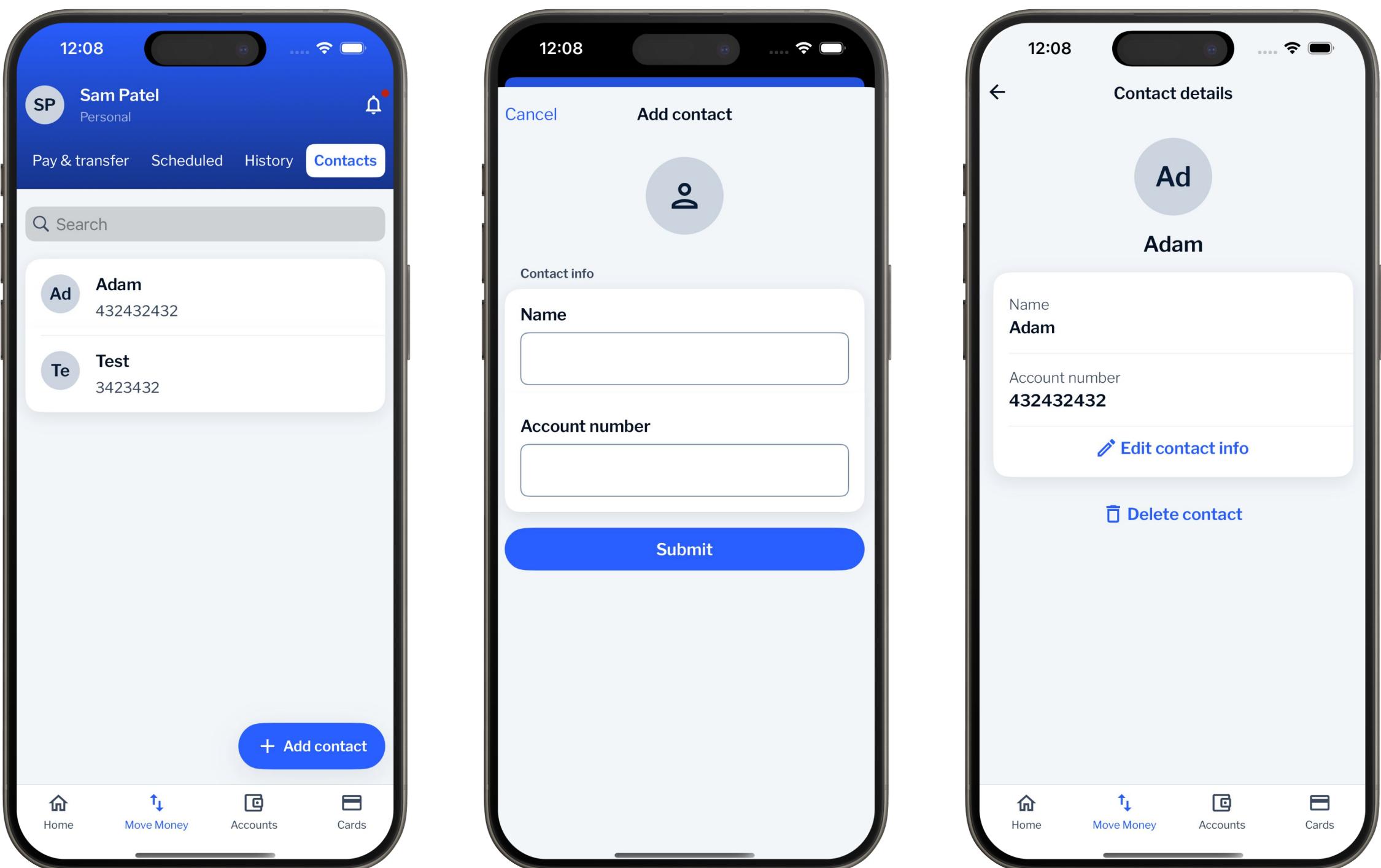
Payments

Unified Contacts Manager journey

- Enhanced configurability on Contacts manager journey that simplifies implementing business as well as retail experiences using the same journey

Released 2025.03

Mobile 2025.03



Spending Category Transactions

Value Overview

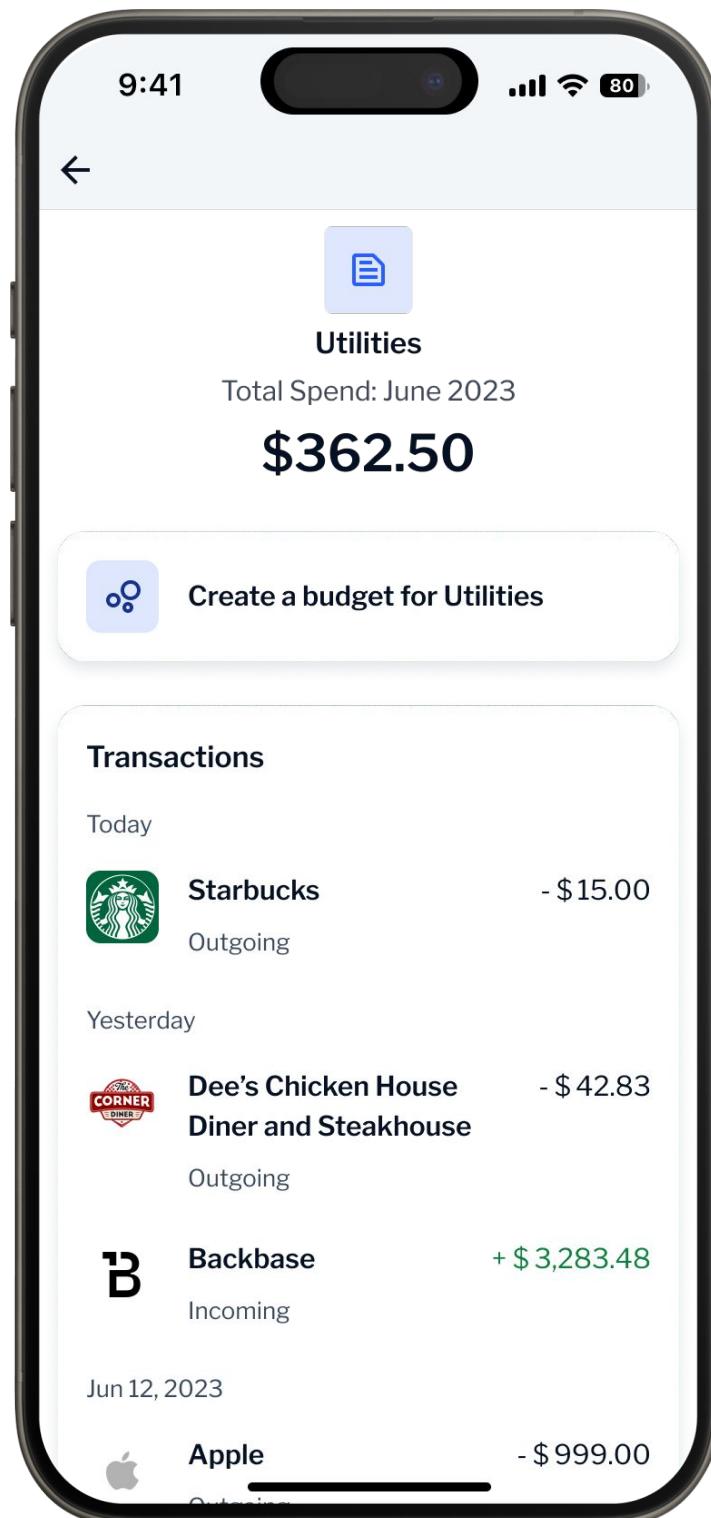
- Understand the spending for each category

Feature Overview

- View the transaction history for each spending category

Released 2025.03

Web Available Mob 2025.03 LTS



The web interface shows the 'Groceries' category for February 2023. It indicates \$200.00 left to spend against a total budget of \$700.00, with \$500.00 already spent. The transactions listed are three separate purchases from McDonald's, each totaling -\$100.00 (Outgoing).

Transactions Purging and Partitioning

Value Overview

- Cost Reduction
- Improved System Performance
- Customers can get faster response times, even with large data sets
- Customers can navigate through their transactions more effectively

Feature Overview

- Partitioned transactions DB
- Infinite scrolling of transactions for a smoother user experience
- Support for partitioned and non-partitioned tables until next breaking change

Released 2025.03

Web 2025.03 Mob 2025.03

9:41 John Smith's Check... May 25, 2024

Uber Transportation -\$17.47

Citibank Other income +\$363.44

American Airlines Travel -\$424.83

Netflix Entertainment -\$9.99

IKEA Retail -\$68.62

Load more

Results up until May 22, 2024

Search older transactions

Home Move money Accounts More

Back to My Accounts

Ricardo Norton's Current Account8927 \$6,500.50

Transactions Account Details

Search Last 90 days

February 7, 2024

American Airlines Travel -\$400.00

February 6, 2024

Pets Place Pet Care -\$36.50

Whole Foods Groceries -\$220.10

February 5, 2024

Backbase Other Income +\$4,500.00

Uber Automotive Expenses -\$25.30

Walmart Clothing-Shoes -\$58.80

February 3, 2024

Backbase Other Income +\$4,500.00

Uber Automotive Expenses -\$25.30

Walmart Clothing-Shoes -\$58.80

February 1, 2024

Backbase Other Income +\$4,500.00

Family Banking

Value Overview

- Promote healthy financial habits towards their children
- Introduce the brand to potential future customers at an early age
- Reduce customer acquisition cost
- Increase customer retention and stickiness, competitive edge

Feature Overview

Parent:

- Create and manage allowance
- Edit child's Profile

Child:

- View Financial Insights
- Migration of Child in Digital Assist

Released 2025.03

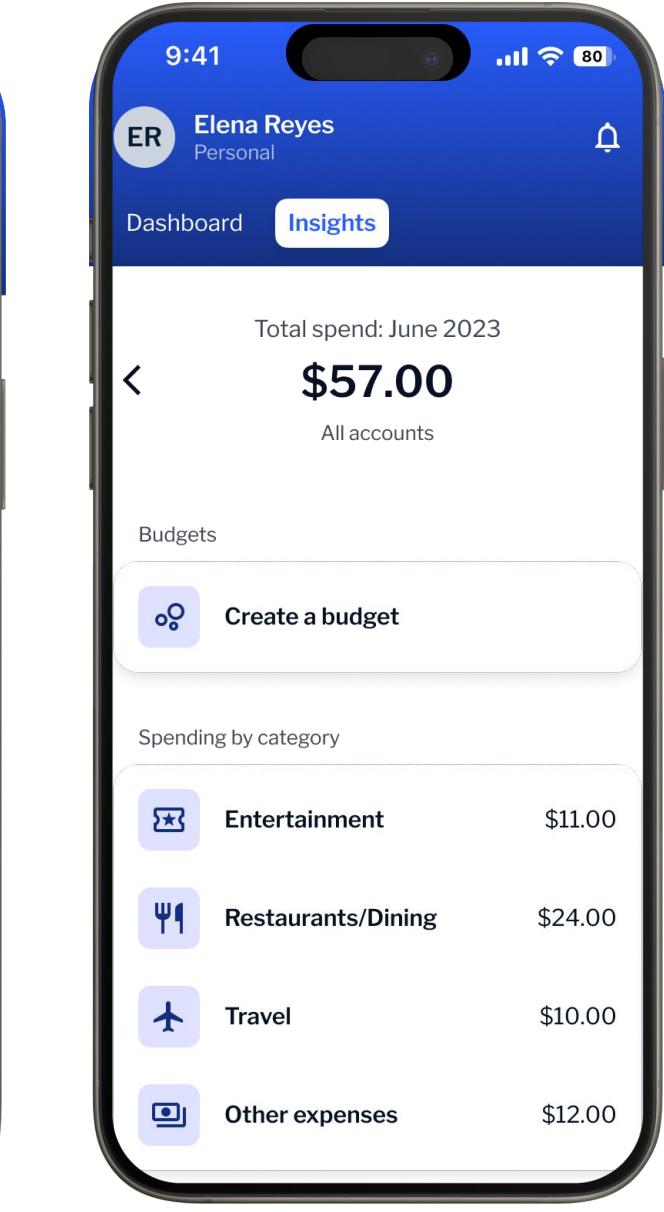
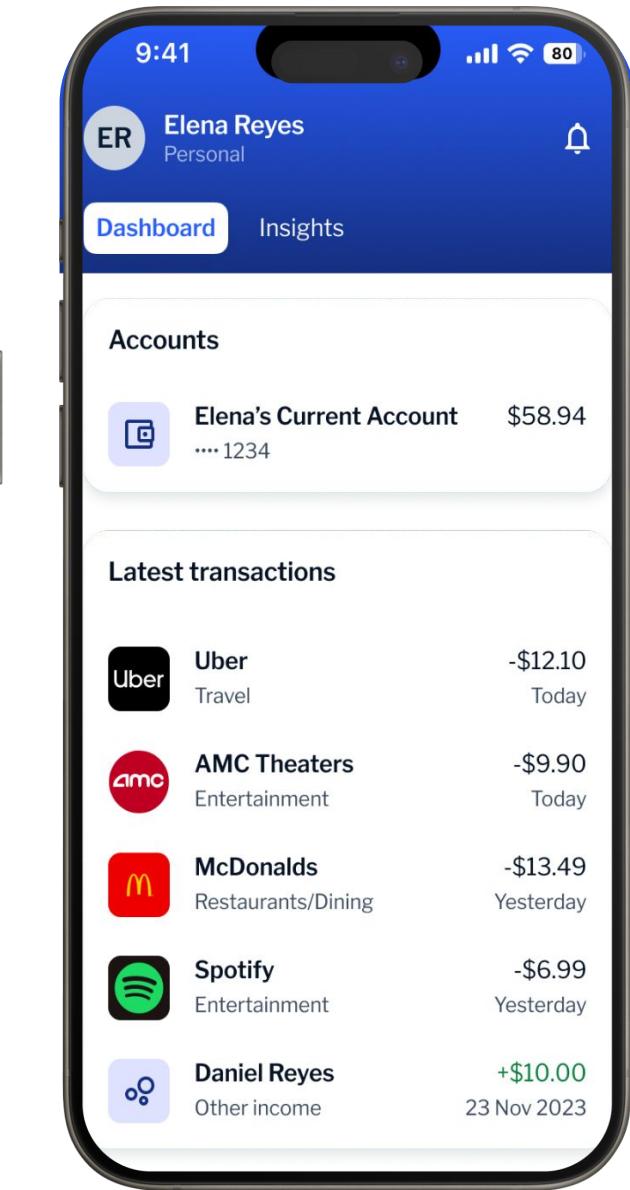
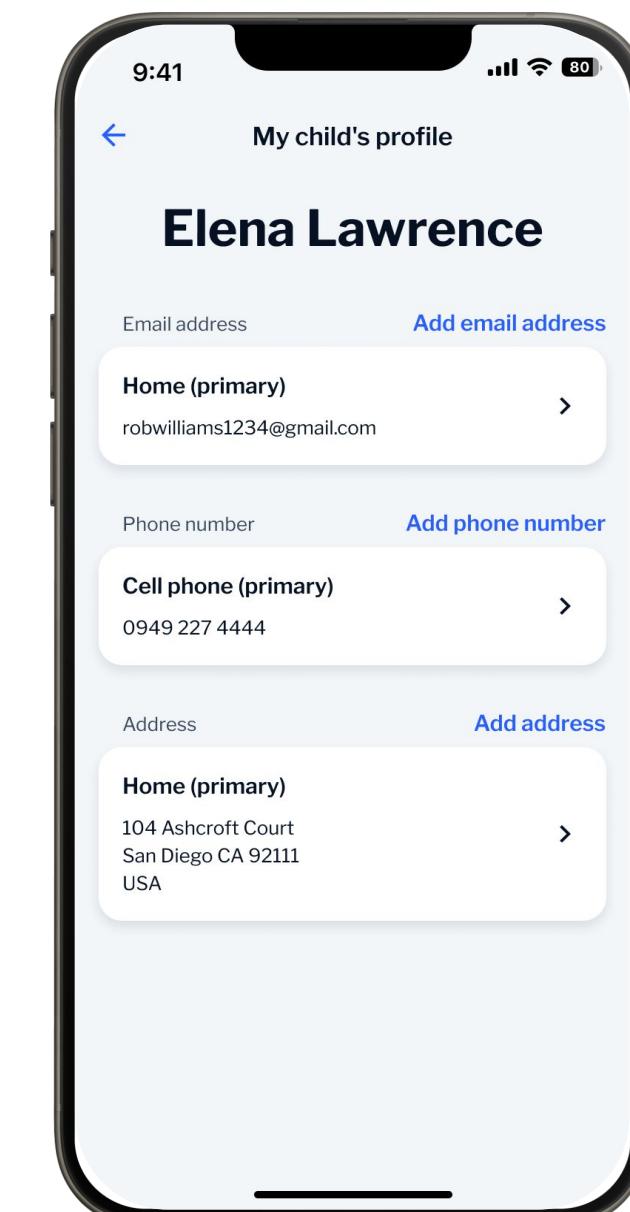
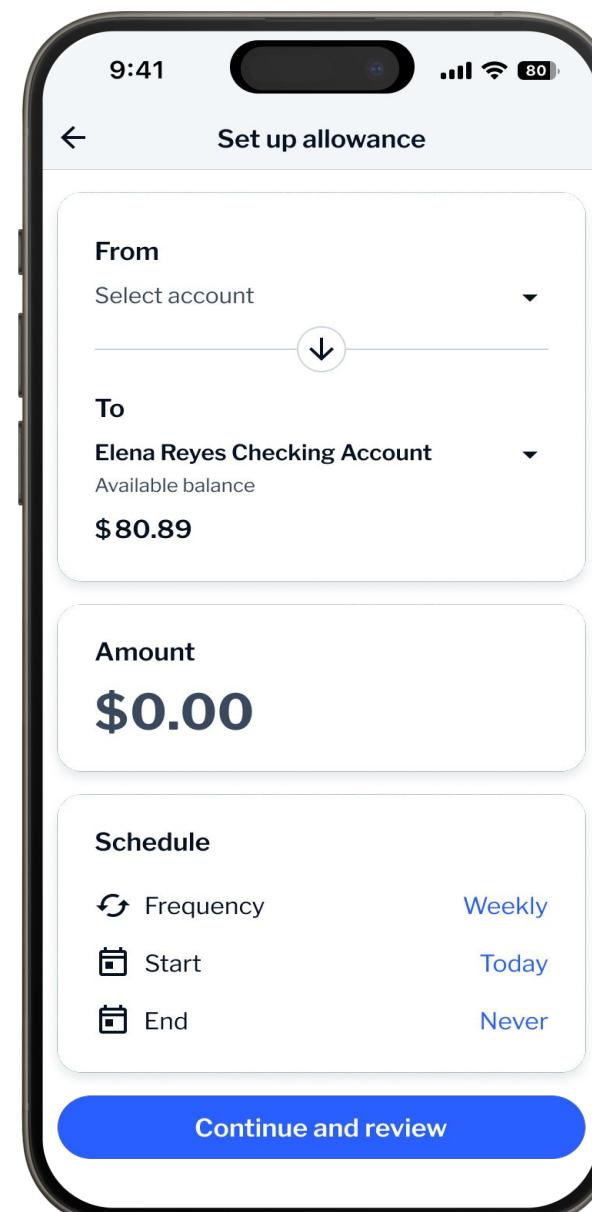
MVP

Mob 2024.12

Allowance & Insights for Child

Mob 2025.03 LTS

Parent App



FDIC Signage Regulation - Phase 1 & 2

Value Overview

- Adherence to FDIC regional regulation
- Ensures the customer has a clear indication of FDIC signage and non-deposit signage at each screen where non-deposit products are offered

Feature Overview

- FDIC official digital signage to be displayed and Non-deposit signage is shown as a label under all Non-FDIC insured accounts

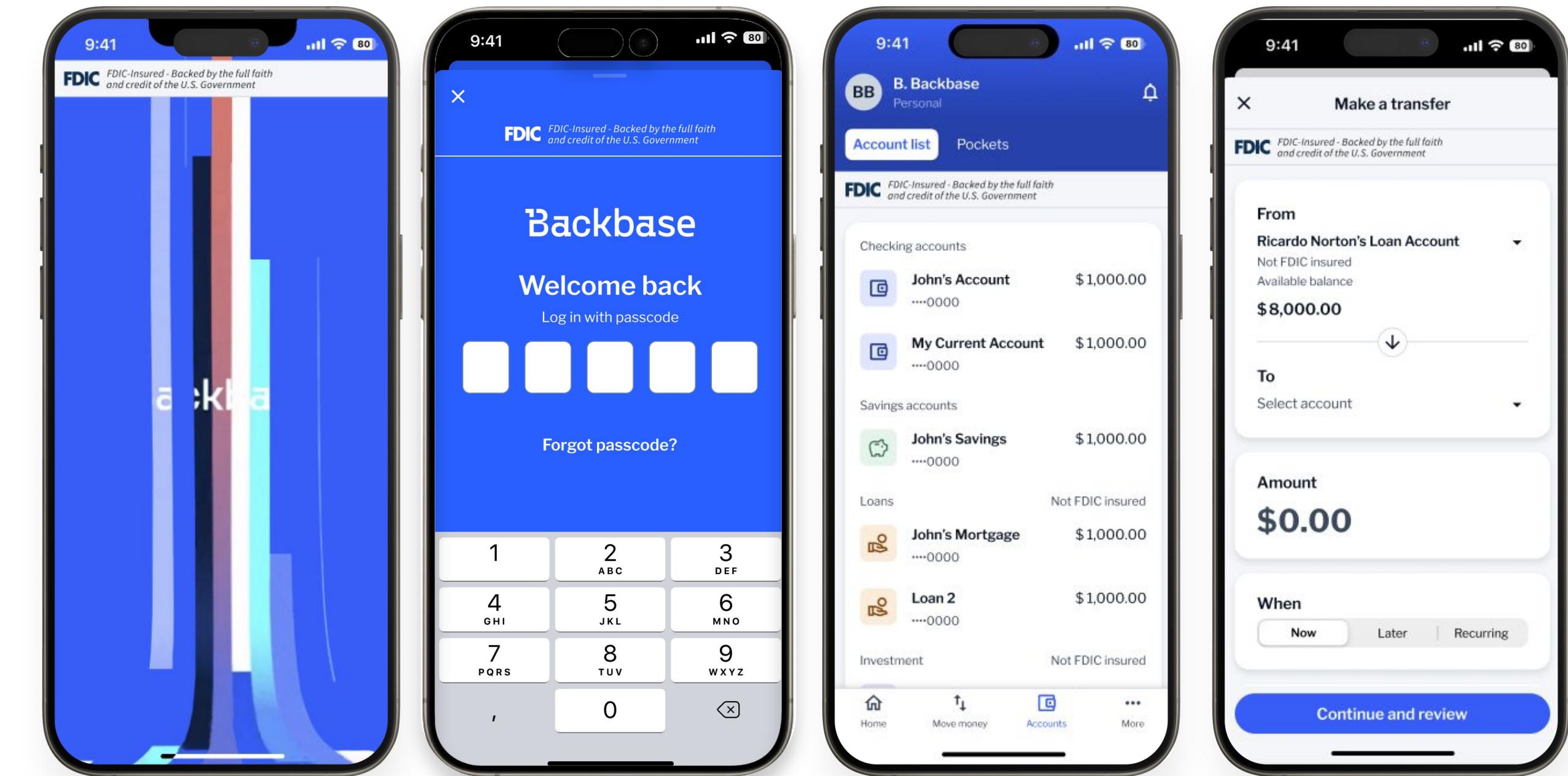
Note: All journeys will be ready by 2025.09 except the following mobile journeys which are planned for Q4 2025

- Places
- RTC
- Credit score
- Financial Insights
- Family Banking
- Appointments

Identity mobile journeys are planned for 2026

Q2 + Q3 + Q4
2025/2026

Web Q2+Q3 2025 Mob Q2 +Q3 + Q4 2025 + 2026



Change category - Transaction

Value Overview

- Map the transaction to the right category
- Get the correct insights on the spending

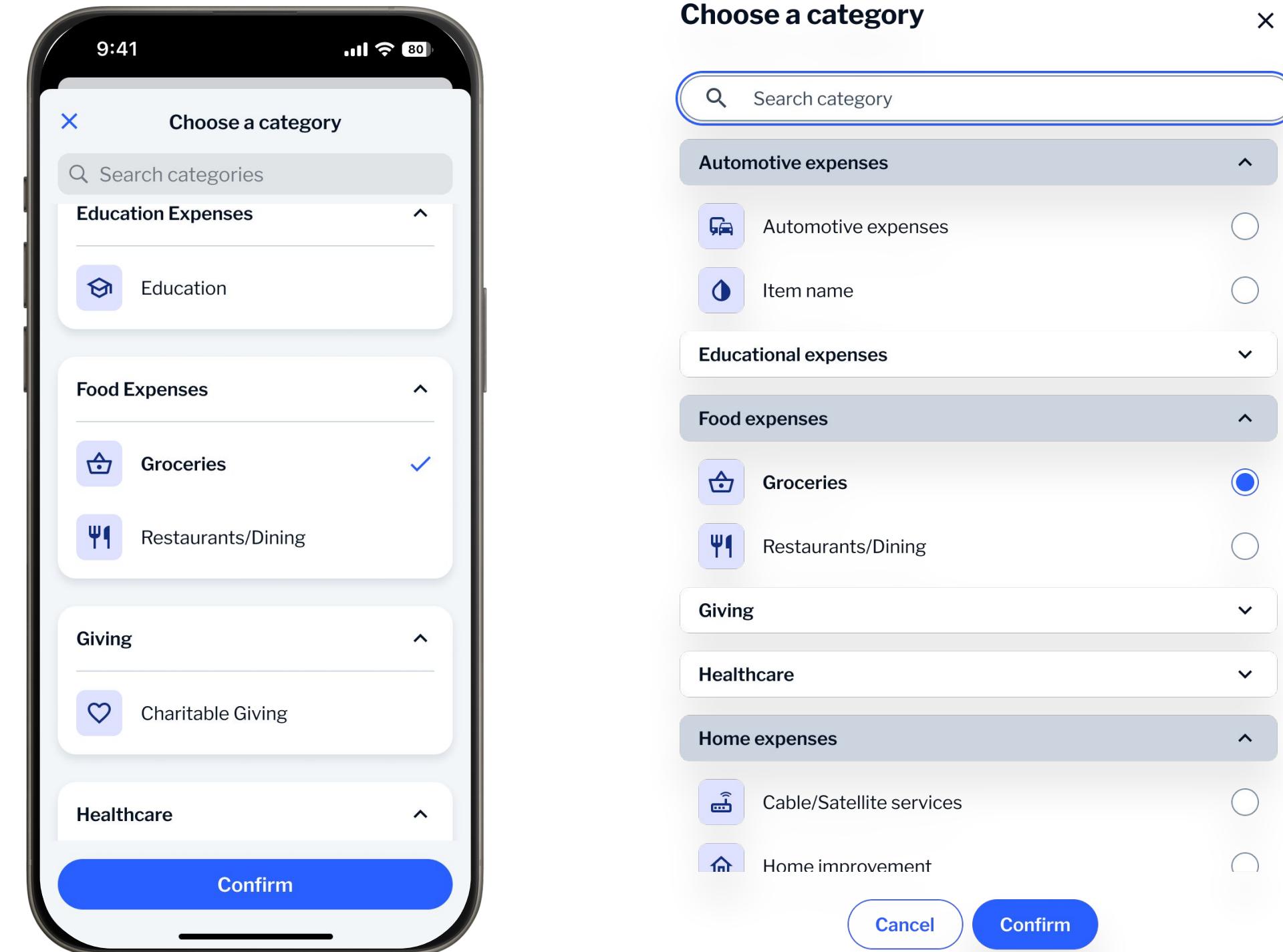
Feature Overview

- Change the category of the transaction from transactions screen

Released 2025.07

RFF -1243

Web Available Mob 2025.07



Security Controls

Provides customers with a self-service mechanism to customize how their card is used across various transaction types

Value Overview

- Additional security measures
- Update is instant
- Empower customers to do it themselves
- Promotes financial awareness and usage transparency

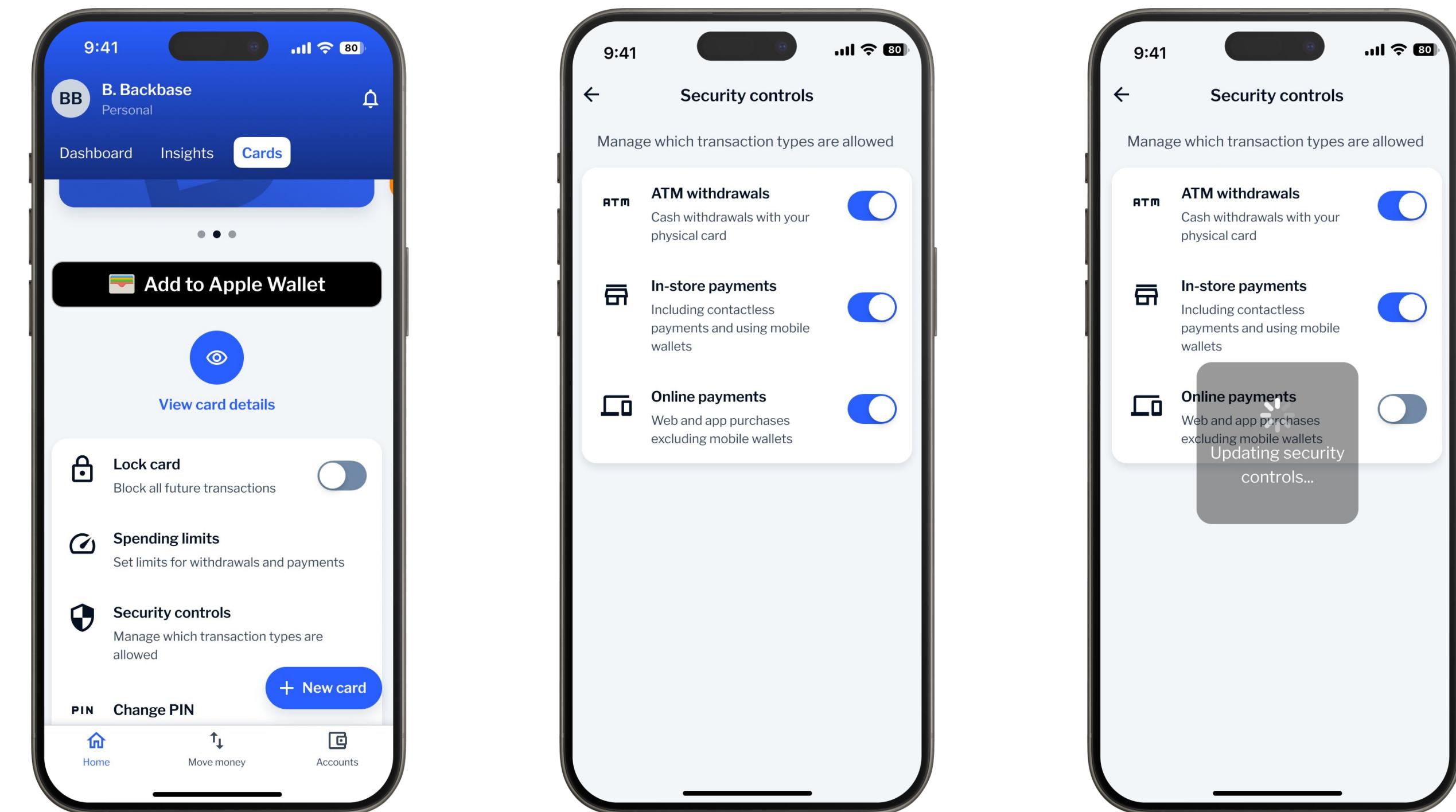
Feature Overview

- New screen within the Card Management journey
- Display security controls from backend
- Each security control can individually be turned on or off
- New business function and privileges

Released 2025.09

RFF-4789

Web 2025.01 Mob 2025.09



Improve Security of PIN Display

Improves security and reduces fraud by displaying the PIN for a limited time

Value Overview

- Improved security
- Reduces fraud
- Increased configurability

Feature Overview

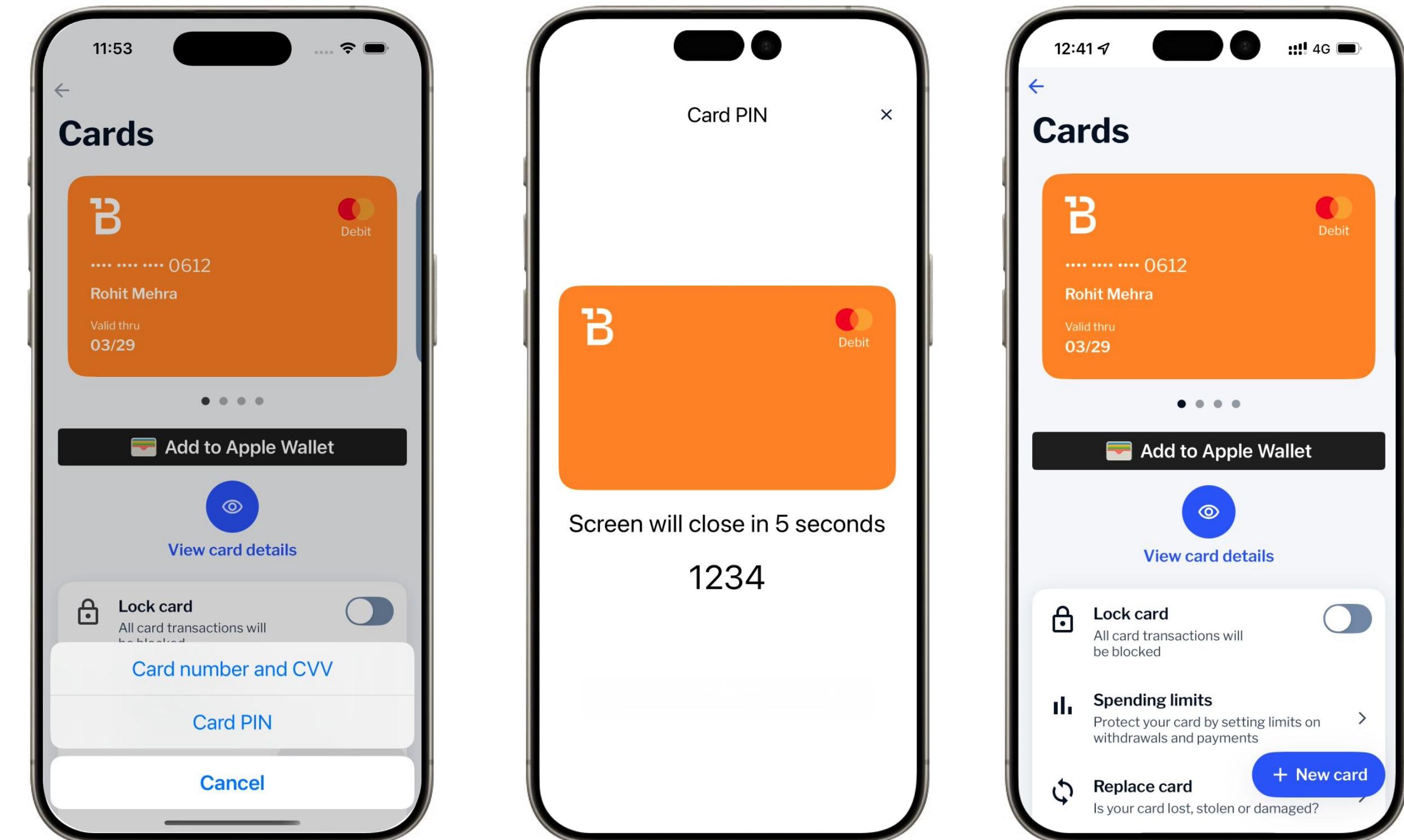
- PIN code can be configured to be displayed for [X] seconds
- PIN is automatically hidden after the time elapses

Released 2025.09

RFF-4358

iOS 2025.04 Android 2025.09

Powered by Entrust



Token Manager

Provides customers with a self-service mechanism to manage their card tokens.

Value Overview

- Additional security measures
- Update is instant
- Empower customers to do it themselves
- Promotes financial awareness and usage transparency

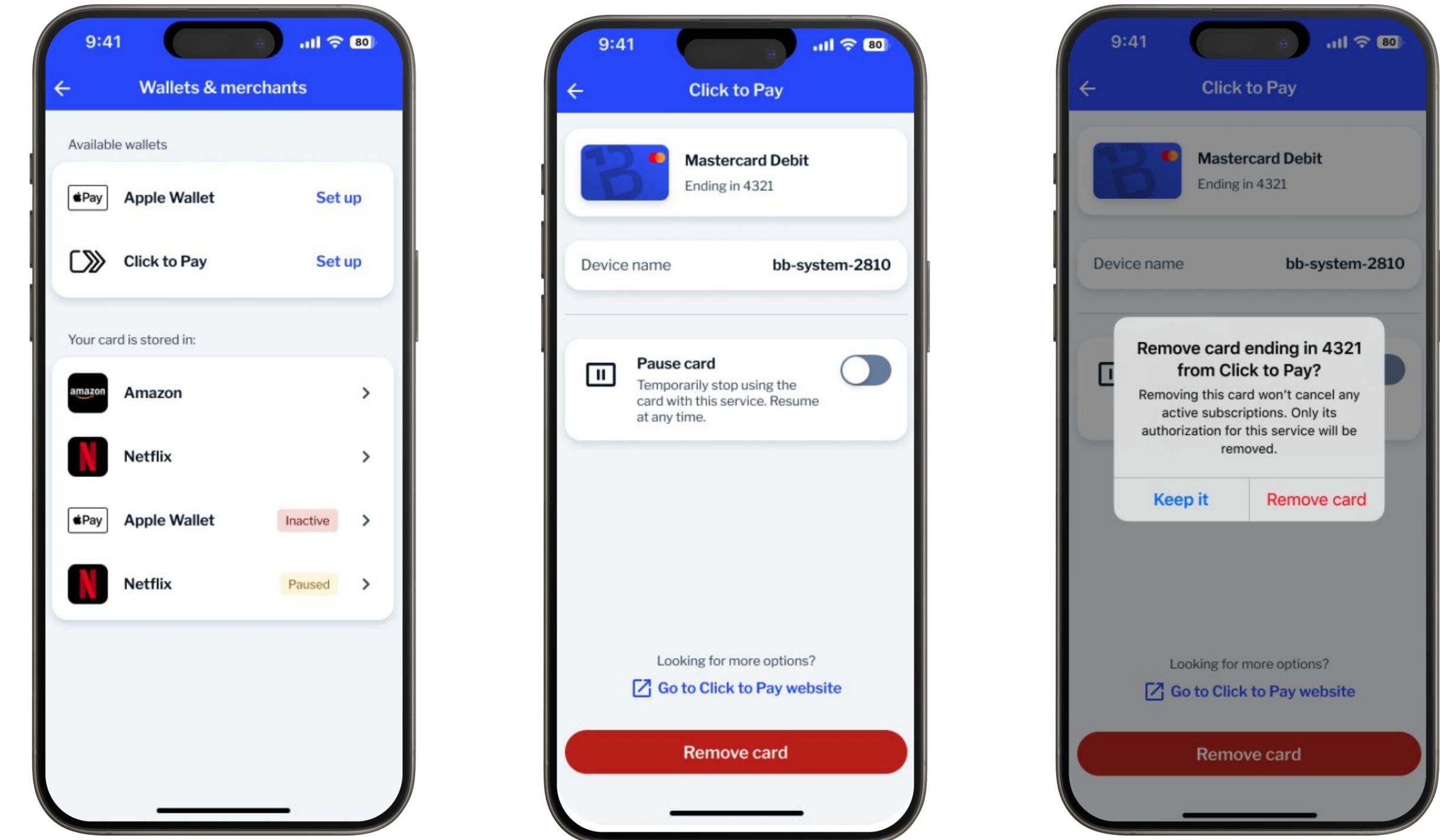
Feature Overview

- New screen within the Card Management journey
- Displays card tokens from Token Service Provider (TSP)
- Each token can be paused or deleted
- New business function and privileges
- View token details

Released 2025.09

Mob 2025.09 Web Roadmap

Powered by Entrust



Add and Edit Custom Categories

Value Overview

- Enable customers to create custom/user defined categories to map the transaction to the right category
- Accurate and customised view of spending

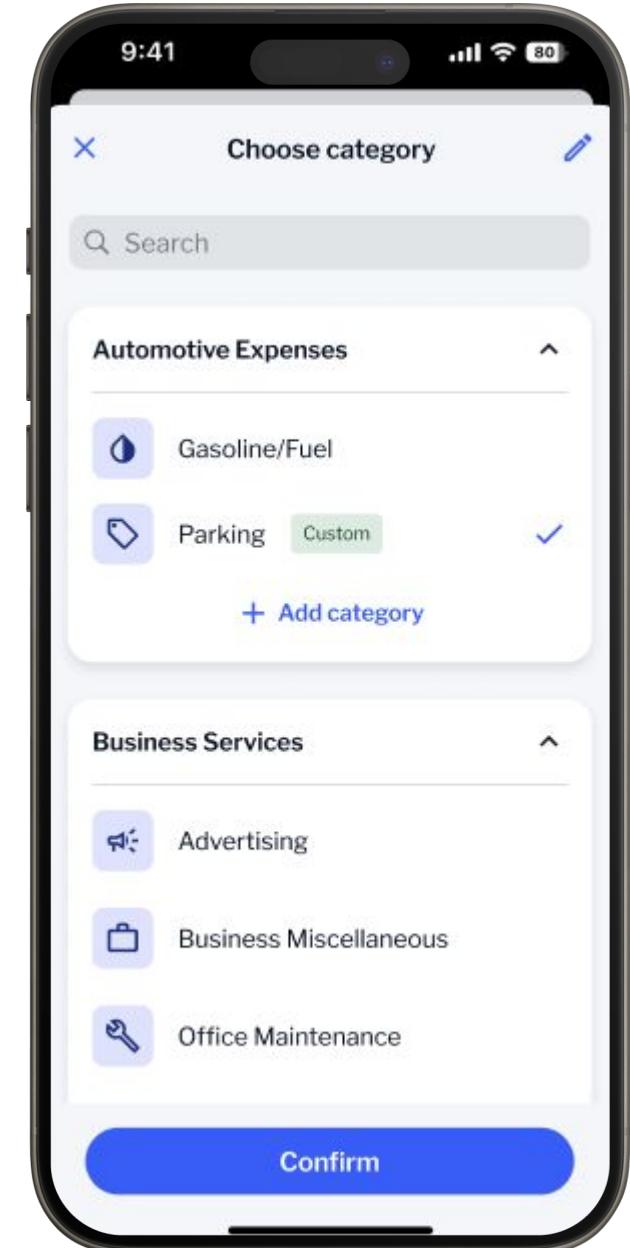
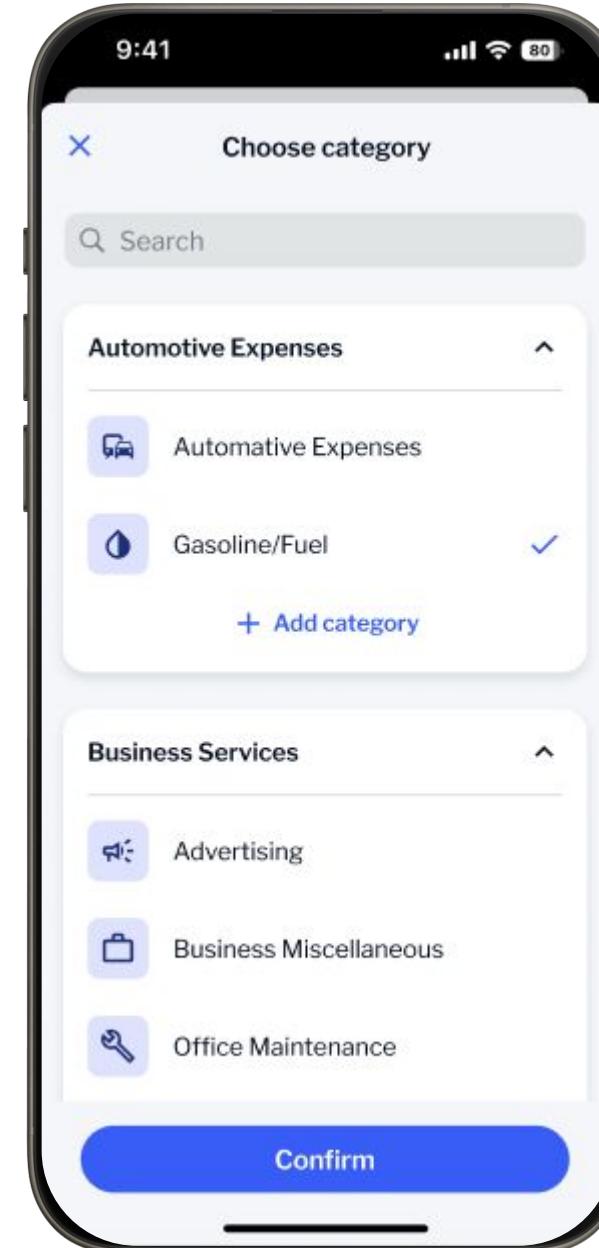
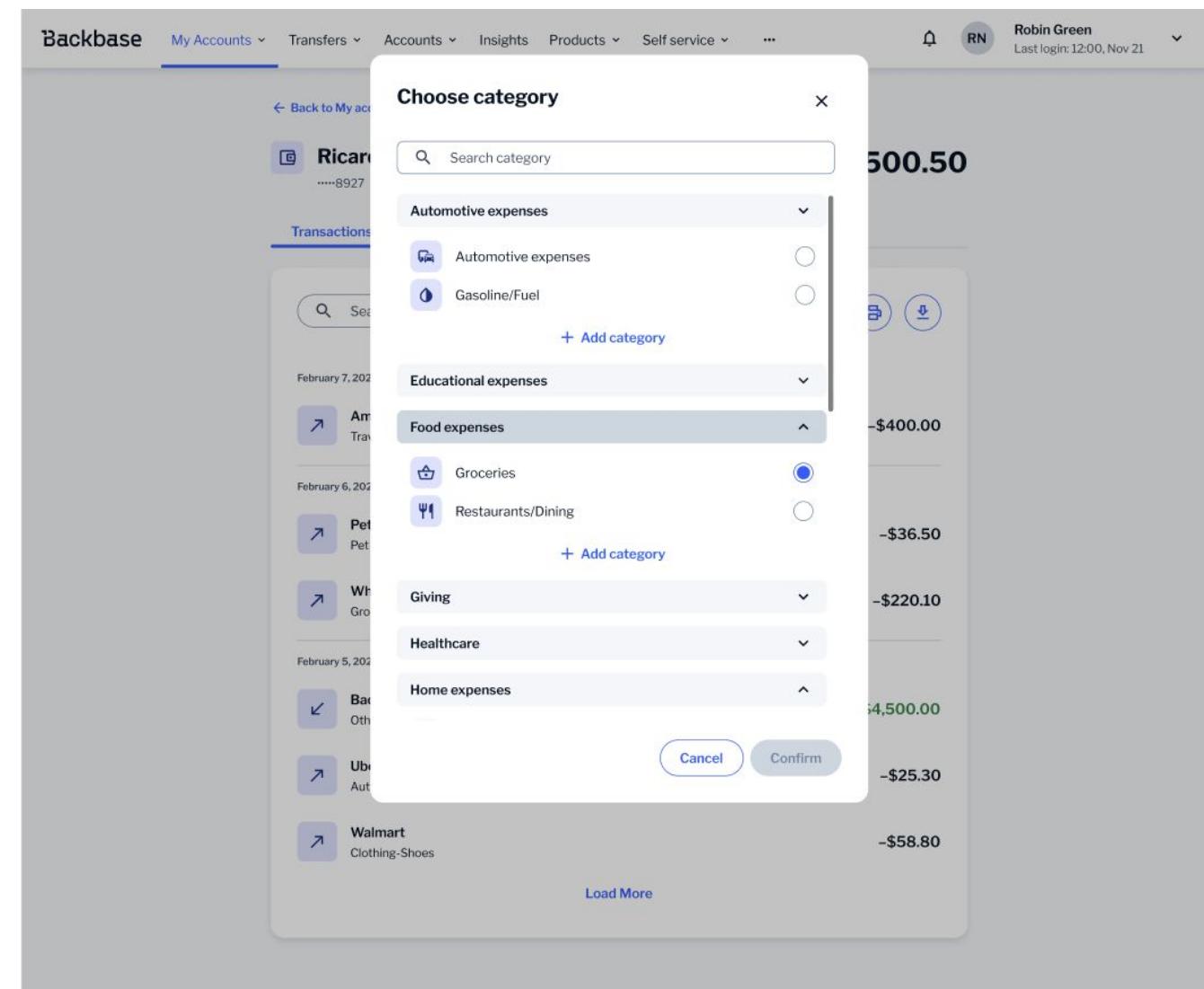
Feature Overview

- Add user defined category / custom category under a high-level category

Released 2025.09

RFF -3281

Web 2025.09 LTS Mob 2025.09 LTS



Custom Categories - Spending Insights & Budgets

Value Overview

- Spending insights for custom categories
- Track the spending for custom categories with budgets

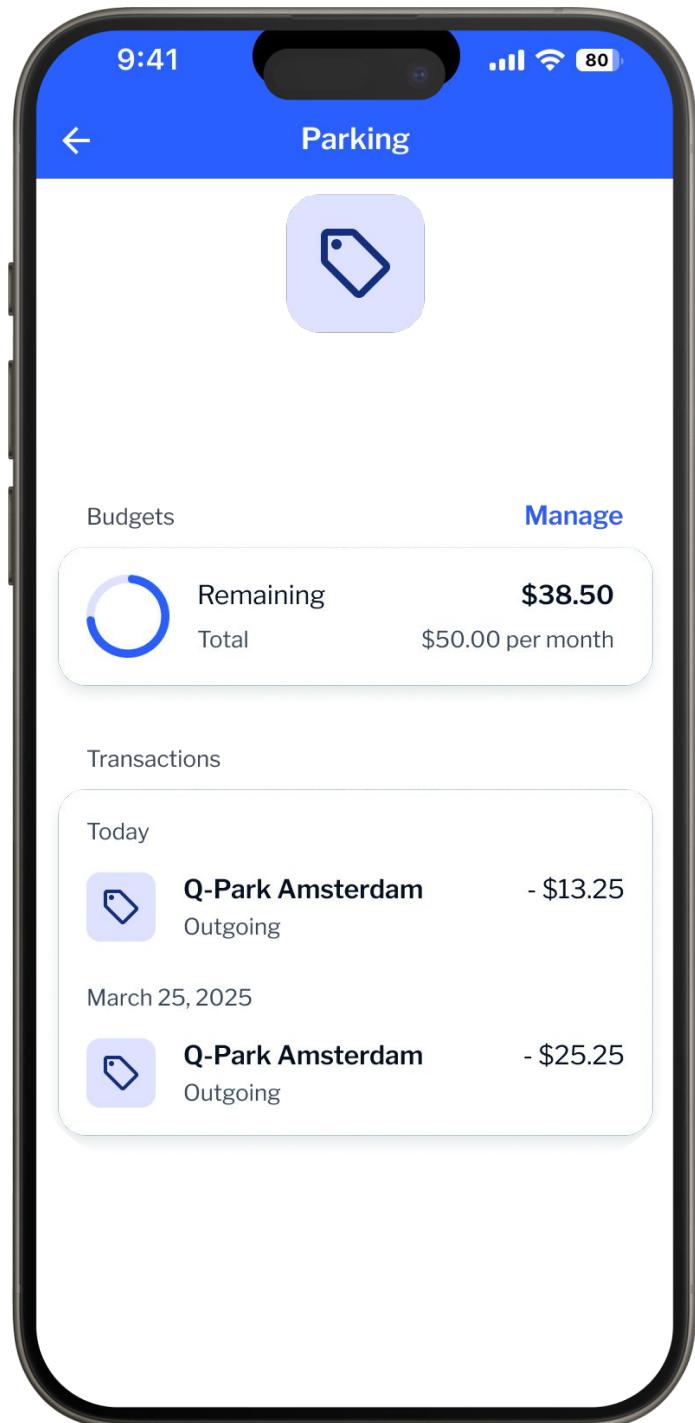
Feature Overview

- View spending total and transactions for custom categories
- Add and manage budgets for custom categories

Released 2025.09

RFF -3281

Web 2025.09 LTS Mob 2025.09 LTS



The web dashboard for the "Parking" category in February 2025. It shows a budget status with "\$65.00 Remaining" and a breakdown of "\$35.00 Spent" and a "Total budget" of "\$100.00". Buttons for "Edit budget" and "Remove budget" are visible. Below this, the "Transactions" section lists two entries: a transaction from "Q-Park Amsterdam" on "February 20, 2025" for -\$15.00, and another from "February 19, 2025" for -\$20.00. A message at the bottom right states "All transactions have been loaded".

Nested Arrangement Views

Value Overview

- Enable customers to view the details of the shared accounts with their partners or significant others.

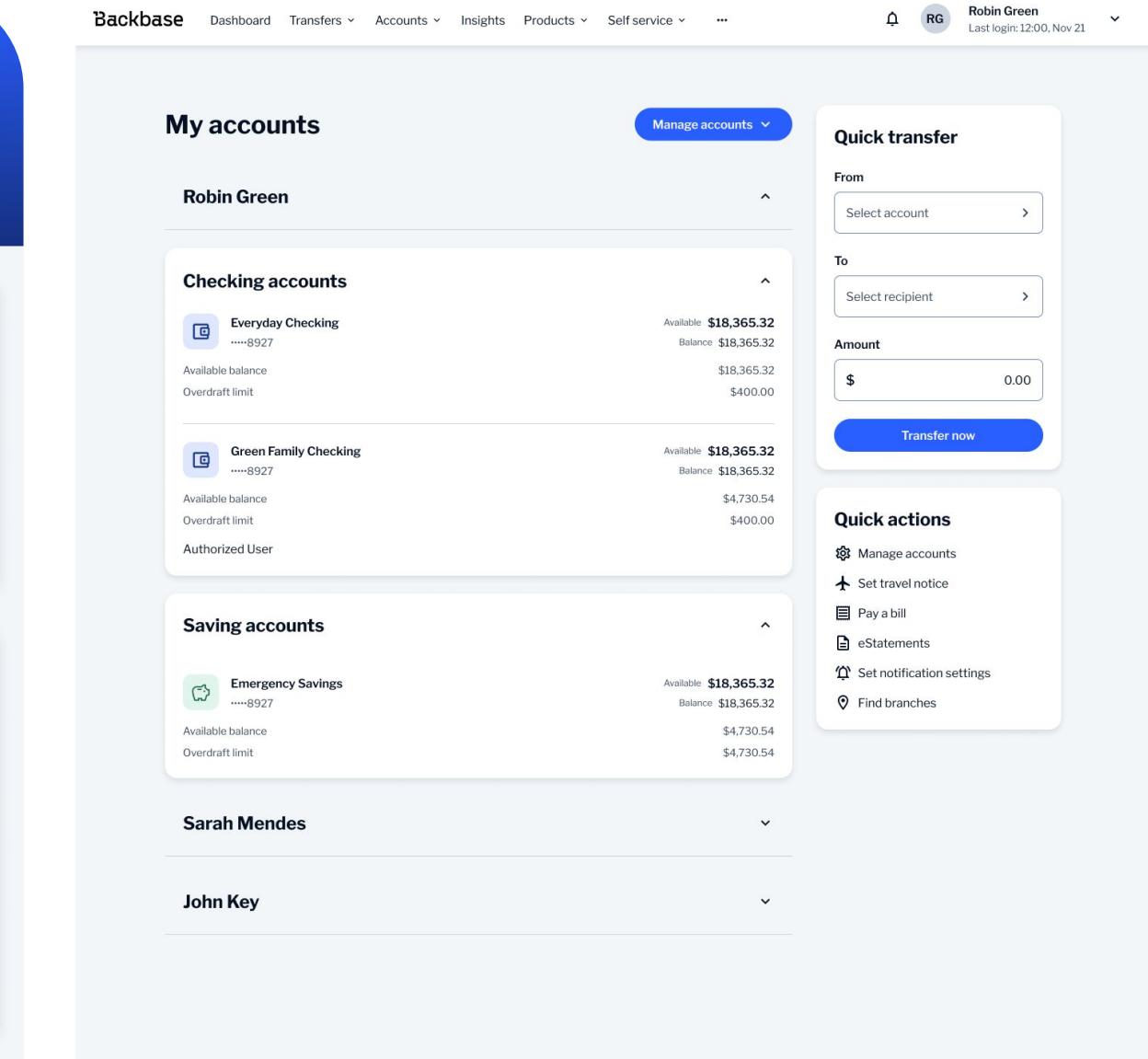
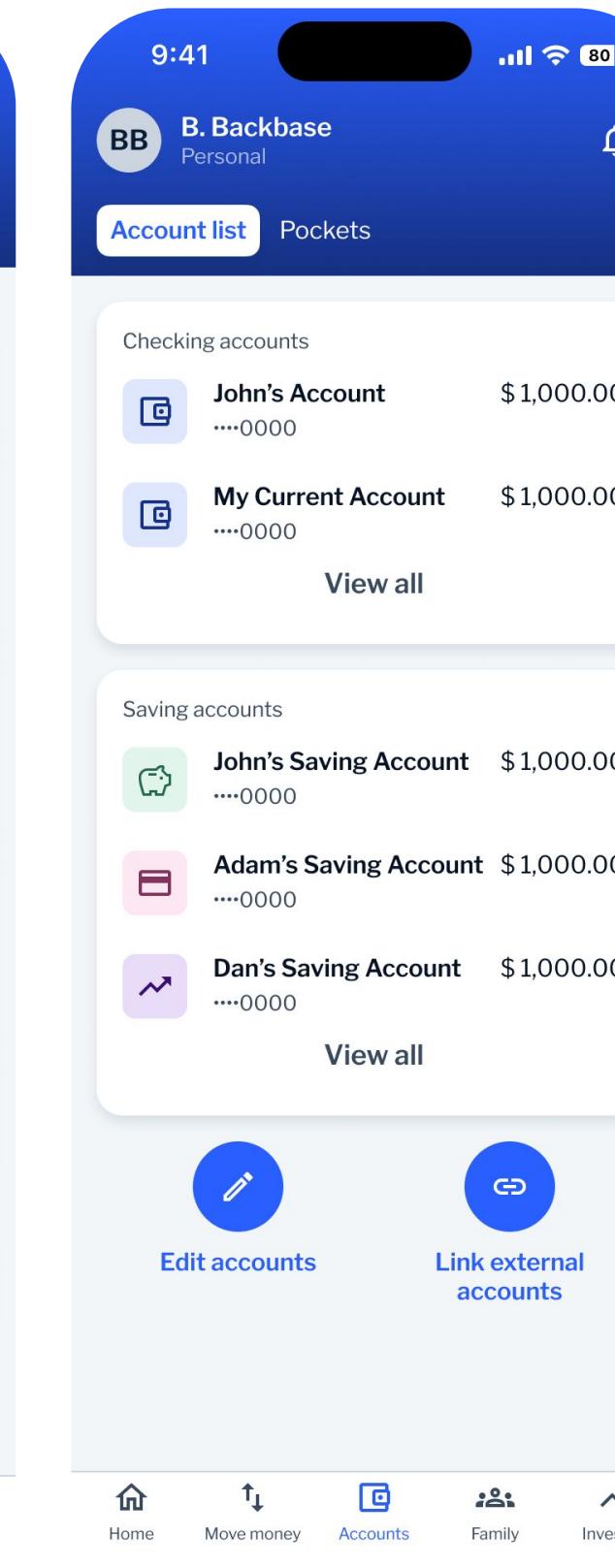
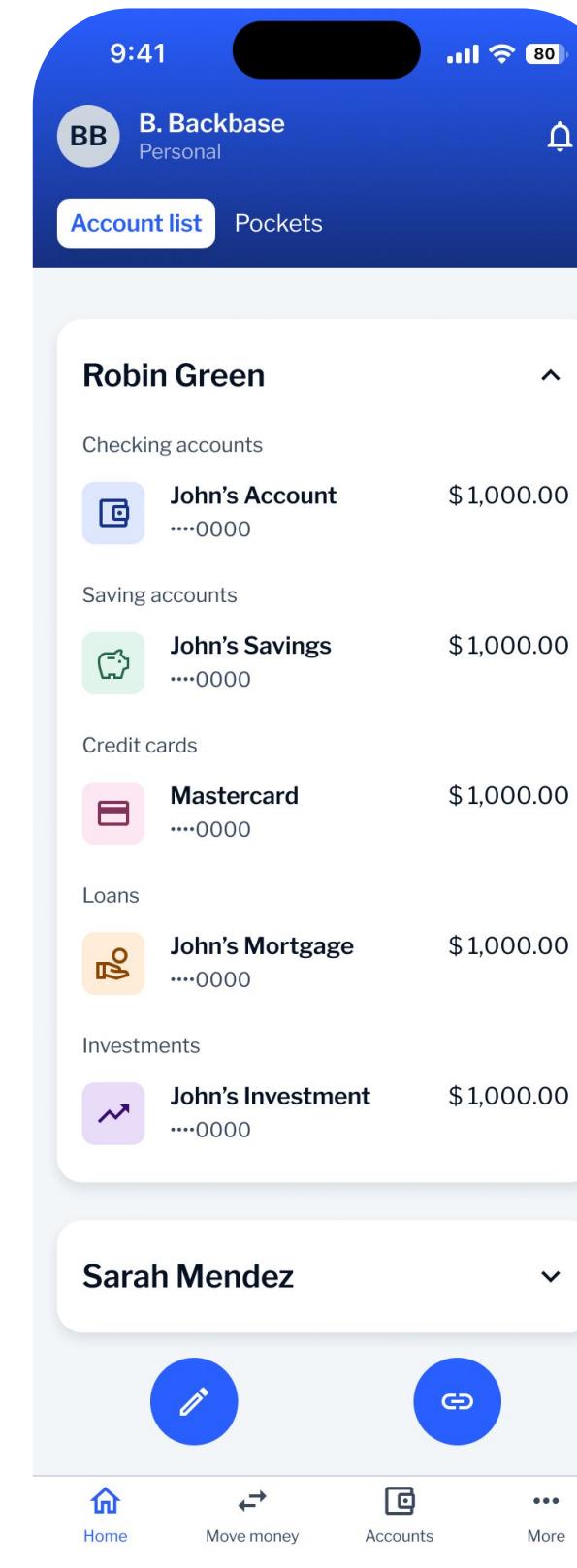
Feature Overview

- Ability to add shared accounts section in the product summary screen
- Flexibility for clients to restructure and group the arrangement views at ease

Released 2025.09

RFF -3830

Web 2025.03 Mob 2025.09



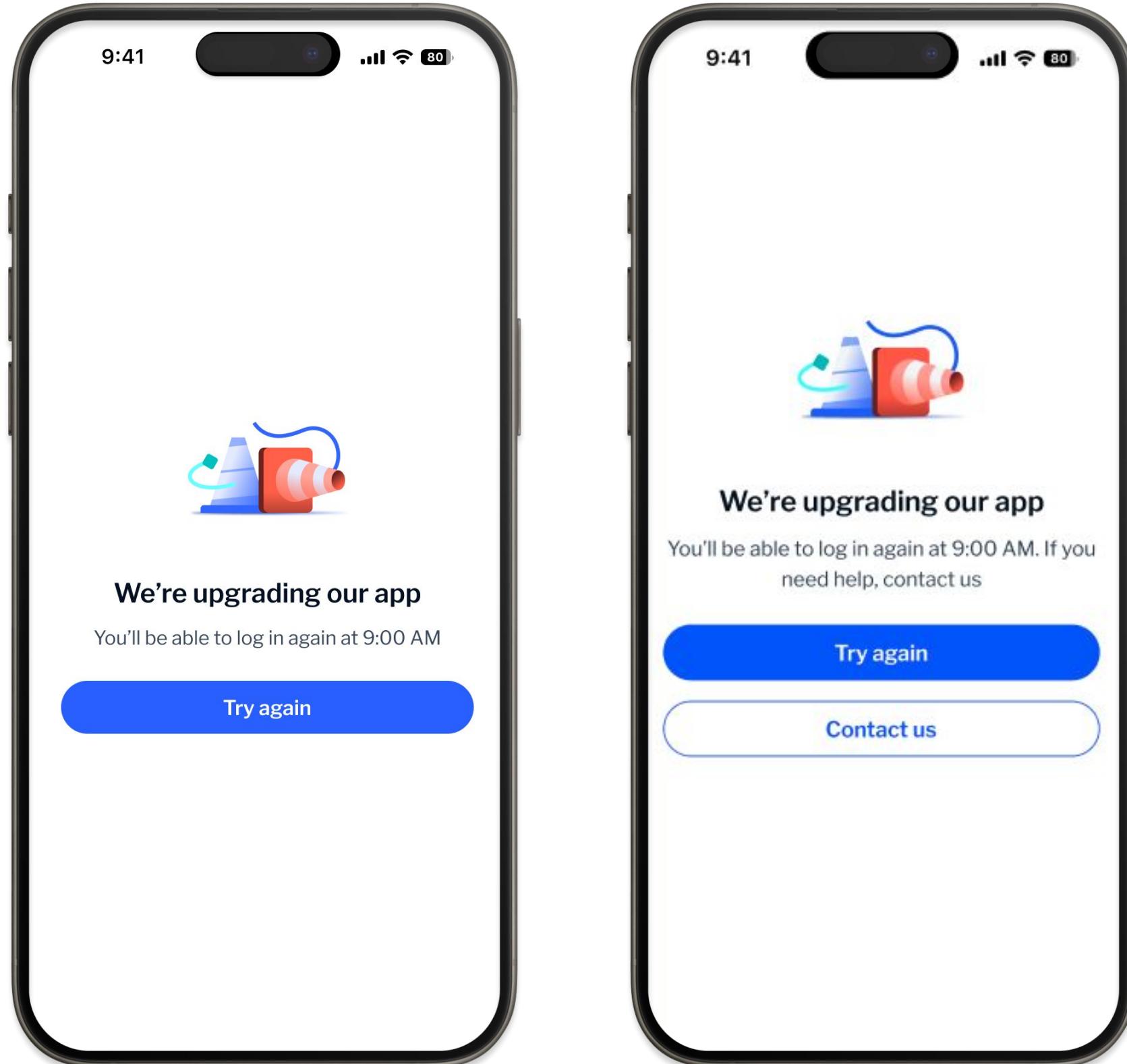
Mobile app maintenance page

Inform end users about ongoing maintenance activities, downtime, or updates.

Value overview

- Provides transparency and keeps end users informed about app availability.
- Helping them plan around downtime.

Released 2025.09-LTS



Financial Insights Dashboard (Mobile)

Value Overview

- Deeper insights into their spendings and Income
- Improve the spending habits
- Manage the spending habit by creating a budget

Feature Overview

- View the Total income and spending
- View Total spending or income under different categories
- Create a budget and track the progress
- View credit score data

Released

Available Integrated Spending insights Budgets (mobile)

Available Insights Dashboard (Web) Spend insights, Budgets and Credit Score

2025.09 LTS Insights Dashboard (Mobile)

Backbase My Accounts Pockets Transfers Bill Pay Insights Self Service ...

Robin Green Last login: 12:00, Nov 21

Insights

Money in and out

Category	Amount
Income	\$1,295.98
Spending	\$1,295.98

Budgets

Category	Remaining	Budget
Groceries	\$20.00 remaining	\$400.00 monthly budget
Entertainment	\$31.88 over	\$300.00 monthly budget
Utilities	\$140.51 remaining	\$280.00 monthly budget

Credit Score

Rating: Fair Updated: Jan 30, 2023

Score Change: 0% Credit Usage: 0% New Alerts: 0

Show Full Report

RECOMMENDED FOR YOU Find a home with trusted agent.

Learn more

NEW: Scheduler

Value Overview

Orchestrating automated payment scheduling, to ensure seamless execution alignment with downstream systems, and provide the user with real time (historical) execution insights

Feature Overview

- Flexible Interval support
- Rule & time based scheduling:
 - Holiday & Non-working day calendar
 - Non-working day & non-existent day strategies
 - Offset days, Cutoff-times & Processing windows
 - Minimum number/period of upcoming transfers
- Instant Transfer support
- Auto rejection of late Transfers

2025.09

≡ Backbase

Dashboard

ACCOUNTS & CARDS

Accounts

Cards

Loans

Account Statements

Transactions

MOVE MONEY

Transfers

Stop check payments

Templates

Payees

FRAUD PREVENTION

Check Positive Pay

ACH Positive Pay

FINANCE MANAGEMENT

Cash Flow

PERSONAL

Messages

My Profile

← Back to page name

Transfers

ACH Wire International Internal File uploads

Create new ⋮

Scheduled Oct 27, 2024

Vendor Payments - October 2024

ACH Credit · Created by Iris Schipper on September 28, 2024

Internal batch description: Supplier Invoices - EMEA Region - October 2024

Company: Global Tech Solutions (00123456)

From: Backbase Checking 30128 / 1009238811

SEC code: PPD

3 transfers (credit)
USD 15,231.55

Transfers Recurring details Approval log

Start date Apr 4, 2024

End date Apr 4, 2025

Monthly 24 occurrences

20 occurrences

Scheduled 5th

Processed 4th

From To Amount Execution date

Scheduled	5th	Main account 433615460 /3144	Global Office Supplies 2 Payees	USD 5,235.50	Jun 4, 2024	...
ed	4th	Main account 433615460 /3144	Tech Solutions Inc. 3 Payees	USD 3,875.25	Jul 5, 2024	...
ed	3rd	Main account 433615460 /3144	Digital Marketing Group 2 Payees	USD 6,120.80	Aug 2, 2024	...

NEW: Scheduler

Q1 2026

Value Overview

Orchestrating automated payment scheduling, to ensure seamless execution alignment with downstream systems, and provide the user with real time (historical) execution insights

Feature Overview

- Cancel an occurrence within a recurring schedule

The screenshot shows the Backbase Transfers interface. On the left, a sidebar menu includes: Dashboard, ACCOUNTS & CARDS (Accounts, Cards, Loans, Account Statements, Transactions), MOVE MONEY (Transfers, Stop check payments, Templates, Payees), FRAUD PREVENTION (Check Positive Pay, ACH Positive Pay), FINANCE MANAGEMENT (Cash Flow), PERSONAL (Messages, My Profile). The main area is titled "Transfers" with tabs for ACH, Wire, International, Internal, and File uploads. A specific transfer entry for "Vendor Payments - October 2024" is shown, created by Iris Schipper on September 28, 2024. It details an internal batch description: "Supplier Invoices - EMEA Region - October 2024". The transfer is scheduled for Oct 27, 2024, with 3 transfers (credit) and a total amount of USD 15,231.55. The transfer is associated with a company: Global Tech Solutions (00123456) and a bank account: Backbase Checking 30128 / 1009238811. The SEC code is PPD. Below this, there are tabs for Transfers, Recurring details, and Approval log. The Recurring details section shows a calendar icon with a grid, indicating a monthly recurrence with 24 occurrences. It also lists other occurrences: 5th, 4th, and 3rd. The table below lists the scheduled transfers:

Scheduled	5th	4th	3rd
Scheduled	5th	4th	3rd
Main account 433615460 /3144			
Global Office Supplies 2 Payees	Tech Solutions Inc. 3 Payees	Digital Marketing Group 2 Payees	
USD 5,235.50	USD 3,875.25	USD 6,120.80	
Jun 4, 2024	Jul 5, 2024	Aug 2, 2024	

Mobile Context Search

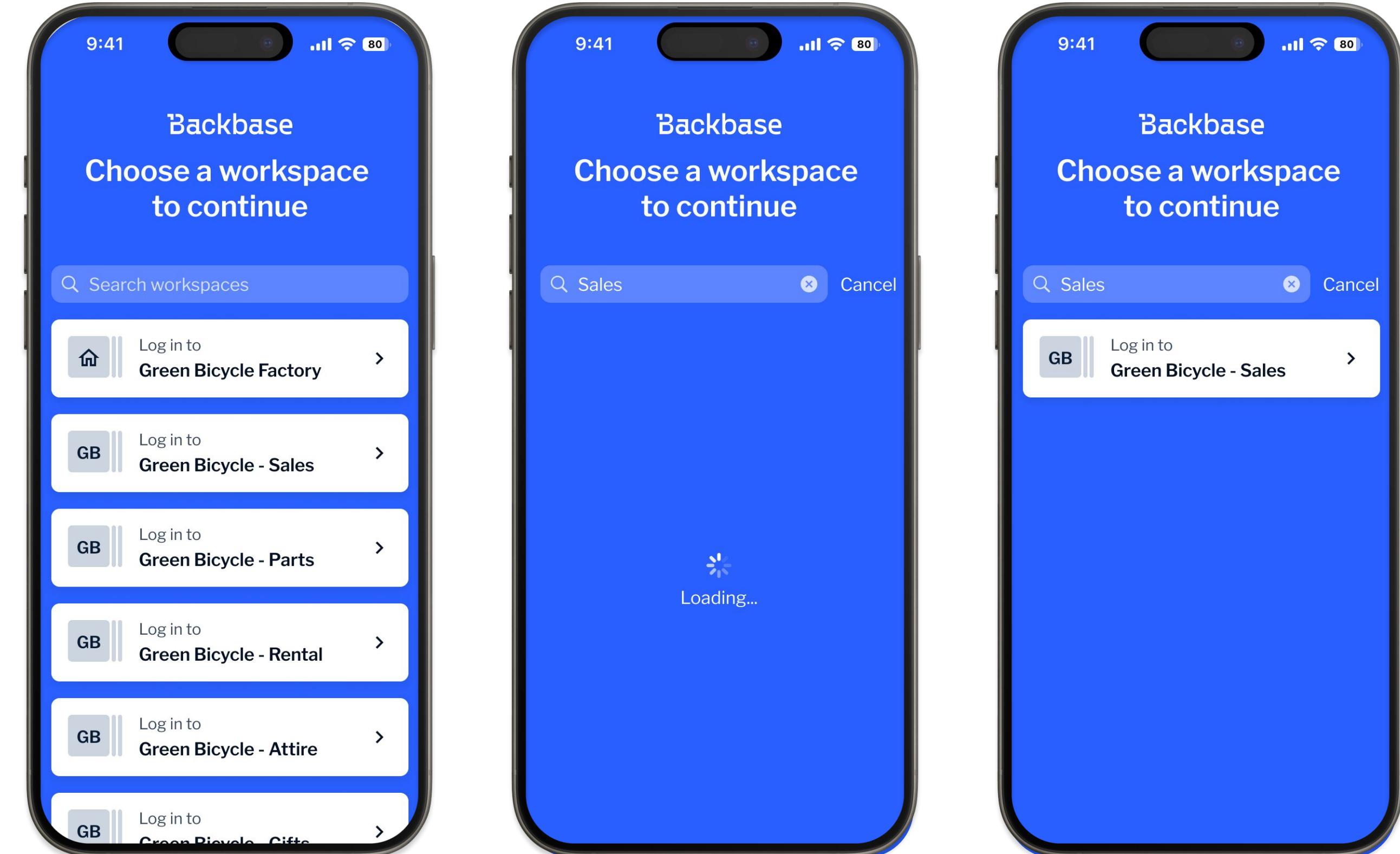
Banks institutions can use search bar configuration on context selection page to make life easier for their end users who have multiple service level agreements.

Value overview

- Allow end user to save time when logging in to the mobile application when they are assigned to many service agreements by allowing them to quickly search for the service agreement they wish to select

***Note:** Images are subject to change.

Released 2025.09



Apple Wallet Extensions (update)

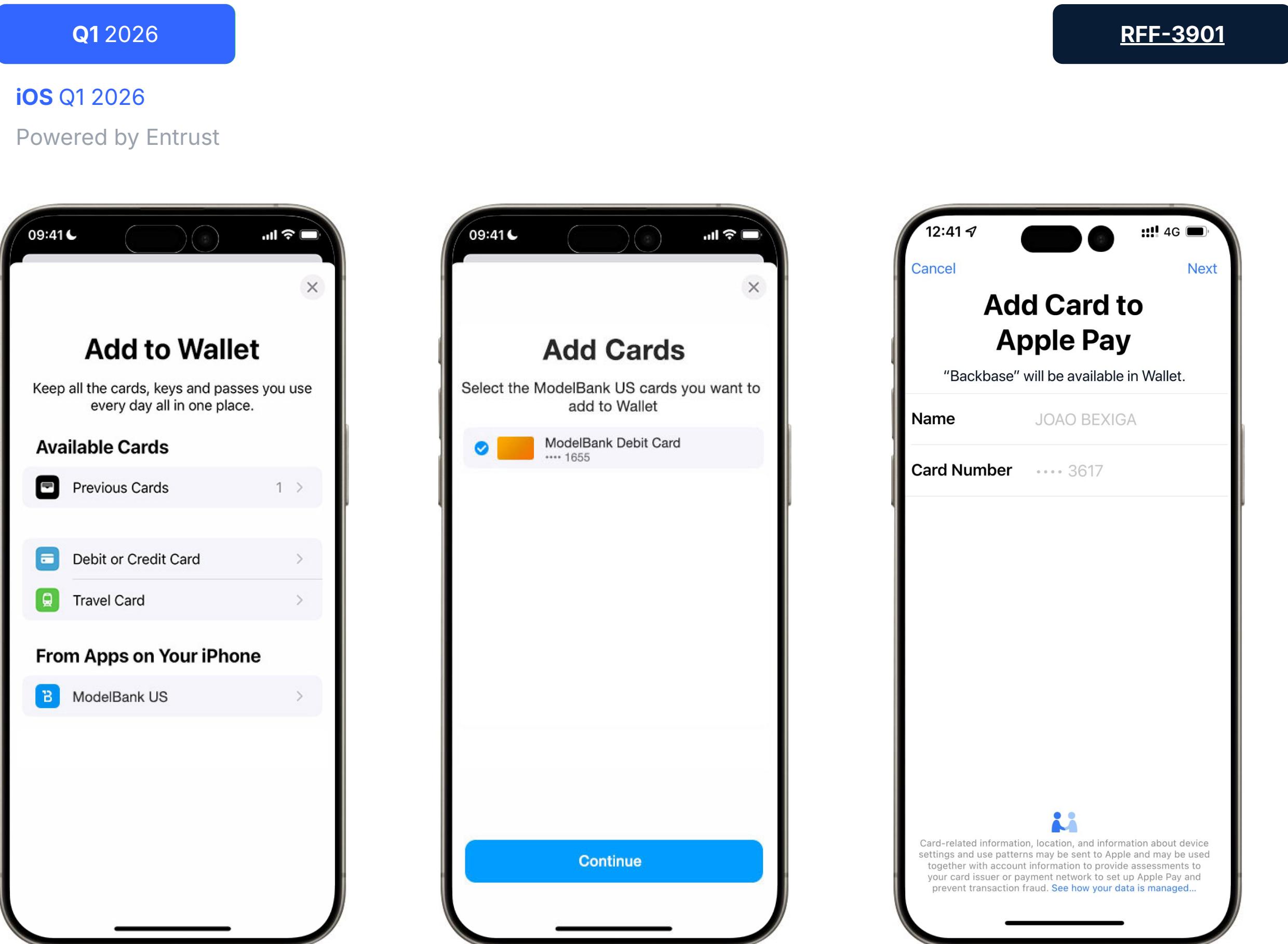
Improves discoverability of Apple Pay

Value Overview

- Enables multiple cards to be added to Apple Wallet at once
- Provides additional entry point to add card to Apple Wallet flow
- Allow financial institutions/banks to be compliant with Apple cert.

Feature Overview

- Add card to Apple Wallet
- Add multiple cards to Apple Wallet in one flow
- Accelerator already available:
 - Updates to iMSDK provided for LTS versions (2023.09, 2024.03 & 2024.09)



Click to Pay

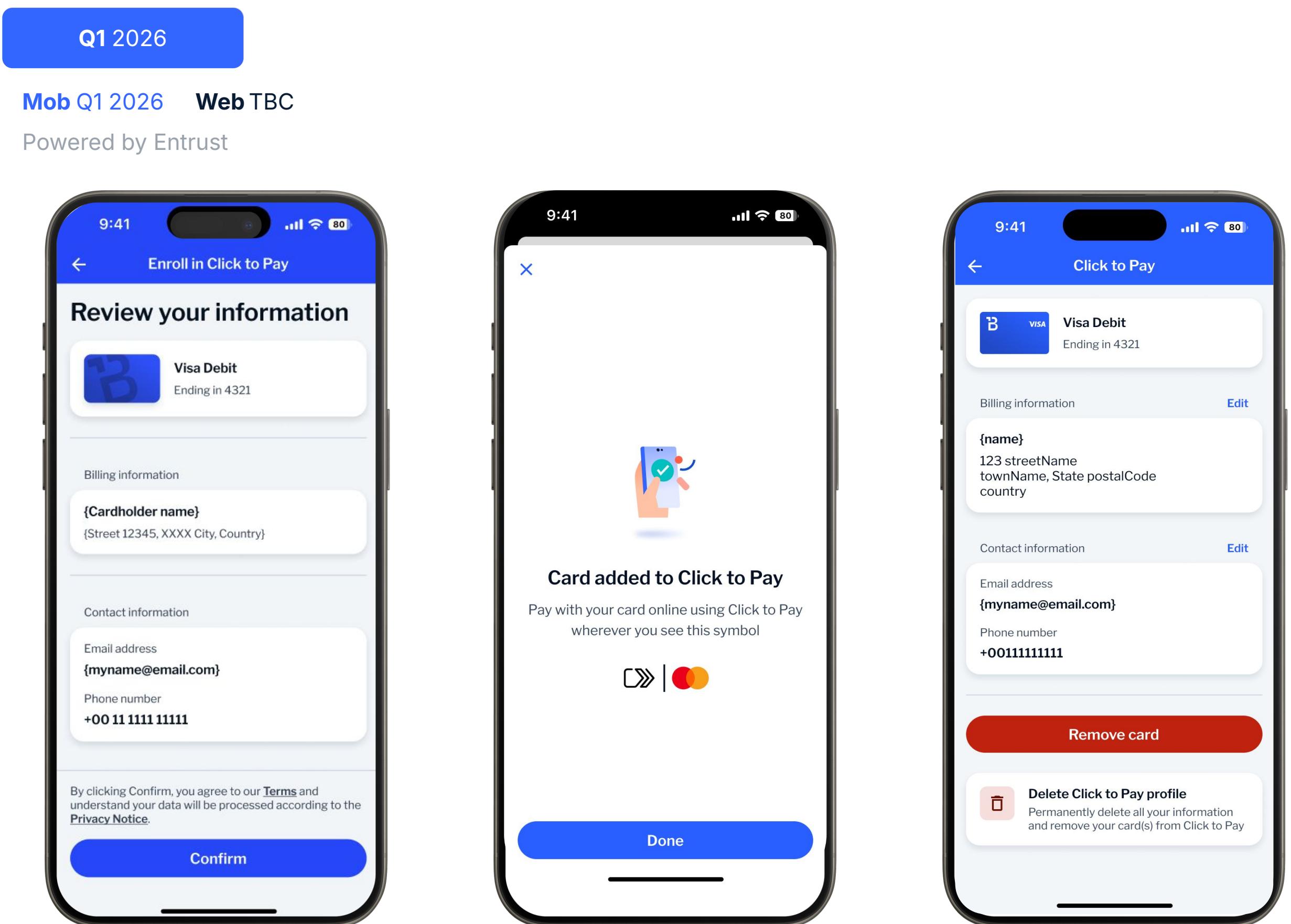
This feature empowers customers to set up and manage their Click to Pay accounts from within their banking app

Value Overview

- Simplify online shopping for customers by enabling seamless enrollment in Click to Pay services directly from the banking app
- Quick and streamlined enrollment flow
- Manage Click to Pay profile and cards added

Feature Overview

- Enrollment flow - capture and send data required by Click to Pay service
- Customer data is pre-populated
- Management of profile and card data
- Supports MasterCard and VISA Click to Pay services



Change PIN

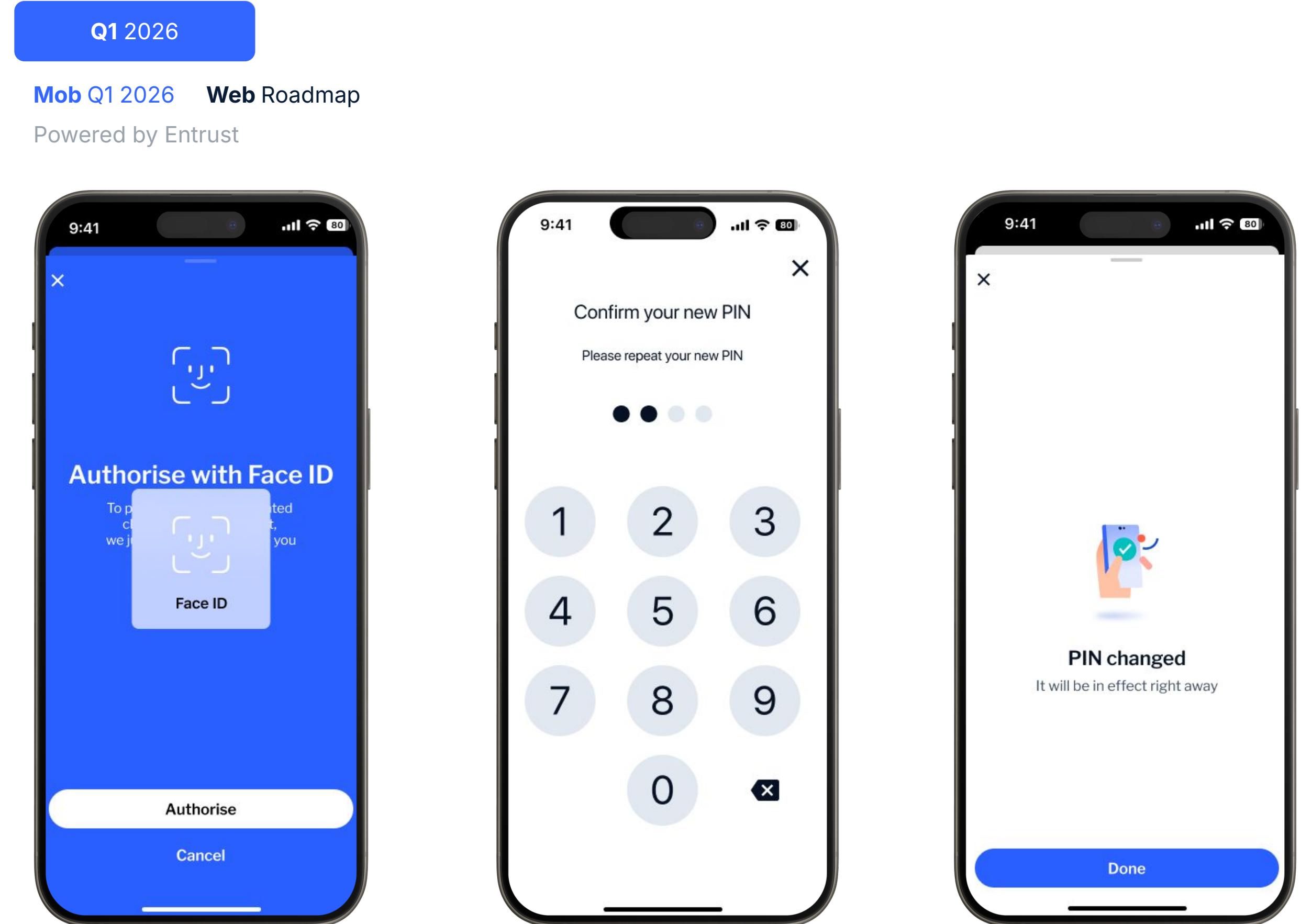
Provide customers with a secure and intuitive way to update their banking card PIN directly within the mobile banking app, reducing the need for ATM or branch visits.

Value Overview

- Enhanced Self-Service: Reduces operational costs and branch foot traffic by allowing customers to manage their own security credentials instantly
- Increased Security Control: Empowers customers to immediately mitigate fraud risks by resetting a compromised PIN without waiting for physical mailers

Feature Overview

- Highly configurable: choose which steps in the flow are displayed
- Step-up authentication preconfigured



Modernized Cards Architecture

Improve and enhance existing Cards architecture

Value Overview

- Reduced cost of ownership and development
- Platform-level capability service
- Uses unified API specifications
- Decoupling of vendor(s)
- Logical separation of services for PCI-DSS Vs Non-PCI-DSS data
- Close feature gaps
- Enable open banking (Card based payments instrument issuer)
- Enable growth engine (CLO)

Feature Overview

- Enables a number of features:
 - Auditing
 - Fine-grained access control
 - Display card transactions
 - Manage linked account
 - Commercial banking
 - ...

Q2 2026

Phase 1: Decouple Entrust 2025.03-LTS

- New service - Entrust connector
- Improved fungibility
- Decoupling of Entrust on Card Manager service
- Allows use of Card Manager when Entrust isn't used (after phase 2 is complete)

Phase 2: Convert Card Manager to Capability Service

Q3 2026

- Design unified API specification for Cards with Grand Central
- Implement non-productized card connector based on Grand Central unified specifications
- Move Card Presentation, Client and Service APIs to Card Manager:
 - Integrate with the new unified specifications - outbound from Card Manager
 - Integration with Product Directory service
- Enable Modelbank data ingestion
- Enhance ModelBank core data
- Improvements to extensibility, performance and security

Money Movement

Payments

FDIC signage

- Ability to display labels for Non-FDIC insured accounts while initiating payments and in payment details

RTL support

- Ensure the app feels native to users in regions where RTL languages are prevalent

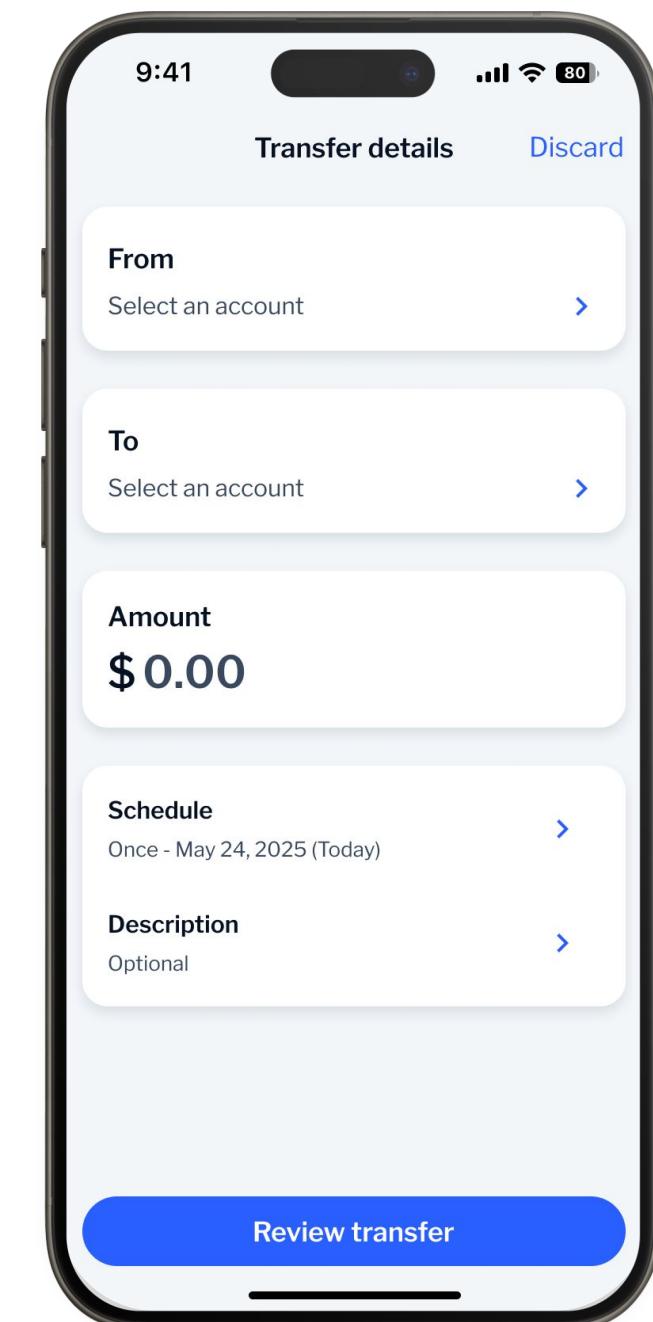
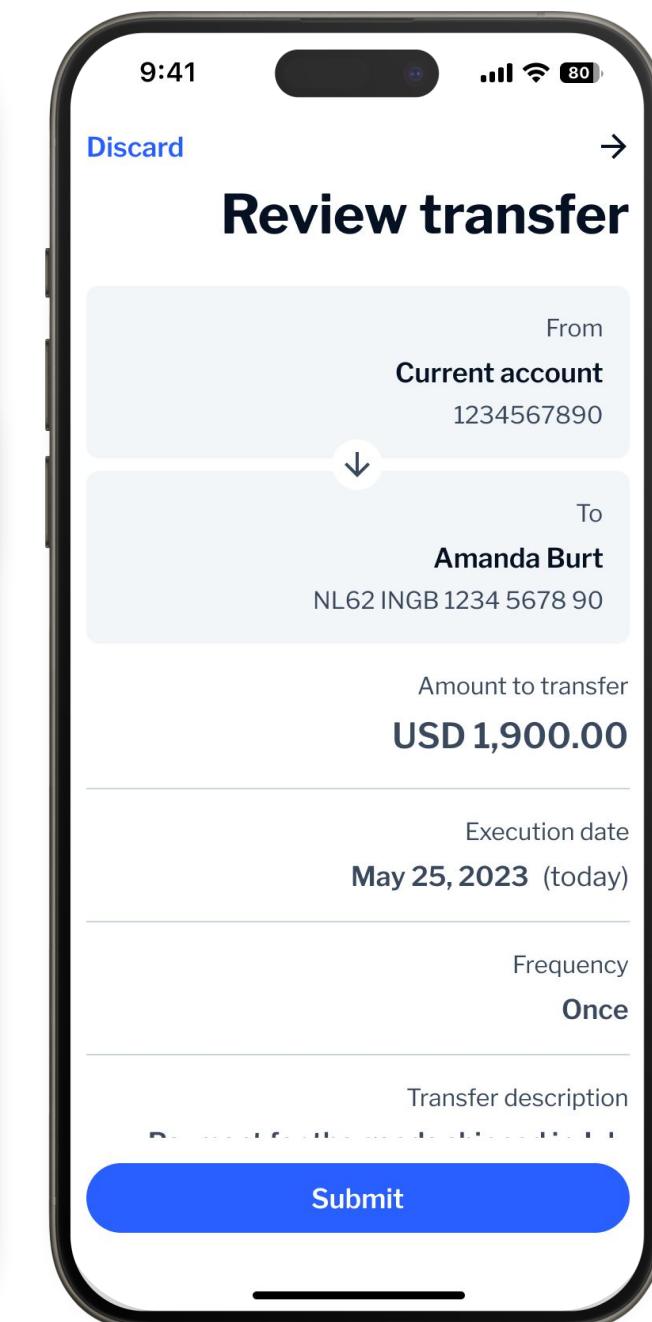
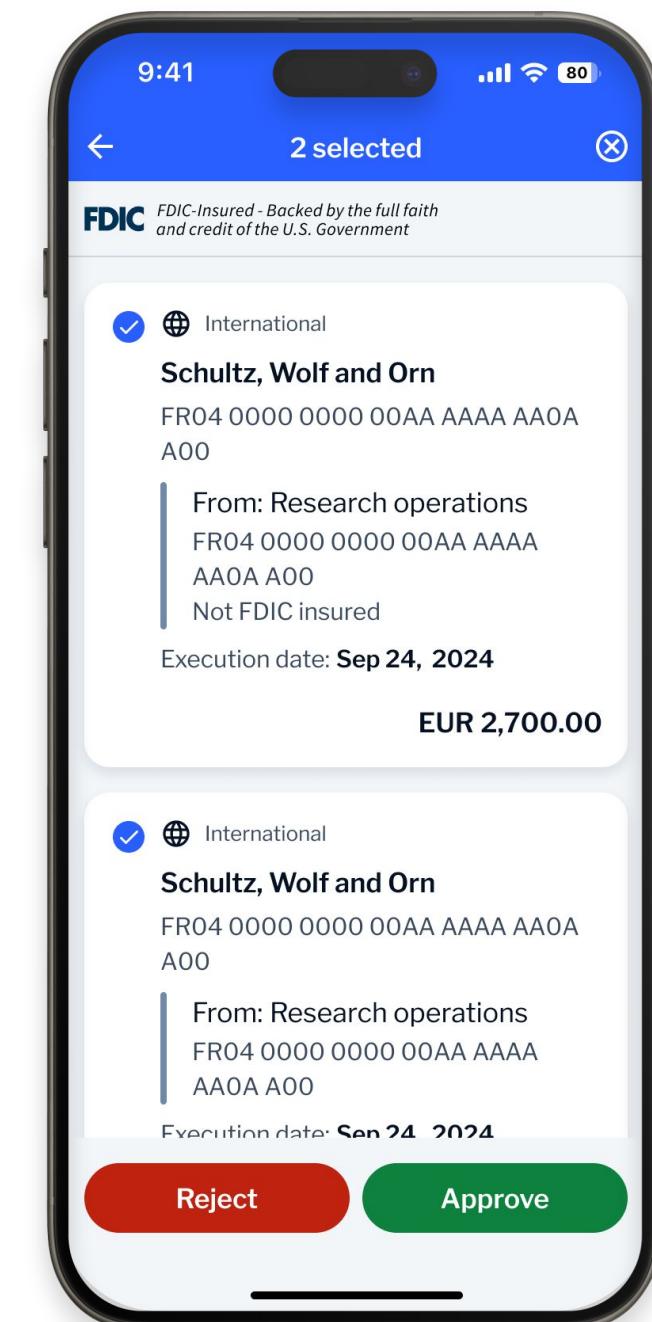
Consolidation of Business and Retail payment journeys

- Consolidate Business and Retail Manage Payments journey
- Consolidate Business and Retail Initiate Payment journeys
- AI Ready Payment Components

Mobile Q2 2025-Q1 2026

FDIC Signage, RTL Support, enhanced contacts validation and localisation

Mob Q3 2025



Unified Business-Retail Initiate Payments journey, unified Business-Retail Manage payments journey

Mob Q1 2026

Web App Navigation Refresh

Navigation refresh introduces a modernised, configurable navigation structure for web applications.

Value Overview

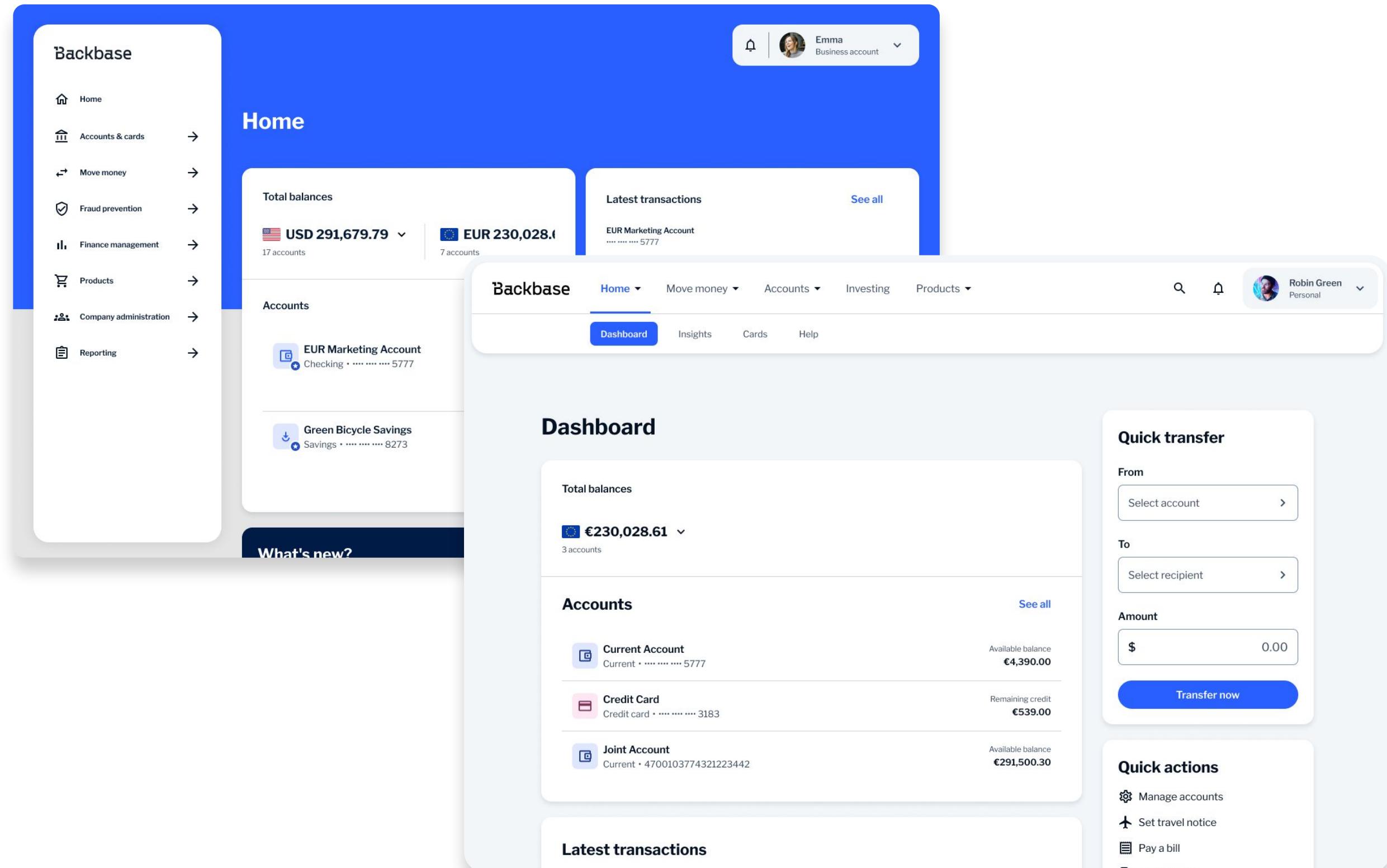
- Allowing for a flexible, intuitive user experience.
- More structured and adaptable navigation system ensures users can find key features quickly, improving efficiency.
- Increased configurability for banks.

Feature Overview

- Includes two distinct navigation styles: Horizontal and Vertical navigation.
- Ensures seamless adaptation across various screen sizes, improving usability for all customers.

*Note: Images are subject to change.

Web Q2 2026



Edit Pocket

Value Overview

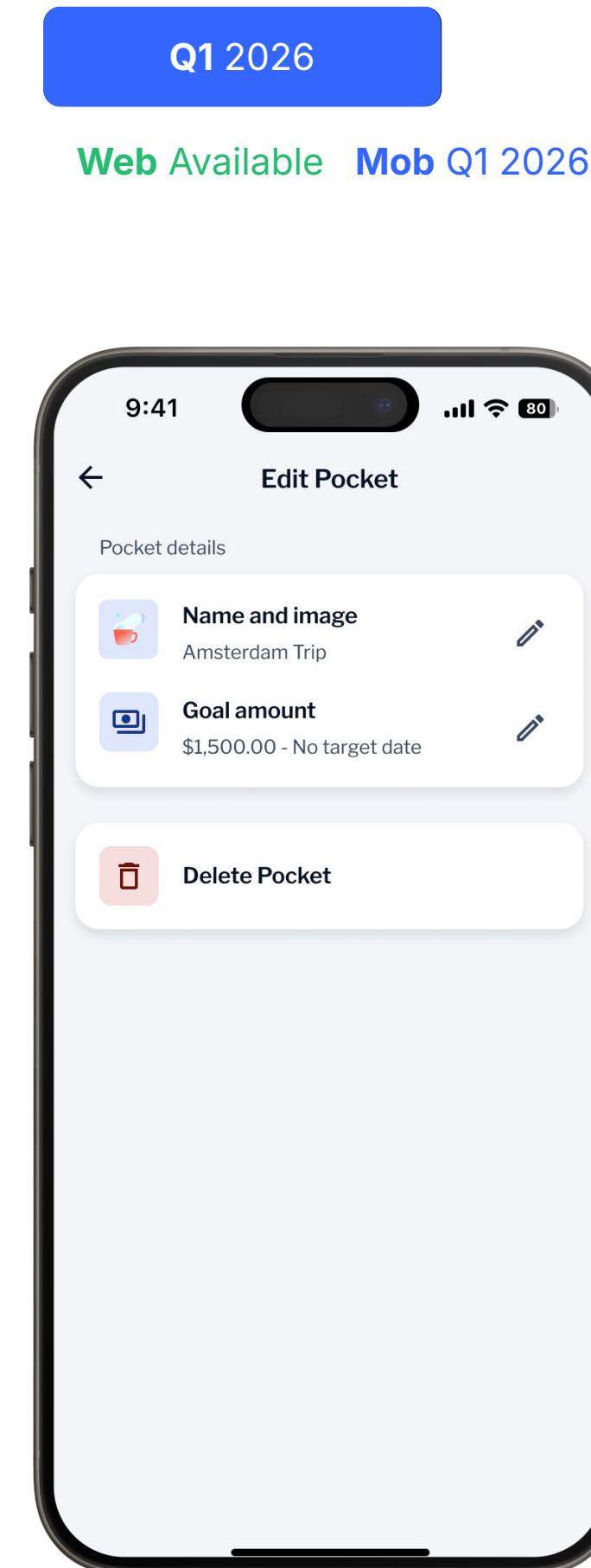
- Replan your goals anytime

Feature Overview

- Ability to change Pocket Name/Image/Goal amount and date

Q1 2026

Web Available Mob Q1 2026



Backbase My Accounts Pockets Transfers Bill Pay Analytics Self Service ...

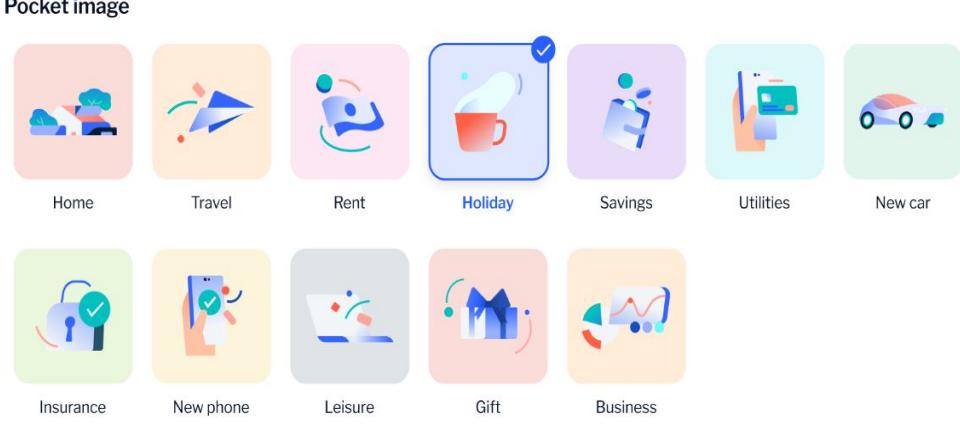
Robin Green Last login: 12:00, Nov 21

Back to Edit Pocket

Name and image

Pocket name

Pocket image



Home Travel Rent Holiday Savings Utilities New car

Insurance New phone Leisure Gift Business

Save

Backbase Retail Banking | Backbase | 67

Net Worth

Value Overview

- Helps users view the “Big Picture of their finances
- Helps make financial decisions with a comprehensive overview of their wealth
- Have a consolidated view without having to switch between multiple apps
- Provides clarity about financial situation which helps gain sense on control and confidence

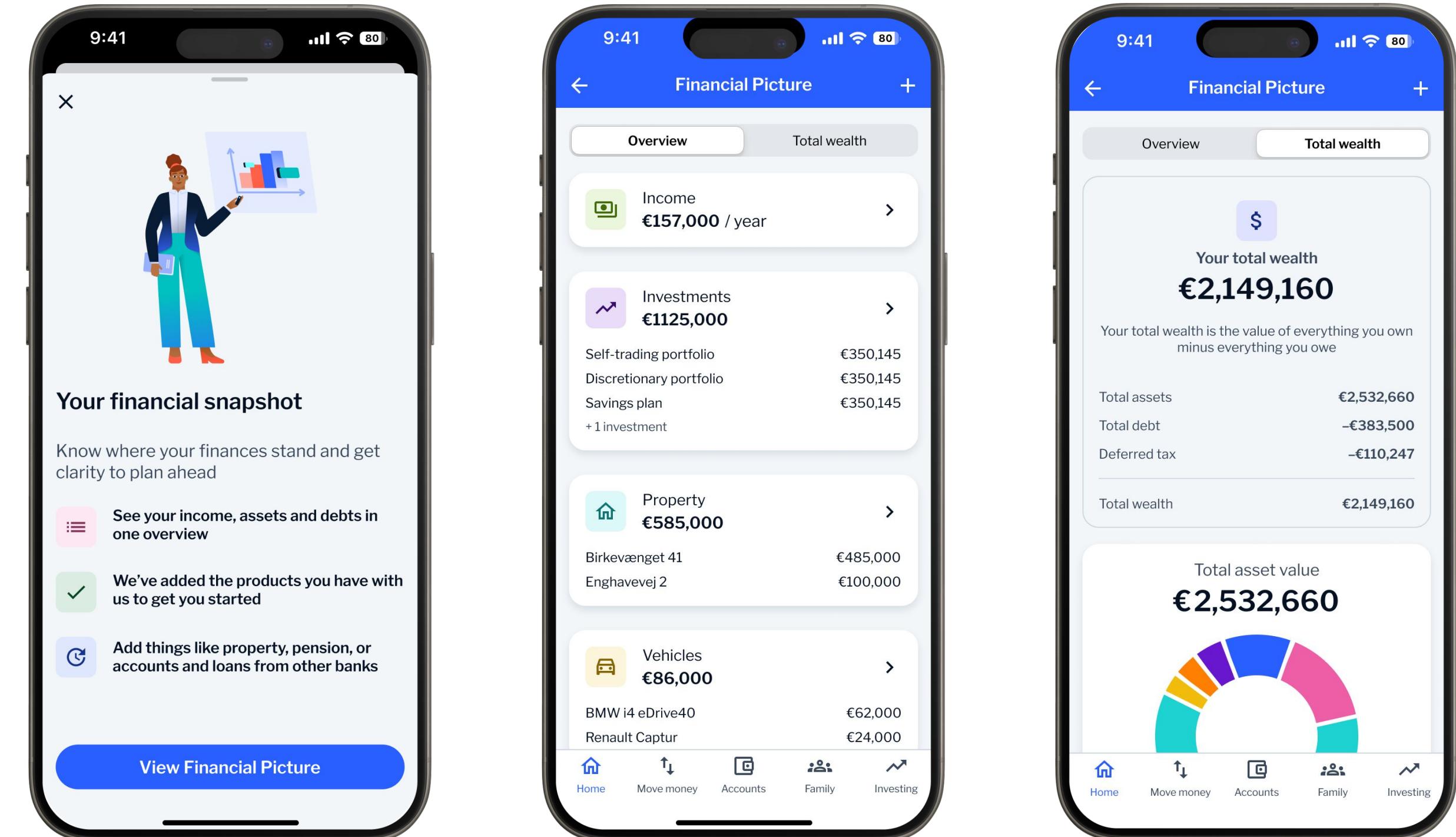
Feature Overview

- View Net Worth and Total Assets and liabilities
- Add and manage multiple assets (Accounts, External accounts, Property, Car, Investments etc)
- View consolidated data of all the liabilities

Q3 2026

Mob Q3 2026

RFF-5084



Credit score - Savvymoney - Instant enrolment

Value Overview

- Enable customers to enrol to credit score instantly

Feature Overview

- Ability to fetch the SSN and DoB data from the core and pass it to savvymoney

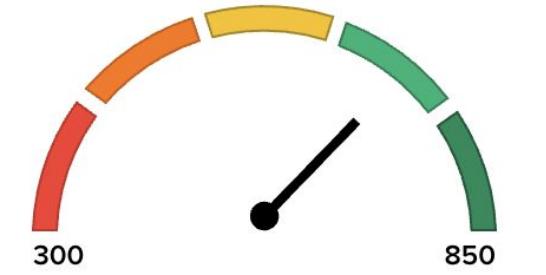
Q1 2026

RFF -4532

BE only

Powered by Savvymoney

Credit score



Score Report Monitoring Savings
Start tracking your credit score and full credit report!

Show my Score

Credit score

Hello, Sara Jones

We will need the following information to pull your credit file.
All fields on this screen are required.

Date of Birth (MM/DD/YYYY)

Social Security Number



Credit Confidence

Keep an eye on credit score and credit report changes with real time credit monitoring.



Daily Score Update

Stay on top of your credit score by refreshing your score every day.

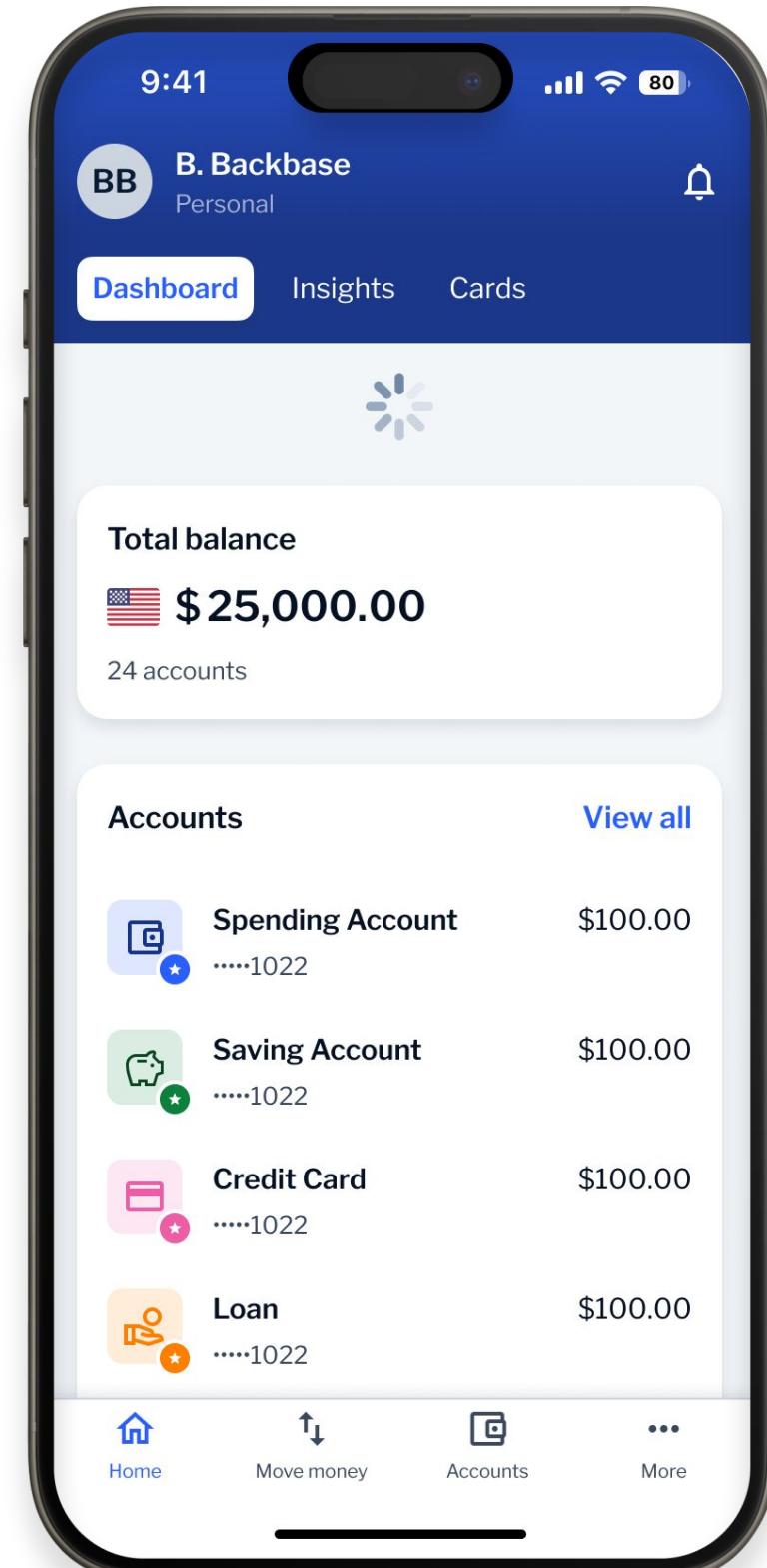
Refresh dashboard

Pull to refresh lets users see their latest account balances easily.

Value overview

- Ensures users always have the most up-to-date information.
- An easy, UX for keeping the dashboard data current.

Mobile Q2 2026
Potential



Financial Insights - Cash flow & Spend History

Value Overview

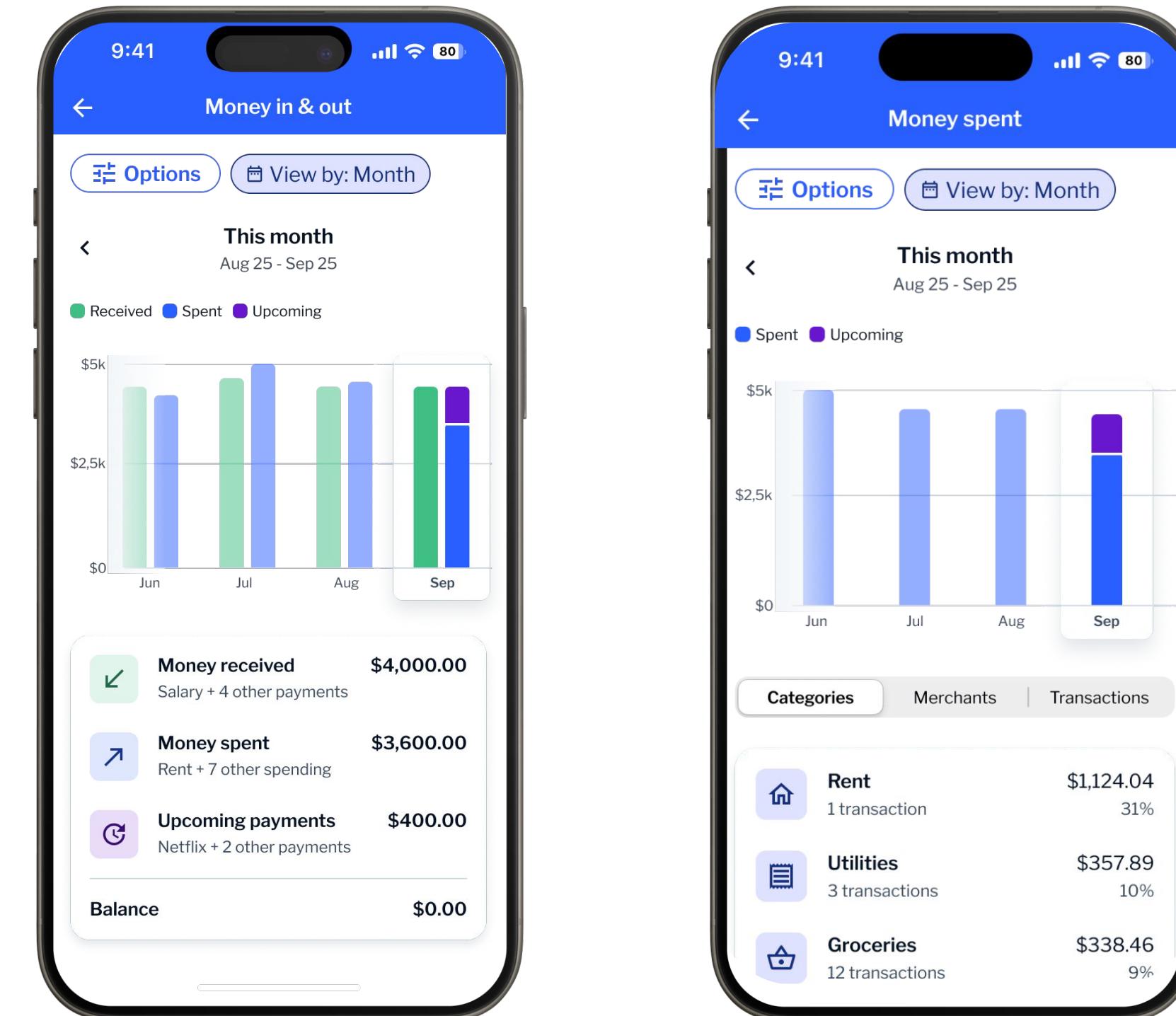
- Deeper insights into their spendings and budgets
- Insights about the cash flow patterns

Feature Overview

- View spending history for different periods
- Compare cash flow for different periods

Roadmap

RFF-5085



Household Banking - Account sharing with Partners

Value Overview

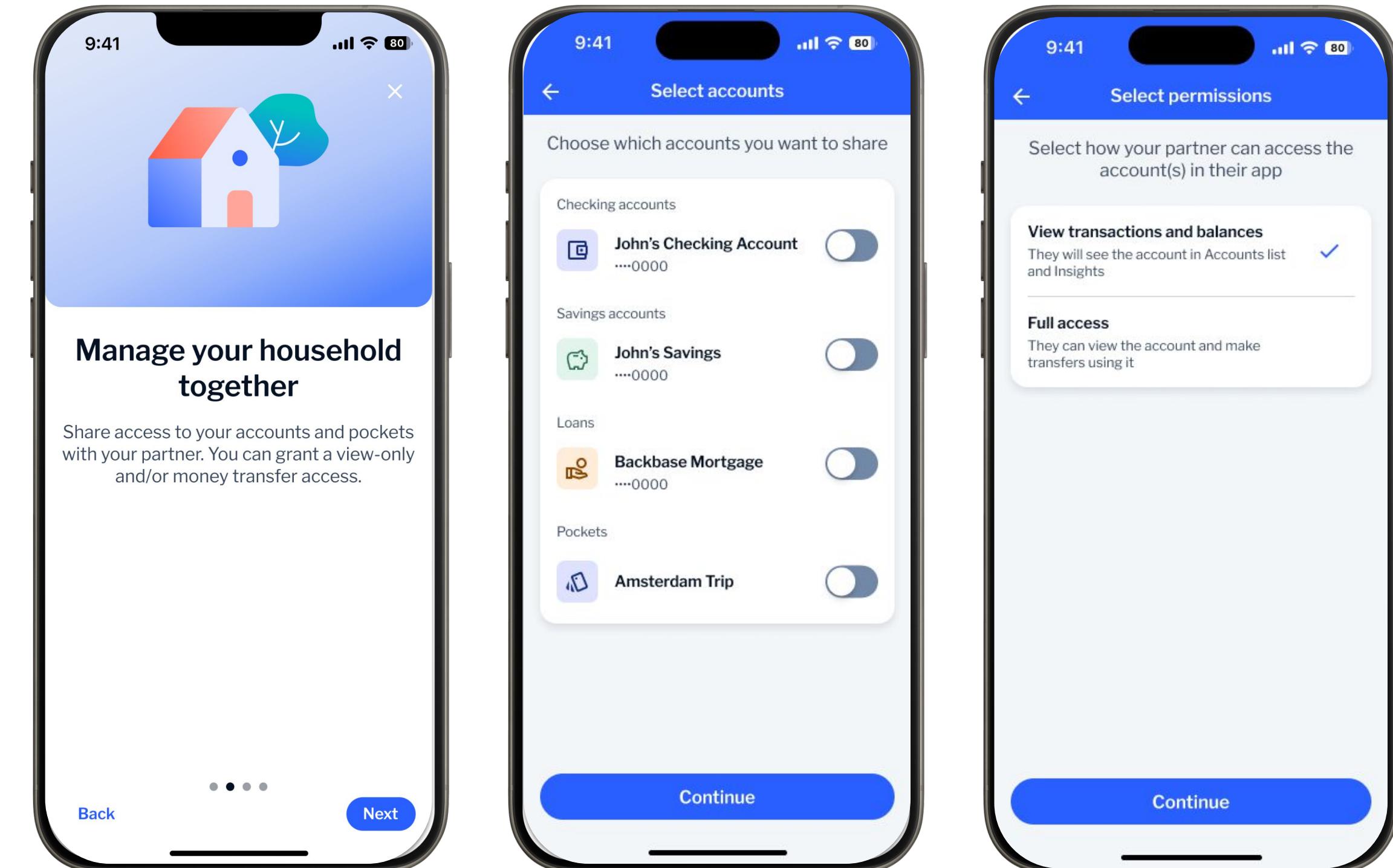
- Broaden servicing to meet the needs of all users and everyone in their financial ecosystem

Feature Overview

- Share accounts with Partners
- Define permissions for Partners
- View combined insights including shared accounts

Roadmap

RFF-5083



Change past and future transaction categories

Value Overview

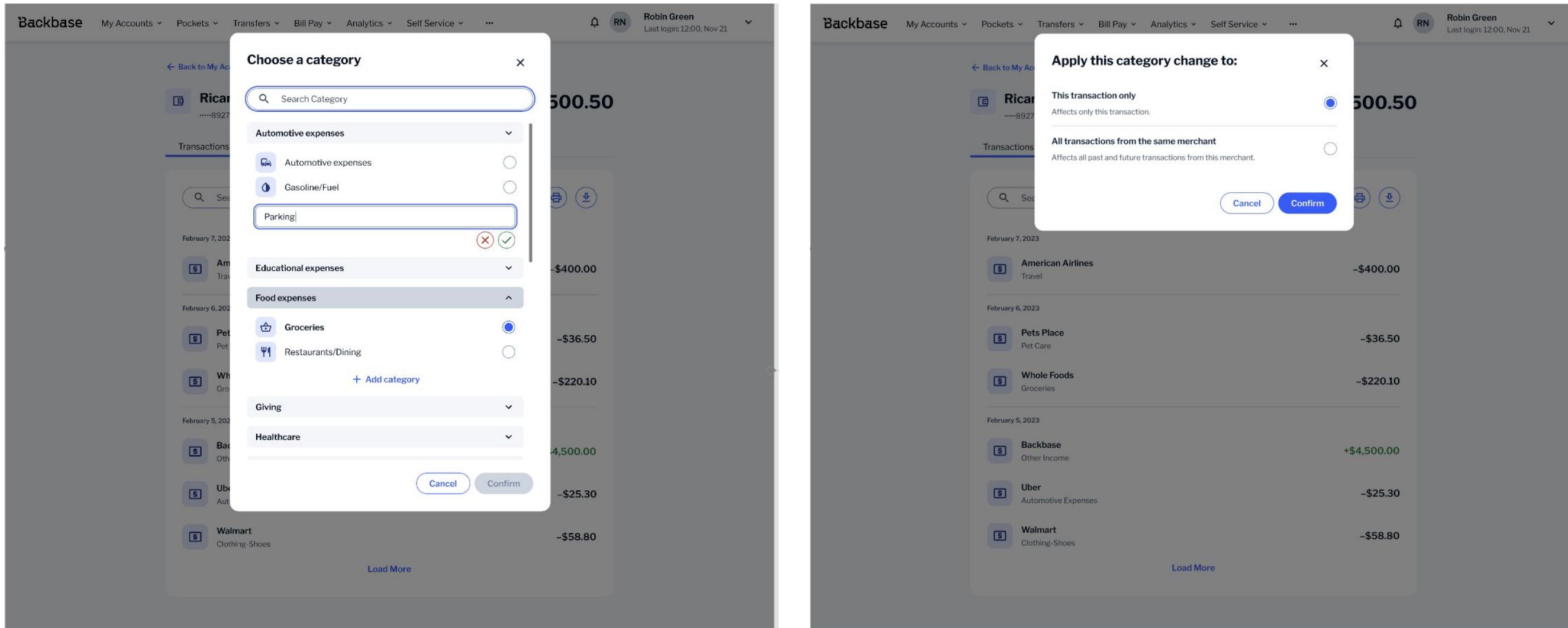
- Enable customers to change categories for all past and future transactions to enable mapping the transaction to the right category
- Accurate and customised view of spending

Feature Overview

- Ability to update past and future transactions based on description

Roadmap

RFF -3281



Transaction Disputes

Value Overview

- Ability to raise and track a dispute without having to call the helpdesk
- Increased customer satisfaction, loyalty
- Increase operational efficiency

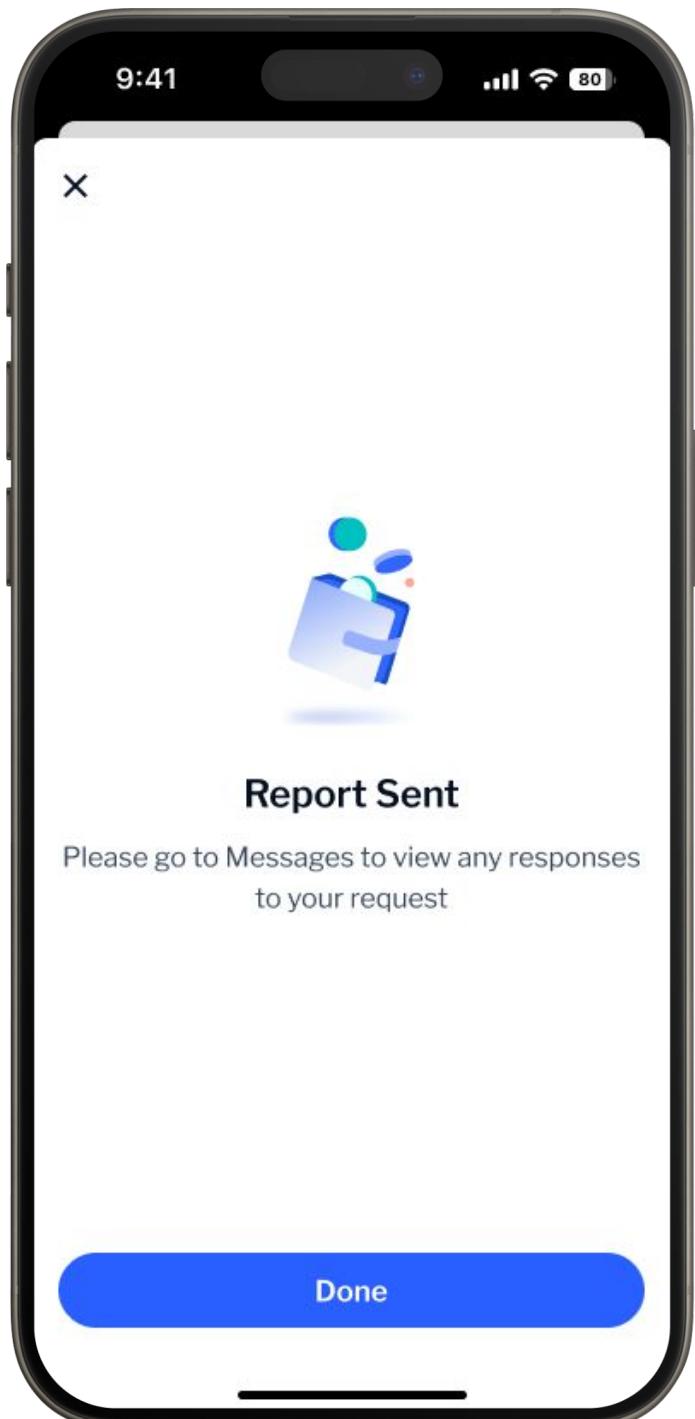
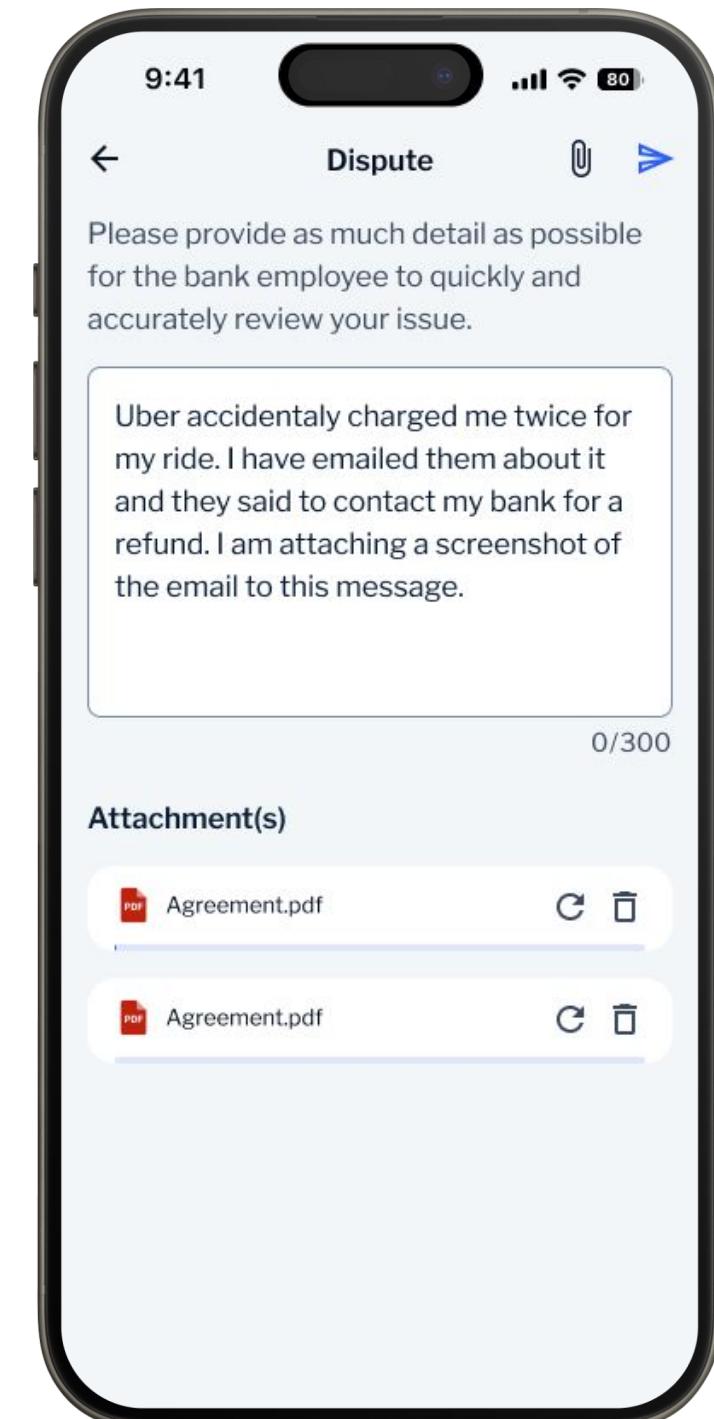
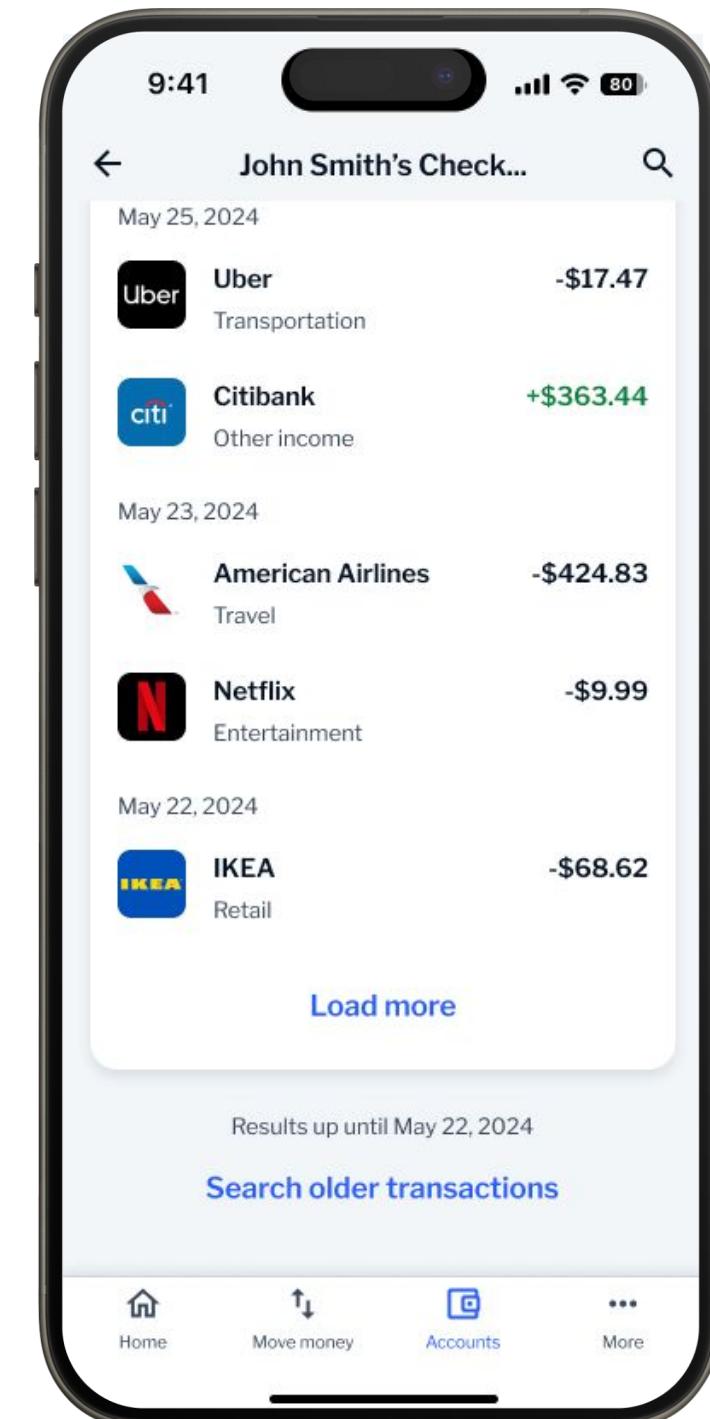
Feature Overview

- An option for customers to raise a dispute or inquire about a transaction within the transaction details screen
- Initiates a secured message upon submission

Roadmap

Web Available Mobile Roadmap

RFF -985



Pockets Interest Rate

Value Overview

- Get the view of the returns and the rate of return from the Pocket

Feature Overview

- Display Interest rate and accrued interest till date for the Pocket

Roadmap

9:41

Amsterdam Trip

\$0 /\$1,500

0% Complete

Add money Withdraw Edit Pocket

Interest rate

Accrued interest \$25.93

Interest rate 1.56%

Transactions

Backbase

My Accounts Pockets Transfers Bill Pay Analytics Self Service ...

Robin Green Last login: 12:00, Nov 21

Amsterdam Trip

Available balance / Goal amount
\$0 /\$1,500

0% Completed

+ Add money Withdraw Edit Pocket

Interest rate

Accrued interest \$25.93

Interest rate 1.56%

Transactions

No transactions

Pockets Roundups

Roadmap

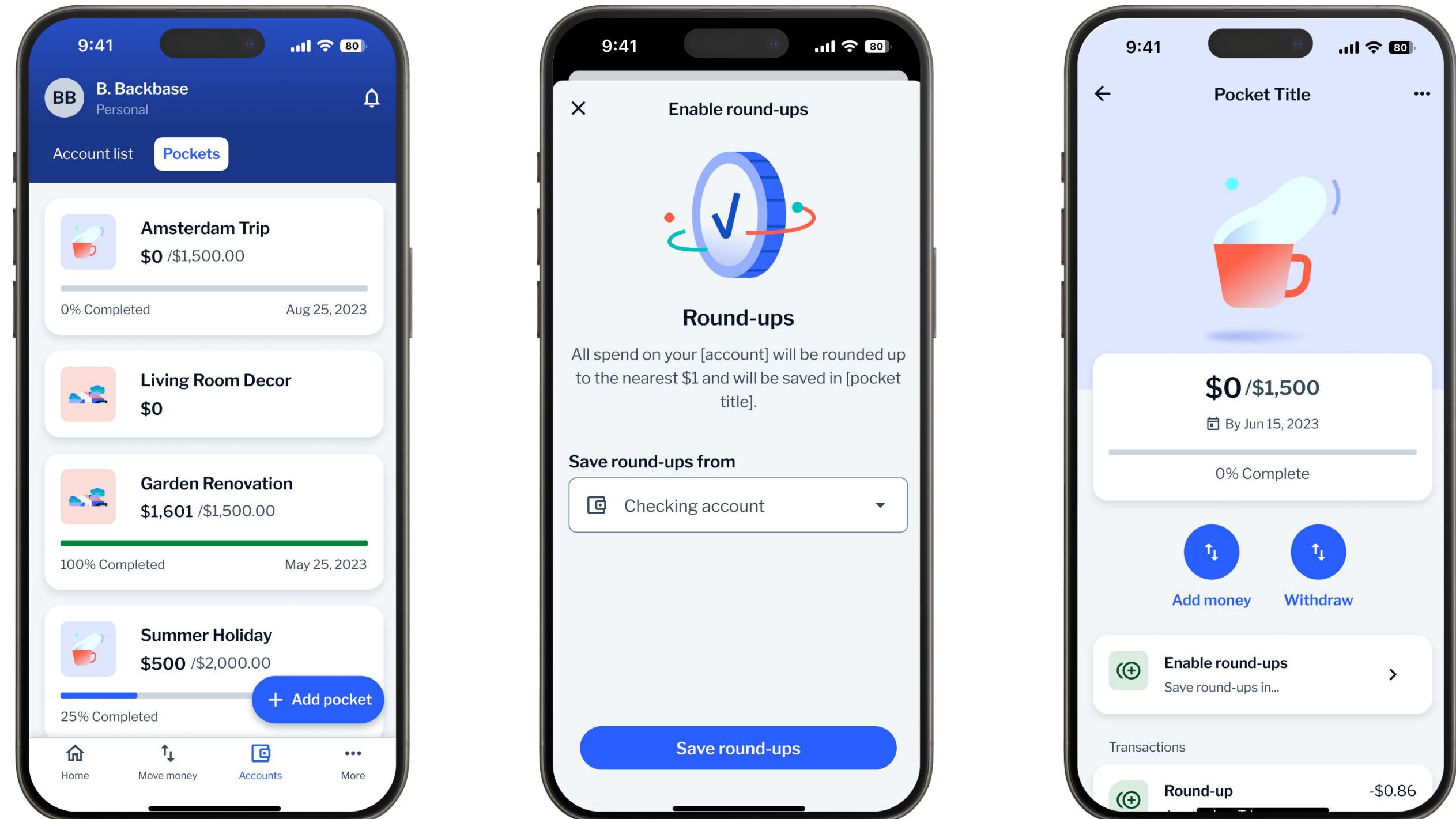
RFF-1028

Value Overview

- Save while spending
- Save easily and continuously
- Reach life goals faster

Feature Overview

- Enable automatic roundups on spending from Debit card
- Link the account for Roundups
- Disable Roundups at anytime



Unified Instant account verification

Value overview

- Enhances user satisfaction by simplifying the process of linking their external accounts
- Enable users to instantly make payments to their external accounts

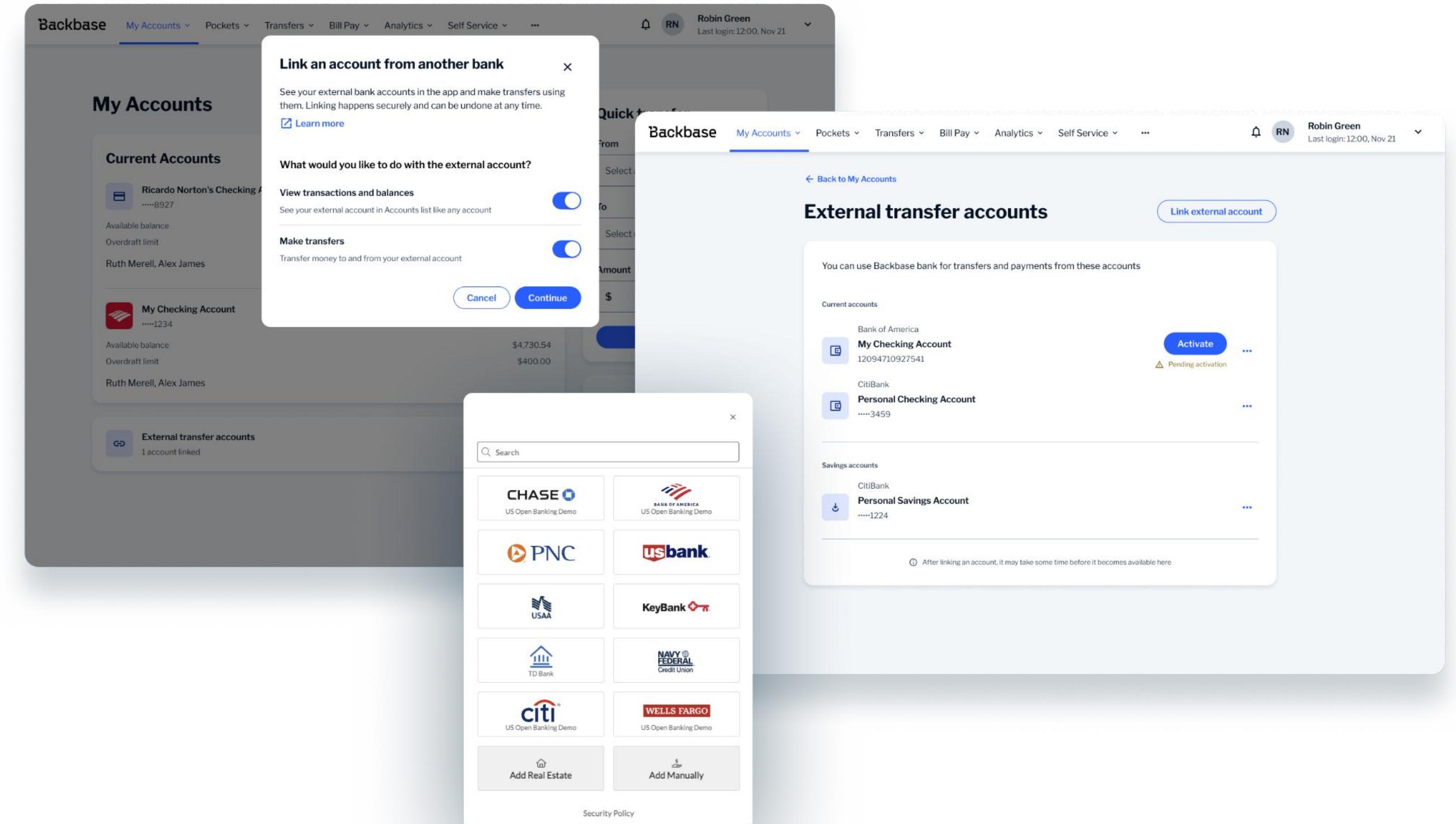
Feature Overview

- User selects the purpose of the linked accounts (payments and/or transaction view)
- Provide a unified flow to allow users to verify their linked accounts once.

Roadmap

Web H1 2026

Powered by Yodlee & Paymentus



QR Payments

RFF-687

Value Overview

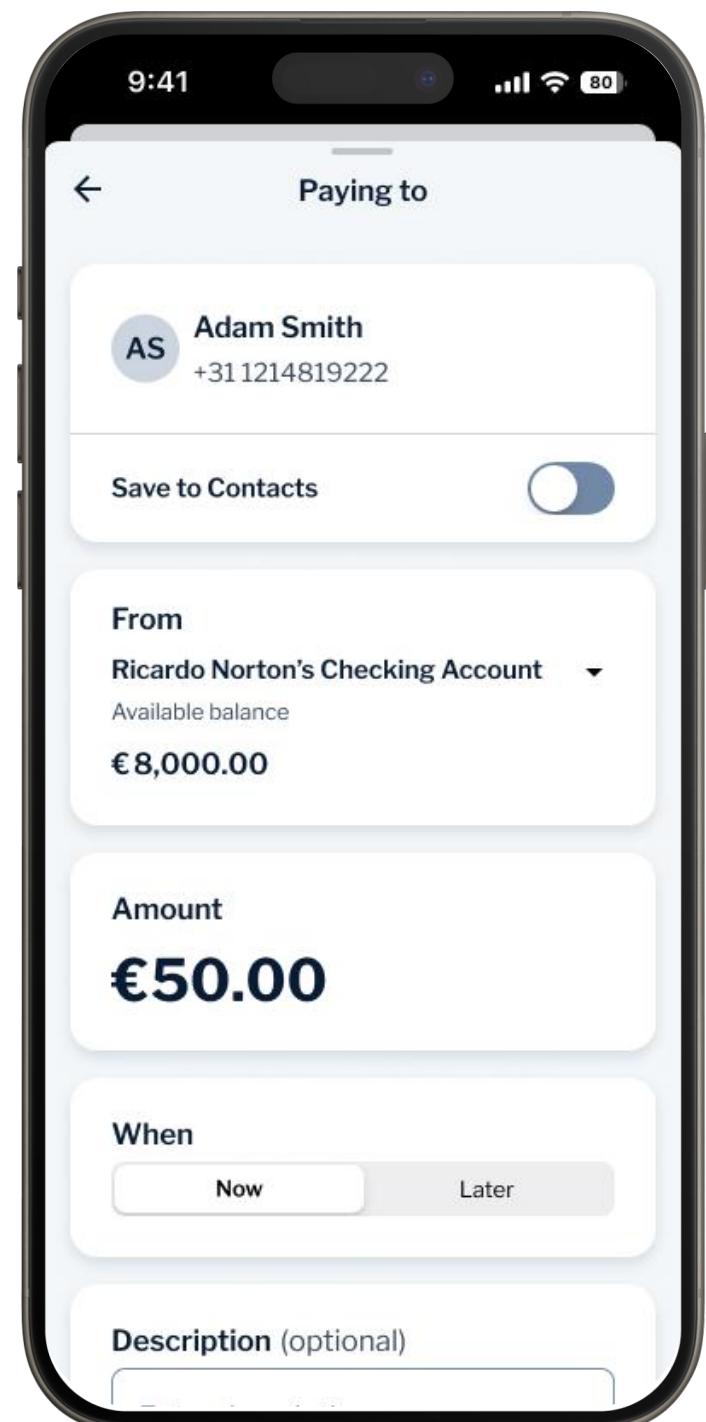
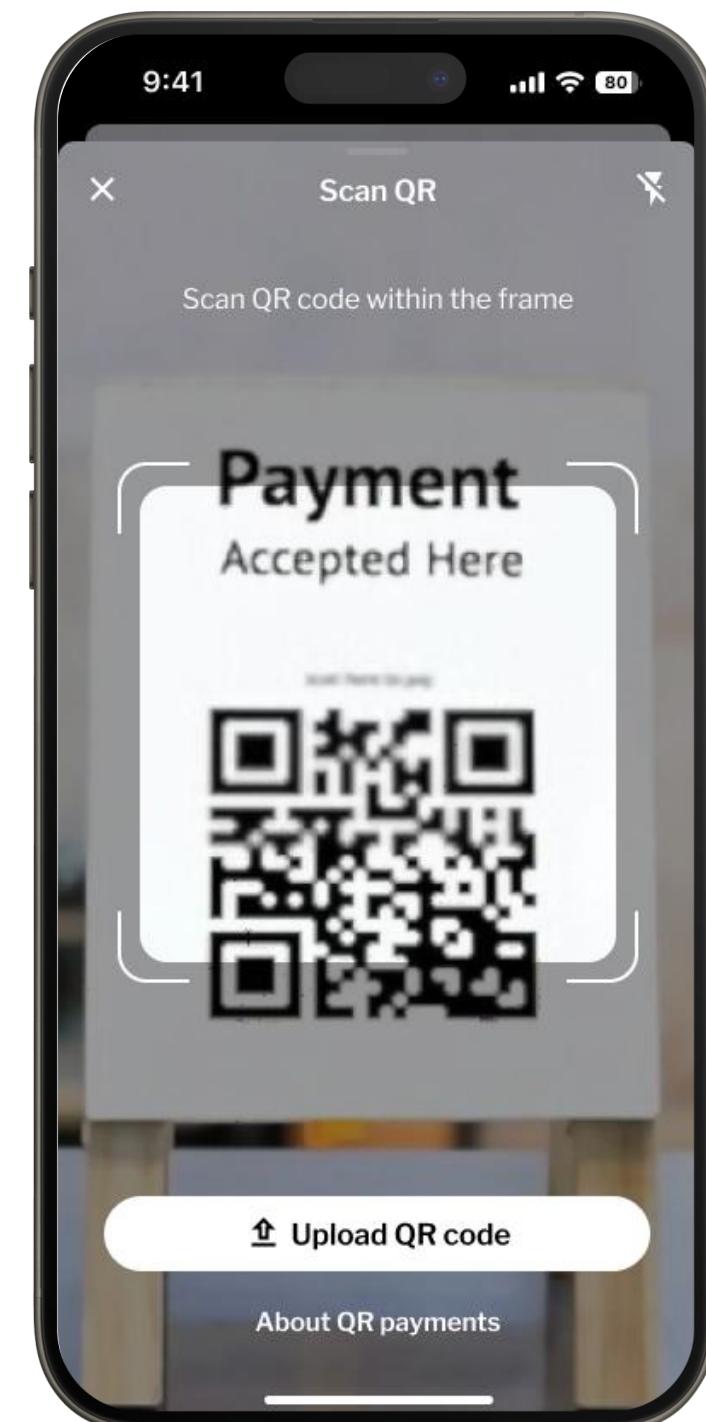
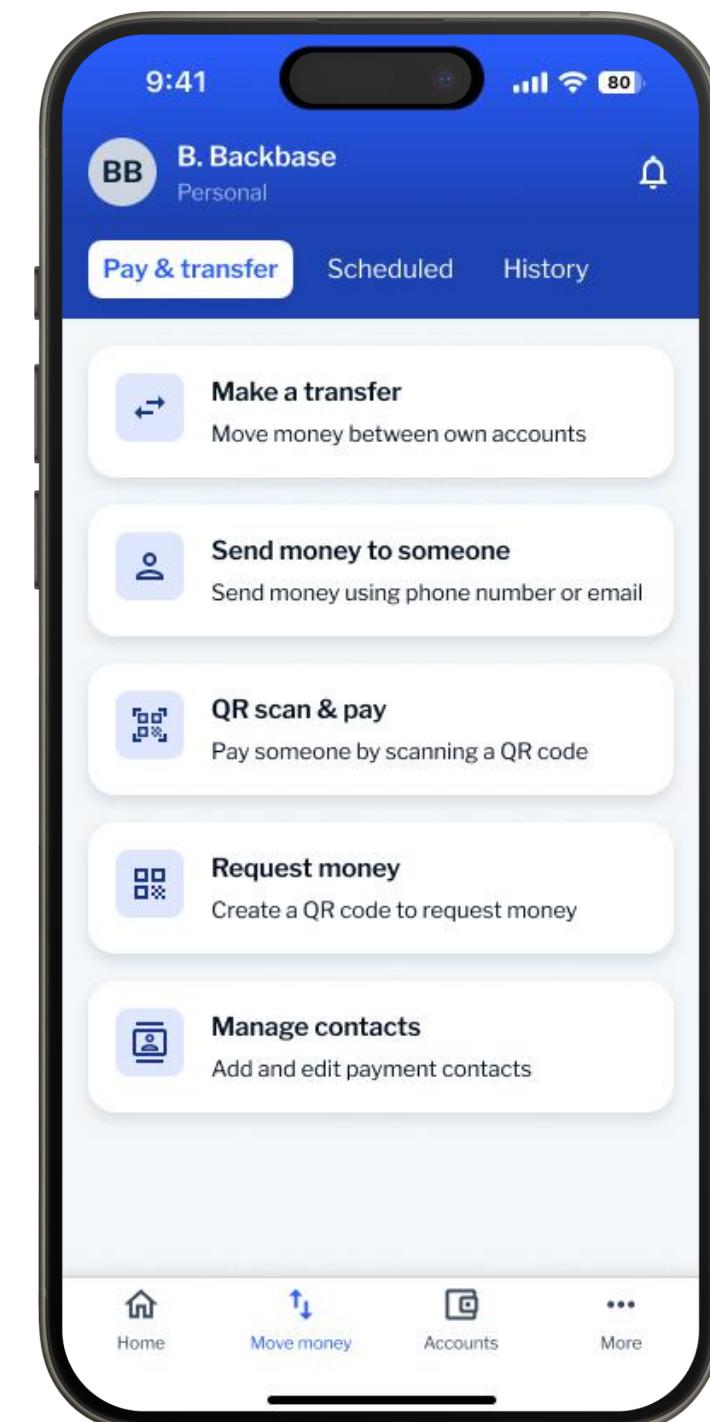
- Simplifies transactions with quick and easy QR code scanning.
- Enhances security by reducing manual input of payment details.
- User-friendly payment method that appeals to tech-savvy users.
- Facilitates faster checkouts, improving user satisfaction

Feature Overview

- Allow users to scan QR codes to make payments.
- Enable users to generate QR codes for payment requests.
- Support different payment types
- Ability to implement different QR format
- User-friendly interface for generating and scanning QR codes.
- Options for users to save or share generated QR codes.

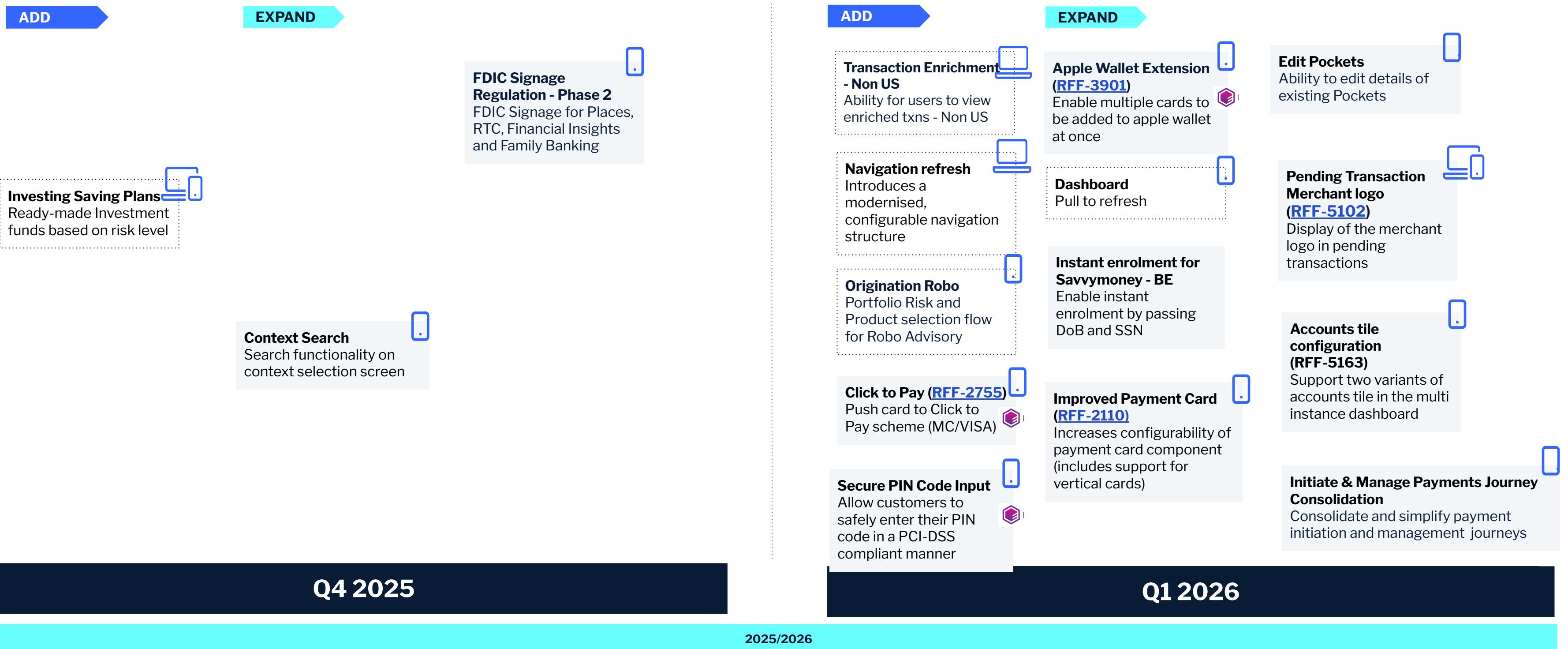
Roadmap

Mob H2 2026



Digital Banking - Retail | Product Plan (< 6 months)

Q4 2025 & Q1 2026 Product Plan



Digital Banking - Retail | Roadmap

Q2 2026+ Roadmap

ADD

QR Payments (RFF-687)
Ability to get paid without sharing account details in a quick and seamless way.

SEPA Payments (RFF-2625)
Ability to make bank transfers in the Euro currency

Wire Transfer
Allow customers to send money internationally

Token Manager
Allow customers to view and manage their card tokens stored into different e-commerce merchants & NFC wallets

Household Banking
Allow customers to share their accounts

Tailored Value Proposition - Bundles
Enable customers to choose the bundles based on their needs

Multi user
Manage authorized or trusted users (eg accountant, partners), manage household users like chauffeur, nanny and friends

FX Spot Mobile
Lock FX Spot on payment creation View FX details on Manage Payment.

Quick Actions
Add new quick actions to improve the default experience and layout

Unified Payment Activity
View All Recurring, Future, & Past Transfers

EXPAND

Family Banking (MVP+)
Payments request, educational content, chores for juniors, gamification etc

Pockets - Roundups (RFF-1028)
Accelerate reach the goals by rounding up the spare change towards the pockets

Add Note (RFF-1244)
Allow users to create notes for transactions

Recurring payments (RFF-2679)
View historical and future instances of a standing order

Turn Spending Limit On/Off (RFF-2500)
Allow users to turn spending limits on/off

Manage & Fund from External Accounts
Users expect to move money into your bank from Chase/BoA instantly via the mobile

EAA - Support External Loan Accounts (RFF-3253)
Ability for users to aggregate an external loan account

Transaction Disputes Send and receive from core
Ability to send and receive request and responses from Core

Allow multiple check images (RFF-2196)
Ability to view multiple check images under a single transaction

Inform user of x-Pay (RFF-4126)
Inform users of Apple and Google Pay upon login

Social Payments - Rtp Links (P2P)
P2P engagement by enabling seamless social payment feature

Bank Holiday Calendar (RFF-834)
Restrict bank holidays while selecting exec date for payment initiation

Open Banking Aggregation - Non US
Ability for users to aggregate external accounts - Non US

Transaction Filter Enhancements (RFF-2972)
Allow users to apply quick filters for transactions in mobile

Loan Transaction - Credit Debit Indicator (RFF-1258)
Provide config to choose cr/dr indicator for loan txns

eStatement Preferences (RFF-2909)
Ability to allow users to manage their preference between paper and paperless statement delivery

One App
Unified app for both retail and business users.

Pockets - Interest rates
To display interest rate on pockets

Connect External Accounts for Payments
Connect external accounts via trial deposits

Secure PIN Code Input
Allow customers to safely enter their PIN code

Budget Notification (RFF-1033)
Exceeding Budget Notification Alert

Display Card Transactions (RFF-4389)
View all transactions relating to a card

Credit Card installment split via transactions (RFF-3516)
Ability to provide an option to split a credit card transaction

Post Provisioning - Educational Screen (RFF-4312)
Educate customers on how to use Apple Pay

Instant Payments - Send & Receive
FedNow/RTP/Zelle

Secure Card & PIN Details (RFF-733 / RFF-809)
Ability to view the Card number & PIN with enhanced step-up authentication

Cash flow & Spend History
View the history of spending & cash flow for different periods

Change Card Alias (RFF-3818)
Allow customers to give their cards' an alias

Card Personalization
Ability to customize your card and choose linked account

Account Liking
Allow customers to manage the account linked to their card

Remote Enablement / Disablement of Apple Pay
Remotely enable/disable Apple Pay provisioning

Unified Instant Acc. Verification (RFF-996)
Unified experience to instantly validate ext. accounts for transfers and 360 account view

Q2 2026+



Web & Mobile Release



Web Release



Mobile Release

Under consideration

Shopping Experience • Evolution

Product Plan*



Suite of capabilities to enable ***engaging self-service shopping*** in web & mobile apps

Foundation journey to enable discovery of products:

- Product Explorer
- Product Selection
- Product Details

Underpinned with powerful capability services for:

- Product Matching
- Product Directory

Roadmap



Enhanced capabilities to help guide customers towards the **best product for their needs**

Add additional journeys into the Shopping Center:

- Product Comparison
- Product Cross-Sell
- Guided Shopping

Enhance the existing self-selection shopping journeys to display offers and personalised discounts based on the customer segment (tailored value proposition)

Future Vision



Leverage AI to create ***guided and personalised experiences*** to achieve financial goals

Enrich the Shopping Center with:

- Product & Plan Upgrades
- Product Shopping Cart (Bundles)

Enable the customer to achieve their goals with personalised experiences:

- Build Your Own Product
- Product Selection
- Product Comparison
- Conversational Shopping

Product Explorer

"Simple entry point for shopping exploration to review and select different product categories powered by product catalog

Customer

- Convenient entry point into origination experiences
- Easily view and self-select products categories

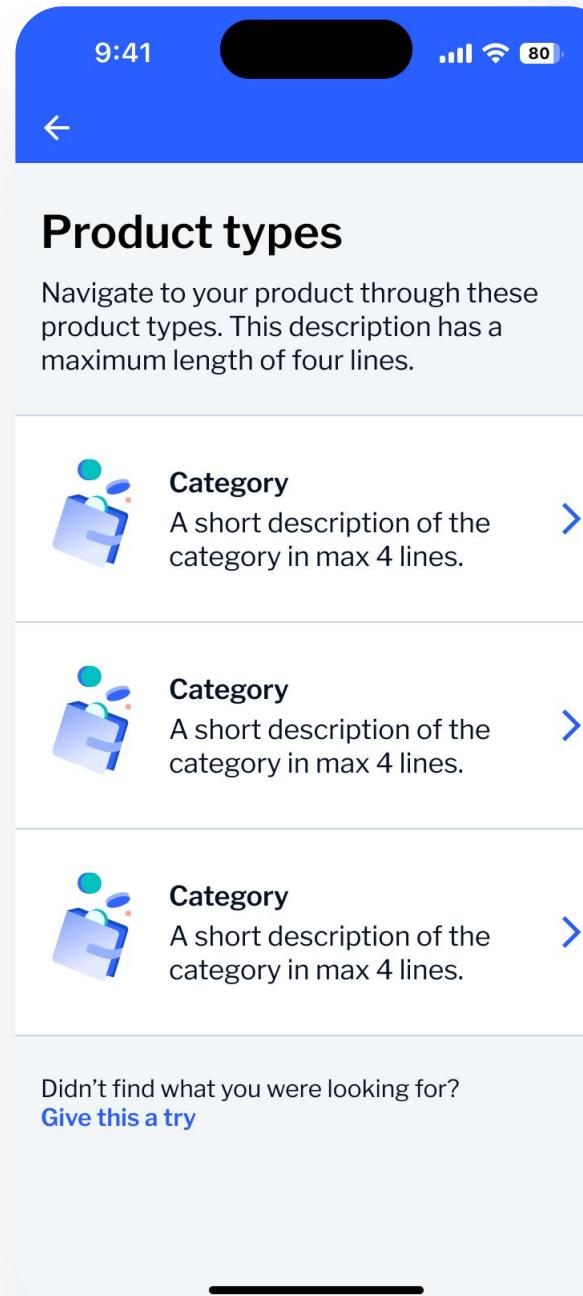
Bank/CU

- Reduced cost to serve through engaging self service experience
- Capture the organic customer demand for originating additional products
- Create multiple layers of hierarchy to create the depth of shopping experience needed
- Launch new product categories without software development to the product explorer

Q4 2025

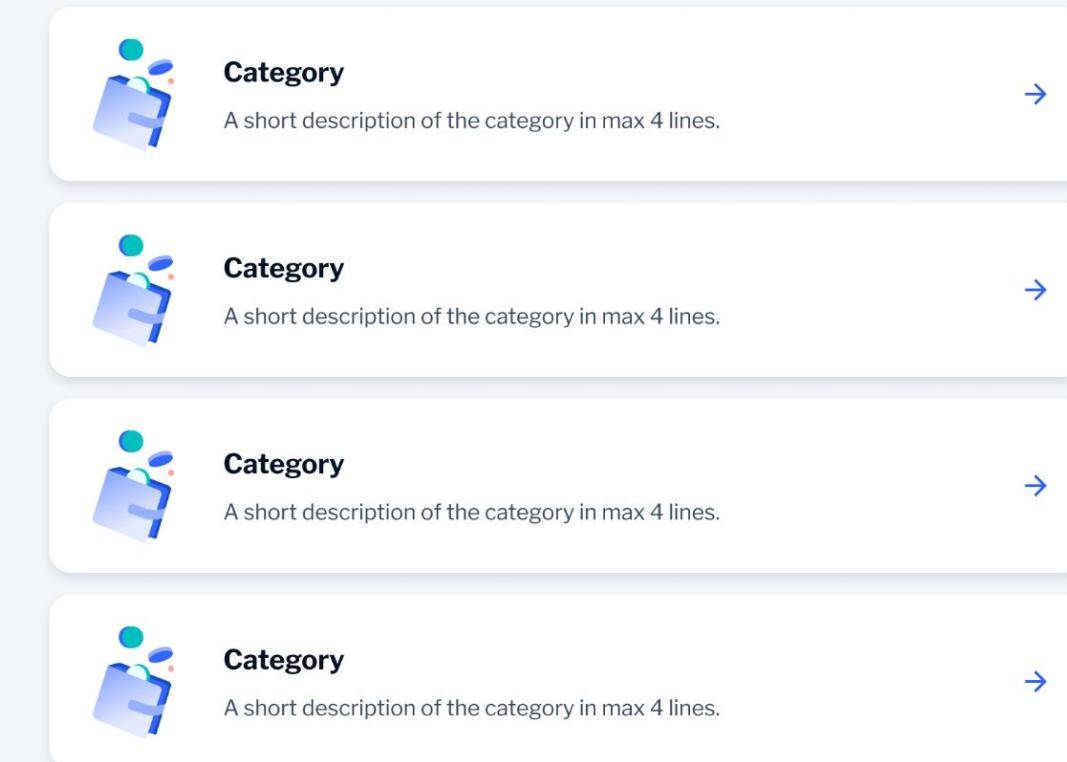
Web 2025.10 Mob 2025.09

Backbase Dashboard My Accounts Pockets Transfers Bill Pay Insights Self Service Products ... RN Robin Green Last login: 12:00, Nov 21



Products

Navigate to your product through these product types.
This description has a maximum length of four lines.



Product Selection

“Discover and interact with all of the products available within a product category”

Customer

- Empowering self service shopping experience that enables customers to view features and benefits of different products
- Only see products that are relevant

Bank/CU

- Supports multiple personas
- Usable across multiple product lines in multiple stages of the product life cycle
- Allows customers to self serve reducing sales agent costs
- Powered by a single version of data in the Product Directory

Q4 2025

Web 2025.10 Mob 2025.09

Backbase

Which product is right for you?

Boost your financial wellness by choosing the product that's right for you.

Products

Choose between these products...

Product name
\$ 2.99 monthly

* Add here compliance text

Give a one or two line description of each product. Make it clear and concise.

Read more

Product name
\$ 2.99 monthly

* Add here compliance text

Give a one or two line description of each product. Make it clear and concise.

Benefit 1
Description

Benefit 2
Description

Benefit 3
Description

Read more

Product name
\$ 2.99 monthly

* Add here compliance text

Give a one or two line description of each product. Make it clear and concise.

Benefit 1
Description

Benefit 2
Description

Benefit 3
Description

Read more

Product name
\$ 2.99 monthly

* Add here compliance text

Give a one or two line description of each product. Make it clear and concise.

Benefit 1
Description

Benefit 2
Description

Benefit 3
Description

Read more

Didn't find what you were looking for?
[Give this a try](#)

Product Details

“Detailed view of all relevant information about a single product”

Customer

- Enable customers to get a complete grasp of the product's features, benefits, fees, and terms.
- Access all relevant details in one place, eliminating the need to navigate multiple screens.
- Empowers users with a thorough understanding before committing to a product.

Bank/CU

- Usable across multiple product lines in multiple stages of the product life cycle
- Allows customers to self serve reducing sales agent costs
- Improved conversion rate through user confidence

Q4 2025

Web 2025.10 Mob 2025.09

The screenshot shows a mobile application interface for a product named "Product name". At the top, there is a blue header bar with the text "9:41" and signal strength indicators. Below the header, the title "Product name" is displayed with a small "Badge" icon. A description placeholder text "Give a one or two line description of each product. Make it clear and concise." follows. A list of ten benefits, each preceded by a checkmark icon and a "Benefit X" label, is shown. Below this is a "Description" section containing placeholder text. On the right side of the screen, there is a sidebar with a "Badge" icon, the product name, a "Choose this product" button, a "Benefit of this product" section listing six benefits, and an "Additional description" section with placeholder text.

Product & Plan Comparisons

“Empower customers to make the best decisions when choosing financial products”

Customer

- Enable features and benefits of multiple products to be easily compared
- Allow customers to select the right product for them after comparing

Bank/CU

- Usable across multiple product lines in multiple stages of the product life cycle
- Allows customers to self serve reducing sales agent costs
- Powered by a single version of data in the Product Directory

Roadmap

The image displays two screenshots illustrating the Backbase platform's product and plan comparison features.

Mobile App Screenshot: Shows the "Standard" plan details. The plan is labeled "Standard Free account". It includes sections for "Core products" (Checking account, Savings account, Debit card, Apple/Google pay, ATM withdrawals, Single-use virtual card, Multi-use virtual card, Overdraft protection, Family Banking) and "Financial wellness" (Transaction Enrichment, Link External Accounts, Spend Analysis, Budgets). A blue button at the bottom right says "→ Get Standard". Below the main content, there is a link to "Link External Accounts".

Web Platform Screenshot: Shows the "Plan comparison" feature. The page header includes "Backbase", "Dashboard", "Transfers", "Accounts", "Products" (which is underlined), and a user profile for "Robin Hopley". The main content area is titled "Plan comparison" and shows a comparison table for four plan levels: Standard (Free account), Plus (\$2.99 monthly), Pro (\$7.99 monthly), and Premium (\$11.99 monthly). The table compares various banking features across these plans. Icons represent different product categories: a person icon for Core products, a folder icon for Plus, a shield icon for Pro, and a bar chart icon for Premium.

	Standard Free account	Plus \$2.99 monthly	Pro \$7.99 monthly	Premium \$11.99 monthly
Core products	1	1	1	1
Checking account	1	1	1	1
Savings account	2%	2.2%	2.4%	3%
Debit card	1	2	2 personalised	3 Platinum personalised
Apple/Google pay	1	1	1	1
ATM withdrawals	5 free	5 free	5 free	Unlimited
Single-use virtual card	✗	1	1	1
Multi Use virtual card	1	1	1	Unlimited
Overdraft protection	✗	Yes Up to \$250	Yes Up to \$1000	Yes Up to \$2500
Family banking	✗	✗	2	2
Financial wellness				
Transaction Enrichment	✓	✓	✓	✓
Link External Accounts	✓	✓	✓	✓
Spend Analysis	✓	✓	✓	✓
Budgets	✓	✓	✓	✓

Guided Shopping Experiences

“Simple yet effective ways to help customers understand products available and the ones best suited to them”

Customer

- Answer some simple questions to be guided towards the best product category or specific product for their personal circumstance
- Increase understanding of the products and services available

Bank/CU

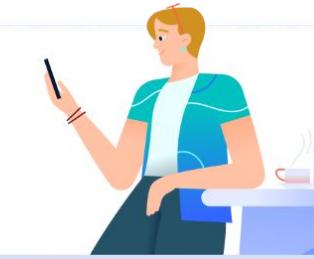
- Help customers discover the best products for them through simple yet personalised shopping experiences
- Reduce calls to agents that would otherwise ask similar questions to help the customer understand the different products available and the best one for them

Roadmap

Find your best fit.

Discover the right checking and savings options tailored to your financial goals and lifestyle.

Guide Me Now



What are your primary financial goals for a credit card?

Select all that apply

- Earn rewards Save on interest Build or rebuild credit history
 Manage existing debt Emergency use/financial flexibility

x →



How often do you plan to pay off your credit card balance in full each month?

One answer possible.

- Always Most of the time Occasionally Frequently

← →



Preparing your recommendation...

- ✓ Analyzing your spending insights
⌚ Matching with credit card features

Calculating your potential savings & benefits



Product Selection - Enabling Cross-sell

“Seamlessly add additional related products when going through Product Selection”

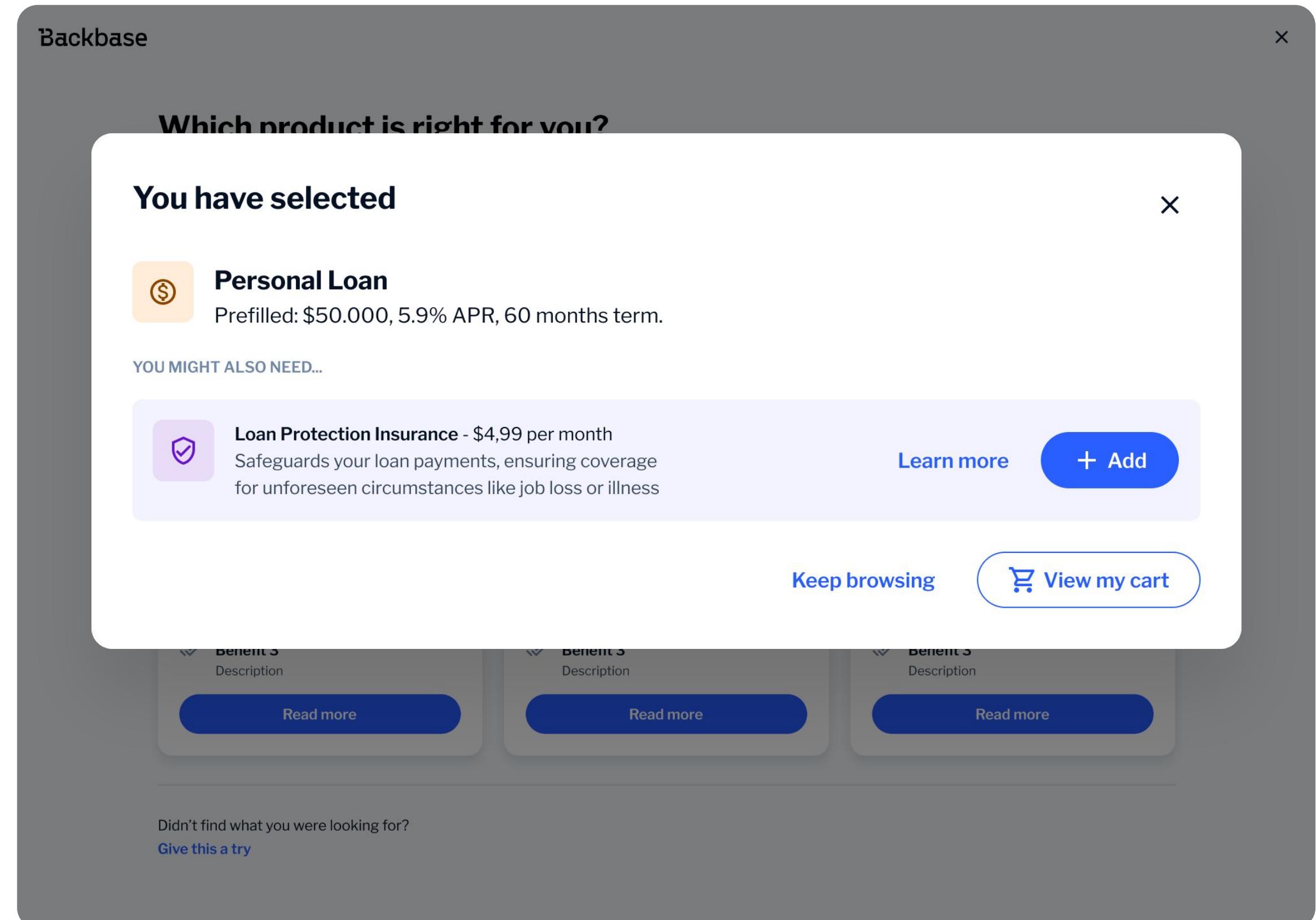
Customer

- Relevant additional products are made available at the right times
- Additional products can be easily added and ordered together

Bank/CU

- Increase product holdings by cross-selling relevant products to customers before they apply

Roadmap



Digital Sales Capabilities | Product Plan (< 6 months)

Q3 2025 Product Plan | Shopping

ADD 

Product Explorer
Product Categories Display available product categories for exploration
Product Hierarchies Display multiple levels of category for exploration ie subcategories

Product Selection
Product Cards Display products in a specific category in a card view for a users to browse and select
Product Availability Control display of products at a customer level
Product Information Display an icon, name and description for a product
Product Pricing Display a price, price frequency and pricing compliance text for a product
Product Benefits Display a up to three benefits along with a description for each.

Product Details
Product Information Display an icon, name and description for a single product
Product Pricing Display a price, price frequency and pricing compliance text for a single product
Product Benefits Display a up to ten benefits along with a description for each
Pricing Table Display a table of rates or fees with descriptions and an external link
Product Descriptions Display multiple rich text descriptions
PDF Links Display a list of links to relevant pdf documents within the single product detailed view
Product FAQs Display a list of questions with expandable answers within the single product detailed view

Q3

2025



Web & Mobile Release
* default if blank



Web Release



Mobile Release

Under consideration

Digital Sales Capabilities | Roadmap

Q3 & Q4 2025 Product Plan | Shopping

ADD

Product Explorer	Product Details	Product Comparison	Guided Product Selection
Launch Origination Process Launch a process from Product Explorer.	Product Discounts Display details of any specific pricing discounts available on the product	Product Comparison Display up to 4 products in a table comparison view - showing icon, name and features	Gather Customer Goals Ask questions of customers to understand their situation, financial needs and goals
Product Selection	Product Pre-Approvals Display information to the user to indicate that they are pre-approved for a specific product	Highlighted Products Highlight specific products within a comparison - either a current or selected product	Present Outcome Based on the inputs from customers, gather the products or product categories that are appropriate to meet this need
Product Discounts Display details of any specific pricing discounts available on the product	Product Cross-Sell After the customer has selected a product, give the option to add a related product to the order	Personalised Product Comparison Calculate the monetary value of specific features and benefits for an individual customer such as money earned on rewards or interest and display as part of the comparison.	
Product Pre-Approvals Display information to the user to indicate that they are pre-approved for a specific product	Product Calculations Enable a customer to calculate the potential benefits or costs of a product	Personalised Product Summary Generate a summary of the different options the customer has based on the personalised calculation of monetary value of specific features and benefits	
Product Cross-Sell After the customer has selected a product, give the option to add a related product to the order	Personalised Product Details Generate a summary of the benefits the customer has based on the personalised calculation of monetary value of specific features and benefits		
Product Sorting & Filtering Enable a user to sort and filter available products			
Multiple Branded Products Display multiple brands in the same results to enable sale of other brands eg in cross sales			
Product Segmentation Display products based on a customer segment			

Q4 2025+

2025



Web & Mobile Release



Web Release
* default if blank



Mobile Release

Under consideration

Digital Sales Capabilities | Future Vision

Q2 2026+ Future Vision | Shopping

ADD 

Build Your Own Product
Gather Customer Goals Based on available features for specific products, ask questions of customers to gather their preferences.
Update interest rate based on selections As the customer is providing inputs, update the interest rate and other relevant features based on the selections
Create custom account Based on the selections from the customer, map the product created by the customer to a product available in product directory
Product Selection
Product List View Display a list of available products in a listview with key data attributes available in a table
Product List View - Sorting Enable customers to sort the list of products
Product List View - Filtering Enable customers to filter the list of products

Shopping Calculators
Budget and Affordability Calculator Determine borrowing, saving or investing affordability based on monthly income and expenses
Loan Repayment Calculator Enable customers to sort the list of products
Debt Consolidation Calculator Compare multiple debt payments with a single new consolidated loan
Savings Goal Calculator Calculate either time needed or monthly amount required to reach a savings goal eg wedding.
Mortgage Repayment calculator Calculate a mortgage repayments and consider optional overpayments with full amortisation breakdown,

Conversational Shopping
Gather Customer Goals Through an interactive chat interface, ask questions of customers to understand their situation, financial needs and goals
Product Recommendations Based on the inputs from customers and available products, make recommendations about the products that would suit the needs of the customer
Product Details & Calculations Show details of the products available, answer questions about the features and provide calculations on the benefits of the product for that individual customer
Product Cross-Sell After the customer has selected a product, give the option to add a related product to the order

Product Bundling
Product Bundling Display bundles (more than one) product as part of product selection
Related Products Display related products as part of product selection that can be added to the order
Shopping Cart
Shopping Cart After selection of a product, enable the user to checkout and move the product into a shopping cart where they can review the product selected, add related products and see a summary of the product(s) selected before ordering

Q2 2026 +

2026



Web & Mobile Release
* default if blank



Web Release



Mobile Release

Under consideration

Retail Banking | Future Direction

Personalised

Multi User

Embracing the entire customer ecosystem by offering multi user capabilities to manage authorized or trusted users (eg accountant, partners), manage household users like chauffeur, nanny and friends

Personalized Insights

Leverage AI and data to deliver proactive and personalized financial insights

Product Bundling

Enable banks to create product bundles relevant to their segments and cross/upsell to increase the share of wallet

Rewards & Loyalty

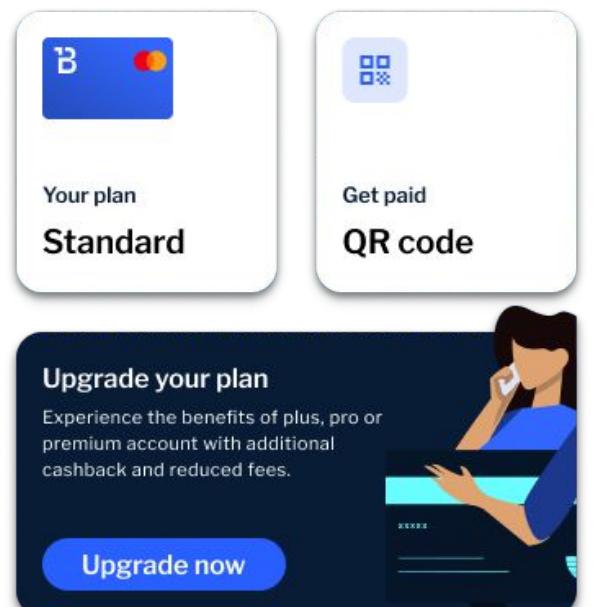
Earn and redeem rewards based on actions and spend. Access to a range of cashback and discounts at 3rd parties

One App

One app and single credentials to login to both the retail and sole trader experience

Digital Gifts

Easy to purchase and send digital gift cards directly from within the banking app



Beyond Banking (Neo features)

Investment / Portfolio Rebalancing

Set investment goals, and automatically track progress and take action to ensure that they are met, based on latest data

Subscription Management

Easily manage and cancel subscriptions from the app helping improve financial health.

Carbon Tracking

Helping customers make sustainable decision with carbon footprint tracking of transactions

Financial Education

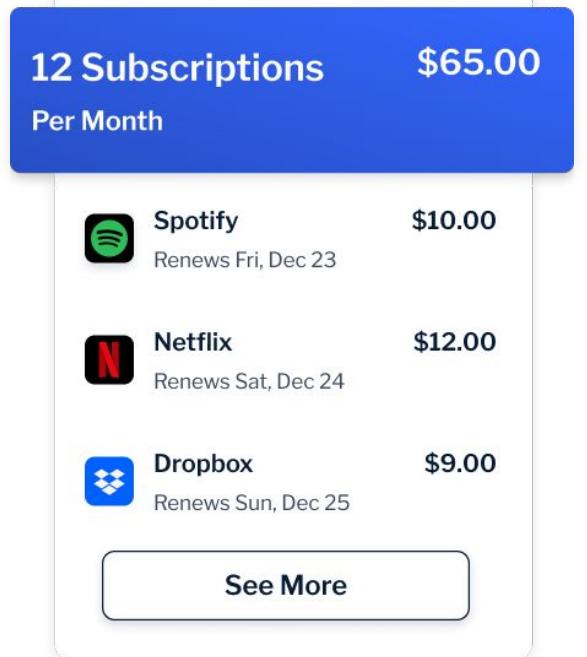
Help customers to become more knowledgeable about specific financial products e.g. investments via bite-sized online training material

Gamification

Addition of game playing features e.g. earn points, reward badges, to increase engagement and make banking more fun

Lifestyle value added services

Super app to allow customers access to value added services like travel, insurance, mobility, entertainment



Payments & Open Finance

Payments via Social network

Whatsapp, Facebook, X Integrations for payment for sending and receiving payments via social network

BNPL/Flex Payments

Ability for customers to spread payments over time, either at the Point of Purchase or later

Real Time Payments

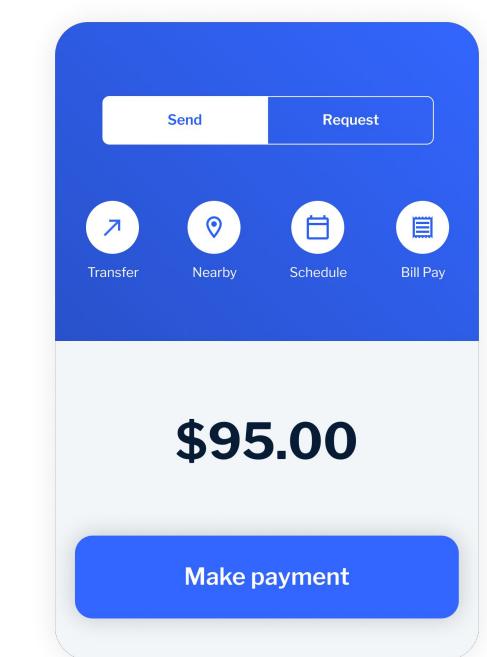
Integrated FedNow / RTP payment schemes

Payment Initiation services

Fund transfer via fast and secure payments

Open Banking

Expand open banking market coverage beyond US



All Channels

AI assisted customer support

AI can directly respond to common customer issues, reducing service cost.

Voice Banking capabilities

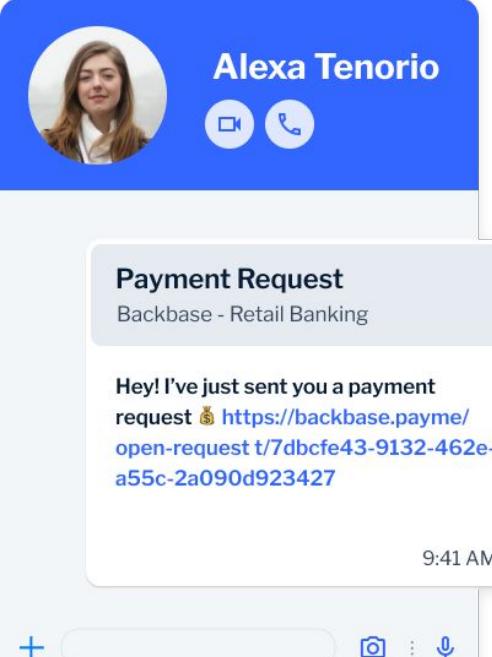
Access to advanced banking capabilities via voice assistant tools like Alexa from the comfort of your home

Apple watch app

Balance, transaction view, notifications

Optimised Cross sell

Enable easier cross sell of add-on financial products via self service, social and assisted channels driven by AI based on customer profile





05

Digital Banking - Business

Product Plan, Roadmap & Future Direction

Please see [**<internal>**](#) link below for Jira Advanced Roadmap view

[Click here for details of Digital Banking - Business](#)

Backbase

Recent Highlights

Money Movement

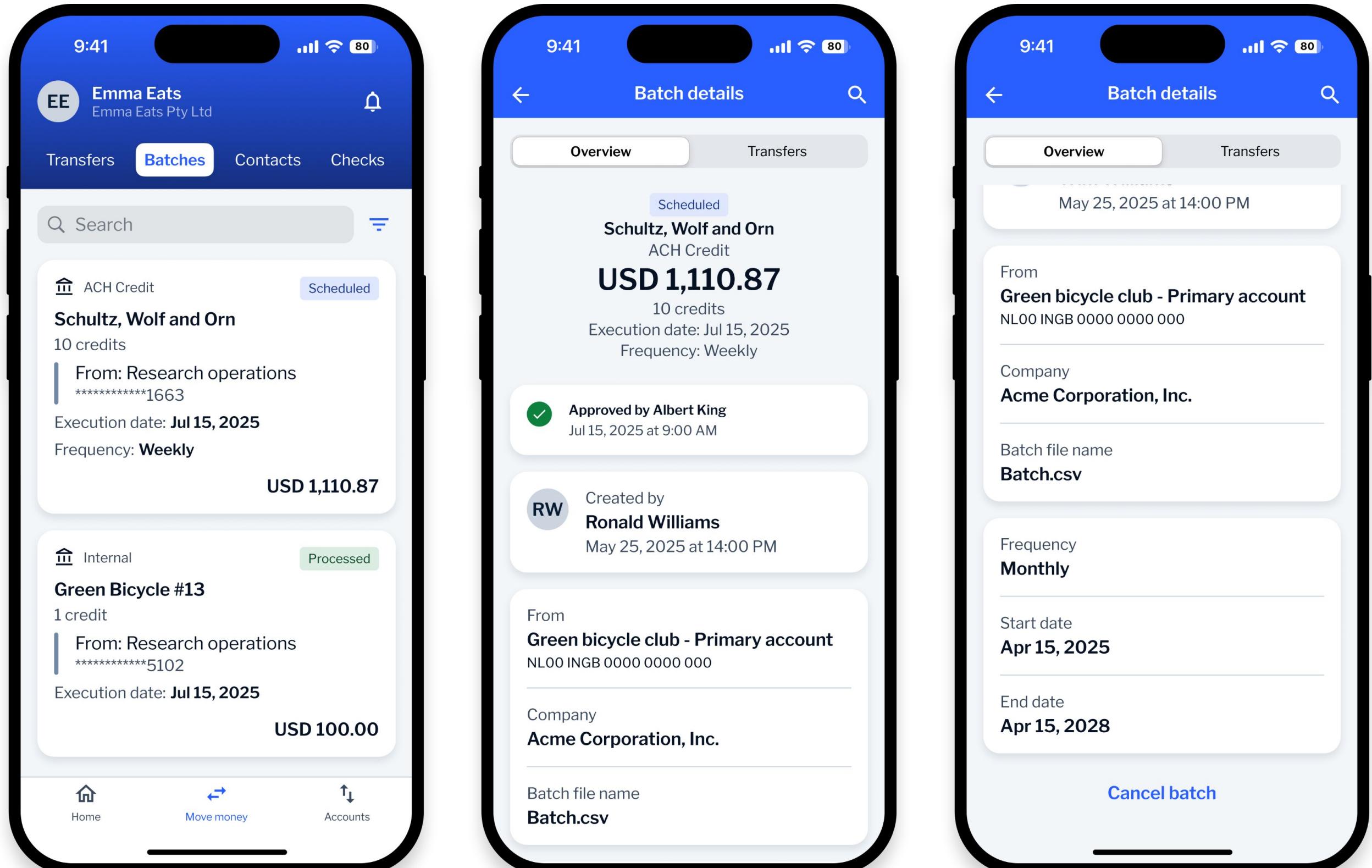
Batches

Improve user experience by allowing managing recurring Batches on mobile created on web

Feature overview

- Manage flow for recurring Batches

Released 2025.09



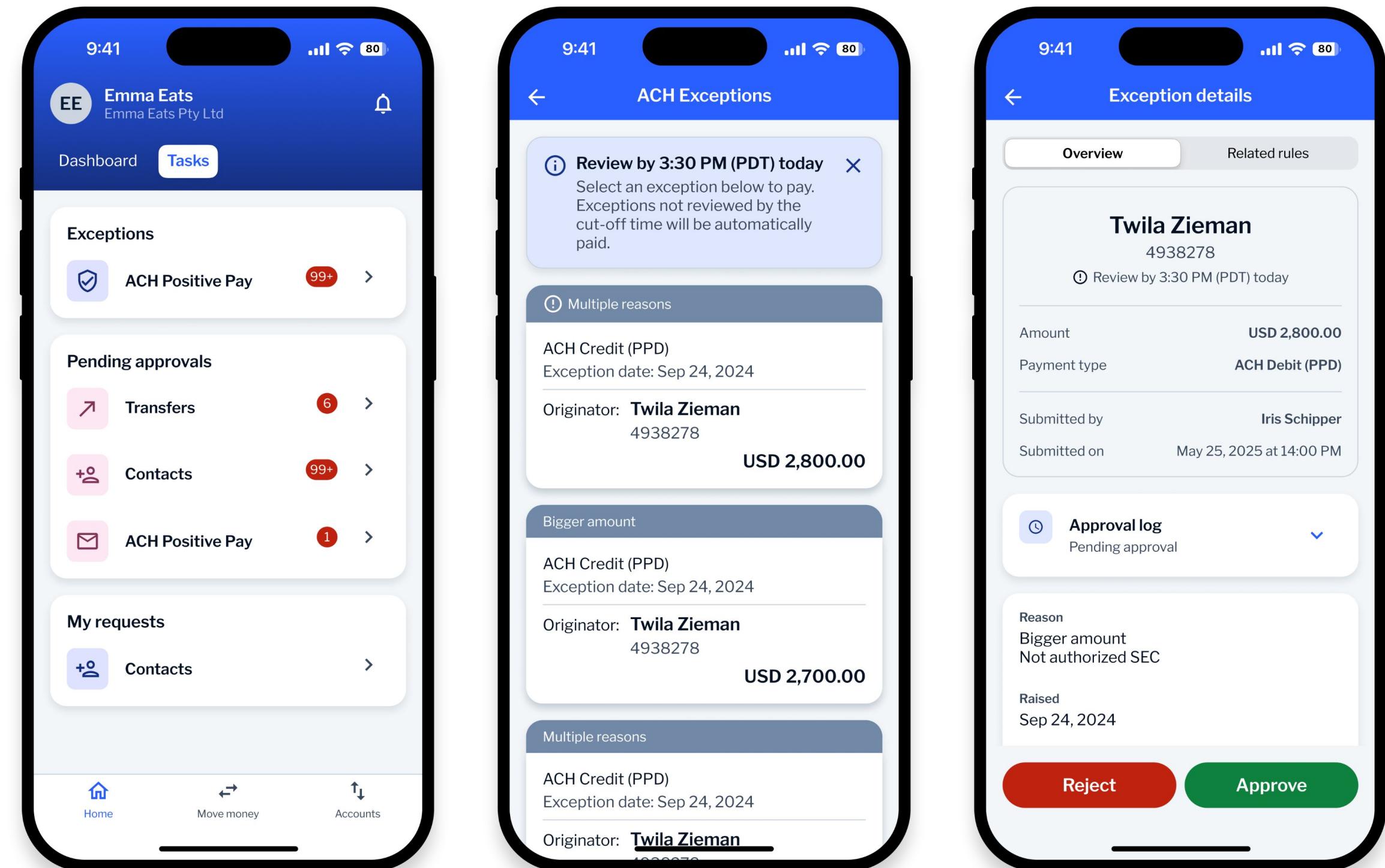
Positive Pay & Mobile Approvals Dashboard

Enriching the user experience for Commercial banking and the US market by adding a new journey on mobile - ACH Exceptions Positive Pay

Feature overview

- Overview of ACH Exceptions with an option to make a decision
- Approvals for ACH Exceptions
- Notifications for new exceptions and the cut-off reminder

Released 2025.09



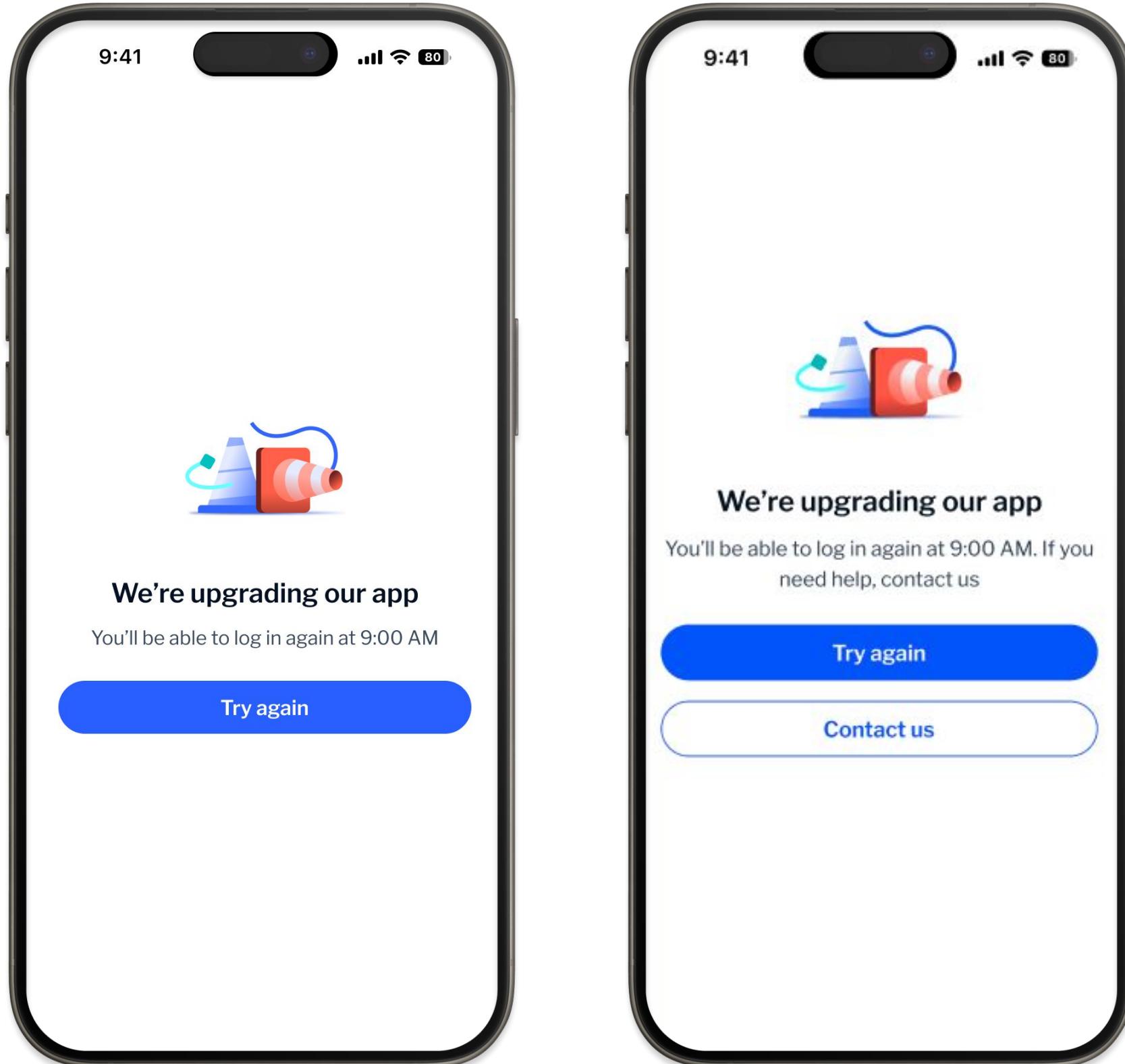
Mobile app maintenance page

Inform end users about ongoing maintenance activities, downtime, or updates.

Value overview

- Provides transparency and keeps end users informed about app availability.
- Helping them plan around downtime.

Released 2025.09



Entitlements

Possibility to define how pending items have to be managed

Feature overview

User will have control and visibility over impacts to pending transaction for any changes to approval policy to avoid the risk of lost transactions and data inconsistencies

Released 2025.07

Company permissions

Users and permissions Job roles Account groups Payee groups Awaiting approval Approval levels Approval policies Approval rules Local restriction

Approval rules

You assign an approval policy to a business function so that users who create or change an item with that business function need to get approval(s) before their changes are made permanent.

[More details](#)

Financial operations System functions

Search All policies

Cancel

Unassign

Payments

Min ① Policy

<input checked="" type="checkbox"/> A2A transfers	2 0	Zero approve	System	A OR B OR C
<input checked="" type="checkbox"/> ACH Credit - Transfer	2 1	Minimal policy	System	A OR B OR C
<input type="checkbox"/> ACH Credit - Intracompany	2 1	Minimal policy	System	A OR B OR C
<input type="checkbox"/> ACH Debit	2 2	Dual policy	System	A B OR A C OR B C
<input type="checkbox"/> P2P Transfers	2 2	Strict policy	Local	2A B OR 2A C OR B C
<input type="checkbox"/> US Domestic Wire	2 0	Not assigned		
<input type="checkbox"/> US Foreign Wire	2 1	Multiple rules		

⚠ Are you sure?

Some items are still pending approval

Unassigning policies will impact items currently in the approval process, but any progress already made in the approval log will be saved

Pending approval

This item has a pending approval

A2A Transfers

ACH Credit - Transfers

Good to go

ACH Credit - Intracompany

This action cannot be undone.

No, keep it

Yes, unassign

Entitlements

Modification of Approval **policy assignments**

Feature overview

Users should be able to edit an existing approval policy assignment to Business Function in one go. So changing policy from 2A to 3B can be executed as one action.

Released 2025.09

Company permissions

Tab 01 Tab 02 Tab 03 Payee groups Awaiting approval Approval levels Approval policies

Approval rules

The approval rules below apply to the service agreement selected.

You can assign approval policies to business functions. For example, you can assign a policy that requires 3 approvers of Level A, to a Payment business function. In this case, the payment activity will not be executed until the 3 Level A approvers have approved it. You can also modify which approval policies are assigned to a business function.

If minimum approvers are configured, then you may only assign policies that comply with the minimum number of approvers.

[More details](#)

Financial operations

System functions

Search Filter

3 selected

[Clear selection](#)

[Manage](#)

All business functions

[Edit](#)

[Unassign](#)

Payments

Min ? Policy

A2A transfers

2 0 Not assigned

[Edit](#)

[Unassign](#)

ACH Credit - Transfer

2 1 Minimal policy System A

[Edit](#)

[Unassign](#)

ACH Credit - Intracompany

2 2 Strict policy Local 2A B OR 2A C

[Edit](#)

[Unassign](#)

ACH Debit

2 0 Not assigned

[Edit](#)

[Unassign](#)

P2P Transfers

2 0 Not assigned

[Edit](#)

[Unassign](#)

Modification of assign approval policies to 'A2A Transfers'

"A2A transfers" is a function used when funds transfers between two accounts owned by the same individual or entity.

USD 0 - max Minimal policy System A OR B OR C

General policies

Assign policies for all accounts

From amount To (including) Policy
0 max Minimal policy

[+ Add range](#)

[+ Add policies for account groups](#)

[Cancel](#)

[Continue](#)

Money Movement

Payments

Payment Reference

Enabling customers to easily track, verify, and reconcile their transactions.

Feature Overview

- Show the network reference number for the initiated payments
- Support upto two network reference numbers per payment type

Released 2025.09

Entered

Wire transfer

Created by Iris Schipper on Feb 13, 2023

From To

Main account (Europe) EUR 10,891.07 → **RN** Current expenses

IE29 AIBK 9311 5212 3456 78 IE29 AIBK 9311 5212 3456 78

[Details](#) [Approval log](#)

Amount
EUR 1,000.00

Execution date
November 26, 2022 (Today)
Dates are based on Eastern time

Description
From USA account, should be approved by finance.

Reference number
20250317WELLSF98765432 **Additional reference number**
20250317CHASEB12345678

Beneficiary details

Beneficiary address
Cassin-Steuber, 158 W 14th St, New York, NY

Beneficiary bank details

Bank name Standard Bank **SWIFT** 012341235
Bank address
Cassin-Steuber, 158 W 14th St, New York, NY

Correspondent bank details

Bank name Standard Bank **BIC** 012341235
Bank address
Cassin-Steuber, 158 W 14th St, New York, NY

9:41 Transfer details

Processed
Nienow Inc
Wire

EUR 10,000.00
Execution date: May 25, 2023

RN Created by
Wim Williams
May 25, 2023 at 14:00

Summary

From
Green bicycle club - Primary account
NL69 INGB 0000 0000 00

To
Nienow Inc
NL69 INGB 0000 0000 00

Description
Monitored national adaptor

Purpose of payment
2348900 – Export goods transfer

Reference number
20250317WELLSF98765432

Additional reference number
20250317CHASEB12345678

Money Movement Payments

Template Approvals

Having more control over the creation and using of the templates

Feature Overview

- Set up an approval policy for the template.
- Approve/Reject template creation, edits

Released 2025.09

The screenshot displays the Backbase Money Movement Payments platform. At the top right, a user profile for "Robin Green" from "Green Bicycle Factory" is shown with a notification badge "1". Below the header, a navigation bar includes links for Dashboard, Accounts & Cards (Accounts, Cards, Loans), and a "New template" button. The main area is titled "Manage templates" under the "Wire" tab, showing a list of payment templates with columns for Template name, From, To, Amount, and Quick actions (Approve, Reject, More). A modal window is open, also titled "Manage templates" (under the "Wire" tab), featuring a search bar and a table of template details. The table rows include:

Template name	From	To	Amount	Actions
Weekly payment	Pino Palladino ...3260	Cinthya Rivera NL90 INGB 5356 0331 41	USD 1,000.00	Approve, Reject, More
Wire INV02	Pino Palladino ...3260	Cinthya Rivera NL90 INGB 5356 0331 41	USD 1,000.00	Approve, Reject, More
Monthly report	Pino Palladino ...3260	Cinthya Rivera NL90 INGB 5356 0331 41	USD 1,000.00	Approve, Reject, More
Wire INV04	Pino Palladino ...3260	Cinthya Rivera NL90 INGB 5356 0331 41	USD 1,000.00	Approve, Reject, More
Wire	Pino Palladino ...3260	Cinthya Rivera NL90 INGB 5356 0331 41	USD 1,000.00	Approve, Reject, More
Co-op payment	Pino Palladino ...3260	Cinthya Rivera NL90 INGB 5356 0331 41	USD 1,000.00	Approve, Reject, More
Finance payment	Pino Palladino ...3260	Trudy Bilson 738396521	USD 1,000.00	Approve, Reject, More
Wire	Pino Palladino ...3260	Maggie Rothsberg 092873461	USD 1,000.00	Approve, Reject, More
Wire	Pino Palladino ...3260	Cinthya Rivera NL90 INGB 5356 0331 41	USD 1,000.00	Approve, Reject, More
Wire	Pino Palladino ...3260	Alice Cooper 125637812	USD 1,000.00	Approve, Reject, More

At the bottom of the modal, there are navigation arrows and page numbers (1, 2, 3, 4, 5, ..., 12, >, >>). On the right side of the main interface, a transaction summary is shown for an "EUR 10,891.07" payment to "Abigail S. Roberts" (BIC: 012341235) and another for "BIC 012341235". Approval buttons "Approve" and "Reject" are visible at the top right of the transaction details.

Money Movement

Batches

Value Overview

Define, view & manage **recurring batch** schedules

Feature Overview

- Define a recurring batch schedule
- Manage recurring batches (View, Approve, Cancel)

Released 2025.09

≡ Backbase

Dashboard

ACCOUNTS & CARDS

Accounts

Cards

Loans

Account Statements

Transactions

MOVE MONEY

Transfers

Stop check payments

Templates

Payees

FRAUD PREVENTION

Check Positive Pay

ACH Positive Pay

FINANCE MANAGEMENT

Cash Flow

PERSONAL

Messages

My Profile

← Back to page name

Transfers

ACH Wire International Internal File uploads

Create new ...

Vendor Payments - October 2024

ACH Credit · Created by Iris Schipper on September 28, 2024

Internal batch description: Supplier Invoices - EMEA Region - October 2024

Company: Global Tech Solutions (00123456) From: Backbase Checking 30128 / 1009238811 SEC code: PPD

Scheduled Oct 27, 2024 3 transfers (credit) USD 15,231.55

Transfers Recurring details Approval log

Start date Apr 4, 2024

End date Apr 4, 2025

Frequency Monthly

Occurrences 24 occurrences

Occurrences 20 occurrences

Execution date	Amount	To	From	Occurrence
Jun 4, 2024	USD 5,235.50	Global Office Supplies 2 Payees	Main account 433615460 /3144	5th
Jul 5, 2024	USD 3,875.25	Tech Solutions Inc. 3 Payees	Main account 433615460 /3144	4th
Aug 2, 2024	USD 6,120.80	Digital Marketing Group 2 Payees	Main account 433615460 /3144	3rd

Scheduled 5th

Processed 4th

Money Movement

Batches

Business customers can easily create and manage batch payments.

New features overview

- Template approvals (Q3)
- From template edit Restrictions (Q3)
- Restrict user to only create a manual batch from a template (Q3)

Released 2025.09

The screenshot displays the Backbase Money Movement Batches interface. At the top right, there is a navigation bar with a refresh icon, a notification badge with '1', a user profile for 'Robin Green' (Green Bicycle Factory), and a dropdown menu. The main area has a light gray header with the 'Backbase' logo and a dark blue sidebar on the left.

The sidebar contains several sections:

- ACCOUNTS & CARDS:** Accounts, Cards, Loans.
- MOVE MONEY:** Transfers, Stop check payments, **Templates** (highlighted in purple), Payees.
- FRAUD PREVENTION:** Check Positive Pay, ACH Positive Pay.
- FINANCE MANAGEMENT:** Cash Flow, Forex.
- PERSONAL:** Messages, My Profile, My Approvals, Find ATM or Branch.
- COMPANY ADMINISTRATION:** Audit, Company Permissions, Service Agreements, Customer access groups, Legal Entities, Approvals.

The main content area shows the 'Manage templates' screen. It has tabs for ACH, Wire (selected), International, Internal, and Upload configurations. Below the tabs is a search bar labeled 'Search template name'. The main table lists various payment templates:

Template name	From	To	Amount	Quick actions
Weekly payment	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✓ ✎ ⚡ ⋮
Wire INV02	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✓ ✎ ⚡ ⋮
Monthly report	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✓ ✎ ⚡ ⋮
Wire INV04	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✉️ ✎ ⚡ ⋮
Wire	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✉️ ✎ ⚡ ⋮
Co-op payment	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✉️ ✎ ⚡ ⋮
Finance payment	Pino Palladino ...3260	Trudy Bilson 738396521	USD 1,000.00	✉️ ✎ ⚡ ⋮
Wire	Pino Palladino ...3260	Maggie Rothsberg 092873461	USD 1,000.00	✉️ ✎ ⚡ ⋮
Wire	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✉️ ✎ ⚡ ⋮
Wire	Pino Palladino ...3260	Alice Cooper 125637812	USD 1,000.00	✉️ ✎ ⚡ ⋮

At the bottom of the table are navigation arrows and two checkboxes: 'Legal Entities' and 'Approvals'. To the right of the table, there is a 'Weekly payment' card with details: 'From' (Savings account USD, EUR 10,891.07), 'To' (Abigail S. Roberts, 011100012 / 987652431), and buttons for 'Approve', 'Reject', and '...'. Below the card are sections for 'Details', 'Approval log', 'Amount' (EUR 1,000.00), 'Beneficiary details', 'Beneficiary bank details', 'Correspondent bank details', and 'Bank address' (Cassin-Steuber, 158 W 14th St, New York, NY). The 'Bank name' is Standard Bank and the 'BIC' is 012341235.

Money Movement

Batches

Value Overview

Define, view & manage **recurring batch** schedules

Feature Overview

- Define a recurring batch schedule
- Manage recurring batches (View, Approve, Cancel)

Released 2025.09

≡ Backbase

Dashboard

ACCOUNTS & CARDS

Accounts

Cards

Loans

Account Statements

Transactions

MOVE MONEY

Transfers

Stop check payments

Templates

Payees

FRAUD PREVENTION

Check Positive Pay

ACH Positive Pay

FINANCE MANAGEMENT

Cash Flow

PERSONAL

Messages

My Profile

← Back to page name

Transfers

ACH Wire International Internal File uploads

Create new ...

Vendor Payments - October 2024

ACH Credit · Created by Iris Schipper on September 28, 2024

Internal batch description: Supplier Invoices - EMEA Region - October 2024

Company: Global Tech Solutions (00123456) From: Backbase Checking 30128 / 1009238811 SEC code: PPD

Scheduled Oct 27, 2024

3 transfers (credit)
USD 15,231.55

Transfers Recurring details Approval log

Start date Apr 4, 2024

End date Apr 4, 2025

Monthly 24 occurrences

20 occurrences

Scheduled 5th

Processed 4th

Execution date	Amount	To	From	Occurrences
Jun 4, 2024	USD 5,235.50	Global Office Supplies 2 Payees	Main account 433615460 /3144	5th
Jul 5, 2024	USD 3,875.25	Tech Solutions Inc. 3 Payees	Main account 433615460 /3144	4th
Aug 2, 2024	USD 6,120.80	Digital Marketing Group 2 Payees	Main account 433615460 /3144	3rd

Money Movement

Batches

Business customers can easily create and manage batch payments.

New features overview

- Template approvals (Q3)
- From template edit Restrictions (Q3)
- Restrict user to only create a manual batch from a template (Q3)

Released 2025.09

The screenshot displays the Backbase Money Movement Batches interface. On the left, a sidebar menu includes options like Dashboard, Accounts & Cards, MOVE MONEY, FRAUD PREVENTION, FINANCE MANAGEMENT, PERSONAL, COMPANY ADMINISTRATION, and APPROVALS. The APPROVALS section has a red notification badge with the number '1'. The main area shows a 'Manage templates' page with tabs for ACH, Wire, International, Internal, and Upload configurations. The 'Wire' tab is selected, showing a list of templates:

Template name	From	To	Amount	Quick actions
Weekly payment	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✓ ✎ ⚡ ⋮
Wire INV02	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✓ ✎ ⚡ ⋮
Monthly report	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✓ ✎ ⚡ ⋮
Wire INV04	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✎ ⚡ ⋮
Wire	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✎ ⚡ ⋮
Co-op payment	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✎ ⚡ ⋮
Finance payment	Pino Palladino ...3260	Trudy Bilson 738396521	USD 1,000.00	✎ ⚡ ⋮
Wire	Pino Palladino ...3260	Maggie Rothsberg 092873461	USD 1,000.00	✎ ⚡ ⋮
Wire	Pino Palladino ...3260	Cynthia Rivera NL90 INGB 5356 0331 41	USD 1,000.00	✎ ⚡ ⋮
Wire	Pino Palladino ...3260	Alice Cooper 125637812	USD 1,000.00	✎ ⚡ ⋮

At the bottom of the template list, there are navigation arrows and checkboxes for 'Legal Entities' and 'Approvals'. To the right, a detailed view of a 'Weekly payment' template is shown. The template details include:

- From:** Savings account USD (EUR 10,891.07)
- To:** Abigail S. Roberts (011100012 / 987652431)
- Amount:** EUR 1,000.00
- Beneficiary details:** Cassin-Steuber, 158 W 14th St, New York, NY
- Beneficiary bank details:** Standard Bank (BIC 012341235), Cassin-Steuber, 158 W 14th St, New York, NY
- Correspondent bank details:** Standard Bank (BIC 012341235), Cassin-Steuber, 158 W 14th St, New York, NY

The top right corner shows a user profile for Robin Green (Green Bicycle Factory) with a notification badge '1'.

User Profile Management

Value Overview

Empowers business admins with greater control over user profiles, streamlining internal account management

Feature Overview

Admins can change profile information for any user in their legal entity

Released 2025.09

The screenshot shows the Backbase User Profile Management interface. At the top right, there is a user profile for "Robin Green" from "Green Bicycle Factory" with a notification badge of "1". The main navigation menu on the left includes sections like "Dashboard", "ACCOUNTS & CARDS" (with "Accounts", "Cards", "Loans", "Account Statements", and "Transactions"), "MOVE MONEY" (with "Transfers", "Stop check payments", "Templates", and "Payees"), "FRAUD PREVENTION" (with "Check Positive Pay" and "ACH Positive Pay"), "FINANCE MANAGEMENT" (with "Cash Flow" and "Forex"), "PERSONAL" (with "Messages", "My Profile", "My Approvals", and "Find ATM or Branch"), and "COMPANY ADMINISTRATION" (with "Employee Profiles", "Audit", and "Company Permissions").

Email address

Type	Address	Action
Home (primary)	Johnrob@gmail.com	...
Work	Johnrob3456@work.com	...
Other	Johnrobrob@other.com	...

Phone number

Type	Number	Action
Personal (primary)	0949 227 4520	...
Work	01223 554 3245	...
Other	01665 284 3485	...

User Profile Approvals

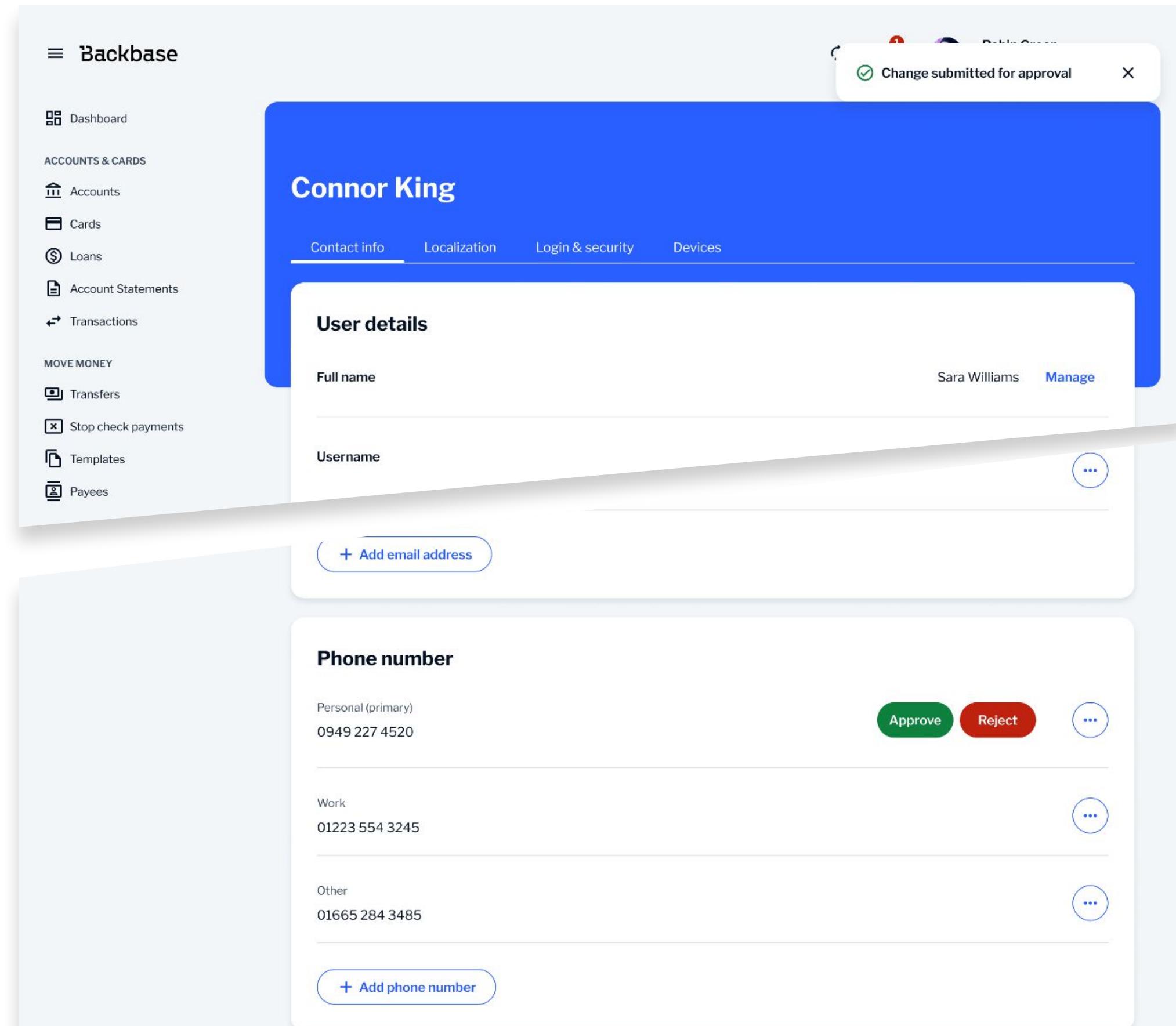
Value Overview

Enhances user security by requiring approvals for profile changes and user creation, mitigating the risk of fraud.

Feature Overview

User profile changes in business banking or Digital Assist will optionally be held until approved subject to approval policy

Released 2025.09



Manage User Access

Value Overview

Empowers business admins to lock company users' digital banking accounts

Feature Overview

Lock, unlock or permanently revoke access for users, subject to approval policy.

Released 2025.09

The screenshot displays the Backbase user management interface. At the top right, a user profile for "Robin Green" from "Green Bicycle Factory" is shown with a notification badge of "1". Below the header, a sidebar menu lists various categories: Dashboard, ACCOUNTS & CARDS (Accounts, Cards, Loans, Account Statements, Transactions), MOVE MONEY (Transfers, Stop check payments, Templates, Payees), FRAUD PREVENTION (Check Positive Pay, ACH Positive Pay), FINANCE MANAGEMENT (Cash Flow, Forex), PERSONAL (Messages, My Profile, My Approvals, Find ATM or Branch), COMPANY ADMINISTRATION (Employee Profiles, Audit, Company Permissions, Service Agreements). A red notification badge with the number "1" is visible near the "My Approvals" item. The main content area shows a user profile for "Connor King". The "Actions" dropdown menu is open, displaying "Lock user account" and "Revoke access". The "User details" section includes fields for Full name (Connor King), Username, Email address (Verified), Mobile number, Legal entity, and Date created. A modal window titled "Lock Connor King's user account?" contains a message stating "They won't be able to access their online banking services.", a "Reason for locking this account" input field, and "Cancel" and "Lock user account" buttons.

NEW: Scheduler

Released 2025.09

Value Overview

Orchestrating automated payment scheduling, to ensure seamless execution alignment with downstream systems, and provide the user with real time (historical) execution insights

Feature Overview

- Flexible Interval support
- Rule & time based scheduling:
 - Holiday & Non-working day calendar
 - Non-working day & non-existent day strategies
 - Offset days, Cutoff-times & Processing windows
 - Minimum number/period of upcoming transfers
- Instant Transfer support
- Auto rejection of late Transfers

The screenshot shows the Backbase Transfers module interface. On the left, a sidebar menu includes: Dashboard, ACCOUNTS & CARDS (Accounts, Cards, Loans, Account Statements, Transactions), MOVE MONEY (Transfers, Stop check payments, Templates, Payees), FRAUD PREVENTION (Check Positive Pay, ACH Positive Pay), FINANCE MANAGEMENT (Cash Flow), PERSONAL (Messages, My Profile). The main content area is titled "Transfers" with tabs for ACH, Wire, International, Internal, and File uploads. A specific transfer batch is displayed: "Vendor Payments - October 2024" (ACH Credit, created by Iris Schipper on September 28, 2024). It details a payment to "Global Tech Solutions" from "Backbase Checking". The "Recurring details" tab is selected, showing a repeating pattern every 5 days from April 4, 2024, to April 4, 2025, with 24 occurrences. Below this, a table lists three scheduled transfers:

Scheduled	From	To	Amount	Execution date
5th	Main account 433615460 /3144	Global Office Supplies 2 Payees	USD 5,235.50	Jun 4, 2024
4th	Main account 433615460 /3144	Tech Solutions Inc. 3 Payees	USD 3,875.25	Jul 5, 2024
3rd	Main account 433615460 /3144	Digital Marketing Group 2 Payees	USD 6,120.80	Aug 2, 2024

A large circular callout highlights the "Scheduled" status of the transfers. The word "Scheduled" is also overlaid on the circular icon.

NEW: Information Reporting

Create, view and export financial and administrative data

Feature Overview

- Information Reporting including Balance & Activity reports, ACH and Incoming wire reports.
- Export to various formats, including CSV, PDF and BAI2

Released 2025.09

The image displays two screenshots of the Backbase Business Banking Reporting centre. The top screenshot shows the 'Positive Pay' report page, which lists various types of exceptions such as Checks Active Exceptions, Checks Historical Exceptions, ACH Active Exceptions, and ACH Historical Exceptions. The bottom screenshot shows the 'ACH Active Exceptions' report page, which displays a table of transactions for account Ricardo Norton, showing amounts of USD 1,000.00, USD 900,000.00, and USD 100,000.00, all originating from Twila Zieman with reason 'Bigger amount'.

Report name	Description	Master report	Created by
Checks Active Exceptions	Active Check Exceptions	Check Exceptions	Bank
Checks Historical Exceptions	Resolved Check Exceptions	Check Historical Exceptions	Bank
ACH Active Exceptions	Active ACH Exceptions	Achieve	Bank
ACH Historical Exceptions	Resolved ACH Exceptions	Check Historical Exceptions	Bank

Account	Payment type	SEC	Originator	Amount	Request date	Reason
Ricardo Norton ...7911	ACH Debit	PPD	Twila Zieman 4938278	USD 1,000.00	Mar 1, 2024	i Bigger amount
Ricardo Norton ...7911	ACH Debit	PPD	Twila Zieman 4938278	USD 900,000.00	Feb 26, 2024	i Bigger amount
Ricardo Norton ...7911	ACH Debit	PPD	Twila Zieman 4938278	USD 100,000.00	Feb 21, 2024	i Bigger amount

Contacts Enhancements: Contact Type

Value Overview

- **Q3'2025:** Enables validations for every Contact Type and a specific SEC codes to improve data accuracy, reduce errors, and ensure compliance in the US ACH Payments
- **Q1'2026:** Enable wizard mode for Contact Creation and dynamic fields rendering on UI on a specific Contact Type value provided

Feature Overview

- Allows to specify Contact/Payee type on Contact/Payee creation
- Drives the dynamic fields logic (depicting different subset of fields required for a particular Type of Contact/Payee

Released 2025.09

The image displays two side-by-side screenshots of a 'Create contact' form. Both screenshots have a header bar at the top with the text 'Released 2025.09'.

Left Screenshot (Initial State): The 'Payee type' dropdown is set to 'Business'. Below it, there are fields for 'Company name' (with placeholder 'Enter the full name'), 'Contact person (optional)', 'Alias (optional)', 'Phone number (optional)', 'Email address (optional)', and a 'Company's address (optional)' section with a plus sign (+). At the bottom of this section is a '+ Add account' button and a 'Continue' button.

Right Screenshot (Expanded State): The 'Payee type' dropdown is expanded, showing four options: 'Personal', 'Business', 'Child support', and 'Tax related'. This expanded view obscures the rest of the contact information fields.

ACH Positive Pay

Released 2025.09

Feature Overview

- Step up authentication for ACH Exceptions Approvals
- Step up authentication for ACH Exception decisions

Delete ACH filter

Deleted Deleted by Melinda Chong on March 28, 2023 at 12:00 PM (PDT)

Standard entry class (SEC)
CCD, PPD, CCD, PPD

Originator name
Dundee Inc.

Start date
03/28/2024

Payment frequency
Ongoing

Max. amount
USD 130.00

Account

Ricardo Norton's Credit Card Account
USD 18,365
****8927

Approval log

⌚ Waiting for approval(s)

✓ Approved by John Wickster (U3321131)
Aug 29, 2018 at 12:00 PM

✓ Approved by Travis McPhee (U3327221)
Aug 29, 2018 at 12:00 PM
User hasn't responded. I am approving this, but we'll need to follow up with them soon for ongoing transactions.

ACH filter

Pending Created by Melinda Chong on March 28, 2023 at 12:00 PM (PDT)

Standard entry class (SEC)
CCD, PPD, CCD, PPD

Originator name
Dundee Inc.

Start date
03/28/2024

Expiration date
03/28/2026

Max. amount
USD 130.00

Account

Ricardo Norton's Credit Card Account
USD 18,365.32
****8927

Approval log

⌚ Waiting for approval(s)

✓ Approved by John Wickster (U3321131)
Aug 29, 2018 at 12:00 PM

Reject **Approve**

Document Upload - Letters of Credit

Released 2025.09

Customer

- Ability to upload supporting documents to LC application (e.g. Proforma invoice)
- View uploaded supporting documents in LC Overview throughout LC lifecycle

Bank/CU

- Reduce operational cost of dealing with paper-based documents
- Secure storage for all supporting documents powered by Backbase Content Services

Supporting documents (optional)

Upload documents that can help support your application

 Drag file here or [click to upload](#)

Add up to 5 files for upload. Only use PNG, PDF or JPEG files (Max 5 MB)

 Invoice-143.jpeg	200 KB	
 Invoice-143.jpeg	200 KB	
 Invoice-143.jpeg	200 KB	
 Invoice-143.jpeg	200 KB	
 Invoice-143.jpeg	200 KB	

5 files attached

Approvals - Letters of Credit

Customer

- Ability to setup rule-based approval workflow
- Reduce operational error by ensuring ‘maker and checker’ approach for LC trades

Bank/CU

- Improved quality of LC applications leading from enhanced approval workflows
- Faster approval and processing time for LC trades

Released 2025.09

The screenshot shows the Backbase Trade Finance application interface. At the top, there's a navigation bar with 'Backbase' and 'Robin Green Green Bicycle Factory'. Below it, a blue header bar says 'Trade Finance' with a 'Create new LC' button. The main area has a search bar, a filter button, and tabs for 'Active' and 'Drafts' (which is selected). A table lists 11 LC applications, all of which are 'Submitted' and have the same reference number: ILC240808-00001. The table columns include Status, LC reference, LC name, Beneficiary / Applicant, Amount, and Expiry. Each row has a green checkmark and a red X icon next to the status, and an ellipsis (...). The last row is highlighted with a light gray background. At the bottom, there's a pagination control with numbers 1 through 12.

Status	LC reference	LC name	Beneficiary / Applicant	Amount	Expiry	Actions
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✘ ...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✘ ...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✘ ...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✘ ...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✘ ...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✘ ...
Rejected	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	...
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	Edit
Submitted	ILC240808-00001	Example-LC-name	Beneficiary-n... Applicant-name	EUR 0,000.00	Mon 08, 2024	✓ ✘ ...

Backbase

Roadmap



Mobile Context Search

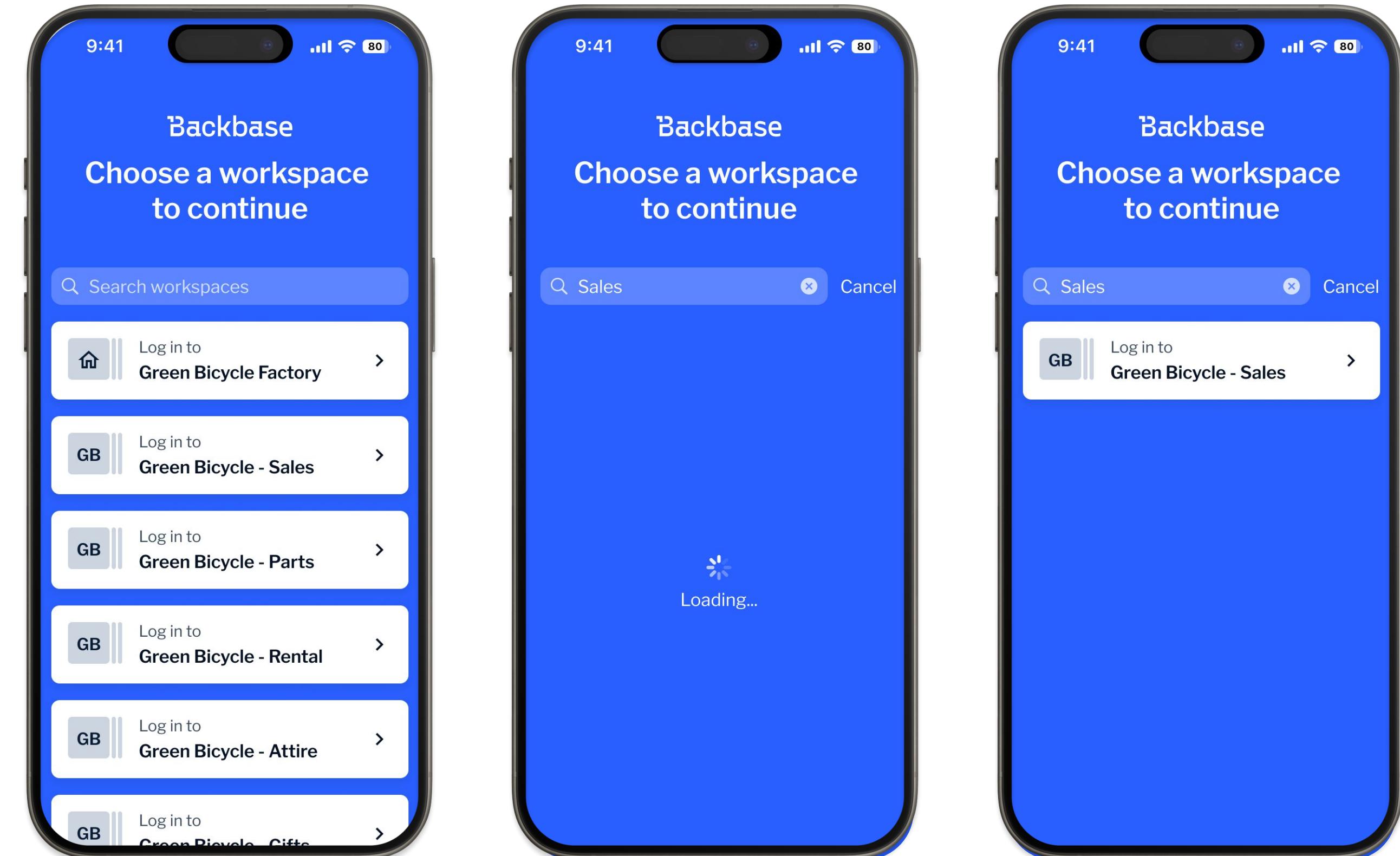
Banks institutions can use search bar configuration on context selection page to make life easier for their end users who have multiple service level agreements.

Value overview

- Allow end user to save time when logging in to the mobile application when they are assigned to many service agreements by allowing them to quickly search for the service agreement they wish to select

***Note:** Images are subject to change.

Released 2025.09



Money Movement

Payments

Consolidation of Business and Retail Payment journeys

- Consolidate Business and Retail Contacts Manager journey
- Consolidate Business and Retail Manage Payments journey
- AI Ready Payment components

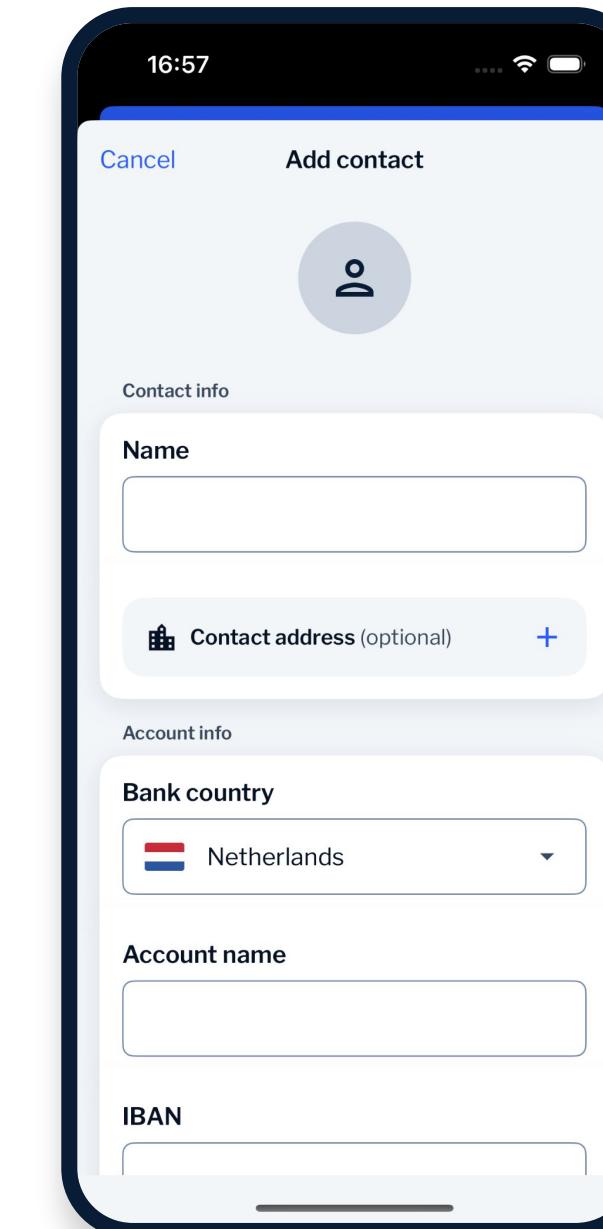
Value overview

- Reduced cost of ownership and development
- Simplified adoption for customers
- Reduced learning curve for customers using both Business and Retail journeys

Mobile 2025-2026

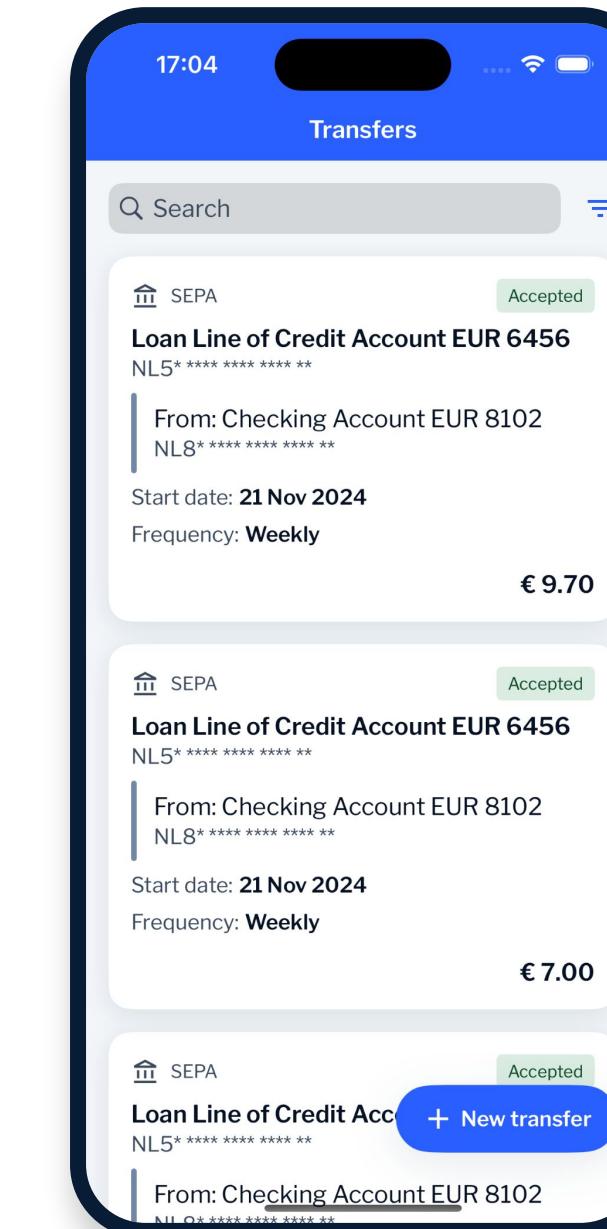
Consolidated Business-Retail Contacts Manager journey

Mob Q1 2025



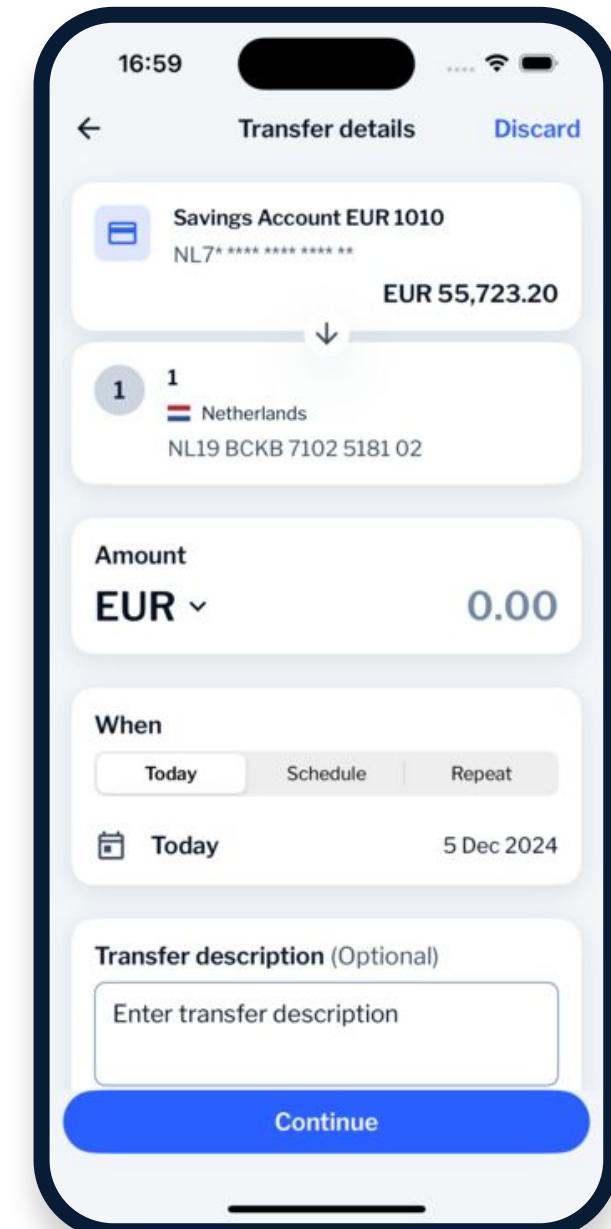
Consolidated Business-Retail Manage Payments journey

Mob Q4 2025



Consolidated Business-Retail Initiate Payments journey

Mob Q1 2026



Money Movement

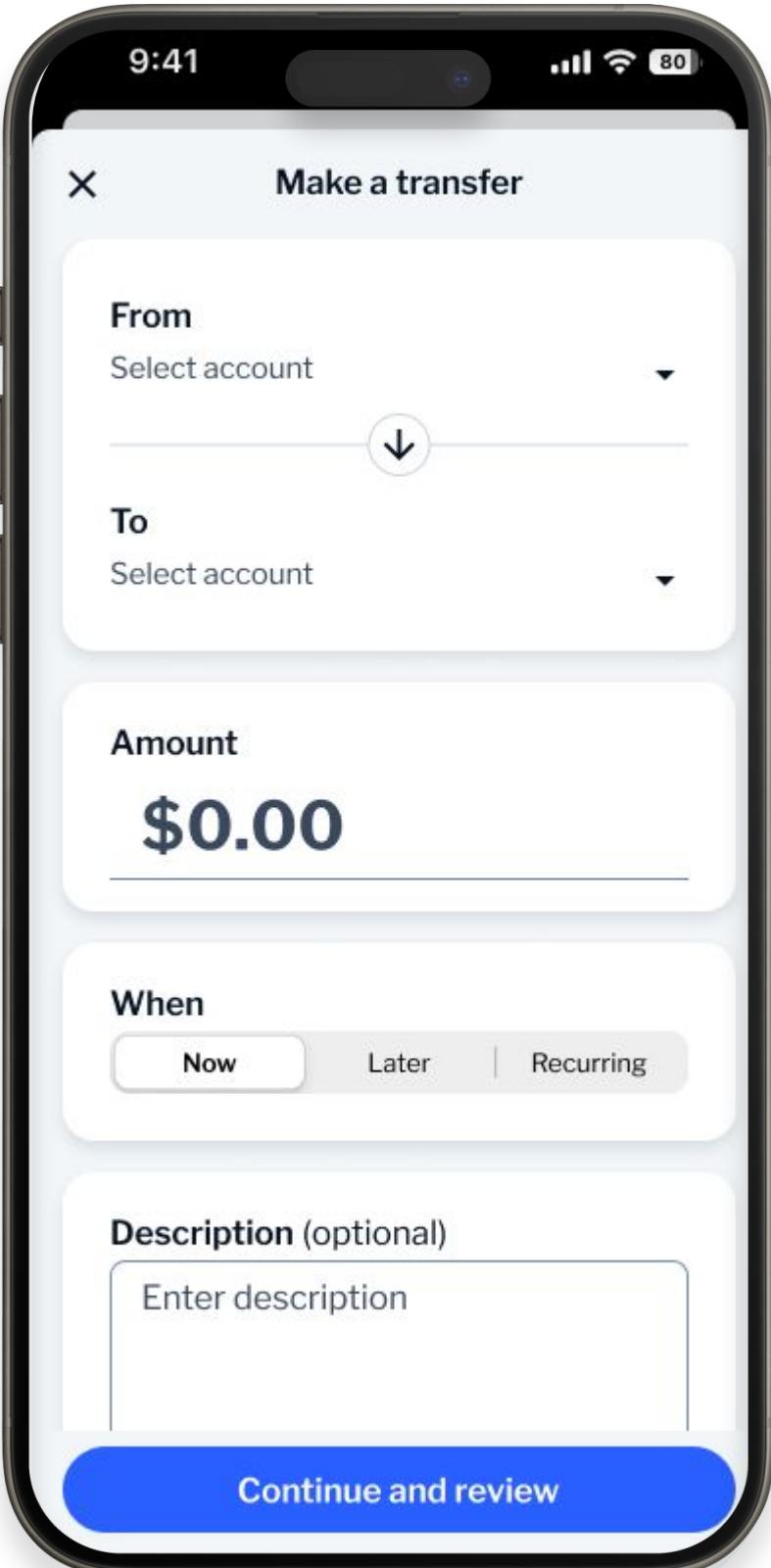
Batches

Enhance user experience for Commercial Banking by adding option to initiate an Internal one-to-one transfer on mobile

Feature overview

- Manual initiation of 1:1 Internal transfers on mobile

Mobile Q1 2026



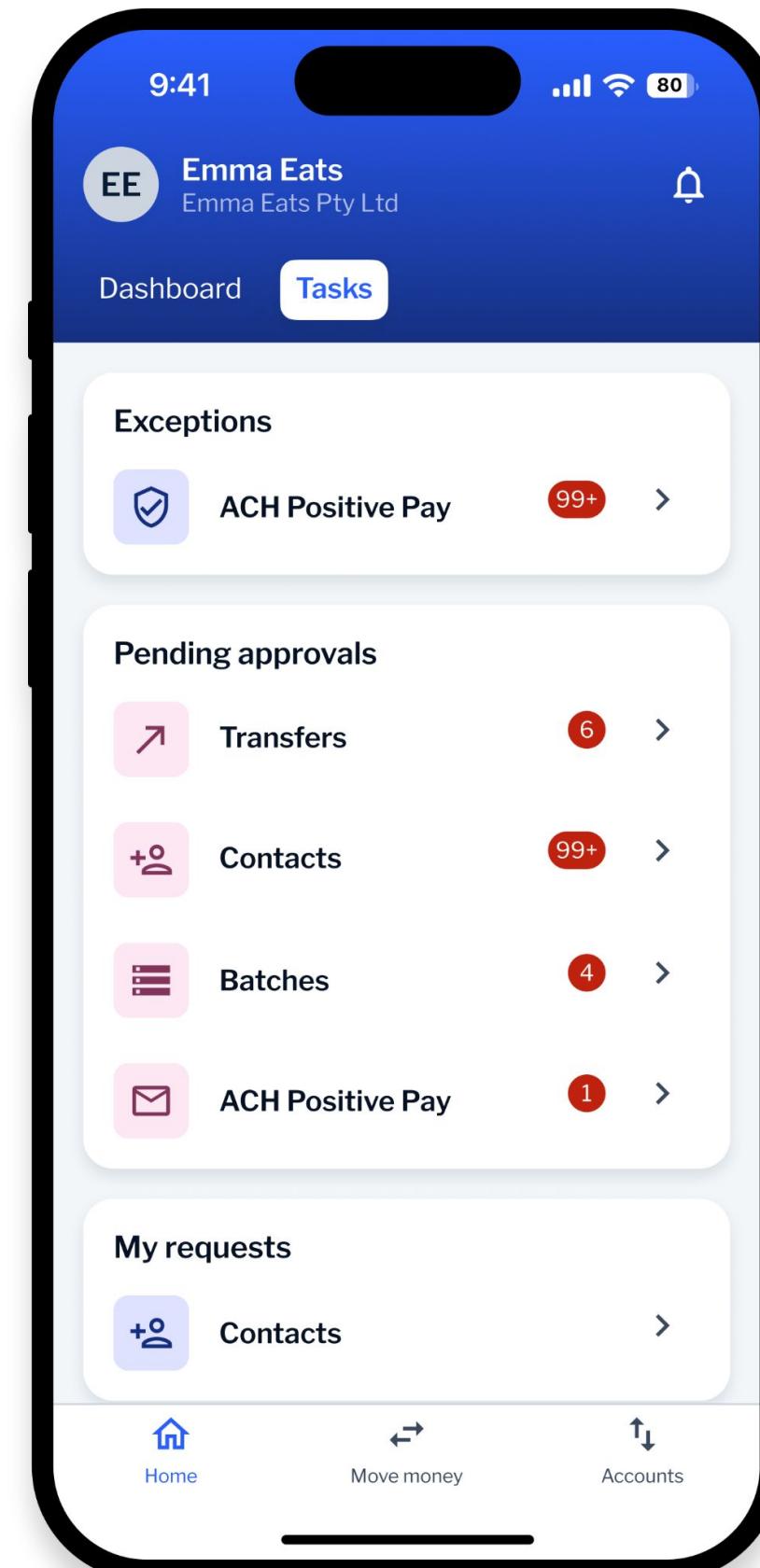
Batches & Mobile Approvals Dashboard

Enhance user experience for approvals for Commercial Banking by adding more journeys to the Approvals Dashboard overview

Feature overview

- Adding Batches and Direct Debits to the Approvals Dashboard (potential)

Mobile Q2 2026



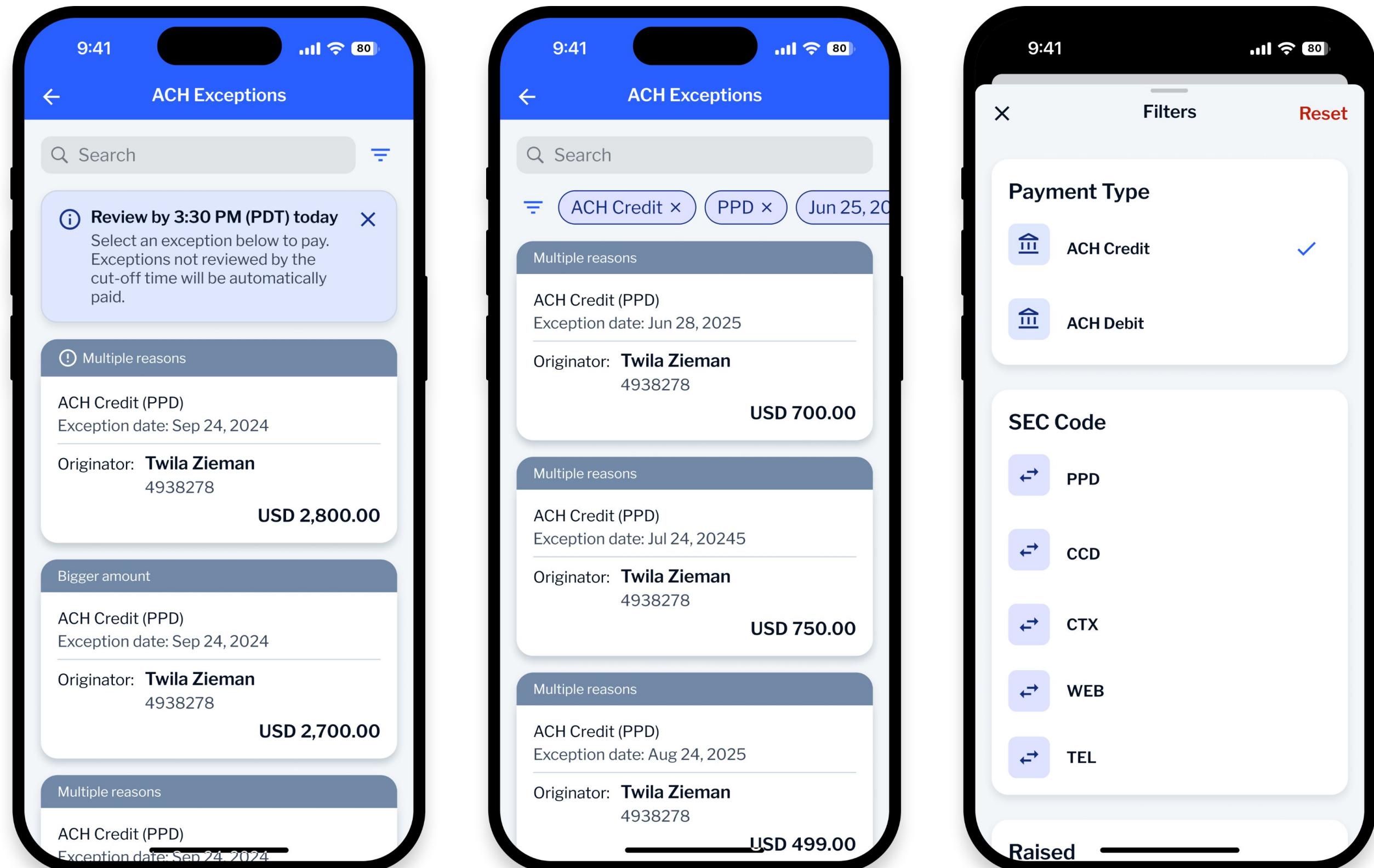
ACH Positive Pay

Enriching the user experience for ACH Positive Pay by adding important features

Feature overview

- Search and filters for ACH Exceptions decisions
- Step up authentication for ACH Exceptions Approvals
- Step up authentication for ACH Exception decisions

Mobile Q4 2025



Accounts

A secure, interactive “**Structured Account View**” gives CFOs, treasury, and finance teams a clear, multi-level perspective of their organization’s accounts. By mirroring real ownership and legal entity structures, it transforms complex portfolios into an intuitive, navigable model.

Feature overview

- Supports Multi-level complex organizational structures- Parent → Child → Grandchild accounts view.
- Real-time balance visibility across multiple levels.
- Expand/collapse functionality to reduce clutter.
- Centralized, risk-aware financial oversight.

Web Q1 2026

UX Concept Demo- <https://drive.google.com/file/d/1FVMX6siW8azmtRXQ-sZl9rTwHrtRhjen/view?pli=1>

The screenshot shows the 'Accounts' module of the Backbase web application. The left sidebar contains navigation links such as Dashboard, ACCOUNTS & CARDS (with Accounts selected), Cards, Loans, Account Statements, Transactions, MOVE MONEY (Transfers, Stop check payments, Templates, Payees), FRAUD PREVENTION (Check Positive Pay, ACH Positive Pay), FINANCE MANAGEMENT (Cash Flow, Forex), PERSONAL (Messages, My Profile), and a Backbase logo. The main content area has a blue header 'Accounts'. It features a search bar, a filter button, and buttons for 'Sort by Recent activity' and 'Group by Company'. A summary section titled 'Total Liquidity' shows 'Showing balances for all 30 accounts' with a total of 'MUR 185,149,100' (Currency breakdown: MUR 162,780,000, EUR 170,000). Below this is an 'Overview' section for 'Port Louis Holdings Ltd.' which lists five accounts: Corporate Main (Checking, MUR 15,250,000), Treasury Reserve (Savings, MUR 10,000,000), FX Holding (Investment, MUR 4,500,000), Global LOC (Loan, -MUR 5,000,000), and Belle Mare Textiles (Checking, MUR 14,500,000). The 'Global LOC' row is highlighted with a red 'High risk' tag. The sidebar also shows a collapsed tree view of the account structure under 'Port Louis Holdings Ltd.', including Ilé Maurice Export Co., Belle Mare Textiles, Belle Mare Fashions, Belle Mare Boutique St. Gil..., Belle Mare Atelier Grand B..., Belle Mare Accessoires, and Belle Mare Homme.

Accounts

“Smart Grouping” gives commercial users a powerful way to organize thousands of accounts with both consistency and flexibility:

1. **Dynamic** - accounts auto-organized by attributes like legal entity, product kind, or currency, always up-to-date.
2. **Custom** - user-defined groups for ad-hoc workflows and personalized oversight.

Feature overview

- Combines system-driven accuracy with user-driven flexibility
- Adapts instantly to backend changes
- Scales seamlessly across large account portfolios
- Simplifies navigation and decision-making

UX Concept Demo- <https://drive.google.com/file/d/1FVMX6siW8azmtRXQ-sZI9rTwHrtRhjen/view?pli=1>

The screenshot shows the 'Accounts' module of the Backbase web application. The left sidebar contains a navigation menu with sections like 'Dashboard', 'ACCOUNTS & CARDS' (with 'Accounts' selected), 'MOVE MONEY', 'FRAUD PREVENTION', 'FINANCE MANAGEMENT', 'PERSONAL', and 'My Profile'. The main content area has a blue header 'Accounts'. It features a search bar, a filter button, and sorting/grouping options ('Sort by Recent activity', 'Group by Company'). A summary section titled 'Total Liquidity' displays a total balance of 'MUR 185,149,100' (based on indicative exchange rate). Below this is an 'Overview' section for 'Port Louis Holdings Ltd.' showing five accounts: 'Corporate Main', 'Treasury Reserve', 'FX Holding', and 'Global LOC'. Each account row includes columns for Name/number, Type, Company, Region, Account balance, Available funds, Tag, and Actions. The 'Corporate Main' account is highlighted with a blue background. The 'FX Holding' account is marked with a red 'High risk' tag. The 'Global LOC' account has a blue 'Capex' tag. The right side of the interface shows a user profile for 'Wayne Preston' from 'Port Louis Holdings Ltd.d.'

Name/number	Type	Company	Region	Account balance	Available funds	Tag	Actions
Corporate Main 021000021	Checking	Port Louis Holdings Ltd.	Mauritius	MUR 15,250,000	MUR 14,500,000	Operation	
Treasury Reserve 021000021	Savings	Port Louis Holdings Ltd.	Mauritius	MUR 10,000,000	MUR 8,000,000	Capital reserve	
FX Holding 021000021	Investment	Port Louis Holdings Ltd.	Mauritius	MUR 4,500,000	MUR 4,400,000	Capital reserve High risk	
Global LOC 021000021	Loan	Port Louis Holdings Ltd.	Mauritius	-MUR 5,000,000	MUR 5,000,000	Capex High risk	

Money Movement Payments

Bulk Payments

Saves time and reduces manual errors by processing multiple payments simultaneously through a single file upload.

Feature overview

- Allow business users to upload files which contain multiple payments.
- Support CSV file format
- Validate duplicate files
- Validate and initiate each payment separately
- Data formatters
- Substitution rules
- Manage footers and headers prefix
- Empty values replacement

Web Q1 2026

New file mapping

1 File instructions 2 **File mapping** 3 Review

File preview

DD_2024_Test.csv 1.2 MB

Debtor name, Debtor account, Mandate reference, Mandate date of signature, Currency, Amount, Description
Adam Smith, NL1AABC12345678901234, BA3932834323, 25/12/2023, EUR, 50,-
David Ricardo, NL3DWXYZ98765678903492, BA3932834323, 25/12/2023, EUR, 50,-
+ 497 more rows

File mapping

System fields	Source type	Index field/value	Preview	Actions
Amount	From file	Column 1	12300	X
Currency	From file	Column 4	USD	X
Execution date	Constant value	Today's Date	Today's Date	X
Originator account name	From file	Column 2	Acme Corporation	X
Originator account number	From file	Column 10	4123567890123	X
Beneficiary name	From file	Column 7	Apex Innovations	X
Beneficiary account type	Substitution	+ Build rule	No preview available	X

File upload

Transfer type

Domestic Wire International Wire

Drop delimited file here or [click to upload](#)
Single file max 3 MB

File requirements

- Do not use commas in amounts. E.g. use 1000 not 1,000
- Do not use currency symbols in amounts. E.g. use 1000.00 not \$1,000.00
- [File example](#)

Add substitution rule

Select the index field to start building your rule

Beneficiary account type **Index field**
Required Column 13

The examples below show current values from your file. Please include any additional values that may appear in future files.

File value	Mapped value
SAV	SV
ChK	CK
MMA	MMA

Same value allowed

+ Add value

Cancel

Button

Money Movement

Payments

FX Spot

Empower customers with greater control, efficiency, and cost savings when conducting cross-border transactions.

Feature overview

- Real-time rate display
- Rate lock capability
- Rate expiration and refreshing

Web Q1 2026

Mobile Q2+ 2026

New International Transfer

Select Template ▾

From

GBF Operation Account
.....8927

USD 18,365.32

Transfer to: Operating Europe

Operating Europe

Clear

IBAN

NL91 ABNA 0417 1643 00

Address

Zonnebloemstraat 77, 1018 AB Amsterdam, Netherlands

SWIFT/BIC

ABNANL2A

Bank Name (optional)

ABN AMRO Bank N.V.

Bank Address

Gustav Mahlerlaan 10, 1082 PP Amsterdam, Netherlands

Transfer through correspondent bank

Transfer through intermediary bank

Transfer Details

Amount

EUR .

You Pay Approximately ≈ USD 1,674.37 | Conversion Rate Quote (Forex): USD 1 ≈ EUR 0.89586

Execution Date

7/10/25

Lock Rate and Approve Transfer

This will permanently lock the conversion rate and approve the transfer.

Original Rate

USD 1 = EUR 0.89586

New Conversion Rate

Expires in 0:15

USD 1 → EUR 0.89491

Summary

Transfer Amount EUR 1,500.00

Conversion Rate USD = EUR 0.89491

Total USD 1,676.15

Disclosures

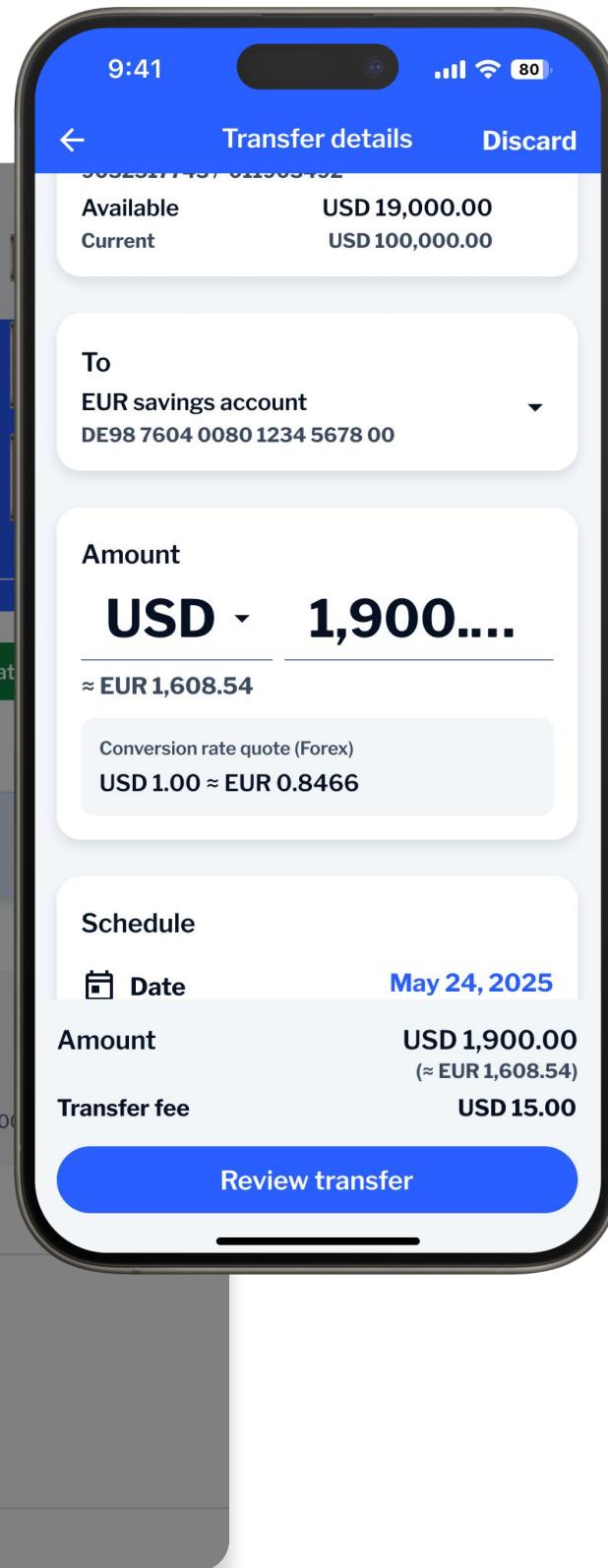
For Domestic and International US Dollar Wires: The account name and account address of record for the account selected for a wire transfer will be reflected on all wires that you originate through Business Online Banking, regardless of what...

Show more

Approval Comment (optional)

0 / 140

Cancel



Money Movement

Payments

Secured Template Fields

Enhance security and data integrity by controlling editable payment fields in templates.

Feature Overview

- Control which payment fields users can edit when they start a new payment using a specific template.
- Establish template security based on the chosen Payment Type, which dictates field editability.

Web Q2 2026

The screenshot shows the 'New wire transfer' template creation interface. At the top, there's a message box stating 'Restricted template' with the note 'Certain inputs are restricted and cannot be changed due to the selected Repetitive template type'. Below this, the 'From' section shows an account selection dropdown with '\$18,365.32' and a sub-field for routing transit number (ABA) containing '3000417164'. The main form area is titled 'New Wire template' and includes sections for 'Name of template' (set to 'Green Bicycle suppliers'), 'Template type' (set to 'Select'), 'Transfer details' (with amount '0.00' in USD), 'Transfer to' (with beneficiary selection), 'Delivery - May 10, 2022 (today)', 'Frequency' (set to 'Once'), 'Execution date' (set to 'MM/DD/YYYY'), and an 'Add message' field for supporting text.

Money Movement Payments

Bulk Payments - Fixed Length

This feature delivers significant value by saving time and reducing manual errors. It allows users to quickly process bulk payments by uploading a fixed-length file.

Feature overview

- Allow business users to upload fixed-length files which contain multiple payments.

Web Q2 2026

Bulk upload

1 File upload 2 File mapping 3 Review

Instruction

Upload name
0/25

File configuration

Apply file mapping template

File type: Fixed length Record length: Value

Ignore blank rows

Data record prefix: DATA File position: Beginning of file

Header record prefix (optional): e.g., HDR Footer record prefix (optional): e.g., FTR

Map file data

Match each column of data with the correct label. You can do this manually or use a template.

System fields	Source type	Start & end position/value	Format	Preview	Actions
Amount Required	From file	1 5	Select	1289.98	X
Currency Required	From file	6 8		USD	X
Execution date Required	Constant value	Today's date	Select	Today's date	X
Originator account name Required	From file	8 18		Acme Corporation	X

Money Movement

Payments

Automatic Payment Expiration

Eliminating the need for manual tracking and cancellation of invalid payments, reducing operational risk and saving valuable time.

Feature overview

- Automatically expires payments that are no longer valid due to missed cutoff times or outdated FX rates.

The screenshot shows the Backbase payment platform's user interface. At the top right, there is a notification bell icon with 53 notifications, a user profile for Frank Bory, and a dropdown menu. The main header says "Backbase". On the left, a sidebar has sections for "ACCOUNTS & CARDS" (Accounts, Cards, Loans, Account Statements, Transactions), "MOVE MONEY" (Transfers, Stop check payments, Templates, Payees), "FINANCE MANAGEMENT" (Forex), and "FRAUD PREVENTION" (Check Positive Pav). The main content area has tabs for "ACH", "Wire" (which is selected), "International", "Internal", and "File uploads". Below the tabs is a search bar with placeholder "Search by name", a dropdown for "Created by all", a date filter "Up until Oct 26, 2025", and a "Filters" button. The main table lists transactions with columns for Status, From, To, Amount, and Execution date, Frequency. Each row has a checkbox, a status indicator (Expired or Entered), the recipient's name and account number, the amount, the execution date, frequency, and three small circular icons (green checkmark, red X, blue circle) followed by an ellipsis. The "Entered" status is shown for most transactions, while "Expired" is shown for two.

Status	From	To	Amount	Execution date, Frequency
Expired	Current Account *****0299	Mme Nancy K. Stalnaker 011103093 / 40816036884445	USD88.00	Mar 3, 2026 Once
Expired	Checking Account USD 8502 *****8502	Dustin H. Alexander 011103093 / 99471288859	USD33.00	Feb 19, 2026 Weekly
Entered	Current Account *****0299	Anna 026009593 / 12345678	USD11.00	Feb 2, 2026 Monthly
Entered	Current Account *****0299	Anne Gill 026009593 / NL75VSCY2432027329	USD1.25	Jan 23, 2026 Once
Entered	Level Celebrations *****1010	Wayne Sterling 561678036 / NL43EPOH1141820420	USD22.22	Jan 23, 2026 Once
Entered	Current Account *****0299	Barbara P. Dolan 011103093 / 600251201700506	USD2.37	Jan 21, 2026 Once

Money Movement

Batches

Business customers can easily create and manage batch payments.

New features overview

- Apply pre-filtering contacts on contact type
- Apply pre-filtering contacts based on applicable payee groups
- Bulk Approving batches
- Search batches by filename
- Limit consumption of recurring upcoming occurrences

Web Q1 2026

The screenshot shows the Backbase Transfers interface. At the top right, there is a user profile for "Robin Green" from "Green Bicycle Factory". The main title is "Transfers" with tabs for ACH, Wire, International, Internal, and File uploads. Below the tabs is a search bar and a "Filters" button. On the left, a sidebar lists various menu items under sections like ACCOUNTS & CARDS, MOVE MONEY, FRAUD PREVENTION, FINANCE MANAGEMENT, PERSONAL, and COMPANY ADMINISTRATION. In the center, a table displays eight batch payment entries. Each entry includes columns for Status, Type, From, To, Amount, and Execution date. The first two entries are green ("Accepted"), the next three are blue ("Entered"), and the last three are grey ("Rejected"). Each row has a "..." button at the end. At the bottom of the table, there are buttons for "Clear selection", "Approve (2)", and "Reject (2)".

Status	Type	From	To	Amount	Execution date
Accepted	ACH Credit PPD	Payroll USD EKT1216438	Invoice 34 20 Payees	USD 32,000.00	4 Apr 2025
Processing	ACH Debit PPD	Payroll USD EKT1216438	Main account 433615460 / ...3144	USD 2,090.87	4 Apr 2025
Entered	ACH Credit PPD	Payroll USD EKT1216438	Robert Pieterse 433615460 / ...3144	USD 2,976.54	4 Apr 2025
Entered	ACH Credit PPD	Payroll USD EKT1216438	Child support 10 Payee	USD 897.90	4 Apr 2025
Entered	ACH Credit PPD	Payroll USD EKT1216438	Invoice payroll 8 Payees	USD 4,897.90	4 Apr 2025
Entered	ACH Credit CCD	Payroll USD EKT1216438	Tax allocation 15 Payees	USD 6,058.90	4 Apr 2025
Accepted	ACH Debit CCD	Payroll USD EKT1216438	Savings account 433615460 / ...3144	USD 1,090.87	4 Apr 2025
Rejected	ACH Debit PPD	Payroll USD EKT1216438	Main account 433615460 / ...3144	USD 1,897.45	4 Apr 2025
Rejected	ACH Debit PPD	Payroll USD EKT1216438	Main account 433615460 / ...3144	USD 3,045.00	4 Apr 2025

Scheduler

Q4 & Q1 2026

Value Overview

Orchestrating automated payment scheduling, to ensure seamless execution alignment with downstream systems, and provide the user with real time (historical) execution insights

Feature Overview

- Cancel an occurrence within a recurring schedule

The screenshot shows the Backbase Transfers interface. On the left, a sidebar menu includes: Dashboard, ACCOUNTS & CARDS (Accounts, Cards, Loans, Account Statements, Transactions), MOVE MONEY (Transfers, Stop check payments, Templates, Payees), FRAUD PREVENTION (Check Positive Pay, ACH Positive Pay), FINANCE MANAGEMENT (Cash Flow), PERSONAL (Messages, My Profile). The main content area is titled "Transfers" with tabs for ACH, Wire, International, Internal, and File uploads. A specific transfer entry for "Vendor Payments - October 2024" is shown, created by Iris Schipper on September 28, 2024. It details a batch for "Supplier Invoices - EMEA Region - October 2024" with 3 transfers (credit) totaling USD 15,231.55. The transfer is scheduled for Oct 27, 2024. Below this, a summary shows 24 occurrences (5th occurrence) and 20 occurrences (4th occurrence). At the bottom, a table lists three scheduled transfers:

Occurrence	Start date	End date	From	To	Amount	Execution date
5th	Apr 4, 2024	Apr 4, 2025	Main account 433615460 /3144	Global Office Supplies 2 Payees	USD 5,235.50	Jun 4, 2024
4th			Main account 433615460 /3144	Tech Solutions Inc. 3 Payees	USD 3,875.25	Jul 5, 2024
3rd			Main account 433615460 /3144	Digital Marketing Group 2 Payees	USD 6,120.80	Aug 2, 2024

A large circular callout highlights the "Scheduled" status of the 5th occurrence. Another smaller circle highlights the "Processed" status of the 4th occurrence.

Host to host (SFTP)

Value Overview

Improving operational efficiency, data integrity, and seamless integration with your Financial Institution through secure Host-to-Host connections .

Feature Overview

- Integrate payment file transfer processes through host-to-host
- View, manage and control approval & limit policy for payment files uploaded through the host-to-host channel



Web H1 2026

≡ Backbase

ACCOUNTS & CARDS

Accounts

Cards

Loans

Account Statements

Transactions

MOVE MONEY

Transfers

Stop check payments

Templates

Payees

FRAUD PREVENTION

Check Positive Pay

Transfers

ACH Wire International Internal File uploads

File name	Size	Type	# of batches	Date uploaded	Status
bb_24r2r_credit_PPD.ach	4.60 KB	ACH Credit	8	4 Apr 2023	! Limits breach
bb_24r2r_credit_PPD.ach	4.60 KB	ACH Credit	200	4 Apr 2023	⚠ Duplicate file Details
bb_24r2r_credit_PPD.ach	4.60 KB	ACH Credit		4 Apr 2023	
bb_24r2r_credit_PPD.ach	950 bytes	ACH Credit	8	4 Apr 2023	✓ Processed
bb_24r2r_credit_PPD.ach	4.60 KB	ACH Credit	8	4 Apr 2023	
bb_24r2r_credit_PPD.ach	4.60 KB	ACH Credit	8	4 Apr 2023	! Validation failed
24r2r_credit_PPD.ach	4.60 KB	ACH Credit	8	4 Apr 2023	⚠ Duplicate file Details
credit_PPD.ach	4.60 KB	ACH Credit	8	4 Apr 2023	⚠ Duplicate file Details
dit_PPD.ach	4.60 KB	ACH Credit	8	4 Apr 2023	⚠ Duplicate file Details
it_PPD.ach	4.60 KB	ACH Credit	8	4 Apr 2023	⚠ Duplicate file Details
lit_PPD.ach	4.60 KB	ACH Credit	8	4 Apr 2023	⚠ Duplicate file Details

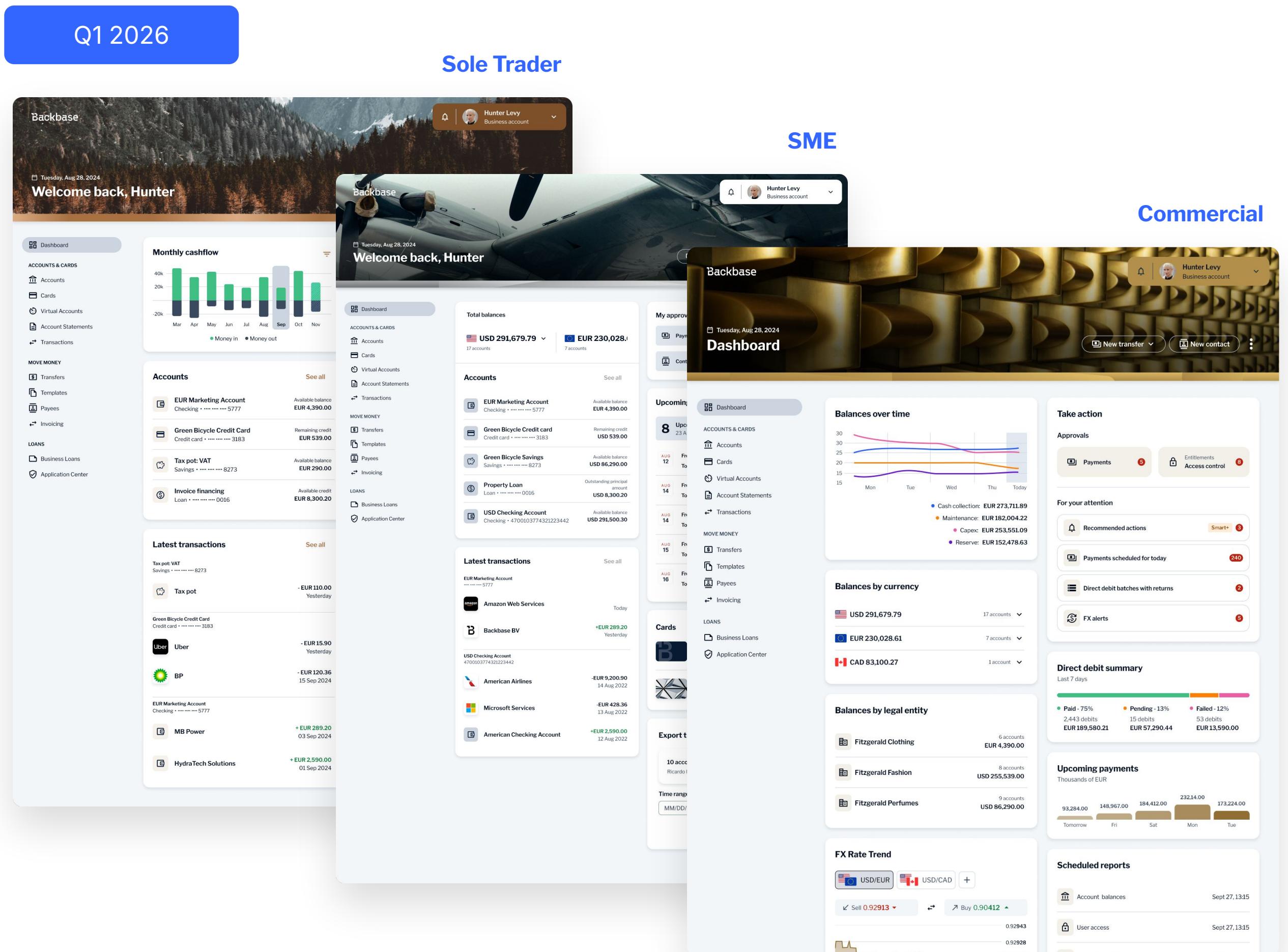
Tailored Value Proposition

Value Overview

Enables financial institutions to deliver a more personalised, modular banking experience tailored to the specific needs of Sole Traders, SMEs, and Commercial segments.

Feature Overview

- **Segment-Aware Entitlements:** Serve different segments with contextual feature access.
 - **Modular Dashboards:** Configurable home screens tailored to business type (Sole Trader vs SME vs Commercial).
 - **Feature Bundling:** Unlock features like bulk payments, approvals, FX, via targeted packages.



Fraud Detection & Prevention: Self-service

Value Overview

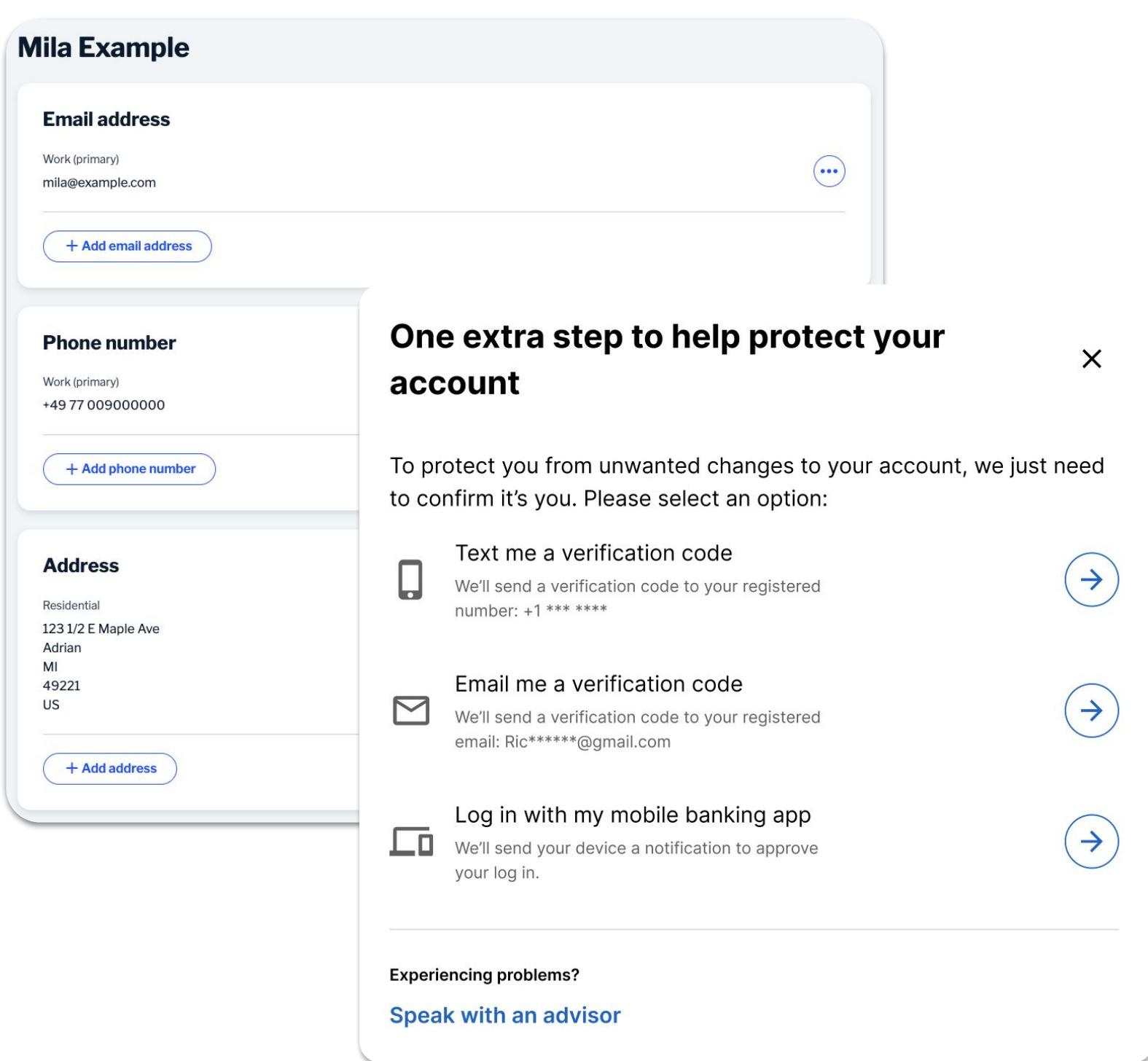
- Reduce unnecessary friction for low risk customers.
- Protect customers from fraud in the digital channels.
- Reduce exposure and cost of managing fraud.
- Limit associated reputational risk and risk of customer churn.

Feature Overview

Block or step-up the following use cases:

- Changing contact details such as email addresses and phone numbers
- Changing a password

Web Q4 2025



Something you know
Password or Passcode



Something you have
Device



Something you are
Fingerprint or face



+



Behavioural
Human

Known User Profile

- User Profiling and population
- Verifies good users
- Tracks Genuine and Fraud patterns

Web App Navigation Refresh

Navigation refresh introduces a modernised, configurable navigation structure for web applications.

Value Overview

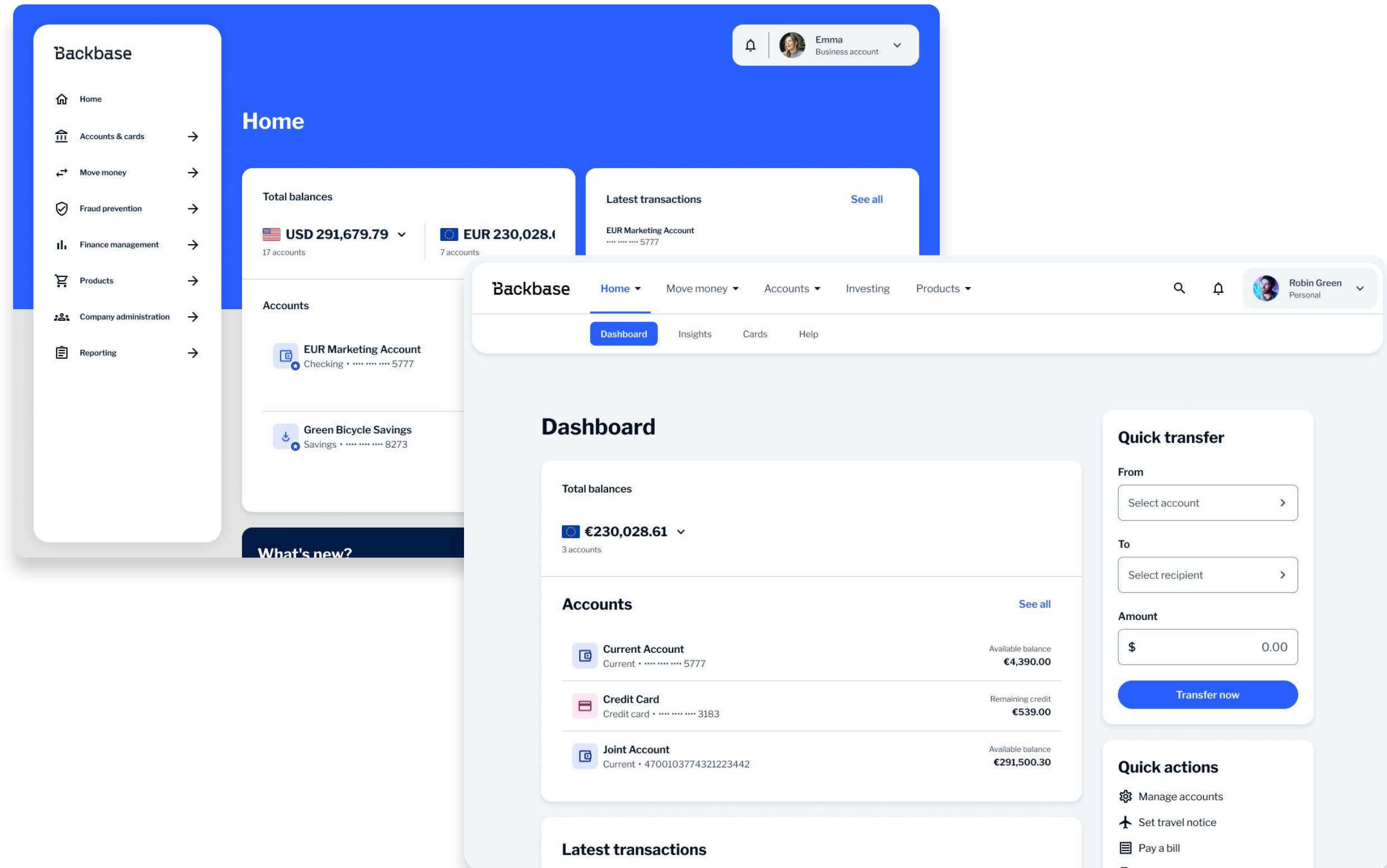
- Allowing for a flexible, intuitive user experience.
- More structured and adaptable navigation system ensures users can find key features quickly, improving efficiency.
- Increased configurability for banks.

Feature Overview

- Includes two distinct navigation styles: Horizontal and Vertical navigation.
- Ensures seamless adaptation across various screen sizes, improving usability for all customers.

***Note:** Images are subject to change.

Web Q2 2026



Entitlements

Unified Approvals

Allow a user to act on pending approvals, related to Access Control actions , from all Service Agreements this user has access to.

Feature overview

- Prepare a common UI view where user can: easily browse and act on pending approvals from different capabilities and see and act on pending approvals from all Service Agreements this user has access to.

Web Q1 2026

Approvals, Limits Web Available

Access Control Web Q1 2026

Payments, Batches Roadmap

The screenshot shows a mobile-style interface for managing approvals. At the top, there's a header with the Backbase logo, a refresh icon, a notification bell with a red '1' (indicating one unread message), the user's name 'Robin Green', and a profile picture. Below the header, the main title is 'My approvals' with a dropdown menu showing 'Green Bicycle Factory'. A sub-header 'Entitlements 19' is visible. The main content area is a table listing pending approvals. The table has columns for 'Category', 'Service agreement', 'Action', 'Initiated by', and 'Date and time'. There are three tabs at the top of the table: 'Approvals 8', 'Limits 2', and 'Access control 9', with 'Access control' being the active tab. The table lists several entries, each with a small icon representing the category. The last entry in the table is highlighted with a light gray background. At the bottom of the table, there's a 'Load more' button.

Category	Service agreement	Action	Initiated by	Date and time
Manage Job Roles	Green Bicycle Factory	Deleted	John Frank	Mar 14, 2023 at 14:21
Manage Account and Payee Groups	Green Marketing	Modified	Joe Santorelli	Mar 22, 2023 at 14:00
Manage Account and Payee Groups	Green Marketing	Created	Joe Santorelli	Mar 22, 2023 at 14:00
Manage Service Agreements	Green Supplies EU	Modified	Philip Hilton	Mar 22, 2023 at 14:00
Quick User Setup	Green Supplies EU	Modified	Barry Corn	Jan 27, 2023 at 9:43
Manage Permissions	Green Bicycle Factory	Created	John Frank	Mar 13, 2023 at 17:00
Manage Self-approve Permissions	Green R&D	Created	John Frank	Mar 14, 2023 at 14:21

Entitlements

Integrate access control with unified approvals

Allow a user to act on pending approvals, related to Access Control actions , from all Service Agreements this user has access to.

Feature overview

This enhancement will significantly improve the customer experience and the usability of the Backbase platform for business banking users who have permissions on multiple Service Agreements.

Web Q1 2026

The screenshot shows the Backbase web interface for Q1 2026. The top navigation bar includes a Backbase logo, a refresh icon, a notification bell with a red '1', and a user profile for Robin Green from Green Bicycle Factory. The left sidebar contains links for Finance Management (Forex), Personal (Messages, My Profile, My Approvals - highlighted in blue), and Company Administration (Timeline, Audit, Company Permissions, Service Agreements, Customer access groups, Approvals, Global Limits). The main content area is titled 'My approvals' and shows a dropdown for 'Green Bicycle Factory'. Below it, a tab bar has 'Entitlements 19' selected, with other tabs for 'Approvals 8', 'Limits 2', and 'Access control 9'. A table lists eight entitlements, each with a small icon, category, service agreement, action, initiated by, and date/time. The 'Approvals' tab is also visible in the table header. At the bottom of the table is a 'Load more' button.

Category	Service agreement	Action	Initiated by	Date and time
Manage Job Roles	Green Bicycle Factory	Deleted	John Frank	Mar 14, 2023 at 14:21
Manage Account and Payee Groups	Green Marketing	Modified	Joe Santoreli	Mar 22, 2023 at 14:00
Manage Account and Payee Groups	Green Marketing	Created	Joe Santoreli	Mar 22, 2023 at 14:00
Manage Service Agreements	Green Supplies EU	Modified	Philip Hilton	Mar 22, 2023 at 14:00
Quick User Setup	Green Supplies EU	Modified	Barry Corn	Jan 27, 2023 at 9:43
Manage Permissions	Green Bicycle Factory	Created	John Frank	Mar 13, 2023 at 17:00
Manage Self-approve Permissions	Green R&D	Created	John Frank	Mar 14, 2023 at 14:21

Entitlements

[BE] Sequential Approvals

Allow a user to create approval policies with a defined sequence of approvers, ensuring that approvals follow the specified order before proceeding to the next stage.

Feature overview

Solves the problem of unstructured approval workflows by ensuring that approvals follow a predefined sequence. And critical stakeholders are only involved when their approval is necessary. This enhances efficiency, compliance, and accountability in the approval process.

Web Q2 2026

Approval details ^

Approve Reject

Assigned policy

Strict Local

A OR B THEN D OR B C THEN D

Approval Log

- Initiated by Bank Admin (U321131) from Green Bicycle i
Mar 9, 2022 at 12:38 PM
- Approved A Shahid Mohammed (U120224)
Mar 9, 2022 at 13:55 PM
- Approved C William Roy (U800935)
Mar 10, 2022 at 16:01 PM
- Waiting for further approval(s)

MIS - Payments Reporting

Create, view and export financial and administrative data

Feature Overview

- MIS Payments report to export payments summary and details.
- Export to various formats

Web Q1 2026

Back to Reports

Payments Report

Ricardo Norton's Credit Card Account
.....8927

Payment type: ACH Credit, ACH Debit SEC code: PPD – Prearranged Payment and Deposit

Status: All Amount: Minimum Maximum

Time Period: Week-to-Date (WTD) Date Range: 04/20/2025

Table Columns: 11 selected Payee Name: Enter name

Save Filters View Download

Total Payments: 71 Total Payment Value: \$20.40K Credit: \$12.69K Debit:

Total Payments by Type: 97 (70%) ACH Credit, 12 (07%) ACH Debit, 24 (20%) Domestic Wire, 8 (3%) International Transfer

Payments by Status: Entered: 38 Accepted: 29 Processed: 43 Rejected: 18

Status	Type	Created by / Last Approved by	From	To	Amount	Execution Date
Accepted	ACH Credit PPD	Emily Johnson / Richard Anderson	Payroll USD EKT1216438	Invoice 34 20 Payees	USD 32,000.00	4 Apr 2023
Cancellation	ACH Credit PPD	Sarah Brown / Richard Anderson	Payroll USD EKT1216438	Main account 433615460 / ...3144	USD 2,090.87	4 Apr 2023
Entered	ACH Debit PPD	David Jones / Richard Anderson	Payroll USD EKT1216438	Invoice payroll 433615460 / ...3144	-USD 2,976.54	4 Apr 2023
Entered	ACH Debit PPD	Emily Johnson / Charles Jackson	Payroll USD EKT1216438	Expenses acc 10 Payee	-USD 897.90	4 Apr 2023

Ricardo Norton's Credit Card Account
.....8927

Payment type: ACH Credit, ACH Debit SEC code: PPD – Prearranged Payment and Deposit

Status: All Amount: Minimum Maximum

Time Period: Week-to-Date (WTD) Date Range: 04/20/2025

Table Columns: 11 selected Payee Name: Enter name

Reset Select All Unselect All View Download

SUMMARY

Status
 Amount
 Batch Count

ADDITIONAL DETAILS

Batch File Name
 Payment ID
 Transaction Description
 Counterparty Account
 Counterparty Name
 Created by
 Execution Date
 Last Approved by
 Originator Account
 Originator Name
 Payment Type
 SEC Code

Notifications - Letters of Credit

Customer

- Receive in-app notifications for updates to LC trades throughout LC lifecycle
- Stay on top of important updates for LC trades

Bank/CU

- Improve transparency by informing customers of all key updates to LC trades
- Reduce number of support calls regarding status updates for LC trades

Web Q4 2025

The screenshot shows the Backbase Trade Finance application interface. At the top, there's a navigation bar with the Backbase logo, a search icon, a refresh icon, a notifications icon with a red '1' notification, and a user profile for 'Robin Green' from 'Green Bicycle Factory'. Below the navigation is a blue header bar with the text 'Trade Finance' and a sub-header 'Import LC'. On the left, there's a sidebar labeled 'TRADE & SUPPLY CHAIN' with a 'Trade Finance' tab selected. The main content area displays a table titled 'Import LC' with one result found. The table columns are 'Status', 'LC reference', 'LC name', 'Beneficiary / Applicant', and 'Amount'. All entries show 'Submitted' status, 'ILC240808-00001' as the LC reference, 'Example-LC-name' as the LC name, 'Beneficiary-n... Applicant-name' as the beneficiary/applicant, and 'EUR 0,000.00' as the amount. At the bottom of the table, there are navigation arrows for page numbers 1 through 12. To the right of the main content, a 'Notifications' sidebar is open, listing four recent notifications:

- Import LC approved** (11/27/23) - Hi John, your Import LC [ILC250422-81347] is approved. [See more](#)
- Import LC status change** (11/10/23) - Hi John, status for your Import LC [ILC250422-81347] has changed to discrepancies found. [See more](#)
- New payment** (11/10/23) - You paid 1000 EUR to Quickbooks. [See more](#)
- Maintenance scheduled** (11/8/23) - We will be carrying out essential maintenance today at 3pm. [System Maintenance](#)

A 'Load More' button is located at the bottom of the notifications sidebar.

Digital Application - Bank Guarantees

Customer

- Fully digital application experience for Bank Guarantees
- Support for a wide range of guarantee types

Bank/CU

- Reduce operational costs of issuing guarantees
- Offer an integrated commercial banking experience including Trade Finance without having to manage trades in a separate portal

Web Q1 2026

The image shows a digital application interface for bank guarantees, divided into two main sections: 'New bank guarantee' (left) and 'Submitted' (right).

New bank guarantee: This section contains four tabs: 1. Bank guarantee details (selected), 2. Wording, 3. Fees, and 4. Review. It includes fields for 'Applicant' (Business name dropdown, 'Select business'), 'Guarantee criteria' (Bank guarantee type dropdown, 'Select guarantee type'), 'Beneficiary' (Company name and Email address optional), and 'Expiry' (Date or Event selection, Expiry date MM/DD/YYYY). A progress bar at the top indicates the user is on step 1.

Submitted: This section displays the submitted application details. It shows a green success message: 'Submitted for internal review'. Below it, the application summary is shown: BG number 000123IMPLC, Application date Mon DD, YYYY, and Parties involved (Applicant: Business name Green Bicycle Factory, BG name -), Beneficiary (Company name Tulip E-Bikes, Email address daanamstel@tulipebikes.nl, Address 1960 Brahmslaan, Breda Noord-Brabant, 4837AD Netherlands), and Guarantee (Bank guarantee type Advance payment, Amount USD 100,000.00, Expiry MM/DD/YYYY).

Shopping Experience • Evolution

Product Plan*



Suite of capabilities to enable ***engaging self-service shopping*** in web & mobile apps

Foundation journey to enable discovery of products:

- Product Explorer
- Product Selection
- Product Details

Underpinned with powerful capability services for:

- Product Matching
- Product Directory

Roadmap



Enhanced capabilities to help guide customers towards the **best product for their needs**

Add additional journeys into the Shopping Center:

- Product Comparison
- Product Cross-Sell
- Guided Shopping

Enhance the existing self-selection shopping journeys to display offers and personalised discounts based on the customer segment (tailored value proposition)

Future Vision



Leverage AI to create ***guided and personalised experiences*** to achieve financial goals

Enrich the Shopping Center with:

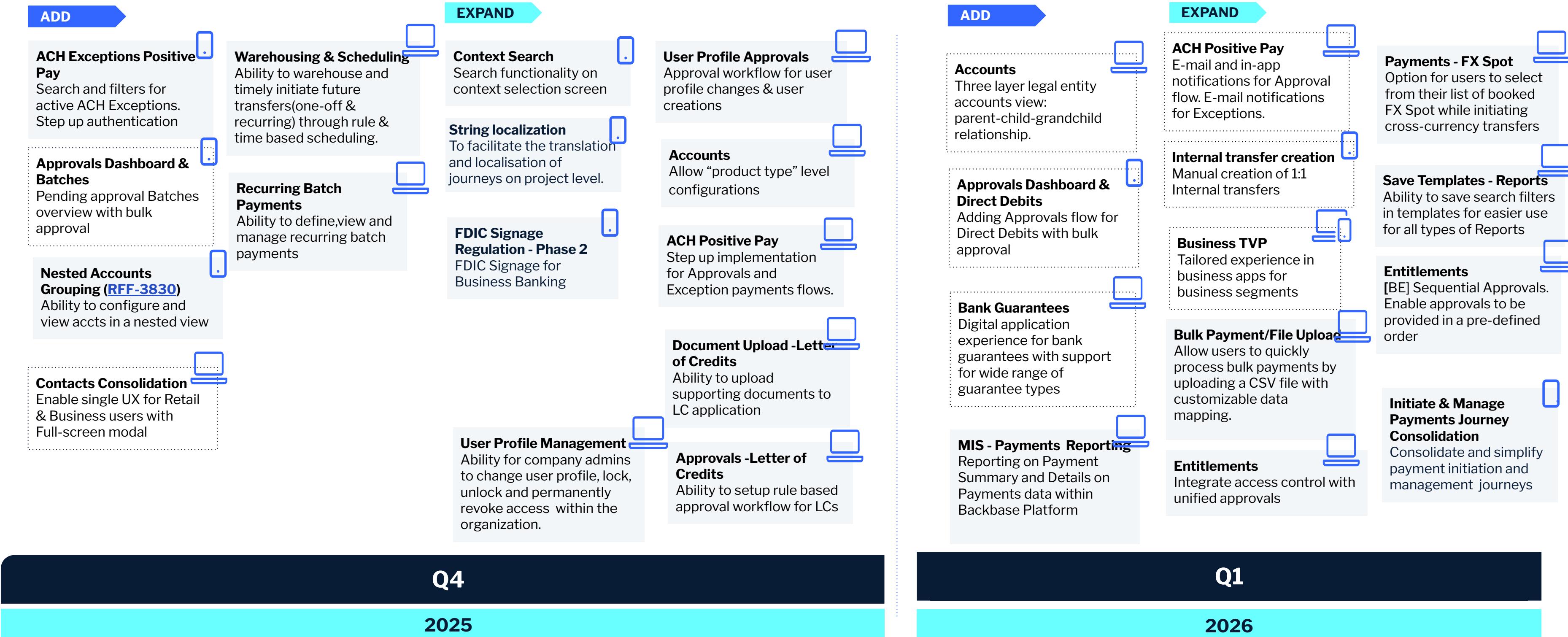
- Product & Plan Upgrades
- Product Shopping Cart (Bundles)

Enable the customer to achieve their goals with personalised experiences:

- Build Your Own Product
- Product Selection
- Product Comparison
- Conversational Shopping

Digital Banking - Business | Product Plan (<= 6 months)

Q4'25 & Q1'26 Product Plan



Q4

2025

Q1

2026



Web & Mobile
Release



Web Release



Mobile Release

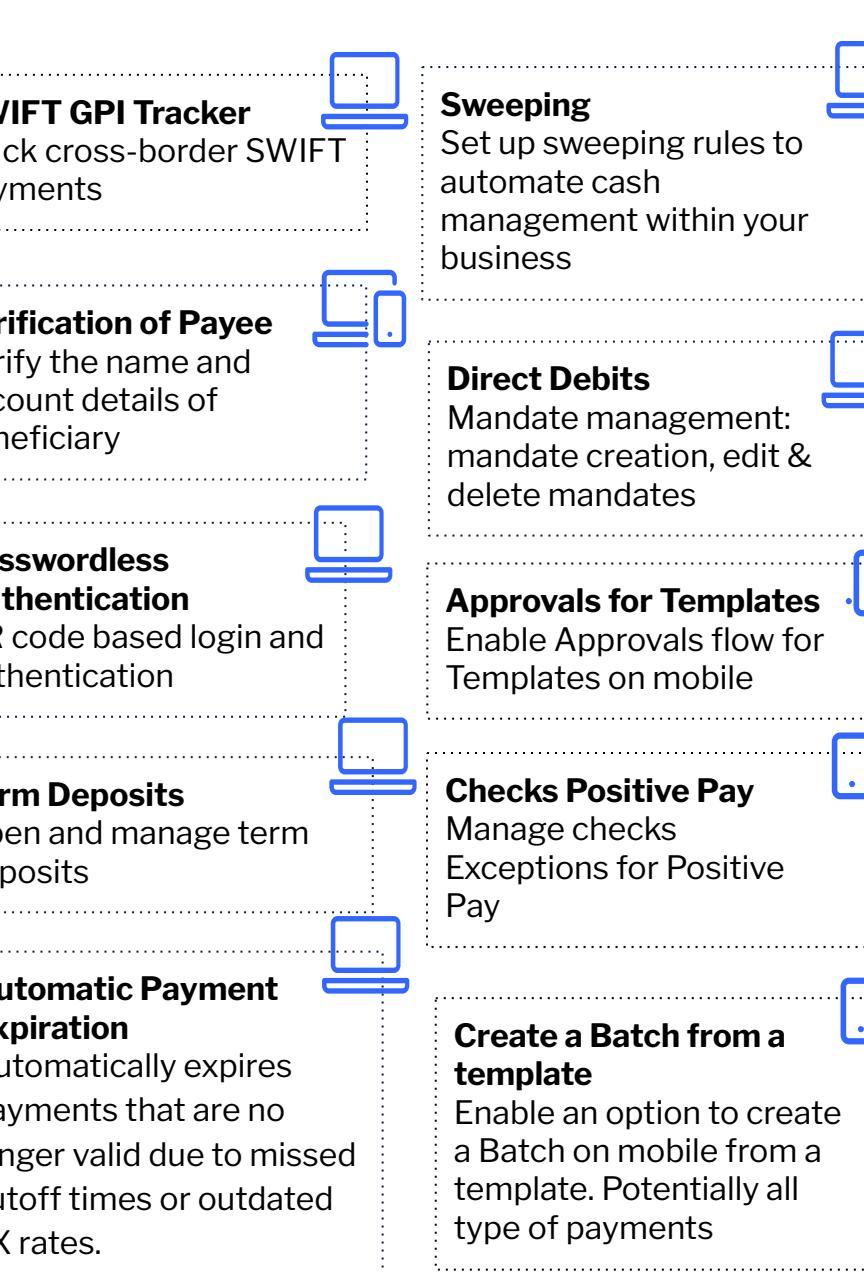
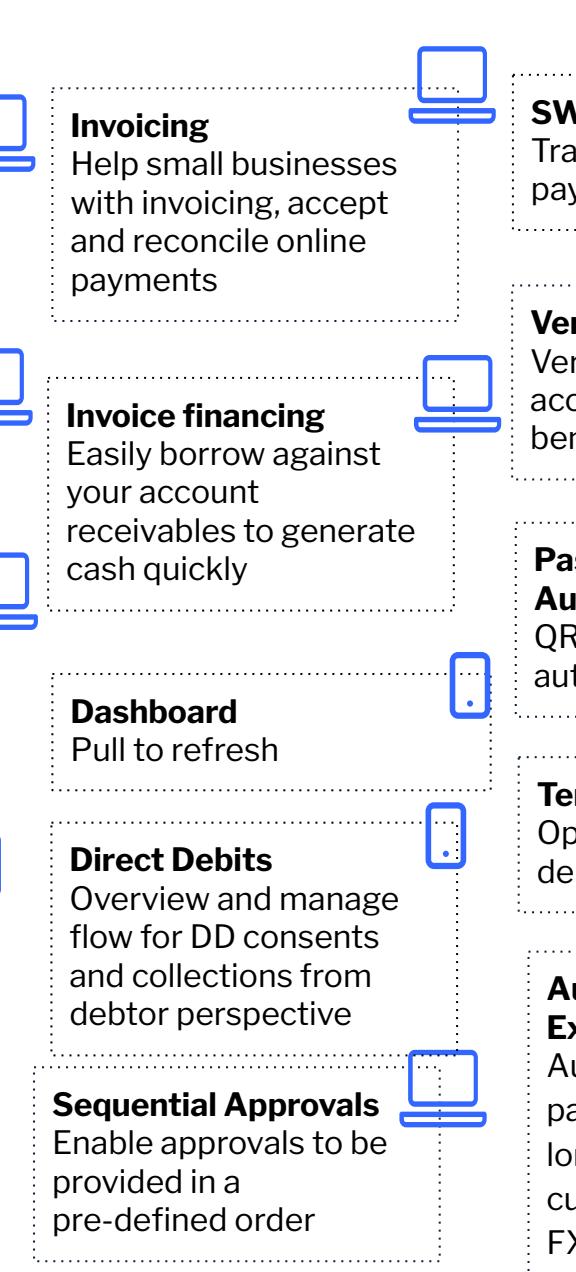
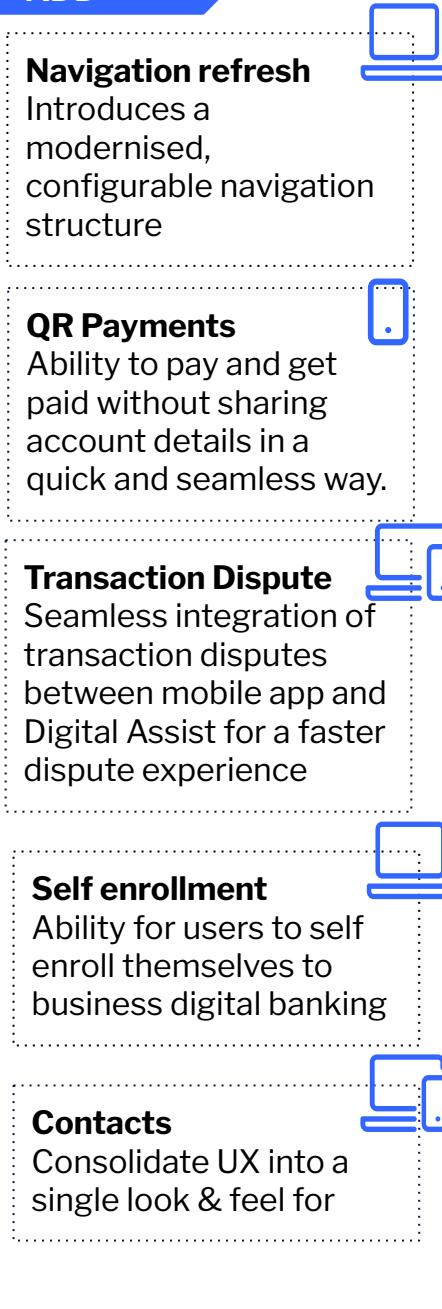
Confirmed

Potential

Digital Banking - Business | Roadmap

Roadmap

ADD



Q2 2026+



Web & Mobile
Release



Web Release



Mobile Release



Digital Banking - Business | Future Direction

Focused

Real-time BI dashboards

Adding a comprehensive set of real-time BI dashboards for both FIs and SMEs to make better informed decisions and take decisive actions.

Commercial Account Management

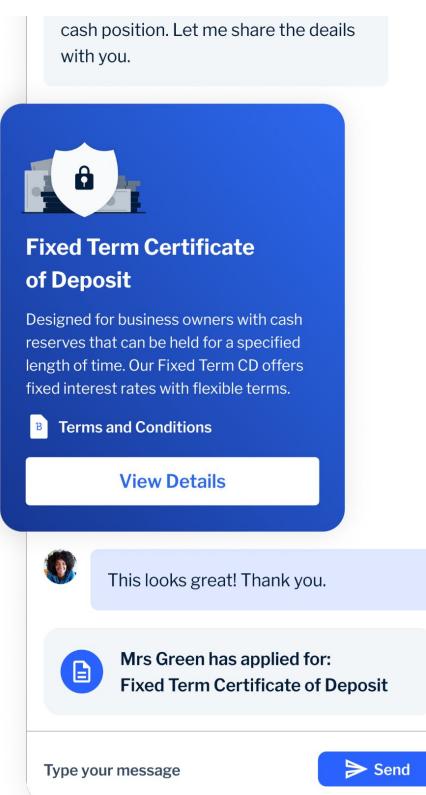
Support for Virtual Accounts and Account structures - laying the foundation for Sweeping & Pooling.

Cash Management

Sweeping rules and cash pooling set up for automated cash management across your business

Sole Trader Experience

Tailored proposition specifically designed for sole traders to manage their day-to-day activities and unburdening them so they can run a profitable business (e.g. business / tax pockets, tax integration, invoicing integration, expense management, simplified journeys / blueprint)



Experiential

Invoicing

Adding strong invoicing capabilities designed to help small businesses with invoicing, tracking expenses, and accepting online payments - making the whole process frictionless.

Cash flow forecasting

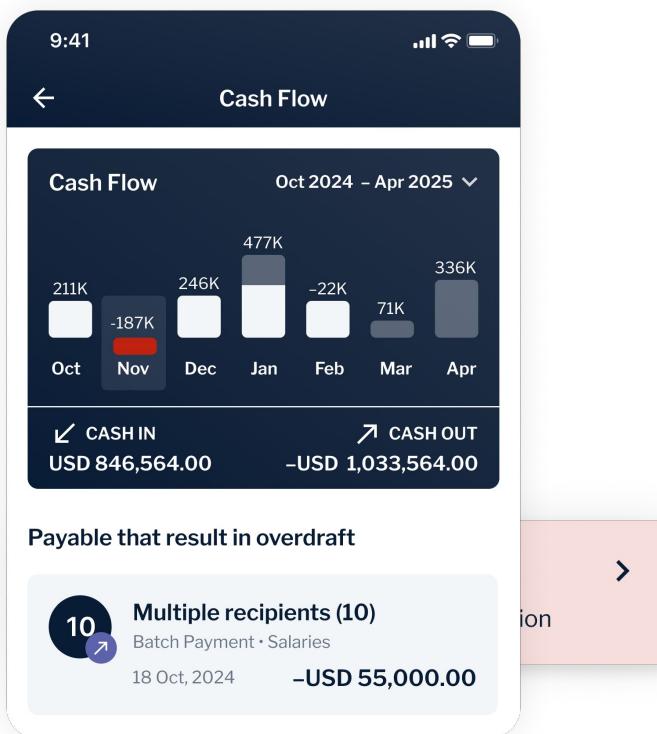
Expanding our Cash Flow Forecasting offering with additional ratios, benchmark data, and scenario planning allowing SMEs to make better decisions.

Digital receipts

Support for digital receipts, and leveraging purchase data analytics to proactively help business financial health, knowing the lifecycle of their company and financial needs

Business value added services

Powerful integrations added into our Digital Banking offering to give SMEs access to value added services like accounting, payroll, tax and more.



Open Finance

PSD3 and Open Banking Next Generation

Depending on the timelines, expecting various PSD 3 Directive additions for online payments and fraud

Open Data Exchange

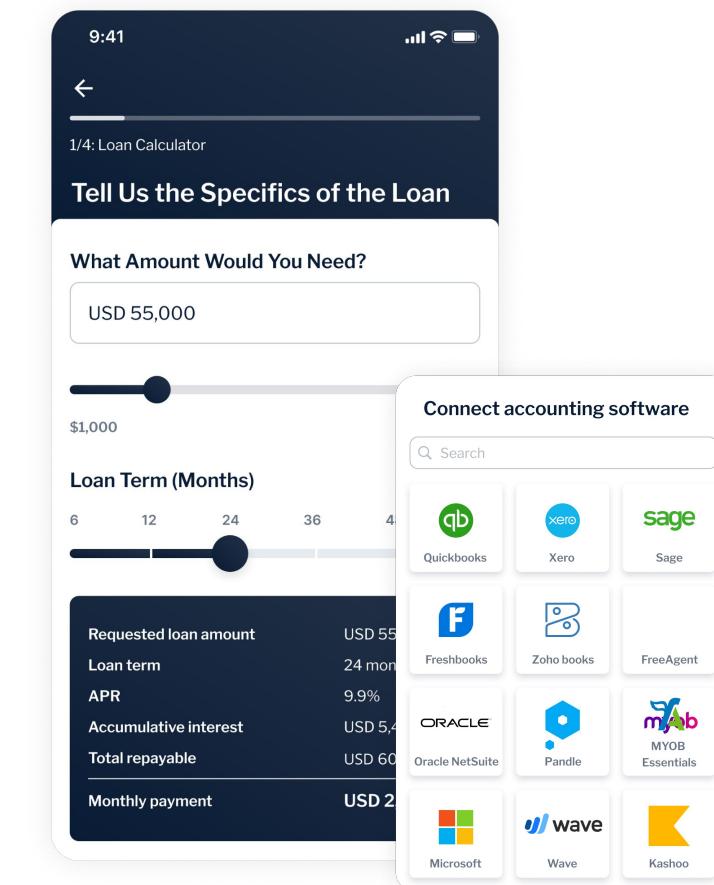
FDX based use cases to cover useful data exchange securely for innovative use cases

Alternative Decisioning

Support for alternative decisioning models for loan applications

Carbon Accounting

Helping businesses make sustainable decision with carbon footprint tracking of transactions



All Channels

Digital Support & Social Banking

Open, manage and close products and accounts on behalf of a customer for a truly omni-channel customer experience.

Voice Banking capabilities

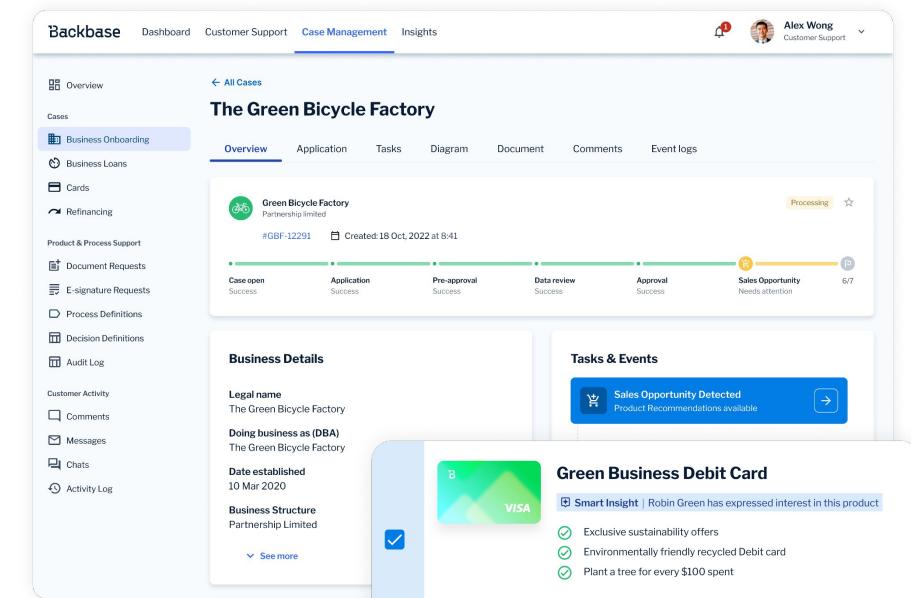
Access to advanced banking capabilities via voice assistant tools like Alexa from the comfort of your home

Optimised Cross sell

Enable easier cross sell of add-on financial products including saving account, insurance etc via self service, social and assisted channels.

Hyper personalisation

Leveraging internal and external data to provide segment of one marketing offers to SMEs, delivering a truly personalized financial solution, improving SMEs financial performance.





06

Digital Investing and Private Banking

Product Plan, Roadmap & Future Direction

Please see <[internal](#)> link below for Jira Advanced Roadmap view

[Click here for details of Digital Investing](#)

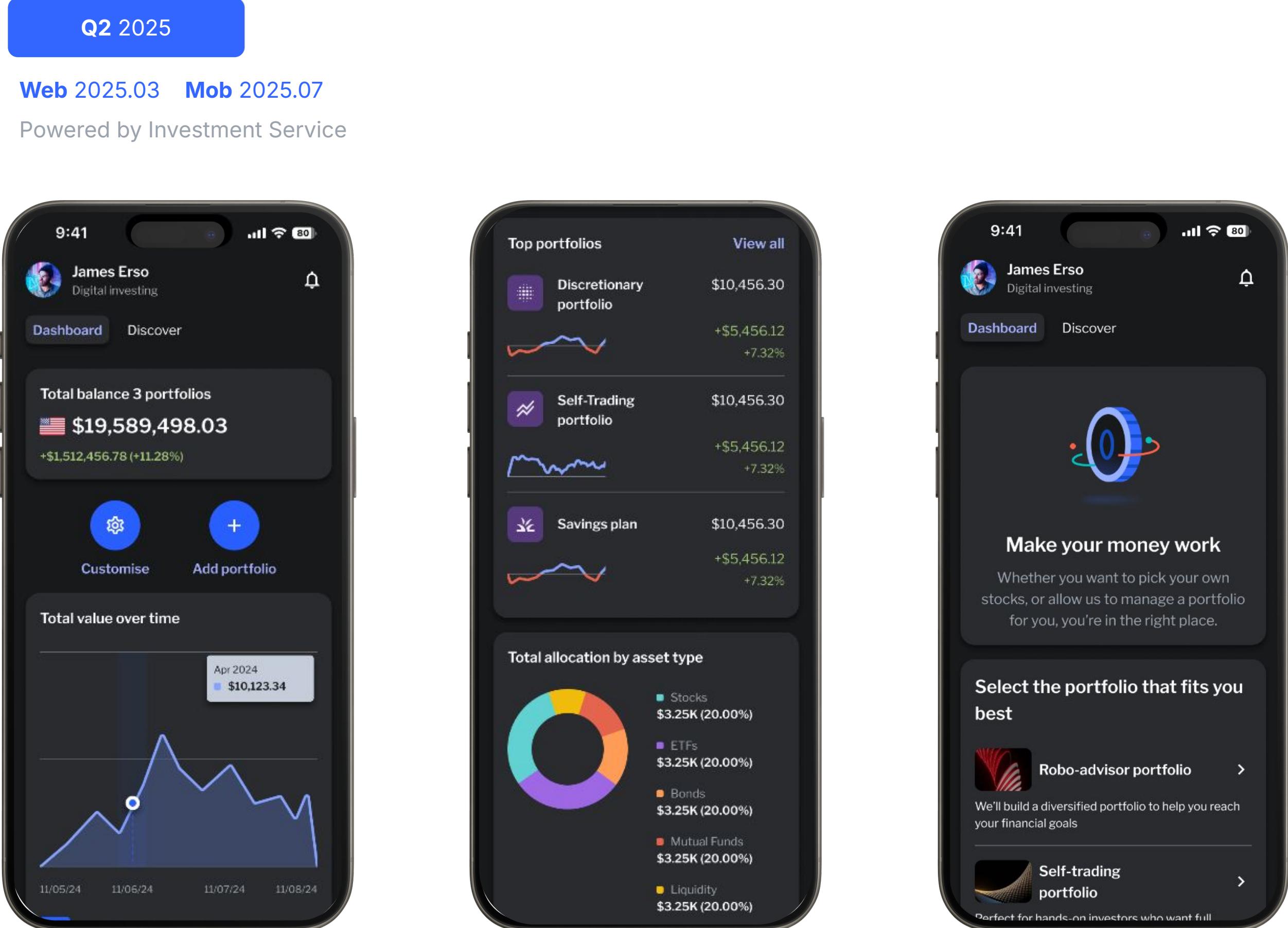
Dashboard

Value Overview

As a client i can now have more than one digital investing product. Also i can view their aggregate value together and see my total wealth.

Feature Overview

Allow all retail clients to adopt more than one investment product. In addition it also gives a space to provide origination journeys for new products.



Activity

Value Overview

As a client i can view all activity on my portfolio. Not simply a view for financial transactions but all actions reflected on the account.

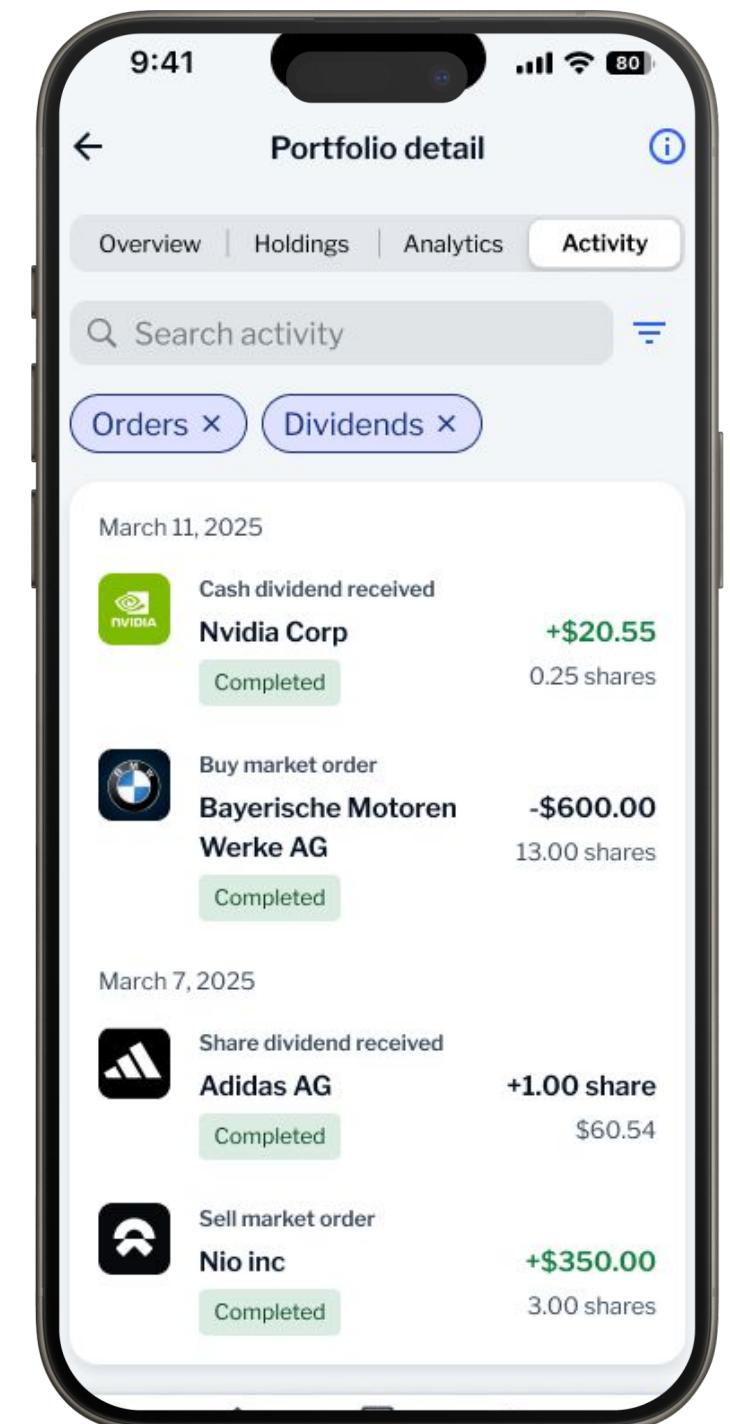
Feature Overview

Allow all clients to view one central place to see what has been happening on their account. Financial transactions all the way to corporate actions with the ability to filter and sort via smart filtering.

Q3 2025

Web 2025.08 Mob 2025.08

Activity type	Date	Amount	Status
Management fee	Today	\$5.10	Completed
Withdrawal	Yesterday	0.00	Pending
Rebalance	Yesterday	3.85	Cancelled
Cash dividend received	28/03/2025	7.45	Completed
Recurring deposit	01/03/2025	0.00	Completed
Share dividend received	11/02/2025	iShares Global Govt Bond UCITS ETF USD +2.47 shares \$35.10	Completed



Portfolio Reporting

Value Overview

As a client i can view all the relevant information on my portfolio. An easy to use reformatting of how a portfolio is viewed with seamless UX.

Feature Overview

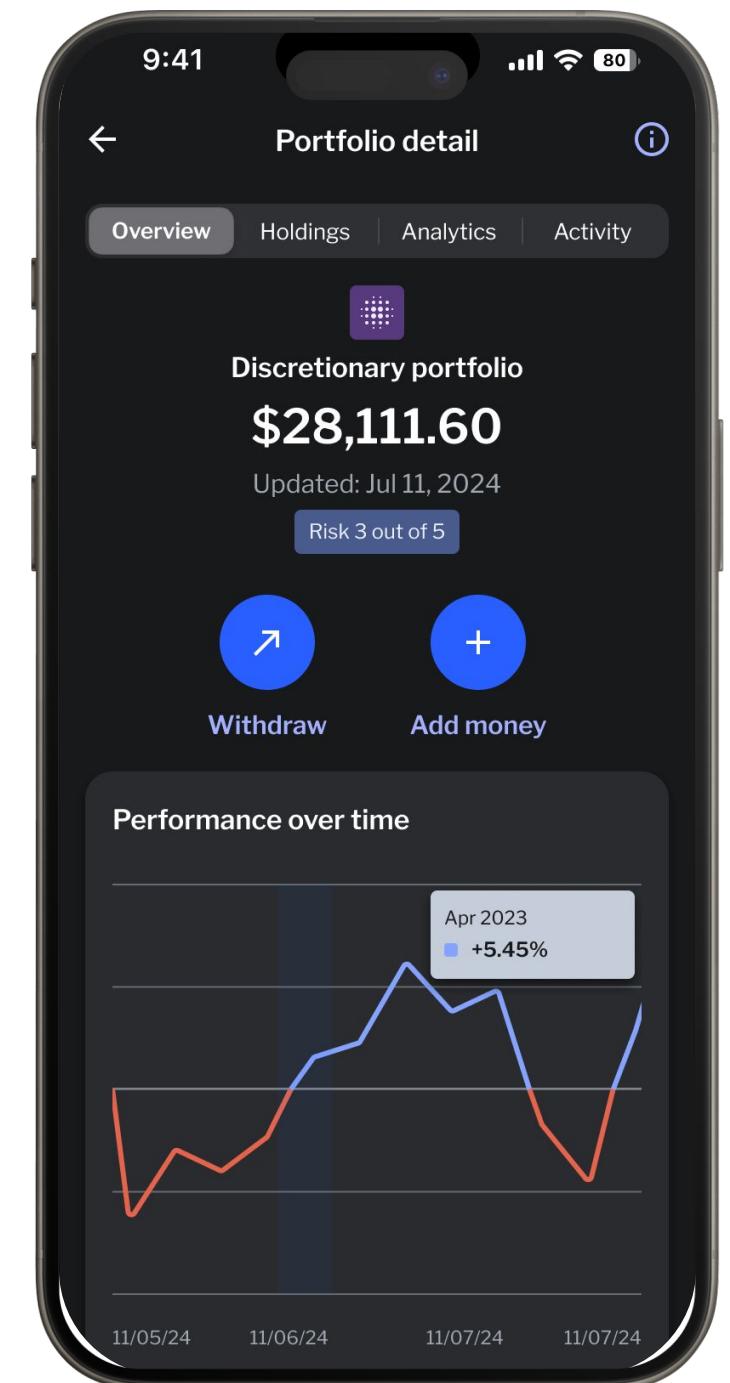
Allow all clients to view one central place with following information

- Overview
- Holdings
- Analytics
- Activity
- Portfolio Information

Q3 2025

Web 2025.08 Mob 2025.08

The screenshot shows the Backbase web interface for portfolio reporting. At the top, a blue header bar displays "Q3 2025". Below it, the navigation bar includes "Backbase", "Dashboard", "Transfers", "Accounts", "Investing" (which is highlighted in blue), "Insights", "Products", "Self service", and a "..." menu. A user profile for "Robin Green" is shown on the right, indicating last login at 12:00 on Nov 21. The main content area is titled "Portfolio details" and shows a summary card for a "Discretionary portfolio" worth "\$28,589.60". The card includes performance data (+\$1,128.16 (+11.28%)), deposited amount (\$20,000.00), and recurring deposit (\$500/week). Below the summary card are tabs for "Overview" (which is selected), "Holdings", "Analytics", "Activity", and "Information". The "Value and performance" section features a line chart comparing monthly values from August 2024 to December 2024. The "Allocation by category" section shows a horizontal bar chart with categories: Fixed income, Equity, Real Estate, Alternatives, and Liquidity, with their respective values and percentages.



Configurations

Value Overview

As a bank i can configure the application in a way that routes and services to my unique customer segment. An easy to use configuration allows for this and does not require custom development.

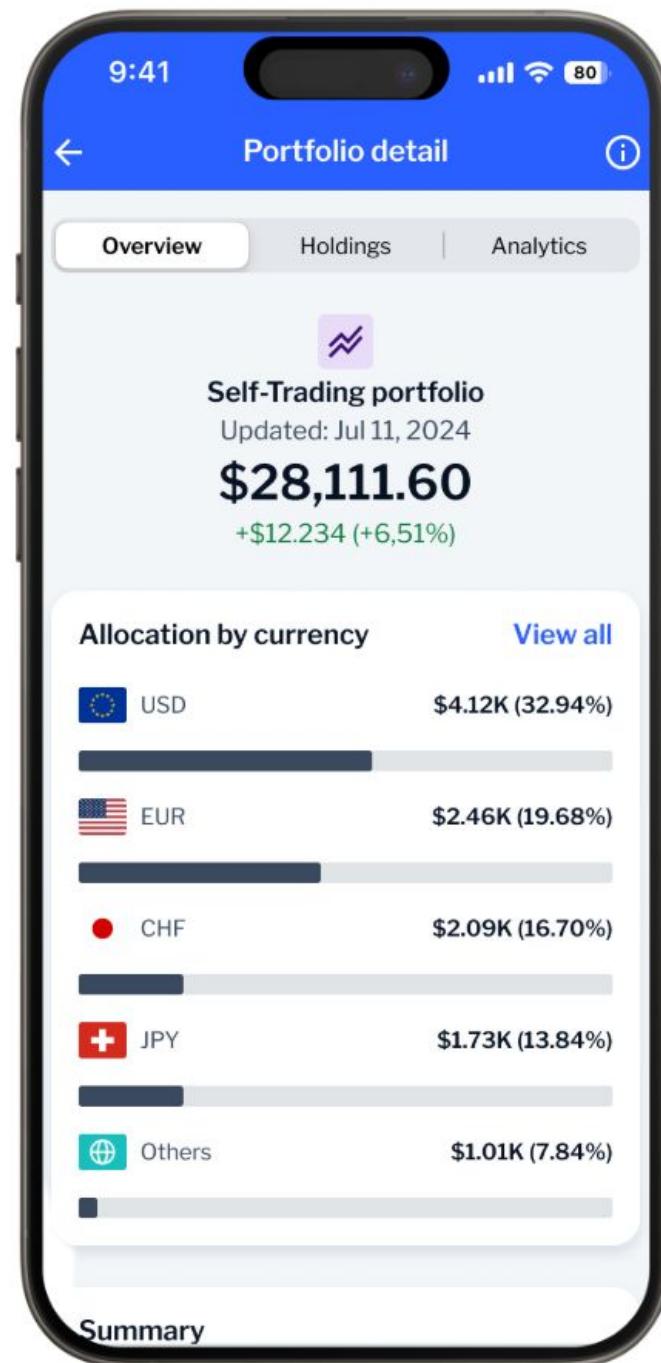
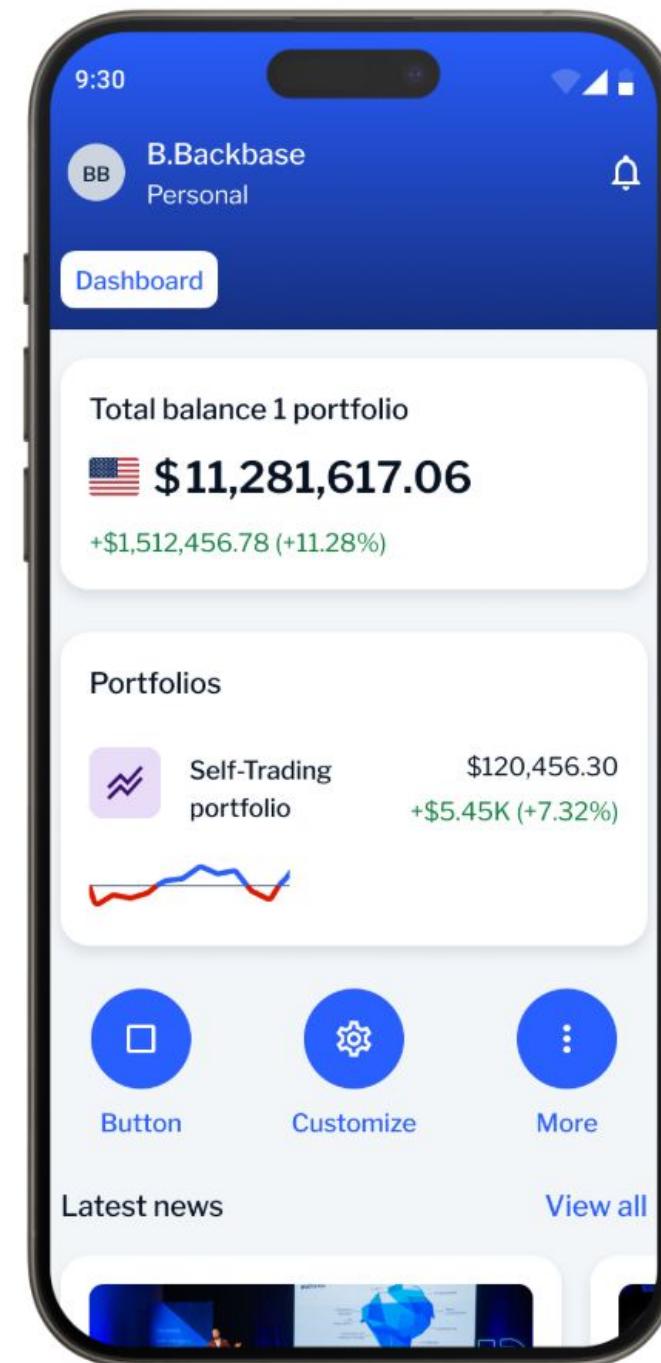
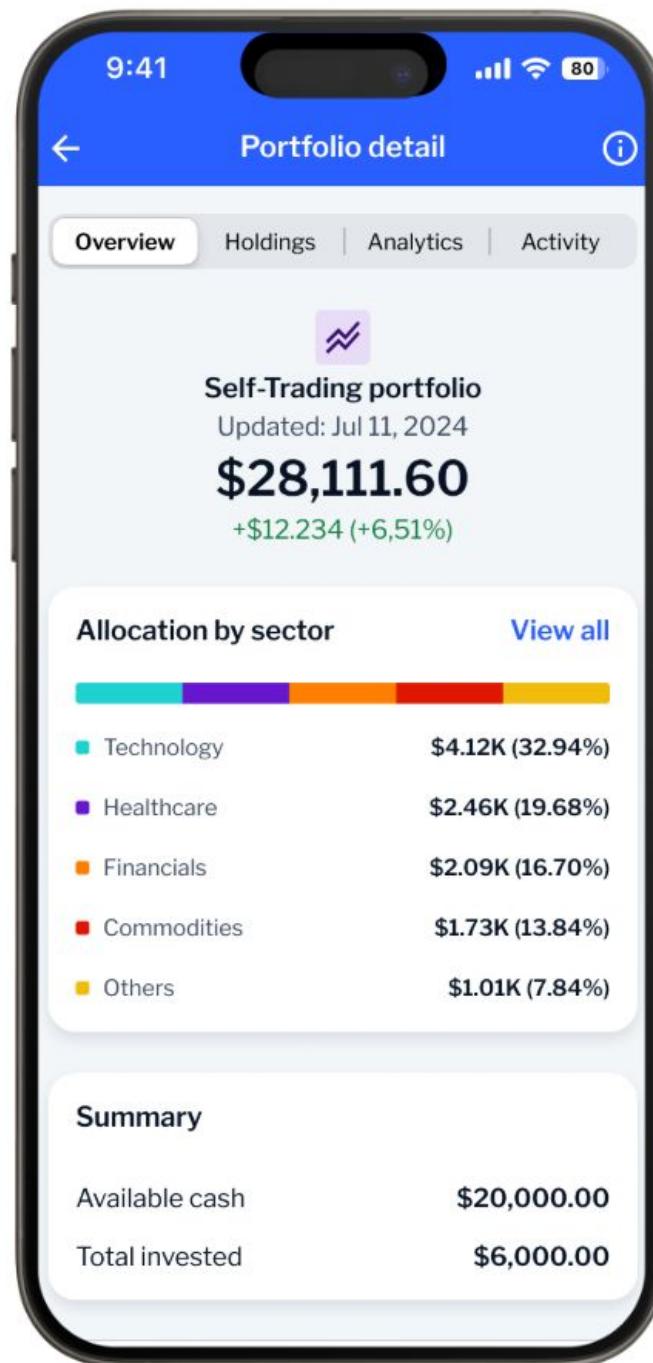
Feature Overview

Allow all customers to create a dashboard that suits their needs

- Hide Cards
- Quick Actions
- Additional Info Button
- Added P&L Summary
- Reorder Cards
- Portfolio type driven Tabs

Q3 2025

Mob 2025.08



Discover

Value Overview

As a client I would like an entry point into the asset universe without it being daunting. The experience empowers users to explore investment opportunities and stay informed, helping them make confident, data-driven trading decisions

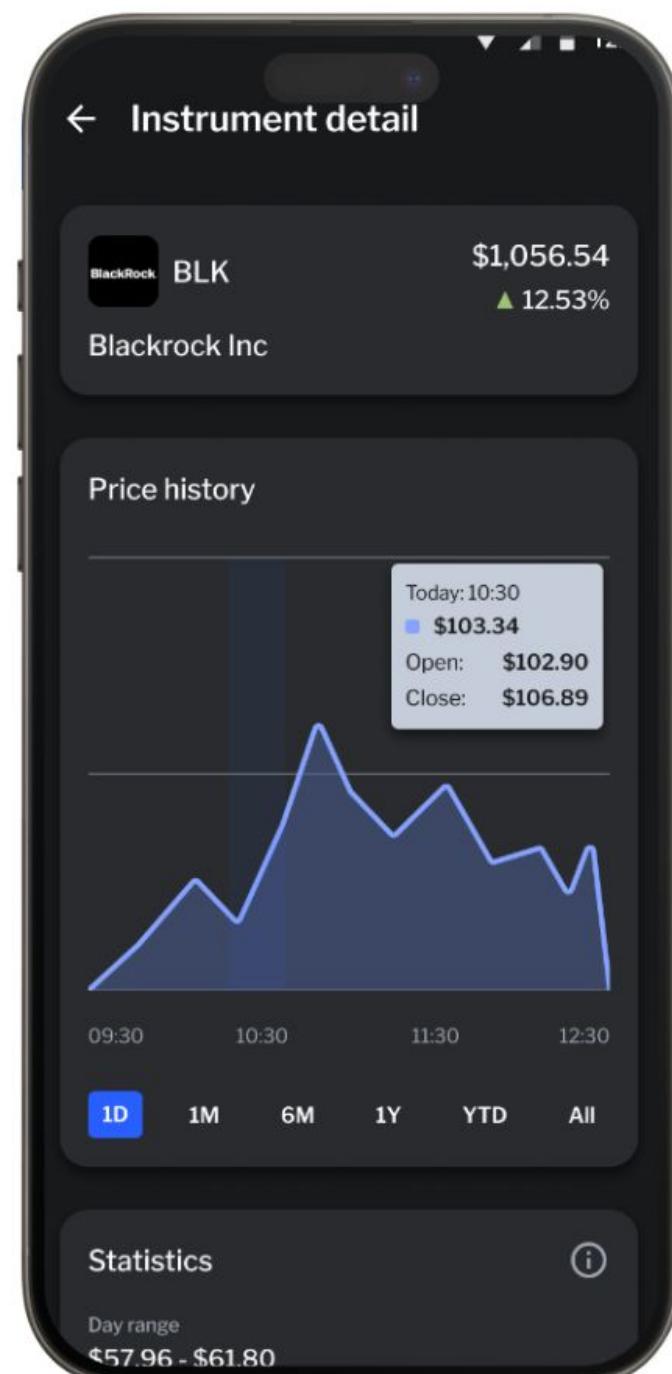
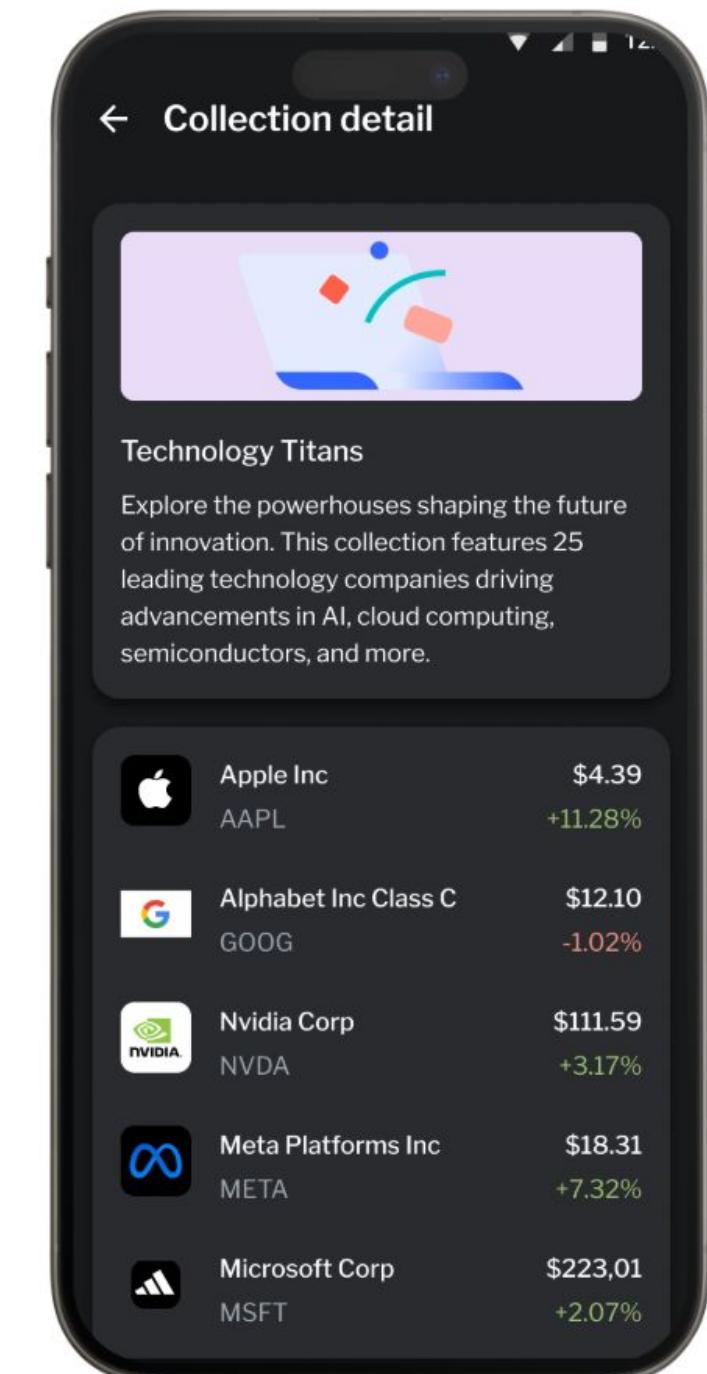
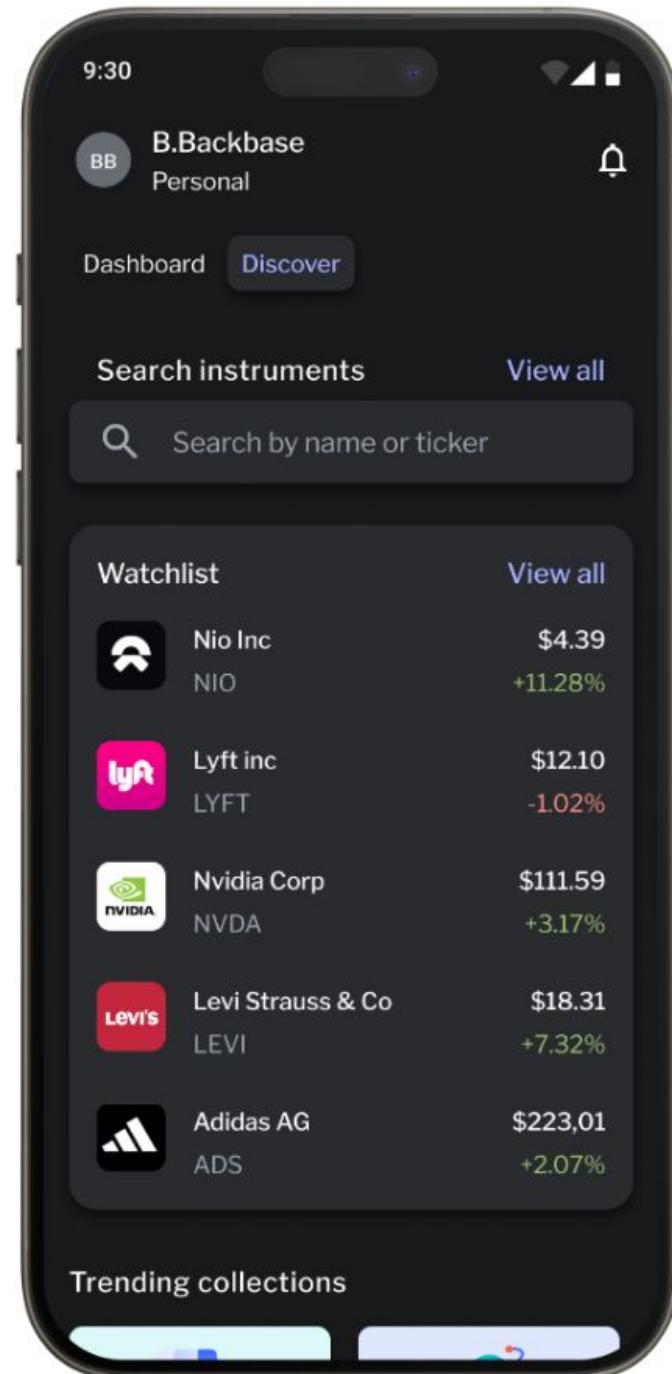
Feature Overview

Allow all clients to discover and enhance decision making on the instruments they want to trade.

- Watchlist
- Search
- Collections
- Market news
- Instrument Detail

Q4 2025

Mob 2025.12 Web 2025.12



Execution Journey

Value Overview

The Execution journey enables users to act on their investment decisions quickly and confidently, providing a seamless and secure trading experience across asset classes.

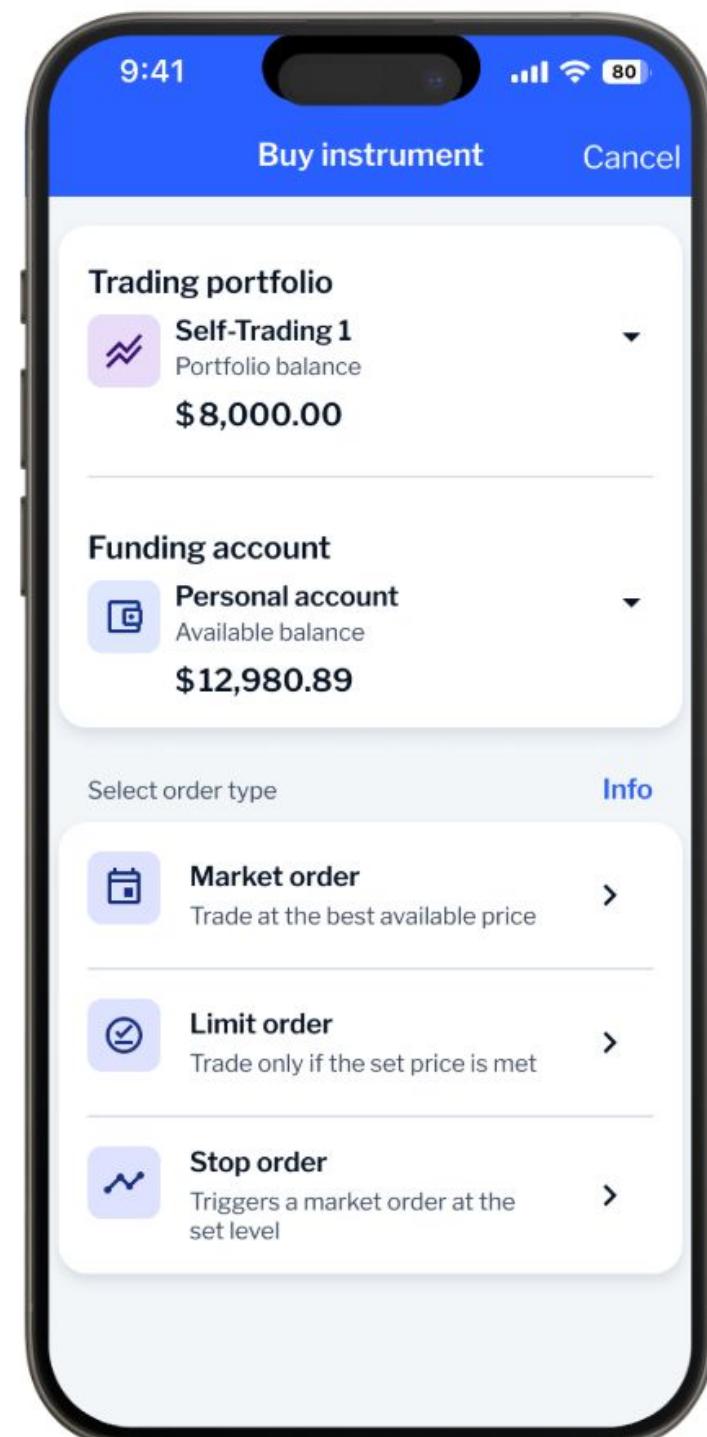
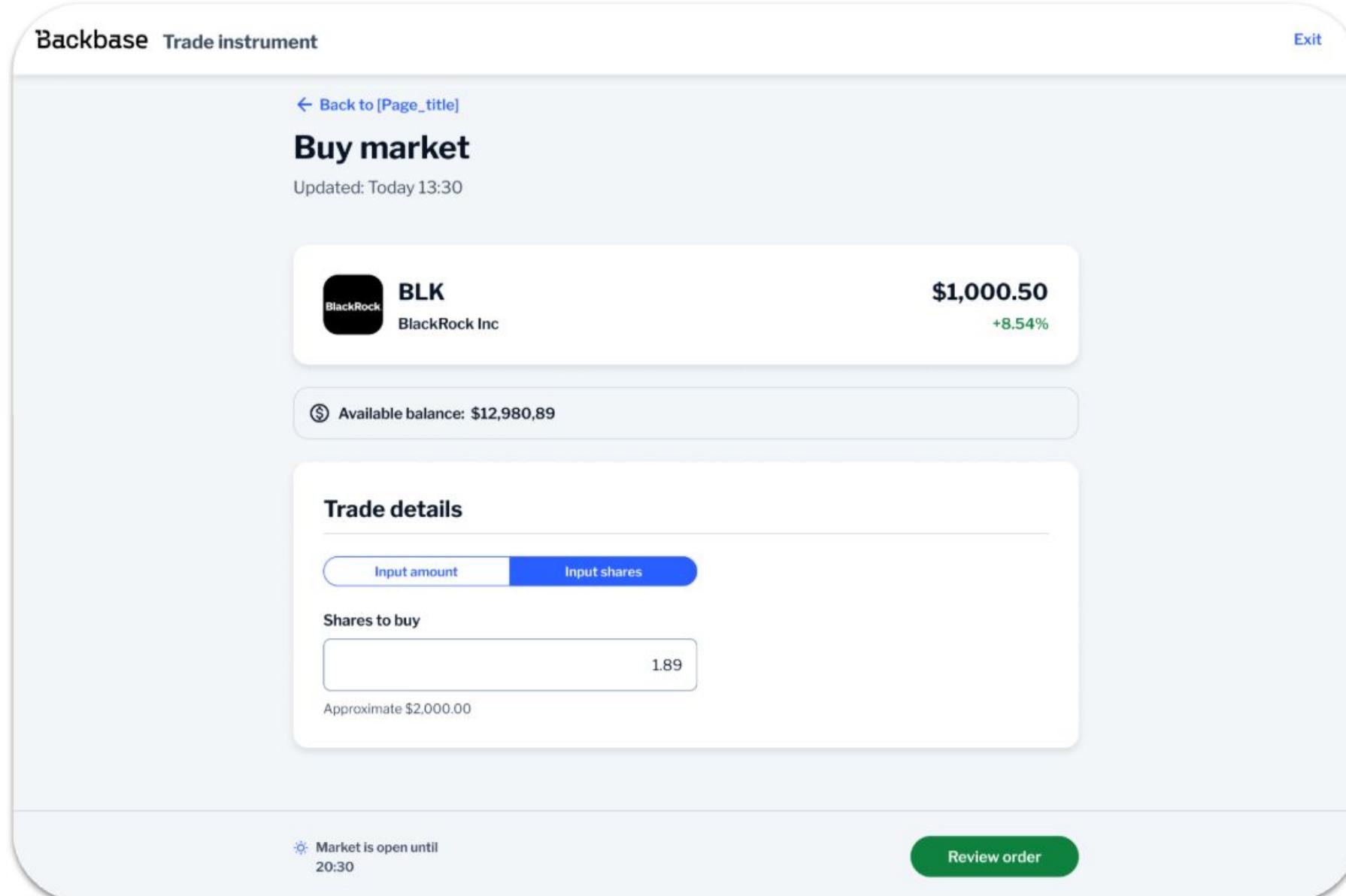
Feature Overview

Allow all clients to trade quickly and seamlessly with the following value adds:

- Pre order validation
- Portfolio selection
- Cash Account linking
- Market and Limit order
- Extended Hours trading

Q1 2026

Mob 2026.03 Web 2026.03



Search and Filter

Value Overview

As a client i can view all activity on my portfolio. Not simply a view for financial transactions but all actions reflected on the account.

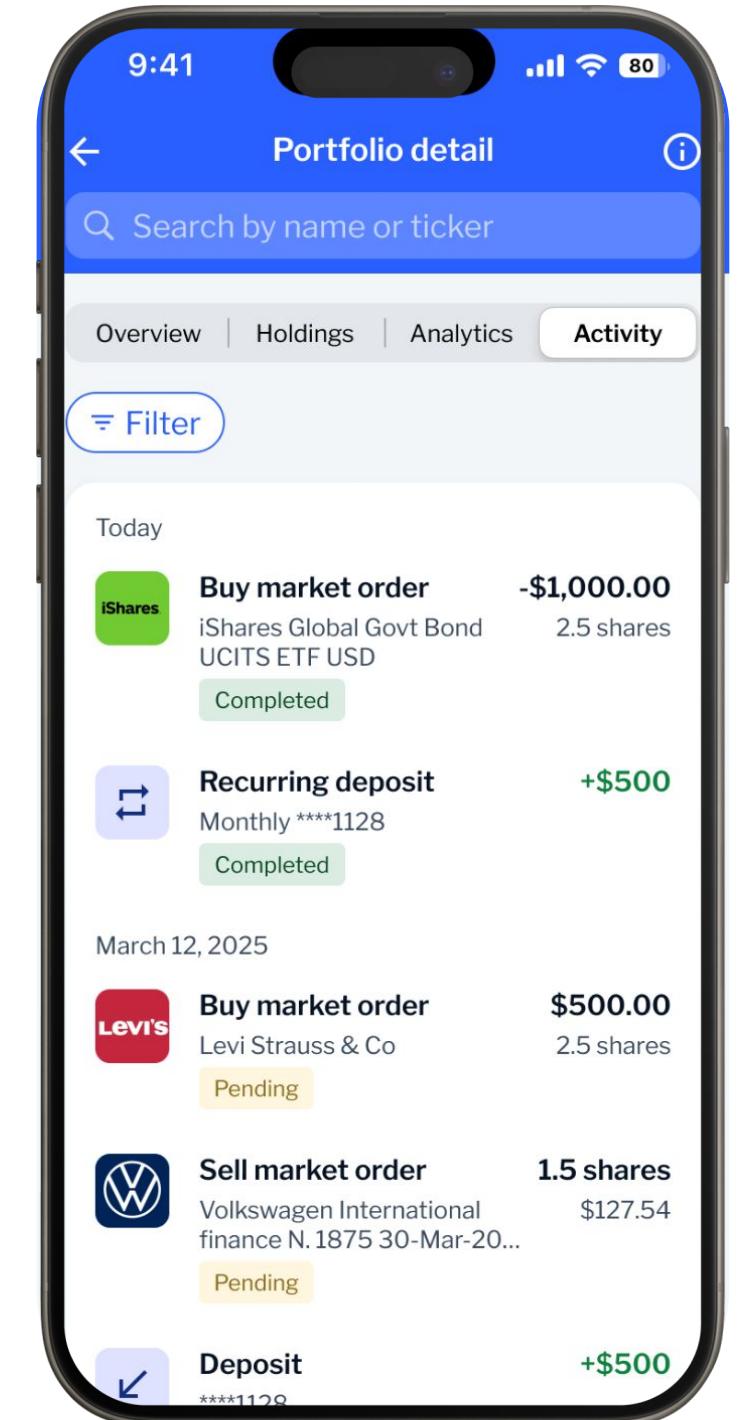
Feature Overview

Allow all clients to view one central place to see what has been happening on their account. Financial transactions all the way to corporate actions with the ability to filter and sort via smart filtering.

Q1 2026

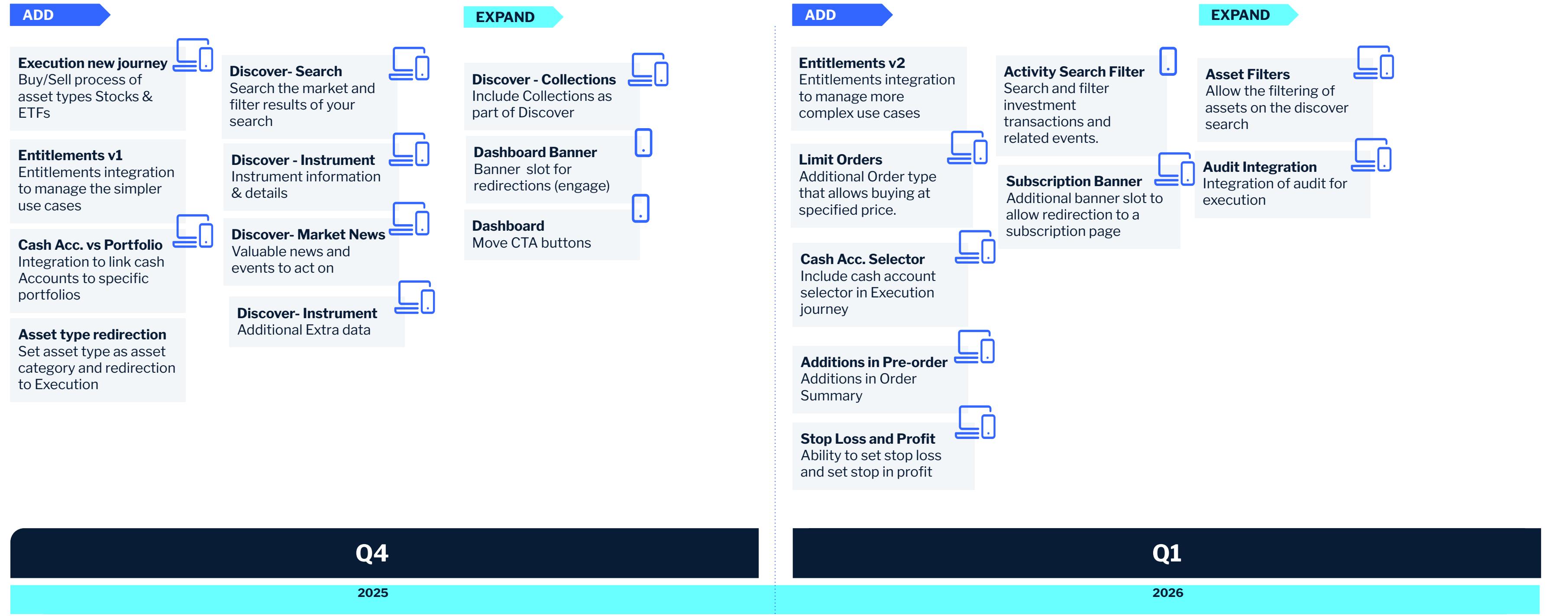
Mob 2026.03 Web 2026.03

The screenshot shows the Backbase web interface. At the top, a blue header bar displays "Q1 2026". Below it, the main navigation menu includes "Backbase", "Dashboard", "Transfers", "Accounts", "Investing" (which is currently selected), "Insights", "Products", "Self service", and a user profile for "Robin Green" last logged in at 12:00 on Nov 21. The main content area is titled "Portfolio details" with a sub-header "Updated: Today 13:30". It features a summary card for the "Self-Trading portfolio" showing a value of \$281,116.17, performance of +\$1,128.16 (+11.28%), total invested of \$20,000.00, and available cash of \$5,000.00. Below this, a tab navigation bar includes "Overview", "Holdings", "Analytics", "Activity" (which is underlined in blue), and "Information". A large "Activity" section follows, containing a search bar, a dropdown for "All activity types", and a "Filter" button. Underneath, a table lists recent activities: a "Buy market order" for iShares Global Govt Bond UCITS ETF USD completed today, a "Deposit" for Levi Strauss & Co completed today, a "Partial withdrawal" for Volkswagen International Finance N. 1875 completed today, and a "Recurring deposit" for Monthly ****1128 completed yesterday.



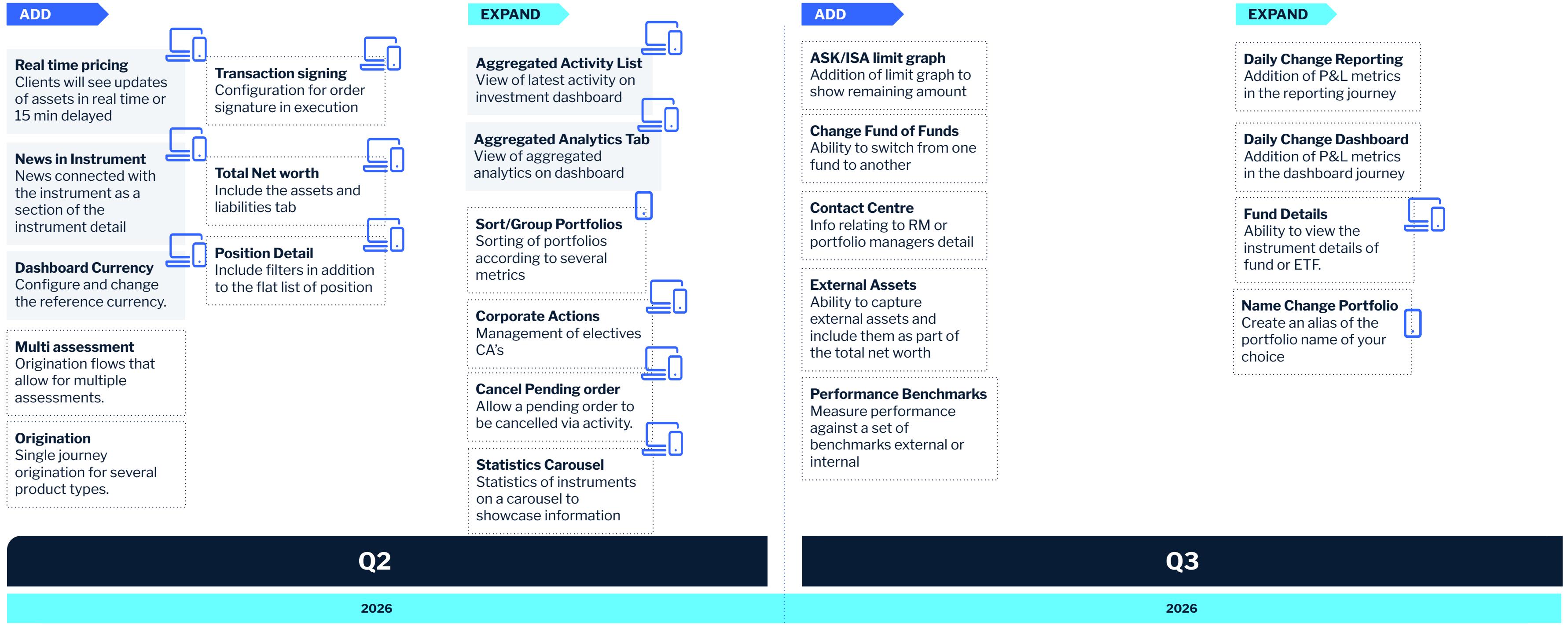
Private & Investing | Product Plan (< 6 months)

Q4 2025 & Q1 2026 Product Plan



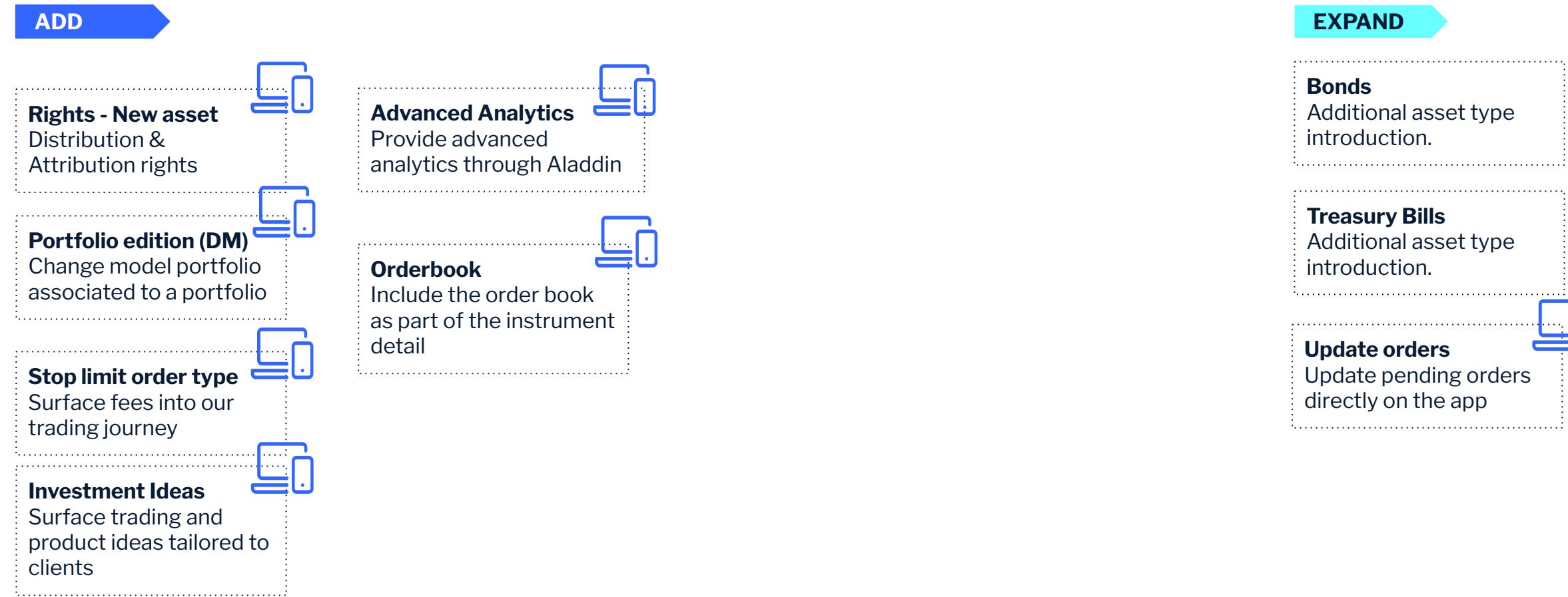
Private & Investing • Roadmap (> 6 months)

Q2 & Q3 2026 Roadmap



Private & Investing • Roadmap (> 12 months)

2026+ Roadmap



Q4+

2026



Web & Mobile
Release



Web Release



Mobile Release

Confirmed

Potential



07

Digital Assist

Product Plan, Roadmap & Future Direction

Please see <[internal](#)> link below for Jira Advanced Roadmap view

[Click here for details of Digital Assist](#)



Banking Support Services

The Banking Support Services domain relates to banking and financial services specific functionality, services, tools and workflows. These functionalities are only relevant when providing customer service within the specific context of banking and financial services.

Examples:
managing cards, transferring funds, viewing transactions.

Account statements

Keep employees and customers on the same page when it comes to account statement inquiries

Value Overview

- Enhance customer service - quickly access and manage statement preferences to resolve queries faster and provide accurate information
- Improve operational efficiency - streamline application processes by readily accessing statement details

Feature Overview

- View customer account statements
- Download statements in various formats (e.g., PDF, CSV)
- Manage customer statement delivery preferences (e.g., email, postal)
- Search and filter statements by date range and other criteria

Product Digital Assist

Edition Premium

Available 2025.09

The screenshot shows the Backbase digital assistant interface. At the top, there's a green button with the text "Available 2025.09". The top navigation bar includes "Backbase", "Customer Support", "Bank Admin", "Case Manager", a user icon for "Monika Johnson" (last login: 12:00, Nov 2), and an "Actions" dropdown.

The main header says "You're helping Sara Williams". Below it, the title "Account statements" is displayed, along with a "Manage statements" link. A sidebar on the left lists various support categories: Customer overview, User Support, Profile, Login & security, Devices, Cases, Sessions, Product & Payment Support, Products, Account statements (which is highlighted with a blue background), Cards, Move money, Payment orders, and Direct Debits.

The main content area shows a summary: "1 account selected" for "The Walt Disney Company". It includes a date range selector set to "All time" and a "Filter" button. Below this, a table lists account statements:

Book date	Category	Account name, number	Preview	Download
6/30/22	Monthly Statements	The Walt Disney Company 3289	<input checked="" type="checkbox"/>	<input type="button" value="Download"/>
6/30/22	Monthly Statements	The Walt Disney Company 3289	<input checked="" type="checkbox"/>	<input type="button" value="Download"/>
6/30/22	Monthly Statements	The Walt Disney Company 3289	<input type="checkbox"/>	<input type="button" value="Download"/>
6/30/22	Monthly Statements	The Walt Disney Company 3289	<input checked="" type="checkbox"/>	<input type="button" value="Download"/>

At the bottom right, there's a note: "3 selected | Clear selection" with a "Download" button.

Card travel notice

Help customers enjoy safe and uninterrupted card usage while traveling

Value Overview

- Enhance customer experience - prevent declined transactions abroad, leading to greater customer satisfaction
- Reduce operational overhead - minimize the effort of manual interventions related to travel-related card issues

Feature Overview

- View travel notice
- Create travel notice
- Capture key information such as travel destinations and dates
- Edit and delete travel notice

Roadmap Q4 2025

The screenshot shows the Backbase Customer Support platform. At the top, there's a navigation bar with the Backbase logo, Customer Support, Bank Admin, Case Manager, and a user profile for Monika Johnson (Last login: 12:00, Nov 2). Below the navigation is a blue header bar with the text "You're helping Sara Williams". On the left, there's a sidebar with links like Customer overview, User Support, Profile, Login & security, Devices, Cases, Sessions, Product & Payment Support, Products, Account statements, Cards (which is highlighted), Move money, Payment orders, and Direct Debits. In the main content area, there's a "Travel notice" section for a scheduled trip to Australia, Brazil, and California (USA) from January 9 to January 24, 2022. A modal window titled "Create travel notice" is open on the right, showing fields for Destination(s), Departure date, Return date, Contact number (Optional), and a note about suspicious activity. The "Cards" link in the sidebar is highlighted with a cyan oval.

Product Digital Assist

Edition Premium

Card transaction controls

Help customers keep their spending secure

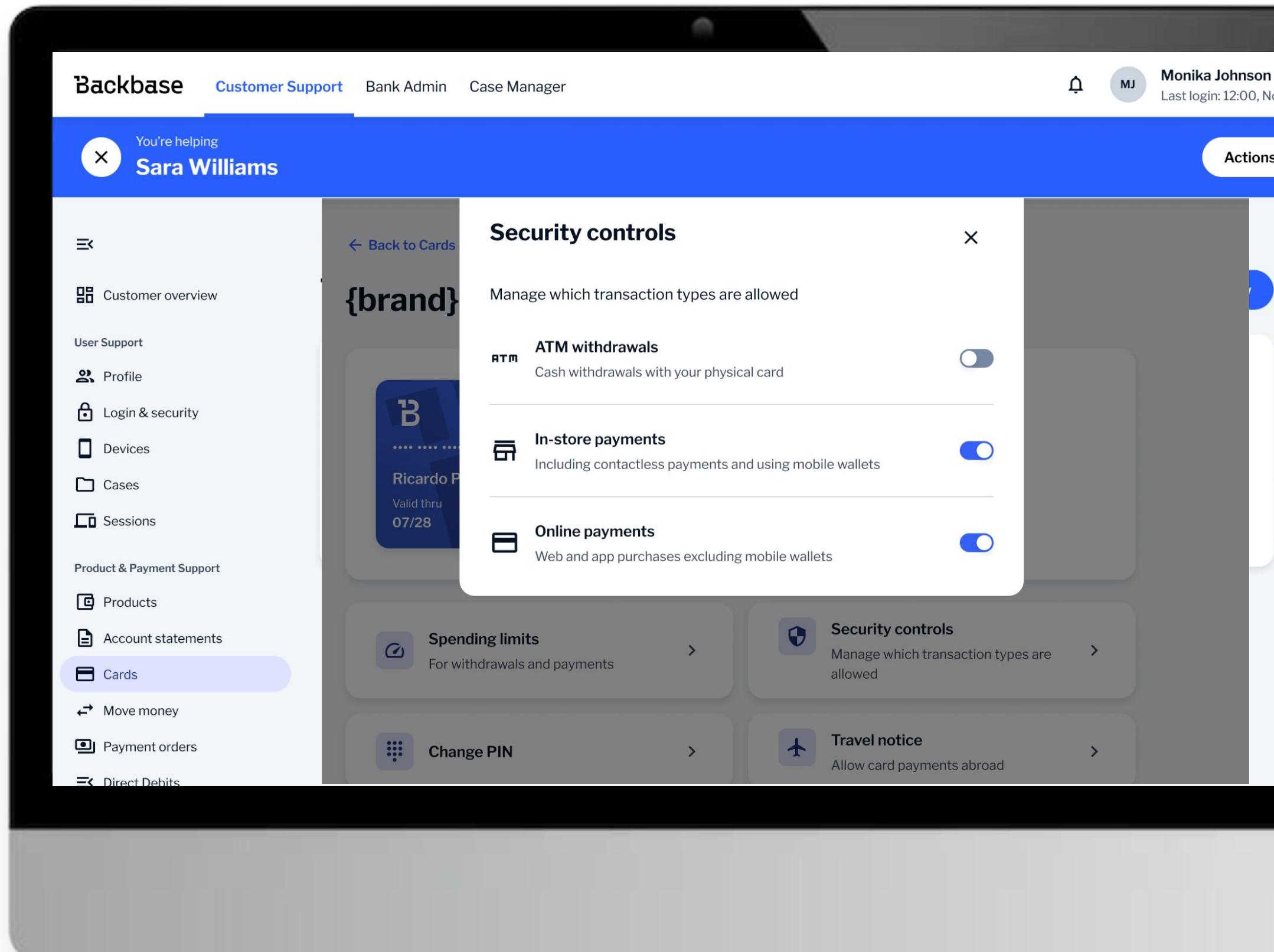
Value Overview

- Choose how a customer is able to use their card helping to keep the customers account secure

Feature Overview

- Manage transaction security controls on cards

Roadmap Q4 2025



Product Digital Assist

Edition Premium

Payment contacts

Empower bank employees to efficiently assist customers in managing their payment beneficiaries

Value Overview

- Enhance customer support - instant and consistent payment support across every channel
- Reduce payment risk - ensure correct beneficiary details are used, reducing errors and customer frustration

Feature Overview

- View a customer's saved list of payment recipients
- Guide and support customers in adding new payment contacts
- Modify or delete existing contact details

Roadmap 2026

The screenshot shows the Backbase digital assistant interface. At the top, it says "Backbase Customer Support Bank Admin Case Manager". It shows "You're helping Sara Williams". On the right, there's a user profile for "Monika Johnson" with a last login timestamp. Below that is a "Actions" dropdown.

The main area has a blue header "Contacts". There are three tabs: "Contacts" (which is selected), "Requests", and "Pending approvals". To the left is a sidebar with links like "Customer overview", "User Support", "Profile", "Login & security", "Devices", "Cases", "Sessions", "Product & Payment Support", "Products", "Account statements", "Cards", "Move money", "Payment orders", and "Payees".

The main content area shows a list of contacts under the heading "A": Adam Smith (A.S.), Angus Moltini, Alvin Kloti, Beer & Co. (Bob), and Bingin. Under the heading "B" is Bingin.

A modal window titled "Create payee" is open on the right. It has fields for "Name (required)" (Adam Smith), "Contact person" (Adam Smith), "Nickname" (A.S.), "Email" (a.smith@email.com), "Phone number" (+44 675 849 3932), and "Bank account" (Bank account United Kingdom). There are also buttons for "Add payee address" and "Bank account".

Direct debits

Empower bank employees to help customers understand and manage their direct debit arrangements

Value Overview

- Enhance customer support - clearly explain direct debit functionalities and assist with setup and inquiries
- Improve customer control - provide the tools and information customers need to manage their payment agreements effectively.

Feature Overview

- View, modify and cancel existing direct debit arrangements
- View direct debit rejection reasons as part of issue troubleshooting
- Provide information to customers about upcoming direct debit payments

Roadmap 2026

The screenshot shows the Backbase Digital Assist platform's "Direct debits" feature. The main interface has a blue header with the Backbase logo and "Customer Support", "Bank Admin", and "Case Manager" links. It also shows "You're helping Sara Williams". On the left, a sidebar lists "Customer overview", "User Support", "Profile", "Login & security", "Devices", "Cases", "Sessions", "Product & Payment Support", "Products", "Account statements", "Cards", "Move money", "Payment orders", and "Direct Debits" (which is highlighted). The main content area is titled "Direct debits" and shows a table with four rows of data:

Status	Batch name	Creditor account
Entered	B/09/23	Checking account EUR NL2* **** * * * * * *
Entered	A/09/23	Checking account EUR NL2* **** * * * * * *
Entered	C/09/23	Checking account EUR NL2* **** * * * * * *

A modal window is open over the table, showing a detailed view of a specific entry. The modal title is "Direct debits" and contains the following information:

A/12/23
Direct debit batch • DD_2024_December.csv uploaded on December 30, 2024 at 3:43 PM
To: Checking account EUR (NL2* **** * * * * *)
Payments Approval log

At the bottom of the main interface, there are "Search", "All statuses", and "Filter" buttons.

Forex

Empower bank employees to efficiently execute and manage foreign exchange tasks for business clients

Value Overview

- Enhance customer service - directly assist businesses with their Forex needs across every channel, saving them time and effort
- Improve operational efficiency - streamline Forex-related requests by leveraging the platform's capabilities on the customer's behalf.

Feature Overview

- View exchange rates and perform conversions for customers
- Review details, filter, and search customer FX forward contracts
- Add, remove, and reorder tracked currencies on the customer's behalf.
- View status updates to facilitate customer requests

Product Digital Assist

Edition Premium

Roadmap 2026

The screenshot shows the Backbase Customer Support interface for the Forex module. At the top, there are navigation links for 'Customer Support', 'Bank Admin', and 'Case Manager'. A user profile for 'Monika Johnson' is shown on the right, with a note 'Last login: 12:00, Nov 2'. The main area is titled 'Forex' and displays a table of FX forward contracts. The table columns include Status, FX Forward number, Pair, Rates, Balance, and Expiration date. The table shows five rows of data:

Status	FX Forward number	Pair	Rates	Balance	Expiration date
Future-dated	FXF202499003442	USD/GBP	Buy GBP = USD 1.25785 Sell USD = GBP 0.79500	GBP 20,000.00 out of GBP 20,000.00	Nov 16, 2025
Active	FXF2024483724837	USD/EUR	Buy EUR = USD 1.07635 Sell USD = EUR 0.92913	EUR 20,000.00 out of EUR 20,000.00	Jul 12, 2025
Partially used	FXF202484884300	USD/EUR	Buy EUR = USD 1.07635 Sell USD = EUR 0.92913	EUR 10,000.00 out of EUR 20,000.00	Feb 20, 2025
Expired	FXF202478495777	USD/PLN	Buy PLN = USD 0.24903 Sell USD = PLN 4.01507	PLN 500.00 out of PLN 20,000.00	Mar 5, 2024
Closed	FXF20240023949	USD/CHF	Buy CHF = USD 1.10468 Sell USD = CHF 0.90525	CHF 0.00 out of CHF 20,000.00	Feb 12, 2024

Below the table, there are navigation arrows and page numbers (1, 2, 3, 4, 5, ..., 12, >, >>). On the left sidebar, there are links for 'Customer overview', 'User Support', 'Profile', 'Login & security', 'Devices', 'Cases', 'Sessions', 'Product & Payment Support', 'Products', 'Direct Debits', 'Stop check payments', 'Templates', and 'Contacts'.

Batch payments

Empower bank employees to efficiently create, manage, and support business customers with their bulk payment needs

Value Overview

- Enhance business customer support - facilitate the creation and processing of multiple payments simultaneously
- Improve operational efficiency - simplify bulk payment handling for the bank and its customers

Feature Overview

- Create batch payment instructions or upload batch files
- Create, edit, duplicate, and delete batch payment templates for recurring payments
- View batch status and manage actions like cancellation or reversal

Roadmap 2026

The screenshot shows the Backbase digital banking interface. At the top, there's a header with the Backbase logo, Customer Support, Bank Admin, Case Manager, a user profile for Monika Johnson (MJ), and a 'Last login: 12:00, Nov 2'. Below the header, a blue navigation bar says 'You're helping Sara Williams'. On the left, a sidebar menu includes 'Customer overview', 'User Support', 'Profile', 'Login & security', 'Devices', 'Cases', 'Sessions', 'Product & Payment Support', 'Products', 'Batches' (which is highlighted with a purple background), 'Cards', 'Move money', 'Payment orders', and 'Direct Debits'. The main content area is titled 'Batches' and shows a table of batch payments. The table has columns for Status, From, To, Amount, and Execution date. It lists four entries:

Status	From	To	Amount	Execution date	Actions
Entered	Main Current 100 433615460 / NL***** 5 Payees	[Batch Name]	EUR 7,654.32	Sep 28, 2024	...
Processed	Main Current 100 433615460 / NL***** INV.01	INV.01	EUR 987,654.32	Sep 28, 2024	...
Processing	Main Current 100 433615460 / NL***** 8 Payees	Funds 0.14	EUR 12,000.00	Sep 28, 2024	...
	Main Current 100	BB Invoices			

At the bottom right of the main area, there are 'Export' and 'Print' buttons. The bottom right corner of the slide contains the Backbase logo and the number 162.

Check & ACH Positive pay

Empower bank employees to support clients in utilising the fraud prevention tool

Value Overview

- Troubleshooting issues - Help customers understand how they can make the most of Positive Pay service
- Explaining Exceptions and assist with decisions - Explain the exceptions, what they mean the implications of making a decision to return or pay

Feature Overview

- View check exceptions
- Manage checks
- View ACH exceptions
- Manage rules

Roadmap 2026

The screenshot shows a mobile application interface for Backbase. At the top, there's a header with the Backbase logo, 'Customer Support', 'Bank Admin', 'Case Manager', and a user profile for 'Monika Johnson' (last login: 12:00, Nov 2). Below the header, a blue bar says 'You're helping Sara Williams'. On the left, a sidebar menu includes 'Customer overview', 'User Support', 'Profile', 'Login & security', 'Devices', 'Cases', 'Sessions', 'Product & Payment Support', 'Products', 'Payment orders', 'Cards', 'FRAUD PREVENTION' (with 'Check Positive Pay' highlighted in purple), and 'ACH Positive Pay'. The main content area is titled 'Check Positive Pay' and shows 'Ricardo Norton's Credit Card Account' with account number '.....8927'. It features a search bar, a 'Filter' button, and three filter tabs: 'All' (selected), 'Stale-dated', and 'Export'. Below the filters is a table with columns: Status, Account, Check #, Payee, Amount, Type, Issue date, and Action. Three rows of data are listed:

Status	Account	Check #	Payee	Amount	Type	Issue date	Action
Submitted	Utilities8889	27971	Ricardo Norton	USD 1,000.00	Issued	Apr 11, 2023	...
Submitted	Payroll9332	27971	Ned Rhodes	USD 1,009,80.75	Voided	Apr 11, 2023	...
Exception	Contractors9192	27240	Cecilia McIntyre PVHH	USD 8,0709.00	Voided	Apr 11, 2023	...

Product Digital Assist

Edition Premium

Bill Pay

Empower bank employees to support clients in utilising Bill Pay

Value Overview

- Onboarding and Education - Setup and guide users through using Bill Pay.
- Answering Inquiries -Handle and support customers who have questions about Bill Pay setup and transactions.
- Security and fraud prevention - Ensure bank employees have oversight of all payments including Bill Pay to help spot any suspicious activity.

Feature Overview

- Enroll customer in Bill Pay
- View historical and Scheduled bill payments
- Manage bill payments

Roadmap 2026

The screenshot shows the Backbase Customer Support application interface. At the top, it displays the brand name 'Backbase' and navigation links for 'Customer Support', 'Bank Admin', and 'Case Manager'. A user profile for 'Monika Johnson' is shown on the right, with a note 'Last login: 12:00, Nov 2'. The main header 'Pending payments' is centered above a list of scheduled payments. On the left, a sidebar menu lists various support categories, with 'Bill Pay' highlighted. The main content area is divided into sections for 'TODAY', 'Cellphone bill' (recurring weekly, -\$109.73), 'TOMORROW', and another 'Cellphone bill' (recurring monthly, -\$19.73). Each payment entry includes an 'In Progress' status indicator and a small icon.

Pending payments

TODAY

Cellphone bill
Recurring weekly In Progress -\$109.73

TOMORROW

Cellphone bill
Recurring monthly In Progress -\$19.73

Customer overview

User Support

Profile

Login & security

Devices

Cases

Sessions

Product & Payment Support

Products

Bill Pay

Cards

Move money

Payment orders

Direct Debits

Customer Support | **Bank Admin** | **Case Manager**

Monika Johnson
Last login: 12:00, Nov 2

Actions

Backbase | **164**

Remote deposits

Empower bank employees to support clients in utilising Remote Deposits

Value Overview

- Troubleshoot and proactively assist
 - Help in understanding what has caused a particular issue when a customer is paying in a check AND review remote deposit information to identify potential issues before a customer reports them (e.g. blurry check)
- Fraud Prevention - Access to deposit information allows employees to verify the legitimacy of the cheque and the depositor, especially for new customers or large deposit amounts.

Feature Overview

- View remote deposit history

Roadmap 2026

The screenshot displays the Backbase digital banking platform. At the top, it shows the 'Backbase' logo, 'Customer Support', 'Bank Admin', 'Case Manager', and a user profile for 'Monika Johnson' (Last login: 12:00, Nov 2). A navigation bar on the left lists various support categories: Customer overview, User Support, Profile, Login & security, Devices, Cases, Sessions, Product & Payment Support, Products, and Remote deposit (which is highlighted in blue). The main content area is titled 'Remote deposit' and shows a pending transaction for '\$100.00'. To the right of the transaction details is a 'Front of Check' image of a physical check. The check is from 'My Credit Union' located at '100 Main St, Anytown, USA' with phone number '800-000-0000' and website 'www.mycu.com'. The check is made payable to 'LEFTY GROVE' and is dated 'May 23, 2024'. It also includes the text 'VOID AFTER 6 MONTHS' and 'CU Service Centers(R)'. The check number is '000001' and the account number is '0026'. The confirmation number is '414414801'. Below the transaction details are buttons for 'Check Images' and 'See Front & Back'.

Product Digital Assist

Edition Premium

Stop checks

Increase security and customer control by allowing bank employees to stop check payments on their behalf

Value Overview

- Stop check - Allow a customer to enact a stop payment by contacting a bank employee ensuring they always have access to this critical service
- Support with issues - Provide employees with Stop check information to research the issue, verify the details of the stop payment order, and determine what went wrong.

Feature Overview

- Stop Check Payment
- View Stop Payment

Roadmap 2026

The screenshot shows a mobile application interface for Backbase. At the top, there's a header bar with the Backbase logo, 'Customer Support', 'Bank Admin', 'Case Manager', and a user profile for 'Monika Johnson' (last login: 12:00, Nov 2). Below the header is a blue navigation bar with a back arrow, the text 'You're helping Sara Williams', and an 'Actions' dropdown. The main content area has a title 'Stop checks' and a 'New request' button. To the left is a sidebar with categories like 'Customer overview', 'User Support' (Profile, Login & security, Devices, Cases, Sessions), 'Product & Payment Support' (Products, Stop check payments, Cards, Move money, Payment orders, Direct Debits), and a 'Logout' button. The main table lists five stop check requests:

Check account	Check number(s)	Date submitted	Expiry date	Status
Ricardo Norton's Savings 0256108927	0019	28 Nov, 2023	28 Dec, 2023	Pending
Ricardo Norton's Savings 0256108927	0019	10 Nov, 2023	-	Rejected
Ricardo Norton's Savings 0256108927	0019 to 0025	17 Oct, 2023	-	Accepted
Ricardo Norton's Savings 0256108927	0002 to 0006	17 Oct, 2023	3 Nov, 2023	Expired

Financial insights

Enrich an employees understandings of a customers financial goals and motivations and behaviour

Value Overview

- Build financial understanding of customers - visualize their cash flow across different categories, their budgeted plans and their credit score
- Tailor service - Employees can use this information to tailor the service they offer to customers

Feature Overview

- View cash flow insights
- View budgets
- View Credit Score

Roadmap 2026

The screenshot displays the Backbase mobile application interface. At the top, the navigation bar includes the 'Backbase' logo, 'Customer Support', 'Bank Admin', 'Case Manager', a user profile icon for 'Monika Johnson' (last login: 12:00, Nov 2), and an 'Actions' dropdown.

The main screen is titled 'Insights' and features a sidebar on the left with the following menu items:

- Customer overview
- User Support
- Profile
- Login & security
- Devices
- Cases
- Sessions
- Product & Payment Support
- Products
- Financial Insights** (highlighted)
- Cards
- Move money
- Payment orders
- Direct Debits

The central area contains three main sections:

- Money in and out**: A bar chart comparing Income (green bar) and Spending (blue bar). The spending bar exceeds the income bar, indicating an overspend of \$503.39 for November 2023. The chart includes a 'Filters' button.
- Income categories**: Shows two categories with transaction counts:
 - Alcohol & Bars: 4 transactions, amount \$174.00
 - Travel: 16 transactions, amount \$121.03
- Budgets**: A list of budget items with remaining amounts:
 - Automotive Expenses: \$20.00 remaining, \$20.00 monthly budget
 - Gasoline/Fuel: \$1,000.00 remaining, \$1,000.00 monthly budget
 - Healthcare/Medical: \$290.00 remaining, \$290.00 monthly budget

At the bottom right, there is a 'Credit Score' section with a 'View all' button.

Employee Experience: on behalf of actions (Retail)

Provide bank employees with the fundamental support tools needed to provide a consistent Retail Banking experience across every channel

Value Overview

- Enhance customer service - ensure consistent visibility of customer information across all channels, with the ability for employees to carry out actions on a customer's behalf
- Reduce operating risk - ensure effective controls for customer account activity across every channel

Feature Overview

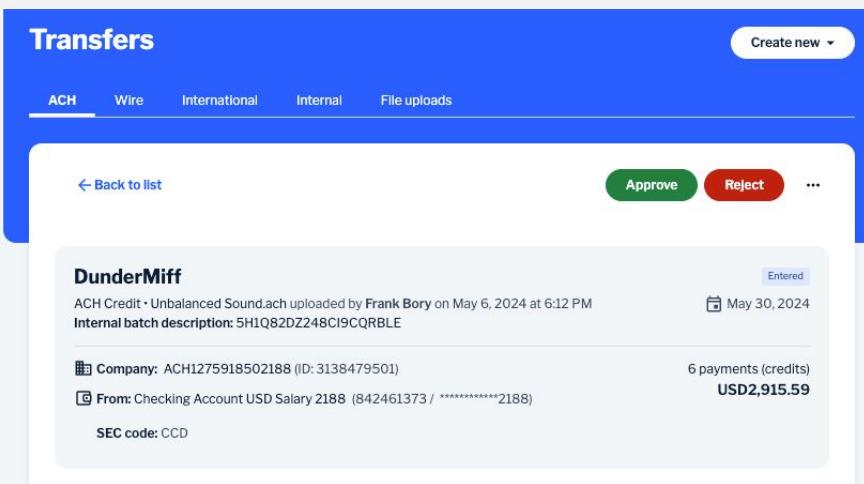
- View all customer information
- Perform actions on the customer account
- Risk controls and management on actions performed by bank employees

Product Digital Assist

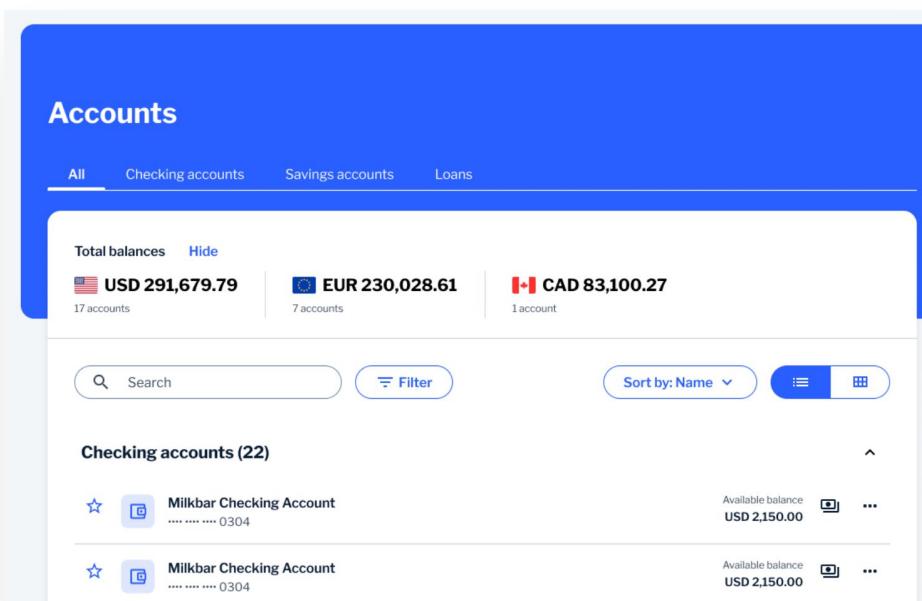
Edition Premium

Roadmap 2025-26

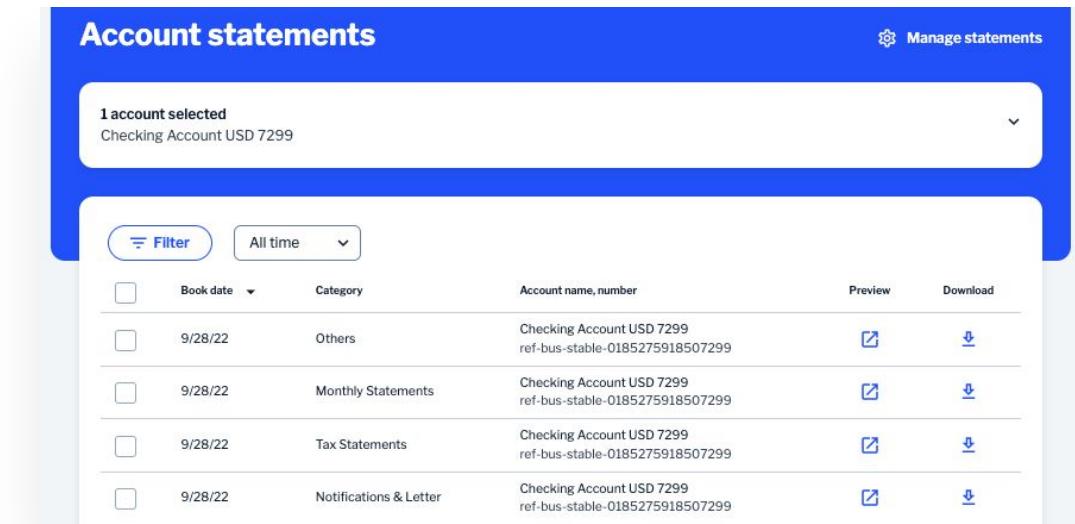
View, Create and Manage payments and contacts



View identical information to customer in accounts and transactions



View, download and manage account statements



Risk controls to allow for employees to act on a customers behalf securely

Do you want to

Send for colleague approval

Send for customer authorisation

Employee Experience: on behalf of actions (Business)

Provide bank employees with the fundamental support tools needed to provide a consistent Business Banking experience across every channel

Value Overview

- Enhance customer service - ensure consistent visibility of customer information across all channels, with the ability for employees to carry out actions on a customer's behalf
- Reduce operating risk - ensure effective controls for customer account activity across every channel

Feature Overview

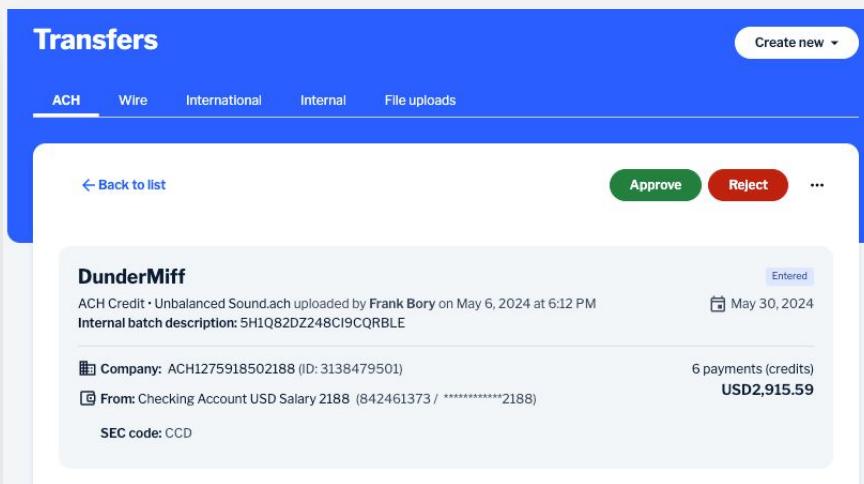
- View all customer information
- Perform actions on the customer account
- Risk controls and management on actions performed by bank employees

Product Digital Assist

Edition Premium

Roadmap 2025-26

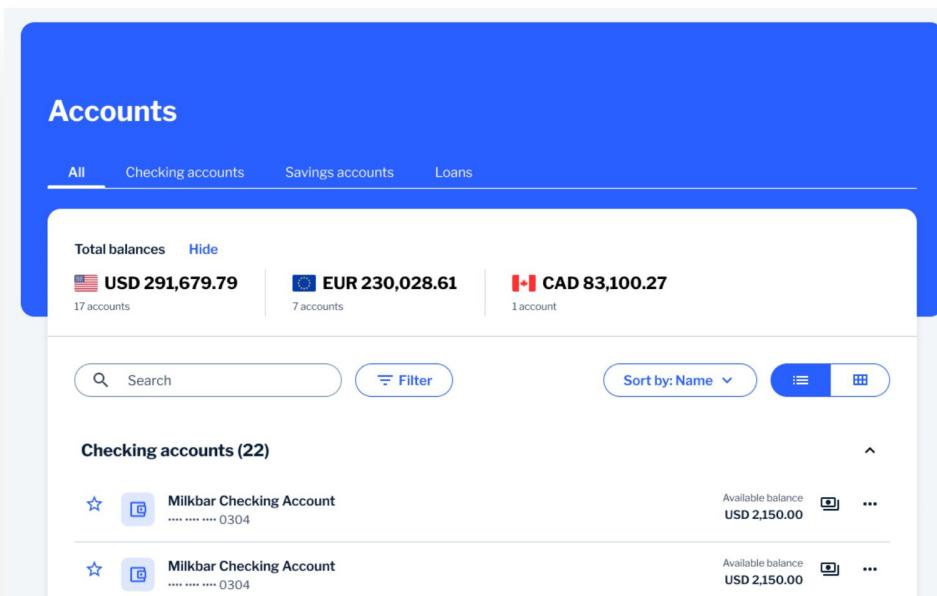
View, Create and Manage payments and batch payments



View and download account statements

Account statements			
1 account selected Checking Account USD 7299		Manage statements	
Filter	All time	Preview	Download
<input type="checkbox"/> Book date	Category	Checking Account USD 7299 ref-bus-stable-0185275918507299	Preview Download
<input type="checkbox"/> 9/28/22	Others	Checking Account USD 7299 ref-bus-stable-0185275918507299	Preview Download
<input type="checkbox"/> 9/28/22	Monthly Statements	Checking Account USD 7299 ref-bus-stable-0185275918507299	Preview Download
<input type="checkbox"/> 9/28/22	Tax Statements	Checking Account USD 7299 ref-bus-stable-0185275918507299	Preview Download
<input type="checkbox"/> 9/28/22	Notifications & Letter	Checking Account USD 7299 ref-bus-stable-0185275918507299	Preview Download

View identical information to customer in accounts and transactions



Risk controls to allow for employees to act on a customers behalf securely

Do you want to

Send for colleague approval

Send for customer authorisation



Customer Support Services

The Customer Support Services domain relates to general customer services functionality, services, tools and workflows. These functionalities - often found in generic customer service management platforms - are typically industry agnostic and help with everyday servicing of customers. Digital Assist is augmenting these functionalities to make them more specific to the context of customer service within banking and financial services.

Examples:

Internal notes, live chat, messaging. customer 360 profile.

Hide messages topic from customer and employee view

Enable direct communication

Value Overview

- Messages can be used to enable direct communication between customers and trusted employees (Basic - P2P messaging) and our UI now supports this by removing topics which might no longer be relevant.

Feature Overview

- Remove Messages topics from both client and employee inbox

Available 2025.07

The image illustrates the 'Messages' feature, showing a mobile phone interface and a laptop interface. The mobile phone screen displays a 'Messages' list with three items from 'Backbase'. The laptop screen shows a 'Message center' table with several rows of messages. A red box highlights the 'Topic' column in the table, which contains the value 'Overdraft arrangement' multiple times. A callout bubble labeled 'Alternative configuration' points to this red box.

Customer	Subject	Date & Time	Assigned to
Sara Williams	Overdraft arrangement	Mar 23, 2022 at 11:56 AM	Monika Johnson
Amir Patel	Overdraft arrangement	Mar 23, 2022 at 11:56 AM	Monika Johnson
Liz Brown	Overdraft arrangement	Mar 23, 2022 at 11:56 AM	Monika Johnson
Amir Patel	Overdraft arrangement	Mar 23, 2022 at 11:56 AM	Monika Johnson
Liz Brown	Overdraft arrangement	Mar 23, 2022 at 11:56 AM	Monika Johnson
Liz Brown	Overdraft arrangement	Mar 23, 2022 at 11:56 AM	Monika Johnson
Ahira Uwagba	Overdraft arrangement	Mar 23, 2022 at 11:56 AM	Monika Johnson
Frank Cho	Overdraft arrangement	Mar 23, 2022 at 11:56 AM	Monika Johnson
Jisa Carter	Overdraft arrangement	Mar 23, 2022 at 11:56 AM	Monika Johnson
Jessie Carter	Overdraft arrangement	Mar 23, 2022 at 11:56 AM	Monika Johnson

Product Digital Assist

Edition Premium

Guidance for message attachment types and limits

Avoid file upload errors

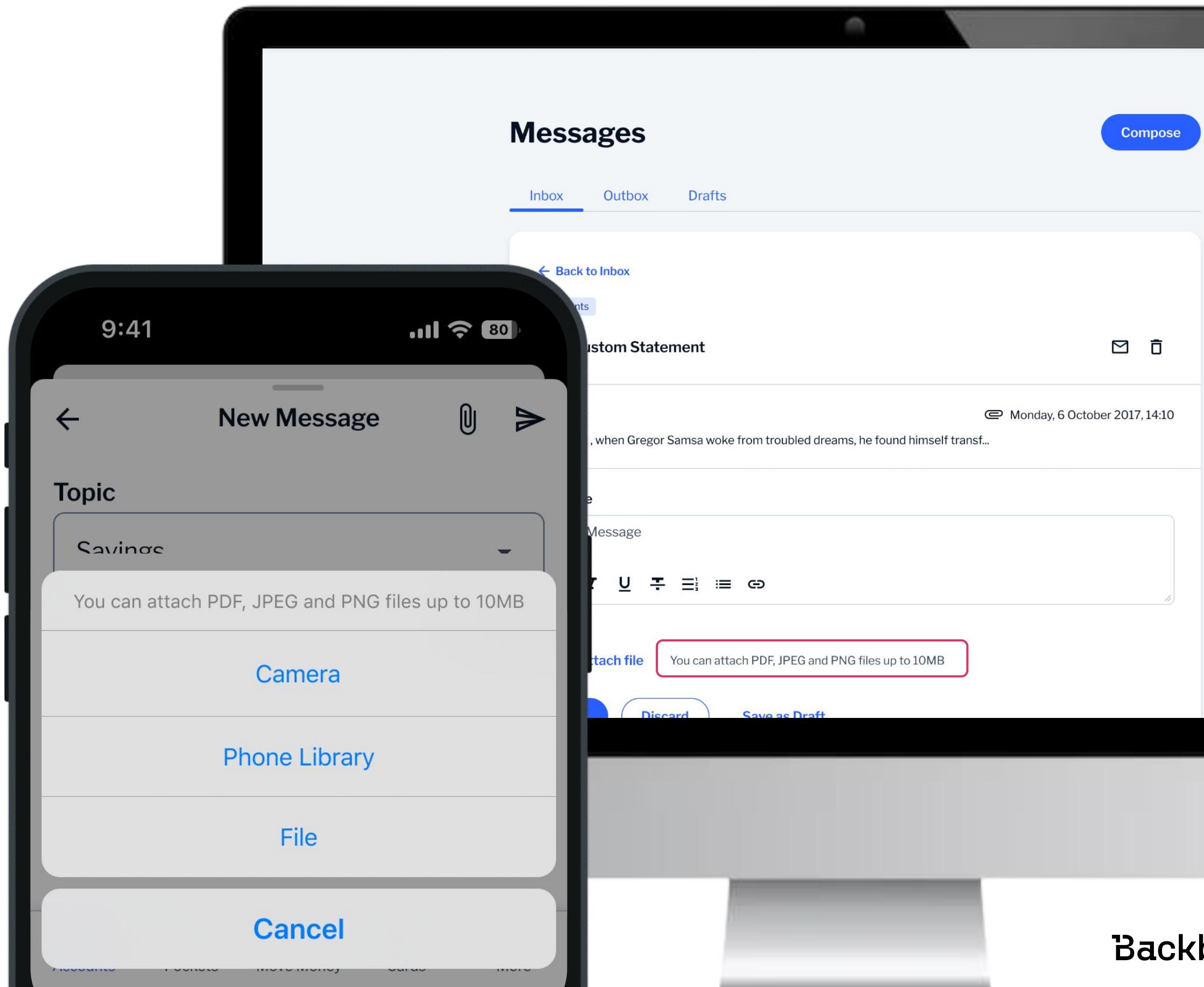
Value Overview

- Advise customers on which file formats they can attach to a message prior to sending to avoid wasting time attaching files that do not work

Feature Overview

- Permitted file attachment type explanation

Available 2025.07



Out of office responses for messages

Inform customers you are out of office

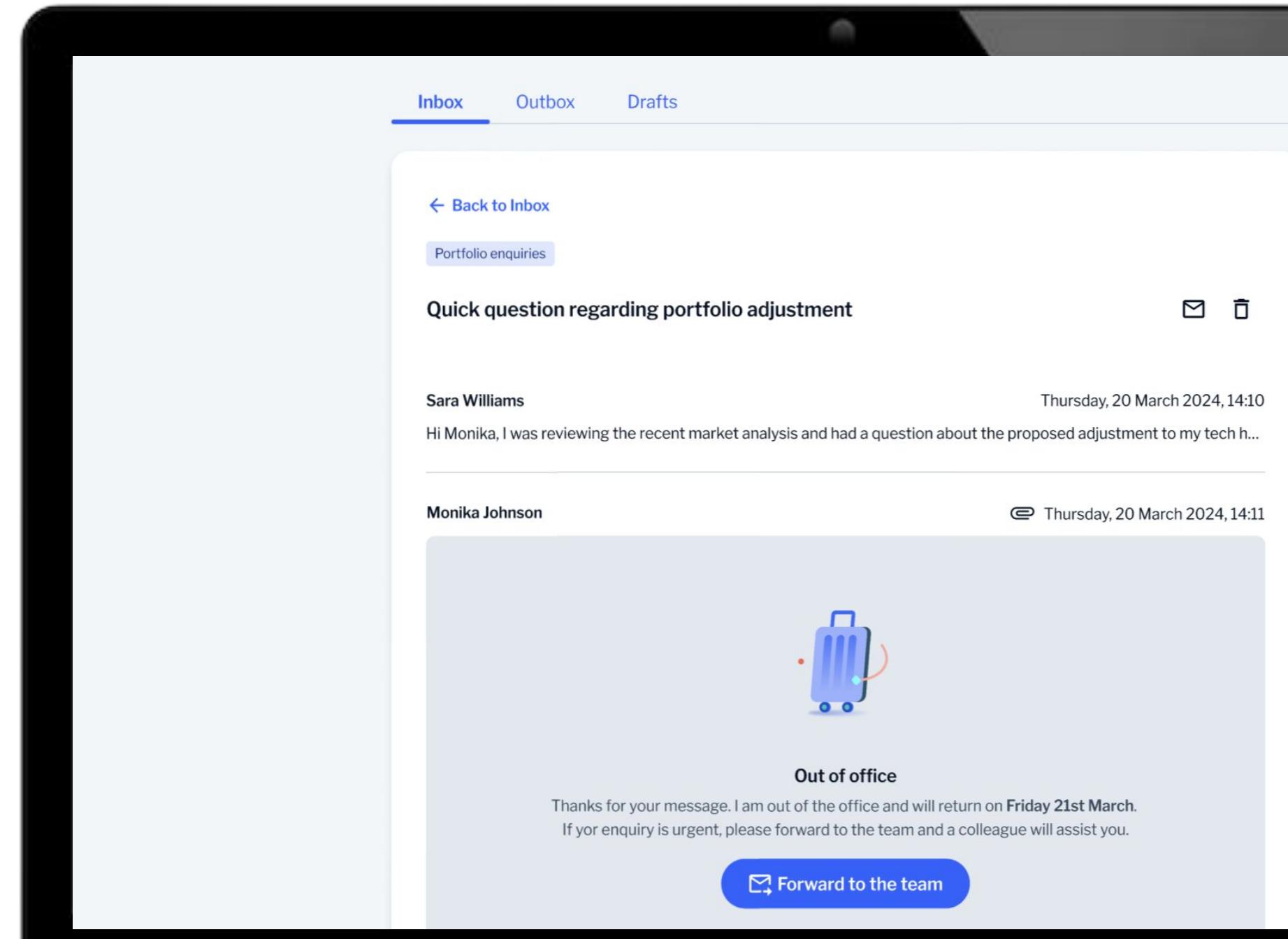
Value Overview

- Customers are automatically made aware if an employee is unavailable and know who else to contact if their query is urgent
- Employees can maintain healthy customer relationships by ensuring they keep customers informed when they are unavailable

Feature Overview

- Set out of office dates
- Automatic out of office reply

Available 2025.09



Product Digital Assist

Edition Premium

View Quick Assist menu alongside messages

Increases efficiency by allowing multi-tasking

Value Overview

- View user profile and product information at the same time as responding to a message to respond to queries faster
- Access and capture customer notes whilst viewing the message thread to always keep context insight

Feature Overview

- Customer Overview in messages
- Conversation summaries in messages
- Conversation history in messages
- Quick Assist actions and smart insights in messages
- Navigate to profile and continue conversation

Available 2025.09

The screenshot displays the Backbase Customer Support application. At the top, there's a navigation bar with 'Backbase' and tabs for 'Customer Support', 'Bank Admin', and 'Case Manager'. On the right, a user profile for 'Monika Johnson' is shown, including a small photo, initials 'MJ', and the text 'Last login: 12:00, Nov 21'.

The main area is titled 'Message center' and shows a list of messages. The first message is from 'Sara Williams' on Friday, December 9, 2022, at 4:24 PM, with the subject 'Overdraft arrangement'. The message content reads: 'Hi team, I recently made an application for a credit card and am unsure how to check...'. Below it, a response from 'Me' on the same day at 6:24 PM says: 'Hello Mrs Williams, I'll look into this for you today. I'll be back in touch when I've talk...'. The third message is from 'Sara Williams' on Saturday, December 10, 2022, at 10:01 AM, saying 'Thank you!'. To the right of the message list, there's a sidebar for 'Sara Williams' with sections for 'Overview', 'Profile', and 'Summary'. The 'Profile' section contains details like full name (Sara Williams), date of birth (Jan 31, 1989), legal entity name (Sara Williams), legal entity ID (722261-009248), username (sara), primary phone number (+1 604 555 5555), primary email address (sarawilliams@bbmail.com), and primary address (10 Ashcraft Court, San Diego CA 92111 USA).

Product Digital Assist

Edition Premium

Messages MI and reporting

Export messages data to help with decision-making.

Value Overview

- Identifying trends - Identify customer contact trends and problems early so that corrective action can be taken
- Forecasting - Monitor trends in customer contact and plan to cope with future demand
- Monitor and improve performance - Keep track of query numbers, response times and success rates to help teams improve their service and performance.

Feature Overview

- Messages export

Available 2025.10

The screenshot shows the Backbase Customer servicing reports interface. At the top, there's a navigation bar with 'Backbase', 'Customer Support', 'Bank Admin' (which is the active tab), and 'Case Manager'. On the far right, there's a user profile for 'Monika Johnson' with a last login timestamp. The main content area has a title 'Customer servicing reports' and a tab bar with 'Conversations' and 'Messages' (the latter is active). Below this is a section titled 'Export message data' with a date range selector set to '6/23/25 - 7/23/25'. To the right of the date range is a blue button labeled 'Export to CSV'. On the left side, there's a sidebar with several sections: 'Bank Admin Workspace' (User enrolment, Create user, Legal entities, Service agreements, Approval log, Audit, Topic management, Conversation category, Chat queue management, Appointment management), 'Reporting' (Customer servicing reports - this is highlighted with a purple background), 'Configuration' (Global limits, Customer access group), and 'Reporting' again (Customer servicing reports).

Messages status

Instantly understand which messages require attention ensuring speedy responses for customers

Value Overview

- Message statuses indicate which messages require an action from an employee vs which messages are waiting for the customer to respond ensuring customer queries do not go unanswered

Feature Overview

- Message statuses per message

Roadmap H2 2026

The screenshot shows the Backbase Customer Support application interface. At the top, there's a navigation bar with 'Backbase' and tabs for 'Customer Support', 'Bank Admin', and 'Case Manager'. On the right, a user profile for 'Monika Johnson' is shown, indicating she last logged in at 12:00 on Nov 21.

The main area is titled 'Messages' and displays a list of messages with columns for 'Subject, topic', 'Created', 'Last update', 'Assigned to', and 'Status'. There are four messages listed:

Subject, topic	Created	Last update	Assigned to	Status
New card delivery time Card services	10:41 AM	—	Dwayne Pipe	Reply due
Unsatisfactory outcome with my recent dispute Complaints	Yesterday	10:35 AM	Annette Curtains	Replied
Overdraft arrangement Overdrafts and limits	Mar 23	Mar 23	Monika Johnson	Resolved
Early repayment Loan enquiries	Dec 13, 2024	Dec 15, 2024	Tracey Lines	Resolved

On the left sidebar, under 'Customer overview', there are links for 'User Support', 'Profile', 'Login & security', 'Devices', 'Cases', 'Sessions', and 'Messages' (which is highlighted). Other sections include 'Product & Payment Support' (Products, Cards, Move money, Payment orders, Pockets) and 'Customer Activity'.

On the right side, there's a 'Quick assist' section with a sub-section titled 'What does Mrs Williams need help with?' and links for 'Manage user account access', 'Reset password', and 'Manage devices'.

At the bottom right, the 'Backbase' logo is visible along with the page number '176'.

Template message responses

Increases consistency and speed of responding to the most frequent requests

Value Overview

- Supervisors can create template responses to common customer enquiries for more efficient support
- Agents can find and use template responses when using messages and live chat to provide reduce resolution time

Feature Overview

- Canned responses - Create content
- Canned responses - Find and use

Roadmap Q1 2026

The screenshot shows the Backbase digital assistant interface. At the top, there's a navigation bar with 'Backbase' and 'Member support' (which is highlighted). Other options include 'Administration' and 'Case manager'. On the far right, there's a user profile for 'Monika Johnson' with a last login timestamp of '12:00, Nov 22'.

In the main area, there's a 'Message center' sidebar with tabs for 'Assigned messages' (selected), 'Escalations', 'Drafts', and 'All messages'. The 'Assigned messages' tab has a red notification badge with the number '3'. Below the sidebar, a message thread is displayed for 'Overdraft arrangement' with an exclamation mark. The message is from 'Sara Williams (sara)' and is titled 'Overdrafts and limits'. It lists participants: 'Assignee: Monika Johnson (You)', 'Watchers: 3 people', 'Reply due: Yesterday', and 'Status: Breached'. There are 'Reassign' and 'Resolve' buttons on the right.

The main message content area shows a message from 'Monika Johnson, replying to Sara Williams' with a placeholder text field and a list of canned responses:

- /greet: Hello, my name is Monika. Thank you for contacting Back...
- /wrap: Thank you once again for contacting Backbase. I wish yo...
- /whichacc: Please could you tell me which account you would like to...
- /survey: We want to ensure we maintain the highest levels of me...

At the bottom of the message area, there are 'Attach file', 'Send', and 'Discard' buttons.

To the right of the message area, there's a sidebar for 'Sara Williams' with her profile picture, an 'Open profile' button, and details: 'Preferred language is English', 'Full name: Sara Williams', 'Date of birth: Jan 31, 1989 (age 31)', 'Username: sara', and 'Primary phone number: +1 604 555 5555'.

At the very bottom right, the 'Backbase' logo is visible.

Messages AI Assistant

Improve speed, quality and accuracy of communications with customers

Value Overview

- Instantly summarise message threads to save time reading long conversations saving time and ensuring key data is not missed
- Assess customer sentiment to identify frustrated customers and treat them appropriately
- Quicken and improve accuracy of responses by feeding in message threads and bank context to suggest replies
- Maintain human in the loop with employee review of AI responses

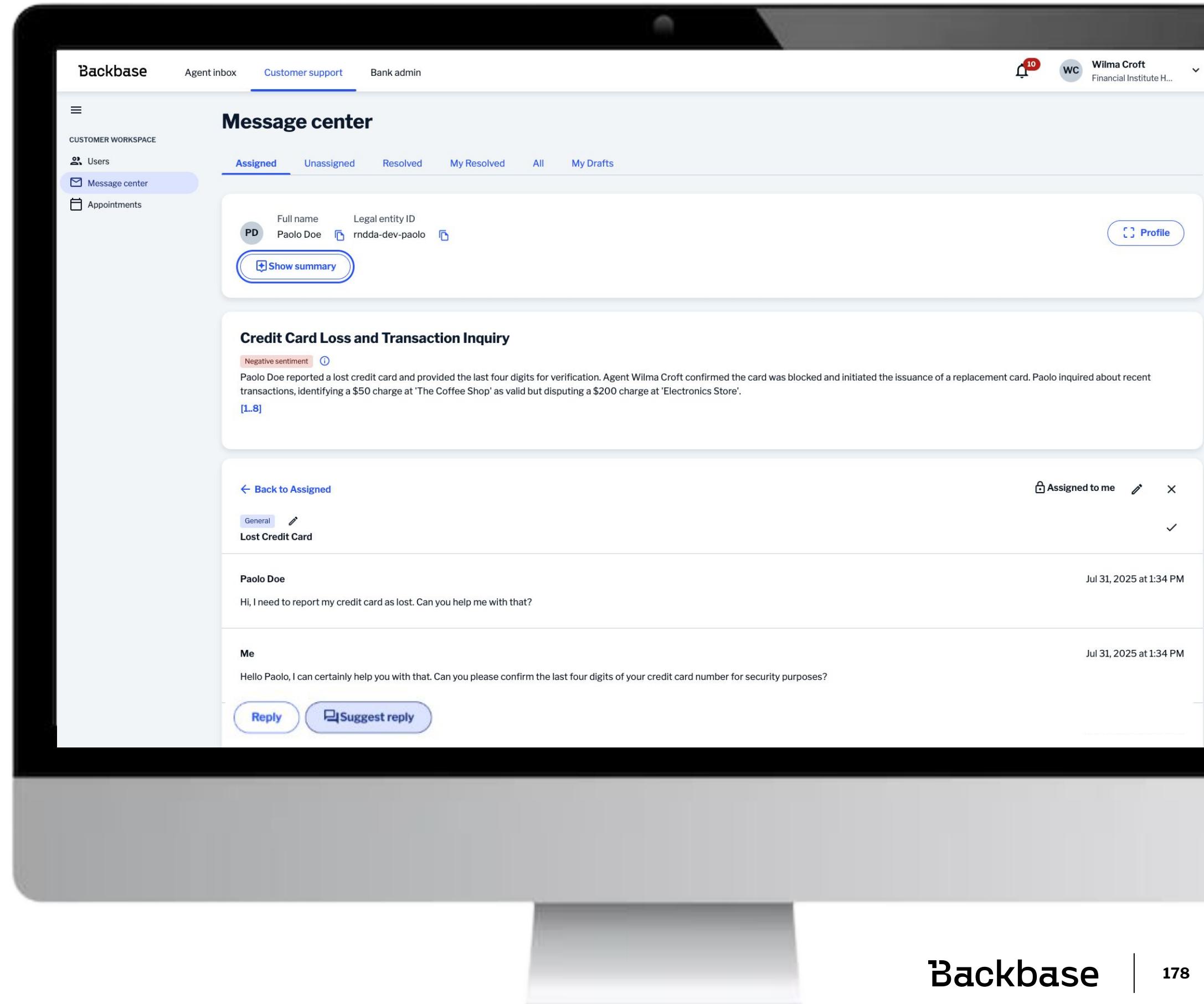
Feature Overview

- AI thread summarisation
- AI sentiment analysis
- AI reply suggestions

Product Digital Assist

Edition Premium

Roadmap H1 2026



Direct Messaging to support employee/client relationships

Enable clients and colleagues to talk directly

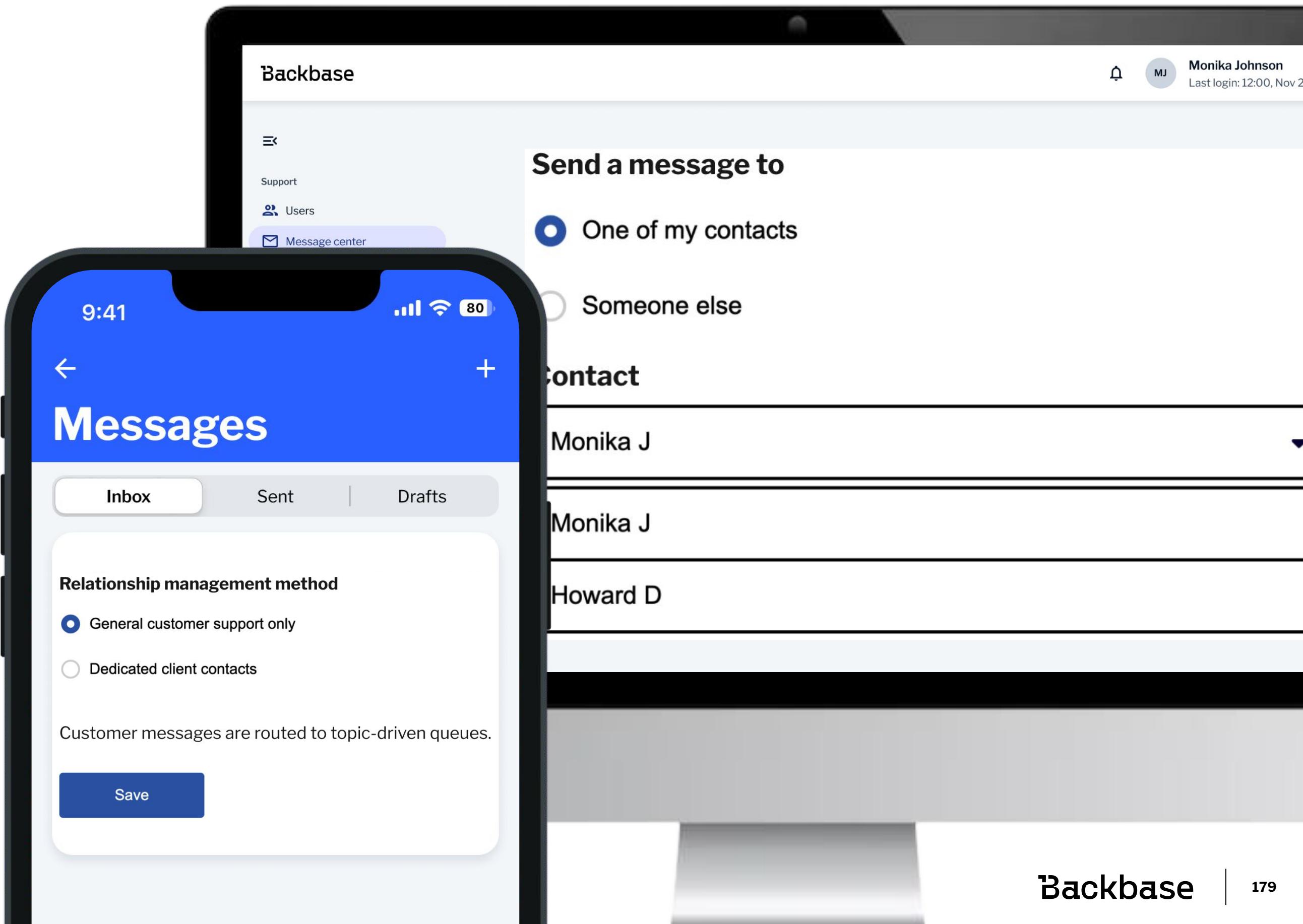
Value Overview

- Support direct communication with a customers trusted contacts by allowing customers to select the bank employee they want to send a message to

Feature Overview

- Customer chooses to send a message directly to a contact or to a support topic
- Customer chooses which colleague they want to send a message to

Roadmap Q2 2026



Product Digital Banking, Wealth, Digital Assist

Edition Premium

Follow / watch message conversations

Enable colleagues to watch a message

Value Overview

- Colleagues can stay informed on a customer conversation if they still have an interest,
- Avoid single point of failure by only having one colleague who can view messages.

Feature Overview

- Add / Remove message watchers
- View messages that you are watching
- View message watchers

Roadmap 2026

The screenshot shows the Backbase Customer Support interface. At the top, there's a navigation bar with 'Backbase' (highlighted), 'Customer Support' (selected), 'Bank Admin', and 'Case Manager'. On the right, a user profile for 'Monika Johnson' is shown with a last login timestamp of '12:00, Mar'. Below the navigation is a header 'Message centre' with a back arrow icon. Underneath, it says 'Customer Workspace' and 'Assigned'. There are tabs for 'Users', 'Message centre' (which is selected and highlighted in purple), and 'Appointments'. A message card for 'Sara Williams' is displayed, showing her full name, legal entity ID, and a list of 'Watchers' (Tim Jones and 1 more). A context menu is open over this message, with options: 'Stop watching', 'Watching this thread', a list of 'Watchers' (Monika Johnson, Tim Jones), and '+ Add watchers'. Below the message card, there's a 'Portfolio enquiries' section with a pen icon and a message from 'Sara Williams' dated 'Thursday, 20 March 2024, 14:1'. She asks about a portfolio adjustment. A response from 'Monika Johnson' follows, saying she's out of office and will return on Friday 21st March. At the bottom right of the message area, there are buttons for 'Assign to employee' and 'Assign to me'.

Priority overview dashboard for employees

Stay on top of your work with a single view of critical priorities

Value Overview

- Track priorities - quickly understand key priorities, tasks, actions and upcoming events
- Monitor and improve performance - keep track of key performance indicators and self manage performance improvement opportunities

Feature Overview

- Single view of priorities
- Key performance indicators
- Overview of urgent tasks and actions

Roadmap 2026+

The screenshot shows the Backbase Member support dashboard. At the top, there's a navigation bar with 'Backbase' and tabs for 'Member support', 'Administration', and 'Case manager'. A welcome message 'Welcome back, Monika' is displayed next to a profile picture of Monika Johnson, with a note that she last logged in at 12:00, Nov 2.

The main area is divided into several sections:

- Your urgent tasks**: A table for 'Messages' showing three items: Sara Williams (Overdraft arrangement, Breached), Sumit Bastia (Increased limits, Breached), and Tony Smith (I've gone into an unarranged overdraft - help!, Due).
- Conversation summaries**: A table showing one item: Steve Brown (Yesterday, Missing).
- Your performance**: Metrics for messaging over the past 7 days. It includes:
 - Initial response time (avg): 2h 43m ↑
 - Resolution time (avg): 23h 17m ↑
 - 1st time resolution rate: 68% ↑
 - Transfer rate: 12% ↓
- Quick search**: A search bar to find members by account number.
- Recent searches**: A list of recent search terms.

Enhanced customer search

Instantly find the right customer

Value Overview

- Maximise employee productivity - spend less time trawling through records to find the right customer

Feature Overview

- Search by national identifier
- Business IN for companies

Roadmap 2026

The screenshot shows the Backbase Customer Support interface. At the top, there are navigation links: Agent Inbox, Customer Support (which is highlighted in blue), Bank Admin, and Case Manager. On the far right, there's a user profile for Monika Johnson (MJ) with a last login timestamp of 12:00, Nov 2.

The main area is titled "Find a customer". It has two tabs: "Search" (which is selected) and "Advanced search". Below the tabs, there are three categories: "Customer Workspace", "Customers", and "Message center".

The search form is titled "Search by SSN or EIN". It contains a dropdown menu set to "SSN or EIN" and a text input field containing "123 45 6789". There are two buttons: "Find customer" and "Clear fields".

A message box displays the result: "1 customer found". It lists the customer details: "Bory Coffee Company", "987654321", "SME", and "Platinum". A tooltip for the "Core ID" field shows the following list of searchable fields:

- ✓ Core ID
- Email address
- Legal entity ID
- SSN or EIN
- Phone number
- Username

On the right side, there's a sidebar for "Party details" which includes the Core ID (234567890), Username (frankybory-coffee), SSN (.....8901), Phone number (+1 604 555 5555), Email address (franky@borycoffeeco.com), and Address (partially visible).

Product Digital Assist

Edition Essentials, Premium

Customer centric service experience

Customer support focused around a customer

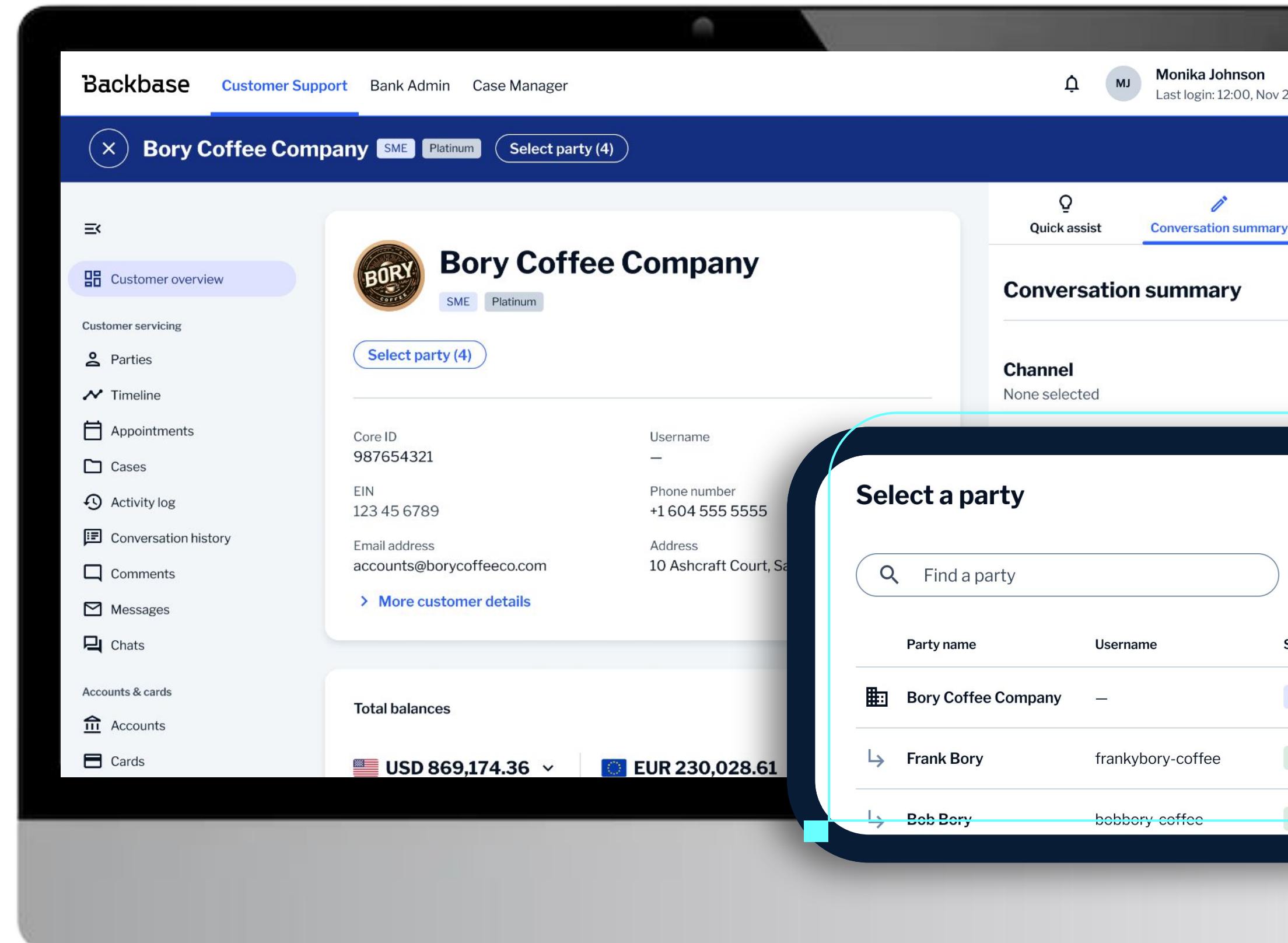
Value Overview

- Overview of all banking information relating to the customer (not just the user)
- Supporting online and offline users
- Support active customers and prospect customers
- Keep track and manage all related parties to a customer's account

Feature Overview

- Enhanced customer searching
- Customer overview with user selector to change the context you take into each journey
- Support for more customer types (offline, prospect)

Roadmap 2026



Product Digital Assist

Edition Premium

Backbase

183



Lifecycle Support Services

The Lifecycle Support Services domain relates to the functionalities, services, tools, and workflows that manage a customer's journey from acquisition through to offboarding.

Self serve card transaction dispute submission

Give customers the convenience of raising transaction disputes anytime, anywhere

Value Overview

- Enhance customer convenience - empower customers to initiate disputes at their own pace through familiar digital channels
- Reduce contact center volume - deflect dispute initiation calls, freeing up agents for more complex inquiries

Feature Overview

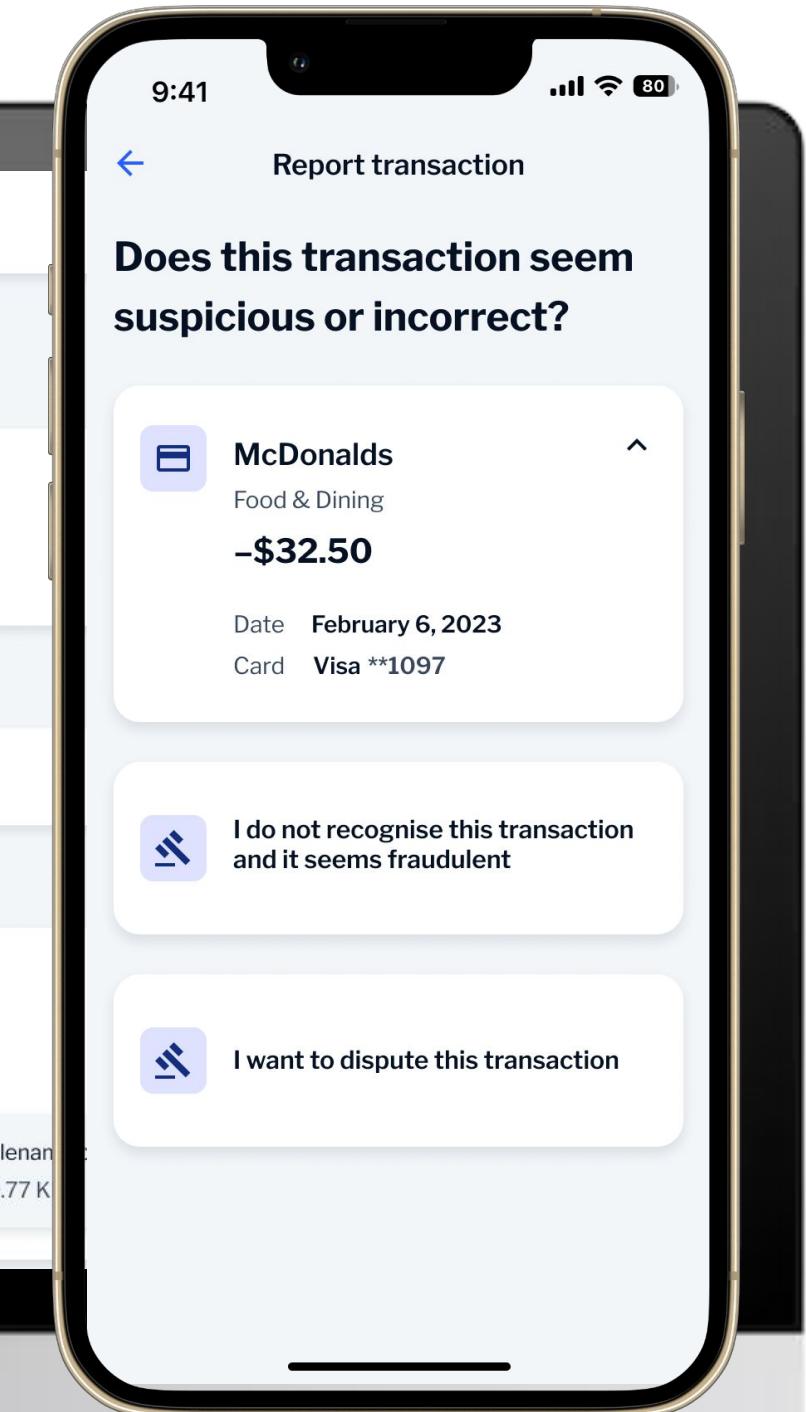
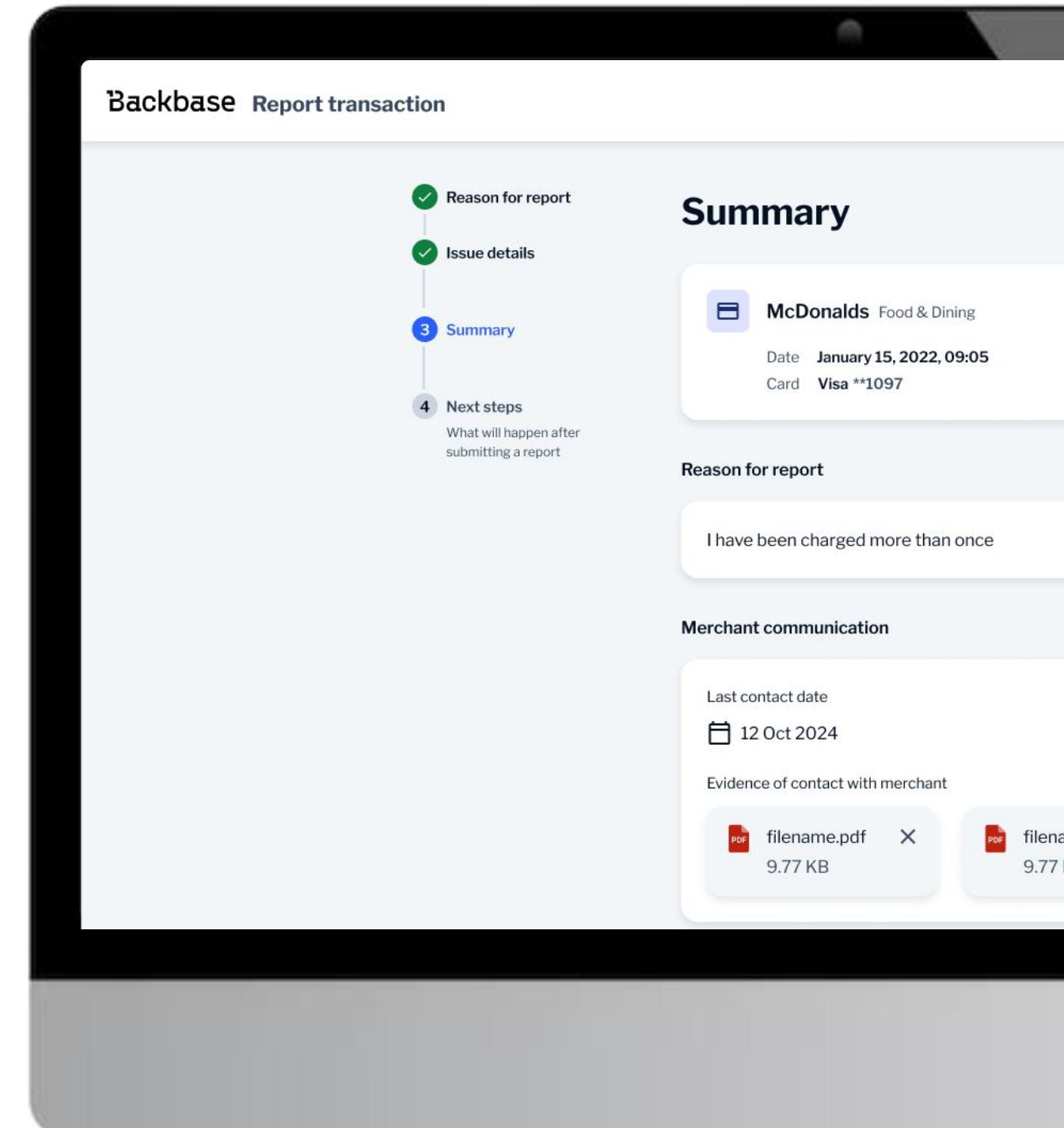
- Dispute submission within web and mobile banking apps
- Select disputed transactions from transaction history
- Dynamic forms based on reason codes for providing dispute details
- Upload supporting evidence

Product Retail Banking, Digital Assist, IPA

Edition Add-on

Roadmap Q4 2025

Web Q4 2025 Mob 2026+



Proactive progress update through messages

Sending out rich information to the customer for an omnichannel experience.

Value Overview

- Proactively nudging the customer regarding next steps & current dispute status improving SLAs.

Feature Overview

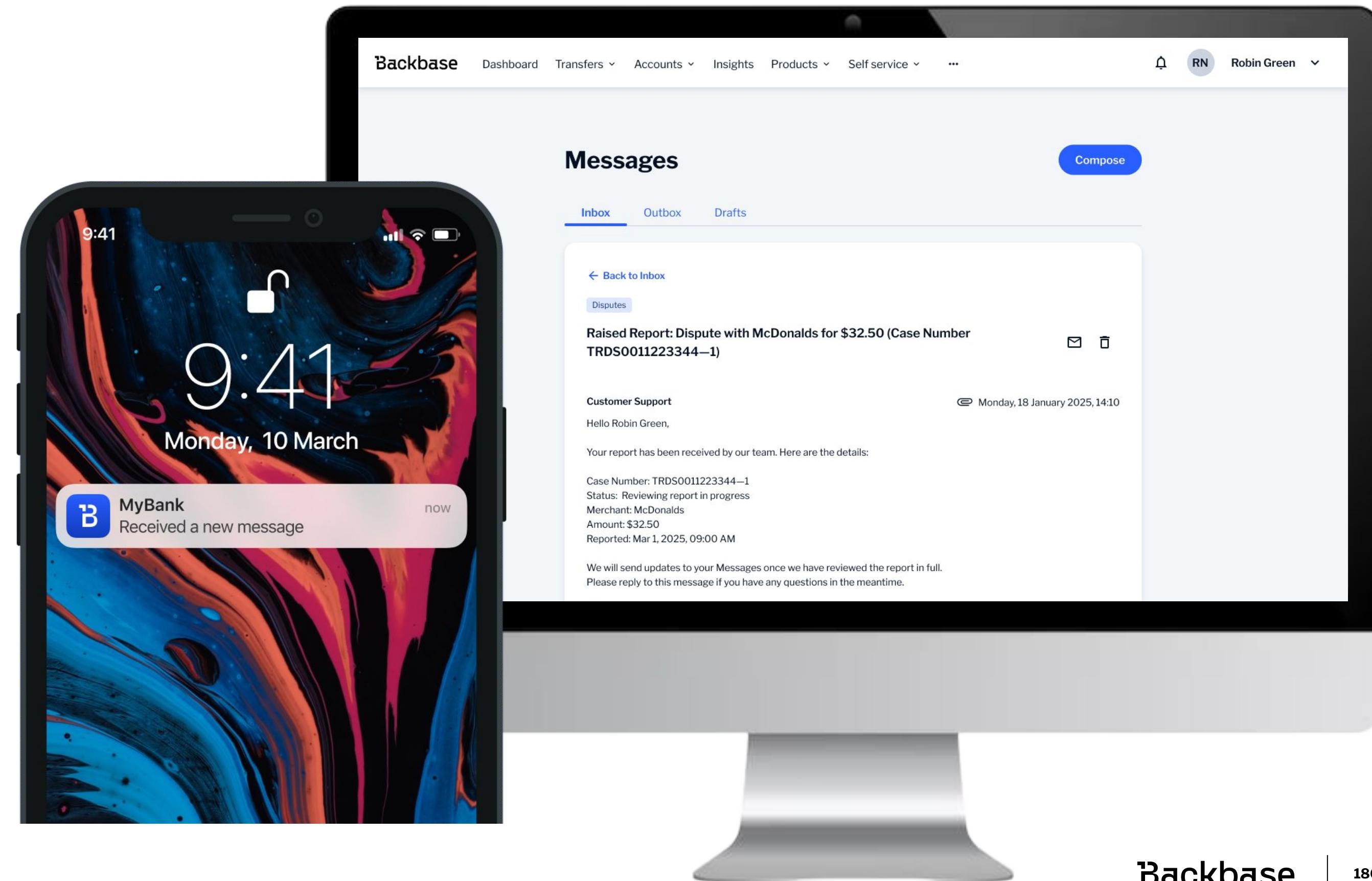
- Send real-time status updates through messages.
- Ability to automatically generate the content, if needed. (AI supported)

Product Digital Assist, IPA

Edition Add-on

Roadmap Q4 2025

Web Q4 2025 Mob 2026+



Early dispute resolution with Ethoca: Merchant Alerts

Resolving card transaction issues swiftly and minimize losses through early merchant collaboration

Value Overview

- Reduce support costs - intercept potential disputes before they escalate to operations teams as formal chargebacks
- Enhance customer experience - resolve issues quickly, leading to greater satisfaction

Feature Overview

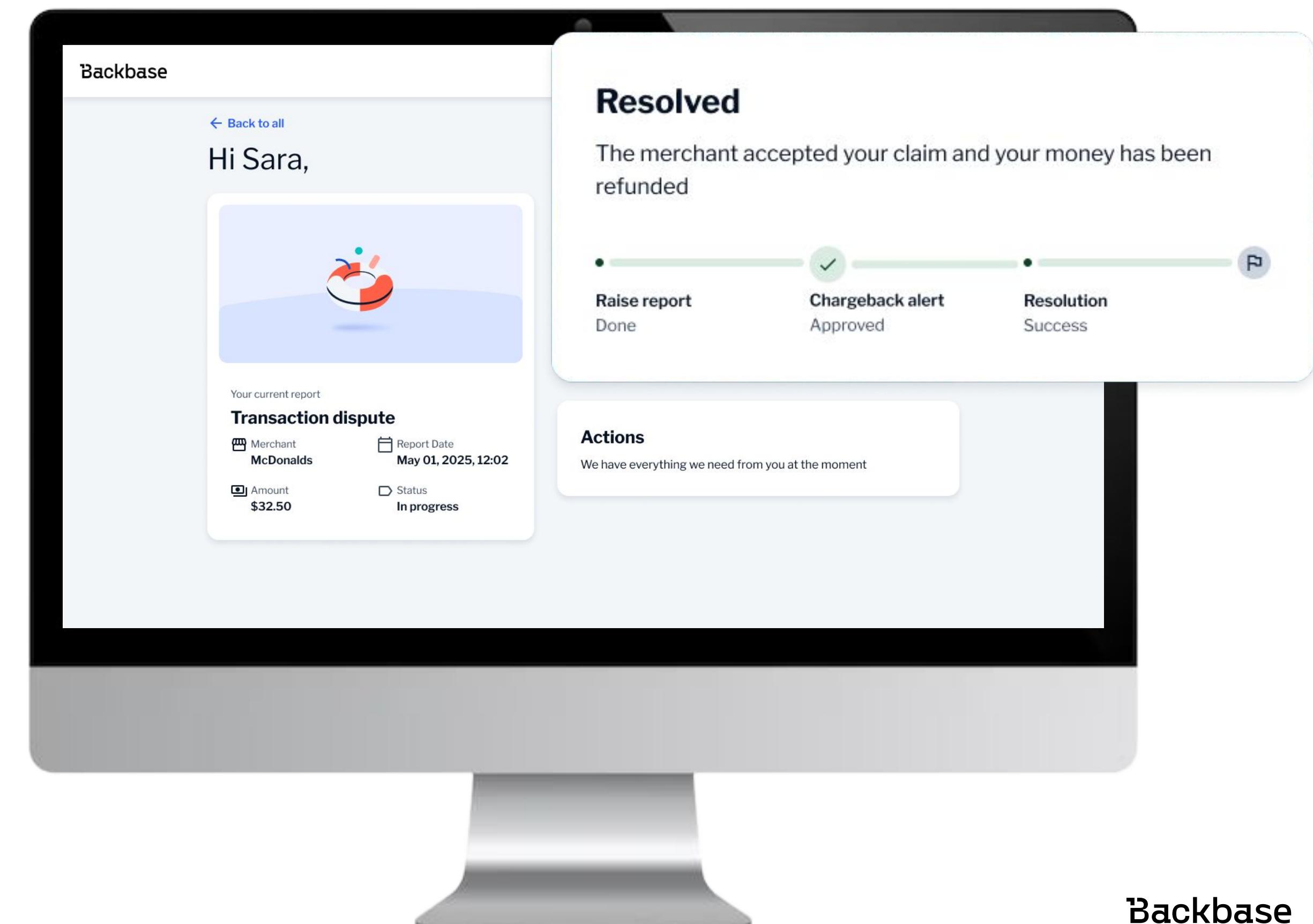
- Real-time alerts to merchants via the Ethoca network
- Connect merchants and customer to resolve the dispute
- View dispute status and outcome
- Integrated workflows for unresolved disputes

Product Digital Assist, IPA

Edition Add-on

Roadmap Q4 2025

Powered by Ethoca (a Mastercard company)  | ethoca



Self serve card transaction dispute progress tracking

Providing real-time updates to customers regarding their dispute status so as to avoid unnecessary contact.

Value Overview

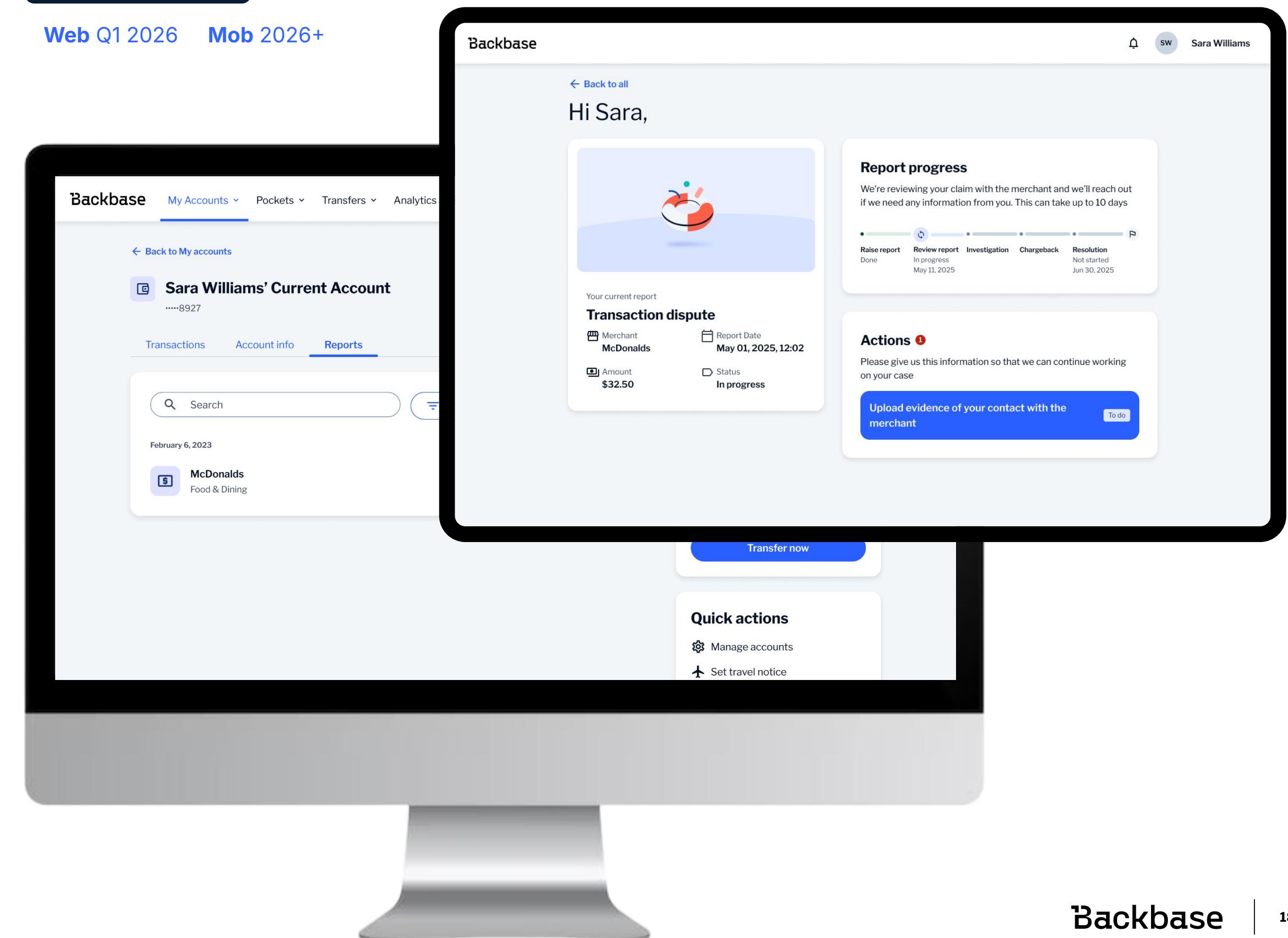
- Improve customer satisfaction - offer transparency and control over the dispute process, building trust
- Lower support inquiries - proactively provide updates, reducing the need for customers to call for status checks

Feature Overview

- View all submitted disputes within web and mobile banking
- Real-time status updates for each dispute
- View dispute and resolution details

Roadmap Q1 2026

Web Q1 2026 Mob 2026+



Product Retail Banking, Digital Assist, IPA

Edition Add-on

Chargeback resolution with low value write off

Supporting low value write off configuration for disputes.

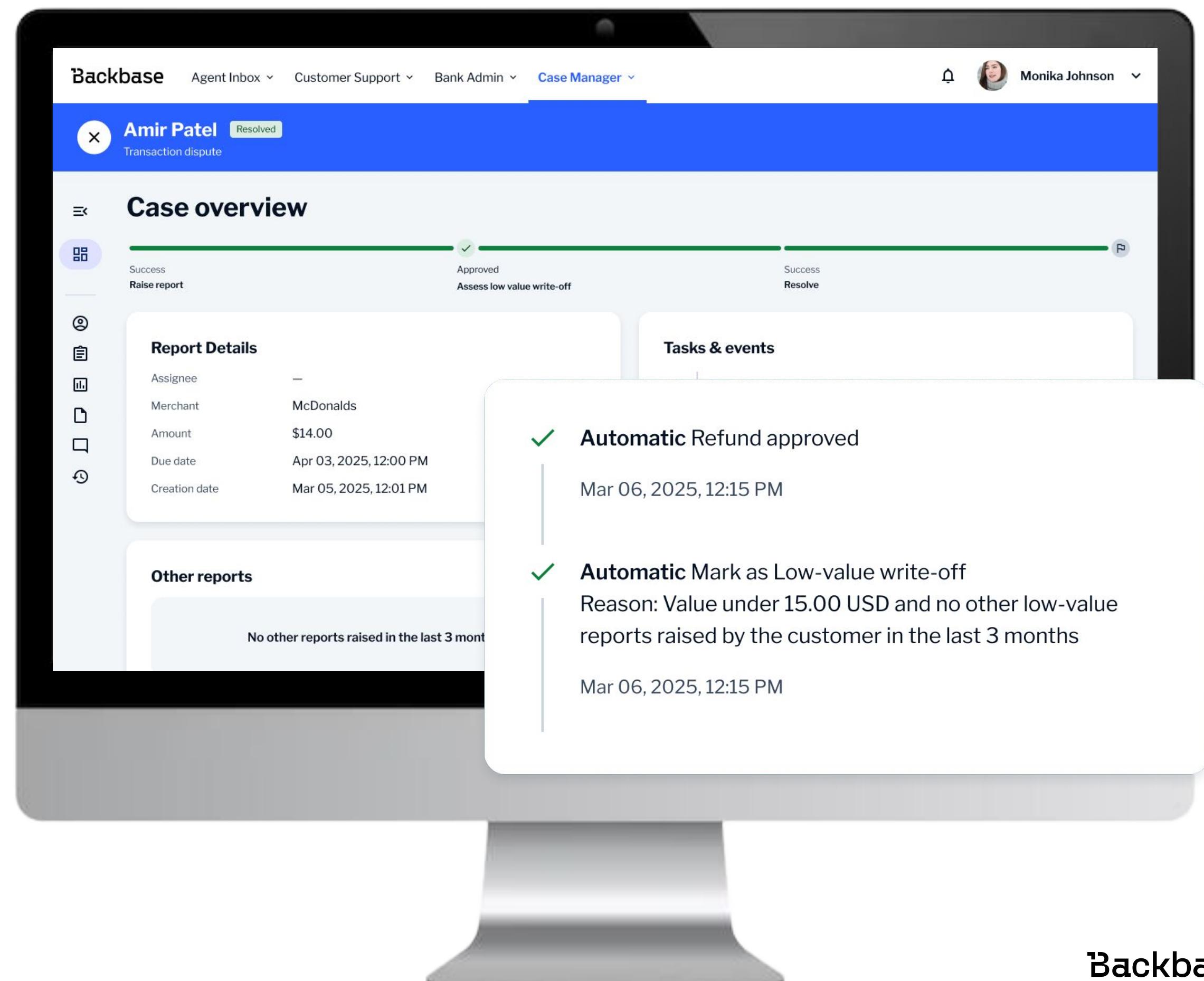
Value Overview

- Enhance operational efficiency - reduce the number of disputes being processed.
- Ensure regulatory compliance - eliminate human error to stay on the right side of regulation

Feature Overview

- Automated decisioning for low value write-off

Roadmap Q1 2026



Product Digital Assist, IPA

Edition Premium

Card transaction dispute case management

Give dispute managers the convenience of achieving end to end dispute resolution, using BB Business Process Orchestrator.

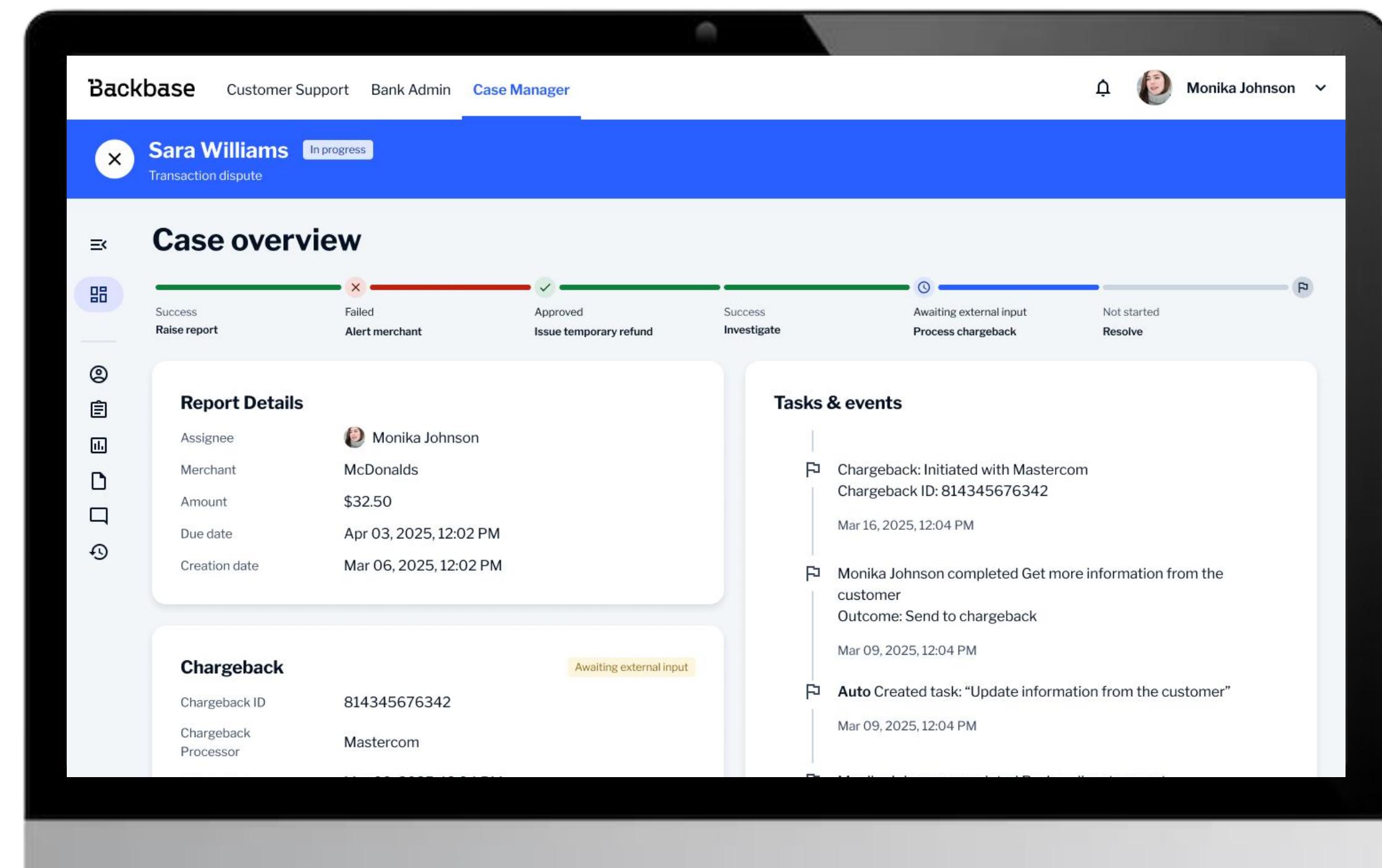
Value Overview

- Enhance operational efficiency - reduce the time spent on solving enquiries with the right information at hand
- Ensure regulatory compliance - eliminate human error to stay on the right side of regulation

Feature Overview

- Dispute case packaging
- Automated decisioning for provisional credit.
- Reg E / Z aligned workflows.

Roadmap Q4 2025



Product Digital Assist, IPA

Edition Premium

Chargeback resolution with Mastercom

Seamlessly achieving chargeback resolution through integration with Mastercom.

Value Overview

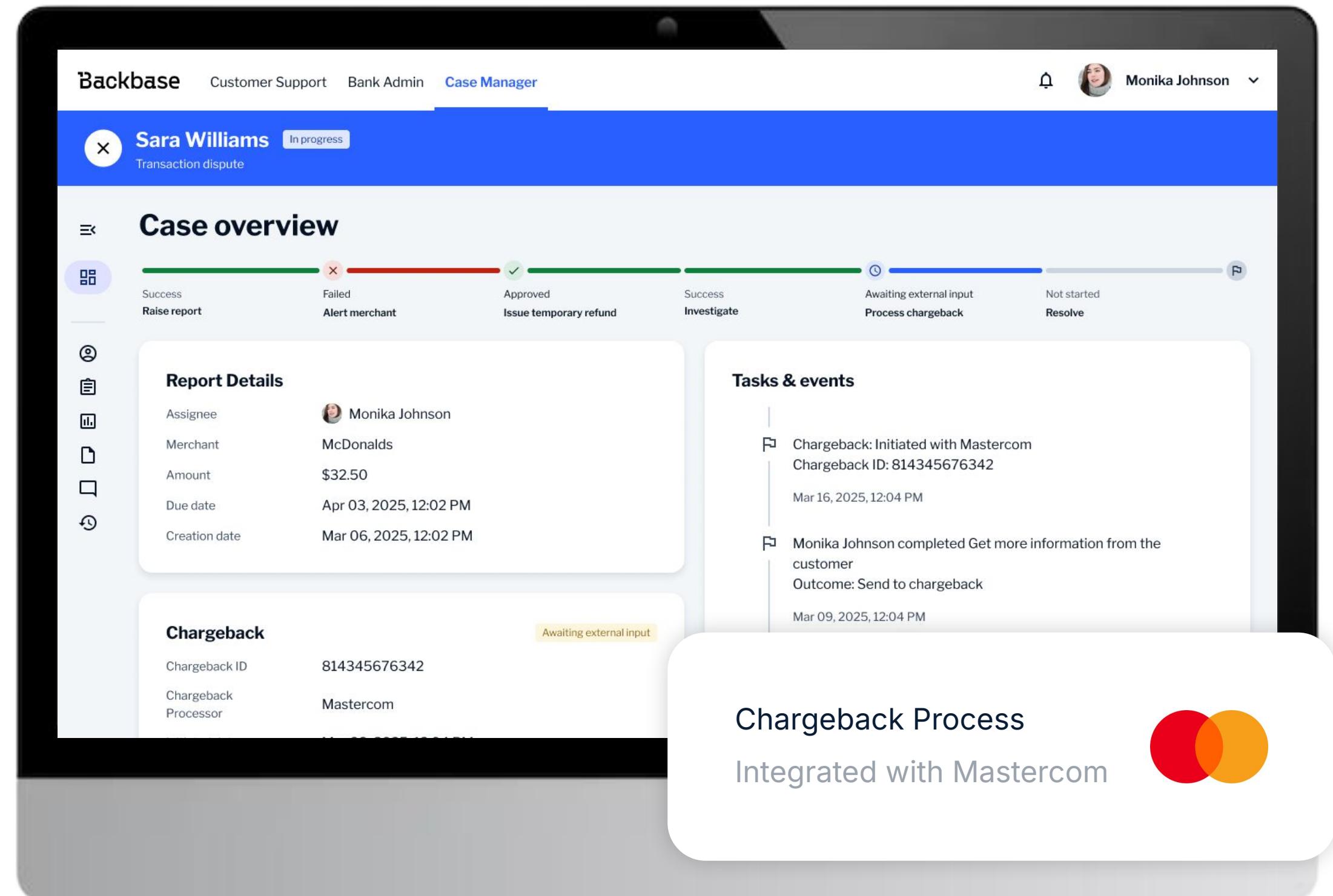
- Enhance operational efficiency - streamlined chargeback resolution using ooo integrating with Mastercom.
- Decreased implementation costs, integrating with one of the bigger card issuers.

Feature Overview

- Addressing majority of card transaction chargebacks for Mastercard.
- Chargeback management through Mastercom integration

Roadmap Q1 2026

Integrated with Mastercom 



The screenshot shows the Backbase Case Manager interface. At the top, it displays "Backbase" and "Case Manager". Below that, a header bar shows "Sara Williams" (In progress) and "Transaction dispute". The main area is titled "Case overview" and features a horizontal timeline with several steps: Success (Raise report), Failed (Alert merchant), Approved (Issue temporary refund), Success (Investigate), Awaiting external input (Process chargeback), and Not started (Resolve). To the left of the timeline is a sidebar with icons for Report Details, Chargeback, and Tasks & events. The "Report Details" section shows the assignee as Monika Johnson, merchant as McDonalds, amount as \$32.50, due date as Apr 03, 2025, 12:02 PM, and creation date as Mar 06, 2025, 12:02 PM. The "Chargeback" section shows the chargeback ID as 814345676342 and the processor as Mastercom. The "Tasks & events" section lists two items: "Chargeback: Initiated with Mastercom" (Mar 16, 2025, 12:04 PM) and "Monika Johnson completed Get more information from the customer" (Outcome: Send to chargeback, Mar 09, 2025, 12:04 PM). A callout box in the bottom right corner states "Chargeback Process Integrated with Mastercom".

Product Digital Assist

Edition Premium



Chargeback resolution with VROL

Seamlessly achieving chargeback resolution through integration with Mastercom.

Value Overview

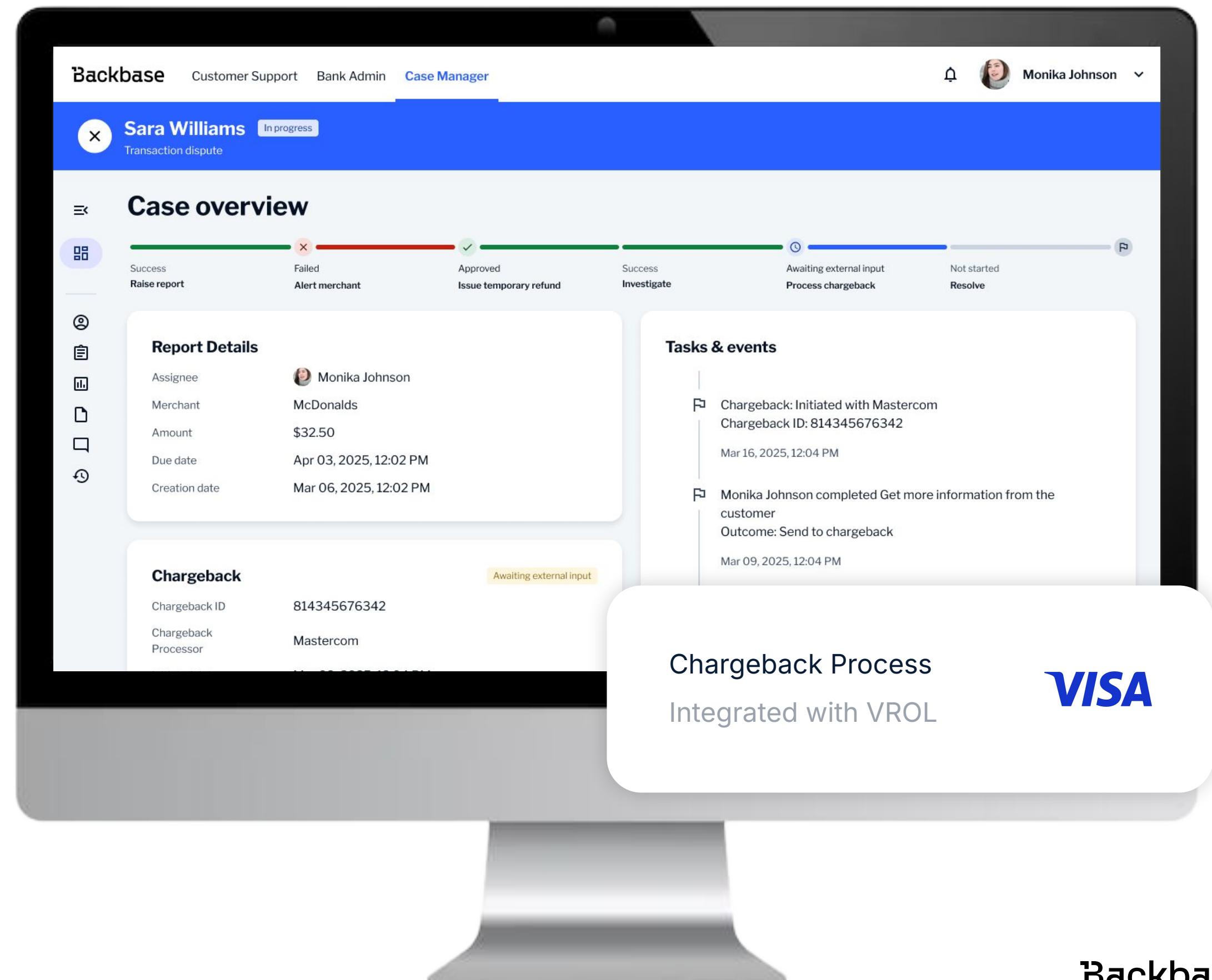
- Enhance operational efficiency - streamlined chargeback resolution using ooo integrating with VROI.
- Decreased implementation costs, integrating with one of the bigger card issuers.

Feature Overview

- Addressing majority of card transaction chargebacks for Visa.
- Chargeback management through VROL integration

Roadmap 2026

Integrated with VROL 



The screenshot shows the Backbase Case Manager interface. At the top, it displays "Backbase" and "Case Manager". Below that, a header bar shows "Sara Williams" (In progress) and "Transaction dispute". The main area is titled "Case overview" and features a horizontal timeline with various stages: Success (Raise report), Failed (Alert merchant), Approved (Issue temporary refund), Success (Investigate), Awaiting external input (Process chargeback), and Not started (Resolve).

Under "Report Details", it shows:

- Assignee: Monika Johnson
- Merchant: McDonalds
- Amount: \$32.50
- Due date: Apr 03, 2025, 12:02 PM
- Creation date: Mar 06, 2025, 12:02 PM

Under "Chargeback", it shows:

- Chargeback ID: 814345676342
- Chargeback Processor: Mastercom

The "Tasks & events" section lists:

- Chargeback: Initiated with Mastercom Chargeback ID: 814345676342 (Mar 16, 2025, 12:04 PM)
- Monika Johnson completed Get more information from the customer Outcome: Send to chargeback (Mar 09, 2025, 12:04 PM)

A callout bubble in the bottom right corner states: "Chargeback Process Integrated with VROL".

Product Digital Assist

Edition Premium



Backbase

Integration with any existing dispute related system

Seamlessly integrating with any existing dispute management system.

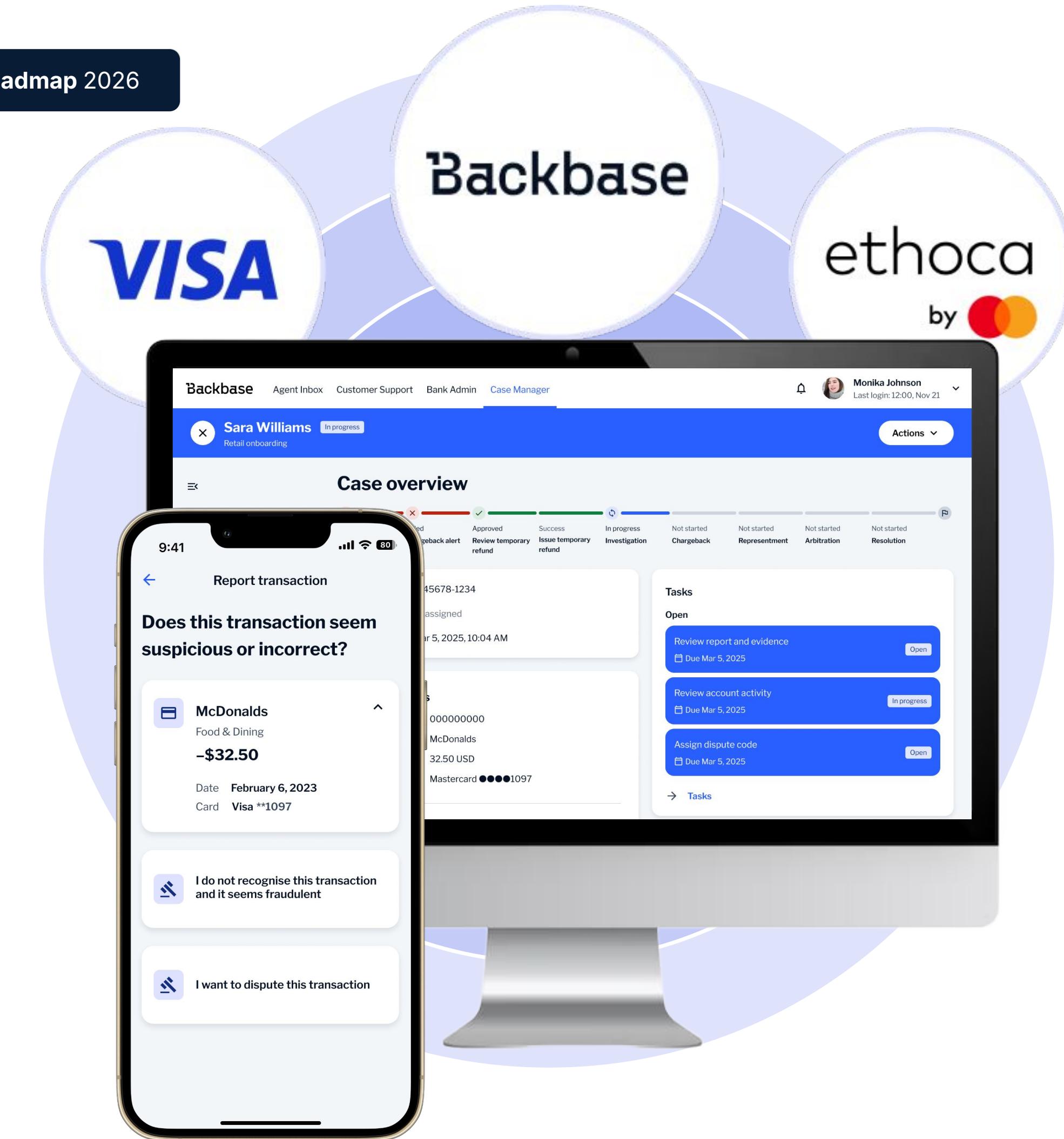
Value Overview

- Achieve smooth transition to BB dispute management system.

Feature Overview

- Flexibility of using any existing underlying system, together with BB platform, for enhancing dispute management.

Roadmap 2026



Product Digital Assist

Edition Premium

Card transaction dispute progress tracking for frontline employees

Providing real-time updates to front line employees regarding dispute status so as to improve customer support.

Value Overview

- Increase customer loyalty - support more personalised support, irrespective of the time and place, eg in-branch, call center, etc

Feature Overview

- Extend self serving approach to offer a more complete dispute product.

Roadmap Q4 2025

The screenshot shows the Backbase Customer Support platform. At the top, there's a header with the Backbase logo, 'Customer Support', 'Bank Admin', 'Case Manager', and a user profile for 'Monika Johnson' (Last login: 12:00, Nov 21). Below the header, a blue banner says 'You're helping Sara Williams'. On the left, a sidebar menu includes 'Customer overview', 'User Support' (selected), 'Profile', 'Login & security', 'Devices', 'Cases' (highlighted with a purple background), and 'Sessions'. Under 'Product & Payment Suite', there are links for 'Products', 'Cards', 'Move money', 'Payment orders', and 'Pockets'. The main content area is titled 'Cases' and shows a table of disputes:

Case reference	Case type	Last modified	Status
a575cb4-b818	Transaction dispute	19 May, 2025	In progress
g215tvg-b727	Transaction dispute	01 Jan, 2023	Success
s145cb4-h328	Personal Loan	30 Oct, 2022	Success

A modal window is open over the table, showing the details for the first two cases:

Case reference	Case type	Last modified	Status
a575cb4-b818	Transaction dispute	19 May, 2025	In progress
g215tvg-b727	Transaction dispute	01 Jan, 2023	Success

To the right of the table, there's a 'Quick assist' section with a sub-section 'What does Mrs Williams need help with?' and a link 'Manage user account access'.

Product Digital Assist, IPA

Edition N/A

Configure dispute management process based on FI's needs

Give FIs the ability of configuring their dispute process, type & assignee, based on any specific criteria, eg. SLAs, transaction value, Customer.

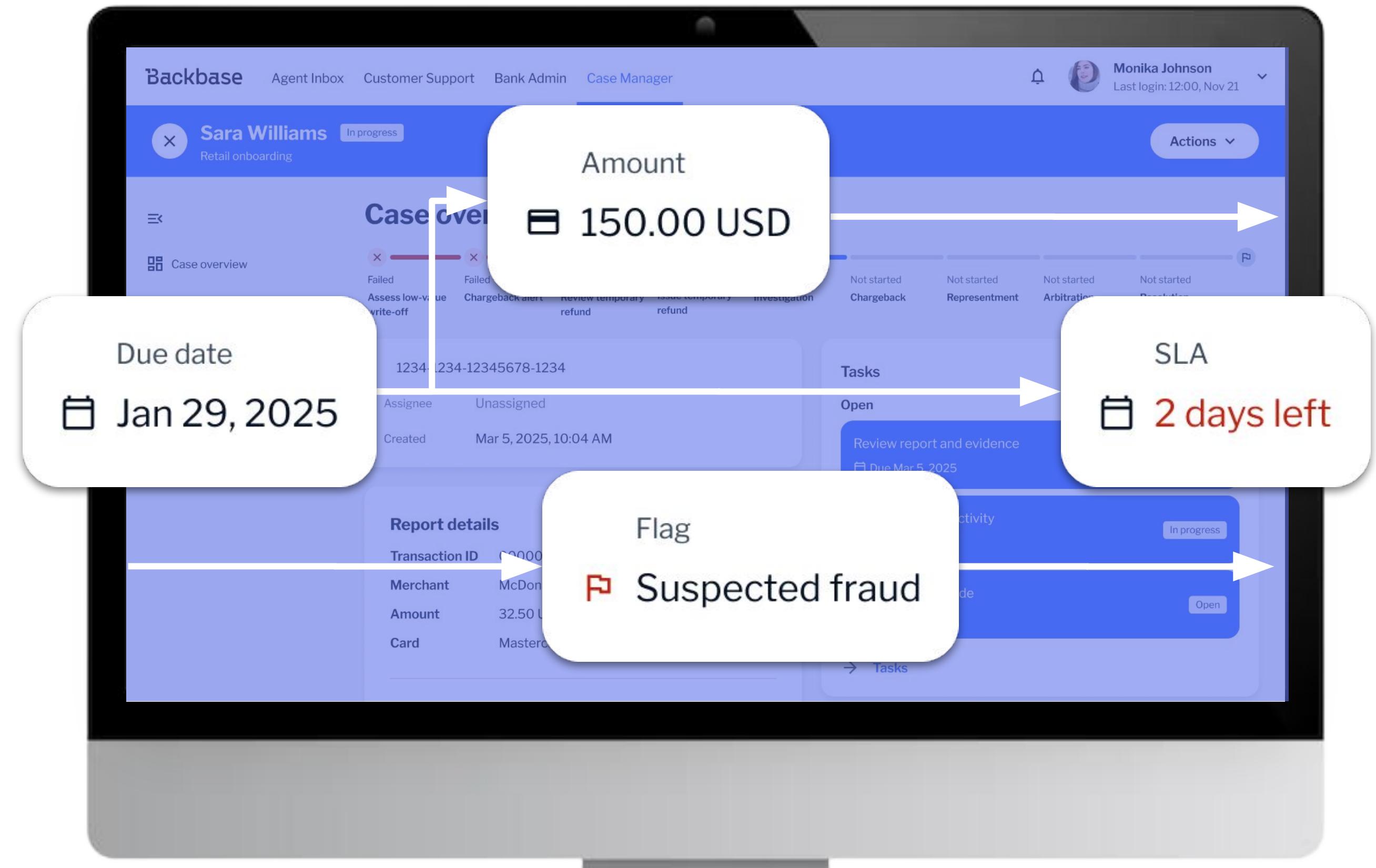
Value Overview

- Expedite customer support and downsize dispute management cost based on dispute specific data.

Feature Overview

- Configure dispute management process based on any specific criteria.

Roadmap 2026+



Product Digital Assist

Edition Premium

Alerting CM based on existing data

Give FIs the ability of alerting CM, based on merchant or previous user / customer behaviour.

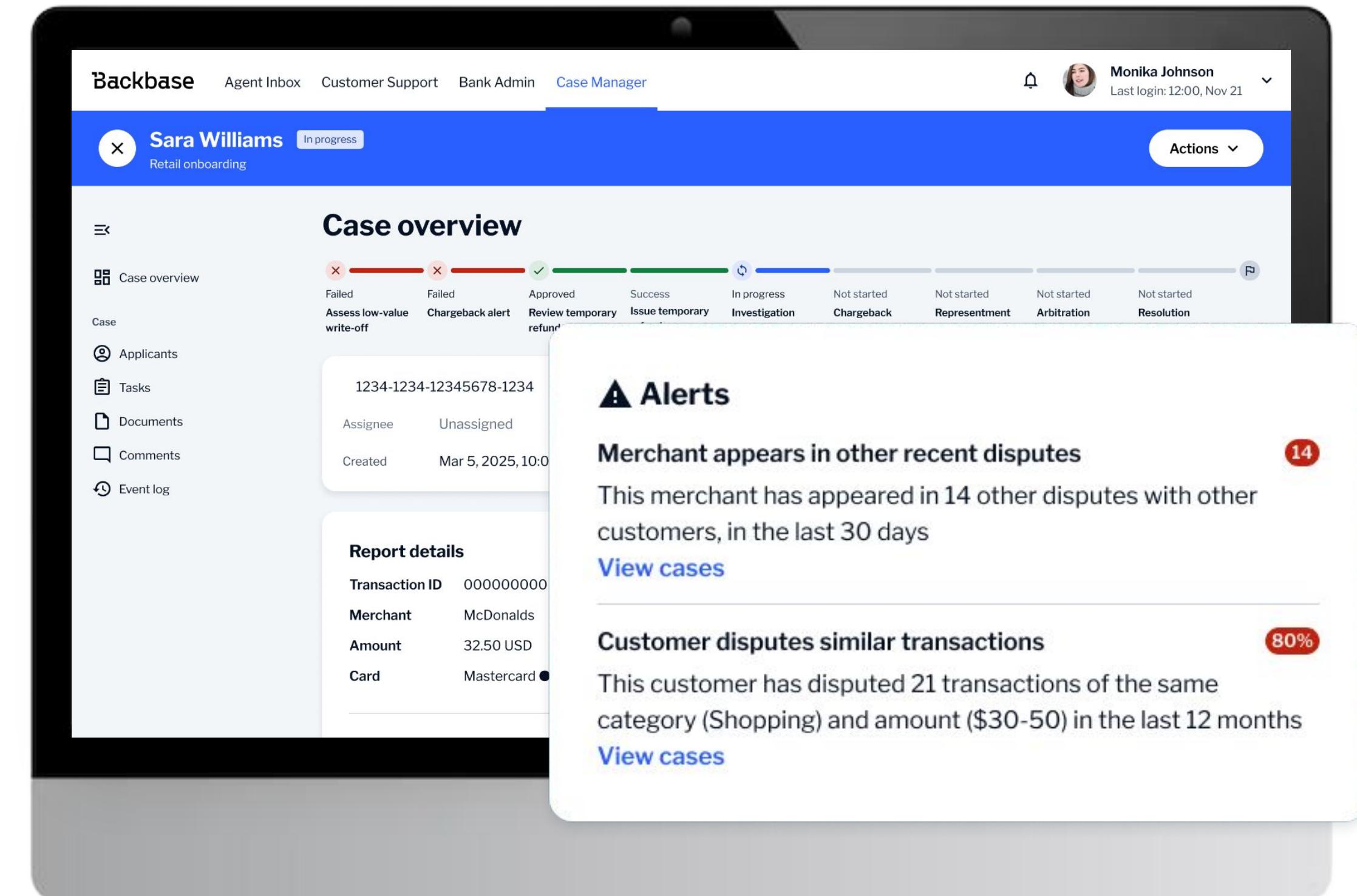
Value Overview

- Expedite customer support and downsize dispute management cost by highlighting any crucial info that could influence the resolution decision.

Feature Overview

- Alert case managers regarding repetitive disputes raised for the specific merchant or by the specific user / customer.

Roadmap 2026+



Product Digital Assist, IPA

Edition Premium

Assisted card transaction dispute submission by frontline employees

Give frontline employees the ability to raise transaction disputes on behalf of a customer, anytime.

Value Overview

- Increase customer loyalty - support more personalised support, irrespective of the time and place, eg in-branch, call center, etc
- Better data quality and insights into dispute trends - allow frontline staff to identify emerging patterns for improving the process

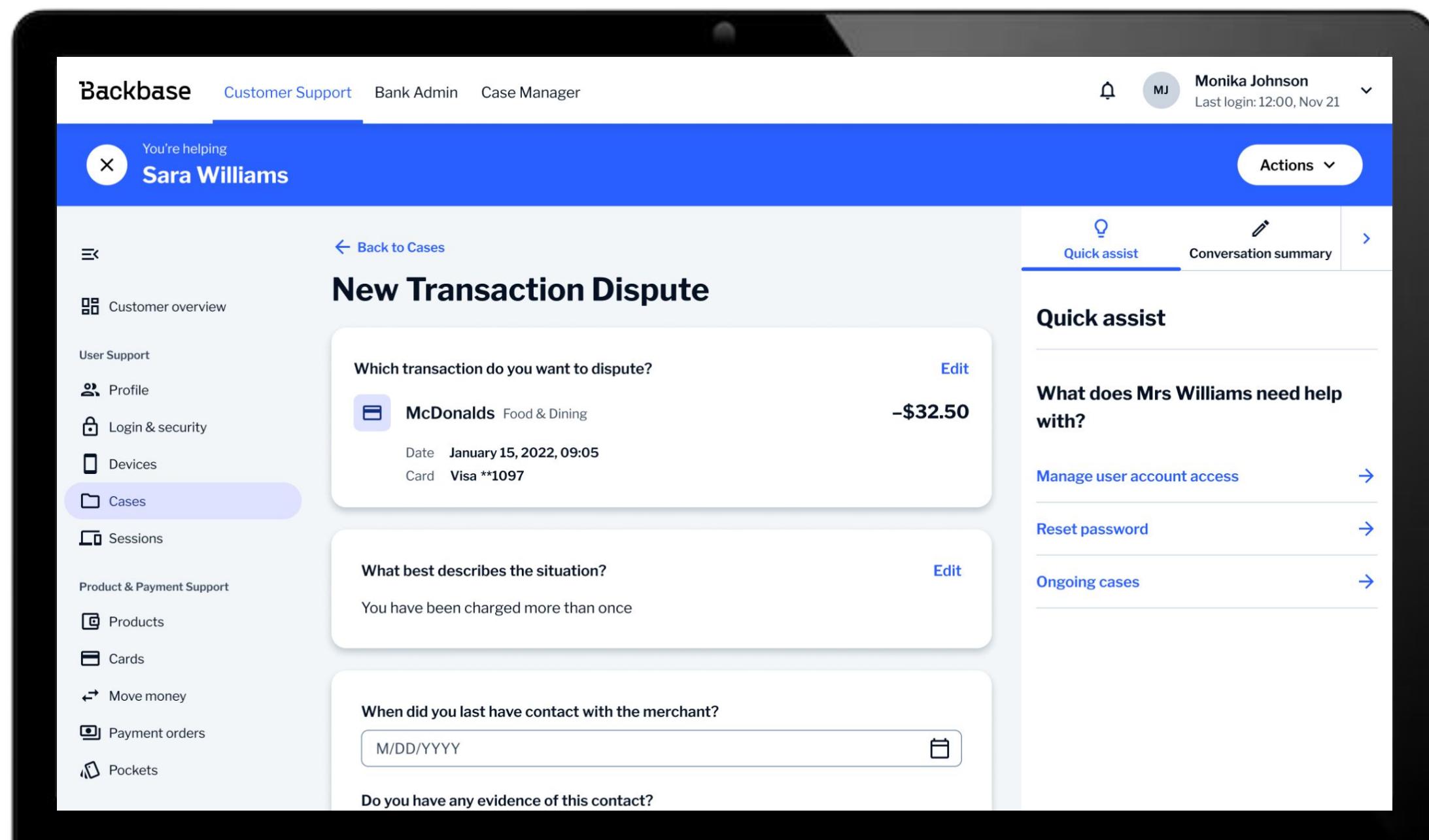
Feature Overview

- Enhancing self serving dispute submission to support frontline employees as dispute creators.
- Extend self serving approach to offer a more complete dispute product.

Product Digital Assist, IPA

Edition N/A

Roadmap 2026+





Relationship Management Services

The Relationship Management Services domain relates to the functionalities, services, tools, and workflows that facilitate and enhance the ongoing relationship between an organization, its relationship managers and its customers.

Out of office responses for messages

Inform customers you are out of office

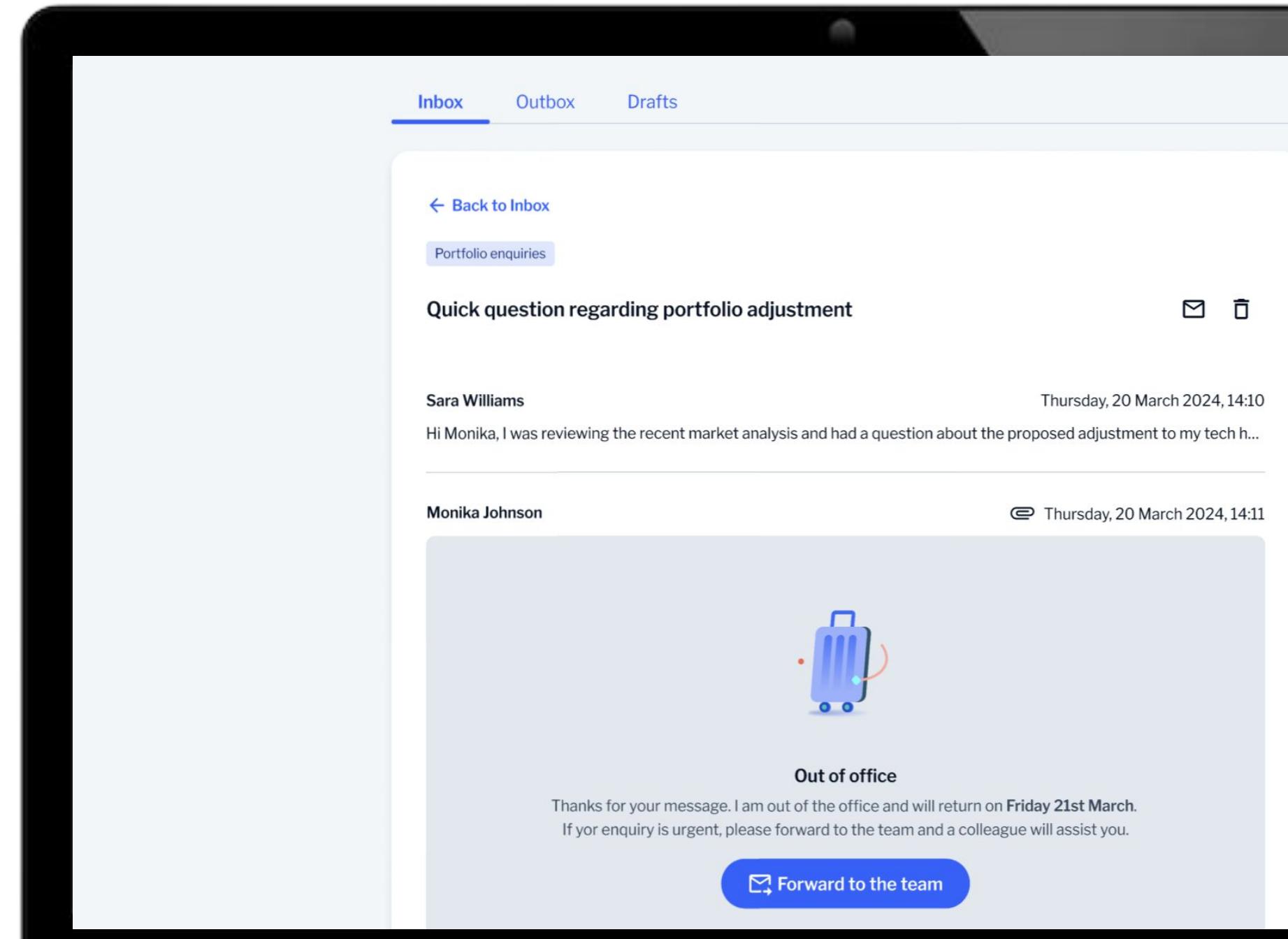
Value Overview

- Customers are automatically made aware if an employee is unavailable and know who else to contact if their query is urgent
- Employees can maintain healthy customer relationships by ensuring they keep customers informed when they are unavailable

Feature Overview

- Set out of office dates
- Automatic out of office reply

Available 2025.09



Product Digital Assist

Edition Premium

Holistic financial advice: financial health

Enrich an employee's understanding of a customer's financial health and opportunities to help them become even healthier

Value Overview

- Quickly understand a customer's financial health
- Instantly identify improvement opportunities and risks
- Tailor service based on a customer's unique financial health

Feature Overview

- View financial health
- View health status
- Compare actual vs expected health
- View health insights
- View warning indicators
- View recommended actions
- Guided resolutions / actions

Roadmap 2026

The screenshot shows the Backbase Customer Support interface. At the top, it displays "Backbase" and "Customer Support" along with user navigation links: "Bank Admin" and "Case Manager". On the right, there is a profile for "Monika Johnson" with a last login timestamp of "12:00, Nov 2". Below the header, the main content area is titled "Financial health". It features a large circular progress bar indicating "Overall financial health" at 73%, labeled as "Good". Key financial metrics shown include "Net worth: €272,132.07" with a "Review now" button, "Assets: €442,953.64", and "Debt: €170,821.57". To the left of the main dashboard, a sidebar lists various service categories: "Customer overview", "Holistic advice" (which is selected and highlighted in purple), "Life priorities", "User Support" (including "Profile", "Login & security", "Devices", "Cases", "Sessions"), "Product & Payment Support" (including "Products", "Cards", "Move money", "Payment orders"), and "Smart assist" (with a "Conversation summary" link). On the right side, there is a section titled "Advisory" containing two cards: "Financial buffer" (warning about a buffer exceeded) and "Future economy" (warning about pension pot health). A "Sort by score (high to low)" dropdown is also present. The bottom right corner of the interface features the Backbase logo.

Product Digital Assist

Edition Signature

Holistic financial advice: life priorities

Enrich an employee's understanding of a customer's life priorities and opportunities to help them achieve their goals sooner

Value Overview

- Quickly understand a customer's life priorities and motivations
- Instantly identify opportunities to help the customer and build a stronger relationship
- Tailor service based on a customer's unique priorities

Feature Overview

- View life priorities
- View life priority status
- Create and manage priorities
- View linked products
- View warning indicators
- View recommended actions
- Guided resolutions / actions

Product Digital Assist

Edition Signature

Roadmap 2026

The screenshot shows the Backbase Customer Support application interface. At the top, there is a header with the Backbase logo, 'Customer Support', 'Bank Admin', 'Case Manager', and a user profile for 'Monika Johnson' (Last login: 12:00, Nov 2). Below the header, a blue bar indicates 'You're helping Sara Williams'. The main content area is titled 'Life priorities'. On the left, a sidebar lists various menu items: Customer overview, Holistic advice (which is selected), Financial health, Life priorities (highlighted with a purple background), User Support, Profile, Login & security, Devices, Cases, Sessions, Product & Payment Support, Products, Cards, Move money, and Payment orders. In the center, there is a card for 'New kitchen' which is 'Off track'. It shows a progress bar from '€6,000 / €24,000' with '25% Completed' and a goal date of 'May 31, 2025'. It also mentions '1 linked product' and a 'Priority recommendation' to 'Home improvement loan'. Another card for 'Audi Q8 e-tron' is partially visible below it. To the right, there is a 'Smart assist' section with a 'Conversation summary' tab, a 'Advisory' section with 'Priority recommendations' for a 'Home improvement loan' (with options to 'Review now' or 'Not interested'), and a 'Reallocate funds for a higher yield' section with a 'See more recommendations' link.

Sales and engagement opportunities

Empower all frontline employees to confidently play a role in growing customer lifetime value

Value Overview

- Leverage human empathy to drive customer growth
- Boost employee confidence in positioning opportunities
- Tailor engagements based on a highly relevant opportunities

Feature Overview

- View relevant sales opportunities
- Opportunity discussion points
- Feedback on opportunity relevance
- Message customer with further information

Roadmap 2026

The screenshot displays the Backbase Digital Assist platform interface. At the top, a navigation bar includes 'Assist' and 'Summary' buttons, along with links to 'Back to Quick assist' and 'Sales opportunities'. The main area shows a customer profile for 'Sara Williams' with a photo, a lock user button, and a note that she is helping Sara Williams. It lists her preferred language as English, full name (Sara Williams), date of birth (Jan 31, 1989), username (sara), primary phone number (+1 604 555 5555), and primary email address (sara.williams@bbmail.com). Below this, a section titled 'More customer details' is partially visible. To the left, a sidebar lists various support categories: Customer overview, User Support (Profile, Login & security, Devices, Cases, Sessions), Product & Payment Support (Products, Cards, Move money, Payment orders, Pockets), Customer Activity (Timeline, Conversation history, Engagements, Appointments), and a 'Quick links' section.

Sales opportunities

Premium Credit card
Spend Confidently, Reward Yourself

Features

- **Premium Lifestyle Rewards**
Earn more on what matters most to you tailored reward categories
- **Global Protection & Acceptance**
Shop confidently anywhere with worldwide acceptance and comprehensive security
- **Flexible Payment Control**
Choose how and when to pay with customizable installment options
- **Simple Procedures**
Simple, quick, and convenient procedures

Products

Account name, number	Account type	Currency	Booked balance
Backbase Advance 8284927211	Checking	USD	(eye icon)
Joint account 8284927211	Checking	USD	(eye icon)
Visa Credit 9901	Credit card	USD	(eye icon)

Product Digital Assist
Edition Signature

Backbase | 202

Direct Messaging to support employee/client relationships

Enable clients and colleagues to talk directly

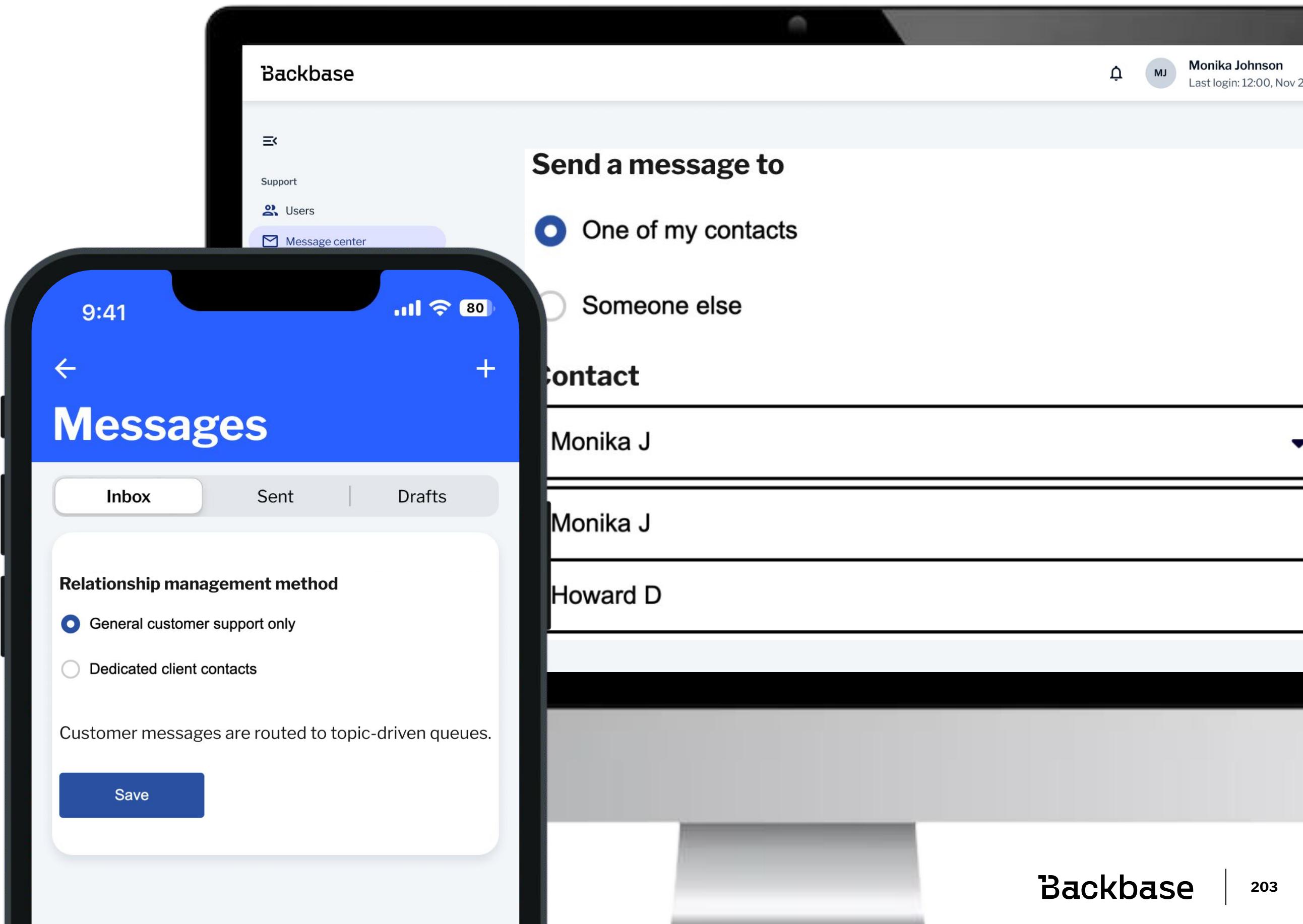
Value Overview

- Support direct communication with a customers trusted contacts by allowing customers to select the bank employee they want to send a message to

Feature Overview

- Customer chooses to send a message directly to a contact or to a support topic
- Customer chooses which colleague they want to send a message to

Roadmap Q2 2026



Product Digital Banking, Wealth, Digital Assist

Edition Premium



Customer Data Services

The Customer Data Services domain relates to the data service foundations that maintain and share customer information to all the vital parts of our platform.

Continuous Ingestion

CPS is continuously updated based on changes in FI core system.

Value Overview

Making the latest Customer info available to any BB capability through CPS.

Feature Overview

Enable continuous ingestion using the BB policies and best practices.

Roadmap Q4 2025

The screenshot shows a user interface for entering business details. The main form is titled "Your business details" and contains fields for the business's legal name ("The Bicycle Industries LLC"), doing business as ("The Green Bike Factory"), and employer identification number (EIN). Below these are dropdown menus for "Date established" (02/22/2022) and "State operating in" (AZ). On the left, a sidebar lists various steps: Select product, Verify contact details, Choose product, Business profile (with sub-options for Business structure, Find your business, Details, Address, Identity, and Representatives), Upload documents, Home address, Personal number, Identity verification, Review and confirm, and Application submission. At the bottom right are "Back" and "Continue" buttons.

Customer Profile Service



Facilitate lookup of an existing Customer for related Party

A flow can enable a Party to locate a related, existing Customer based on a combination of unique identifiers.

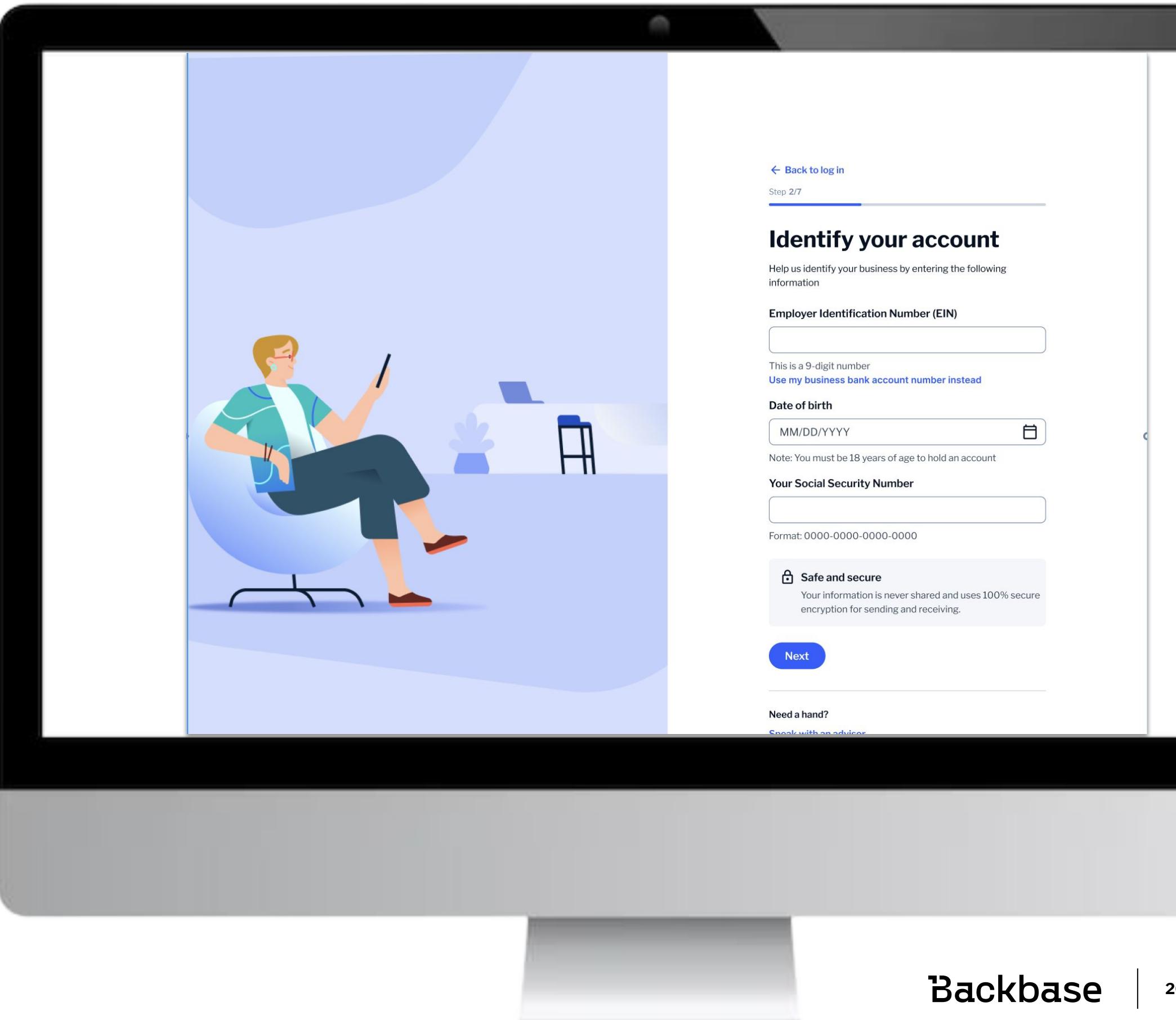
Value Overview

Empowering a Party, like authorised signatory, to retrieve a related, existing Customer so as to proceed to self-served actions, such as user enrollment.

Feature Overview

Lookup based on a combination of unique identifiers both for the Party and the related Customer.

Roadmap Q1 2026



Integrate with Grand Central

CPS database is integrated with external systems through Grand Central.

Value Overview

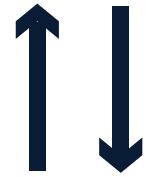
Validate integration with Grand Central to support retail and business Customers.

Feature Overview

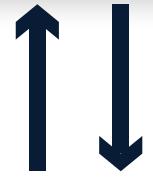
Enable integration of Retail and Business Customer info with external systems using Grand Central connectors.

Roadmap Q1 2026

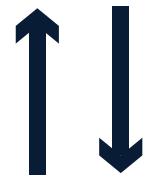
The screenshot shows a user interface for a business profile setup. On the left, a sidebar lists steps: Select product, Verify contact details, Choose product, Business profile (with sub-options: Business structure, Find your business, Details, Address, Identity, Representatives), Upload documents, Home address, Personal number, Identity verification, Review and confirm, and Application submission. The main area is titled 'Your business details' and contains fields for Business legal name ('The Bicycle Industries LLC'), Doing business as (DBA) if applicable ('The Green Bike Factory'), Employer identification number (EIN) ('*****'), Date established ('02/22/2022'), and State operating in ('AZ'). Buttons for 'Back' and 'Continue' are at the bottom right.



Customer Profile Service



Grand Central



Financial Institution Core

Product CPS, Grand Central

Edition Essentials

Backbase

Roadmaps



Digital Assist | Product Plan (< 6 months)

Q4 2025 & Q1 2026 Product Plan

ADD

EXPAND

ADD

Banking support services

Cards: travel notice
Employees can register customer travel plans to avoid payment disruption

Premium

Cards: transaction controls
Employees can view and set transaction controls to help customers manage spending

Premium

Customer support services

Canned responses: create content
Supervisors can create template responses to common customer enquiries for more efficient support

RFF-3564

Premium

Canned responses: find and use
Agents can find and use template responses when using messages and live chat to provide reduce resolution time

RFF-3564

Premium

Message status
Agents can immediately view the status of a message helping them prioritise

Premium

Messages MI & Reporting
Insight into response time and message topics

RFF-494

Premium

Q4 2025

Messages AI agent
A messages assistant who can help summarise, assess sentiment and suggest replies to help speed up responses and improve customer conversations

Premium

Cobrowse
Initiate and manage web and mobile in-app cobrowse sessions with customers

Powered by unblu

Add-on

Video & Audio call
Initiate and manage in-app video/audio call conversations with customers

Powered by unblu

Add-on

Live chat
View and manage live chat conversations with customers

Powered by unblu

Add-on

Chatbot support
Manage scripted chatbot conversations with customers

Powered by unblu

Add-on

Chatbot to agent transfers
Transfer live chatbot conversations to employees

Powered by unblu

Add-on

Q1 2026

Essentials edition

Premium edition

Premium add-on option

Under consideration

Digital Assist | Product Plan (< 6 months)

Q4 2025 & Q1 2026 Product Plan

ADD

Operations / lifecycle support services

Retail card transaction disputes: pre-dispute management (BETA release)

Bank customers can raise detailed transaction dispute claims directly from their online banking app for a simple self-serve dispute experience using IPA capability.

Includes:

- Structured dispute capture form
- Persistence of dispute details
- Dynamic content based on Mastercard dispute codes
- Evidence upload
- Dispute claim summary
- Automated claim submission to Ethoca: Merchant Alerts for 24 hour early resolution
- Dispute claims status update
- Progress notifications

Add-on

Retail card transaction disputes: dispute casework management (BETA release)

Dispute caseworkers can manage transaction dispute claims using purposefully configured processes and workflows from a centralised workspace to ensure low cost and high compliance operations using IPA capability.

Includes:

- Single case manager view of customer and case information
- Automatic case and task creation
- Timeline of case activity
- Dispute claims status tracking for caseworkers
- Accessing Dispute lists

Add-on

ADD

Retail card transaction disputes: pre-dispute management (BETA release)

Bank customers can raise detailed transaction dispute claims directly from their online banking app for a simple self-serve dispute experience using IPA capability.

Includes:

- Accessing Dispute lists

Add-on

Retail card transaction disputes: dispute casework management (BETA release)

Dispute caseworkers can manage transaction dispute claims using purposefully configured processes and workflows from a centralised workspace to ensure low cost and high compliance operations.

Includes:

- Low value write off automation rules
- Case routing automation rules
- Automated chargeback submission through Mastercom
- Progress and action notifications for caseworkers

Add-on

Q4 2025

Q1 2026

Essentials edition

Premium edition

Premium add-on option

Under consideration

Digital Assist | Product Plan (< 6 months)

Q4 2025 & Q1 2026 Product Plan

EXPAND

Relationship management services

ADD

EXPAND

Direct Messaging

Customers can start a messaging conversation directly with a dedicated employee who they have a relationship with

[RFF-2342](#)

Premium

Customer data services

Customer Profile
Service: continuous ingestion
Enhance CPS to support continuous ingestion different core system needs

Essentials

Enable Business customer enrolment
Lookup existing Business customers by related parties

Essentials

Customer Profile
Service integration with Grand Central
Link to core systems via Grand Central connectors

Essentials

Q4 2025

Q1 2026

Essentials edition

Premium edition

Premium add-on option

Under consideration

Digital Assist | Roadmap

Q2 2026+ Product Roadmap

ADD

Banking support services

Batch Payments View and manage batch payment requests <small>Premium</small>	Forex View, manage and execute Forex transactions <small>Premium</small>	Direct Debits View and manage Direct Debit uploads and requests <small>Premium</small>	Positive Pay View and manage Positive Pay requests <small>Premium</small>
Bill Pay View and manage Bill Pay requests <small>Premium</small>	Remote deposits View and manage remote deposit capture requests <small>Premium</small>	Stop checks View and manage stop checks requests <small>Premium</small>	Financial wellness View personal financial management data <small>Premium</small>

ADD

Payment types View and manage all payment types <small>Premium</small>	Loans View enhanced loan account information <small>Premium</small>
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Customer support services

Employee dashboard View and manage high priority tasks and conversations <small>Premium</small>	Messages AI agent A messages assistant who can help summarise, assess sentiment and suggest replies to help speed up responses and improve customer conversations <small>Premium</small>	Employee copilot: automated wrap up notes for Messages Auto generate internal wrap up for message conversations <small>Premium</small>	Knowledge base / help center Store documents and information, and retrieve content for employees <small>Premium</small>	Employee copilot: automated knowledge search Find and summarise knowledge information for employees <small>Premium</small>
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Enhanced customer search Search using a broader range of customer information and unique customer identifiers <small>Premium</small>	Enhanced customer 360 view enhanced profile, product holding and activity data <small>Premium</small>	Messages: follow / watch conversations Add employees as watchers to specific message threads <small>Premium</small>	Messages: automated responses View management information and performance reports <small>Premium</small>
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Q2 2026+

Essentials edition

Premium edition

Premium add-on option

Under consideration

Digital Assist | Roadmap

Q2 2026+ Product Roadmap

ADD

Operations / lifecycle support services

Retail card transaction disputes: dispute casework management

Dispute caseworkers can manage transaction dispute claims using purposefully configured processes and workflows from a centralised workspace to ensure low cost and high compliance operations.

Includes:

- Automated chargeback submission through Verifi
- Low Value Write off using AI Agents
- Service level agreement flags
- US: Reg E and Reg Z aligned workflows
- Provisional credit automation rules
- Case and task (re)assignment

Add-on

Automatic dispute rejection based on transaction metadata

Manage disputes on transactions metadata

Add-on

Automatic alerts based on disputes metadata

Raise alerts based on the merchant or user / customer of the dispute

Add-on

Retail card transaction disputes: Visa reason codes

Bank customers can create claims for Visa card transactions disputes

Add-on

Retail card transaction disputes: casework system integration

Integrate predispute journeys with third party dispute management / case management systems

Add-on

ADD

Business card transaction disputes

Submit and manage card transaction disputes for Business customers

Add-on

Retail card transaction disputes: unauthorized / fraud claim casework

Manage cases for unauthorized / fraud transactions

Add-on

EXPAND

Disputes: performance monitoring

Monitor and analyse casework performance across teams and individual employees

Add-on

Retail card transaction disputes: pre-dispute support for frontline employees

Submit transaction dispute claims on behalf of a customer

Add-on

Retail card transaction disputes: dispute progress tracking for frontline employees

Monitor dispute case progress directly from the customer profile

Add-on

Create new cases from the customer profile

View available case types and start a new case from the customer profile in the Customer Support workspace

Add-on

Q2 2026+

Essentials edition

Premium edition

Premium add-on option

Under consideration

Digital Assist | Roadmap

Q2 2026+ Product Roadmap

ADD

Relationship management services

Customer Lifetime Orchestrator engagements visible in Digital Assist View engagements sent to customers through the Customer Lifetime Orchestrator
Add-on

Customer activity summary View summarised insights into recent customer activity
Premium

Customer activity indicators View indicators, prompts and suggested actions relating to trends in recent customer activity
Premium

EXPAND

Messages: Broadcast message to multiple recipients RMs can send a single messages to multiple customers with one action to improve efficiency
Premium

Messages: out of office response Send an automatic out of office response when employees are unavailable
Premium

Customer data services

Enable enhanced Retail and Business customer search in Digital Assist Store a broader range of reliable and up to date customer profile information and unique customer identifiers
Essentials

Support Wealth customers within CPS Expand Party definition to support Wealth sector
Essentials

Update customer data: offboarding Update customer data to reflect offboard status
Essentials

Update customer data: delete Remove customer data from Customer Profile Service
Essentials

Q2 2026+

Essentials edition

Premium edition

Premium add-on option

Under consideration



08

Digital Engage

Essential, Premium & Signature Editions

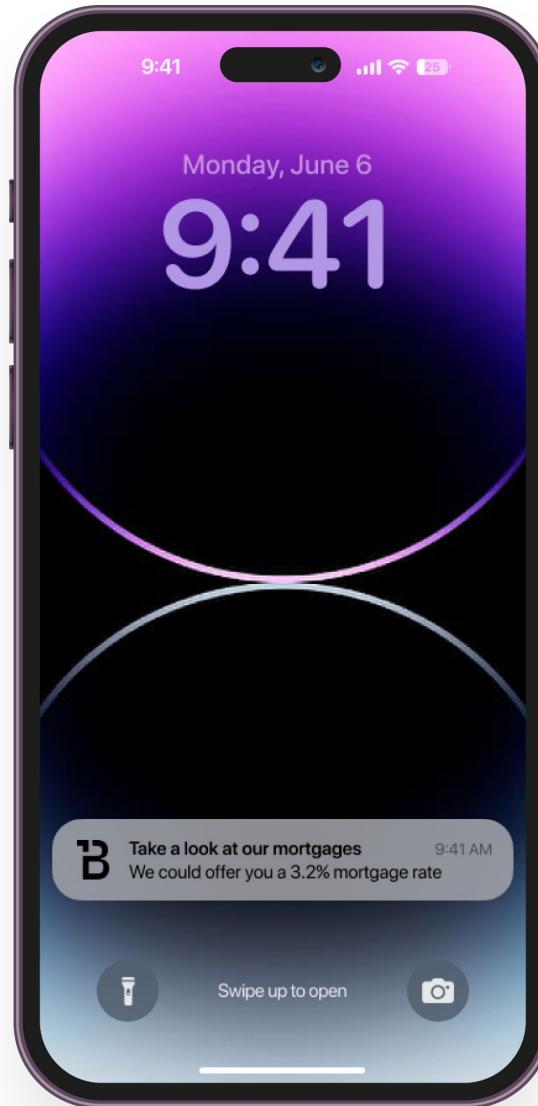


Marketing omni- channel campaigns

Essential & Premium Editions

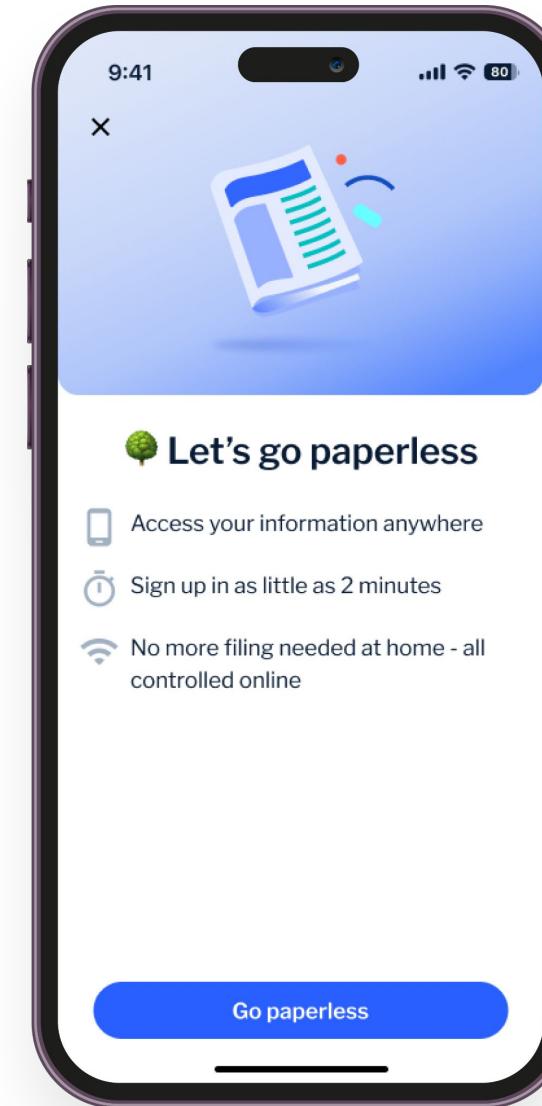
Digital Engage | Increase adoption and interaction

A suite of **in-app** digital marketing channels to create omni-channel campaigns



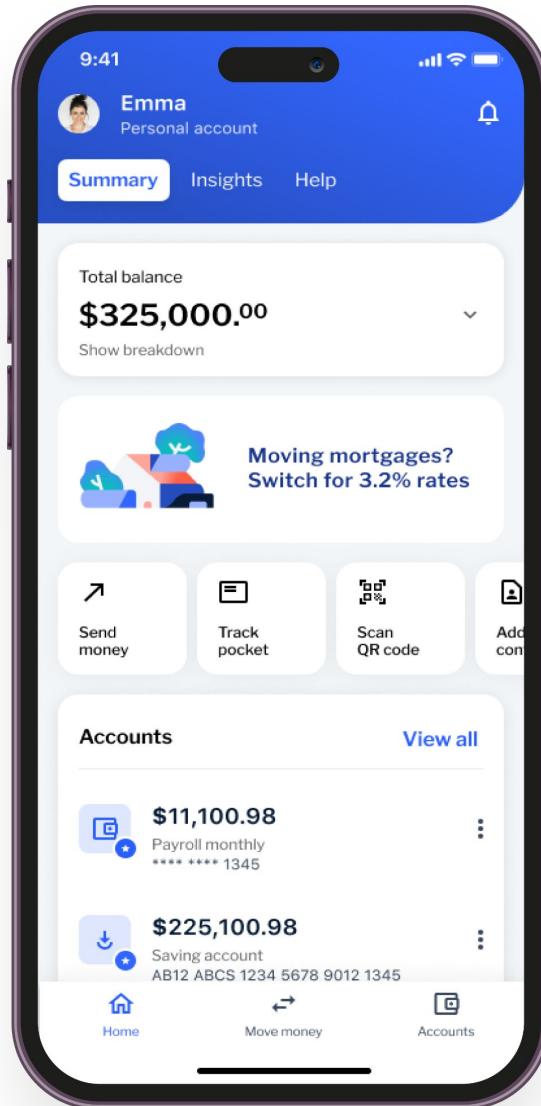
Push Notification

Targeted and customized Push notifications as a new **Premium** Engagement Channel .



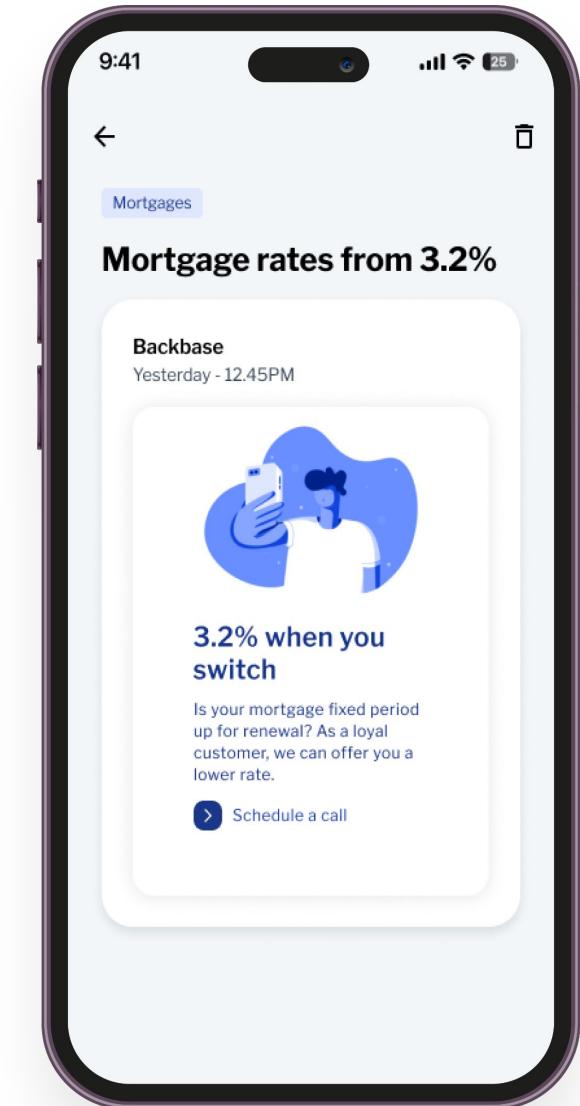
Overlay

Overlays with user interaction as a new **Premium** Engagement Channel.



Banner

Existing essential channel for announcing important information to customers.

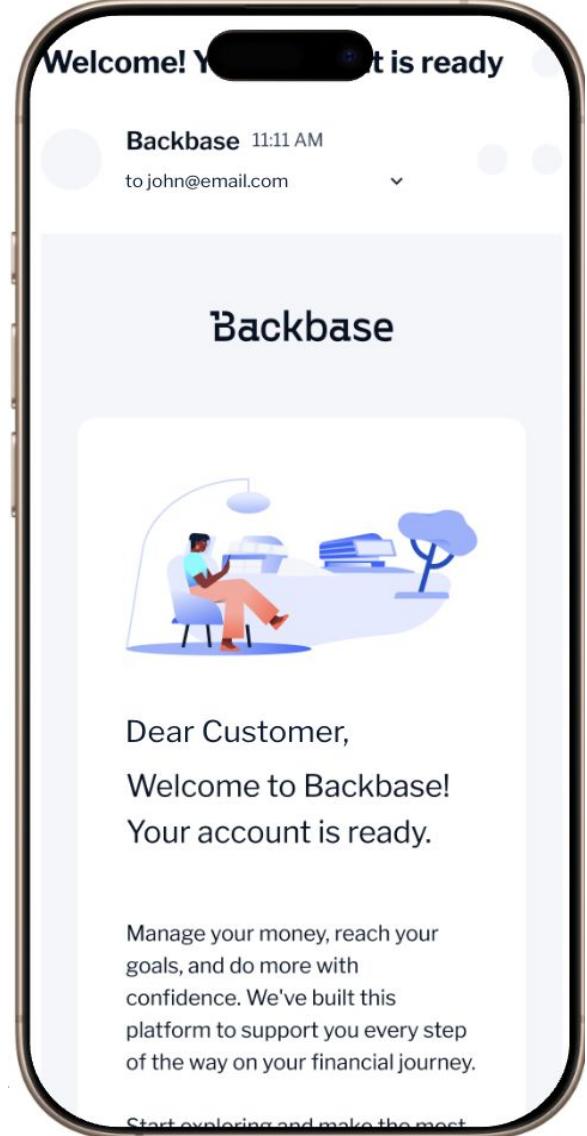


Message Center

Existing **Premium** Channel for delivering campaign messages in message center.

Digital Engage | Increase adoption and interaction

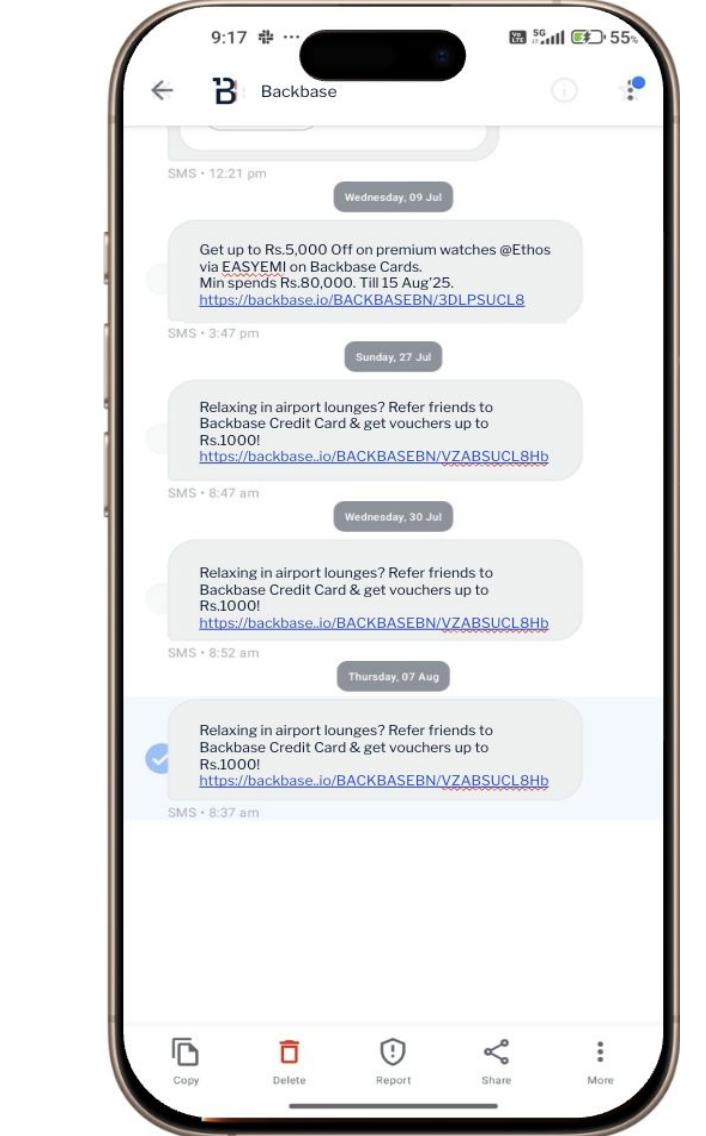
A suite of digital marketing channels **outside banking apps** to create omni-channel campaigns



Email

Premium Channel for delivering campaign messages in users email inbox

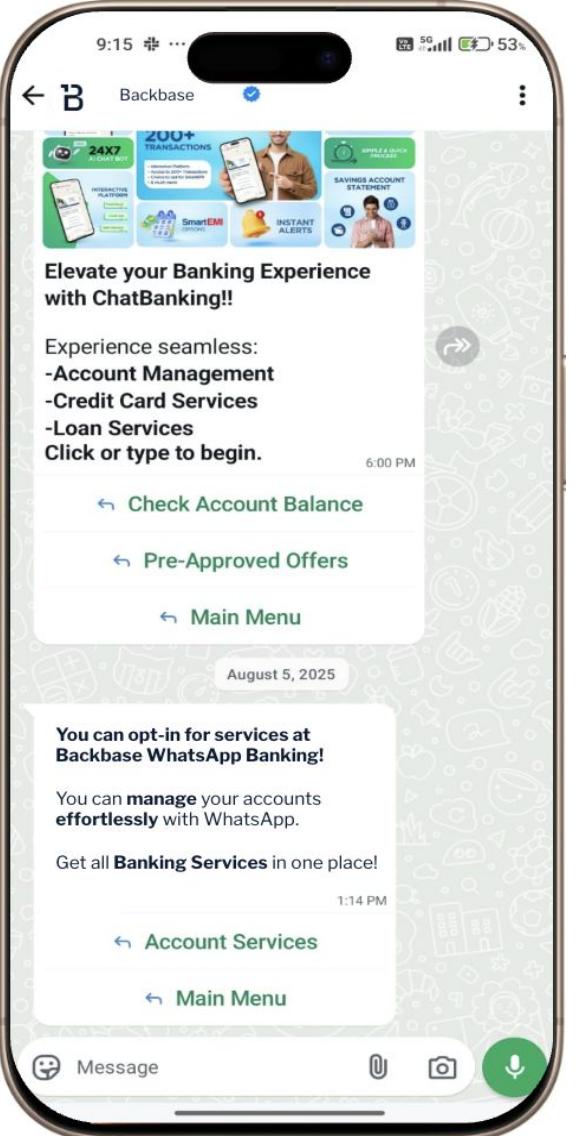
Available 2025.09-LTS



SMS

Premium Channel for delivering campaign messages as SMS to mobile

Roadmap H1 2026



WhatsApp

Premium Channel for delivering campaign messages in WhatsApp

Roadmap H1 2026

Email campaigns and Universal Links

Enable marketers to reach customers directly in their email inbox with personalized engagements.

Value Overview

- Enable marketers to reach customers outside banking app.
- Deliver personalized content based on customer data and behavior.
- Help marketers to engage with dormant customers or when customer do not have access to banking apps.
- Make data-driven decisions when creating future campaigns.

Feature Overview

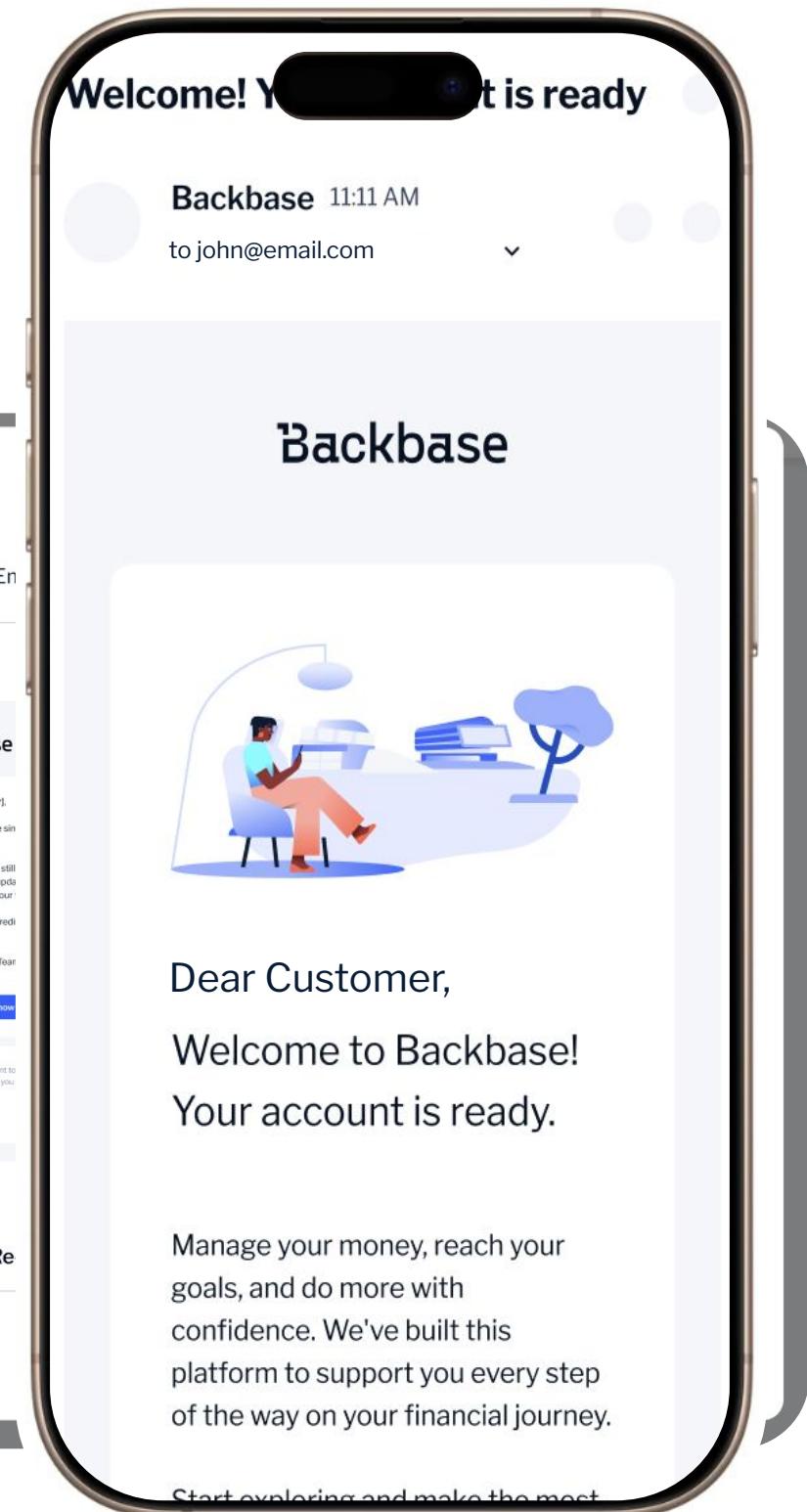
- Quickly launch email campaigns with email templates
- Use email marketing along with other in-app channels.
- Track email performance on engage app
- Open banking app from Email campaign CTA

Product Digital Engage

Edition Premium, Twilio Add On

Available 2025.09-LTS

The screenshot shows the Backbase Digital Engage interface. At the top, it says "Engagement Type Product Offer". Below that is a section titled "Initial Campaign Details" with fields for "Engagement name" (with a placeholder "Enter engagement name" and a character count "0 / 30"), "Sub-type" (with a "Select type" button), "Start date" (with a "Enter date and time" field), "End date" (with a "Enter date" field), "Language & Region" (with a "Select language & region" dropdown), and "Select your channel(s)" (with three buttons: "Banners", "Message Center", and "Emails"). To the right, there is a "Progress" bar with three steps: "Engagement info" (step 1), "Audience" (step 2), and "Channels and content" (step 3). A modal window titled "Select email template" is open, showing three template cards: "Welcome" (Backbase logo, a person sitting at a desk, text: "Dear [Customer Name], Welcome to Backbase! Your account is ready."), "Service Downtime Notification" (Backbase logo, text: "Dear [customer]. To keep delivering a smooth experience, we'll be performing routine maintenance. During this time, some services may be temporarily unavailable. Scheduled Downtime: [Insert Date & Time Window]. We apologize for any inconvenience and appreciate your understanding. Everything will be back up and running shortly. Thanks, The Backbase Team"), and "Reconnect now" (Backbase logo, text: "It's been a while since you last logged in. Your account is still active. Stay on top of your account by logging in today. Log in to reconnect now. Thanks, The Backbase Team").



Powered by  twilio™

Backbase

WhatsApp campaigns

Enable marketers to reach customers directly in their WhatsApp with personalized engagements.

Value Overview

- Enable marketers to reach customers outside banking app.
- Deliver personalized content based on customer data and behavior.
- Help marketers to engage with dormant customers or when customer do not have access to banking apps.
- Make data-driven decisions when creating future campaigns.

Feature Overview

- Launch WhatsApp marketing campaigns from Engage App.
- Quickly launch WhatsApp campaigns with templates
- Use WhatsApp marketing along with other in-app channels.
- Track WhatsApp campaign performance on engage app

Roadmap Q1 2026

Engagement Type
Product Offer

Initial Campaign Details

Engagement name: Sub-type:

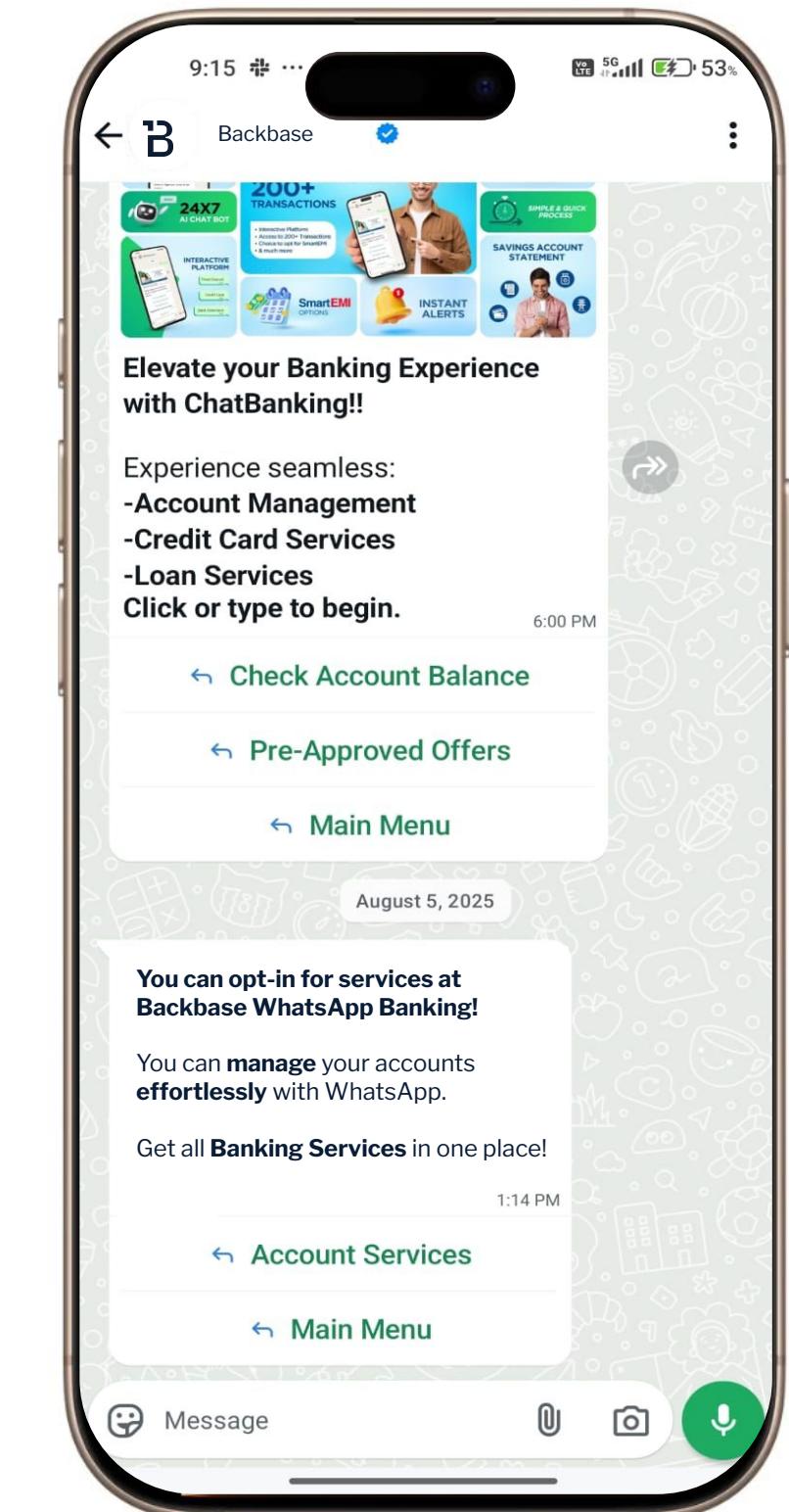
Start date: End date:

Language & Region:

Select your channel(s): Banners, Message Center, WhatsApp

Progress

- 1 Engagement info
- 2 Audience
- 3 Channels and content
- 4 Request approval



Product Digital Engage

Edition Premium, Twilio Add On

Powered by  **twilio**

Backbase

SMS campaigns

Enable marketers to reach customers directly in their phone SMS with personalized engagements.

Value Overview

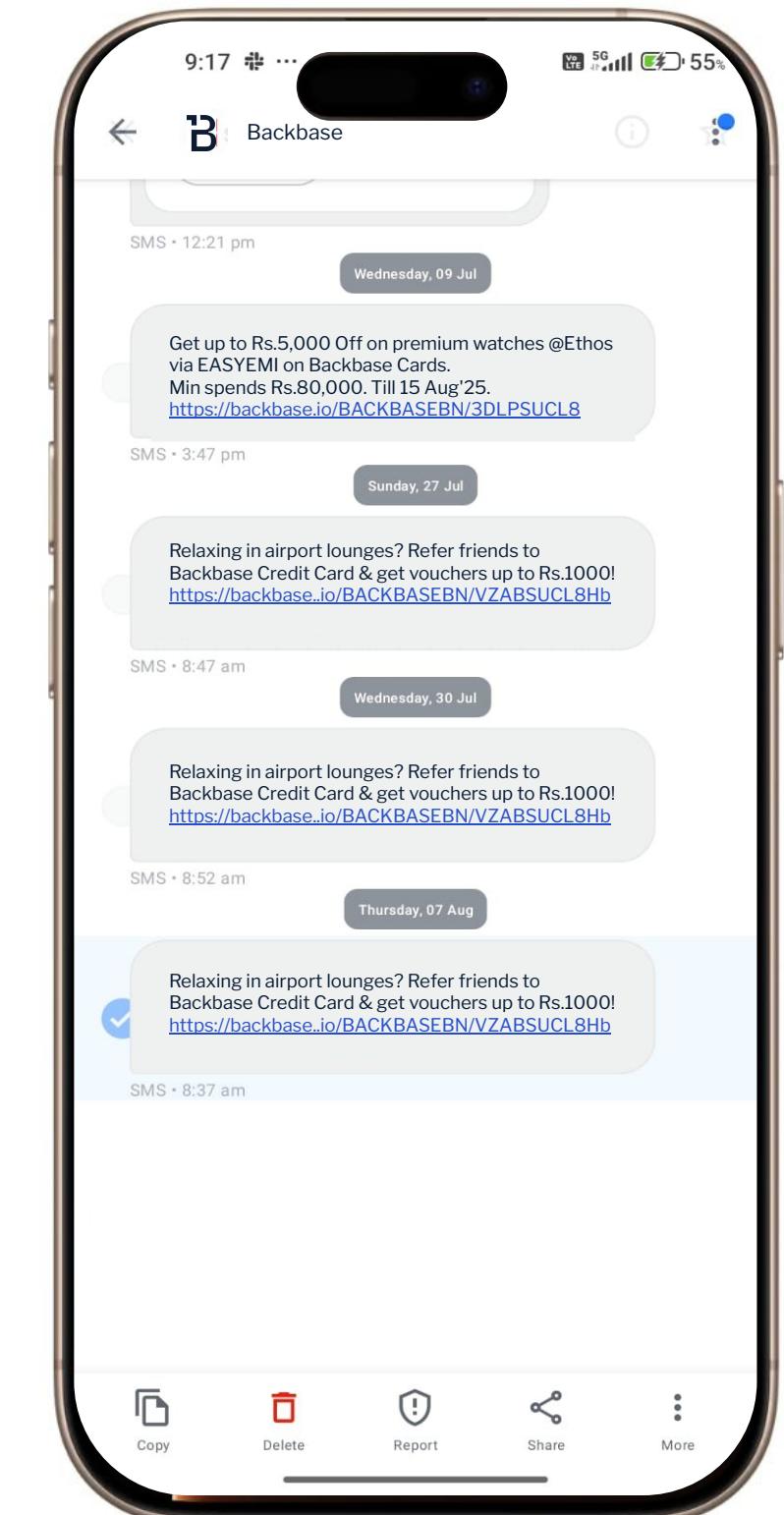
- Enable marketers to reach customers outside banking app.
- Deliver personalized content based on customer data and behavior.
- Help marketers to engage with dormant customers or when customer do not have access to banking apps.
- Make data-driven decisions when creating future campaigns.

Feature Overview

- Launch SMS marketing campaigns from Engage App
- Use SMS marketing along with other in-app channels.
- Track SMS campaign performance on engage app

Roadmap H1 2026

The screenshot shows a mobile application interface for creating a new campaign. At the top, it says "Engagement Type" and "Product Offer". Below that is a section titled "Initial Campaign Details" containing fields for "Engagement name" (with placeholder "Enter engagement name" and character limit "0 / 30"), "Sub-type" (with placeholder "Select type"), "Start date" (with placeholder "Enter date and time"), "End date" (with placeholder "Enter date and time"), "Language & Region" (with placeholder "Select language & region"), and "Select your channel(s)" (with three options: "Banners", "Message Center", and "SMS", where "SMS" is highlighted). At the bottom are "Cancel" and "Continue" buttons.



Product Digital Engage

Edition Premium, Twilio Add On

Powered by  twilio™

Backbase

Multiple size support on Overlays

Marketers can select from 3 variation of overlays sizes and select relevant templates for those size and launch visually appealing engagements

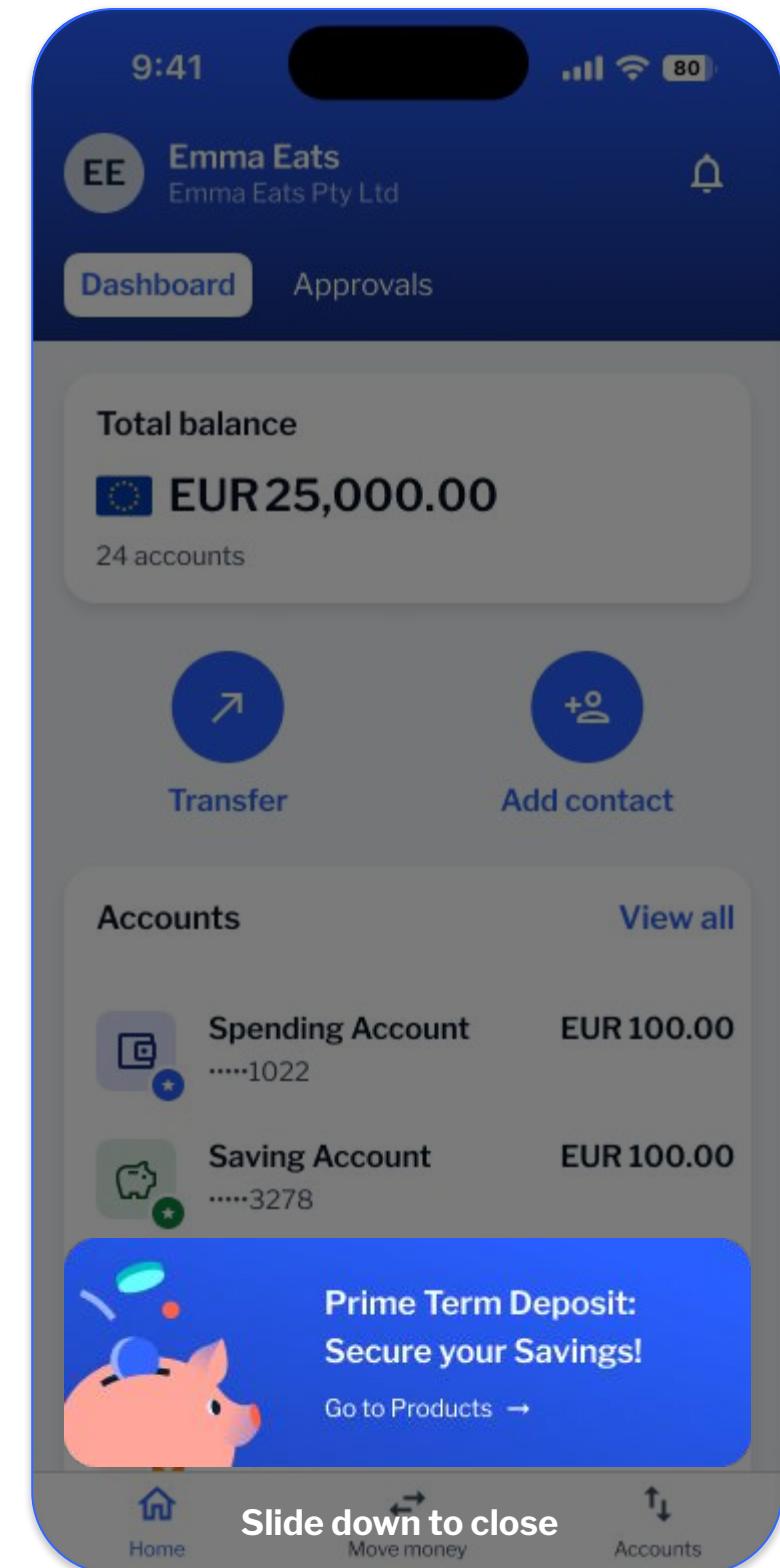
Value Overview

- Convey visually appalling content on overlays
- Contextually relevant, less intrusive
- optimize attention vs. action

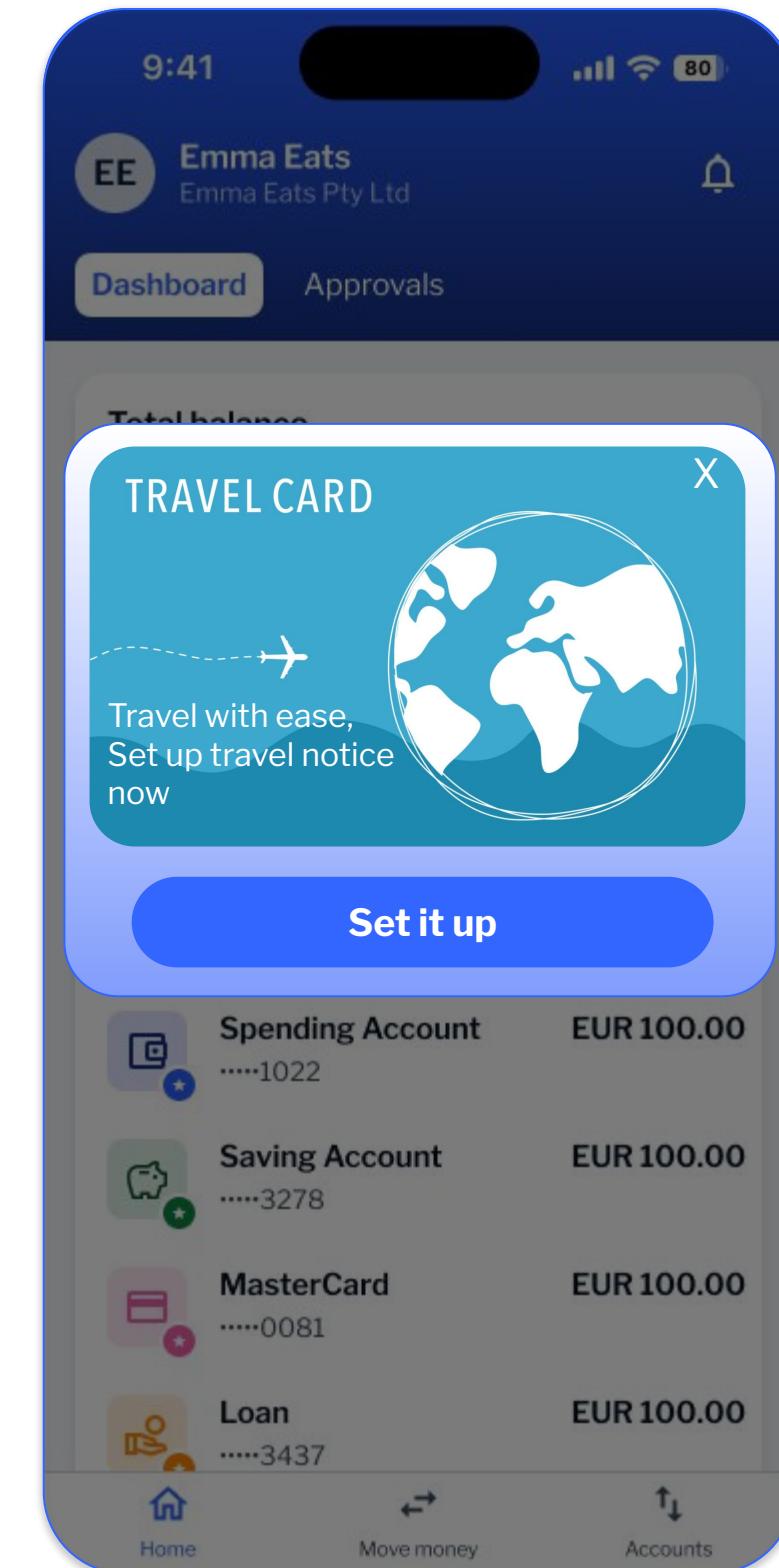
Feature Overview

- Overlay channel to support 3 different size variations OOTB
- Each size variation to have its supporting templates.
- Small - ideal for reminders, nudges
- Medium - ideal for product info, cross-sell, limited-time promotions
- Large - ideal for mandatory service notices, onboarding flows etc.

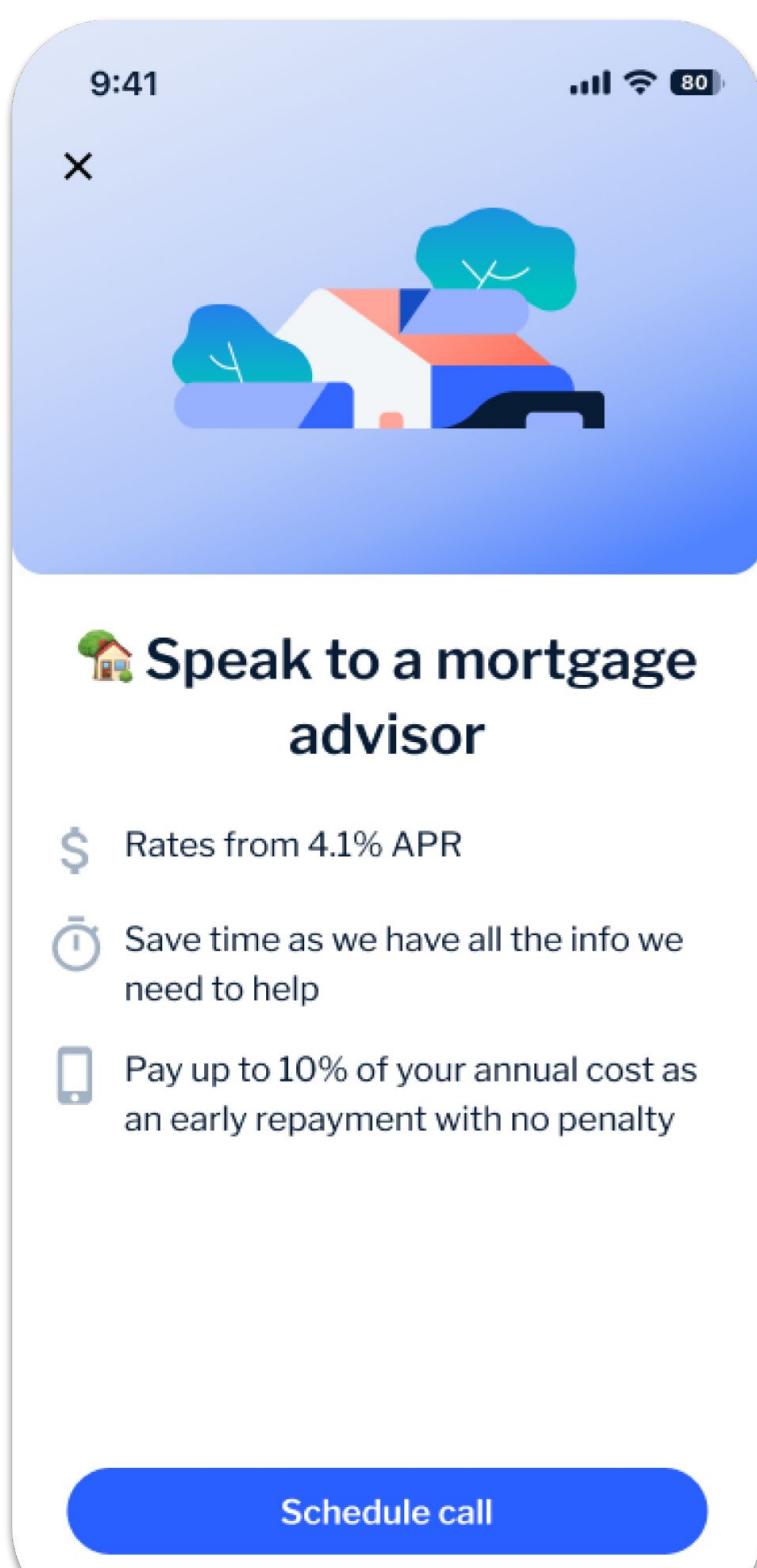
Roadmap Q1 2026



Slide up



Modal



Full screen

Engagement channels support multiple CTA

Enable more than one CTA support for banners, overlays and Message center channels

Value Overview

- contextual, action-oriented options instead of a single “all-or-nothing” button.
- optimize CTR and conversions without running multiple separate campaigns
- reducing drop-offs when the single CTA doesn't fit the customer's intent.

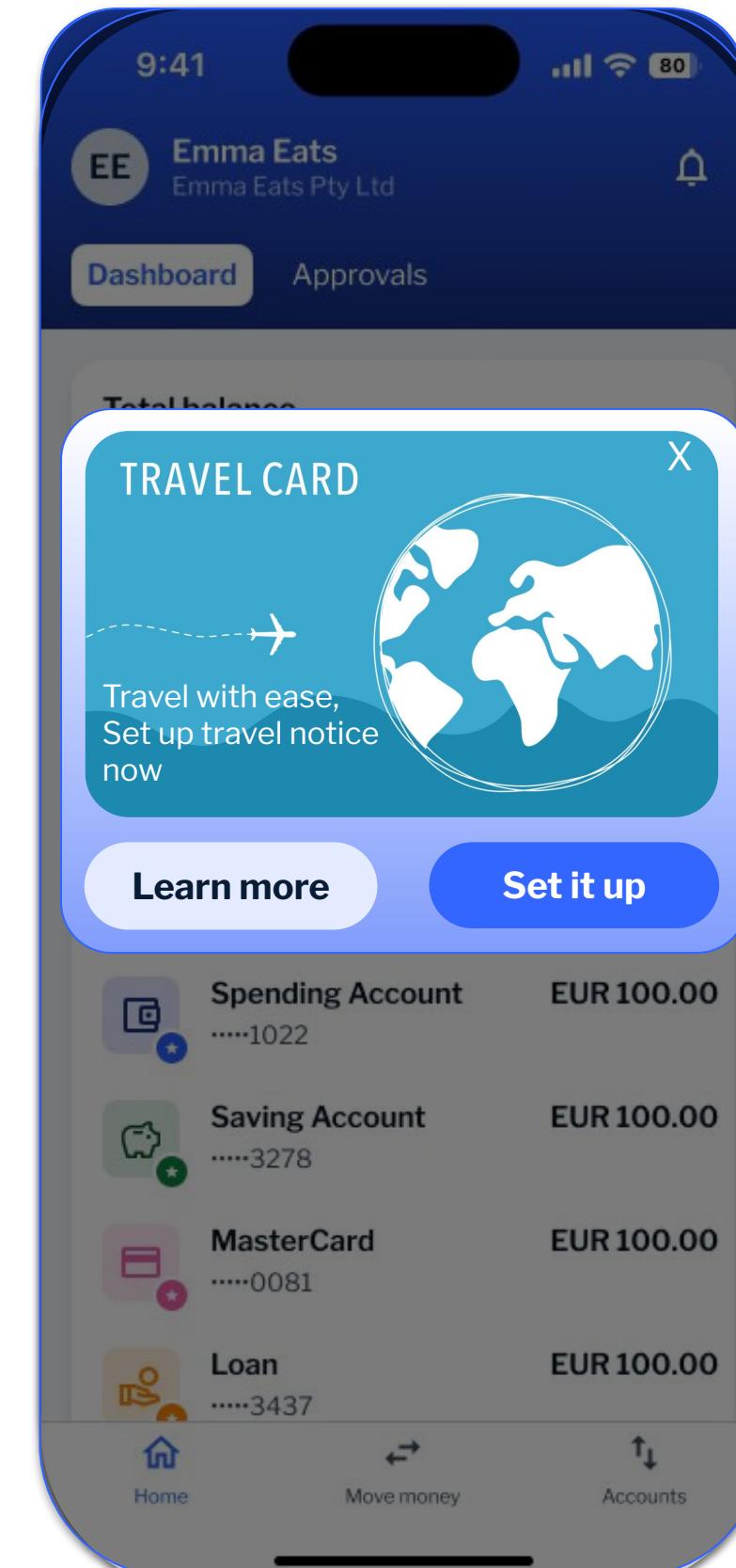
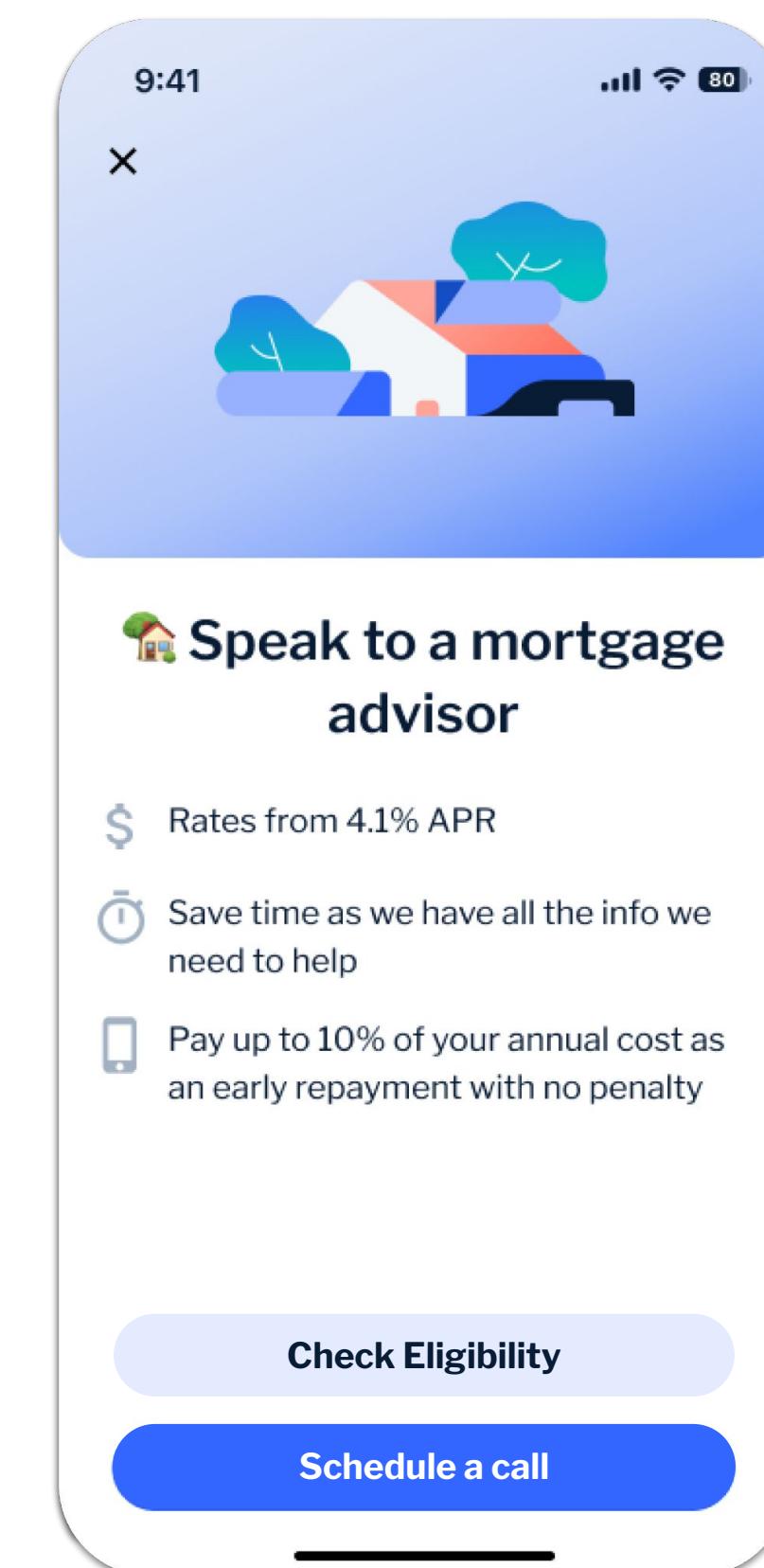
Feature Overview

- Support for primary and secondary CTAs
- Dismiss option to ensure engagements feel non-intrusive, balancing compliance with user trust.

Product Digital Engage

Edition Premium, Essentials (Banners)

Roadmap Q1 2026



Routing to Product Explorer (Shopping Experience)

Product Explorer added to mobile platforms in 2025.09-LTS and supports a dynamic mode with nested subcategories that is dynamically powered by the new product directory service.

We have enabled OOTB routing to product explorer landing screen, categories screen and individual product screens.

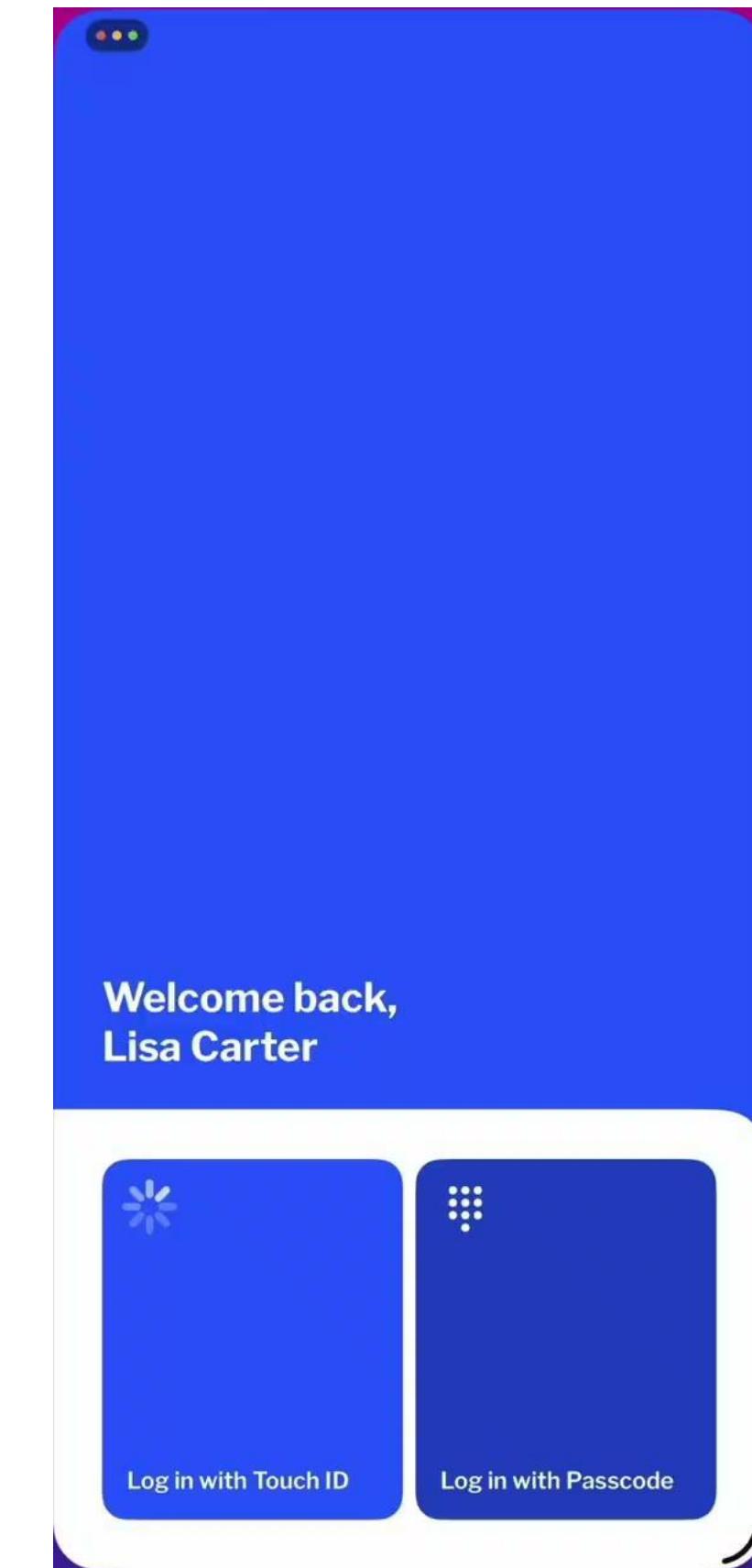
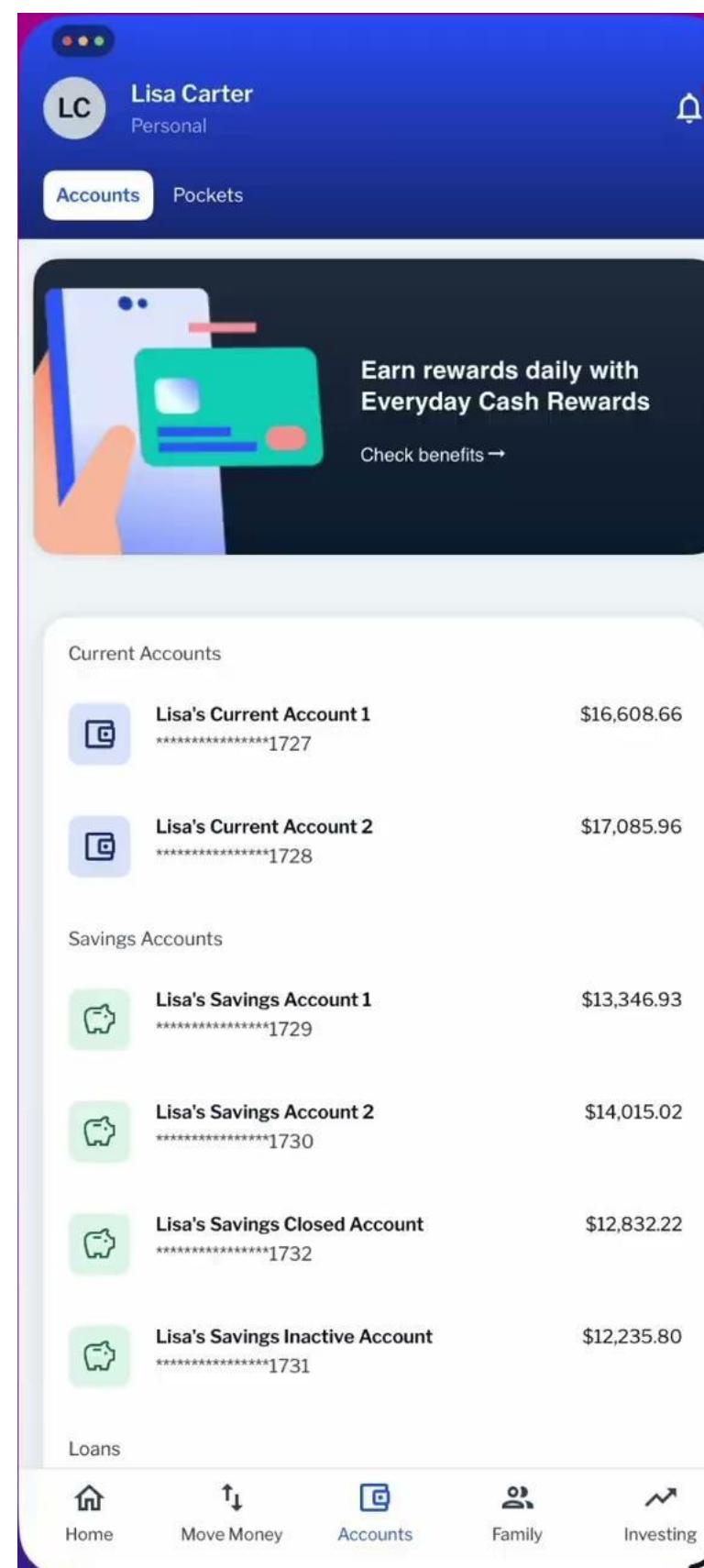
Value Overview

- Support marketing team to launch campaigns targeted at increasing product holding for a bank from Day 1 without any additional development.

Product Digital Engage

Edition Premium

Available 2025.10



Product Offer Campaign

> routed directly to

Product Explorer or Product Details

Backbase

CLO | CDP | Product Plan & Roadmap

2026

Product Plan (6 months)				Roadmap (2026+)			
Q1 2026		Q2 2026		2026+			
				Foundation	Essentials edition	Premium edition	Signature edition
WhatsApp channel Marketers can add WhatsApp as a channel for their Engagements within the Engage App	User-level metric report Marketer can generate a report of which users have seen and interacted with a channel per campaign	SMS channel Marketers can add SMS as a channel for their Engagements within the Engage App	Segment blueprint Accelerator for projects on how to build an collector for segmentation	Duplicate campaign Marketers can quickly duplicate previous campaigns to adjust for language, seasons or tweak content	Event driven campaigns Enable real-time, contextually relevant engagement based on user action	Last Login - Segment Campaign audiences based on first party data within the CDP	Premium edition
Different size overlays Marketers can launch overlay based campaign in various sizes (small, medium and full screen)	New Overlays templates Add new OOTB templates for overlays supporting multiple CTAs and no CTA	Email channel - Upload email ids Marketers can send email campaign to uploaded email ids which may not be associated with users.	Notification preferences feature parity Align web and mobile platforms on notification preferences	Personalization Enable marketers to add placeholders to personalize campaigns based on customer information.	Email channel - Bounce Rate Metric Marketers can view more email metrics such as bounce rate	Journey Drop Off - Segment Campaign audiences based on first party data within the CDP	Premium edition
BSF + RFF 4609 (BDO)		Customer Journey Builder Create and track customer journeys, measure meaningful events captured in CDP such as drop offs to optimise for completion	Retargeting Segments Retarget users based on whether they have interacted with a previous campaign or not. Data segmented in CDP	Demographic Segments Campaign audiences based on first party data within the CDP	A/B Testing Send 2 variations of a campaign to part of audience and send winning variant to rest of audience.	Conversion and Attribution Track conversion event for an engagement and provide attribution report	Premium edition
Product Kind Segments Campaign audiences based on first party data within the CDP						Headless banner solution enhancement Support for dynamic audience and marketing preferences	Premium edition
Premium edition	Premium edition	Premium edition	Premium edition	Premium edition	Premium edition	Premium edition	Premium edition
 Banking Apps Web Release only	 Banking Apps Mobile Release only						Under consideration

Disclaimer: This roadmap and its foreseen planning is given by Backbase in good faith based on our current insights and expectations. However, due to the dynamics of such planning, it shall not be binding nor shall it construe any legal obligation.

Digital Engage| Product Plan (< 6 months)

Q1 2026 & Q2 2026 Product Plan

ADD	EXPAND	ADD	EXPAND
WhatsApp channel Marketers can add WhatsApp as a channel for their Engagements within the Engage App Premium edition	User-level metric report Marketer can generate a report of which users have seen and interacted with a channel per campaign Premium edition	Retargeting Marketer can retarget audience from an existing engagement to increase conversion Premium edition	Filtering support for Overview Support for sorting and filtering on the Overview page to help manage multiple campaigns RFF-4613 Essentials edition
Support multiple CTA for Overlays and MC Enhance marketing channels like Overlays and MC to support multiple CTAs Premium edition	Support multiple CTA for Banners, Enhance marketing channels like banners to support multiple CTAs Essentials edition		Product Kind Segment Day 1 campaign audiences based on first party data within the EBP Premium edition
Dismiss Banner Users of Banking apps can dismiss a banner to remove from view if they are not interested Essentials edition	New OOTB Banner space on Insights on Mobile Add OOTB banner space on Mobile Insights page Essentials edition	Message center enhancements Pre-emptive auto reply and additional information on attachments Foundation	Duplicate campaign Marketers can quickly duplicate previous campaigns to adjust for language, seasons or tweak content Premium edition

Q1

2026



Banking Apps
Web Release
only



Banking Apps
Mobile Release
only

Q2

2026

Foundation

Essentials edition

Premium edition

Signature edition

Under consideration

Digital Engage | Roadmap

2026 Q3+ Roadmap

ADD

MC Sender Anonymization RFF - 5350. Anonymize messages coming from Digital engage. Premium edition	Personalization Enable marketers to add placeholders to personalize campaigns based on customer information. Premium edition	New channel - FB Messenger Expand on Meta relationship and enable FB messenger channel for marketers Premium edition
Event driven campaigns Enable real-time, contextually relevant engagement based on user action Premium edition	Conversion and Attribution Track conversion event for an engagement and provide attribution report Premium edition	A/B Testing Send 2 variations of a campaign to part of audience and send winning variant to rest of audience. Premium edition

EXPAND

Last Login - Segment Day 1 campaign audiences based on first party data within the EBP Premium edition	Journey Drop Off - Segment Day 1 campaign audiences based on first party data within the EBP Premium edition	Headless banner solution enhancement Support for dynamic audience and marketing preferences Premium edition
Email channel - Bounce Rate Metric Marketers can view more email metrics such as bounce rate Premium edition	Grand central integration for Email, SMS and WhatsApp channels Make channels provider agnostic Premium edition	

2026 Q3+



Banking Apps
Web Release only



Banking Apps
Mobile Release only

Foundation

Essentials edition

Premium edition

Signature edition

Under consideration



Customer Lifetime Orchestrator (CLO)

AI-powered engagements, Signature edition

Meet the Customer Lifetime Orchestrator

The growth engine that drives product revenue by optimizing Customer Lifetime Value



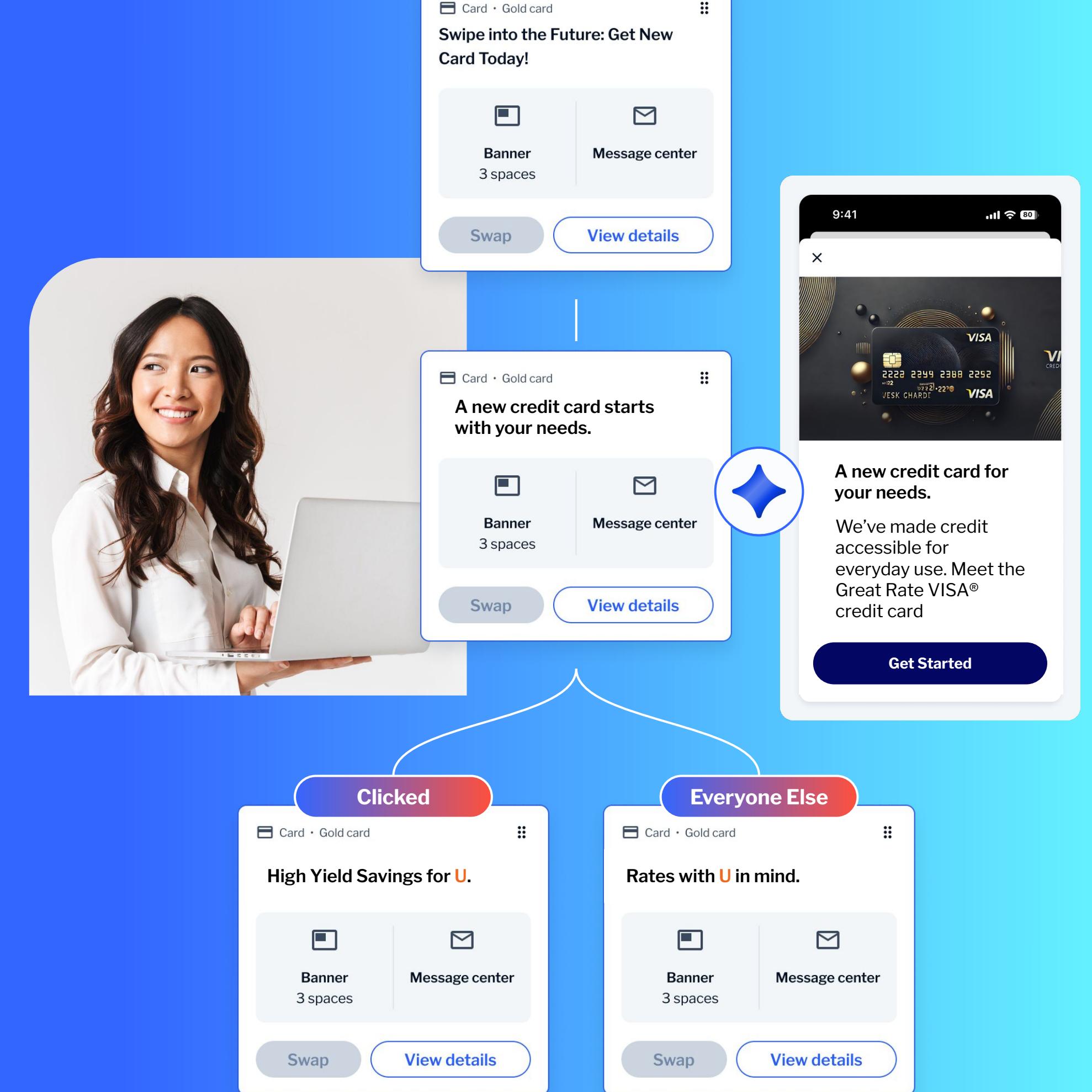
Drive **engagement, loyalty** and **revenue growth** by orchestrating **meaningful interactions** with your customers in an **intelligent way**.



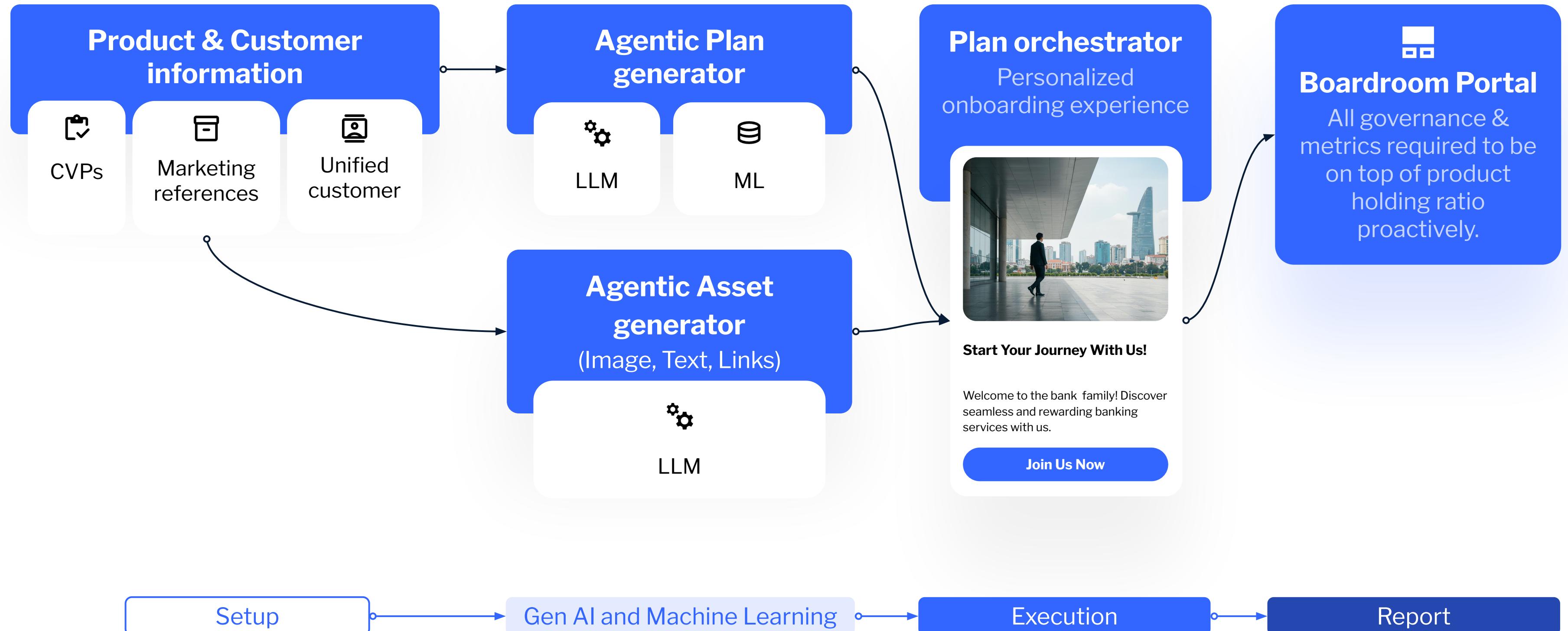
Modernize your marketing approach and data strategy, **by automating routine tasks** with AI.



Build long lasting relationships with your customers by increasing **relevance** in every single touch point.

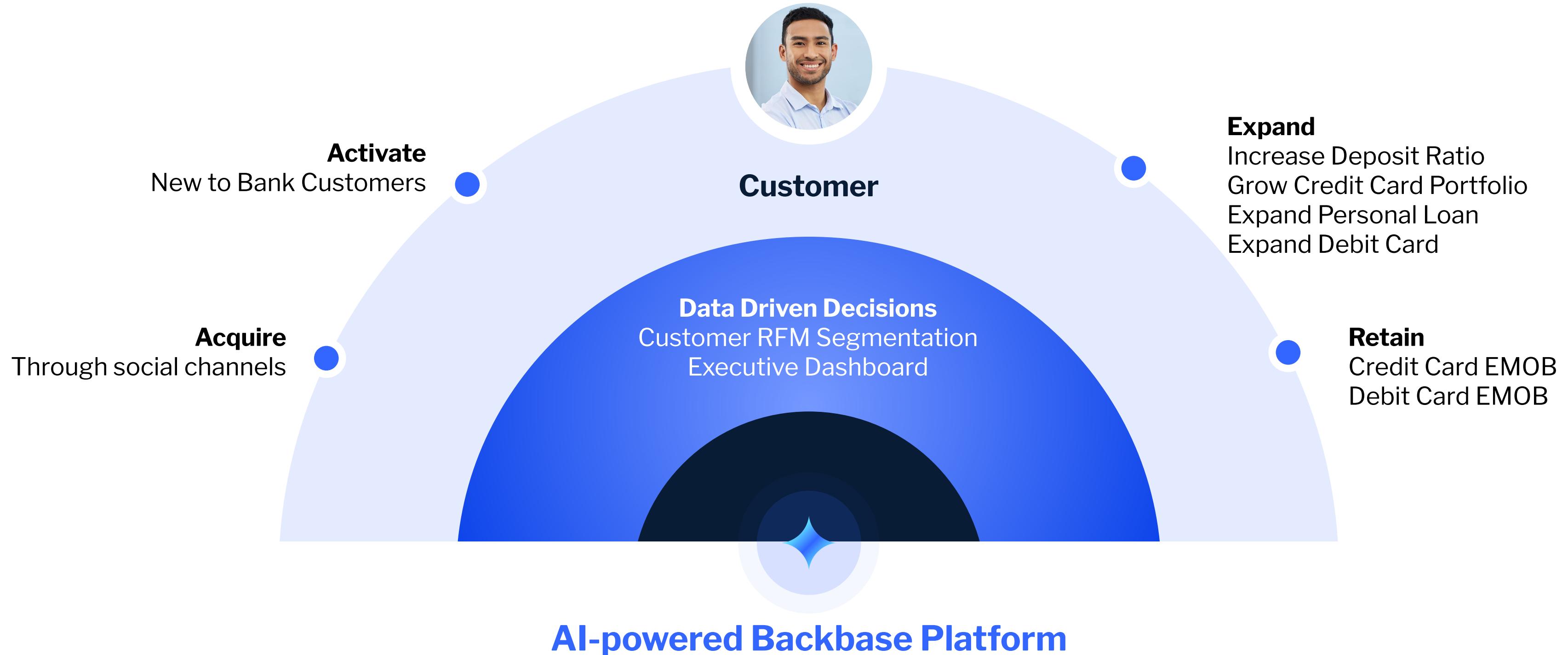


CLO • From *Data to Decision* in 4 simple steps



Increase Product Holdings - What is ready now

Launch banking-specific engagement plans, *same day*



Digital Engage | CLO | Product Plan & Roadmap

Q4 2025 & 2026

Business Banking ADD	
Activation Plan in 180 days Onboarding new SME business customers by introducing business banking products Signature edition	Expand pre-approved loans Increase business pre-approved loan product holding Signature edition
We will pitch the build and see the reaction of the bank then define roadmap based on customers' demands	
Retail Banking EXPAND	
No new journeys. The focus is on Business Banking.	Mobile App Features Introduction Plan (RFF from SeABank) Walk through bank customers the features of the mobile app Signature edition 
New to Segment Activation Plan (RFF from SeABank) Generate plan to onboard new-to-segment customers Signature edition 	Early Warning Indicators for Debit Card Renewal Rate (RFF from SeABank) forecast when card renewal rate decreases and give warnings Signature edition 
Email Integration - Integrate with email as a new channel for CLO - Retail Banking Signature edition 	Early Warning Indicators for CASA ratio (RFF from SeABank) forecast when CASA ratio decreases and give warnings Signature edition 
Early Warning Indicators for Credit Card Renewal Rate (FR from SeABank) forecast when card renewal rate decreases and give warnings Signature edition 	We will pitch the build and see the reaction of the bank then define roadmap based on customers' demands
Q4 2025	
Q1 2026	
Q2 2026	
Q3+ 2026	



Banking Apps
Web Release
only



Banking Apps
Mobile Release
only

Foundation

Essentials edition

Premium edition

Signature edition

Confirmed

Under consideration



Financial Coach and Conversational Banking

AI-powered financial wellness coach & Conversational Banking
Signature edition

Customer Lifetime Orchestrator

Your AI-Agent is here to maximise lifetime value of your customers and increase product holdings



Increase Deposit Ratio

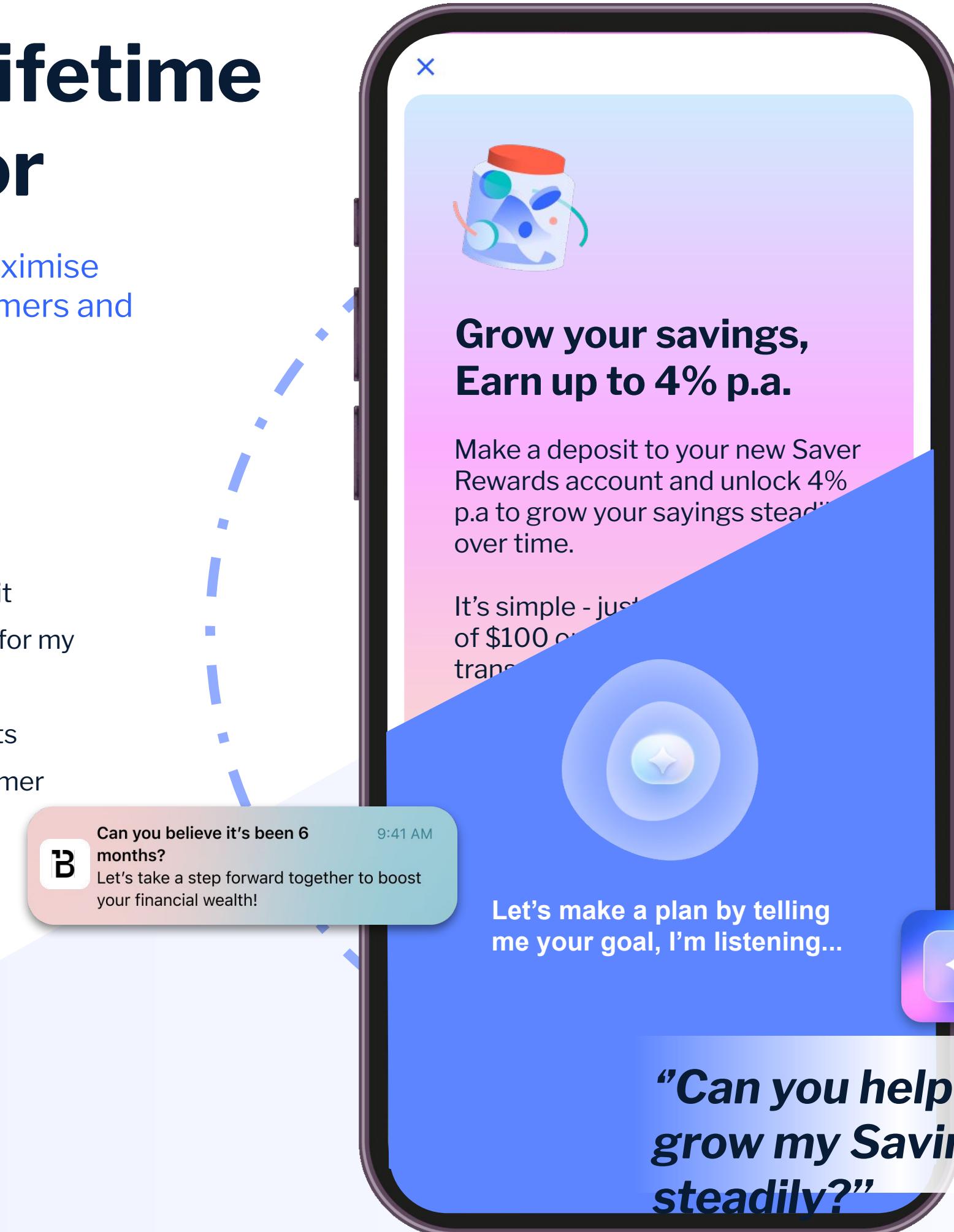
Activate New To bank customers

Empower customers to build Credit

Make Debit Card the primary card for my customers

Promote Credit/Debit Card benefits

Find the best Loan for every customer



Financial Wellbeing Coach

Your personal wellness coach is here to guide you through life's important phases



Grow my savings steadily over time

Financially independent by the time im 50

My dream wedding without going into debt

Build long-term wealth for my family

Make sure I can retire comfortably at 60

Quit my 9-5 and start my own business



Digital Engage | Financial Wellbeing Coach | Product Plan

Q4 2025 & 2026

Retail Banking ADD

Emergency Fund Kickstart
suggest Emergency Fund for customers

Why this - XAI sdk v1
Explainable AI instantly translates complex financial data into personalized, readable explanations

Mortgage Readiness
guide bank customers to become mortgage-ready and achieve homeownership

Why this - XAI sdk v2
more advanced Explainable AI instantly translates complex financial data into personalized, readable explanations

Guardrails Control Tower
for bank's risk compliance to control guardrails for coach

Nudges
provide ongoing coaching follow-ups based on the initial plan, prompting reflection and plan optimizations as customers' finances evolve

Car Purchase Readiness
guide bank customers to plan, save, and finance a car purchase

Vacation Readiness
guide bank customers to plan and fund a vacation confidently

Retirement Fund
guide bank customers to plan and save for a retirement fund

Coach Performance Review
metrics portal for bank execs to see coach impacts

Peer Benchmarking Ratios
coach customers by comparing their financial ratios to similar peers to highlight what's healthy and where to improve.

Embedded Placements
embed coaching moments in retail banking journeys (e.g. transacting journeys)

Super Coach & External Agent Framework
Create a system that allows the AI coach to call on specialized coaches (e.g. property coach) to provide specific expertise.

Q4 2025

Q1 2026

Q2 2026

Q3 2026

Q4 2026

Conversational Banking | Product Plan

Q1 & Q2 2026

Beneficiary Transactions Query Show and analyze the past transactions of a beneficiary	Fund Transfer Assist to transfer money to another contact or another account	Renew a Term Deposit Assist to renew a Term Deposit	Bill Payments Assist to pay bills (e.g. electricity or water bills)	Renew Cards Assist to renew a card	Conversational hand-offs Contextual hand-offs to human support or financial coach
US Stock Financial Summary Instantly generate Financial Reports of US companies	Create a new Term Deposit Assist to create a new Term Deposit	Spending Insights Show and analyze the past spendings	Transactions Dispute Queries AI-powered assistance to handle transactions dispute	Cards Discovery Suggest matching cards when a customer queries	

Q1

Q2

09

Platform | Identity

Product Plan, Roadmap & Future Direction

Please see <[internal](#)> link below for Jira Advanced Roadmap view

[Click here for details of Platform | Identity](#)

Backbase

Recent Highlights

User Approvals

Released 2025.09-LTS

Value Overview

Enables 'governed self-service' by balancing admin convenience with an essential approval layer to protect sensitive user data from both malicious intent and accidental errors

Feature Overview

User profile changes in business banking will optionally be held until approved subject to approval policy

The screenshot shows the Backbase User management approvals interface. On the left, a sidebar lists various banking features like Dashboard, Accounts & Cards, Move Money, Personal, and Company Administration. The 'User management approvals' option is highlighted. The main area is titled 'User management approvals' and shows a list of recent profile modifications:

Category	Action	Initiated by
Manage User Profile	MODIFY	Gabrielle Scott
Manage User Profile	MODIFY	Philip Hilton
Manage User Profile	MODIFY	Barry Corn
Manage User Profile	MODIFY	John Frank
Manage User Profile	MODIFY	John Frank

A 'Load more' button is at the bottom of the list. To the right, a modal window is open for a specific modification made by 'Bank Admin' on March 12, 2023. The modal shows the 'User profile modified' details and an 'Approval details' section with 'Approve' and 'Reject' buttons. Below that, it shows the user's information: Connor King (Beans Supplies LLC), email address change (from connorking@gmail.com to connorking1234@gmail.com), and other profile fields like Name, Username, Legal entity, Email addresses, Phone numbers, and Addresses.

Manage User Access

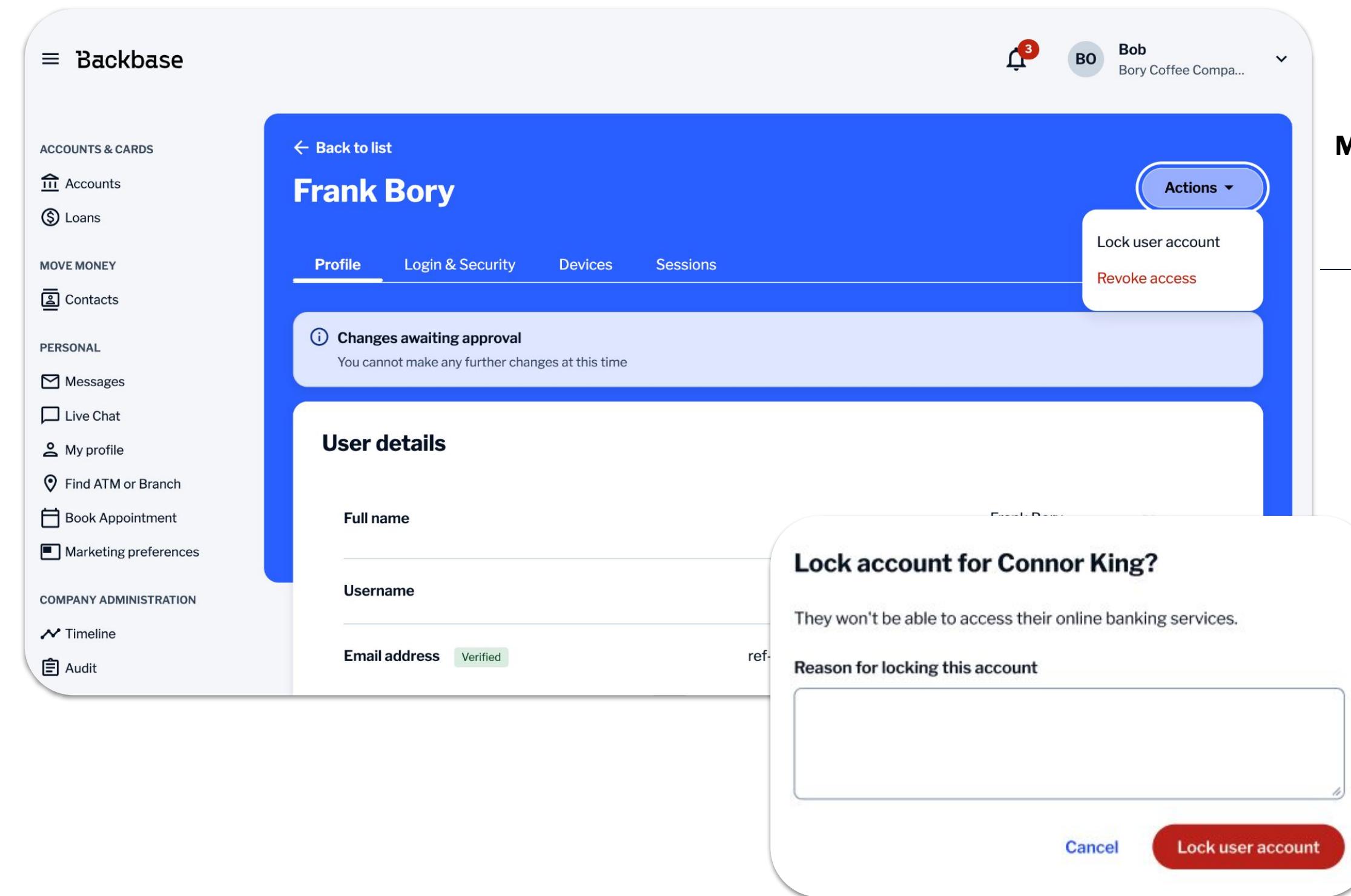
Value Overview

Empowers business admins manage colleagues' access digital banking accounts

Feature Overview

Lock, unlock or permanently revoke access for colleagues, subject to approval policy.

Released 2025.09-LTS



User Profile in Business Banking

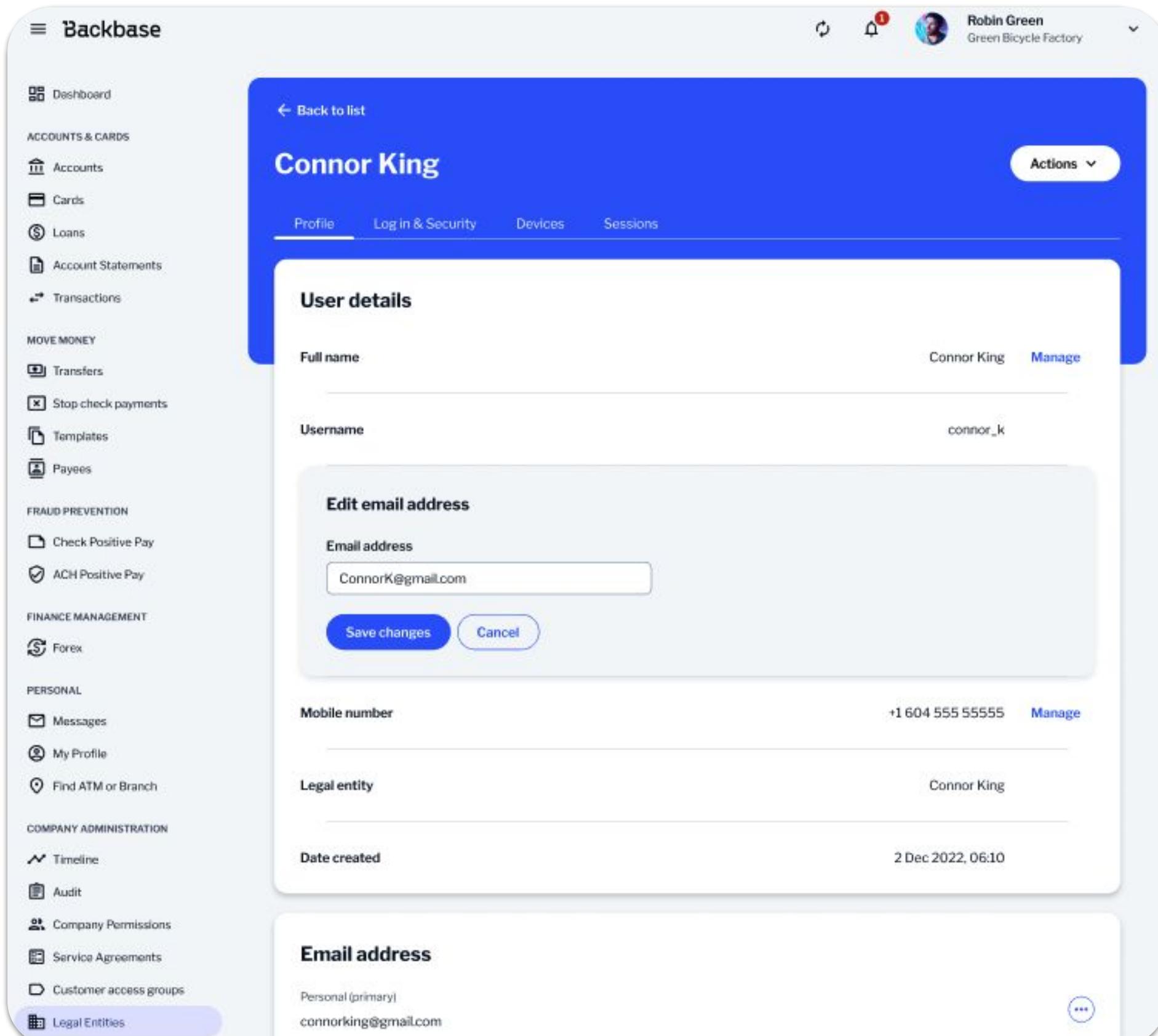
Value Overview

Streamlines user administration by giving business admins the self-service tools they need directly in the platform, removing operational friction

Feature Overview

Admins can change profile information for any user in their legal entity

Released 2025.09-LTS



Manage user details

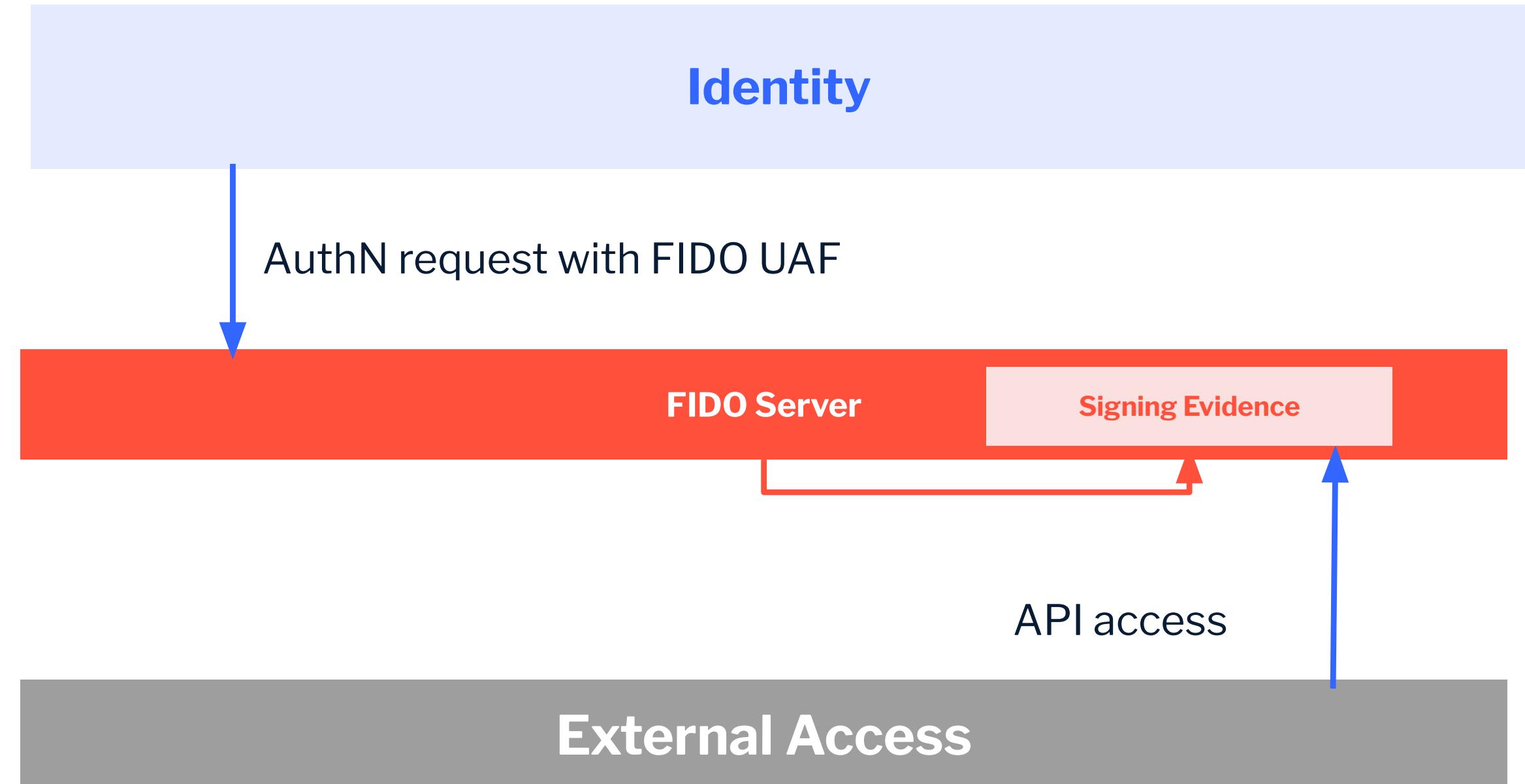
FIDO Signing Evidence

Captures cryptographic proof that a user authorized a transaction and provides API access to retrieve that evidence.

Feature Benefit

Strengthens non-repudiation, allowing banks to demonstrate digital signatures and user consent in legal or regulatory contexts.

Released 2025.08



Backbase

Roadmap

FIDO2 & FIDO Certification

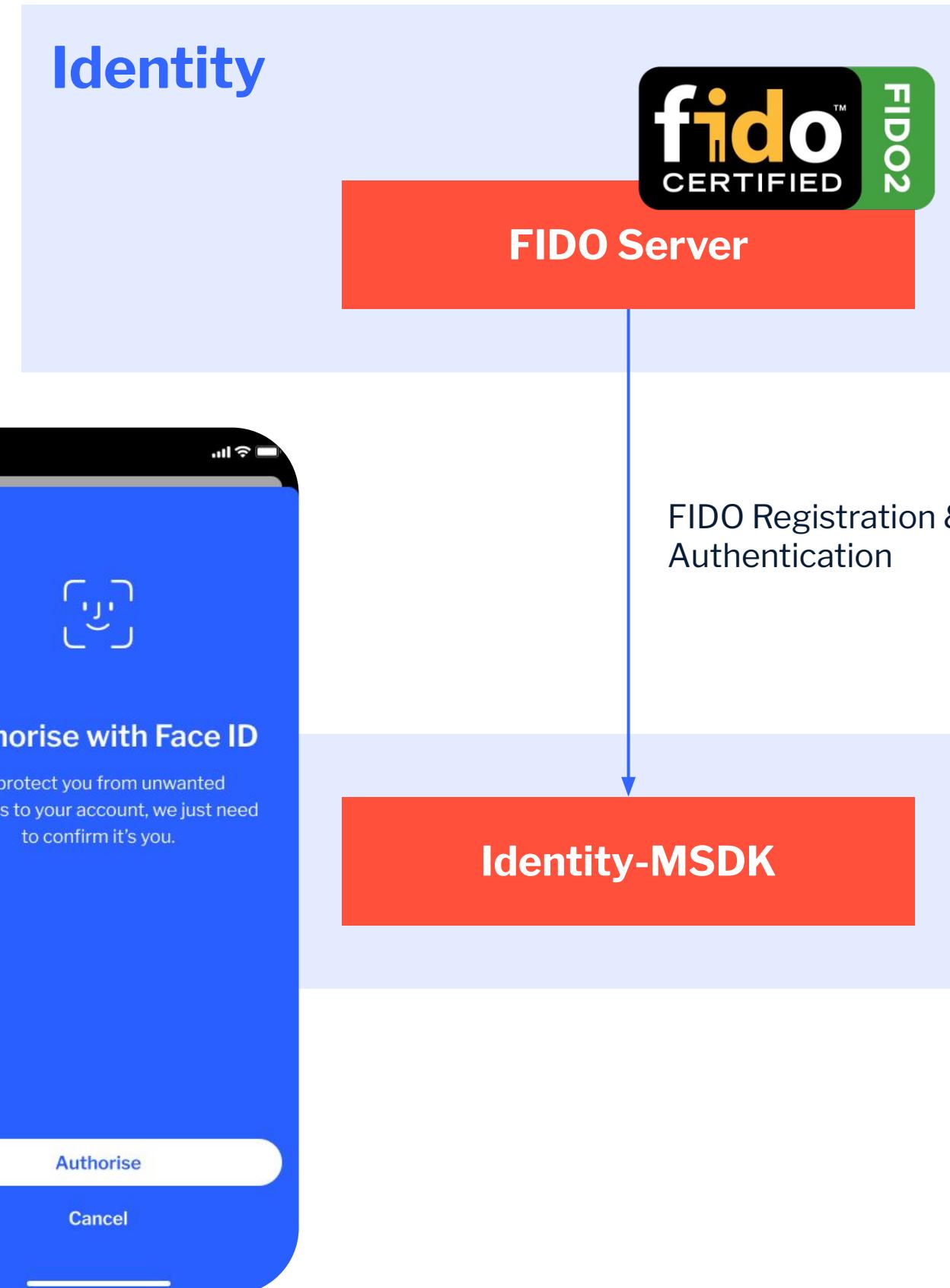
Value Overview

Modernised and future-proofed architecture, keeping up with industry standards & PSD2, while providing the foundation for both **FIDO Certification and future passwordless support**

Feature Overview

- Full UAF to FIDO2 architectural upgrade across all mobile authenticators
- FIDO UAF to FIDO2 credential migration flow, to facilitate the transition between UAF and FIDO2 for existing users
- Achieving FIDO2 Server Certification & regulatory compliance

Committed 2026.03-LTS



Enhanced Security Notifications

End-user security notifications that are triggered by events from the Identity Authentication Server.

Value

- Inform users of potential risks and prompt them to take action.
- Allows banks to mitigate fraud by alerting users to potential brute-force attacks.

Feature

- Implement notifications via Digital Engage based on Identity configuration.
- Introduces new notifications for failed logins and locked accounts

Committed 2026.03-LTS



Trusted Browser

Value Overview

- Upgrade Security: Evolve from phishable SMS OTPs to phish-resistant WebCrypto credentials.
- Cut Login Friction: Reduce login time by over 50%
- Lower OpEx: Reduce SMS delivery costs and fraud-related losses.

Feature Overview

- Phish-Resistant Trust: Binds a secure credential to the user's device using WebCrypto (ECDSA)
- Allows opted-in users to skip the 2FA challenge
- User-Managed Security: Provides users with self service capabilities to manage trusted browsers



Committed 2026.03-LTS

Management of
trusted browsers

Backbase

Trust this browser?

If you trust this browser, we'll remember it for XX days, allowing you to log in without 2-step verification during this time.
Important: Never select this on public or shared computers.

Yes, trust this browser

No, don't trust this browser

Continue

Backbase Dashboard Transfers Accounts Insights Self Service Self service ...

Robert Williams Last log in: 12:00, Nov 21

My profile

Contact info Localization **Login & security** Devices

Robert Williams

Security settings

Password **Change**
Username RobWilliams **Change**

Trusted Browsers

Browser	OS	Device Type	Registered on	Action
Chrome	iOS	iPhone 13	Jul 22, 2022, 9:09:49 PM	...
Safari	MacOS	MacBook pro	Jul 22, 2022, 9:09:49 PM	...

Prompt user to **trust the browser** for future logins

SCIM Provisioning

Value Overview

- Streamlines employee digital identity and access management
- Reduces manual overhead and administrative costs for banks.
- Enhances security and compliance through timely de-provisioning.

Feature Overview

- Implements a SCIM 2.0 compliant endpoint for automated user provisioning.
- Synchronizes employee identity data directly from HRIS to Backbase.
- Automates creation, updates, and de-provisioning of employee accounts.

Committed 2026.03

The screenshot shows the Backbase Customer Support interface. At the top, it says "Backbase Customer Support" and "Monika Johnson Last login: 12:00, Nov 21". On the left, there's a sidebar with links like "Customer overview", "Profile", "Login & security", "Devices", "Cases", "Sessions", "Products", "Cards", "Move money", "Payment orders", "Pockets", "Customer Activity", "Timeline", "Conversation history", "Appointments", "Comments", "Activity log", "Messages", and "Chats". The main area shows a customer profile for "Sara Williams" with a "Premium bundle". It lists her full name (Sara Williams), date of birth (Jan 31, 1989), username (sara), primary phone number (+1 604 555 5555), primary email address (sara.williams@bbmail.com), and primary address (10 Ashcraft Court, San...). Below this, there's a "More customer details" section. To the right, there's a "Products" section listing three accounts: "Backbase Advance" (Checking, USD), "Joint account" (Checking, USD), and "Visa Credit" (Credit card, USD). On the far right, there's a "Quick assist" sidebar with options like "Manage user account access", "Reset password", and "Manage devices".

Data Protection Compliance

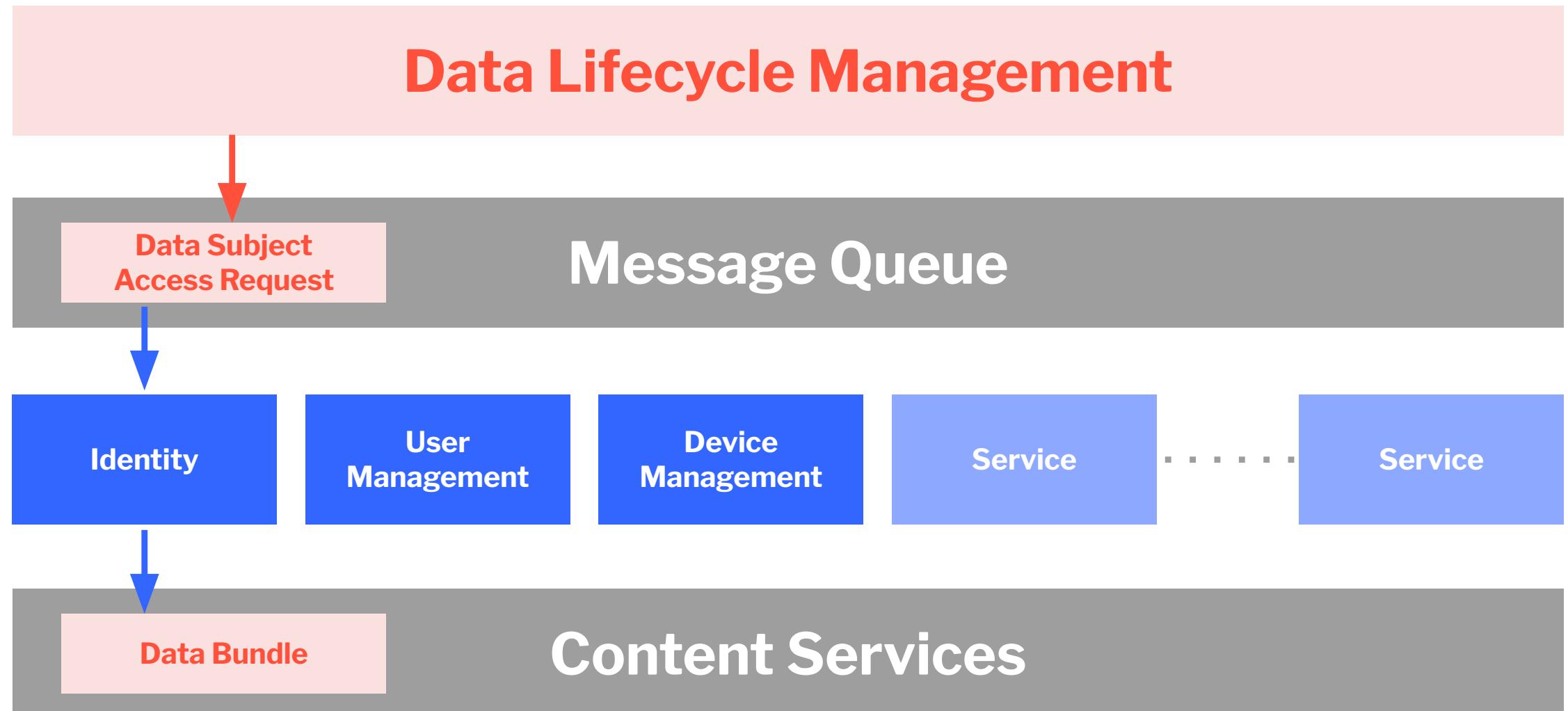
Value Overview

- Enabling compliance with global data protection regulations.

Feature Overview

- Backbase platform-wide support for data lifecycle management and handling of data subject access requests
- Data classification across the platform, and secure DSAR message handling across Identity and wider Backbase EBP services
- Flexibility to adapt data management to align with regional regulation and FI policies

Committed 2026.03



Cache Externalisation

Introduces a new Architectural pattern as prerequisite for highly available multi-site deployments

Value Overview

- Improved Uptime & Resilience
- Improved Scalability & Performance
- Disaster Recovery Readiness

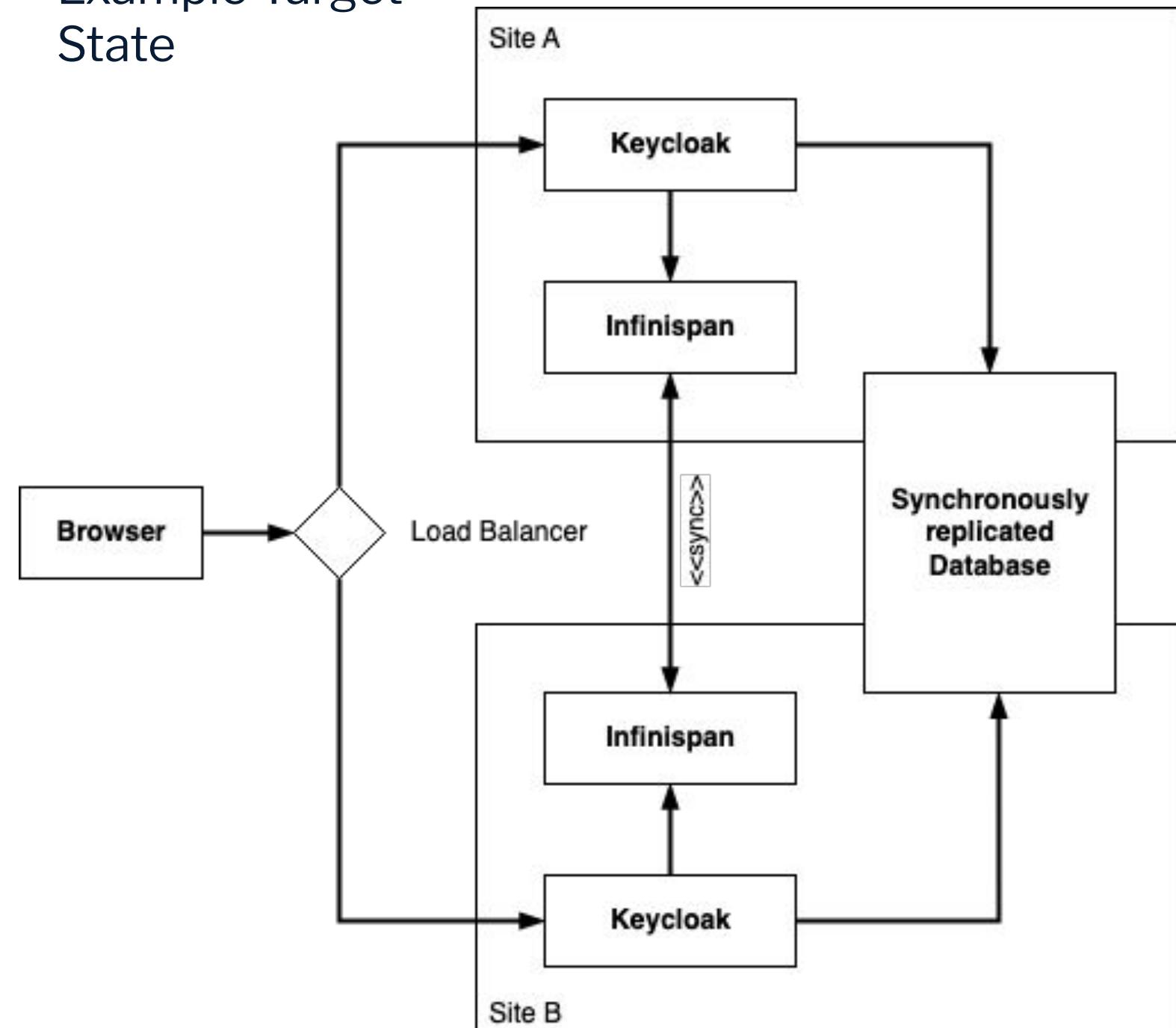
Feature Overview

- State is moved from the identity Auth Server and managed in External ISPNs
- Keycloak deployments running in different sites are now connected with a low latency network connection.
- Database is replicated synchronously across sites.

Roadmap Q1 2026



Example Target State



Fraud Detection & Prevention: Active Defense

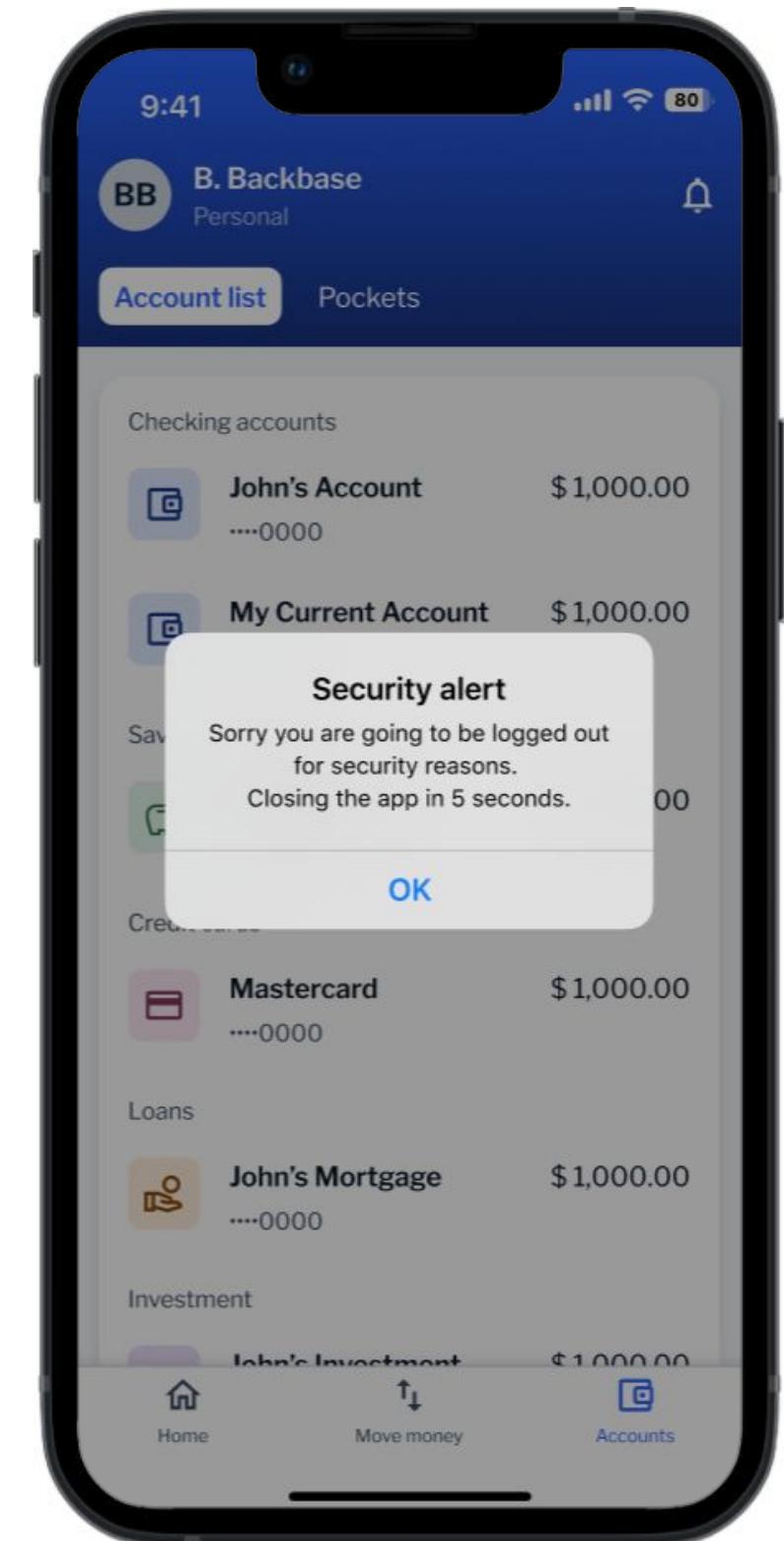
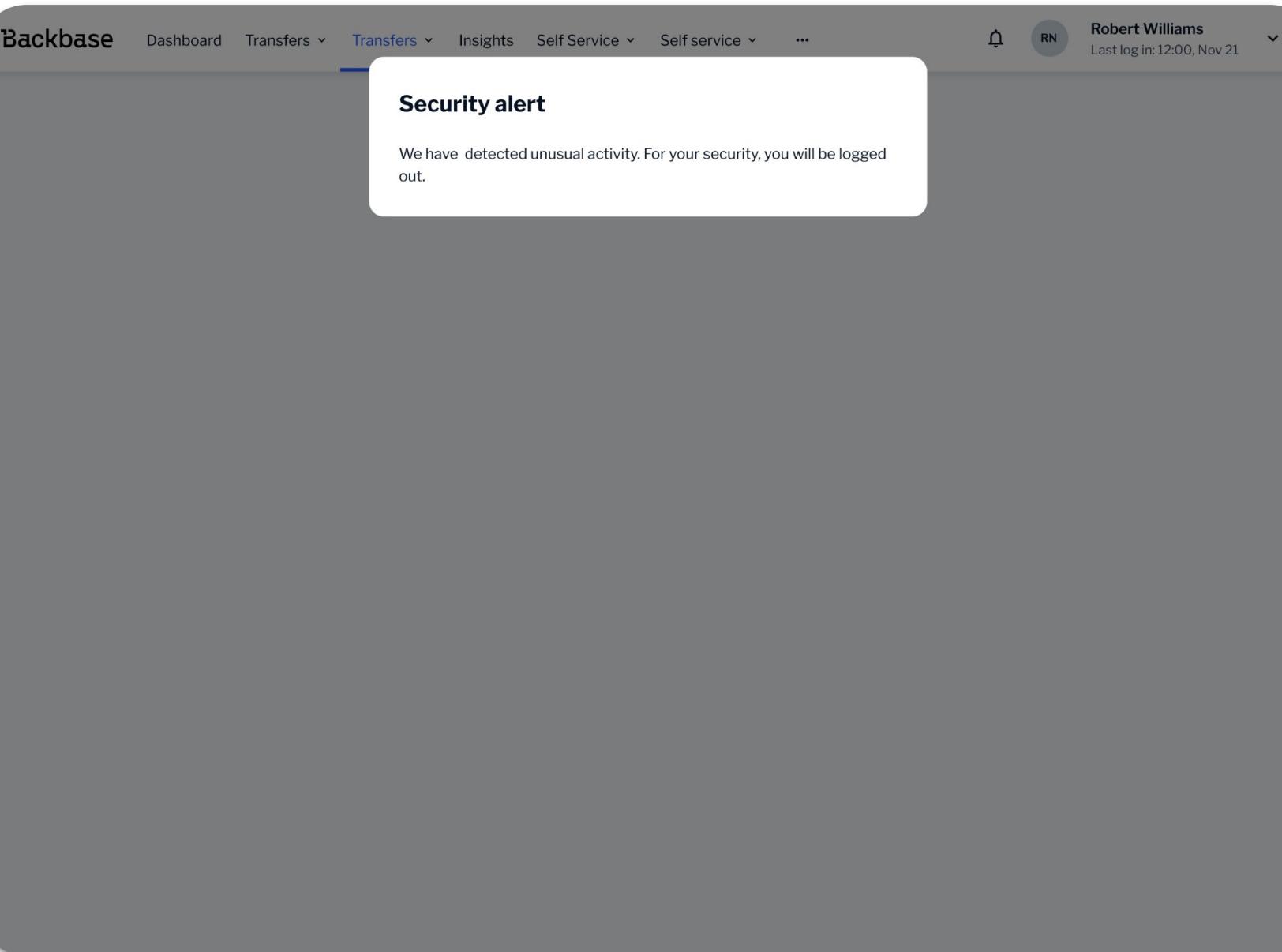
Value Overview

Significantly improves security by detecting and preventing fraudulent online banking activity in real-time, minimizing potential losses.

Feature Overview

- Immediately terminate sessions with high risk of fraud
- Eliminates the need for a deliberate fraud check

Roadmap H1 2026



Fraud Detection & Prevention: Self-service

Value Overview

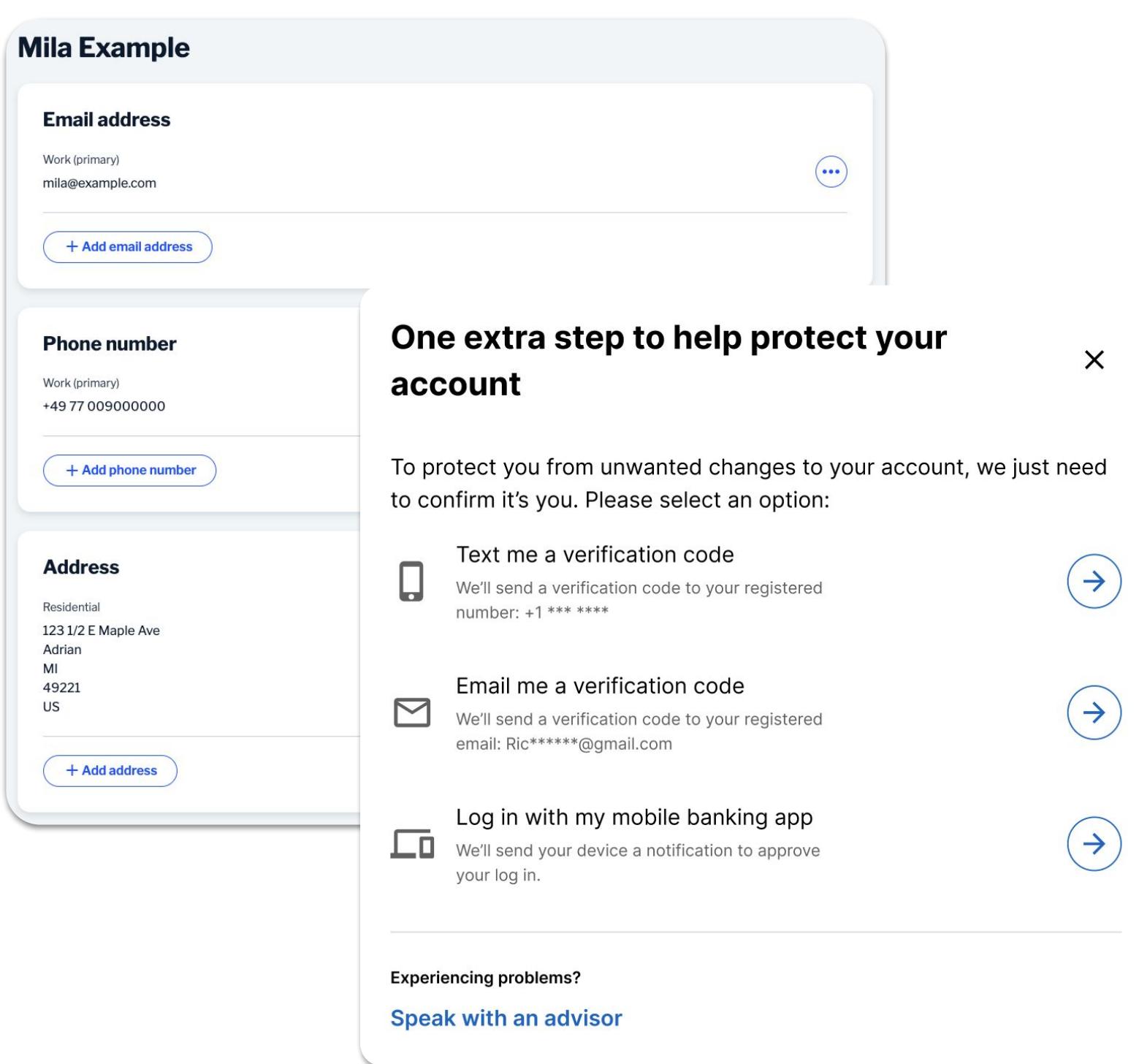
- Reduce unnecessary friction for low risk customers.
- Protect customers from fraud in the digital channels.
- Reduce exposure and cost of managing fraud.
- Limit associated reputational risk and risk of customer churn.

Feature Overview

Block or step-up the following use cases:

- Changing contact details such as email addresses and phone numbers
- Changing a password

Roadmap H1 2026



Something you know
Password or Passcode



Something you have
Device



Something you are
Fingerprint or face



+



Behavioural
Human

Known User Profile

- User Profiling and population
- Verifies good users
- Tracks Genuine and Fraud patterns

Platform | Identity | Product Plan (< 6 months)

Q4 & Q1 2026 Product Plan

ADD

Feedzai active defense
Continuous risk scoring for fraud detection, and pro-active prevention.

SCIM provisioning
Cross-system employee provisioning using standards-based SCIM protocol

EXPAND

User profile approvals
Administrators can require approvals for contact details changes

ADD

Trusted Browser
Improving speed of logging in by allowing users to confirm trusted browsers

Certified FIDO2 authentication (mobile)
FIDO2 compliant mobile authentication for login, transaction authorisation and step-up. Certified by the FIDO Alliance enabling compliance in regions where it is required (e.g. Vietnam)

EXPAND

Cache Externalisation
Allows customers to run a 'right-sized' infrastructure and enhances resiliency. A prerequisite for highly available multi-site deployments and dynamic scaling.

Enhanced Security Notifications
Security notifications driven by Identity Auth Server events, informing users of potential risk that may require their action or attention

Family Banking: Credential Safeguarding
Appropriate credential management and UX for Child users who don't have passwords (ie, password recovery)



Under consideration

Platform | Identity | Roadmap

Q2 2026+ Roadmap

ADD

Passkey & FIDO2 hardware token login (web)

Login with passkeys on web. Plus standards-based hardware token support, enabling business banking use cases.

Cross-channel passkey support

Expanded support for passkey authentication across mobile and wider use cases.

Business self-enrollment

Self-service journey enabling enrollment of small businesses into the Engagement Banking Platform

3rd party transaction patterns

Productise integration patterns for Identity with 3rd party transactions

Fraud detection for profile changes

Challenge or block changes to user profile according to risk via Feedzai Digital Trust

Fraud detection for password change

Challenge or block changes to password according to risk via Feedzai Digital Trust

Fraud detection for step-up

Implement fraud detection checks during step-up authentication to mitigate malicious access attempts, via Feedzai Digital Trust

Transaction Fraud Detection on outbound payments

Challenge or block payments based on transaction fraud detection and integration with Feedzai Transaction Fraud for Banking.

ID Verification for mobile enrollment

IDV check integrated into device enrollment to enhance security and enable OOTB mobile first enrollment without a password credential.

ID Verification for transaction authorisation

IDV based video-selfie option to authorise high value, or high risk transactions

EXPAND

Identity as part of a Multi-Site Deployment

Backbase Identity supported as part of a low latency, multi-site deployment.

Family Banking account maturation: Improved UX

Ability to support the migration from child to adult account

Enhanced OTP Audit Trails

A comprehensive view of the full OTP lifecycle in the audit logs.

Q2 2026+

Under consideration

Platform | Identity | Product Plan (< 6 months)

Q3 & Q4 2025 Product Plan

ADD

User profile approvals
Administrators can require approvals for changes to user profiles.

User profile changes in business banking
Business banking users can modify their profile information within the platform.

EXPAND

Feedzai active defense
Continuous risk scoring for fraud detection, and pro-active prevention.

Family Banking: Credential Safeguarding
Appropriate credential management and UX for Child users who don't have passwords (ie, password recovery)

Enhanced Transaction Signing (Proof of signature)
Storage and retrieval of cryptographic proof of authentication during transaction signing to supporting legal payment disputes and stronger compliance alignment

ADD

Business self-enrollment
Self-service journey enabling enrollment of small businesses into the Engagement Banking Platform

Application and deployment tooling
Tooling support for Identity for deployment and realm configuration validation

EXPAND

Keycloak upgrade
Upgrade to Keycloak 26.3 in Identity, providing enhancements and fixes for security and performance

Q3

2025

Q4

2025

Under consideration

Platform | Identity | Roadmap

Q1 2026+ Roadmap

ADD

Certified FIDO2 authentication (mobile)
FIDO2 compliant mobile authentication for login, transaction authorisation and step-up. Certified by the FIDO Alliance enabling compliance in regions where it is required (e.g. Vietnam)

Trusted Browser
Improving speed of logging in by allowing users to confirm trusted browsers

3rd party transaction patterns
Productise integration patterns for Identity with 3rd party transactions

Passkey & FIDO2 hardware token login (web)
Login with passkeys on web. Plus standards-based hardware token support, enabling business banking use cases.

Cross-channel passkey support
Expanded support for passkey authentication across mobile and wider use cases.

Device Limits
Enablers for projects to implement device limits

Fraud detection for profile changes
Challenge or block changes to user profile according to risk via Feedzai Digital Trust

Fraud detection for password change
Challenge or block changes to password according to risk via Feedzai Digital Trust

Fraud detection for step-up
Implement fraud detection checks during step-up authentication to mitigate malicious access attempts, via Feedzai Digital Trust

Transaction Fraud Detection on outbound payments

Challenge or block payments based on transaction fraud detection and integration with Feedzai Transaction Fraud for Banking.

ID Verification for mobile enrollment
IDV check integrated into device enrollment to enhance security and enable OOTB mobile first enrollment without a password credential.

ID Verification for transaction authorisation
IDV based video-selfie option to authorise high value, or high risk transactions

EXPAND

Cache Externalisation
Allows customers to run a 'right-sized' infrastructure and enhances resiliency. A prerequisite for highly available multi-site deployments and dynamic scaling.

Family Banking account maturation: Improved UX
Ability to support the migration from child to adult account

Q1 2026+

Under consideration

Platform | Identity | Future Direction

Passwordless experiences

Passwordless web login

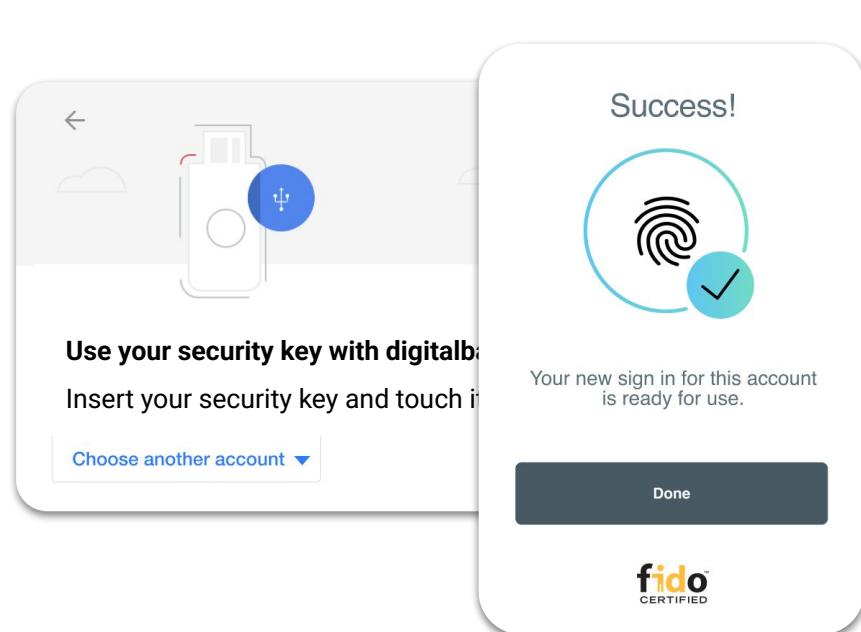
Enabling users to easily and securely register and login with embedded biometric sensors and face recognition (e.g. Windows Hello from their browser). Support via WebAuthN standard and Passkeys.

FIDO2 hardware keys

Standards based support for FIDO2 hardware keys. Enabling use cases (e.g. business banking) where legacy, proprietary hardware tokens may be in use.

Passwordless enrollment

Enrollment into online banking channels without requiring creation of a password credential



Risk mitigation

Risk-based authentication

Support for risk based decisioning and adaptive authentication during login and transaction authorisation.

Behavioral authentication

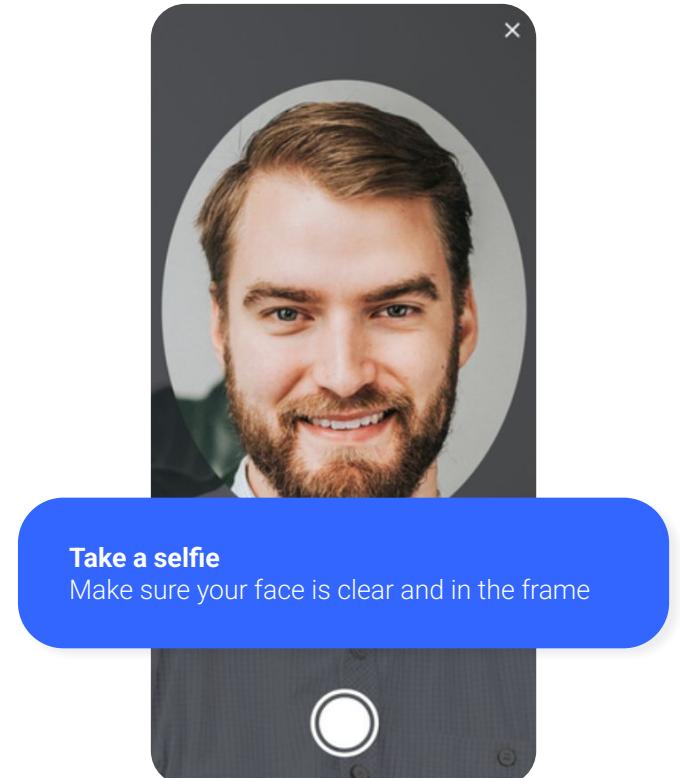
Leveraging behavioural analytics (keyboard, mouse, touchscreen interactions) to verify user identity and minimise fraud risks.

Identity Verification

Integrated customer identity verification for self-enrollment and account recovery use cases. Ensuring high assurance and reduced risk.

Fraud monitoring

Aggregation and integration of authentication and transactional events for monitoring of fraud risks in digital channels.



All channels

Youth/Family app access

Secure enrollment and login for family and youth apps

Multi-user app experience

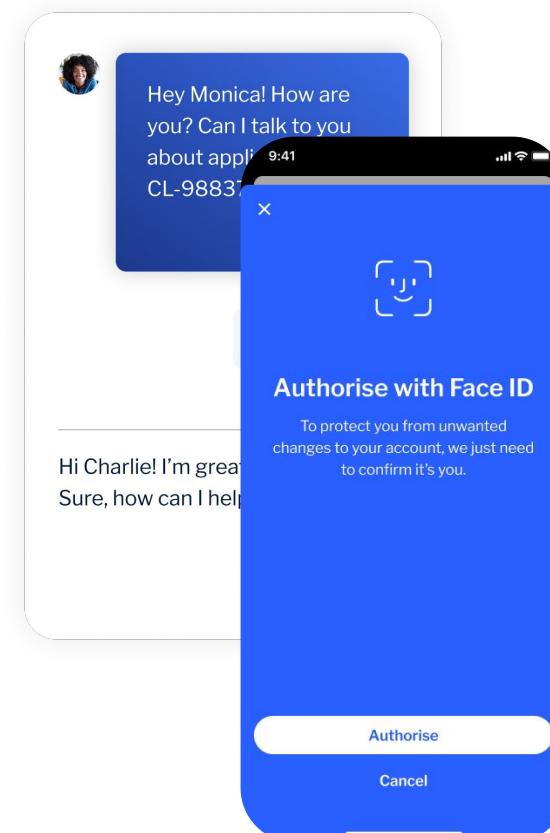
Support for multi-user mobile enrollment, enabling seamless account switching via a single app

Support channel authorisations

Support for consent and authorisations for CSR actions via voice and chat support channels.

Voice banking

Secured, authenticated access to banking capabilities via voice assistants (Alexa and Google)



Open Finance

Open Banking

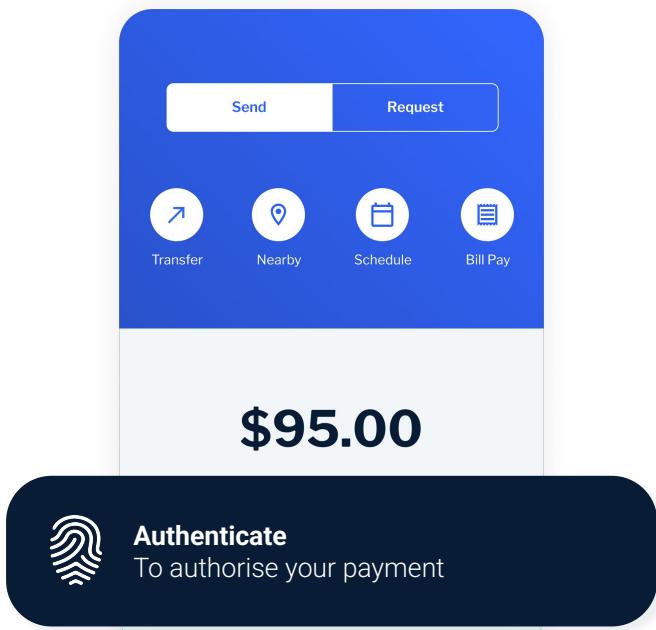
Expand open banking market coverage beyond US

PSD3 and Open Banking Next Generation

Enabling PSD3 Directive compliance for online payments and fraud

Open Data Exchange

FDX based use cases to cover useful data exchange securely for innovative use cases





10

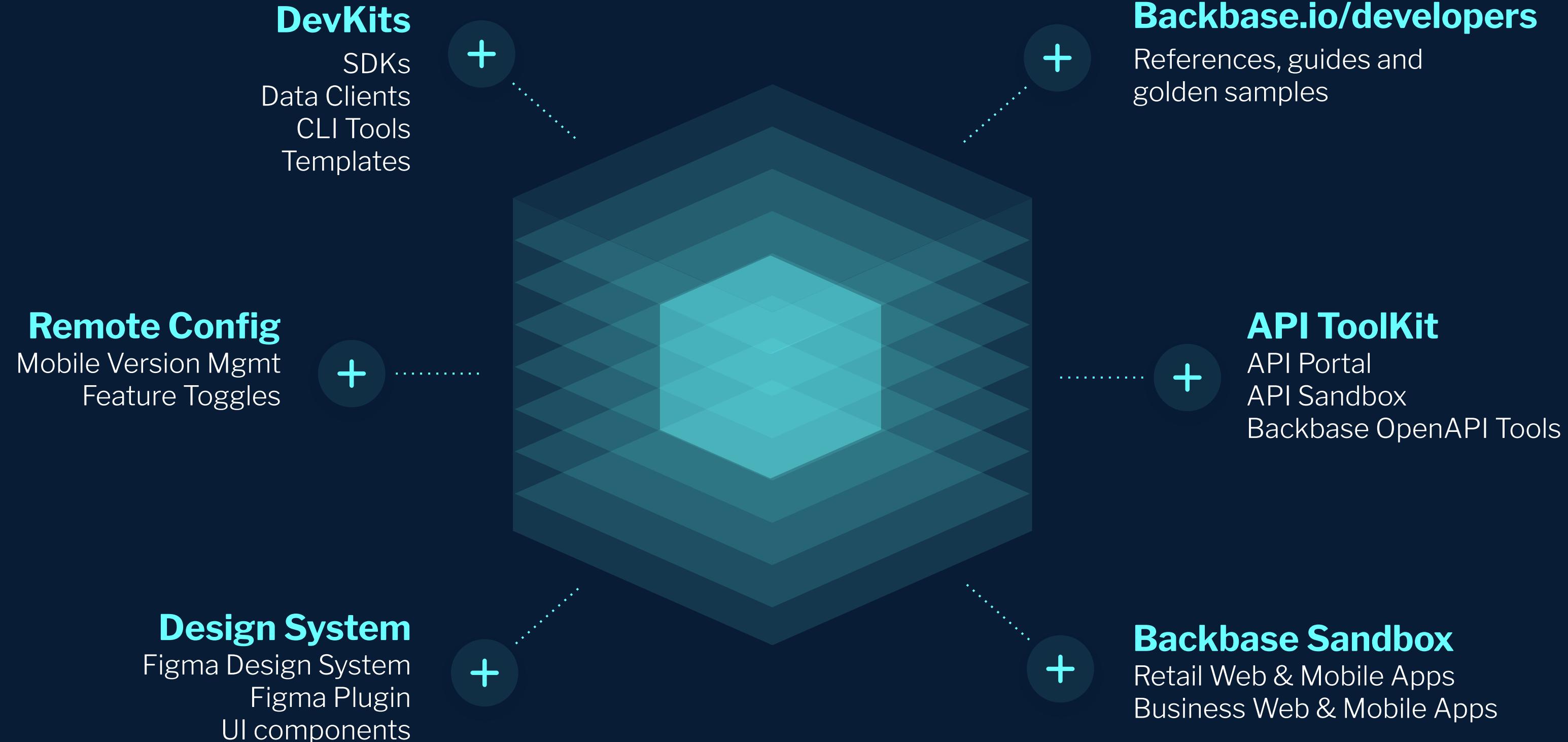
Developer Platform

Product Plan, Roadmap & Future Direction

Please see [**<internal>**](#) link below for Jira Advanced Roadmap view

[Click here for details of Developer Platform](#)

Developer Platform | Built by developers, for developers



[Feature Name]

Quote of the business value it provides

Value Overview

- Bullet Point One
- ...

Feature Overview

- Feature 1
- Feature 2 etc.

Released 202x.xx

Web 2024.04 Mob 2024.06

Powered by Jumio

Duplicate this slide for every new product release/highlight (1 slide = 1 feature highlight) that is currently available in this LTS.

Release Advisor

Developers

- Easy understand what has changed in between product versions.
- Comprehensive list of breaking changes, security fixes, new features and deprecations in one single place

Customers

- Reduced time to assess product upgrades.

[Release Advisor on Backbase.io](#)

(ALPHA) Available 2024.10

The screenshot shows the Backbase Release Advisor interface. At the top, it displays "Backbase" and navigation links for "For Developers", "For Designers", and "Marketplace". A "Log in" button is also present. The main title is "Release Advisor". Below the title, there's a section titled "Select CalVer" with dropdown menus for "SOURCE VERSION" (set to 2022.12) and "TARGET VERSION" (set to 2023.01). To the right of these dropdowns are "Filter options" and "Filter results" sections. The "Filter options" section includes checkboxes for "CHANGE TYPE" (Removed, Deprecated, Security, Fixed, New feature, Updated) and "BREAKING CHANGES" (All changes, Only breaking changes). The "Filter results" section features a search bar and a "ITEMS PER PAGE" dropdown set to 10. The main content area is a table listing software components, their versions, changes, and status. The columns are: CalVer, Software component, Version, Change, Change type, Breaking, and Status. The table rows include:

CalVer	Software component	Version	Change	Change type	Breaking	Status
v2022.02-LTS	dashboard.service	v1.30.0	Breaking ground: enhancements for Dashboard - dashboard servi...	UPDATED	!	Pending
v2022.02-LTS	account-statements.service	v1.28.0	Say goodbye to Accounts & Statements: deprecation timelin...	DEPRECATED	-	Published
v2022.02-LTS	external-account.service	v1.35.0	Unlock Possibilities: new features unleashed external account	NEW FEATURE	!	Pending
v2022.02-LTS	remote-deposit-capture.service	v1.17.0	Simplify, optimize, thrive: UI and backend improvements Remote...	UPDATED	-	Published
v2022.03	user-self-service.service	v1.31.0	Experience innovation: discover the latest features user self servi...	NEW FEATURE	-	Pending
v2022.04	messages.service	v1.28.28	Resolved issue: in Messages - messages.service 1.28.28 Messa...	FIXED	!	Published

Accelerator Portal

Act as a central space for R&D, CS, Partners and Customers to both access accelerators and to share across projects.

Developers

- Access to all community and support accelerator examples we have at backbase.
- Learn, copy and speed up time to value

Customers

- Reduced time to go live with many solved problems
- Shared solutions across the backbase ecosystem will reduce total cost of ownership.

[Accelerator Portal on backbase.io](#)

Available 2024.03

Accelerator Portal

PRODUCT LINE CATEGORY TYPE

Select product line Select category Select type All Backend Web Mobile

FILTER RESULTS

Search 240 results available + Add new



Digital Banking SDLC tool

stream-services
Stream Services are an Open-Source accelerator to connect with Backbase "out-of-the-box" components that talk to DBS and are responsible for orchestrating calls to DBS. The...

LATEST ACTIVITY 2023.12.21 20 24 15

[View repo](#) [Download \(ZIP, 371 Kb\)](#)

Digital Banking SDL library

scim-for-keycloak
A third party module that extends keycloak by SCIM functionality.

LATEST ACTIVITY 2023.12.22 45 0 0

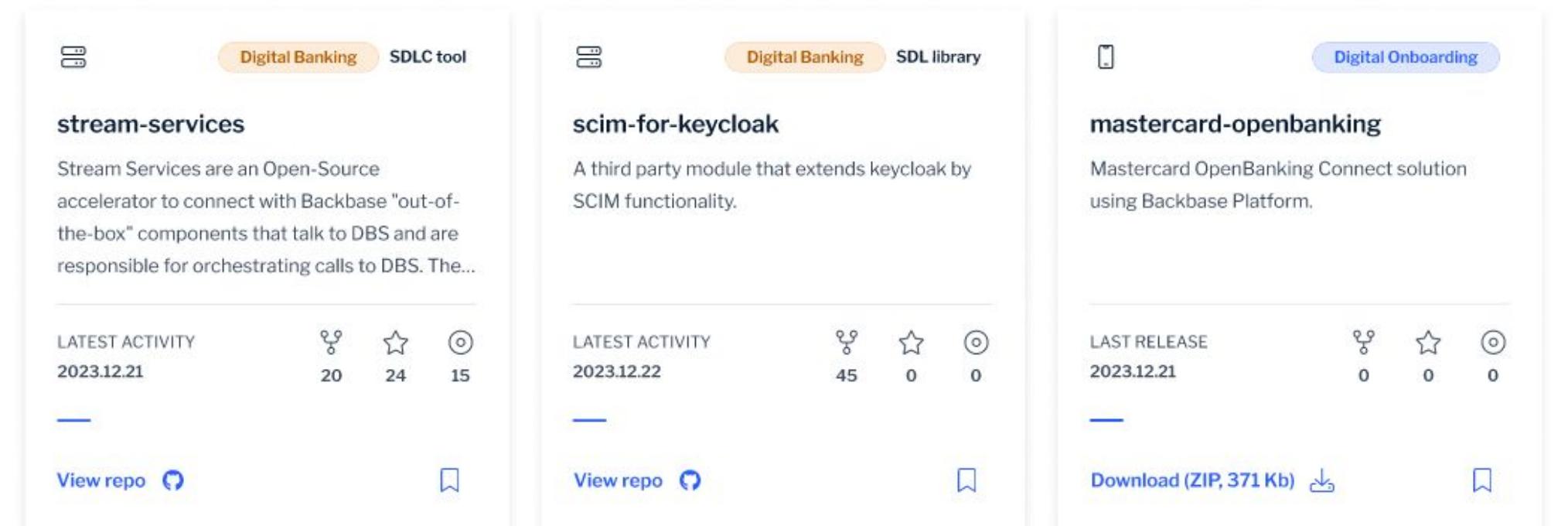
[View repo](#)

Digital Onboarding

mastercard-openbanking
Mastercard OpenBanking Connect solution using Backbase Platform.

LAST RELEASE 2023.12.21 0 0 0

[Download \(ZIP, 371 Kb\)](#)



Developer Collections

Collection of resources (guides, reference documentation, videos) categorized by use case and projects needs.

Feature Overview

- Content categorization by collection, technology and type of content (guides, references, blog post...)
- Filtering by each category

[Developer Collections on backbase.io](#)

Available 2024.06

Developer Collections

Getting Started

Set up for Android development

Set up your Android development environment with this comprehensive guide.

Android

Read Guide

ADDITIONAL LINKS

[Connect Android with API Sandbox](#)

[Check our Golden Android Sample App](#)

[Download Android Studio](#)

Getting Started

Set up for iOS development

Set up your iOS development environment with this comprehensive guide.

iOS

Read Guide

ADDITIONAL LINKS

[Connect iOS with API Sandbox](#)

[Check our Golden Android Sample App](#)

[Download Xcode](#)

Getting Started

Mobile architecture

The mobile architecture of the Engagement Banking Platform and how the products and components are connected.

Android iOS

Read Guide

Getting Started

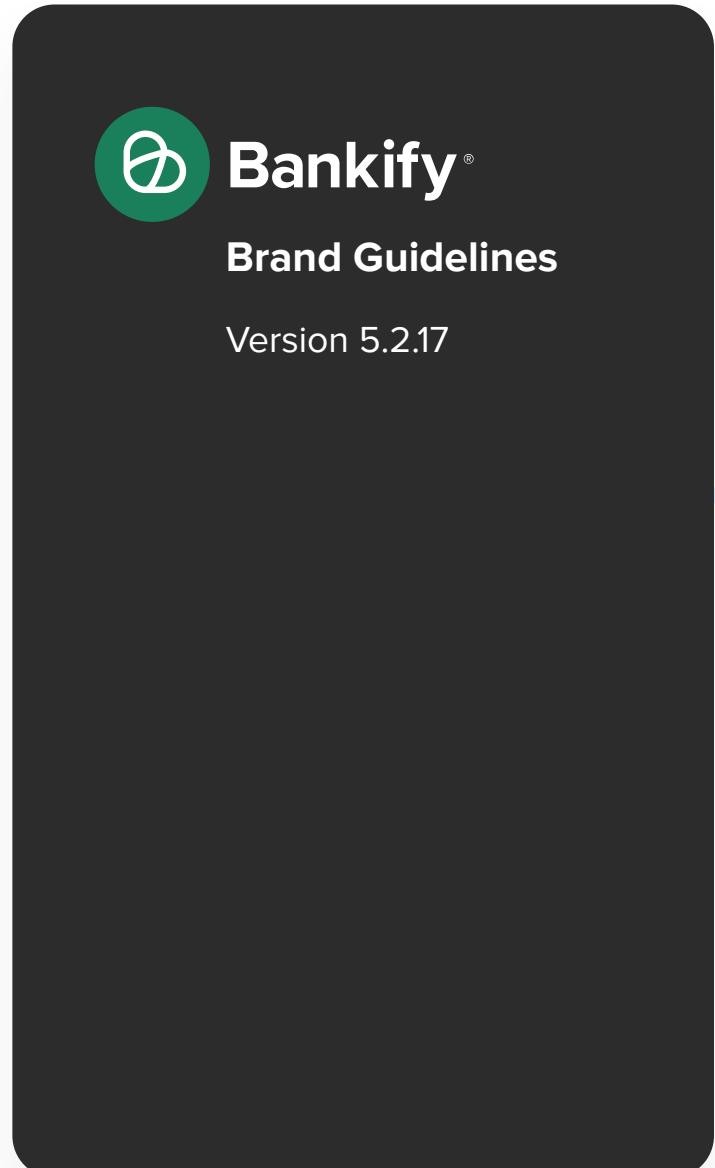
Mobile tech stack

Set up for web development

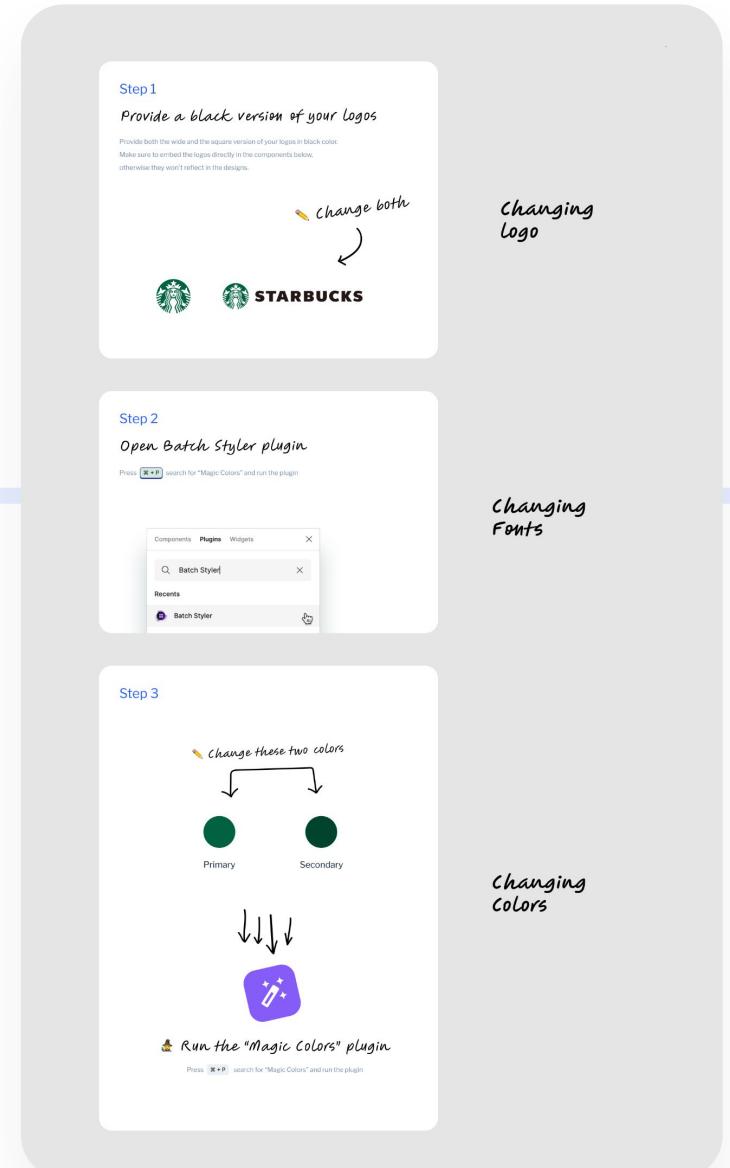
Web architecture

Fine grained control of your brand experience

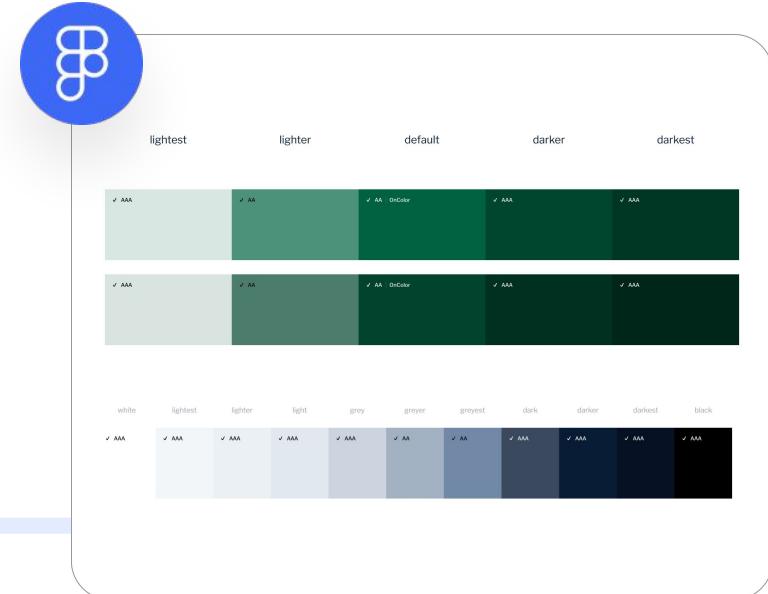
Available 2024.0X



Your Brand
Guidelines

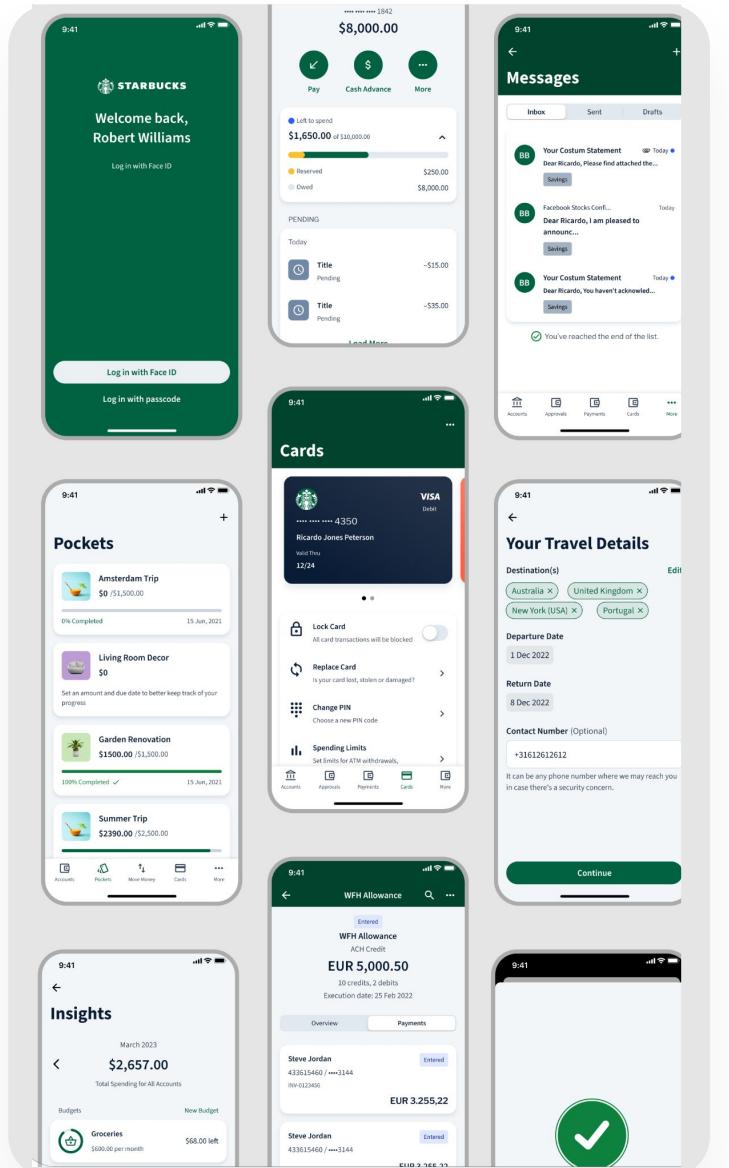


Figma Playground
Apply styles



```
</> _color.scss ●  
variables > brand > ↗ _color.scss > ...  
1 $color-primary: #006241;  
2 $color-secondary: #00442d;  
3 $color-accent: #69feff;  
4 $color-success: #000000;  
5 $color-danger: #000000;  
6 $color-warning: #000000;  
7 $color-info: #000000;  
8 $color-neutral-white: #ffffff;  
9 $color-neutral-lightest: #f3f6f9;  
10 $color-neutral-lighter: #ebf0f5;
```

Figma Plugin
Export styles from Figma
into code for your App



Backbase Apps
Finetune Brand Experience

Observability

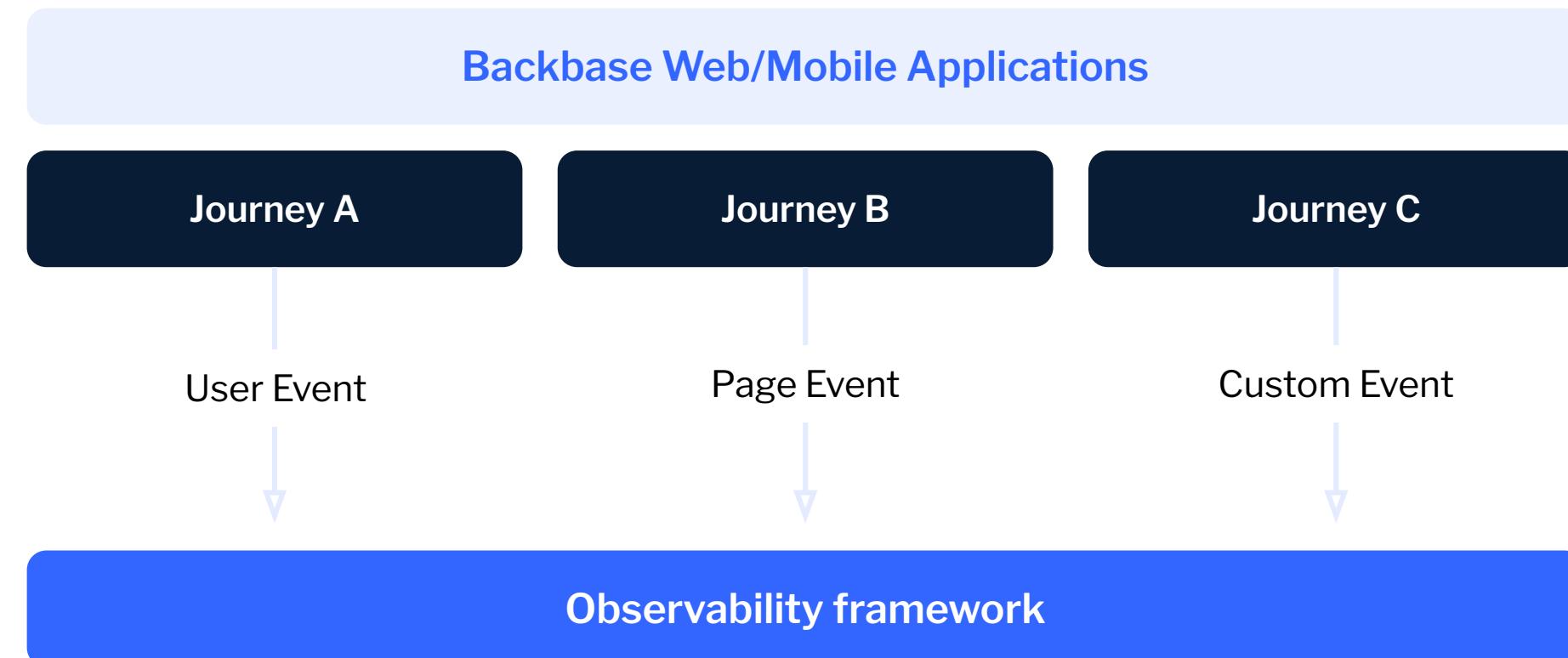
Available 2024.02

Developers

- Introduction of comprehensive web analytics tools
- Flexibility to integrate any analytics vendor solution
- Streamlined data gathering and processing in one place

Components

- foundation-ang (Web)
- backbase-observability-android (Android)
- BackbaseObservability (iOS)



Feature Flags

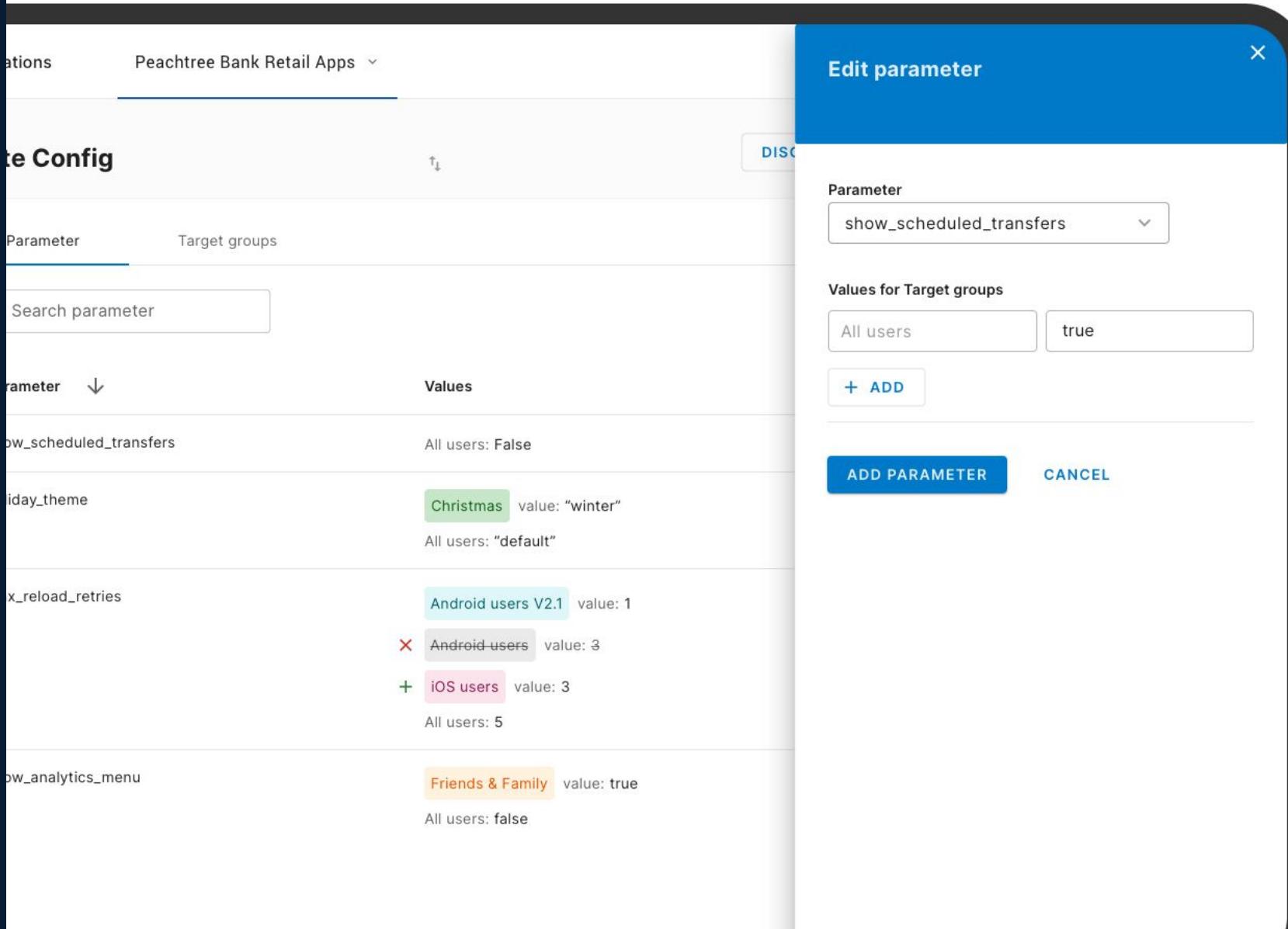
Available 2024.01

Developers

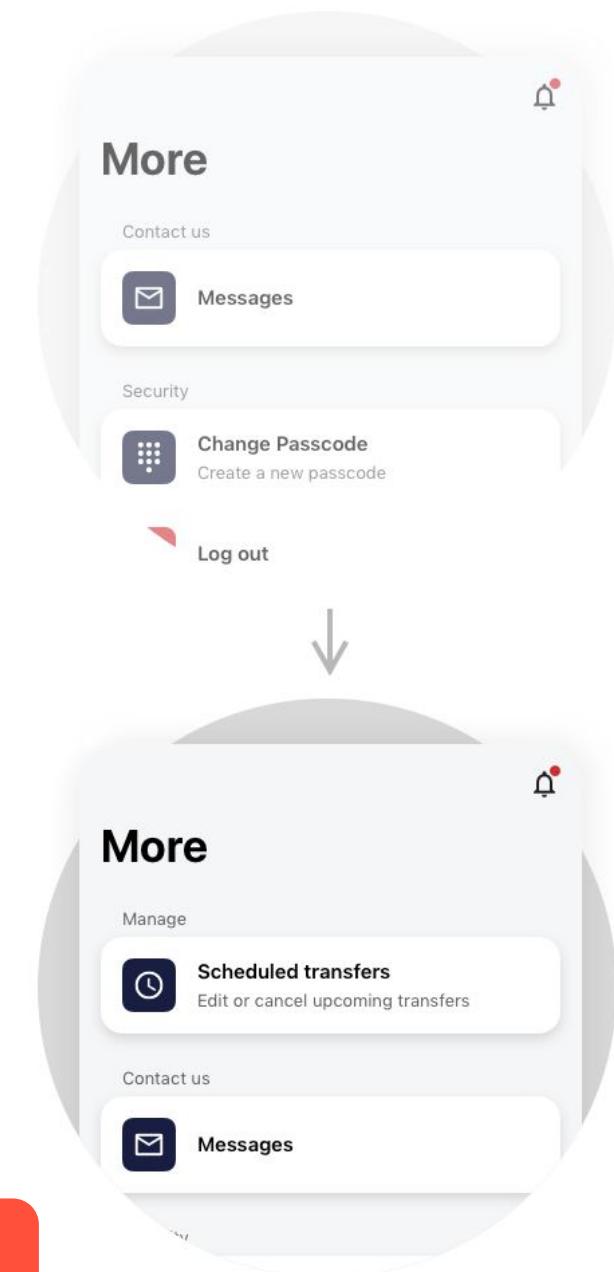
- Enable / Disable features without deployments
- Experiment with features before releasing them to a larger audience

Components

- Remote Config Web SDK
- Remote Config Web App
- Remote Config Services



This seems like an old screenshot, and do we have these three assets separately?



Golden Sample Web & Mobile application

Developers

Learn how journeys and most common components are build/used

Components

- [Web Golden Sample](#)
- [Android Golden Sample](#)
- [iOS Golden Sample](#)

Available 2024.03



Golden Sample Application

Journey

Authentication

Localization

Entitlements

Analytics

Theming

RTL

Journey communication

Developer Platform | Product Plan (< 6 months)*

Q4 2024 & Q1 2025 Product Plan (WIP)

Dev Kits	Developer in .io	Design System	API ToolKit	Dev Kits	API ToolKit	Design System	Sandboxes
Backend Service SDK Training Discover the power of Service SDK with a hands-on Github repo training	Release Advisor MVP Enable Release Advisor to customers via Backbase.io menu with Retail release notes.	UX, Mobile and Web Easier component token handover Figma to code Expand on our Visualizer capabilities and allow it to export component tokens	API Portal: Filter specs by Journey. Streamline the process of finding specs by introducing a journey filter.	Backend Caching with Redis Provide Service SDK module enabling caching strategy with Redis	API Portal: Including Wealth and Grand Central APIs By including the Wealth and Grand Central APIs, we aim to boost developer productivity by consolidating a broader range of Backbase APIs into a single, centralized platform.	UX, Mobile and Web Faster component theming Make tokens available to globally theme inputs & icons	Support Sending Emails from the Sandboxes Enabling demoing journeys that depend on the email sending feature
Web Enable Visual Assets in Backbase.io Make visual assets part of the Backbase.io menu	Events Specs A centralized platform to facilitate the documentation and discovery of information related to events emitted and consumed by services in the Backbase Platform	Stable release of Compose & SwiftUI components Speed up mobile dev with components in the new Android and iOS UI standards	Modelbank External Integration Implementations Improve the available information to make it more suitable for the estimation efforts of Projects conducted by CS.	Mobile MSDK modernization Modernize current mobile libraries to be up to the current technology standards	Backbase APIs Comparison tool. Increase the productivity of developers when performing upgrades by providing them with a tool that shows them the differences between two versions of Backbase EBP Releases.	Introduce semantic tokens for spacing, radius & typography Enable more consistent theming of Design System components for the spacing, radius and typography token types.	Integrate Sandboxes with Grand Central The Sandboxes to use Grand Central to integrate with 3rd party integrations.
HTTP clients Streamlined way of generating and document web HTTP clients	Improve usage of Design System with linter tooling Make it easier to develop interfaces in the right way, by giving instant feedback in the IDE of the developer	Sandboxes API & EBP Sandboxes 24.09-LTS release. providing an environment for developers to test, and for users to demo new features of Backbase.	Linting i18n Mobile linting tool to identify i18n issues	Web Guide: How to replace a view Comprehensive guide on how to replace a view in web journeys	Developer in .io Known issues Updated API Specs landing pages Bring the new look and feel to the API references docs (Android, iOS, Web, Database)	Showcase best practices with Golden Sample Provide an end-to-end Golden Sample from Figma to code that showcases our Design System best practices	Remote Config Plan targeted Features Ability config which features customers with Plans will get. E.g. Plan A = Red Theme
Mobile Mobile clients docs Release documentation for our mobile clients in .io	Remove the prefixes from the test usernames Providing an easy to remember, clean login names to the test users.	Linting i18n Web linting tool to identify i18n issues	Internationalization Streamline how web and mobile applications do internationalization.	Audit Activity Timeline for Business Banking Reduce CSR's investigation time while helping customer by instantly and easily understanding historical context.	Analytics Events documentation for web journeys	Under consideration	Fine grained Access control Allow features to be changed by different subsets of bank employees
Guide: Create a Journey Create a comprehensive guide for creating a new mobile journey with all the best practices.							Remote activated maintenance banner for mobile Trigger customer notification around maintenance using banner in mobile apps and manage in remote config
Internationalization: Tooling for extracting strings CLI tool to allow mobile apps extract strings							
Q4	Q1	2024	2025				

In Progress

Developer Platform | Product Plan (< 6 months)*

Q1 2025 & Q2 2025 Product Plan (WIP)

Dev Kits	Developer in .io	Design System	API ToolKit	Dev Kits	API ToolKit	Design System	Sandboxes
Backend Caching with Redis Provide Service SDK module enabling caching strategy with Redis	Known issues Updated API Specs landing pages Bring the new look and feel to the API references docs (Android, iOS, Web, Database)	UX, Mobile and Web Additional Compose & SwiftUI components Speed up mobile dev with additional components in the new Android and iOS UI standards	API Portal: Including Wealth and Grand Central APIs By including the Wealth and Grand Central APIs, we aim to boost developer productivity by consolidating a broader range of Backbase APIs into a single, centralized platform.	Web Guide: How to replace a view Comprehensive guide on how to replace a view in web journeys	Backbase APIs Comparison tool. Increase the productivity of developers when performing upgrades by providing them with a tool that shows them the differences between two versions of Backbase EBP Releases.	UX, Mobile and Web Additional Compose & SwiftUI components Speed up mobile dev with additional components in the new Android and iOS UI standards	Remote Config
Mobile Linting i18n Mobile linting tool to identify i18n issues	Analytics Events documentation for web journeys	Enable AI tooling to use the Backbase Design System Enable developers to use AI tooling that is aware of the Backbase Design System, increasing their efficiency while maintaining quality	Audit		Developer in .io		Introduce semantic tokens for spacing, radius & typography Enable more consistent theming of Design System components for the spacing, radius and typography token types.
Web Guide: How to replace a view Comprehensive guide on how to replace a view in web journeys	Sandboxes Support Sending Emails from the Sandboxes Enabling demoing journeys that depend on the email sending feature	Activity Timeline for Business Banking Reduce CSR's investigation time while helping customer by instantly and easily understanding historical context.	Remote Config Plan targeted Features Ability config which features customers with Plans will get. E.g. Plan A = Red Theme				Audit
Internationalization Streamline how web and mobile applications do internationalization.	Integrate Sandboxes with Grand Central The Sandboxes to use Grand Central to integrate with 3rd party integrations.		Fine grained Access control Allow features to be changed by different subsets of bank employees				
Q1	2025	Q2	2025	Under consideration	Backbase	268	

Developer Platform | Future Direction

Create

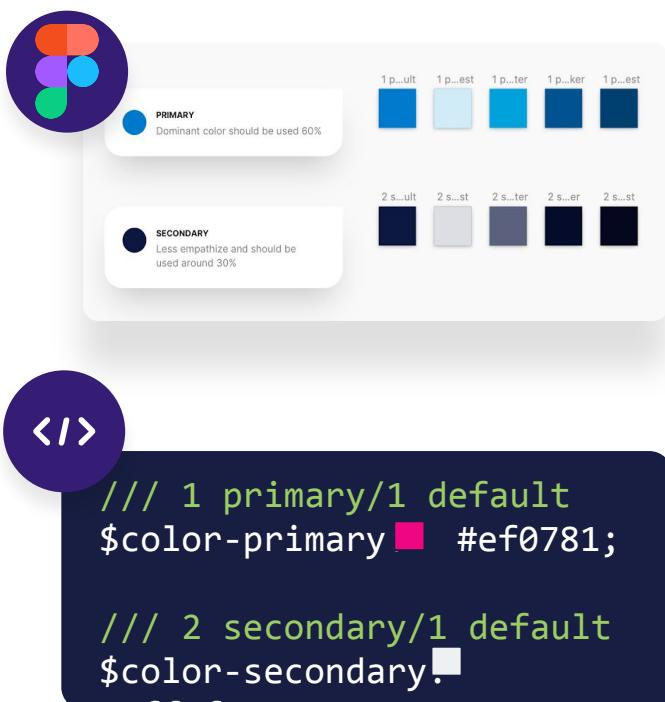
Remote Config

A/B testing using feature flag to deploy and learn with beta testers

Confident % based scaling of feature adoption. Choose how your users get the feature and not the app store

Golden Samples

Demonstrating how to use our platform with Mobile example apps using a devkits and also headlessly with any other framework. E.g. Flutter



Innovate

Design System

Increase global configuration to change behaviour consistency at scale. Including globally styled lists

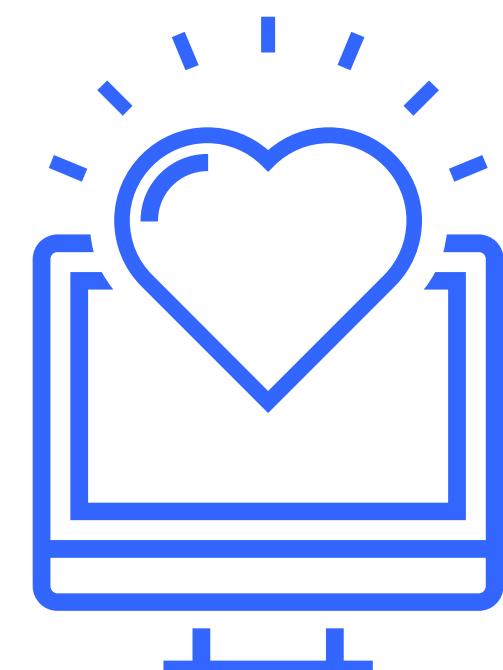
10 More Journey pattern and samples to rapidly prototype your custom journeys

Flexible header to give more options to apply your own company's Brand

Provide 3 default themes out of the box so customers can start theming their App closer to their own style

API & EBP Sandboxes

Go live with environment providing always latest released version of EBP API & Demo Apps



Simplify

API Portal and API Sandbox

Connect API Portal to API Sandbox with "Try It" feature so that anyone can easily get real responses via the API Portal UI

EBP Sandbox

More demo guides and self-service options

SSDK

Signed URLs, Ability to download files from our platform using authenticated URLs

Deploy web apps in Azure CDN

Document and provide tooling if needed how to deploy web apps in Azure CDN



Accelerate

Configure Track

Complete guide and tools for configuring our product to work for you

GitHub Actions

Single SDLC

Build a journey Developer Tack

Covering all the cases you have when building a new journey from A11y, i18n to theming and components for Web and mobile

Mocking an API

Proxy service which will use Wiremock to create mock layers to communicate with third-party APIs.





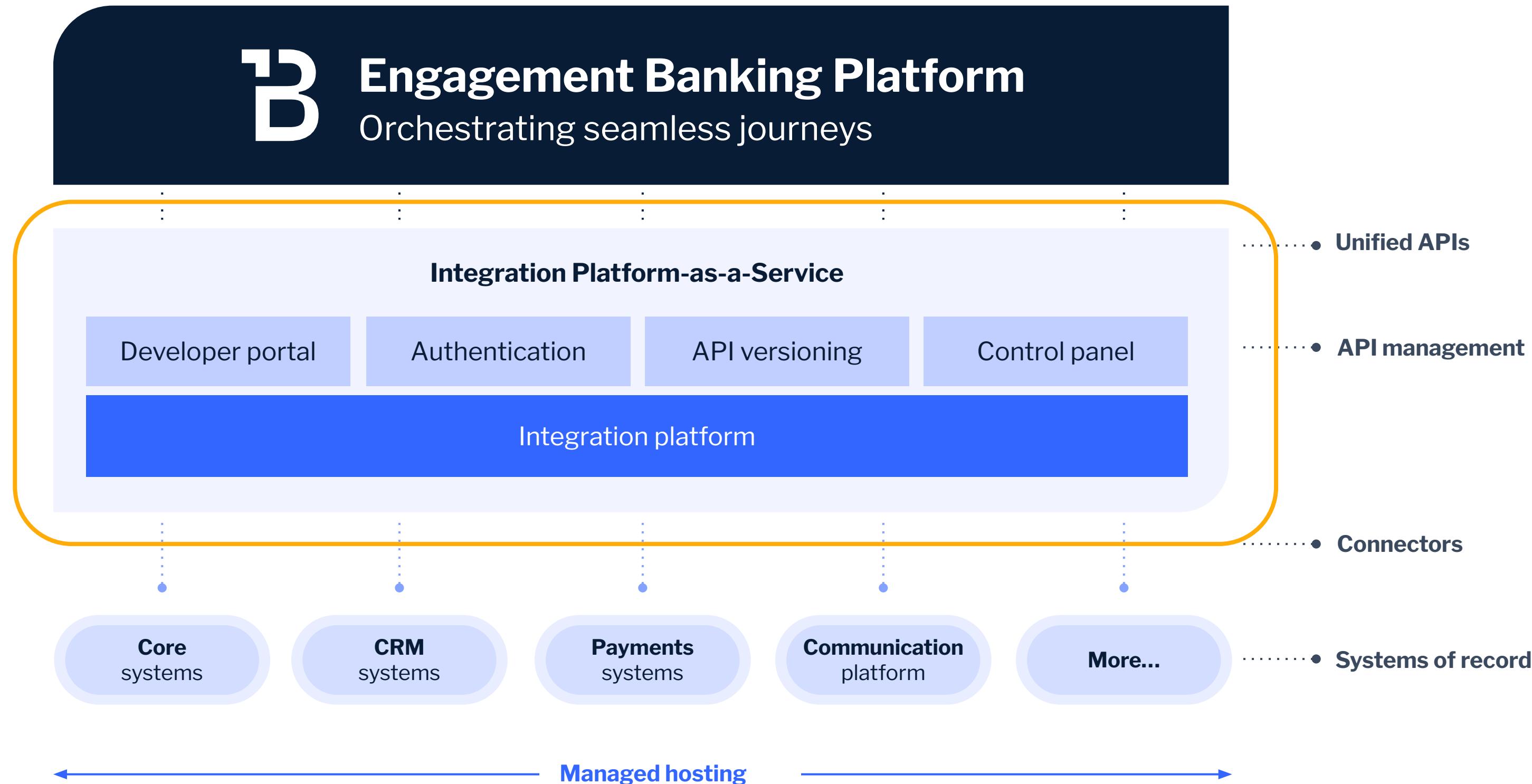
11

Grand Central Platform & Connectors

Product Plan, Roadmap & Future Direction

[Click here for details on Grand Central platform](#)

Grand Central Platform



What is GC platform

Grand Central

An Integration Platform as a Service which offers out of the box connectors to several third party providers, fully managed by the platform.

Furthermore, it offers the ability to build customer-driven connectors to third parties; by providing a wide range of high quality developer tools, monitoring capabilities & infrastructure managed by the platform.



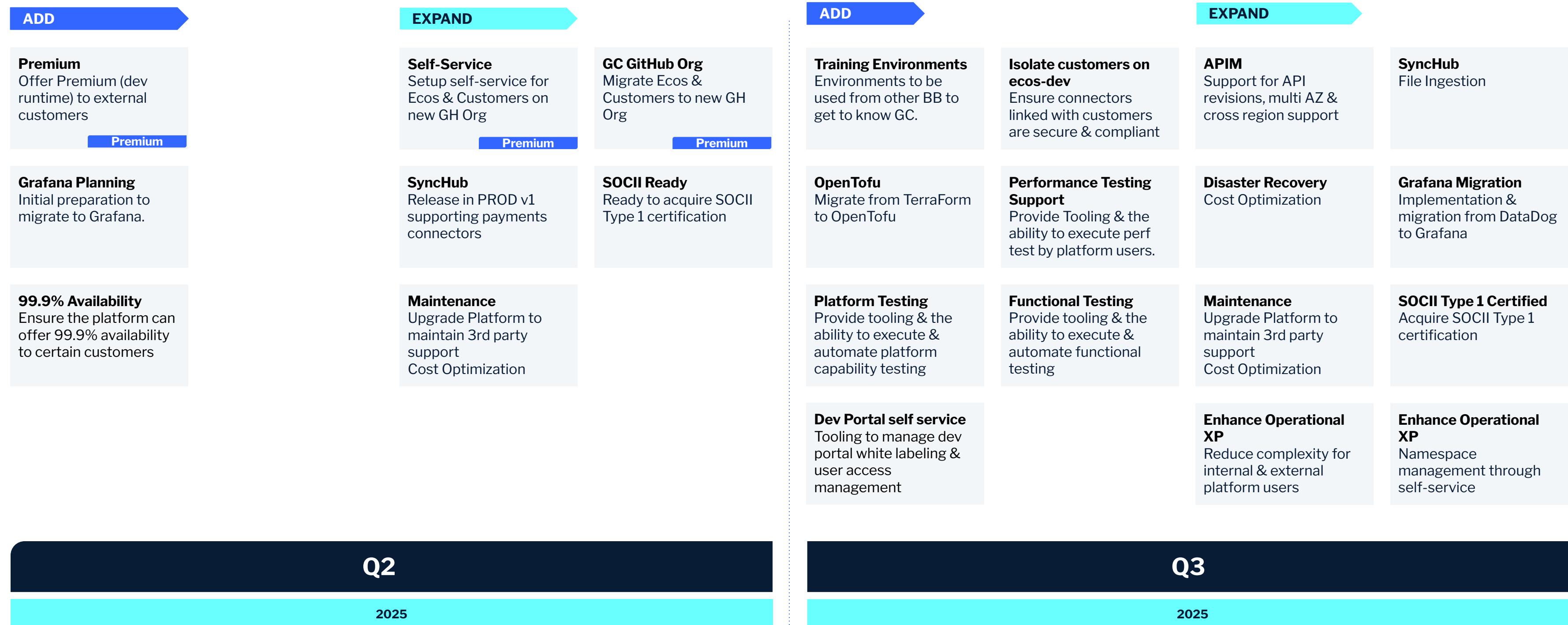
What are GC connectors

- ✓ Open API and BIAN inspired integrations
- ✓ Cloud ran BE integration with 1 or several 3rd party to unlock new EBP features
- ✗ Always integrated in EBP*

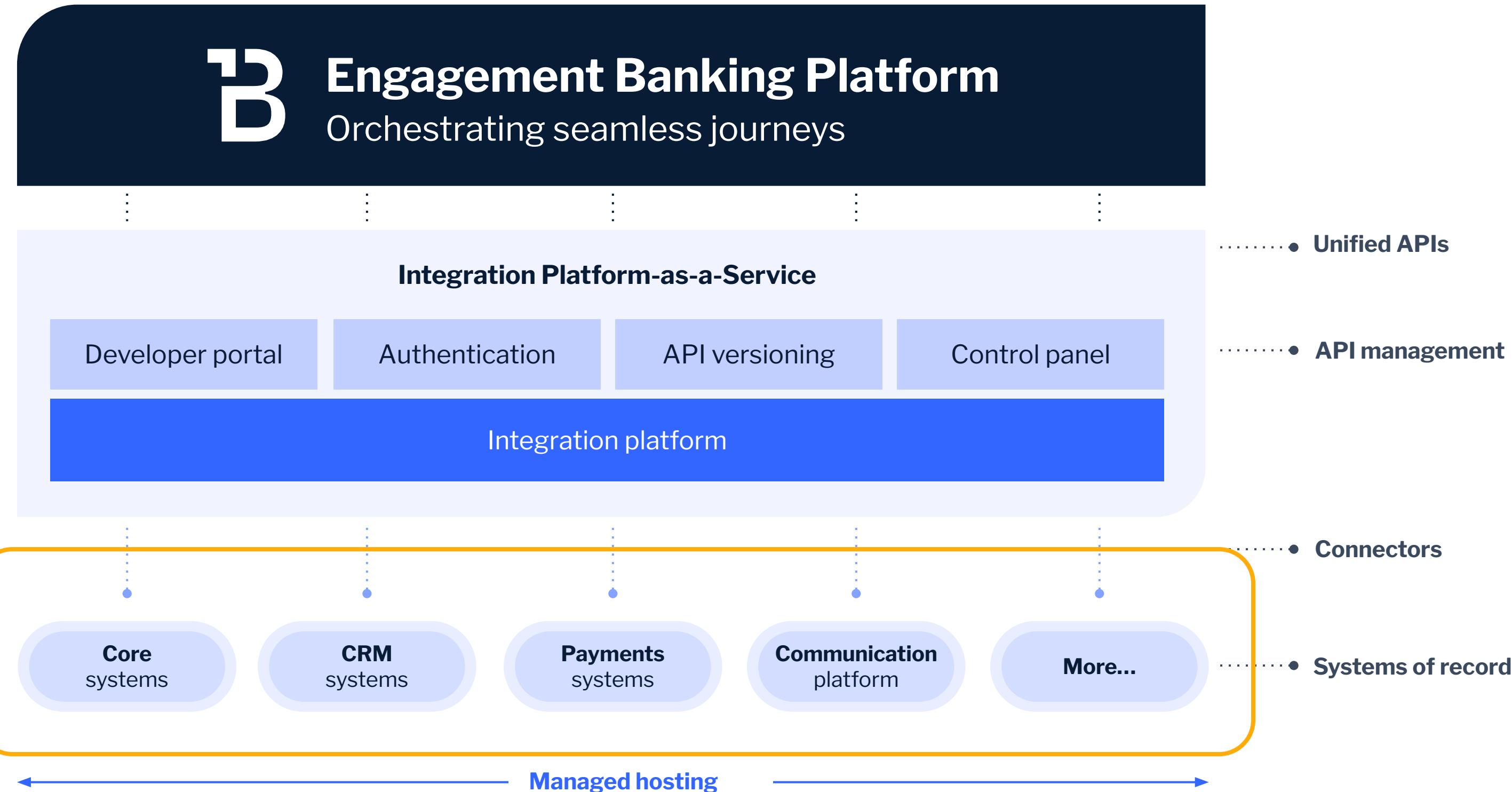


Grand Central Platform | Product Plan (< 6 months)

Q2 & Q3 2025 Product Plan



Grand Central Connectors



Core Connectors | Product Plan (< 6 months)

Q2 2025 & Q3 2025 Product Plan

ADD

[FiServ DNA]  API integrations Retail Banking Accounts and Transactions
View list and details of accounts and transactions


[FiServ DNA]  API integrations Retail Banking Internal Payments
Internal core payments from accounts in the core.


[FiServ DNA]  API integrations Retail Banking Loan Servicing
Manage loan accounts and transactions


[FiServ DNA]  API integrations Business Banking Accounts
Manage accounts and transactions


ADD

[JackHenry Silverlake]  API integration
Retail banking Modelbank
Universal Scope unlocking core banking.

[FiServ Premier]  API integration
Retail banking Modelbank
Universal Scope unlocking core banking

Q2

2025

Q3

2025



GC Dependency



Customer commitment

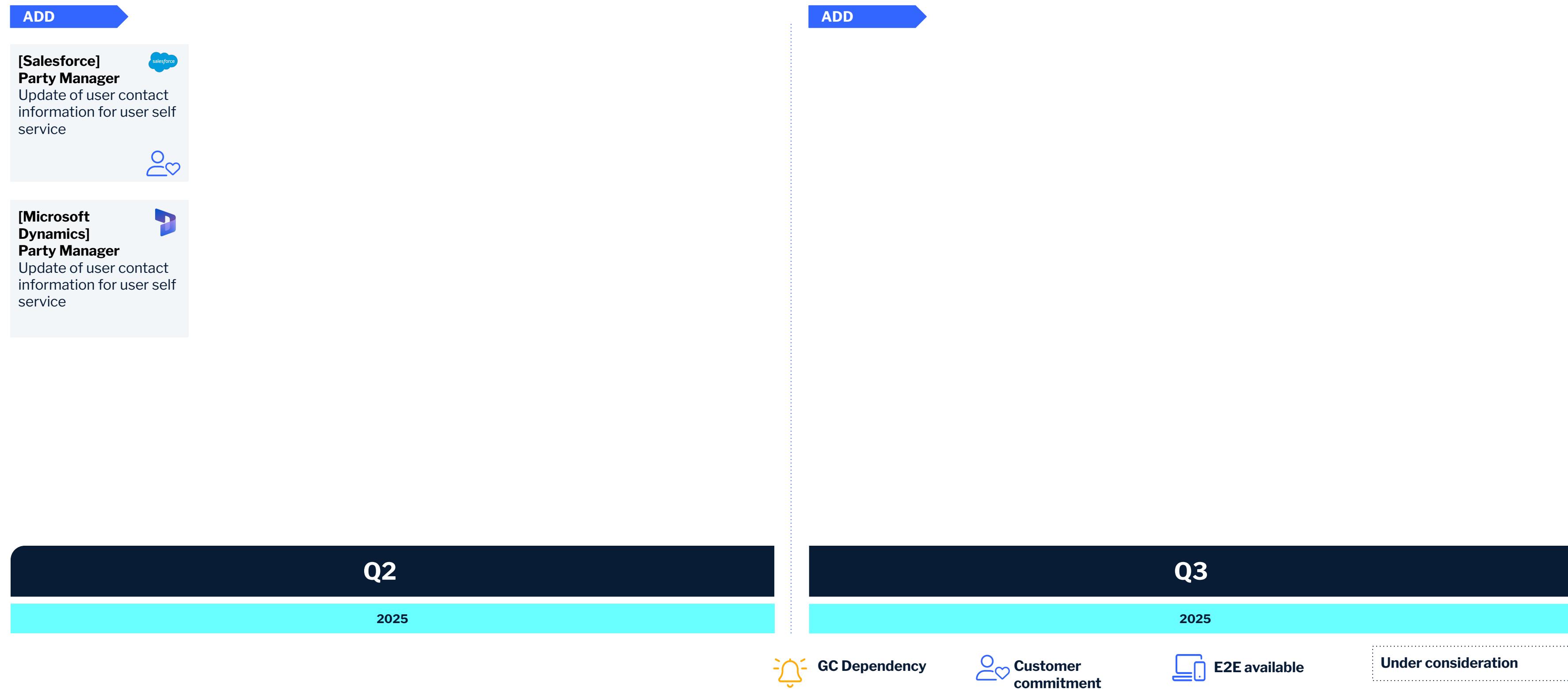


E2E available

Under consideration

CRM Connectors | Product Plan (< 6 months)

Q2 2025 & Q3 2025 Product Plan



Cards & Payments Connectors | Product Plan (<= 6 months)

Q2 2025 & Q3 2025 Product Plan

BUSINESS

Faster Payments (UK) - Oracle FC

Ability to process Faster payment for the UK including bank details retrieval using sort code and payment cancellation

Real Time Payments (UK) - Oracle FC

Ability to process Real time payment for the UK including bank details retrieval using sort code and payment cancellation

Book transfer (UK) - Oracle FC

Ability to process internal transfer in the UK including bank details retrieval using sort code and payment cancellation

BUSINESS

File base batch payment (UK) - Oracle FC

Ability to process file base batch payment for the UK

ACH payments (US) - Alacriti

Ability to process ACH payment for the US including cancellation, status & destinatary bank details retrieval

Q2

2025

Q3

2025



GC Dependency



Customer commitment



E2E available

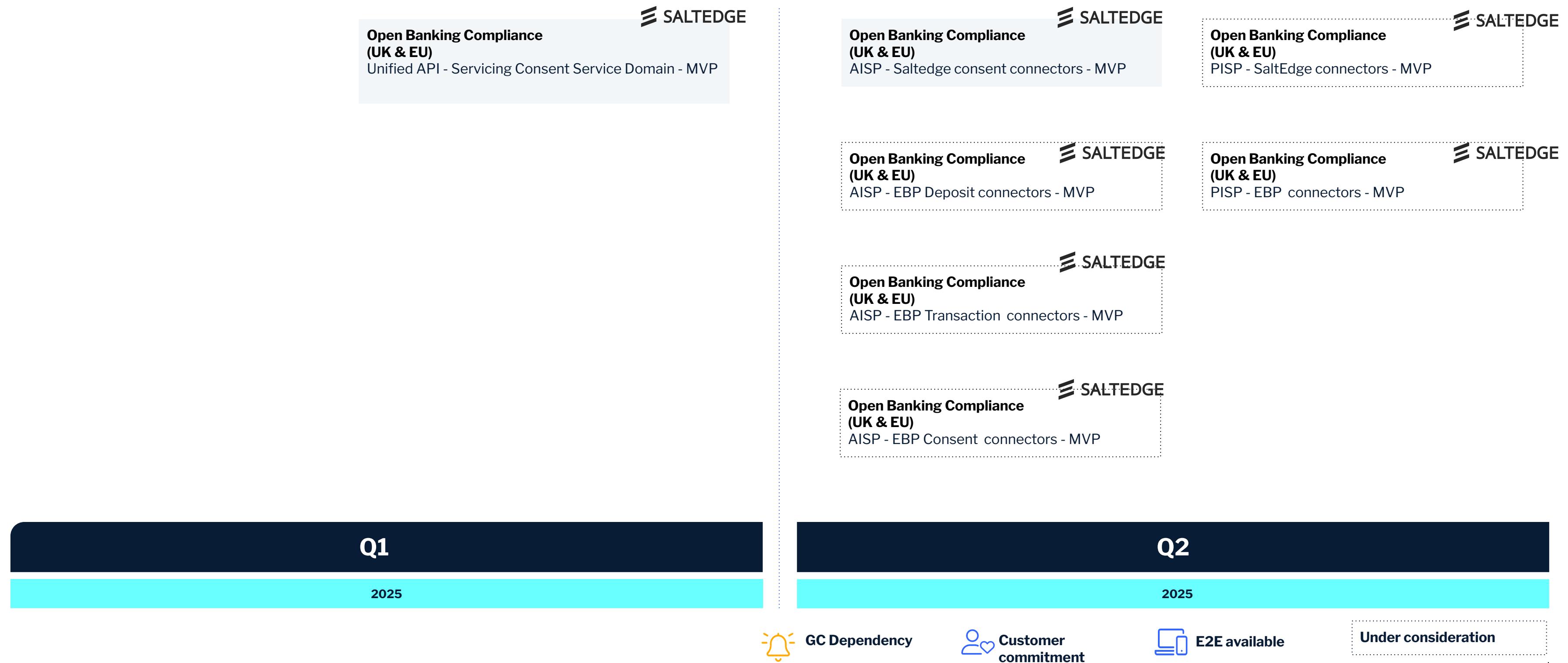
Under consideration

Backbase

278

Open Banking Connectors | Product Plan (<= 6 months)

Q1 2025 & Q2 2025 Product Plan



Fraud Prevention Connectors | Roadmap

Q3 2025 & Q4 2025 Product Plan

RETAIL

BUSINESS

Q3

2025

RETAIL

BUSINESS

Q4

2025



[Feedzai]
Digital Fraud - New Account Fraud (Global)
New Account Fraud is designed to detect any irregularities in the end users browsing data & behaviour helping flag any potential identity theft or synthetic fraud



Customer commitment

E2E available

Under consideration

Backbase

280

Onboarding (KYC/KYB) Connectors | Roadmap

Q3 2025 & Q4 2025 Product Plan

RETAIL → smarty

[Smarty]
Address autocomplete (Global)
With this integration we are able to pre-populate any address WW based on a few inputs.



smarty

[Smarty]
Address validation & metadata fetching (US)
With this extension we will be able to provide additional address data point required by US bank to verify the address provided match their requirements.



BUSINESS →

Q3

2025

RETAIL → COMPLY ADVANTAGE

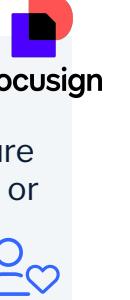
[ComplyAdvantage]
AML (Global) - synch API
Ability to verify that an individual is not listed in any active sanction or adverse media list (at a specific moment)



[Onfido]
IDV (Workflow Results push)
IDV Push API will proactively send the results to our consumers as soon as these are ready.



[DocuSign]
Simple E-signature
Ability to trigger a signature envelope for any contract or procedure requiring signature.



[Onfido]
IDV (document retrieval)
Enable the retrieval of the document generated within the IDV process (face scans, ID doc scans..)



Q4

2025

Customer commitment

E2E available

Under consideration

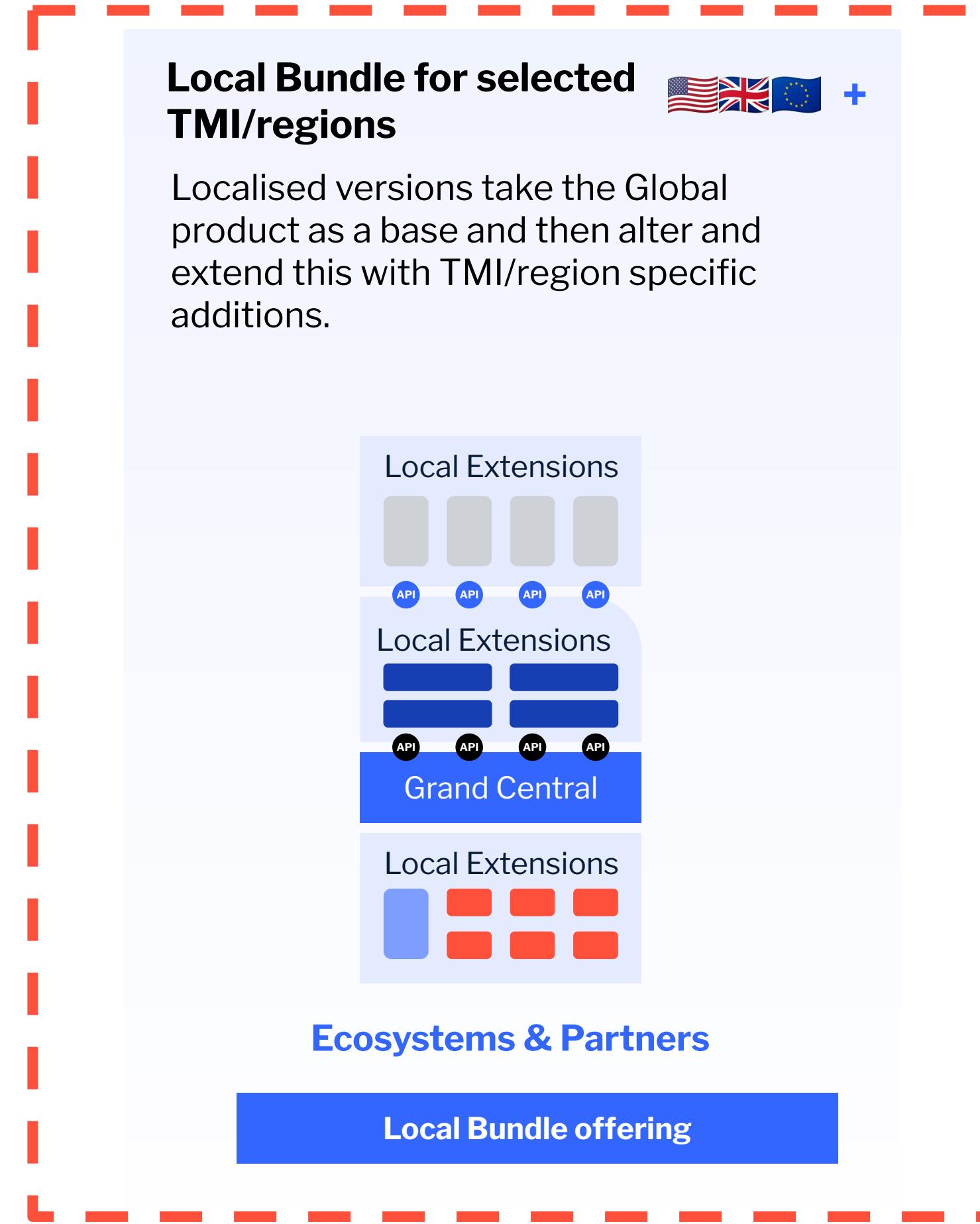


12

Local bundles

Product Plan, Roadmap & Future Direction

Local Bundles



Payment Local journeys | Product Plan (<= 6 months)

Q2 & Q3 2025 Product Plan

ADD

Enhance US International Wire Payments (US)

Ability to set different entitlements rule, payments limits for USD international wires vs non USD international wires

[RFF-4359](#)

ADD

Enable A2A internal Payments

Ability to initiate A2A internal payments in US business banking App

[RFF-4359](#)

UK Payments

UK Payments productization : CHAPS, BACS and Faster Payments

Q2

2025

Q3

2025

Common services local extensions | Product plan and roadmap

Q3 & Q4 2025 Product Plan

ADD COMMON SERVICES

Verification of Payee (EU) - Single verification

Ability to verify payee details (Name + IBAN) both for a business and an individual to enable compliant payment with EU.

ADD RETAIL ONBOARDING

PII data auto fill (US)

Ability to retrieve user personal information and edit them when available (configurations) Creation of an example flow [not productized]

Review personal details - Data auto fill (US)

This journey will rely on Prove APIs (Trust score and Pre-fill) to retrieve when available all the personal data needed to complete their Onboarding : Last & First name, DoB, SSN, email address & home address



Q3

2025

ADD COMMON SERVICES

App version display (Mobile)

Empower users to quickly share their app version, ensuring a smoother troubleshooting experience

[RFF-2965](#)

MMP

User lock context

By providing a clear record of why an account was blocked, this feature enables support employees to diagnose and resolve issues with precision, reducing frustration for both the customer and the bank

[RFF-3781](#)

MMP

Display cookie banner on login screen

This feature provides a clear cookie consent banner and policy link, building customer trust while easily adhering to data protection regulations

[RFF-4412](#)

MMP

Q4

2025



GC Dependency



Customer commitment

Under consideration

Backbase

285

US local journeys | Product Plan (<= 6 months)

Q2 2025 & Q3 2025 Product Plan

ADD

Manage CD disbursement (Web)

Ability to manage the certificate of deposit upon maturity.

[RFF-2921](#)

Remote Deposit Capture (Mobile)

MiSnap 5 upgrade and certification

ADD

View Stop Checks (Mobile)

Ability for an end-user to view the stop check requests to their bank / CU .

[RFF-2942](#)

Create Stop Checks (Mobile)

Ability for an end-user to create stop check requests to their bank / CU .

[RFF-2941](#)

Manage CD disbursement (Mobile)

Ability to manage the certificate of deposit upon maturity.

[RFF-2921](#)

Q2

2025

Q3

2025



GC Dependency



Customer commitment



E2E available

Under consideration



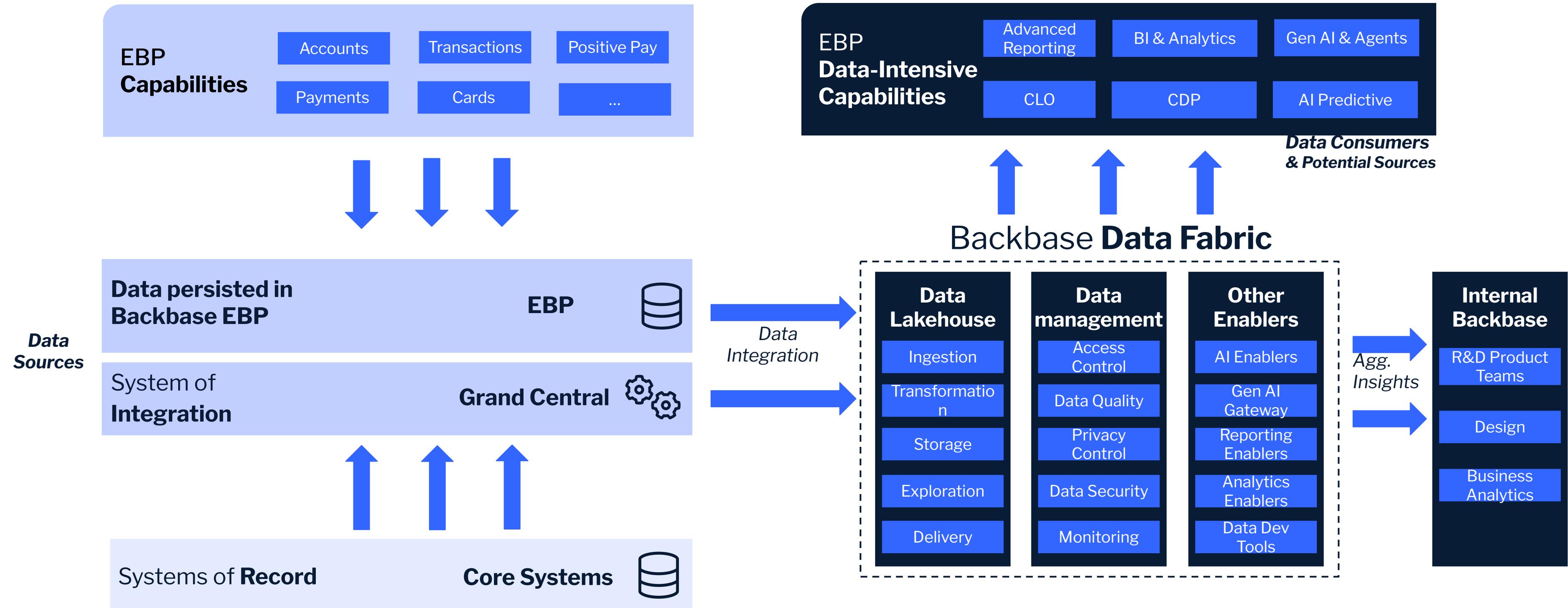
13

Data Fabric

Product Plan, Roadmap & Future Direction

Data Fabric • Introduction

Data Fabric unifies and connects disparate data sources across the EBP, Grand Central and Core Systems, enabling seamless unified data access, integration, and transformation. It powers capabilities such as advanced reporting, business intelligence (BI) analytics, AI predictions, Customer Lifecycle Orchestrator (CLO), and Customer Data Platform (CDP).



Data Fabric | Product Plan (<= 6 months)

Q2 2025 & Q3 2025 Product Plan

ADD

SQL Mirroring
Data ingestion into data lakehouse through SQL DB mirroring.

File Based Ingestion
Enabling Data required for report into Reporting Workspace through Files for Balance & Activity, ACH, Incoming Wires

Unified Data Model
A unified data model in silver layer transforming data into a unified silver data model

Storage for Fast Moving Data
Enable temporary storage for fast moving data for retrieving Intra-Day transactions

PII Data management
PII Data Pipelines for Information Reports to allow PII access to certain groups

Data Catalog
Centralized repository for managing metadata, enabling data discovery, access control, and compliance

Data Lineage
Tracking data flow from source to consumer, offering visibility into transformations, dependencies, and usage.

ADD

MIS Reporting
Data Ingestion EBP and Pipelines to Bronze Reporting workspace for MI Reports

Q2

2025

Q3

2025



GC Dependency

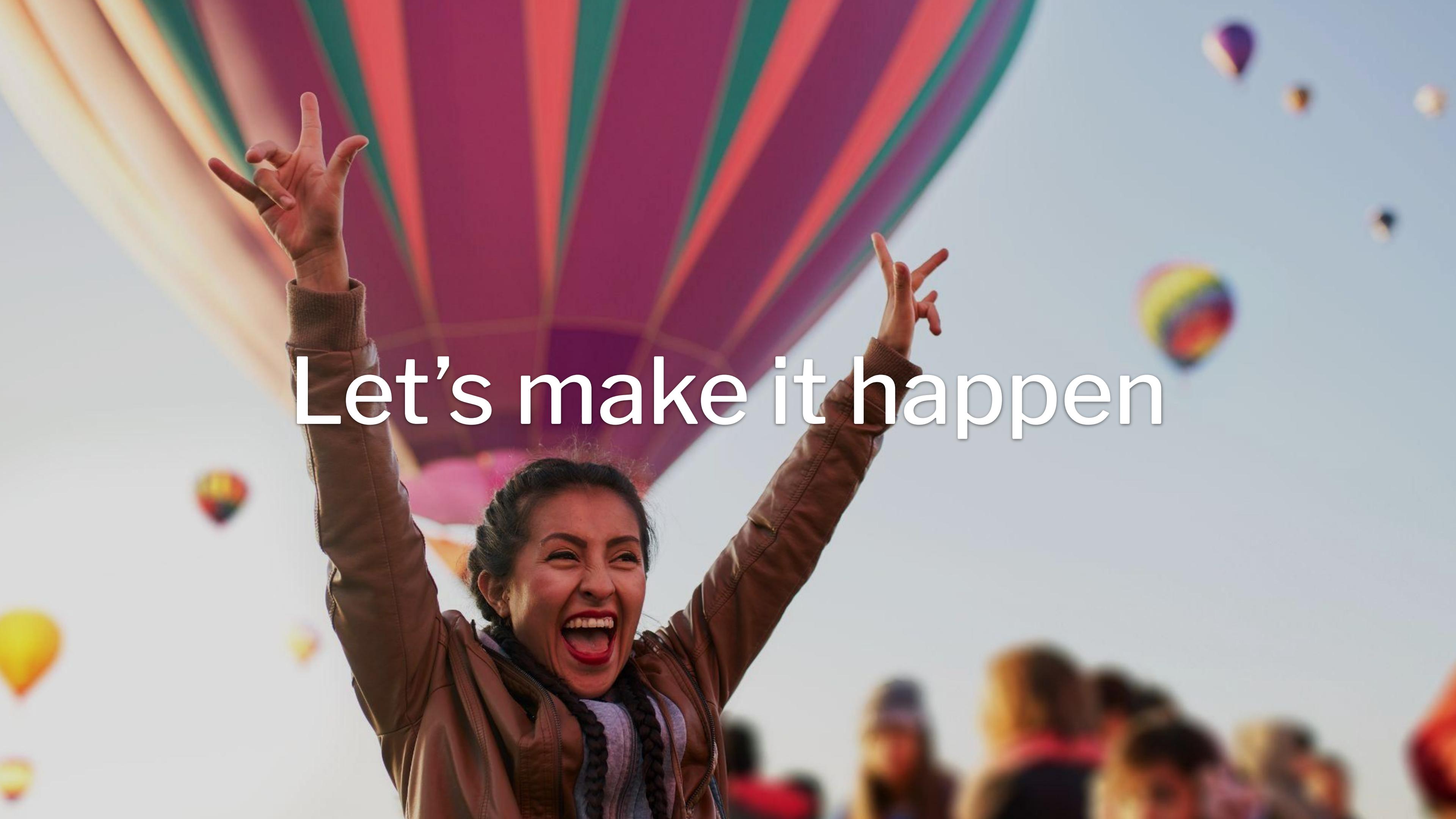


Customer commitment



E2E available

Under consideration

A woman with dark hair and a brown jacket is smiling broadly with her arms raised in a celebratory pose. She is positioned in front of a large, colorful hot air balloon with red, orange, and yellow stripes. In the background, several other smaller hot air balloons are visible against a clear blue sky.

Let's make it happen



together

THANK YOU

Backbase

Backbase

Feature Template

Base Template slides & Instructions

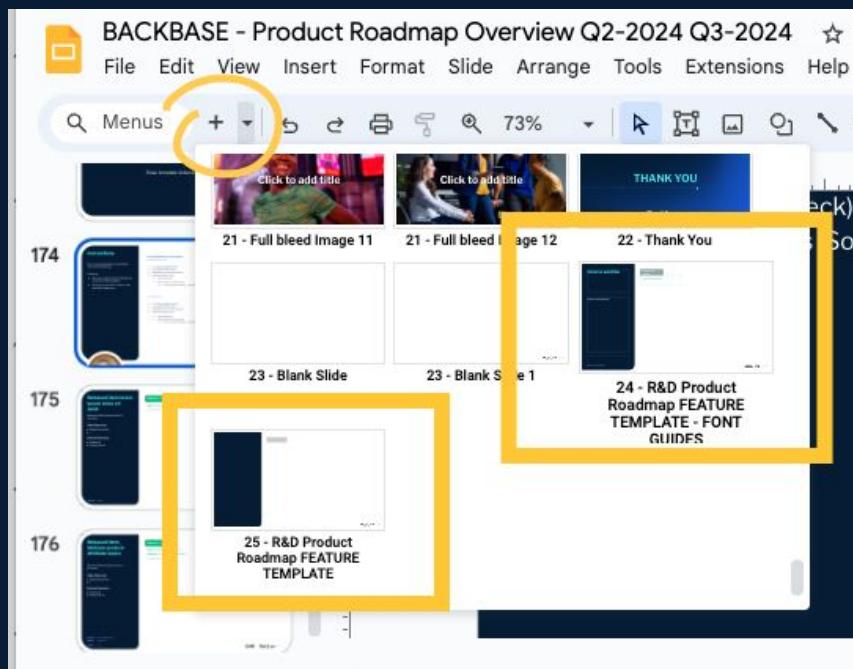
Instructions

For correct application of template slide and formatting.

2 options

- Directly in this Product Roadmap Overview (Masterdeck)
- Directly in your VS's 'Source' file deck & Linked here

New Layouts



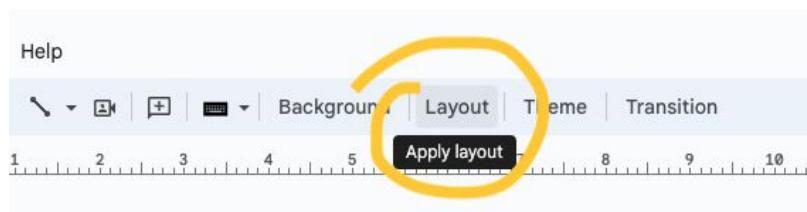
Product Roadmap Overview Deck

Updating EXISTING Slide OPTION A (Re-Enter content)

1. Go to [Feature Template section](#)
2. Copy applicable status slide
3. Paste within your Product line section
4. **RE-ENTER** all attribute values.
 - a. Type manually OR
 - b. Paste values from previous slide
> Edit > Paste without formatting | "⌘+Shift+V"

Updating EXISTING Slide OPTION B (Manually adjust content)

1. Open slide, Select 'Layout' (or Slide> Apply Layout)
> Layout #25 - R&D Product Roadmap FEATURE TEMPLATE
2. **MANUALLY ADJUST** existing slide elements and attributes, according to Font rules



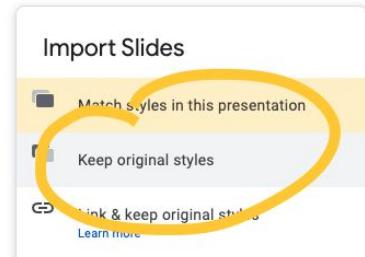
Create NEW Slide

1. a. **ADD From New Slide menu**
Go to 'New Slide with layout' Menu, Select Layout
> #24 - R&D Product Roadmap FEATURE TEMPLATE - FONT GUIDES
- b. **COPY From Feature Template section**
2. Type and update all placeholder text & add feature images.

Value Stream/Product Line 'Source' file deck

MANDATORY - First complete the One time step.

1. **ONE TIME step ****
 - a. Go to [Feature Template section](#)
 - b. Copy applicable status slide
 - c. Paste into your Product line Source deck
 - d. **!! Keep original styles !!**



Updating EXISTING Slide

1. Same as instructions on left
- See "Updating EXISTING Slide OPTION B" - Manual adjustment of content
(You can of course follow the New Slide instructions, however use existing slide to copy & paste content from)

Create NEW Slide

1. Same as instructions on left
- See "Create NEW Slide"

UI guidelines

These are some guidelines for yourself, and your UXer to get consistency in how we show visual assets.

Be mindful of

- Proportionate rounded corners
- Three dropshadow variants

Always have your UX designer check the slides before delivery!

Timeline

Available
Aggregated Balance
Favourite Accounts
Latest Transactions

Available
Quick Actions
Customer Tile

Roadmap
User personalization - Tile selection

Highlight areas

Shadows

Far
10 / 90 / 20 / 30

Near
20 / 90 / 9 / 10

Close
30 / 90 / 3 / 3

Optional title

Web screen

Font & Input Guidelines

Title: Libre bold - Size 32

Value Overview

- List length & positioning can be dynamic.

Feature Overview

- List length & positioning can be dynamic.

Body: Libre Franklin - Size 18.

If your text does not fit, please change *all bodytext* to a smaller size until it does. Do not change line-height, or space before/after paragraphs.

Meta: X0.6 / Y9.75 Franklin - Size 14

Edition Libre Franklin - Size 14

Region Libre Franklin - Size 14

Powered by Jumio
JUMIO Backbase | 3

GENERAL
Please follow prescribed placement, format and font size for each element on the page.
Content/Copy should change - not the formatting or position.

Status: X6.2 / Y0.6
Substatus + connector: X6.2 / Y1.2
Web Qx 202X Mob Qx 202X

Powered by Jumio

Released 202x.xx
Web 2024.04 Mob 2024.06
Powered by Jumio

Qx 202x
Web Qx 202X Mob Qx 202X
Powered by Jumio

Roadmap Hx 202x

Powered by Jumio

AVAILABLE / RELEASED ([Template](#))

Green shading, white font
Channel or Product, **Green font**
Format [**Released** Year.Quarter]
Inter / size 16

COMMITTED/ PRODUCT PLAN ([Template](#))

Blue shading, white font
Channel or Product, **Blue font**
Format [**Quarter**.Year]
Inter / size 16

ROADMAP ([Template](#))

Black shading, white font
Format [**Roadmap** Hx.Year] OR
[**Roadmap** Year] | [**Roadmap**]
Inter / size 16

MARKETPLACE ADD-ON

Grey font
Format [Powered by X]
Icon Position 'X15.95 Y10.76'
Inter / size 16

Product Digital Engage & Retail Banking
Edition Essential
Region US

Product: Retail Banking | Business Banking | Wealth Management | Digital Onboarding | Digital Lending | Flow Foundation | Digital Investing | Digital Assist | Digital Engage | Platform - Identity | Developer Platform
Product Portfolio Level 1/2

Edition: Essential OR Premium | Standard OR Advanced
Product Portfolio Level 4

Region - Global (if Global then omit) EMEA | US | etc.
Product Portfolio Level 3 OR Regional applicability

If there is **ONLY** one Meta attribute (eg. a Product OR Edition OR Region) to mention it should appear at the lowest position of this text box Meta 'X0.6 / Y9.75'
This text box is automatically bottom aligned for your convenience.

Available / Released Item Guidelines

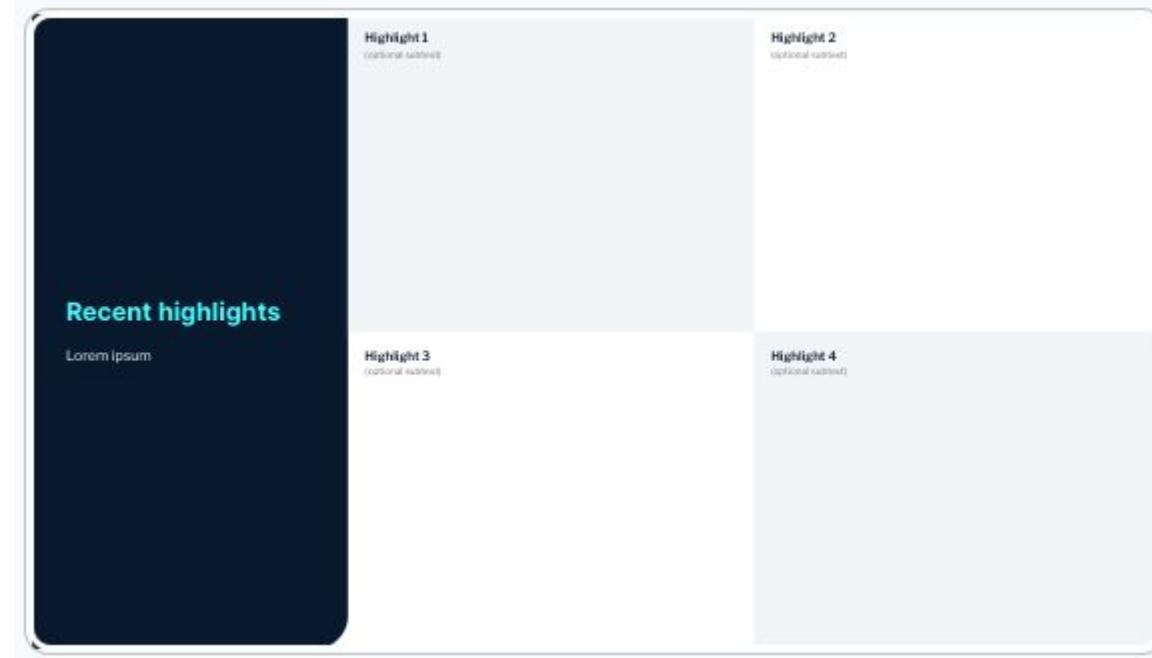
Individual feature slides ONCE AVAILABLE / Released should no longer appear in this Product Roadmap Overview (Unless there are upcoming iterations)

Instead please summarise your Product lines Recent highlight with Layout template #26 OR #27 - depending if you wish to highlight 6 or 4 recent additions.

'Released' Slide is also present for your reference for other artefacts - such as VS Source decks, or Product Update decks

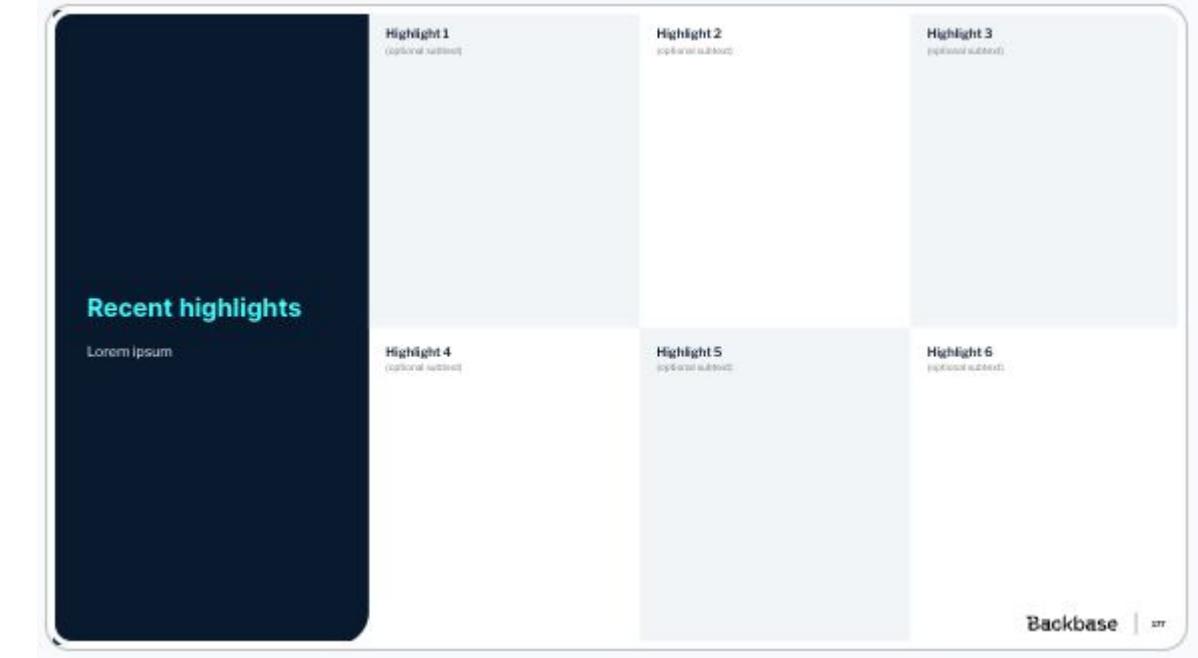
Recent Highlights - 4 features

Layout #27 - R&D Roadmap Feature Template - Highlights x 4
(Template)



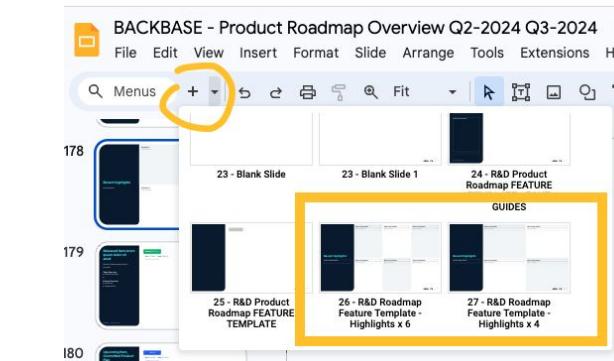
Recent Highlights - 6 features

Layout #26 - R&D Roadmap Feature Template - Highlights x 6
(Template)



Available:

- As New Slide - Layouts 26 & 27 OR
- By copying empty slide templates as starting point



Released item lorem ipsum dolor sit amet

Quote of the business value it provides

Value Overview

- Bullet Point One
- ...

Feature Overview

- Feature 1
- Feature 2 etc.

Released 202x.xx

Web 2024.04 Mob 2024.06

Powered by Jumio

Upcoming item, Committed Product Plan

Quote of the business value it provides

Value Overview

- Bullet Point One
- ...

Feature Overview

- Feature 1
- Feature 2 etc.

Qx 202x

[Web Qx 202X](#) [Mob Qx 202X](#)

Powered by Jumio

Upcoming item, Multiple product attribute levels

Quote of the business value it provides

Value Overview

- Bullet Point One
- ...

Feature Overview

- Feature 1
- Feature 2 etc.

Qx 202x

Web 2024.04 Mob 2024.06

Retail 2024.07 Business 2024.07

Powered by Jumio

Product Retail Banking & Business Banking

Edition Essential

Region US

Upcoming Item, Long term/ Roadmap

Quote of the business value it provides

Value Overview

- Bullet Point One
- ...

Feature Overview

- Feature 1
- Feature 2 etc.

Roadmap Hx 202x

Powered by Jumio

Recent highlights

Highlight 1

(optional subtext)

Highlight 2

(optional subtext)

Highlight 3

(optional subtext)

Highlight 4

(optional subtext)(optional subtext)

Highlight 5

(optional subtext)(optional subtext)

Highlight 5

(optional subtext)

Recent highlights

Highlight 1

(optional subtext)

Highlight 2

(optional subtext)

Highlight 3

(optional subtext)(optional subtext)

Highlight 4

(optional subtext)(optional subtext)

[Link to Template section](#)

[Link to Value Stream Slide migration](#)

VS Slides

For product line clarifications

- ✓ Digital Onboarding [Andrew]
- ✓ Digital Lending [Matt]
- ✓ Flow Foundation [Andrew]
- ✓ Digital Banking - Retail [Vignesh]
- ✓ Digital Banking - Business [Sachin]
- ✓ Wealth Management [Niel]
- ✓ Digital Investing [Niel]
- ✓ Digital Assist [Sam]
- ✓ Digital Engage [Robert W]
- ✓ Platform | Identity [Dave]
- ✓ Developer Platform [Jose]

👉 only images to be replaced
👉 only images to be replaced



Digital Onboarding

Done - In Source deck > [here](#)



Digital Banking - Retail

Done ➡ except for the images

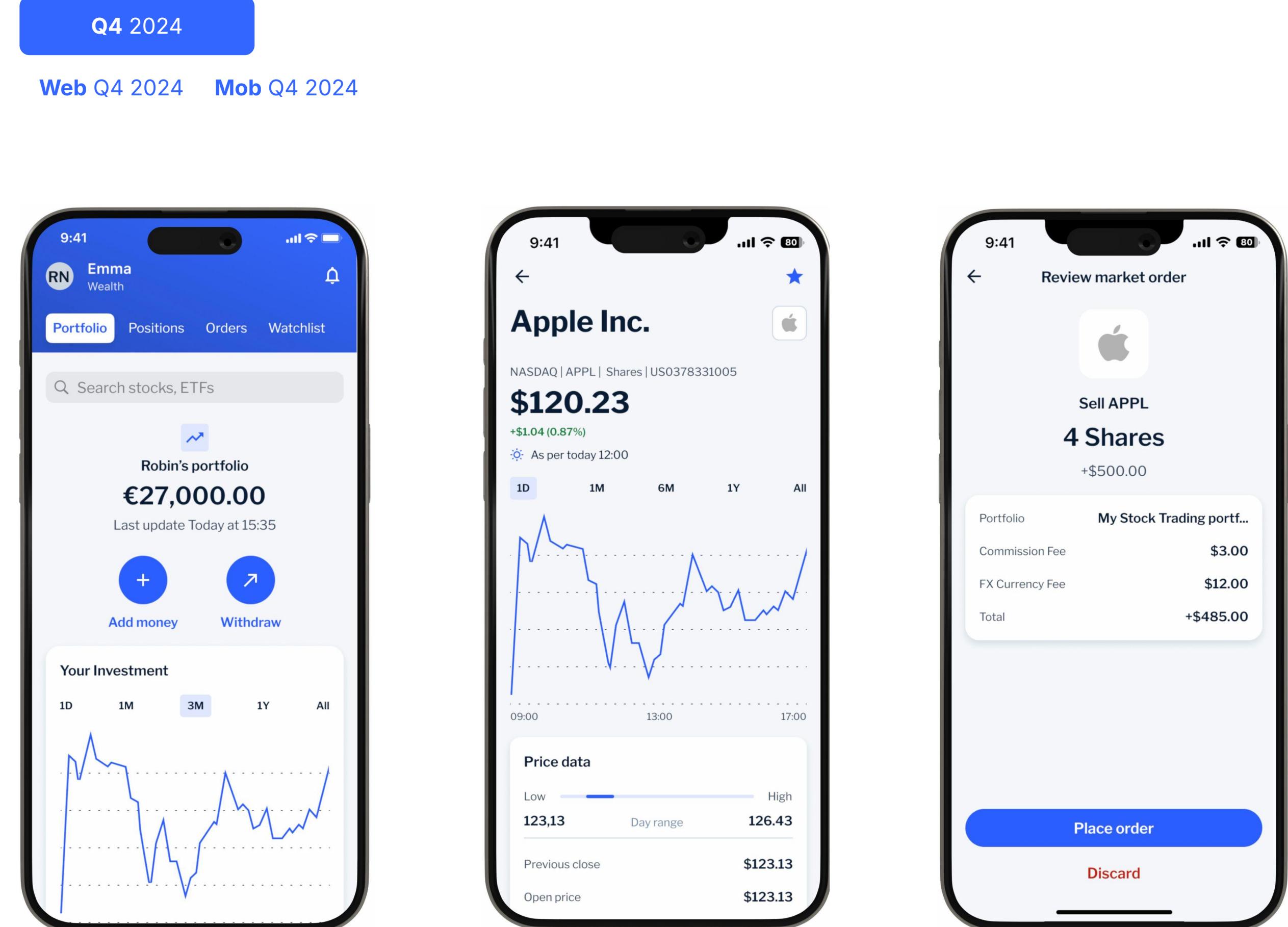
Integrated Digital Investing

Customer/Member

Get access to the stock market in a user-friendly way, buy and sell stocks easily through market orders.

Financial Institution

Bring stock trading to the banks customers with a platform that allows trading without friction.



QR Payments

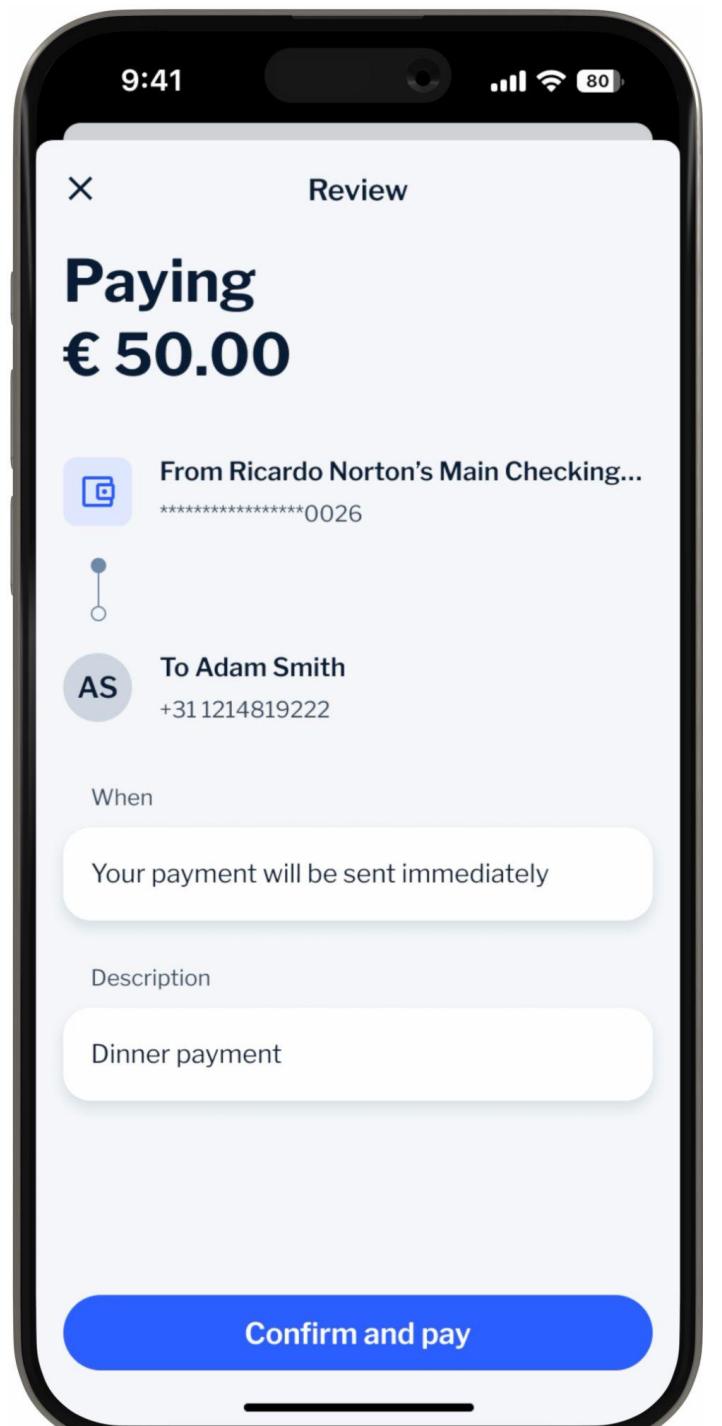
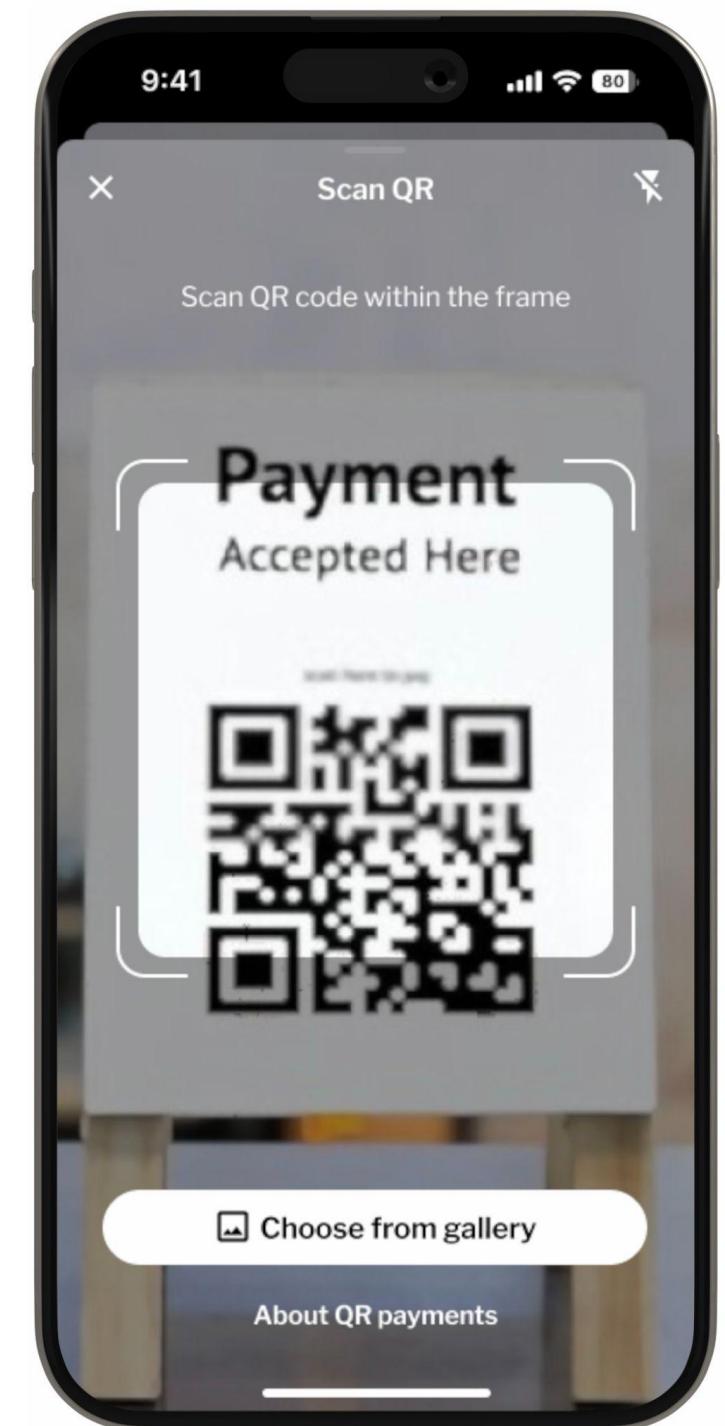
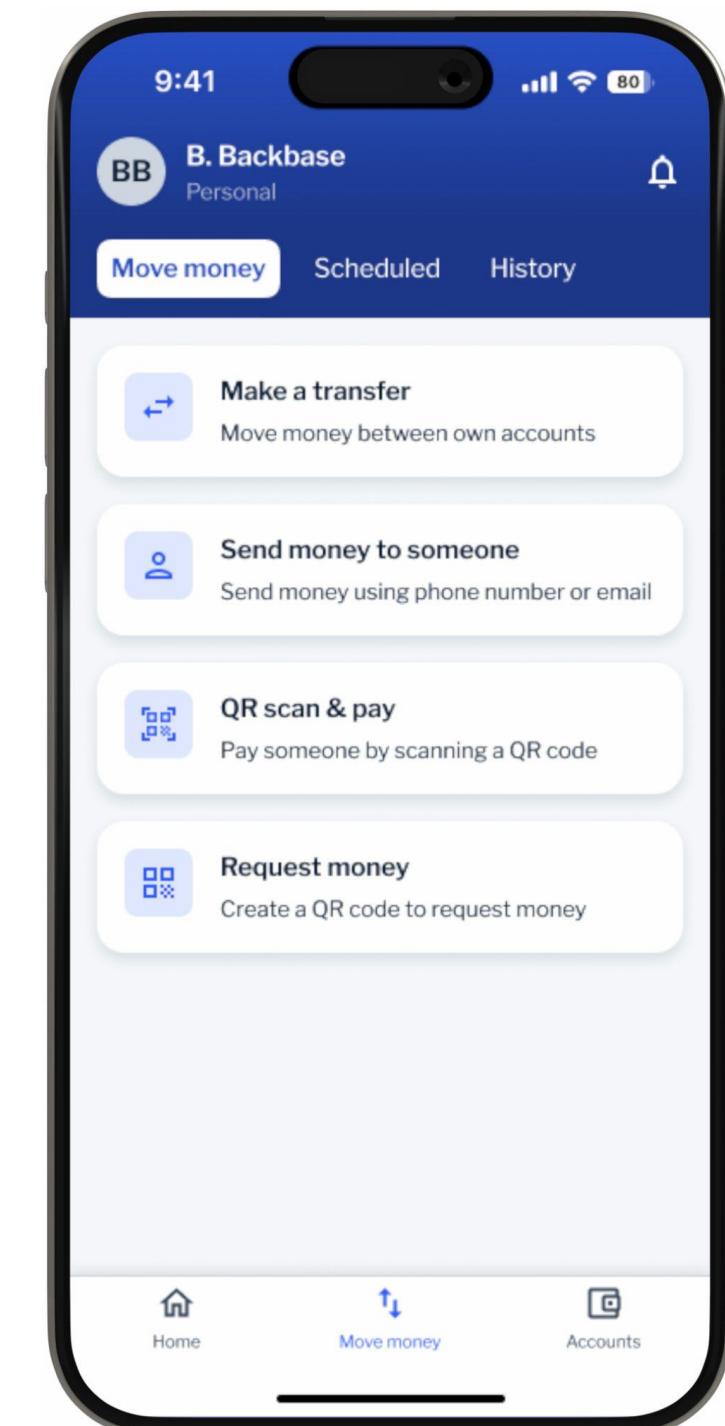
Customer/Member

Ability to make easy and secure payments by using QR code

Financial Institution

Offer another payment type to customers

Roadmap





Platform | Identity

In review

NextGen Mobile Login UX

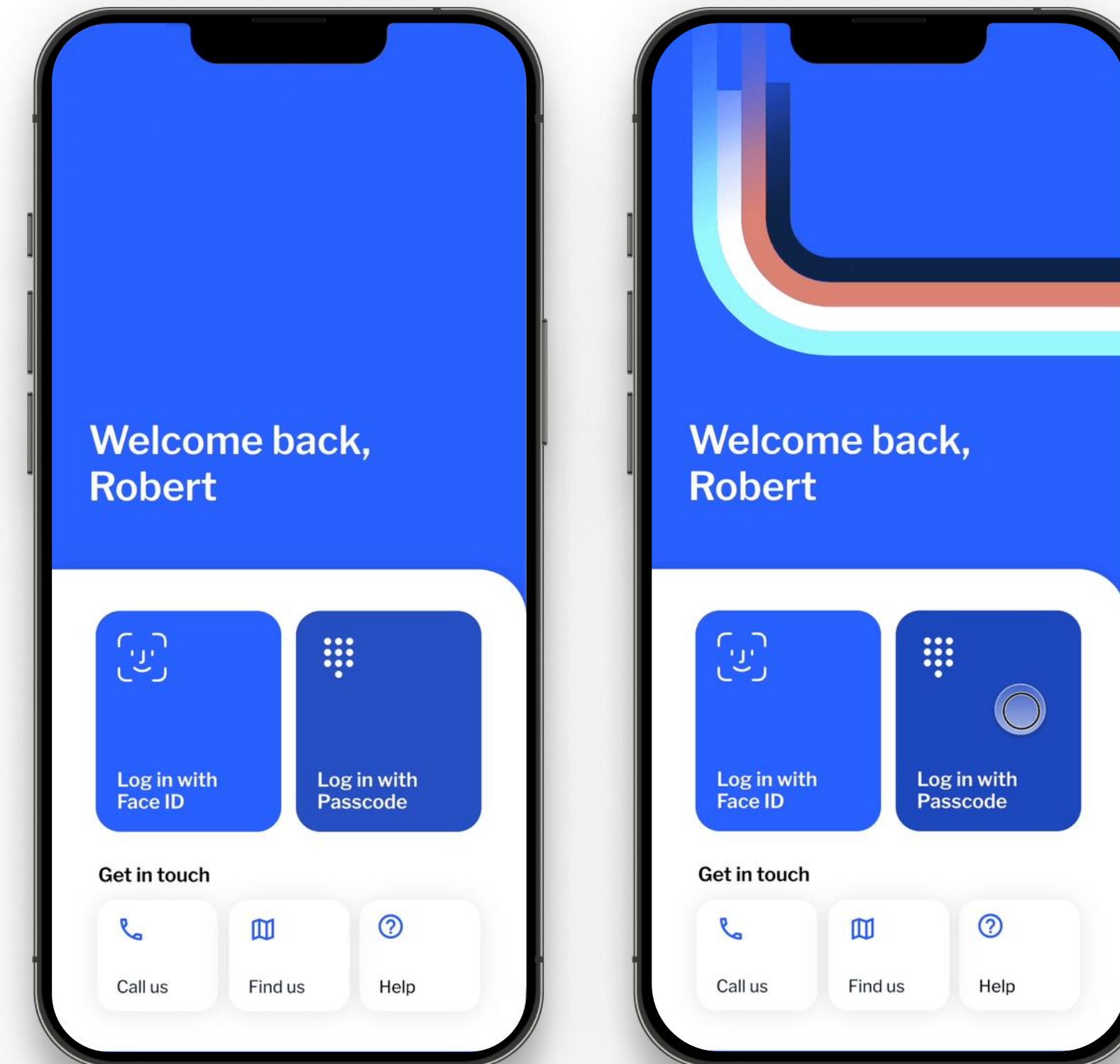
Value

Customer

- More engaging experience upon opening and logging into mobile banking

Financial Institution

- Opportunity for bolder branding and a more engaging experience enabled in the mobile banking app



Verify New Contact Details

Value

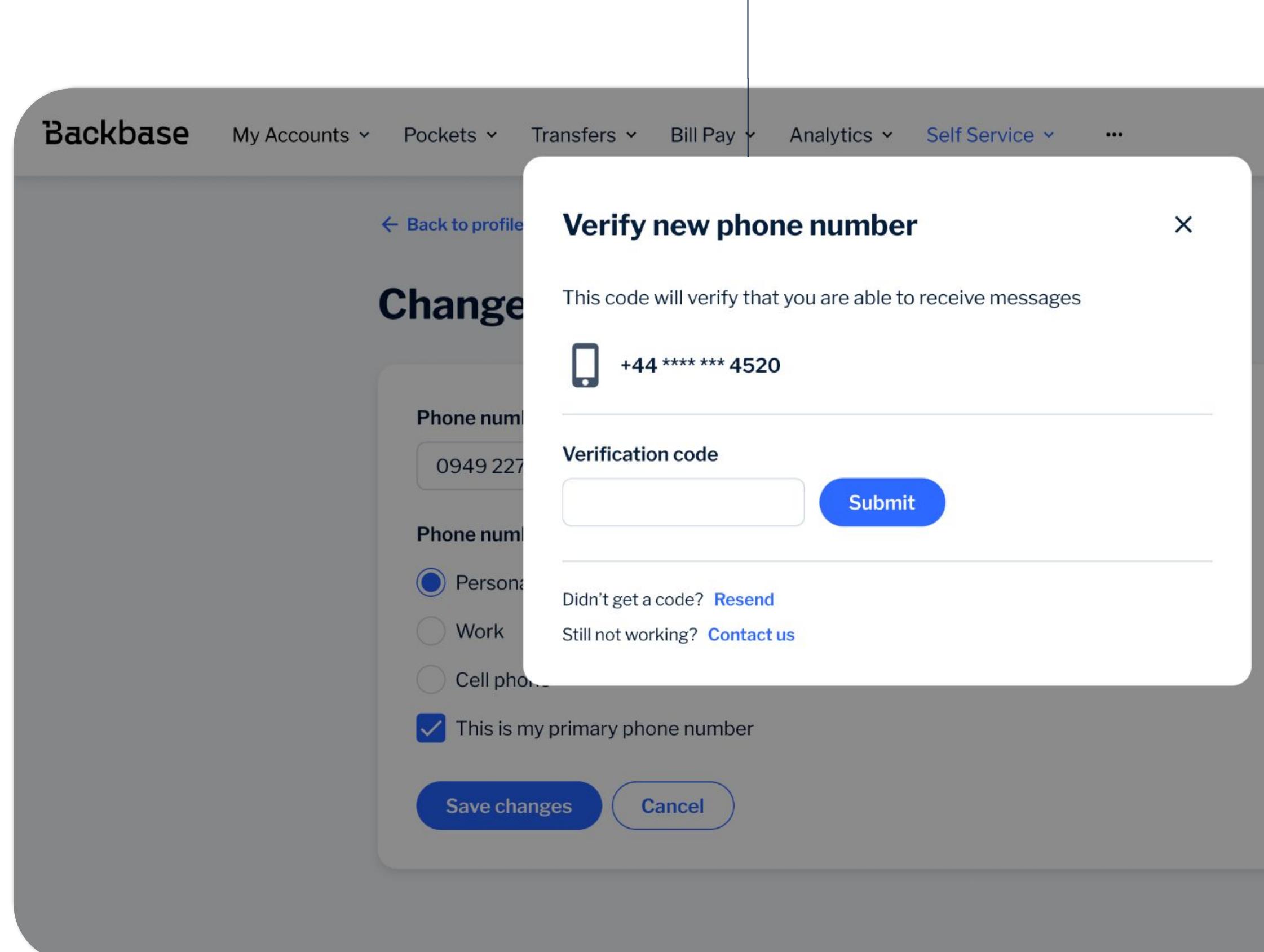
Customer

- Ensures updated contact details are entered without errors
- Reduces risk of lock outs from issues with incorrect contact details

Financial Institution

- Ensures the integrity of member contact details for security and communication

Self-service **updates to email address or phone number** are verified by OTP

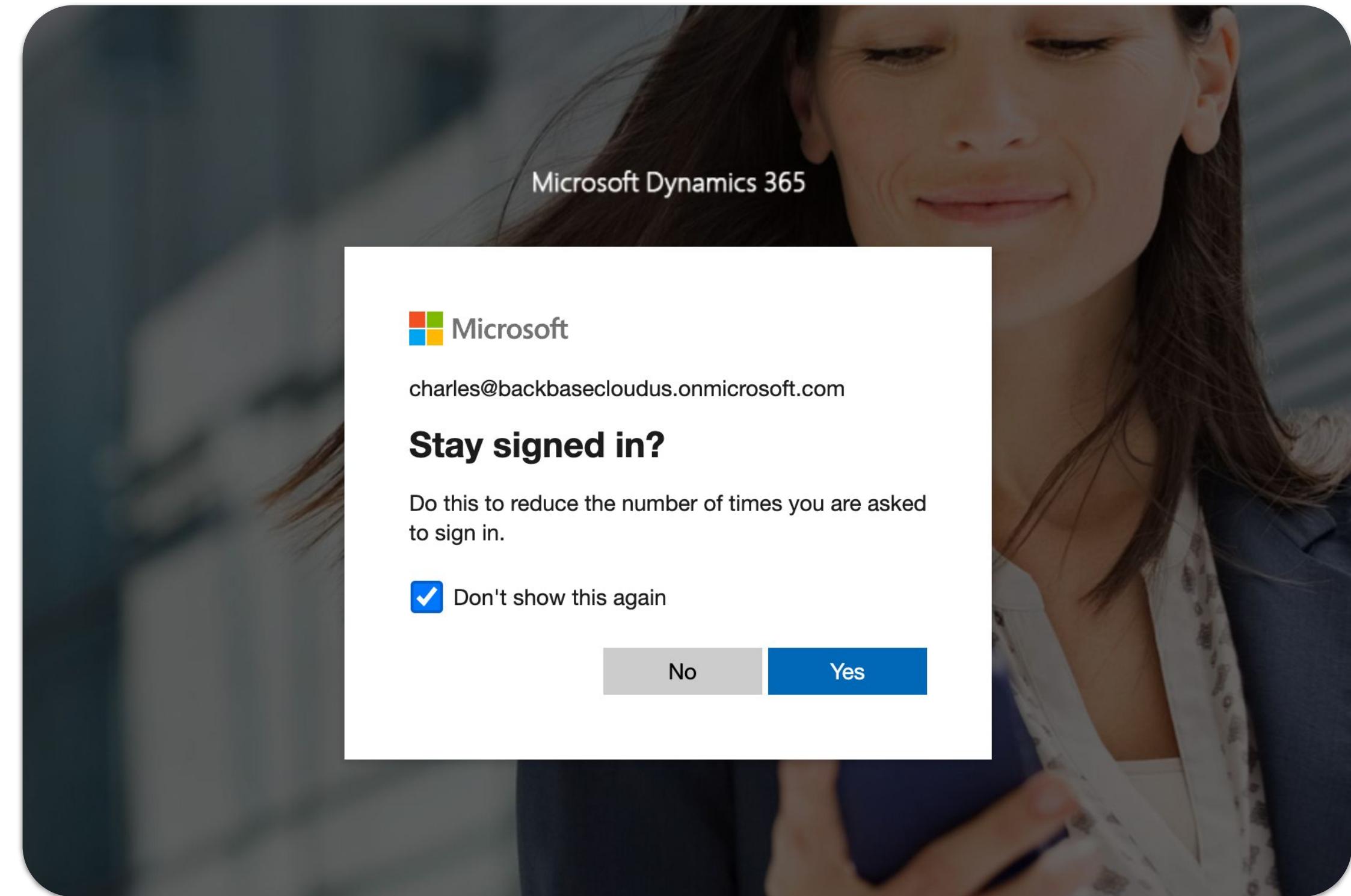


Employee Brokering with Azure AD

Value

Financial Institution

- Brokering for Employees in Digital Assist, providing a simple, consistent login experience across enterprise and Backbase apps
- Enabling seamless integration with other enterprise systems, e.g. MS Dynamics CRM



Fraud Detection & Prevention

Powered by  BioCatch

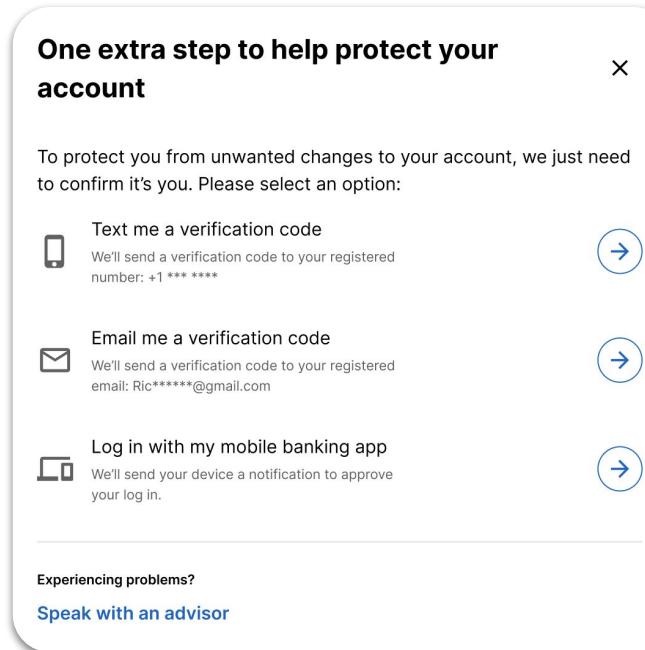
Value

Customer

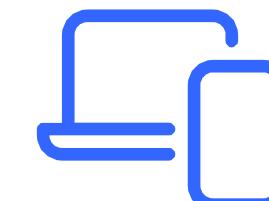
- Enhanced protection from a range of fraud risks such as account takeover.

Financial Institution

- Protect customers from fraud in the digital channels.
- Reduce exposure and cost of managing fraud
- Limit associated reputational risk and risk of customer churn.



Something you know
Password or Passcode



Something you have
Device



Something you are
Fingerprint or Face



Behavioural
Human

Known User Profile

- User Profiling and population
- Verifies good users
- Tracks Genuine and Fraud patterns

Mobile Brokered Authentication

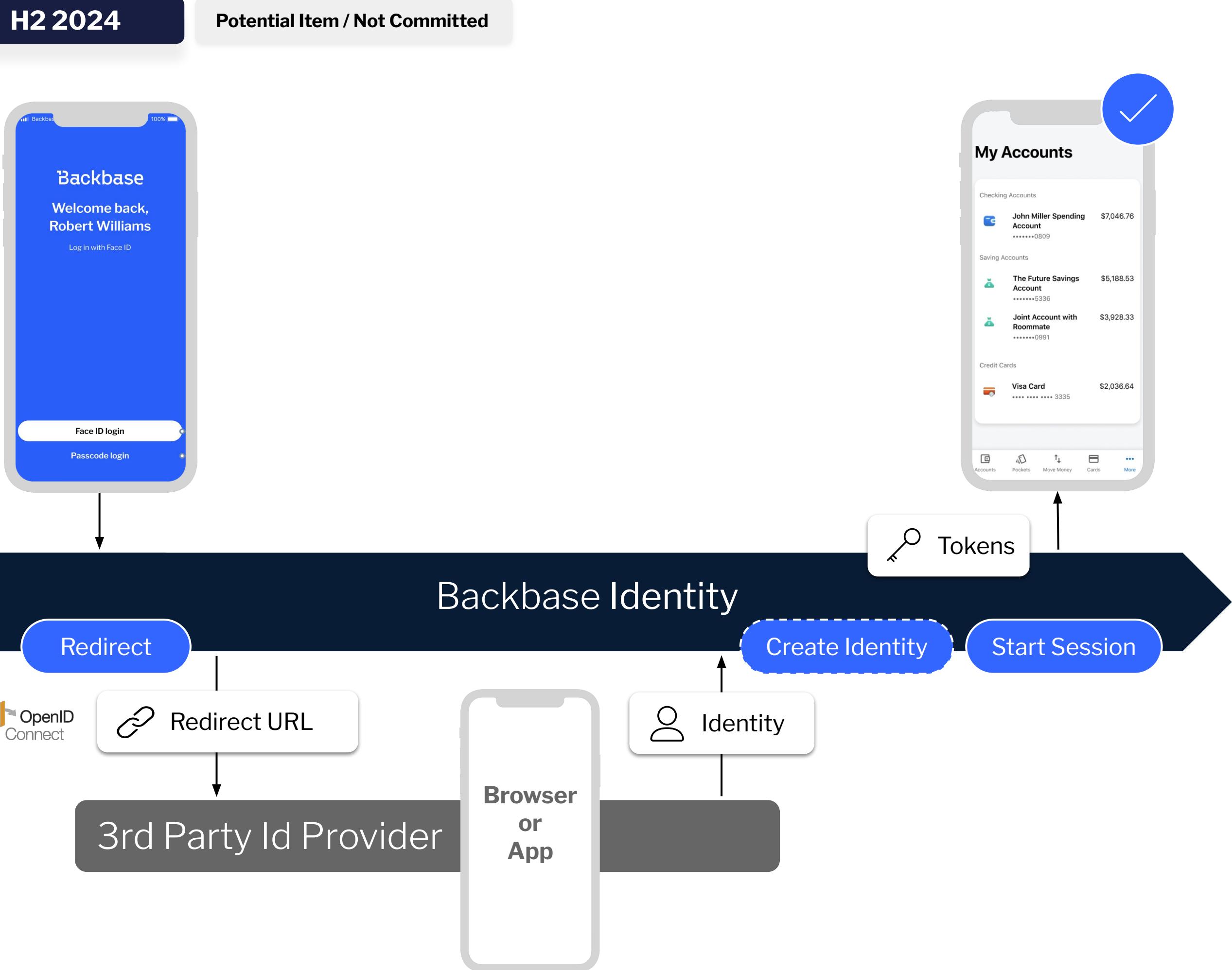
Value

Customer

- Option to authenticate with an existing trusted 3rd party

Financial Institution

- Enabler for integration with trusted 3rd party Identity Providers - e.g. National/Government eID schemes
- An option, based on standards, for integration with existing Identity infrastructure at the FI



Business Self Enrollment

Value

Customer

- Convenient self-service enrollment for online banking services

Financial Institution

- Provide customers with an efficient and intuitive enrollment experience
- Extend reach to new customer groups
- Reduce costs by decreasing manual processing steps



Step 1/7

Register online banking for business

It only takes a few minutes to register for online business banking. You'll need this information:

- ✓ Employer Identification Number (EIN)
- ✓ Your Social Security Number
- ✓ Access to the cell number or email address you provided when you set up your account

I agree to the [Terms & Conditions](#) and [Privacy Policy](#)

[Continue](#)

[Already registered?](#)

[Back to login](#)

QR code login

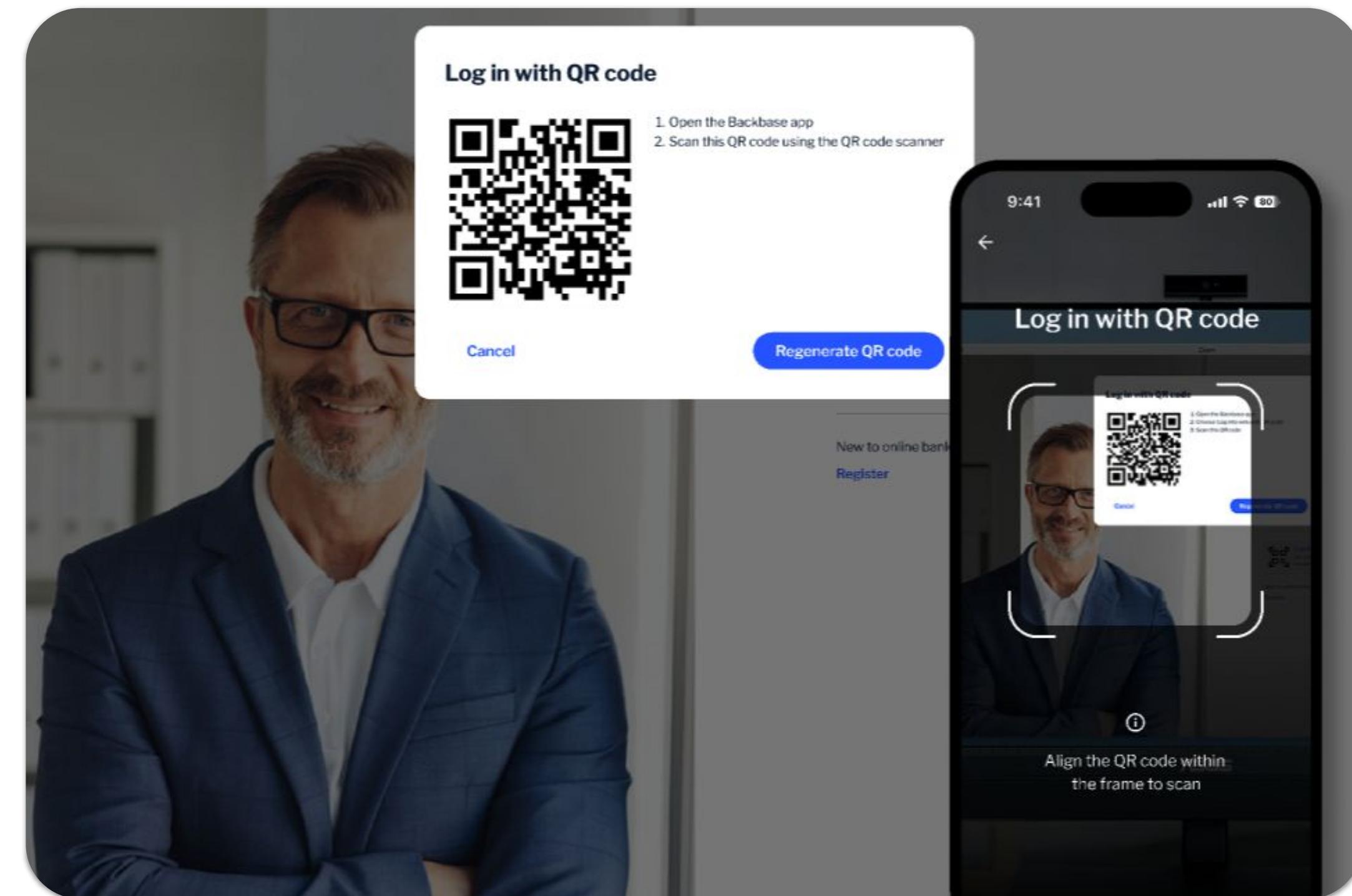
Value

Customer

- Passwordless login experience for web, via QR code scan and approval on mobile device.

Financial Institution

- Enhanced security - with strong session binding - over alternative out-of-band authentication methods.



Template observations

Available 2024.02

Roadmap Q3 2024

Customer/Member

Customer/Client

Bank

CU

Financial Institution

FI

Font & Input Guidelines

Title: Libre bold - Size 32

Value Overview

- Supports dynamic routing based on IPA process
- Avoids navigation rewrites per capability, reducing cost & effort
- Standardizes process-to-screen mapping for IPA journeys
-
-
-

Feature Overview

- Forward Transition from one business capability to another
- Forward Transition from one step to another within a business capability
- Transition to various state screens

 Transition to a root/home screen
Meta: X0.6 / Y9.75 Franklin - Size 14
at the end of process

Edition Libre Franklin - Size 14

Region Libre Franklin - Size 14

Status: X6.2 / Y0.6

Substatus + connector: X6.2 / Y1.2

Web Qx 202X Mob Qx 202X

Powered by Jumio

Released 202x.xx

Web 2024.04 Mob 2024.06

Powered by Jumio

Qx 202x

Web Qx 202X Mob Qx 202X

Powered by Jumio

Roadmap Hx 202x

Powered by Jumio

JUMIO Backbase | 3

GENERAL

Please follow prescribed placement, format and font size for each element on the page.
Content/Copy should change - not the formatting or position.

AVAILABLE / RELEASED ([Template](#))

Green shading, white font
Channel or Product, **Green font**
Format [**Released** Year.Quarter]
Inter / size 16

Product Digital Engage & Retail Banking
Edition Essential
Region US

COMMITTED/ PRODUCT PLAN ([Template](#))

Blue shading, white font
Channel or Product, **Blue font**
Format [**Quarter**.Year]
Inter / size 16

Product: Retail Banking | Business Banking | Wealth Management | Digital Onboarding | Digital Lending | Flow Foundation | Digital Investing | Digital Assist | Digital Engage | Platform - Identity | Developer Platform
Product Portfolio Level 1/2

Edition: Essential OR Premium | Standard OR Advanced
Product Portfolio Level 4

ROADMAP ([Template](#))

Black shading, white font
Format [**Roadmap** Hx.Year] OR
[**Roadmap** Year] | [**Roadmap**]
Inter / size 16

Region - Global (if Global then omit) EMEA | US | etc.
Product Portfolio Level 3 OR Regional applicability

If there is ONLY one Meta attribute (eg. a Product OR Edition OR Region) to mention it should appear at the lowest position of this text box Meta 'X0.6 / Y9.75'

This text box is automatically bottom aligned for your convenience.

MARKETPLACE ADD-ON

Grey font
Format [Powered by X]
Icon Position 'X15.95 Y10.76'
Inter / size 16