



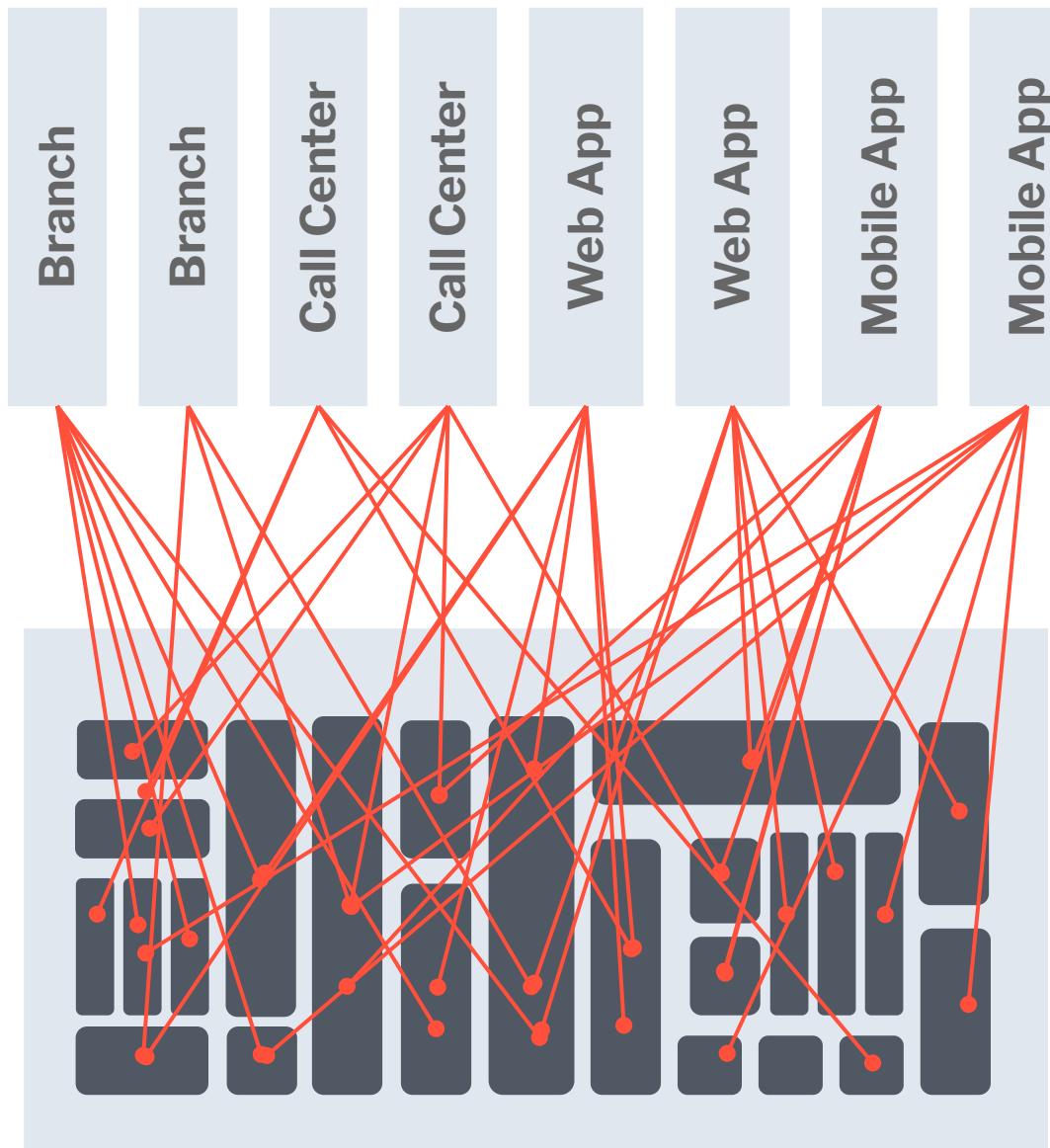
**unified
frontline**

Challenge • fragmentation is a losing formula

your frontline is the strategic bottleneck – and the strategic opportunity

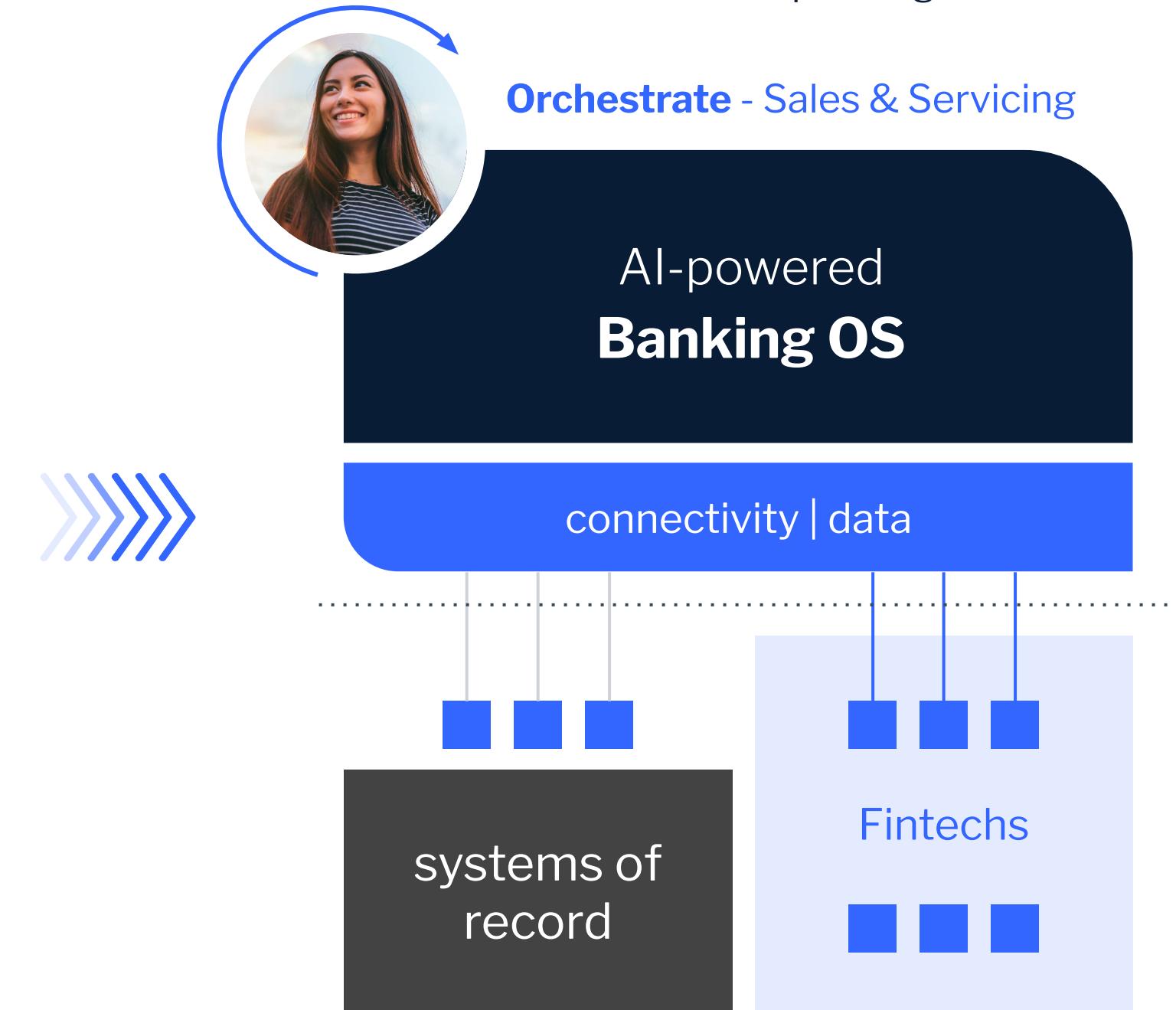
from: Frontline Crisis

no shared truth, no shared outcomes



to: Unified Frontline

shared customer operating model

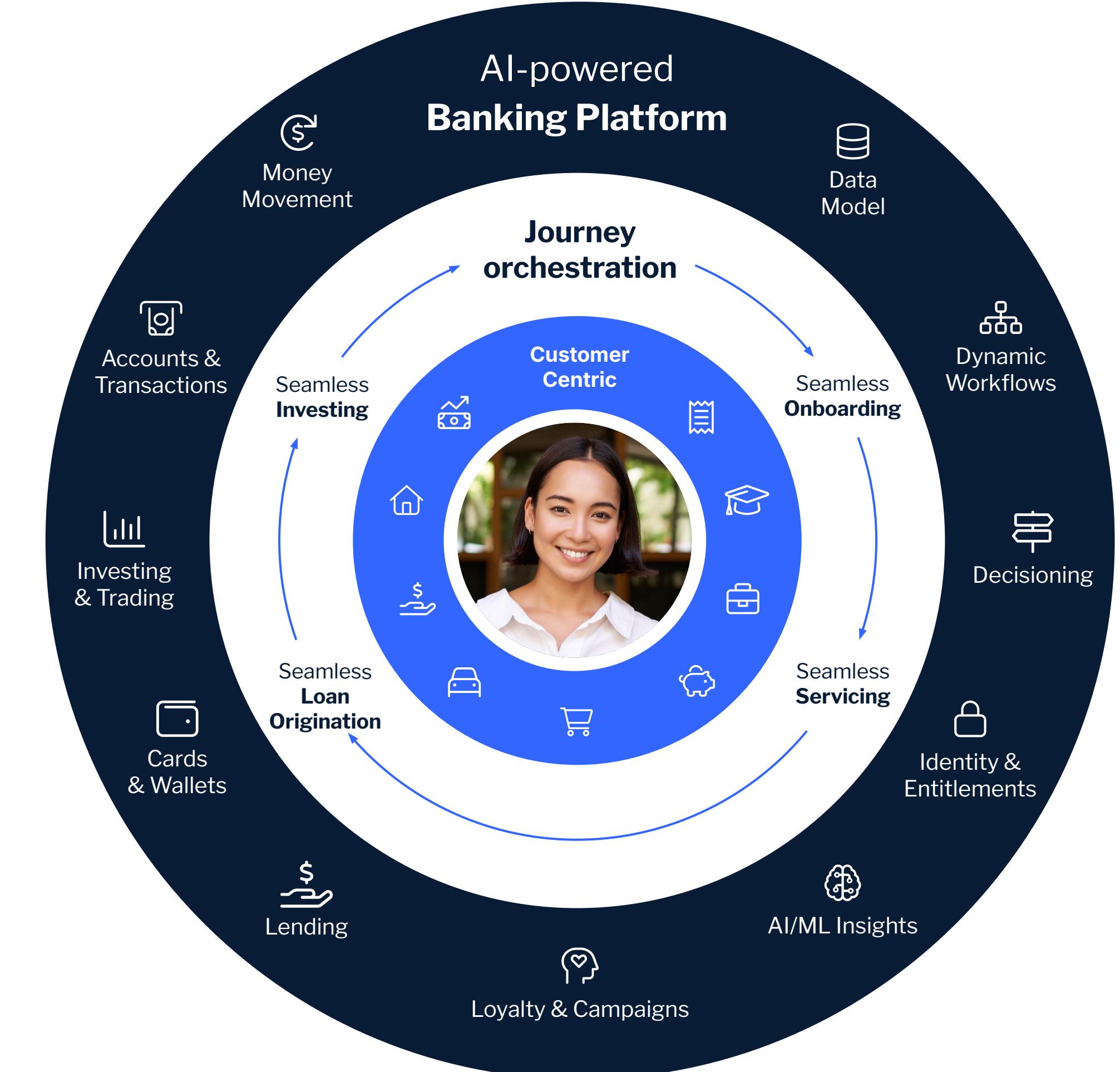


Unified Frontline

architecting banking around the customer

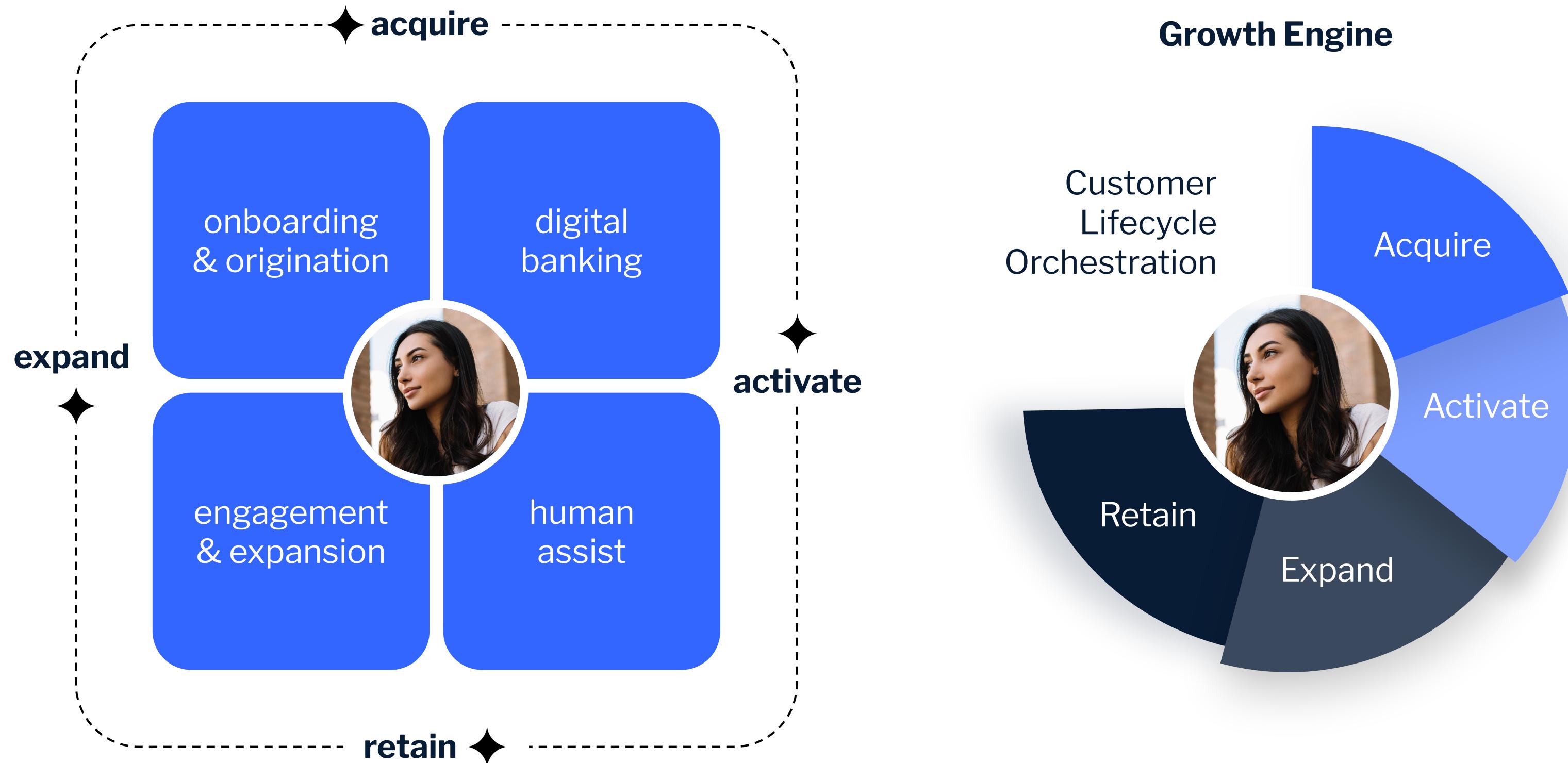
Business Impact

- Reduce **acquisition costs**
- Reduce **cost to serve**
- Increase **share of wallet (product holdings)**
- Become **primary banking relationship**



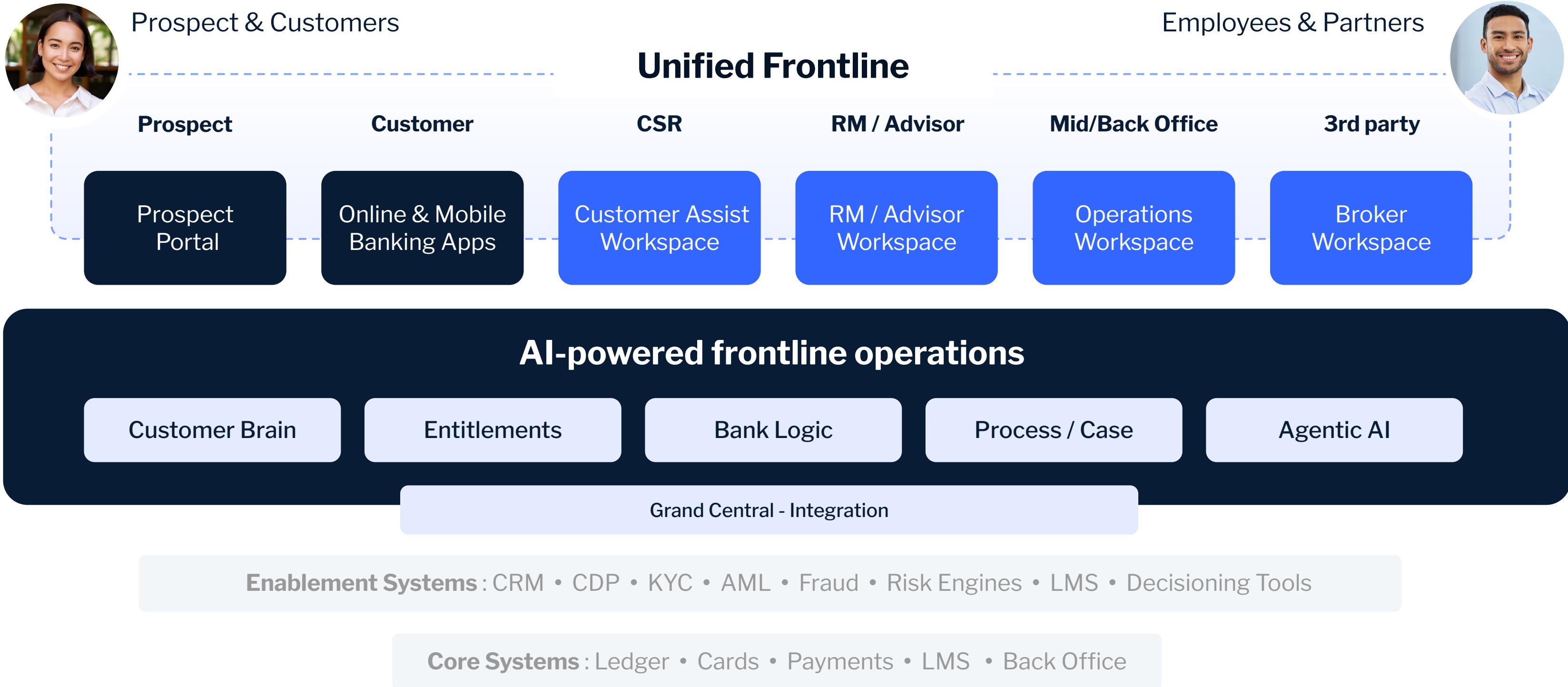
Backbase • the unified banking suite

reimagine your frontline - turn fragmented systems into a connected growth engine.



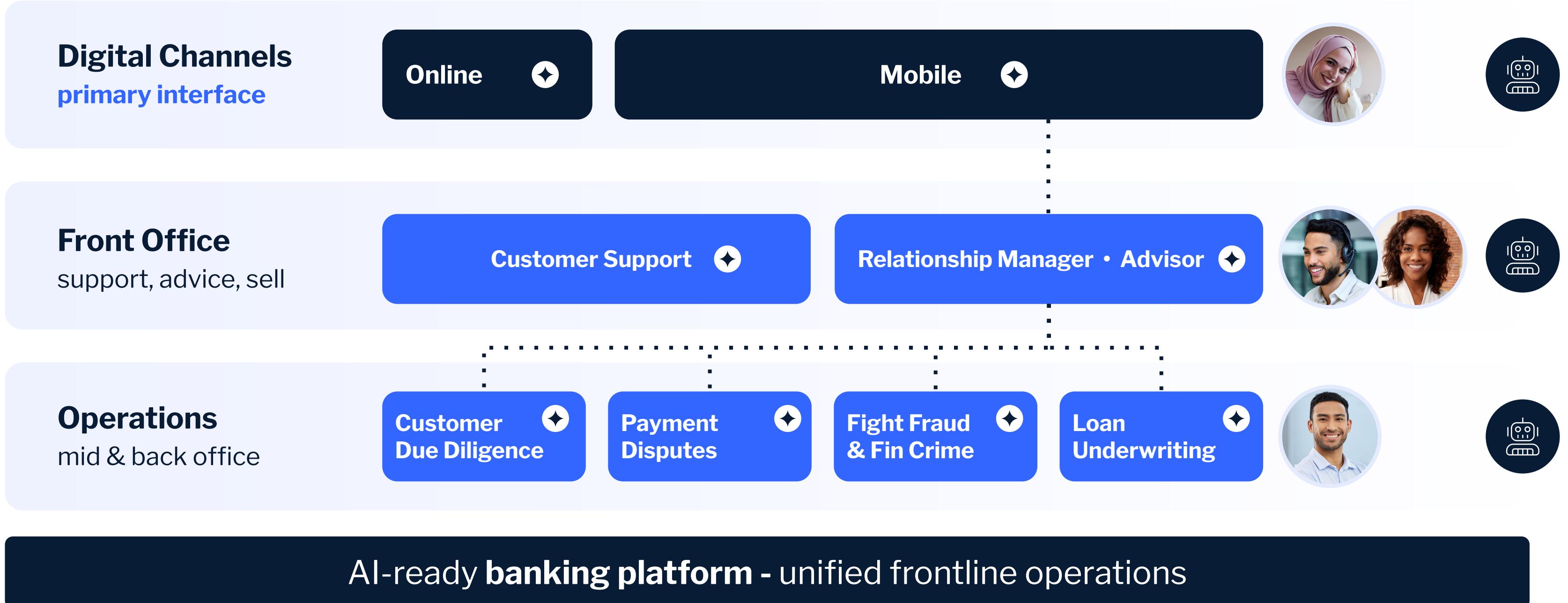
Backbase • unified frontline platform

use mobile as the primary interface - and - make it work seamlessly with your frontline employees



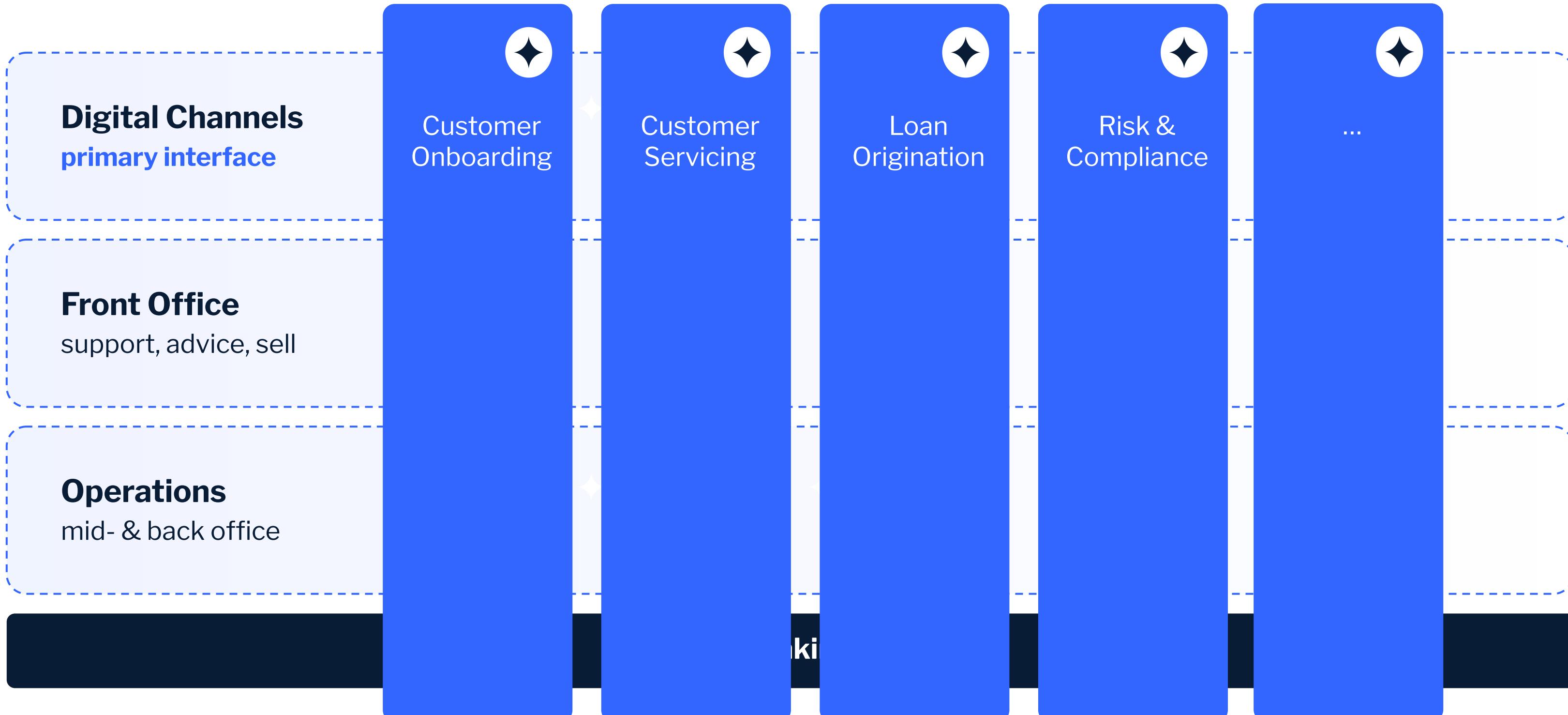
Backbase • unified frontline operations

use mobile as the primary interface - and - make it work seamlessly with your frontline employees



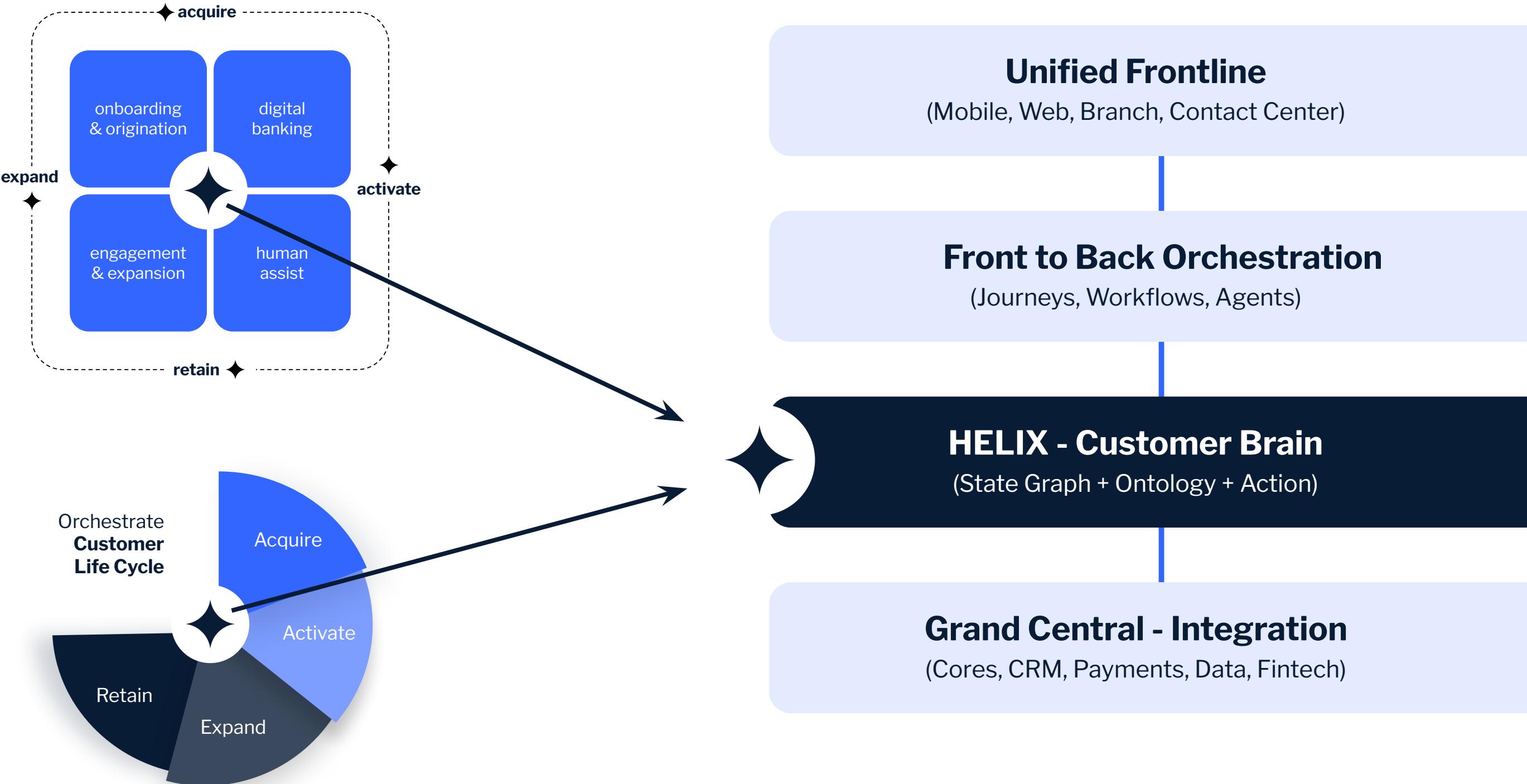
Backbase • holistic front ↔ back orchestration

enable front to back orchestration - connecting the dots - run your bank as one



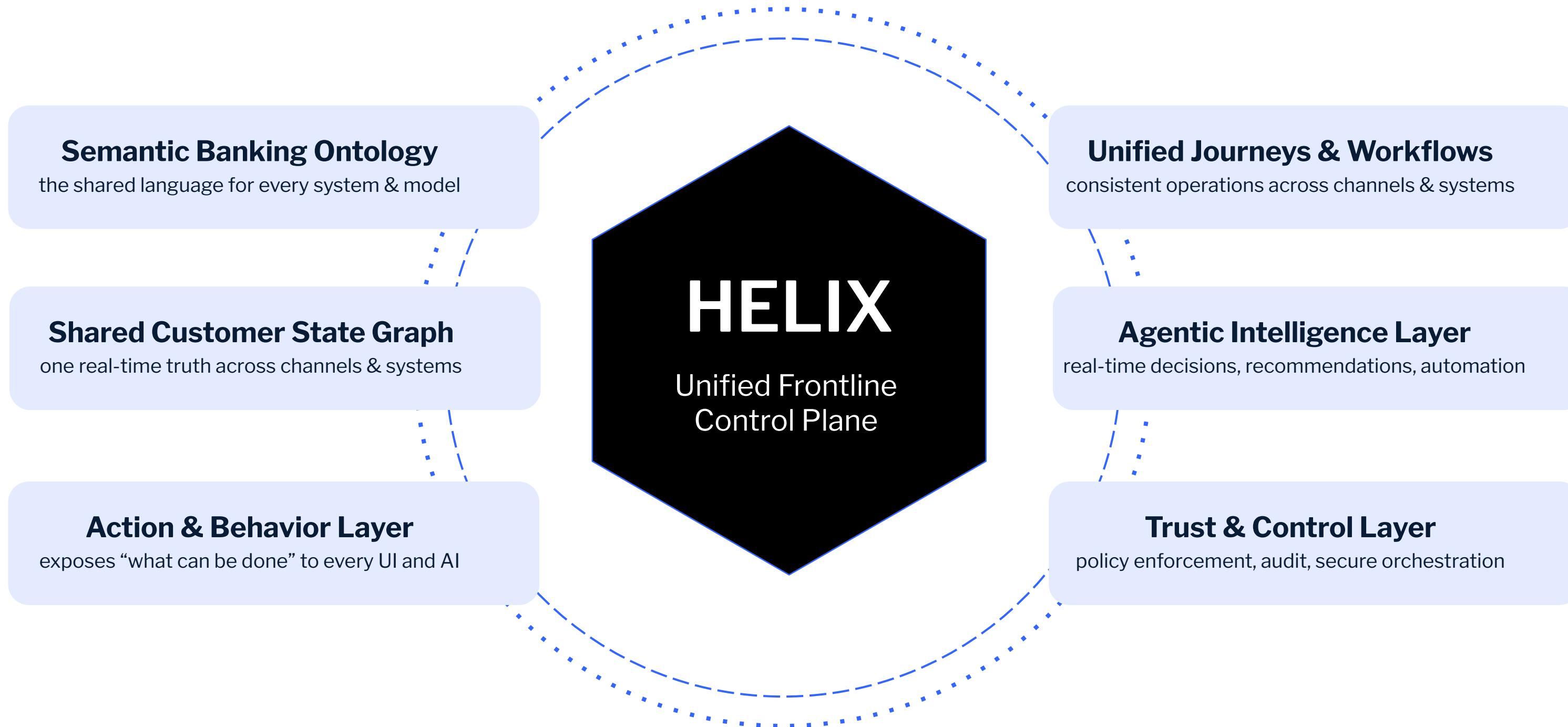
2026 • introducing Helix - the customer brain

a unified frontline needs a single source of truth to orchestrate the entire customer lifecycle. That's Helix



Helix • AI is the new operating model

Helix is the central brain - the intelligence layer that governs the bank's frontline operations

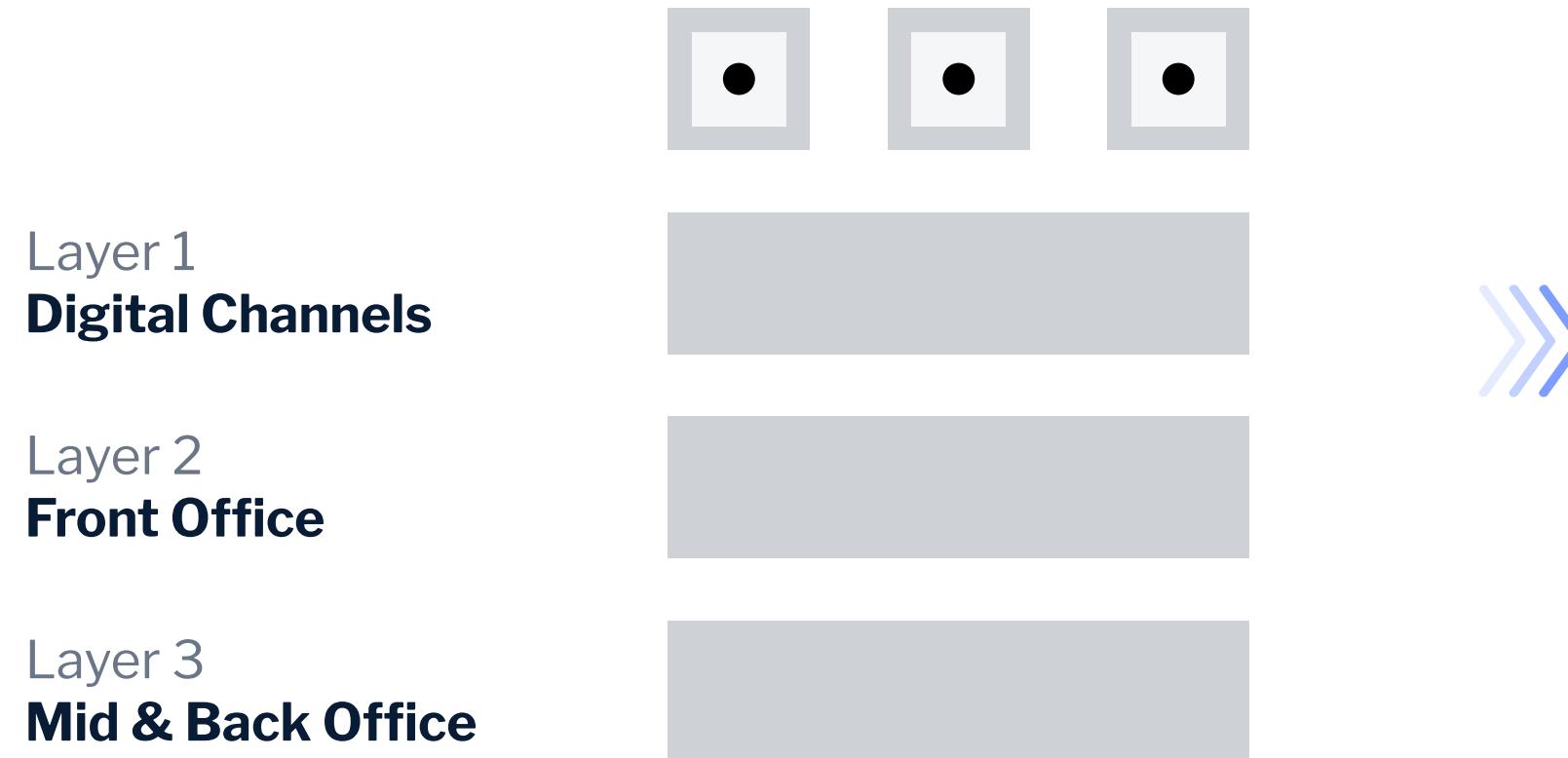


Helix • run your banks as one

AI waits for no bank. We make your AI transformation real.

AI experiments

Point solutions, limited synergy



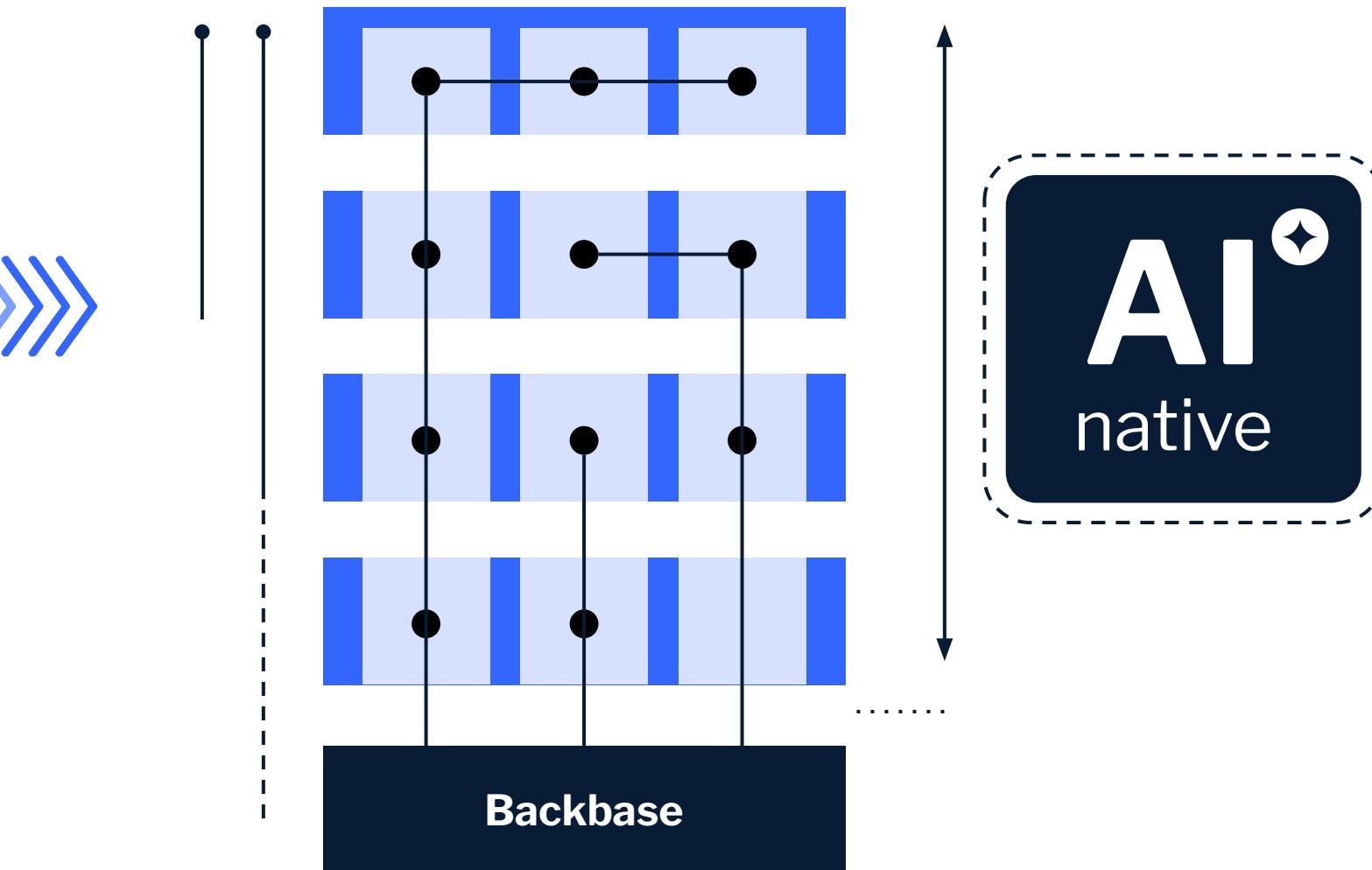
Layer 1
Digital Channels

Layer 2
Front Office

Layer 3
Mid & Back Office

AI-native operating model

architected around the customer lifecycle



■ Helix • focus on high ROI use case



Real AI - focus on high impact use cases

Grow Primacy

Improve Customer Engagement

Unlock Operational Efficiency

Faster Software Development

Tailored Value Propositions

Online & Mobile App

Onboarding & Origination

Agentic SDLC

Next Best Actions

Employee Workspace

Ongoing Due Diligence

Backbase Upgrade Agents

Increase Product Holdings

Holistic Advice > Coach

Dispute Management

Knowledge - Ask IO

Churn Prevention

Conversational Banking

Mid & Back office productivity

Legacy Modernization

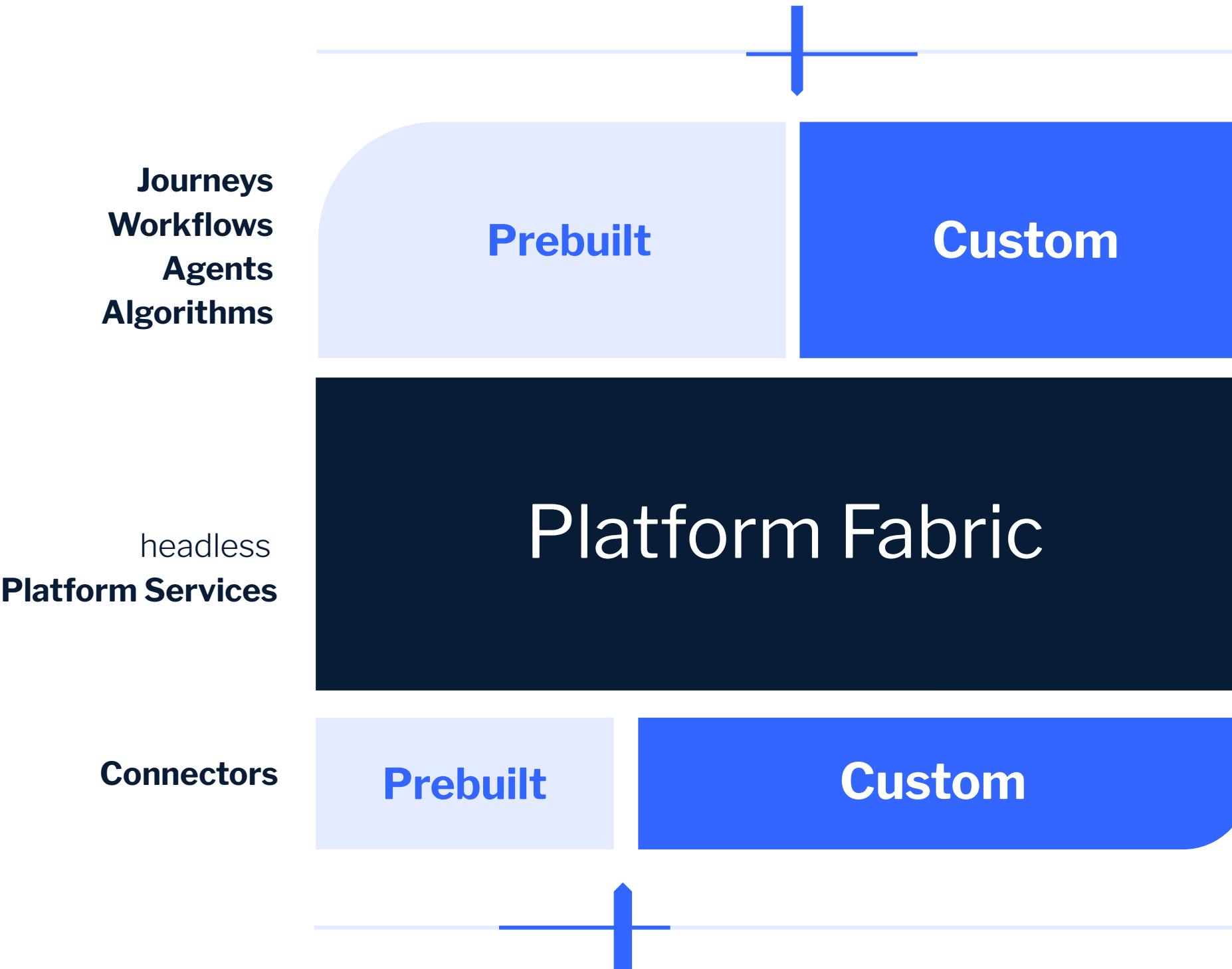
+

+

+

+

Backbase • multi year acceleration



multi-yea Acceleration

Prebuilt - to go Fast : Deliver your transformation strategy faster due to ready to go journeys, workflows, agents, algorithms and connectors

Custom - to Differentiate : Open platform that gives your developers the freedom to custom build features and journeys that **differentiate**.

Backbase • ROI you can measure

the customer operating system for winning banks

→ **50–90% faster customer fulfillment**

end-to-end journey times collapse from days/weeks → minutes/hours.

→ **2-4x growth in product sales & share of wallet**

AI surfaces pre-approvals, relevant products, and personalized offers at the right moment

→ **3x staff productivity**

AI Agents, unified workflows, and automated tasks remove friction and manual effort.

→ **consistent experiences across channels**

stateful workflows across digital + branch + contact center.

→ **3x faster change velocity**

one platform, reusable building blocks and agentic SDLC mean new journeys ship faster and cheaper.

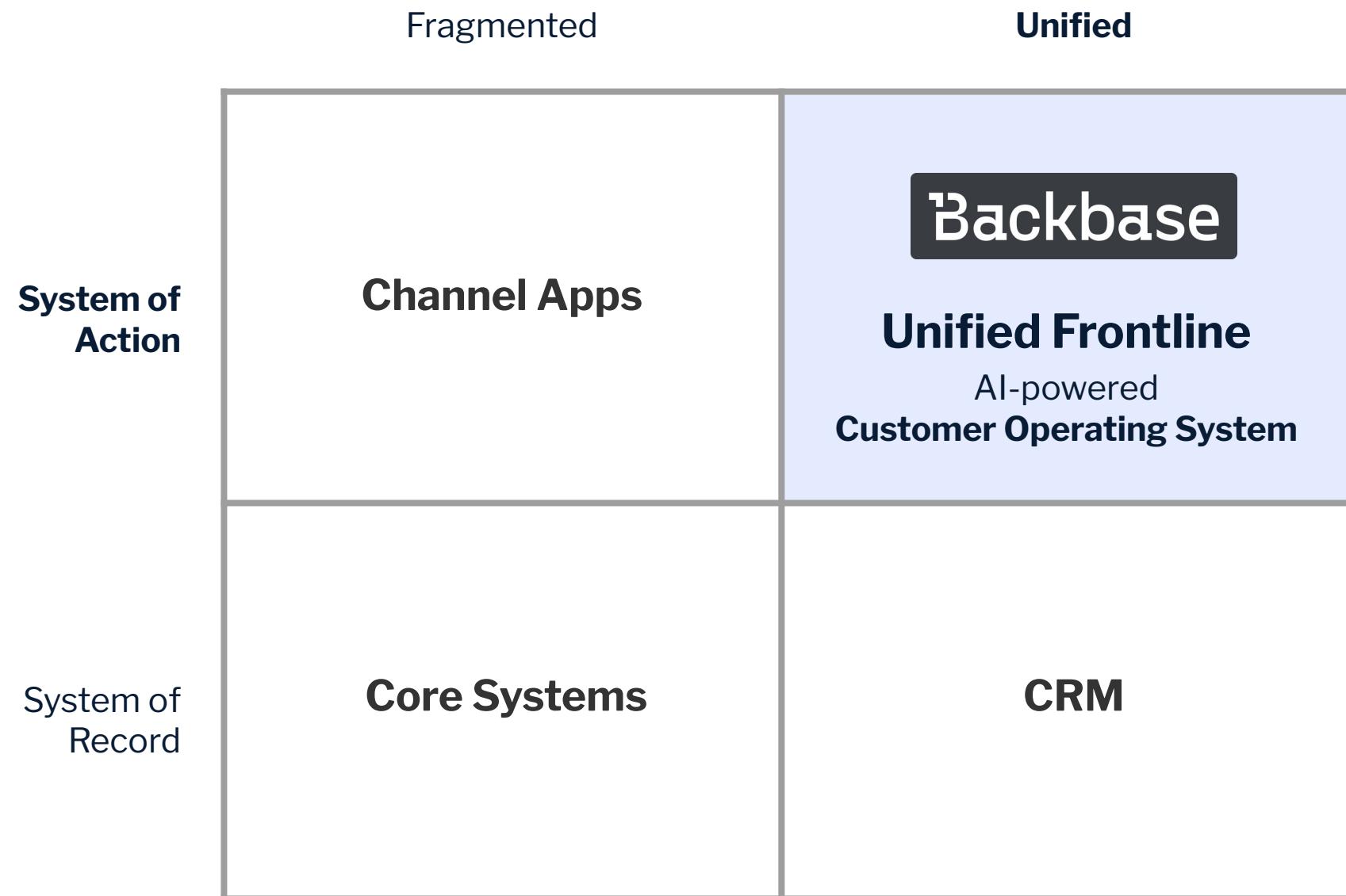
Before vs After • digital fulfillment and AI-native operations

the operating system for winning banks

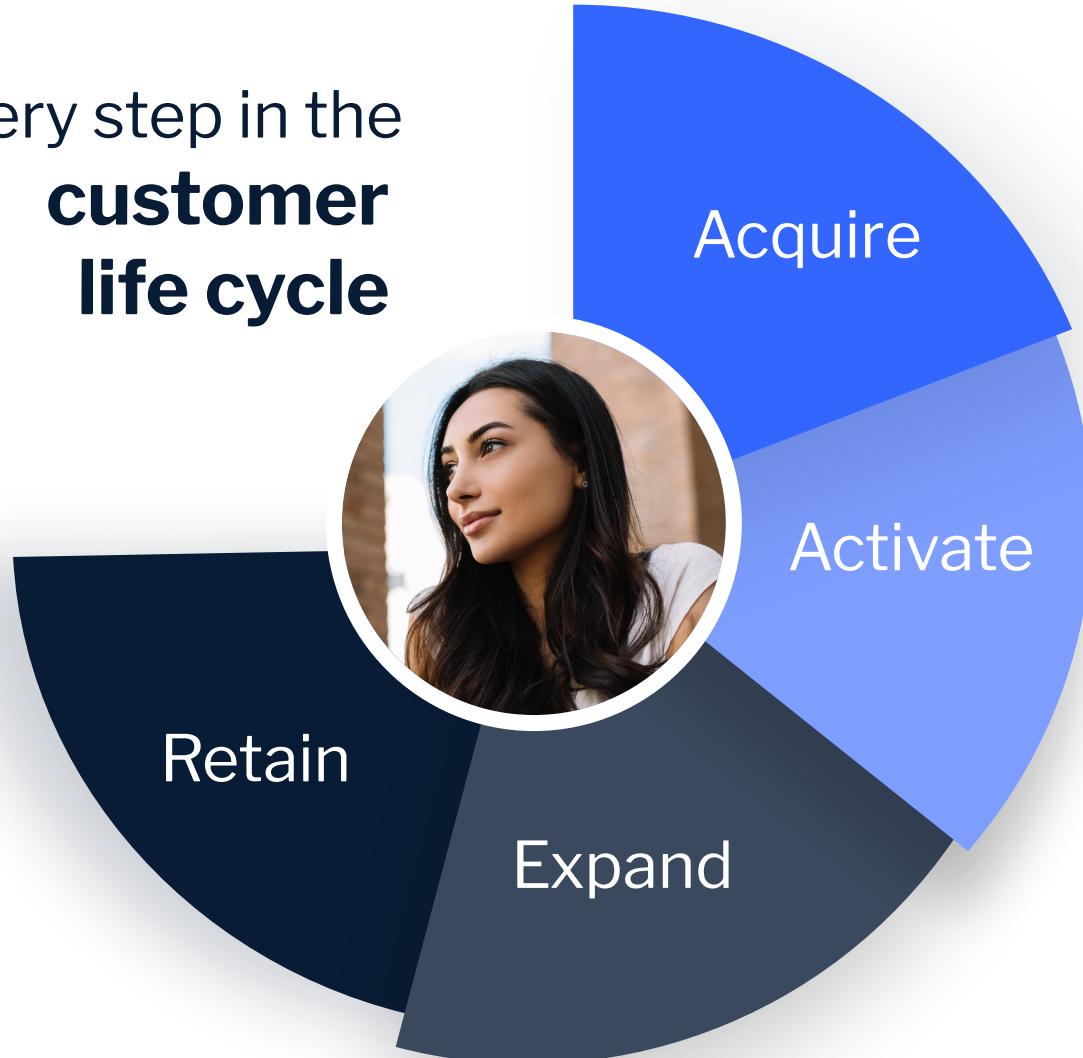
BEFORE Fragmented Frontline	AFTER Unified Frontline
<p>20–40 disconnected apps, workflows & tools</p> <p>Long fulfillment times (days/weeks)</p> <p>Manual steps everywhere → high cost-to-serve</p> <p>Bankers juggling multiple screens & systems</p> <p>CX inconsistent across channels</p> <p>AI stuck in pilots (no orchestration layer)</p> <ul style="list-style-type: none">• Slow change velocity, expensive IT	<p>One unified customer operating system</p> <p>Fulfillment in minutes/hours (50–90% faster)</p> <p>30–60% lower cost-to-serve through automation</p> <p>AI Agents + workflows → 20–40% more productive bankers</p> <p>Consistent, modern experiences across all channels</p> <p>AI working end-to-end, not in isolated teams</p> <p>3× faster change velocity with reusable components</p>

Backbase • missing link - new category

Unified Frontline - Customer Operating System - AI powered



every step in the
**customer
life cycle**

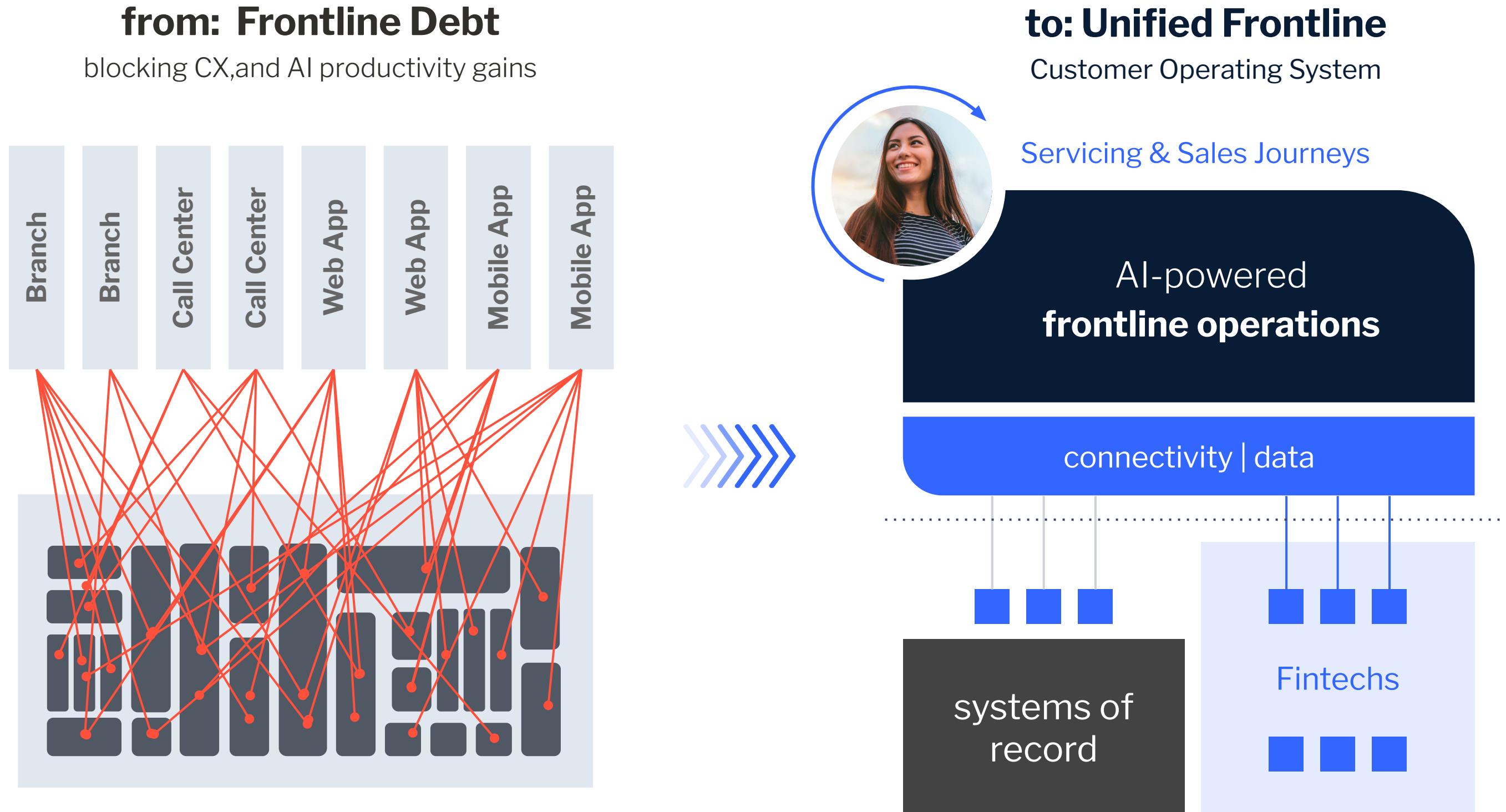




AI-native **Banking Platform**

Challenge • frontline debt

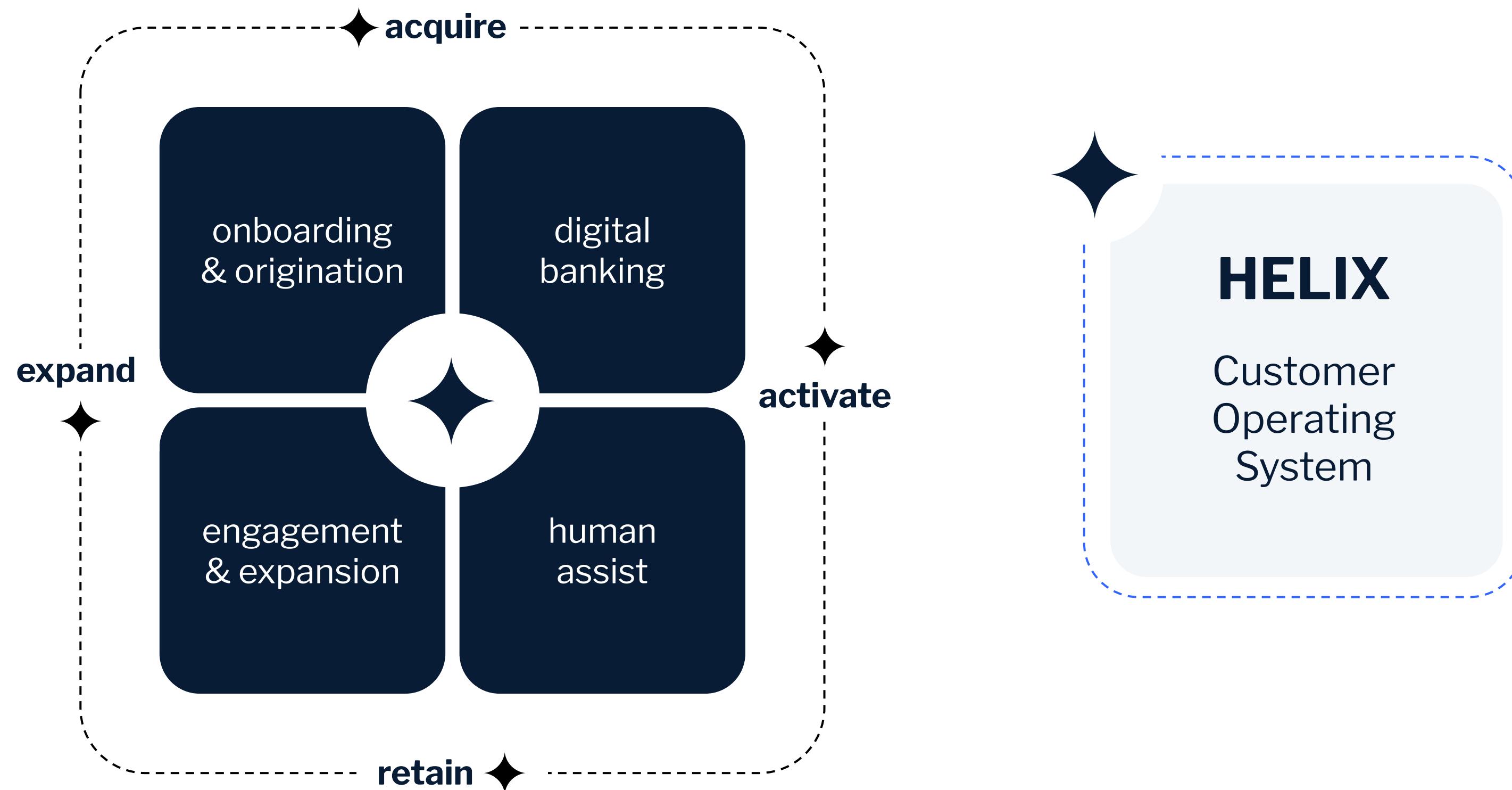
your frontline is the strategic bottleneck – and the strategic opportunity



Backbase • the platform designed for AI-Native banking

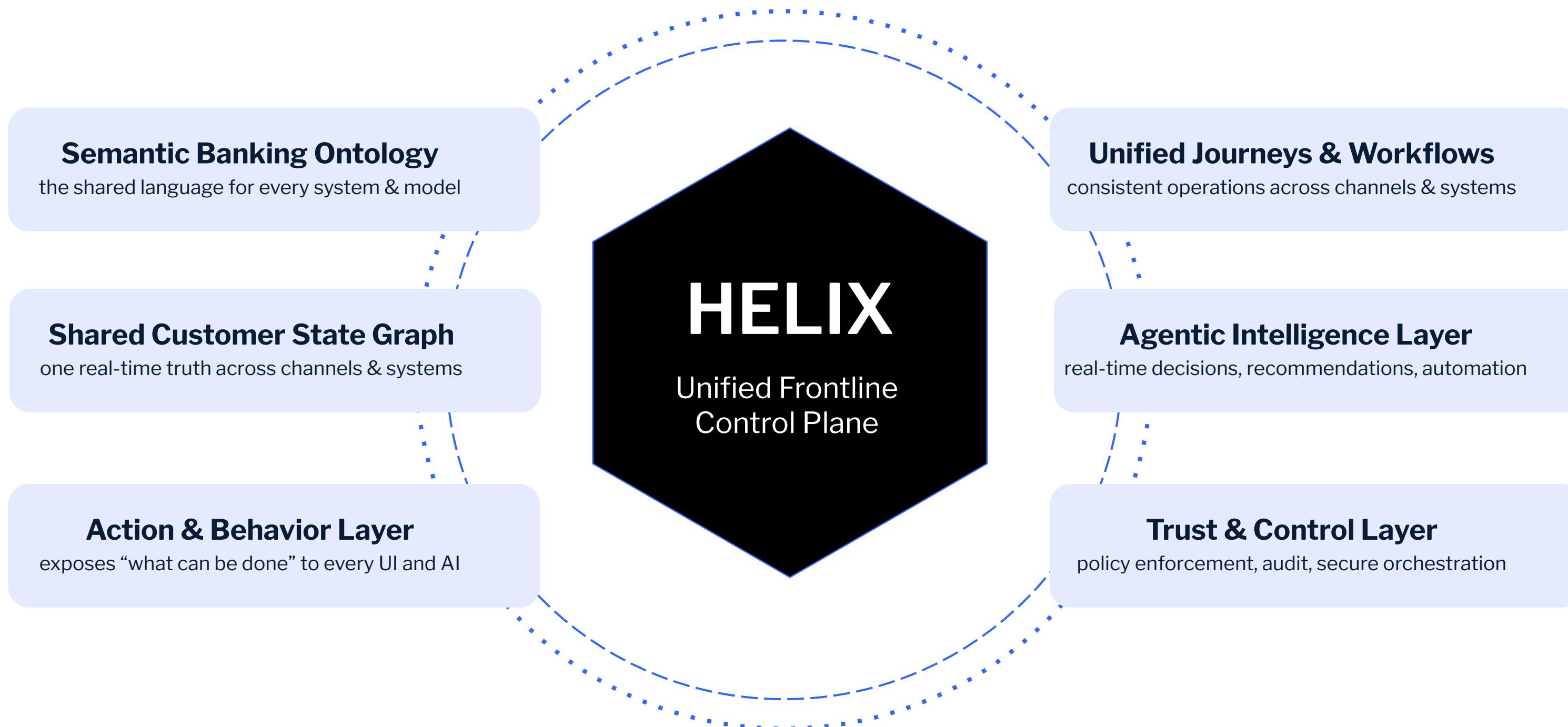


■ Helix • customer brain at the heart of your unified frontline

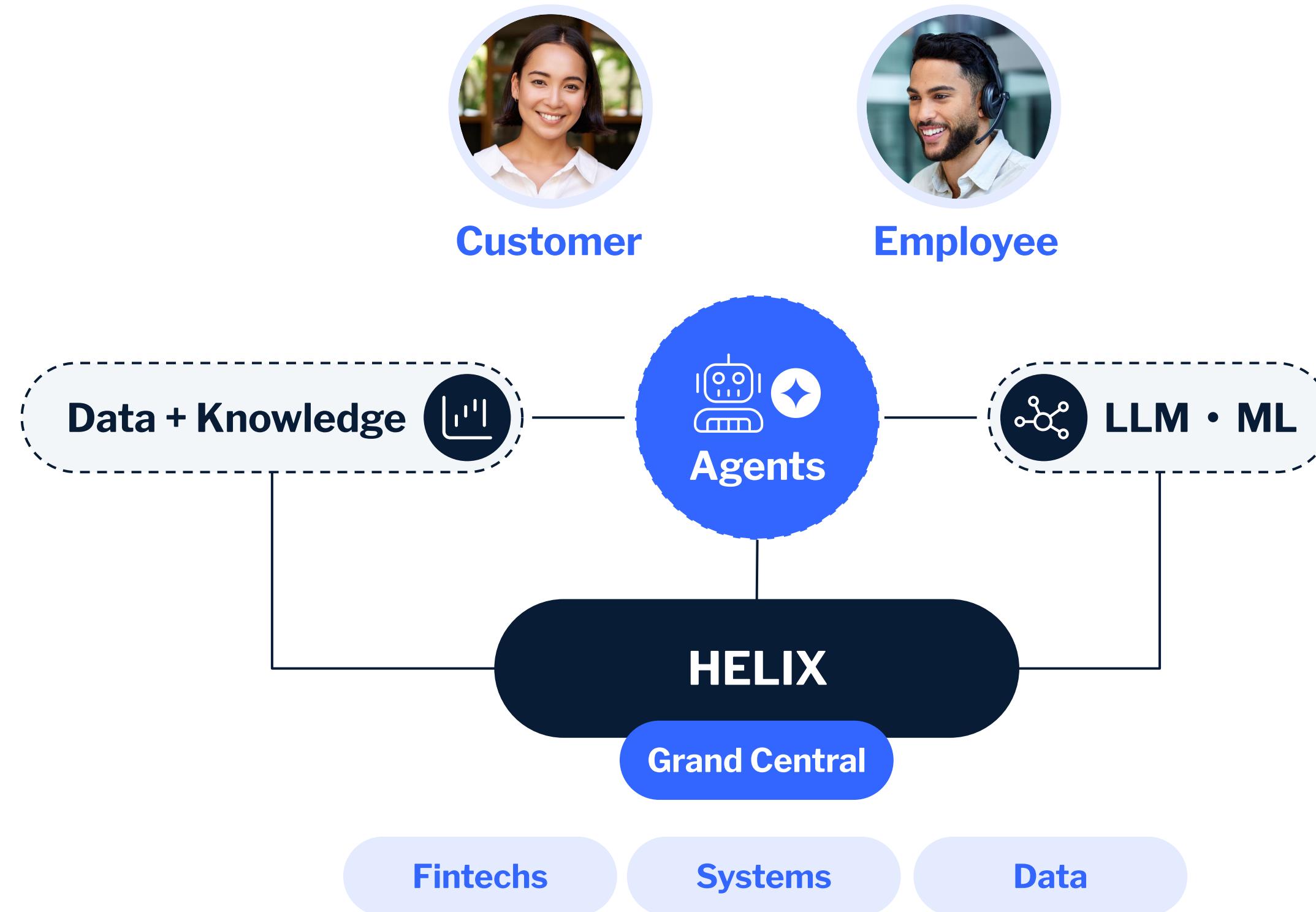


Helix • AI is the new customer operating model

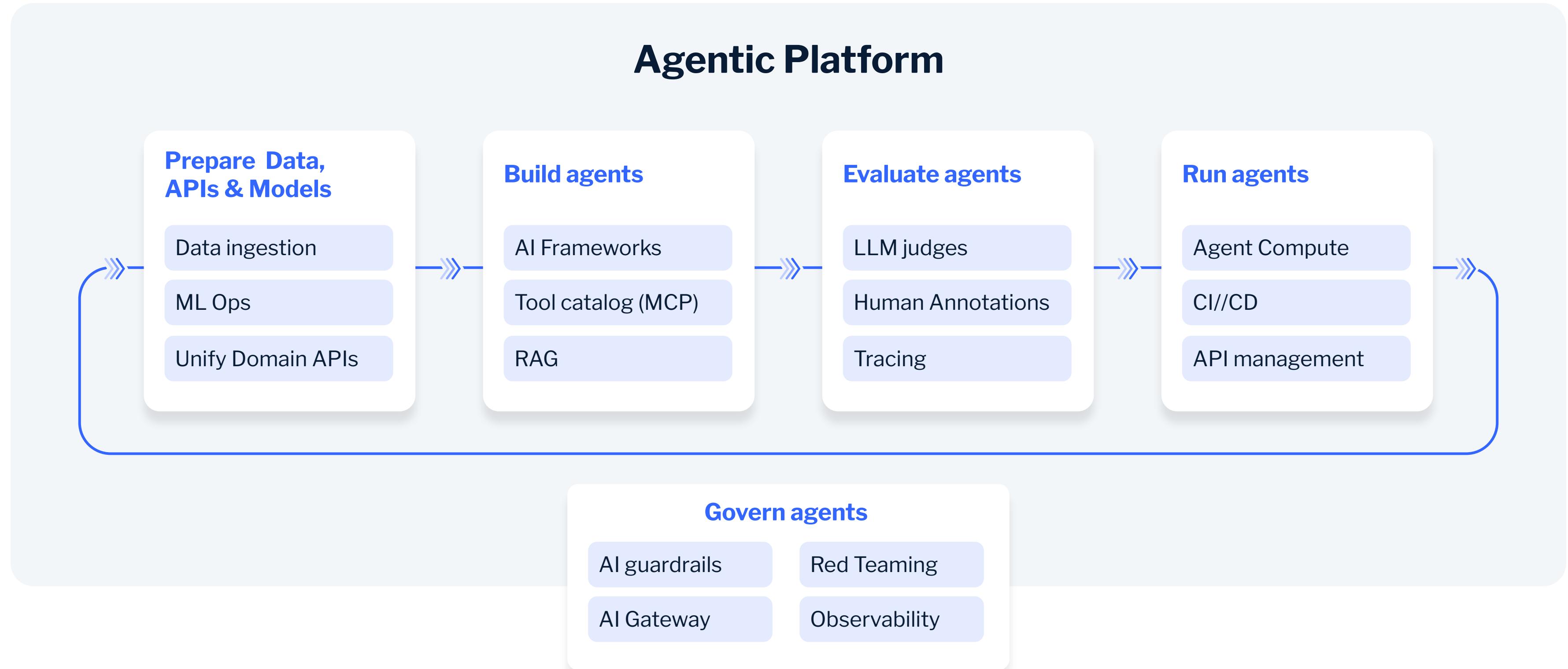
Helix is the central brain - the intelligence layer that governs the bank's frontline operations



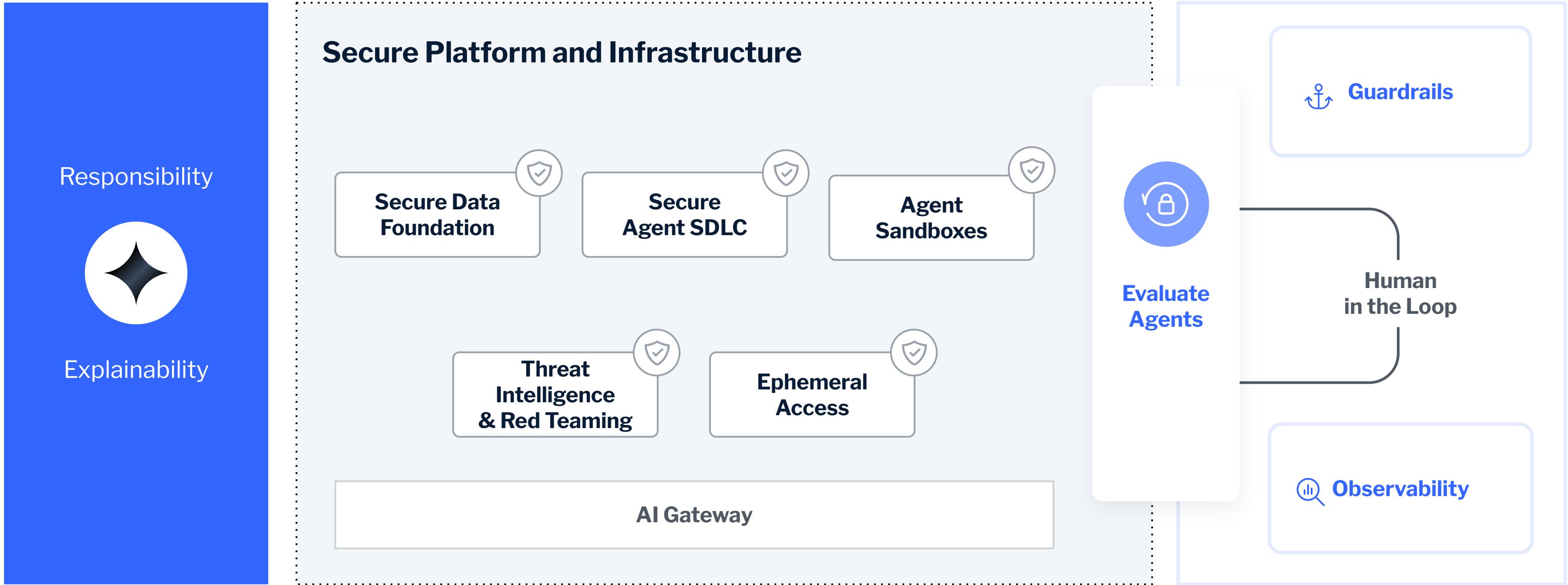
Agentic AI • build highly specialised banking agents



Agentic AI • end-to-end lifecycle of AI applications



Agentic AI • zero trust architecture

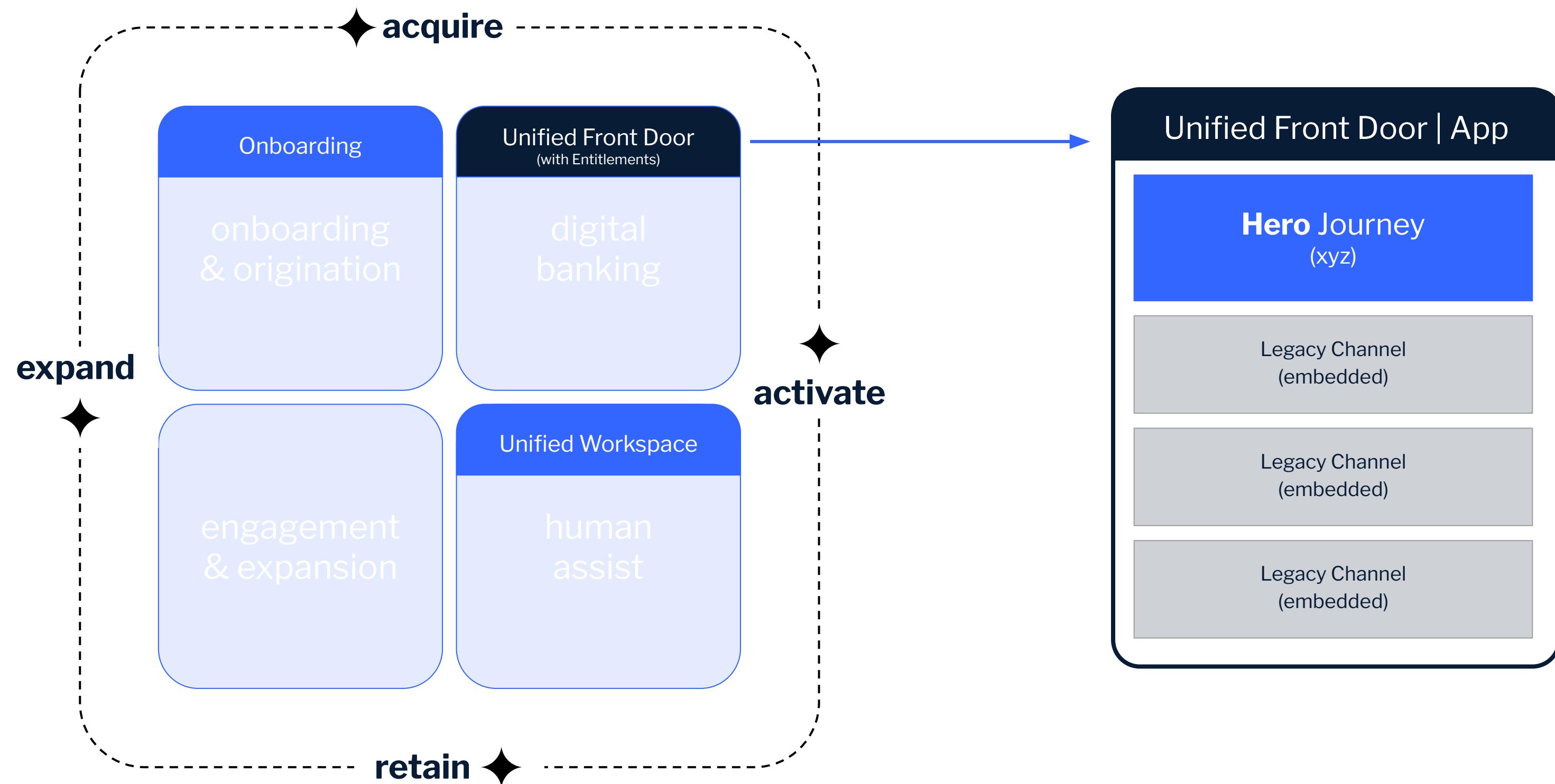




progressive **Transformation**

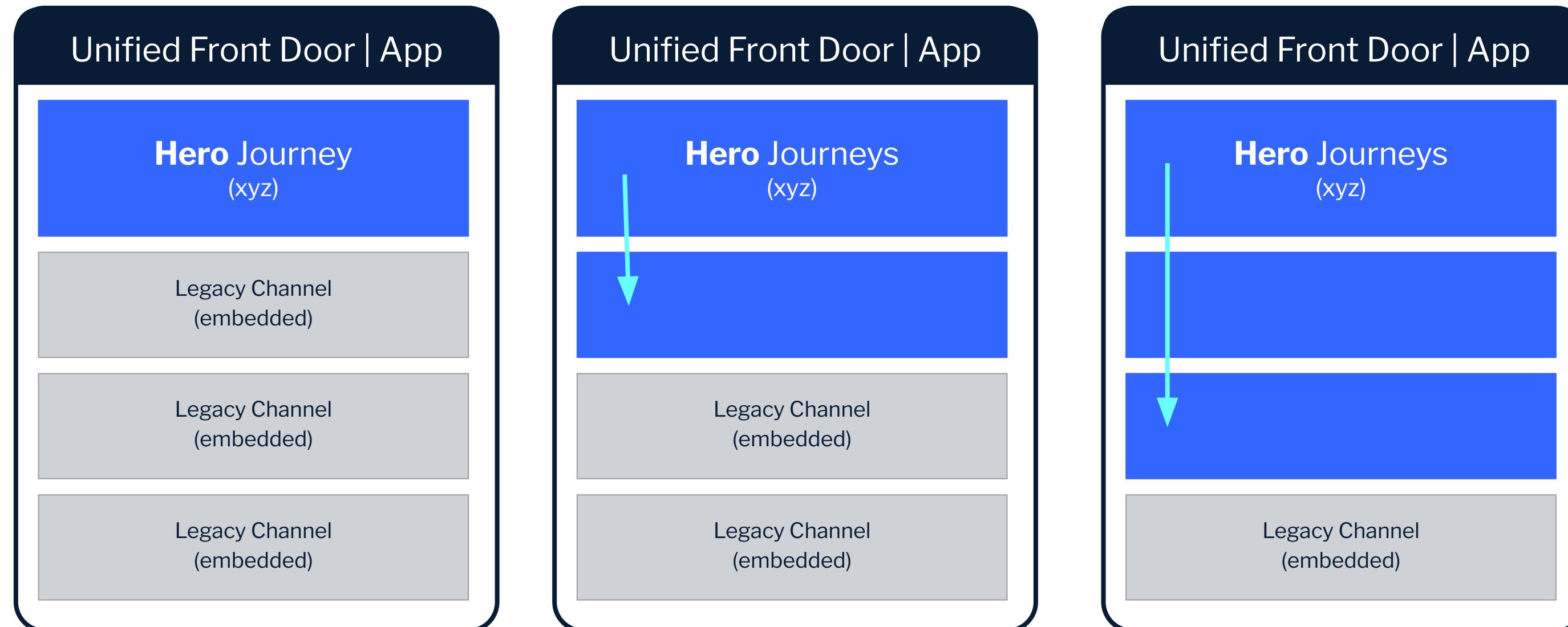
How banks get there • start small, get a win

Example - commercial banking



■ How banks get there • a progressive transformation path

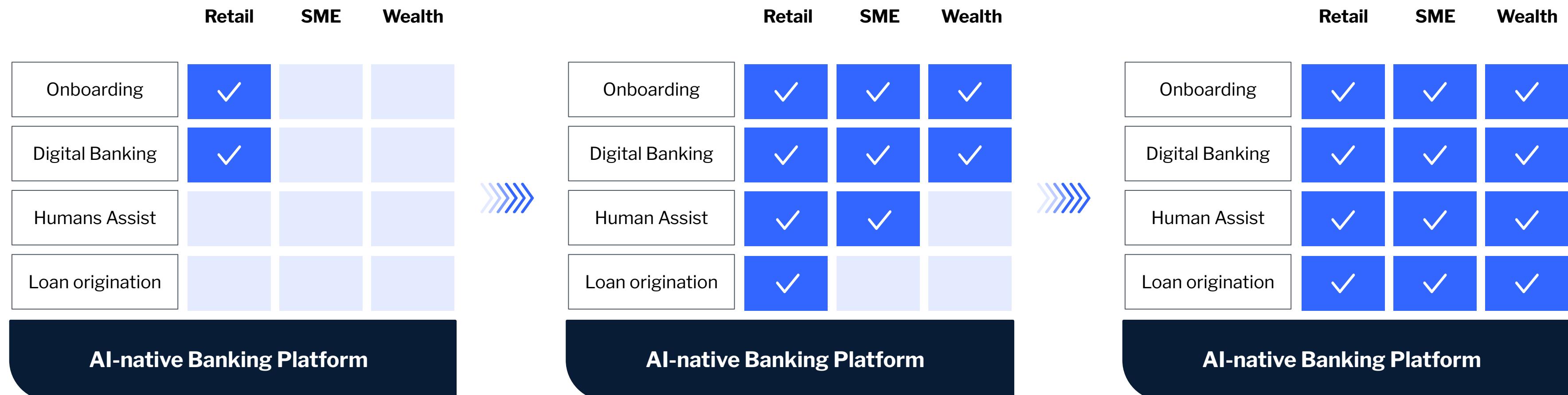
we start small and get a win - we prove it and then industrialize it into a repeatable playbook



small steps - massive impact

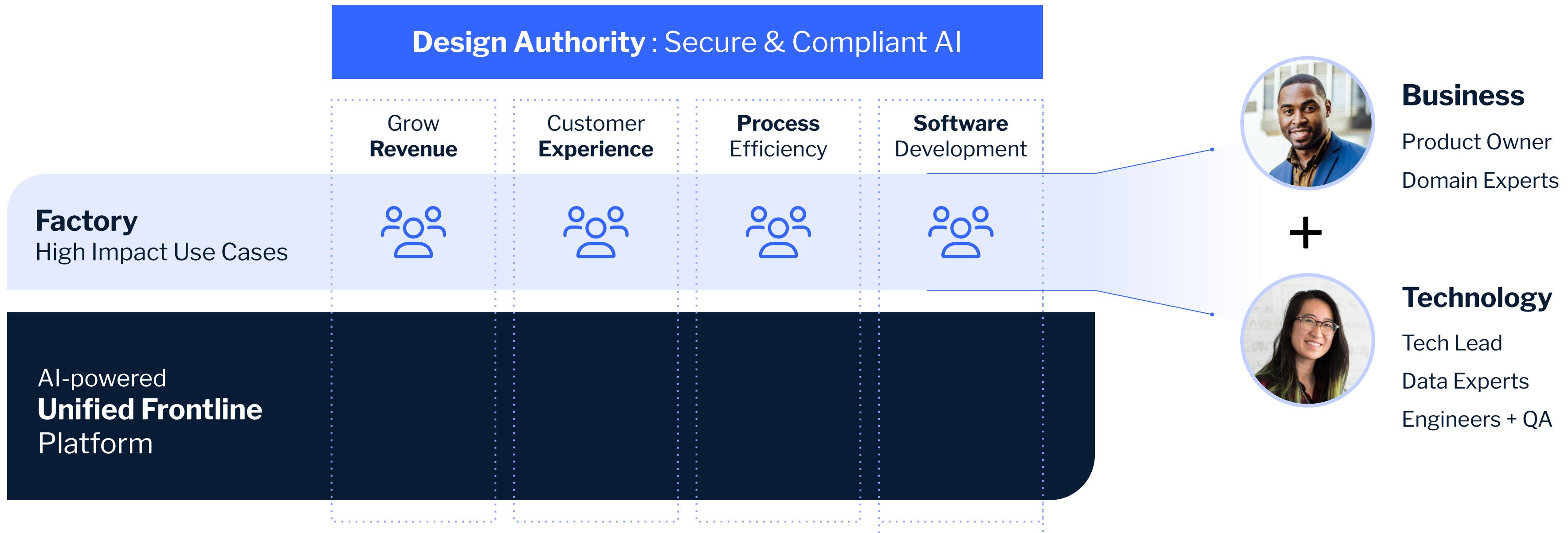
■ How banks get there • a progressive transformation path

transform your frontline, one journey at a time.



unify as you go

How banks get there • transformation factory



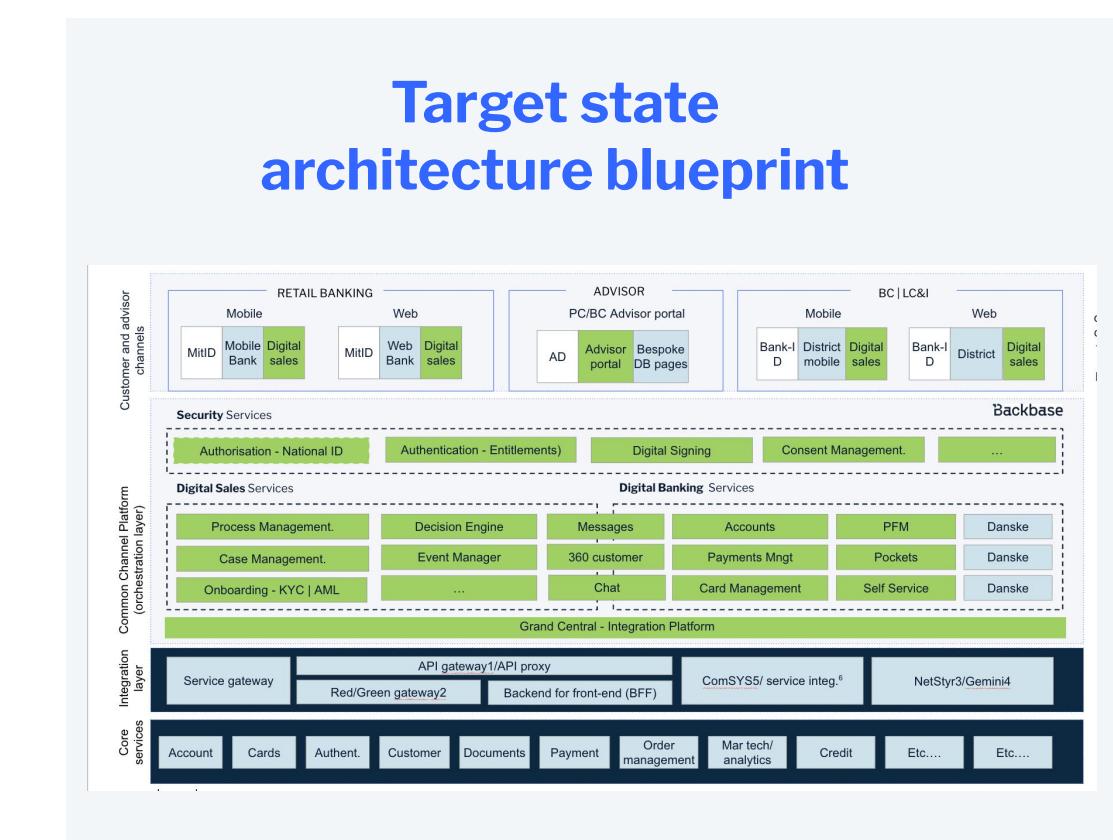
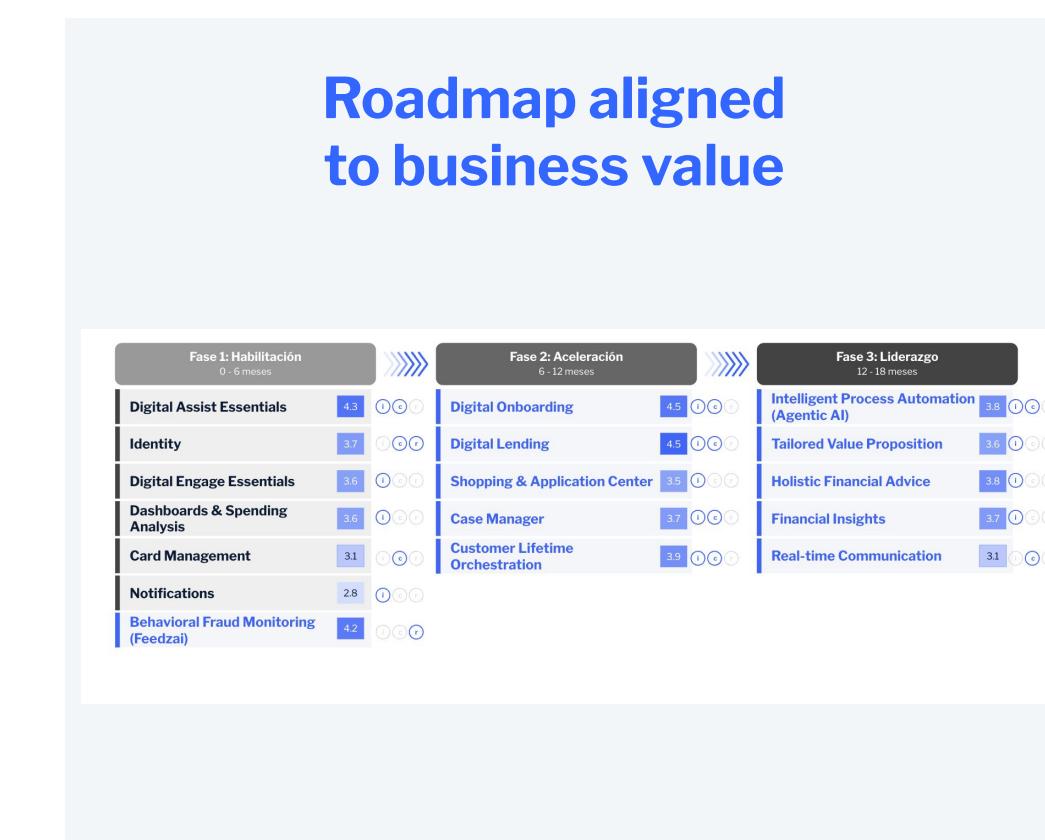
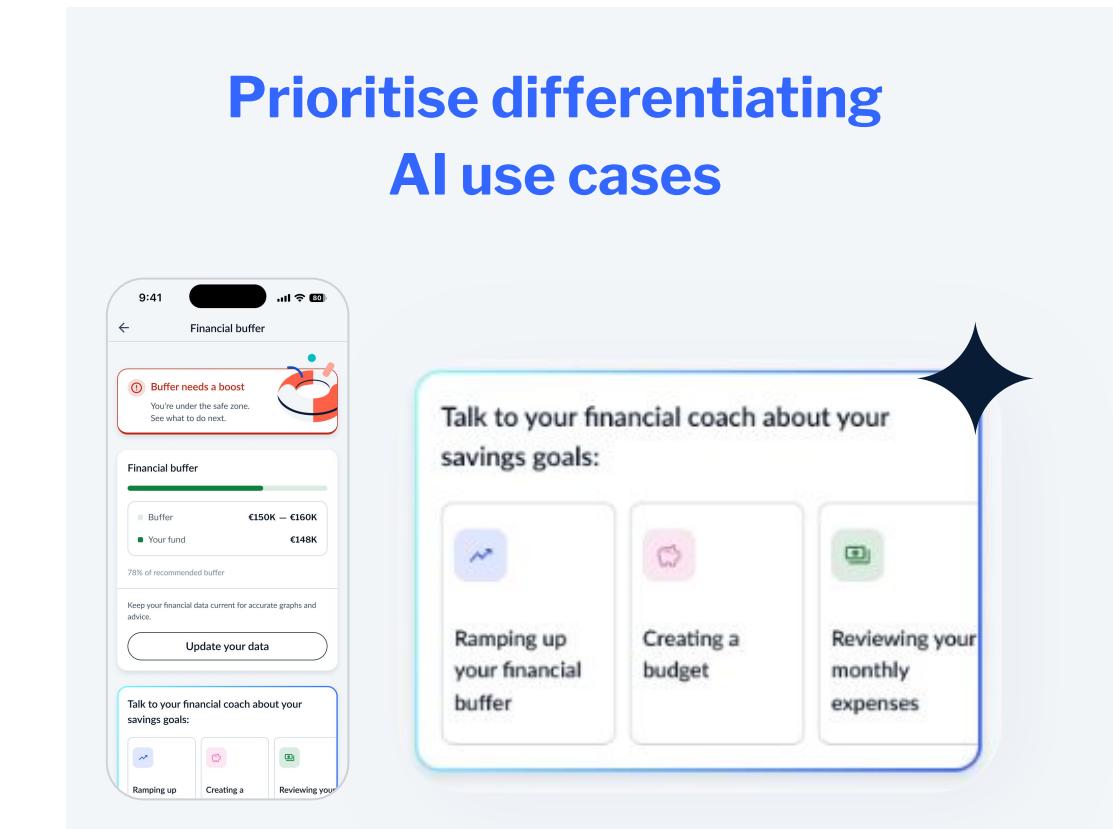


design your
transformation
roadmap

IGNITE

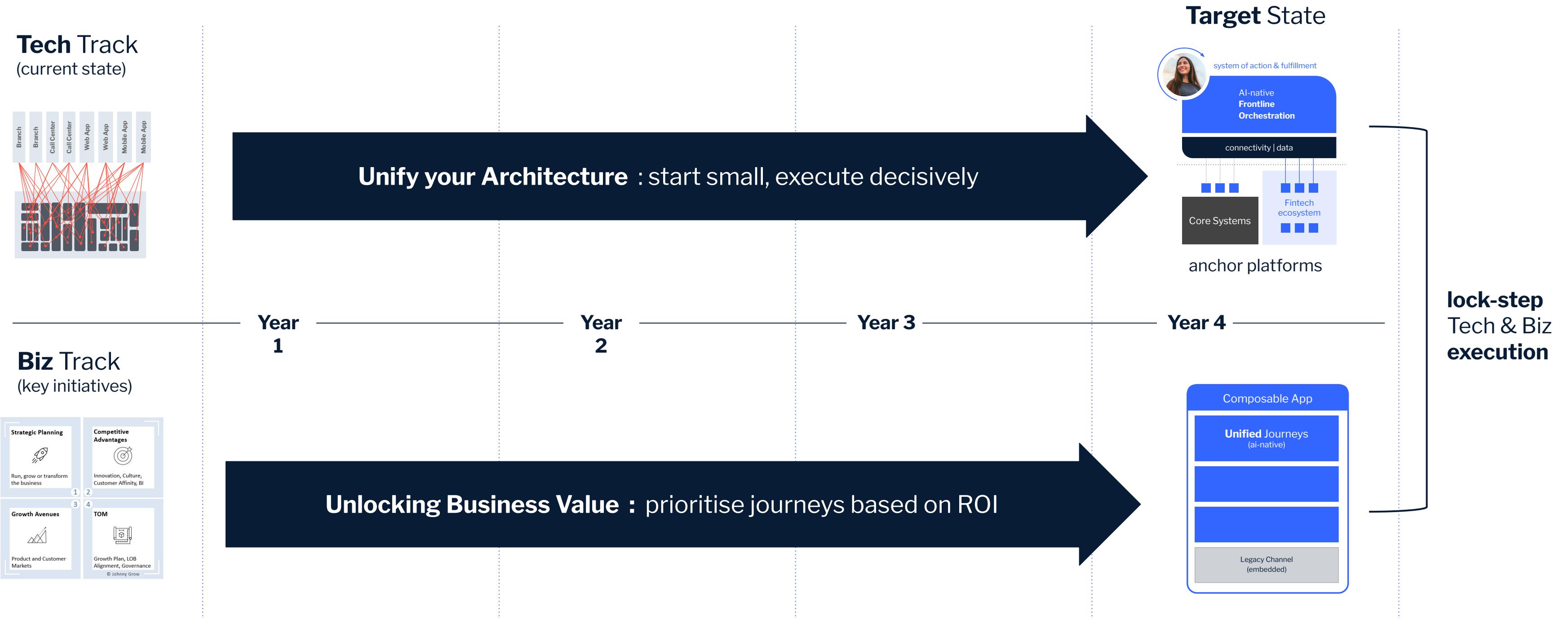
workshops

where banks turn ambition
into a real roadmap.



Ignite • align biz & tech → joint roadmap → target state

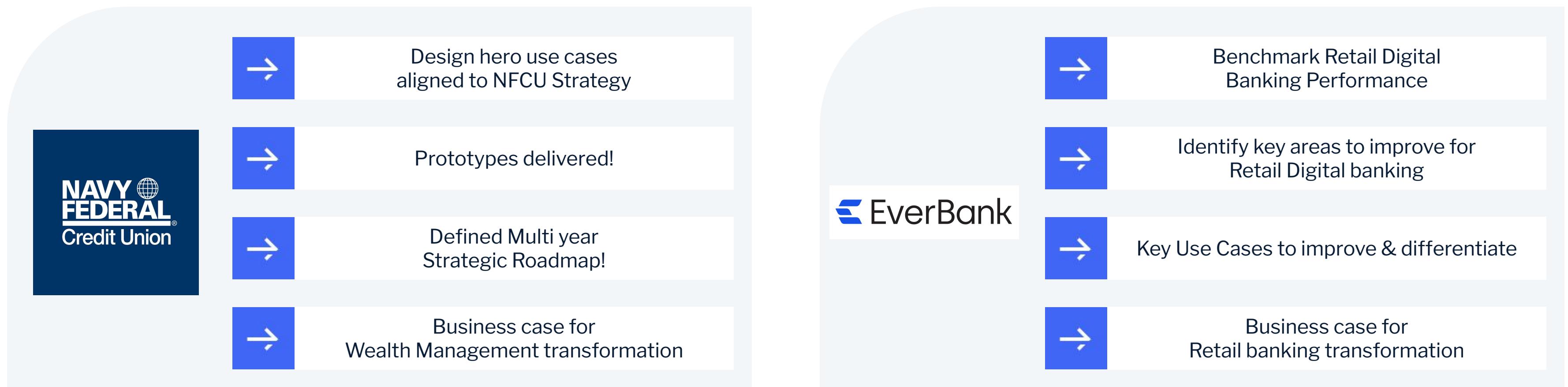
because transformation needs a blueprint, not another project.



**Ignite workshop
one room.
one target state.
one roadmap.**

Business Track what should we achieve	Technology Track how do we make it real
<ul style="list-style-type: none">• Identify pain points• Understand & benchmark value drivers• Map & benchmark frontline bottlenecks• Define priority customer journeys• Quantify impact (CX, revenue, cost)• Build business cases• Turn strategy into execution waves	<ul style="list-style-type: none">• Assess current architecture• Map system landscape & dependencies• Identify anchor platforms• Design target architecture• Define integration & data strategy• Set modernization priorities• Design migration approach
OUTPUT <ul style="list-style-type: none">• Clear business priorities• Focused set of frontline journeys• Executive alignment	OUTPUT <ul style="list-style-type: none">• Realistic IT modernization path• Unified target-state architecture• Anchor platforms working together
THE RESULT <p>a joint, actionable AI-ready roadmap combining business outcomes - operational improvements - a future-proof architecture.</p>	

■ Ignite • gave us clarity, alignment and momentum



Notable Engagements



BOK FINANCIAL

FIFTH THIRD

Banco Caja Social

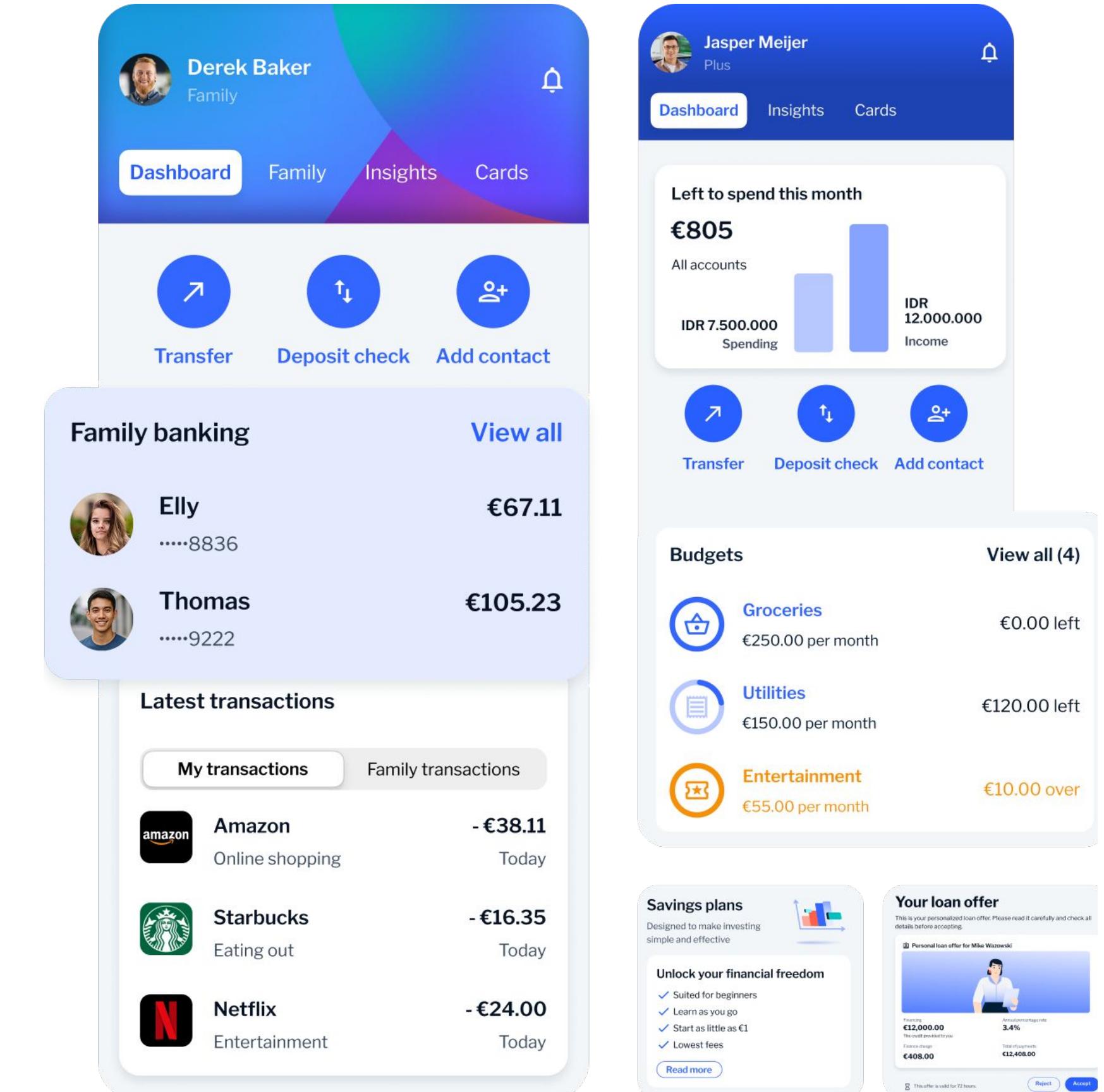


segment
solutions

Unified Frontline

Consumer Banking

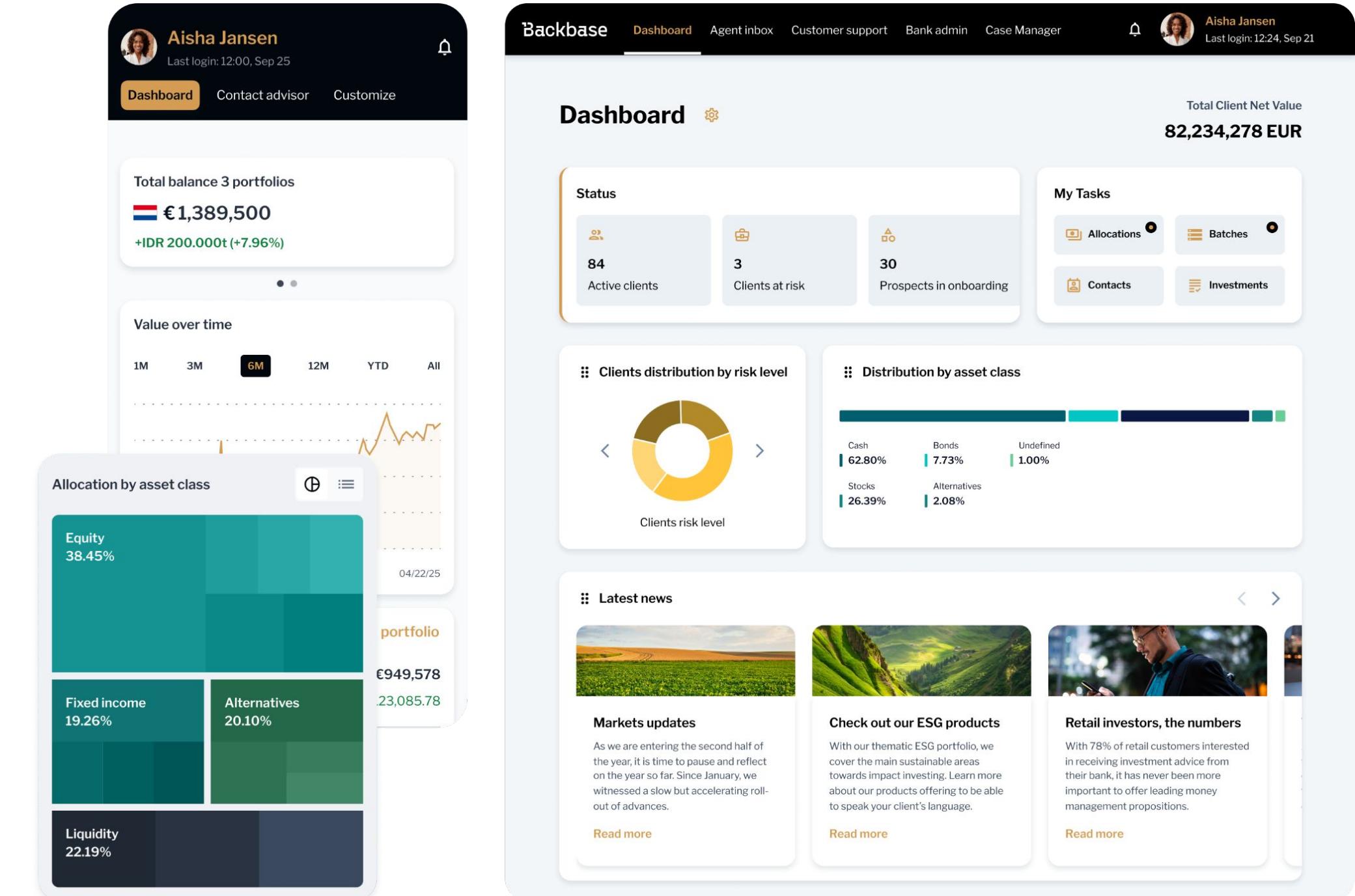
create loyal members with
AI-powered segment-based apps &
services that deliver personalized
experiences and financial guidance



Unified Frontline

Private Banking & Wealth Management

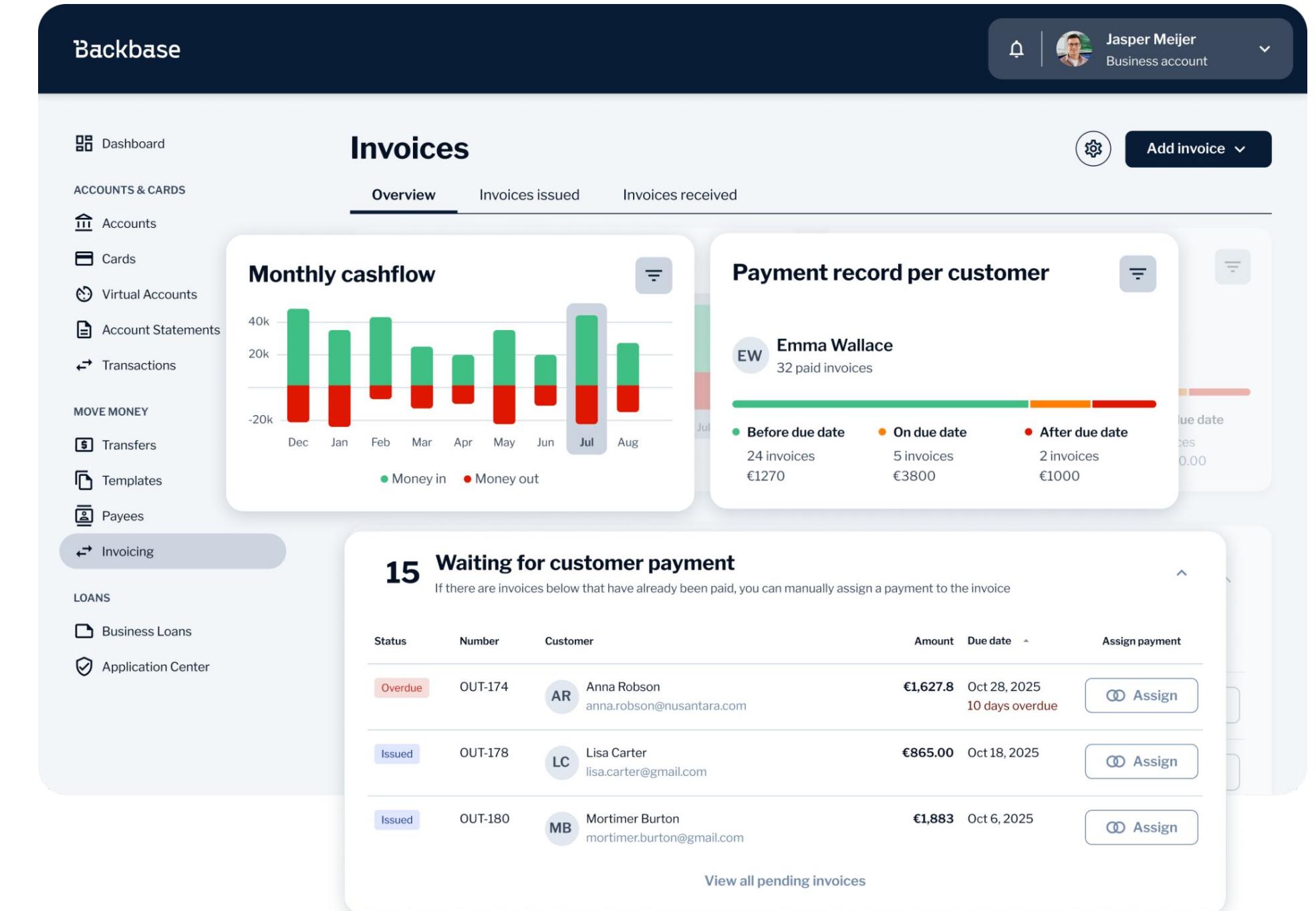
engage affluent, HNW, and UHNW clients with tailored products and experiences - balancing digital self-service with high-touch advisor support



Unified Frontline

Small Business Banking

Offer small business clients the services they need - from fast onboarding and loan origination to value added SME services like expense management, invoicing and cash flow forecasting.



Unified Frontline

Commercial Banking

From fast loan origination and unified payments, to treasury management, direct debits, or Forex - give commercial clients the services they need, when they need them

The screenshot shows the Backbase Commercial Banking dashboard for a user named Jasper Meijer. The dashboard includes sections for:

- Dashboard:** Welcome back, Jasper. Includes links for New transfer and New contact.
- ACCOUNTS & CARDS:** Accounts, Cards, Virtual Accounts, Account Statements, Transactions.
- MOVE MONEY:** Transfers, Templates, Payees, Invoicing.
- LOANS:** Business Loans, Application Center.
- FINANCE MANAGEMENT:** Direct Debits, Sweeping, Forex, Trade Finance.
- VALUE ADDED SERVICES:** Cash Flow Forecasting, Advanced Analytics.
- Balances over time:** A line chart showing cash collection, Capex, Maintenance, and Reserve levels from Monday to Thursday.
- Balances by currency:** USD 291,679.79, EUR 230,028.61, CAD 83,100.27.
- Balances by legal entity:** PT Nusantara Apparel, PT Batik Jaya, PT Aroma Parfum.
- FX Rate Trend:** USD/EUR, USD/CAD, showing rates 0.92913 and 0.90412.
- Take action:** Approvals (Payment 5 pending, Batches 8 pending), For your attention (Recommended actions, Payments scheduled for today, Direct debit batches with returns, FX alerts).
- Direct debit summary:** Last 7 days, Paid 75%, Pending 13%, Failed 12%.
- Upcoming payments:** Thousands of EUR for Tomorrow, Fri, Sat, Mon, Tue.
- Scheduled reports:** Account balances.

The screenshot shows a salary batch approval interface:

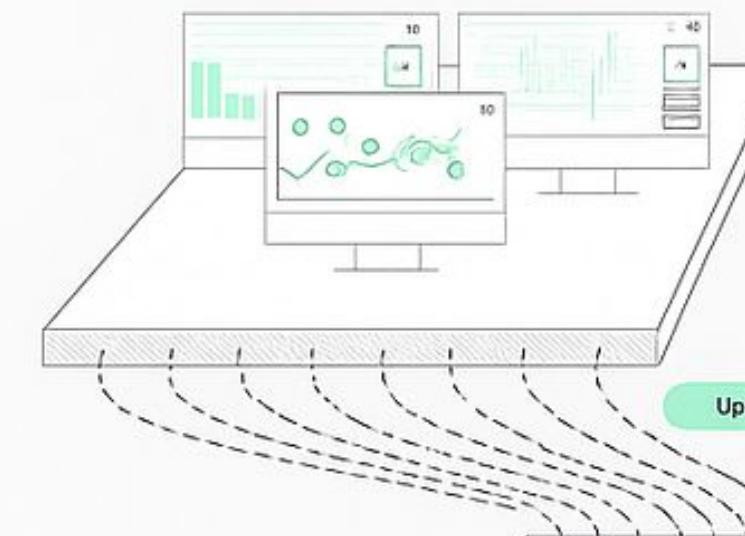
- Salary batch to approve:** 9:40 AM. Message: You have a new salary batch of €24,546.32 to approve.
- Batch details:** Entered, Batch payment €24,546.32, 212 credits, Execution date: 25 Dec, 2025.
- Overview:** Approved by Jasper Meijer (Aug 25, 2025 at 9:00 AM, Waiting for approvals) and Waiting for further approval(s).
- From:** Ron Williams (Aug 24, 2025 at 14:00 PM).
- Action buttons:** Reject (red) and Approve (green).



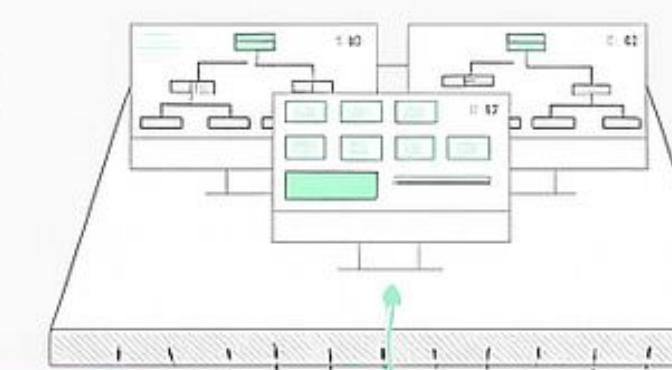
appendix inspiration

Palantir

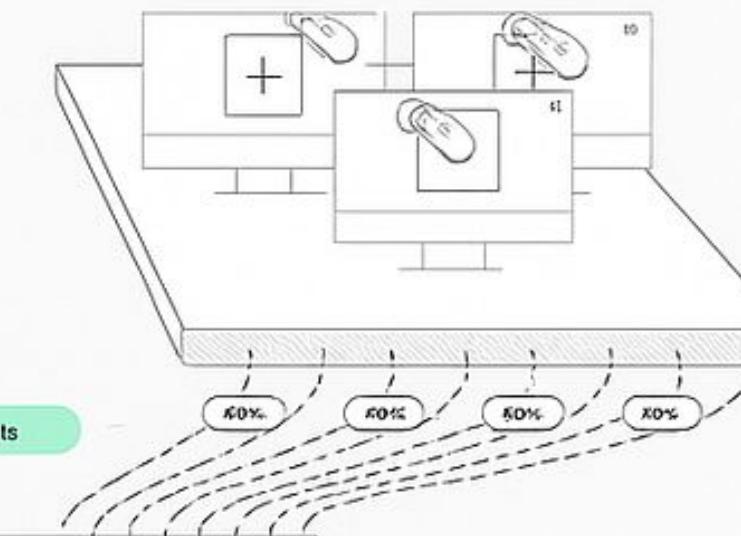
ANALYTICS



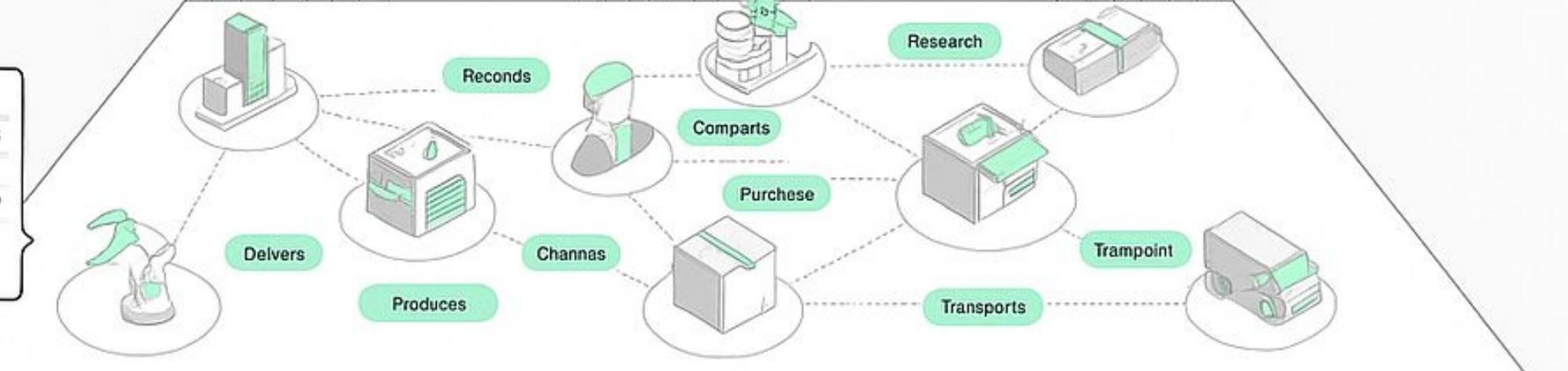
WORKFLOWS



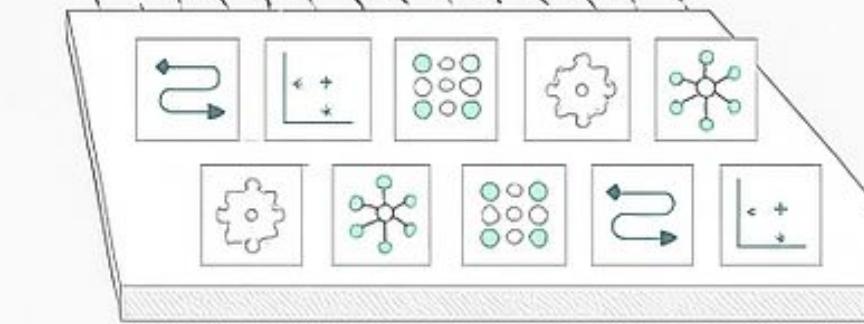
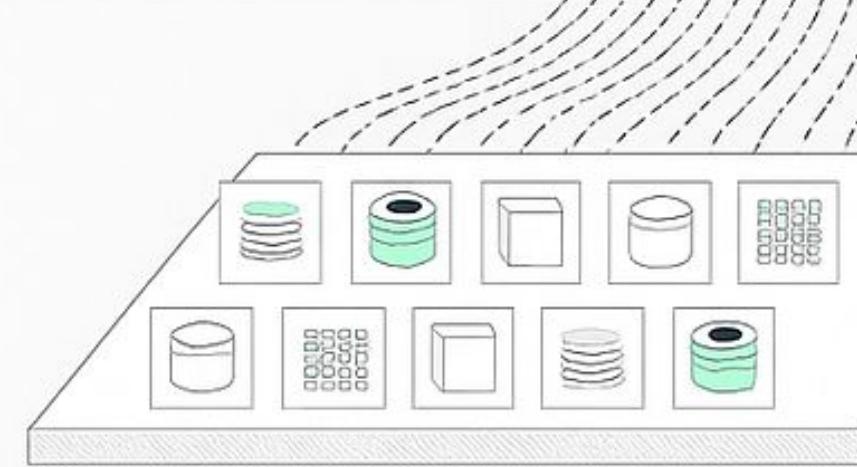
INTEGRATIONS



ASSET #731	
Degates	17 Sources
Regors	AP 11
Dorances	J.P Am-TOP
Shore Home	89 ¹⁰



ONTOLOGY



DATA

MODELS

AIP Now

Prebuilt
AI Products

Custom
AI Products

Build with
AIP

Ontology Layer

Data
Services

AI
Services

Workflow
Services

AIP°

Foundry°

Security & Governance Layer

Software Delivery Layer

Apollo°

Data Connectivity for Human+AI Teaming



The “nouns” of the enterprise

Dynamic, semantic representation of the real world – data and metadata...



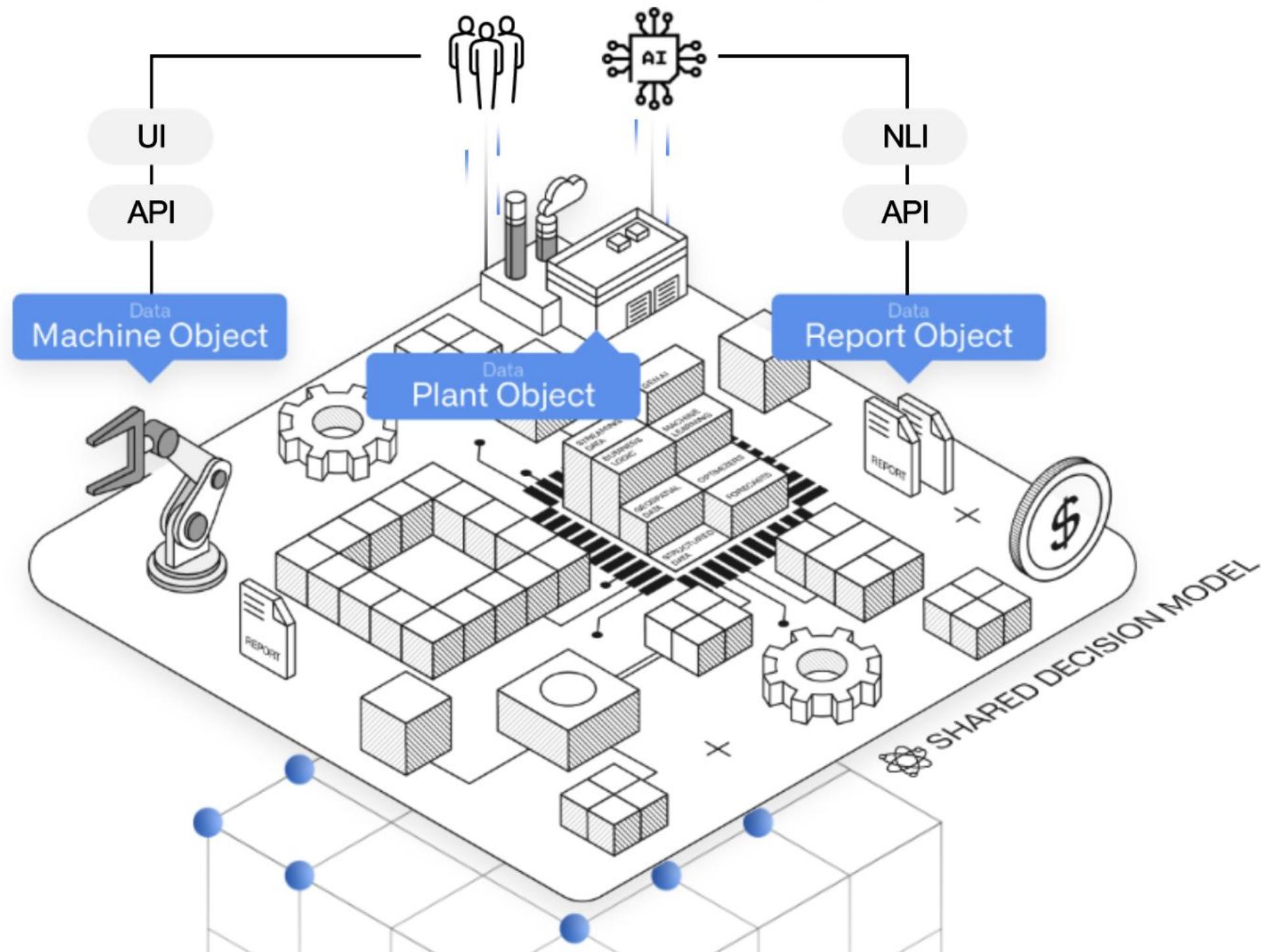
Human interfaces

UIs and APIs for human users, across all data modalities



AI interfaces

APIs and Natural Language Interfaces (NLIs) for LLMs / Multimodal Models



Logic Connectivity for Human+AI Teaming



AI + enterprise logic

Anchor AI activity in deterministic, conventional algorithms and business rules



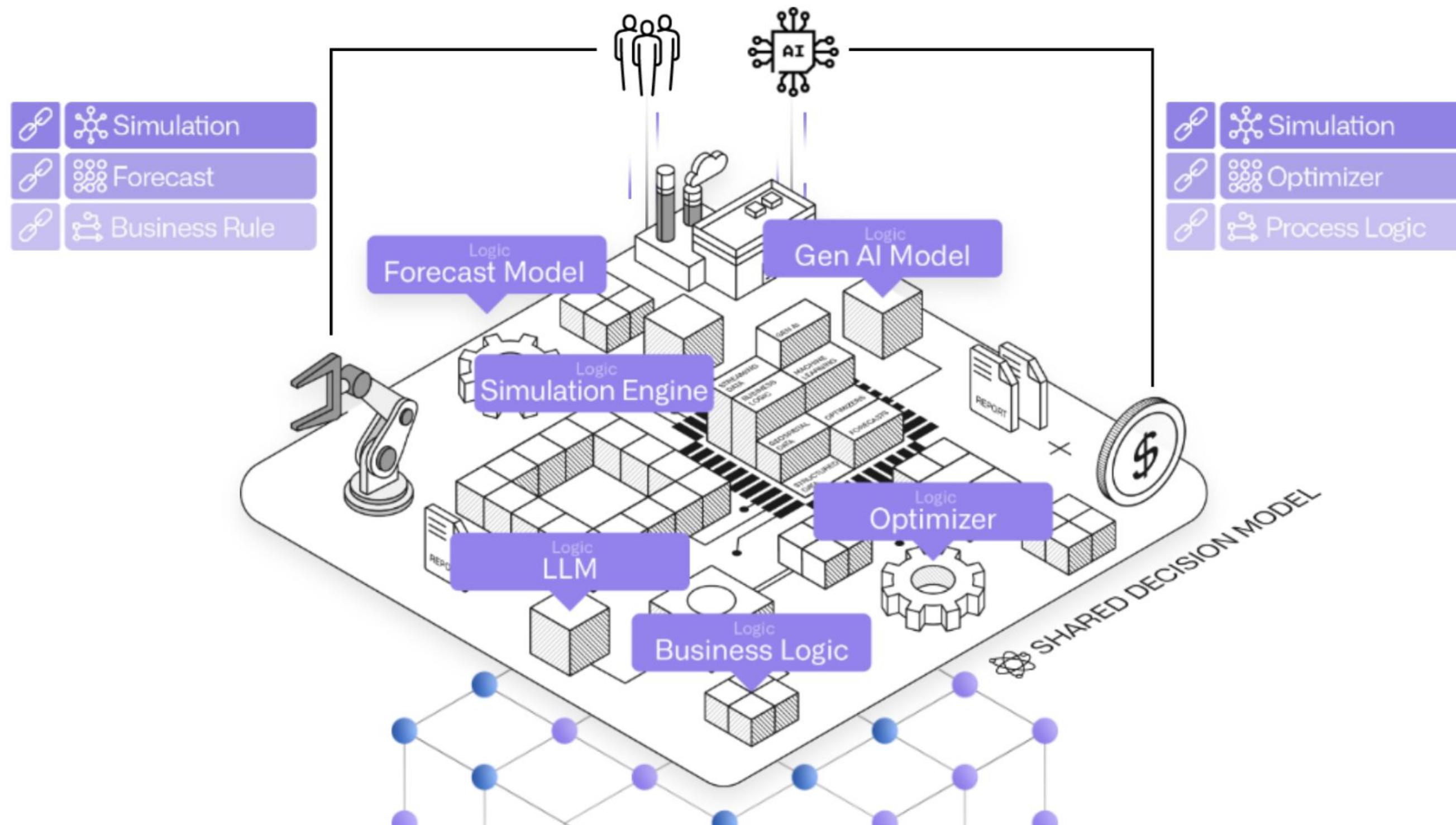
Logic chaining

Ability to chain different forms of logic, within single workflows



"Tool" building framework

Ensure that new logic can be automatically surfaced to AI



Action Connectivity for Human+AI Teaming



Action controls

Granular controls on which people, agents, or automations can take actions



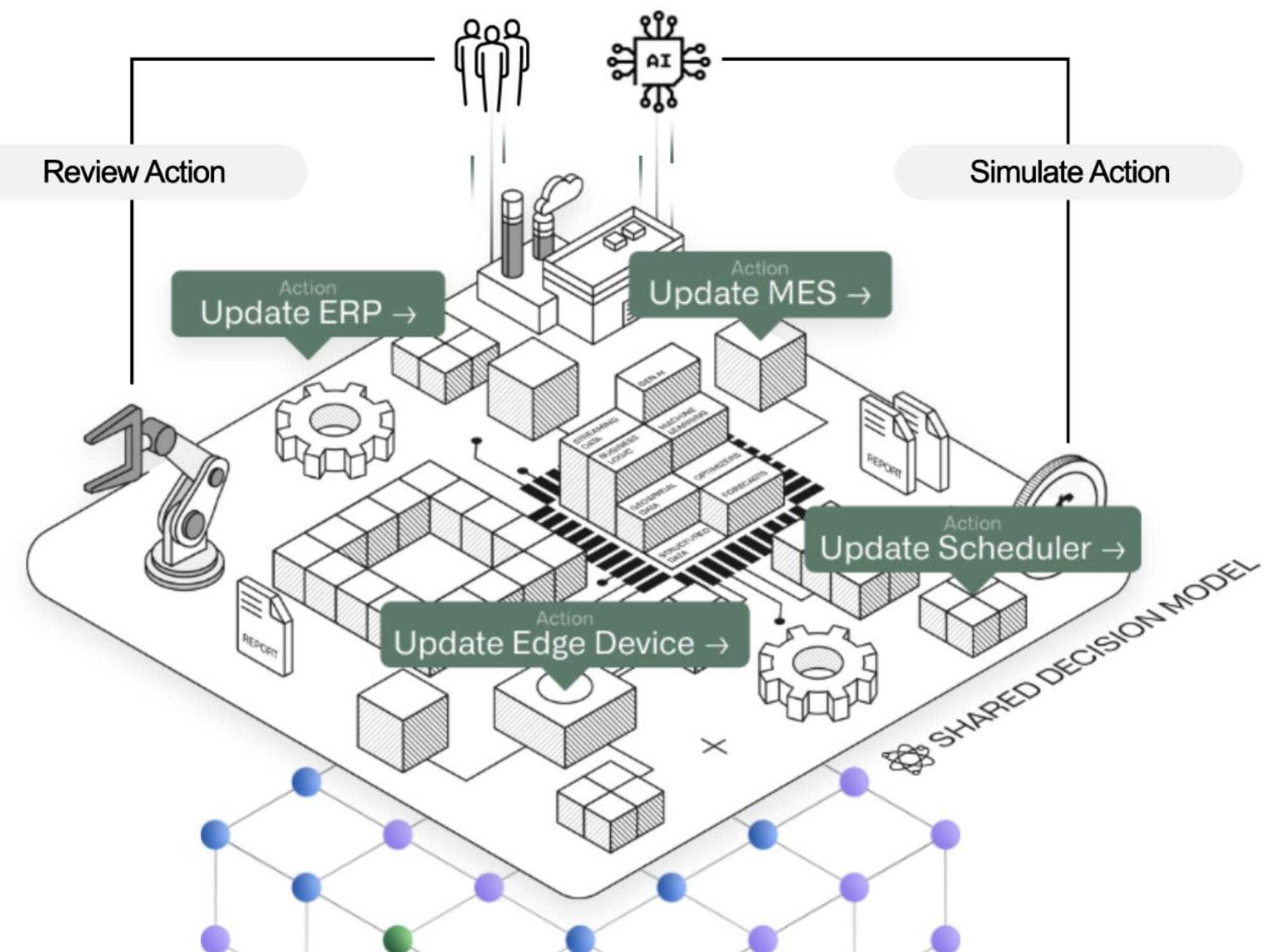
Action reviews

Granular controls for when and how actions must be reviewed



Action simulations

Simulate actions, stage the proposed changes, and hand off actions to trusted users



Example → Titan Industries

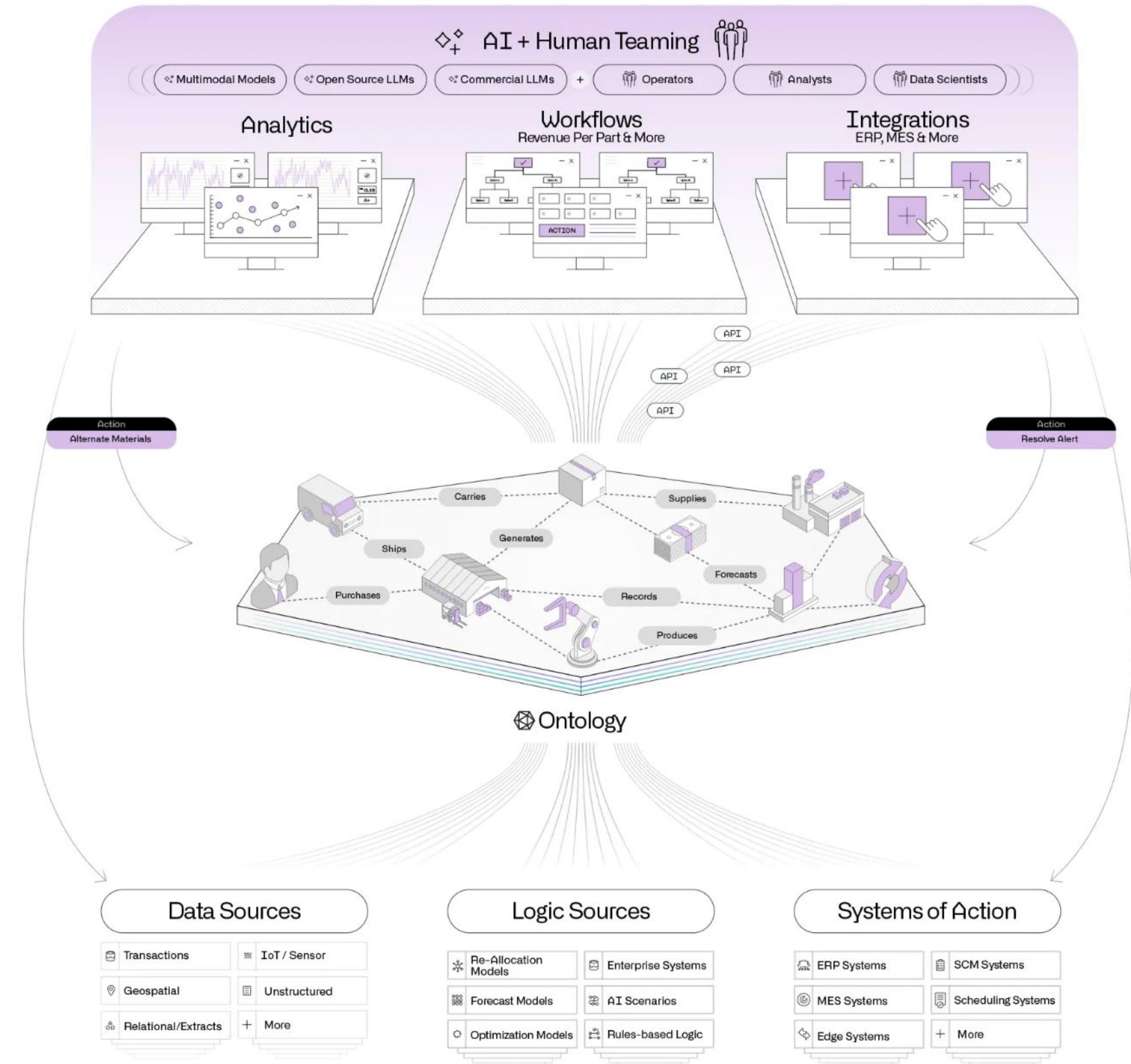
Elements of a Raw Materials Decision

Full visibility into revenue at stake for each shortage

Prioritizing shortages based on revenue at stake

AIP-driven intelligence and resolutions

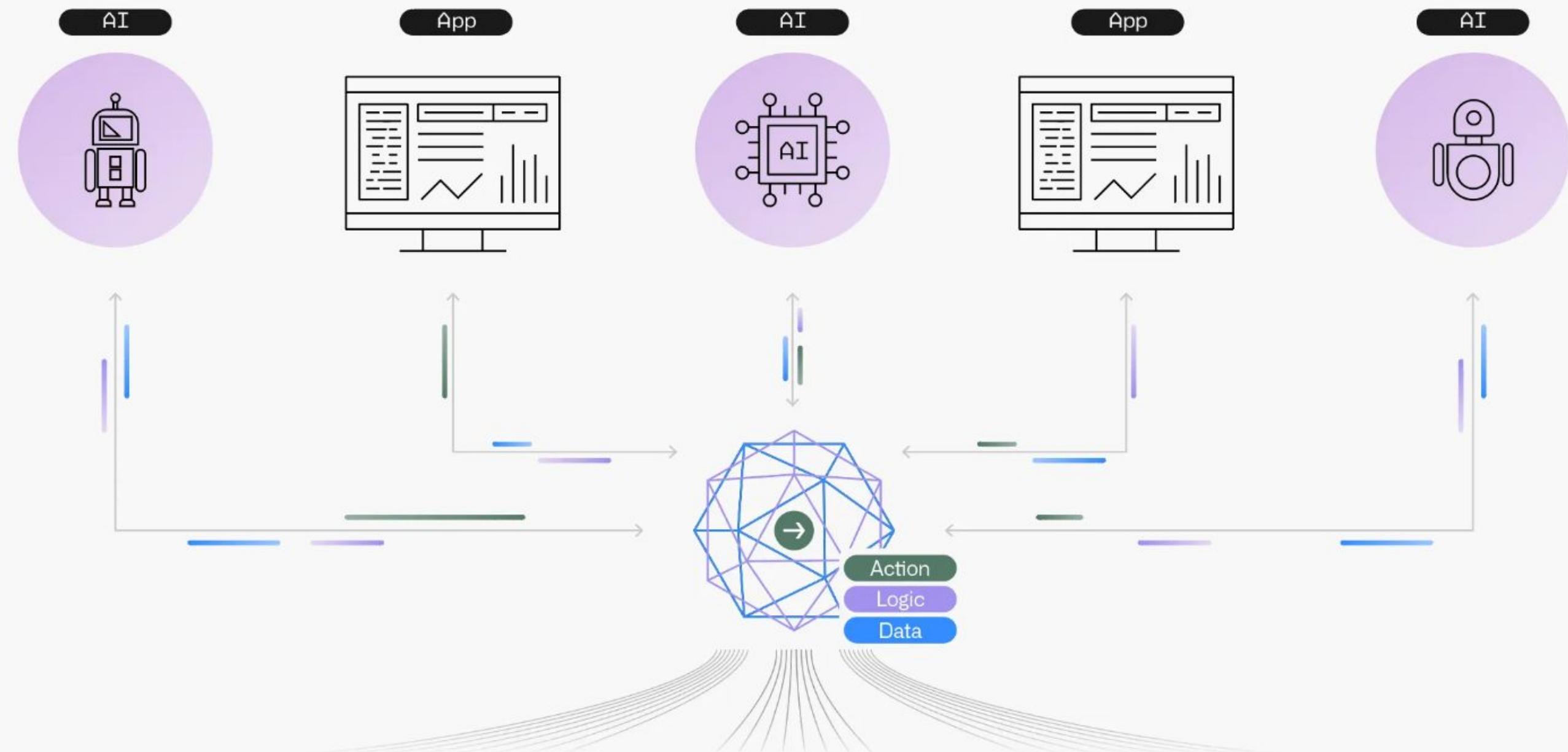
Continuous learning informs future decisions





ONTOLOGY SDK

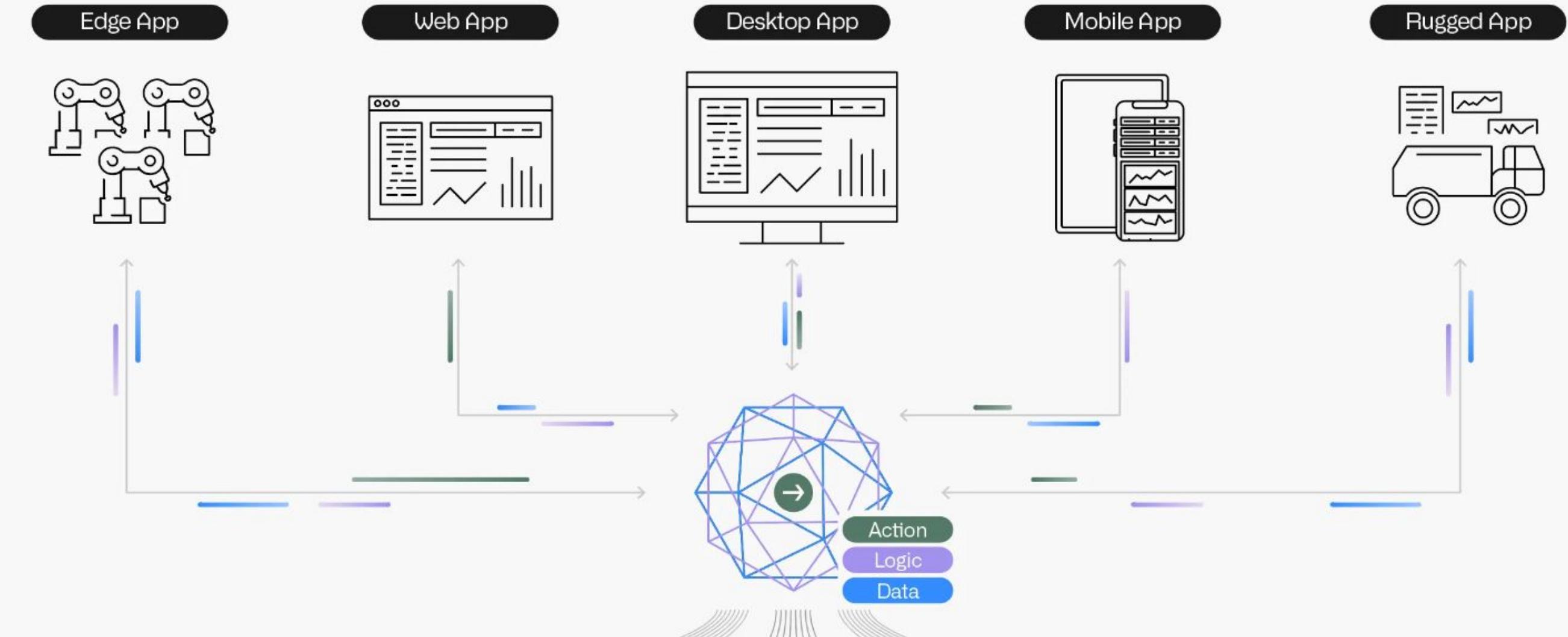
DATA
LOGIC
ACTION
→
DECISIONS





ONTOLOGY SDK

DATA
LOGIC
ACTION
↓
DECISIONS



Data Sources

Transactions	IoT / Sensor
Geospatial	Unstructured
Relational/Extracts	+ More

Logic Sources

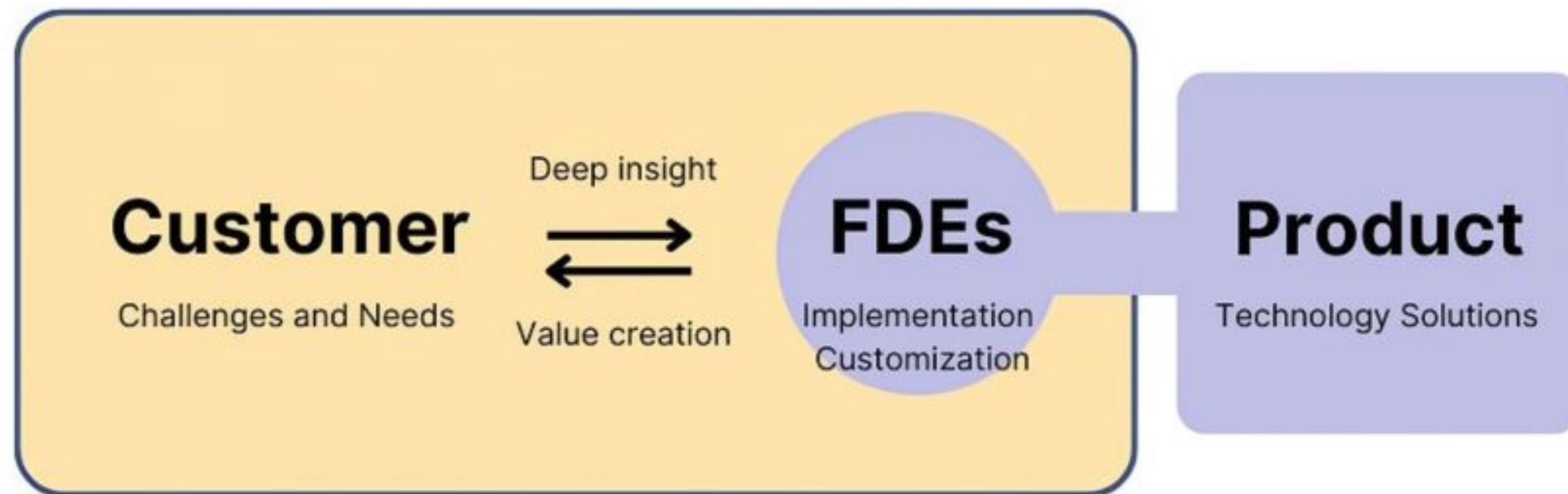
Re-Allocation Models	Enterprise Systems
Forecast Models	AI Scenarios
Optimization Models	Rules-based Logic

Systems of Action

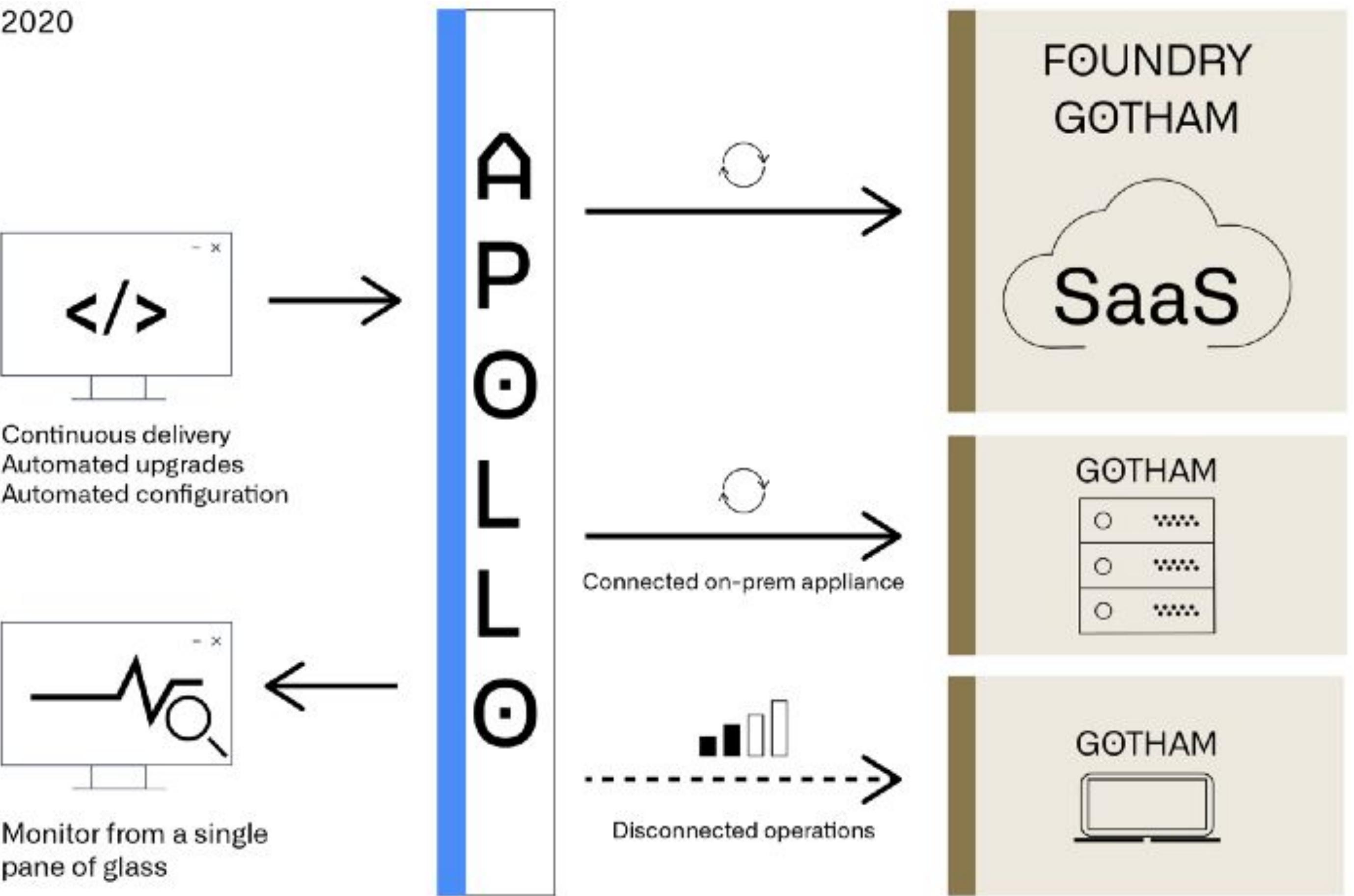
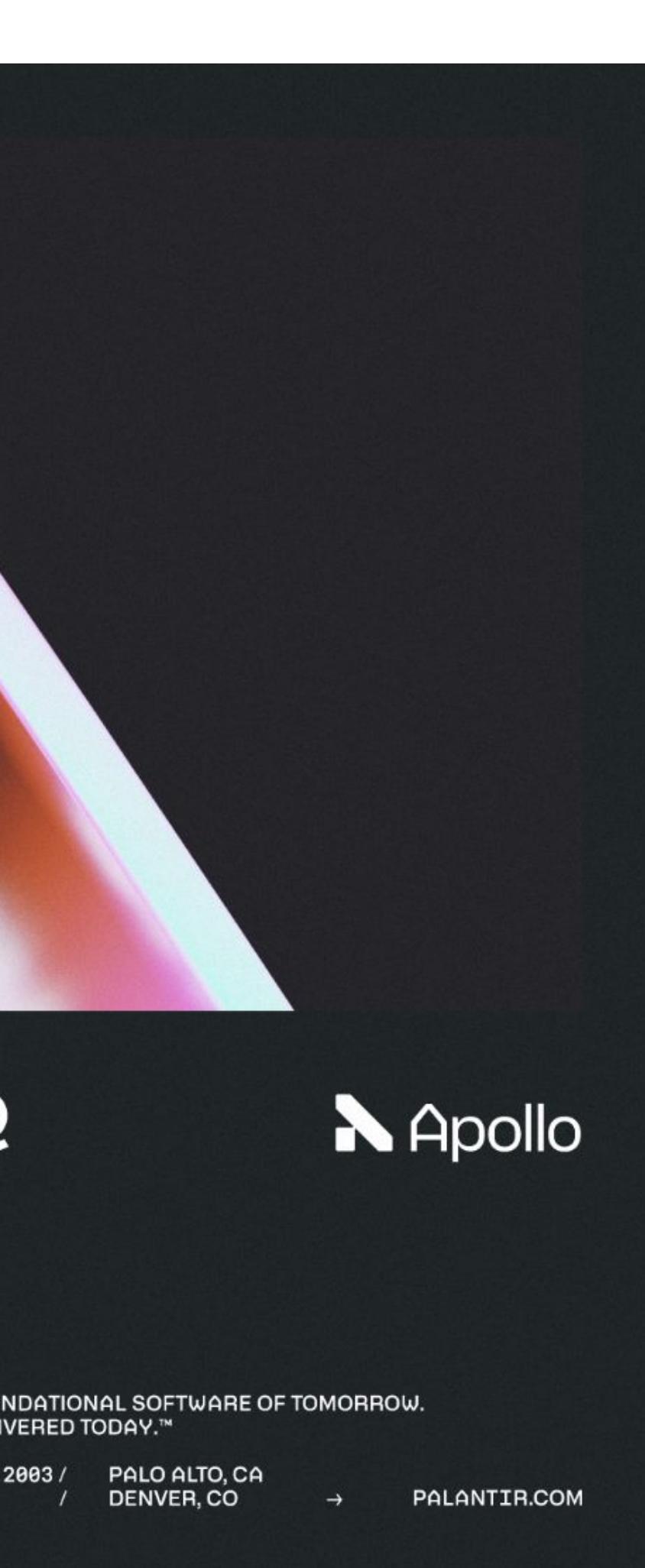
ERP Systems	SCM Systems
MES Systems	Scheduling Systems
Edge Systems	+ More

Forward Deployed Engineer

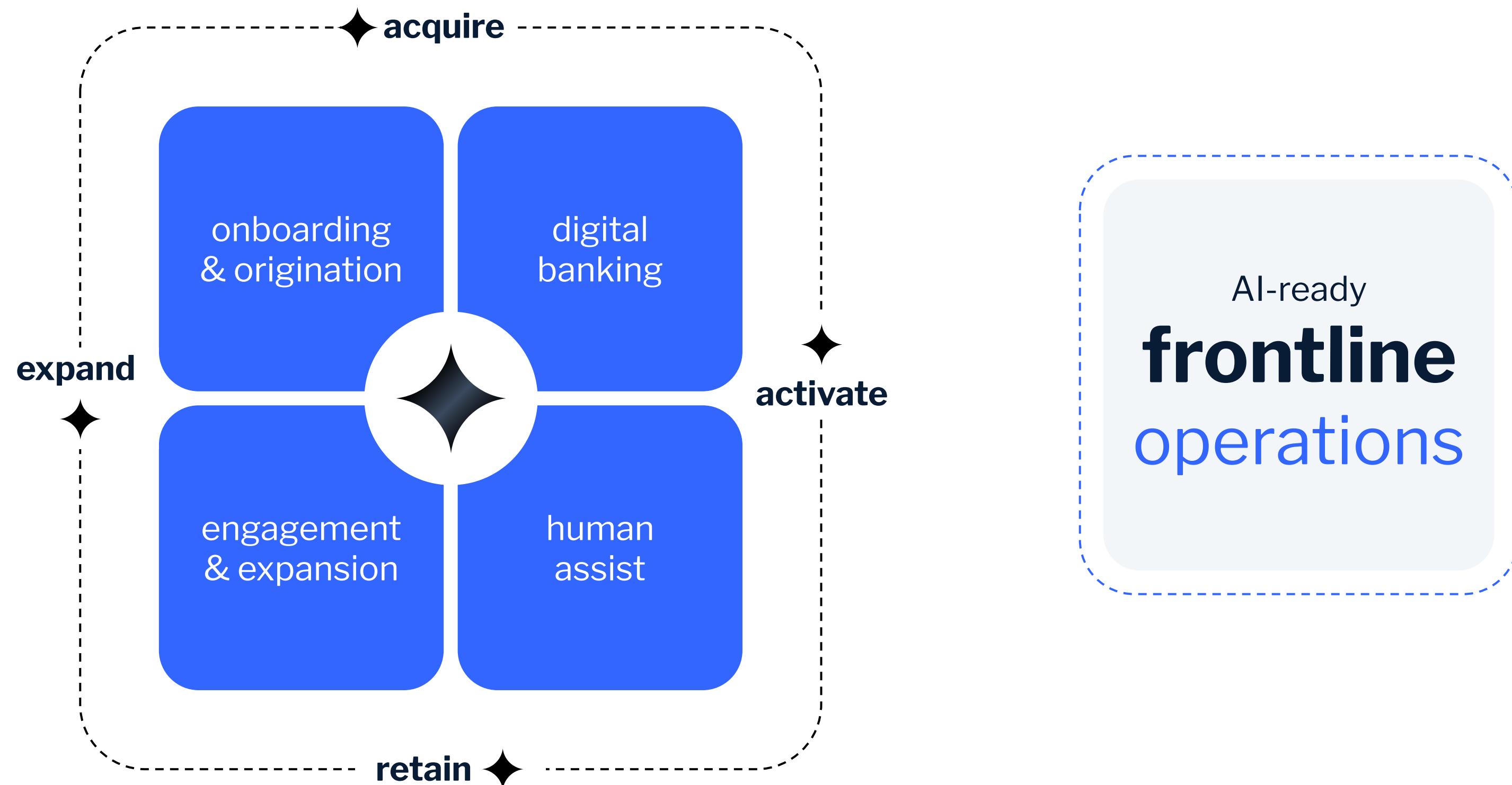
Next-generation engineers who embed directly within customer environments
and directly connect technology to business outcomes



**Strategic bridge connecting technological possibilities
with actual value creation in the field**

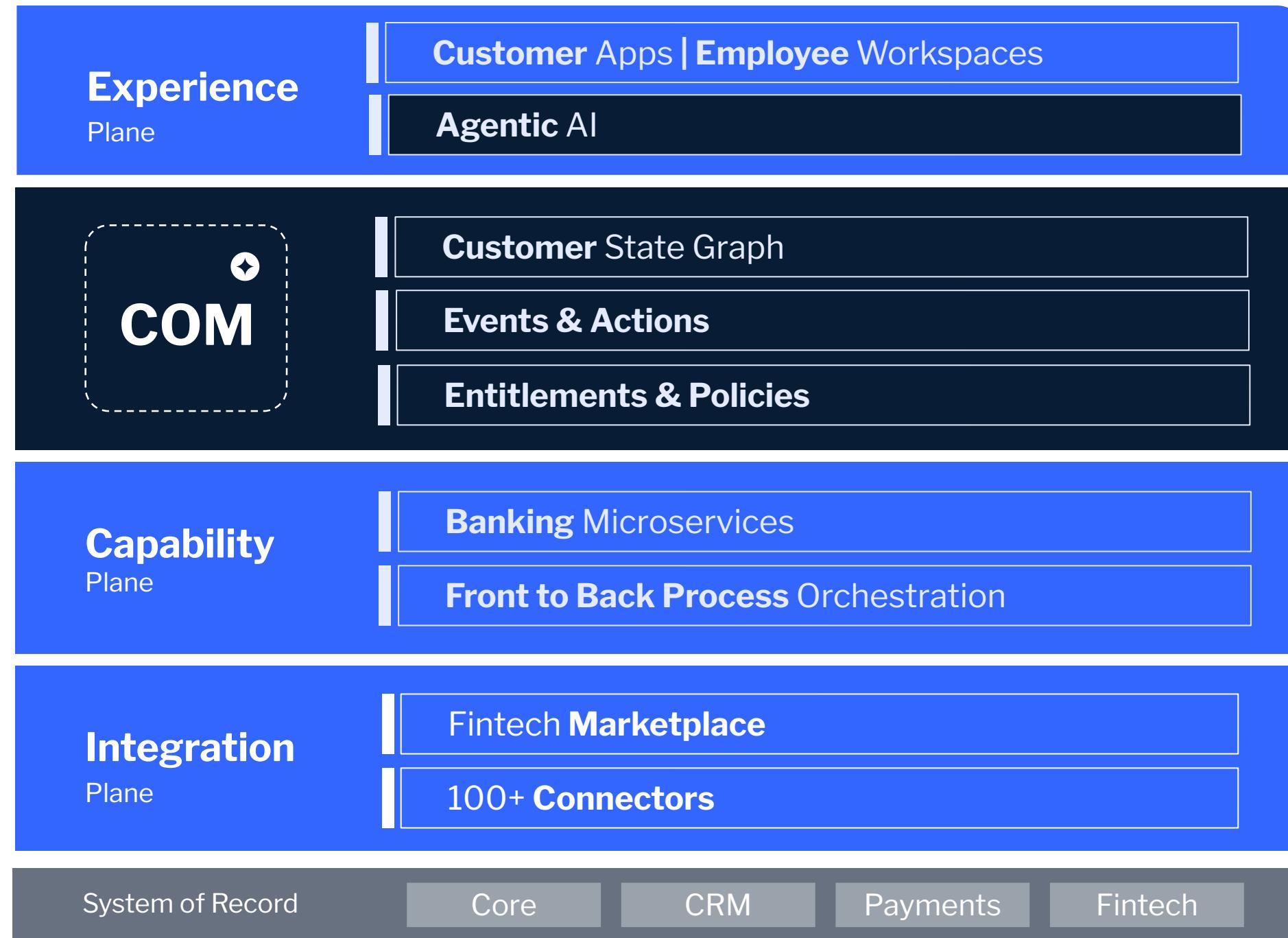


Backbase • unified banking suite

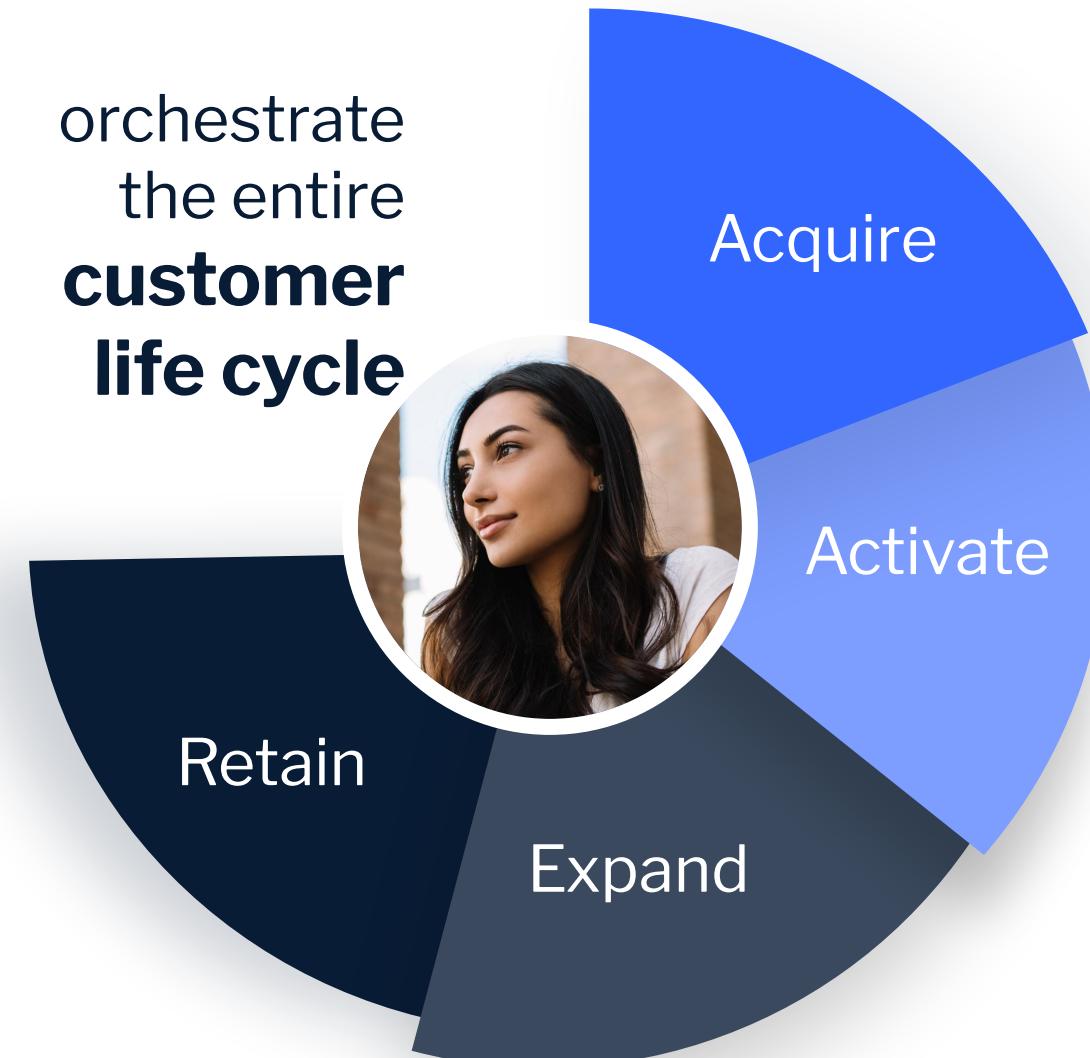


Backbase • the AI-ready platform for banks

COM = the intelligence layer that transforms the entire bank into a high-performance customer engine.



orchestrate
the entire
**customer
life cycle**

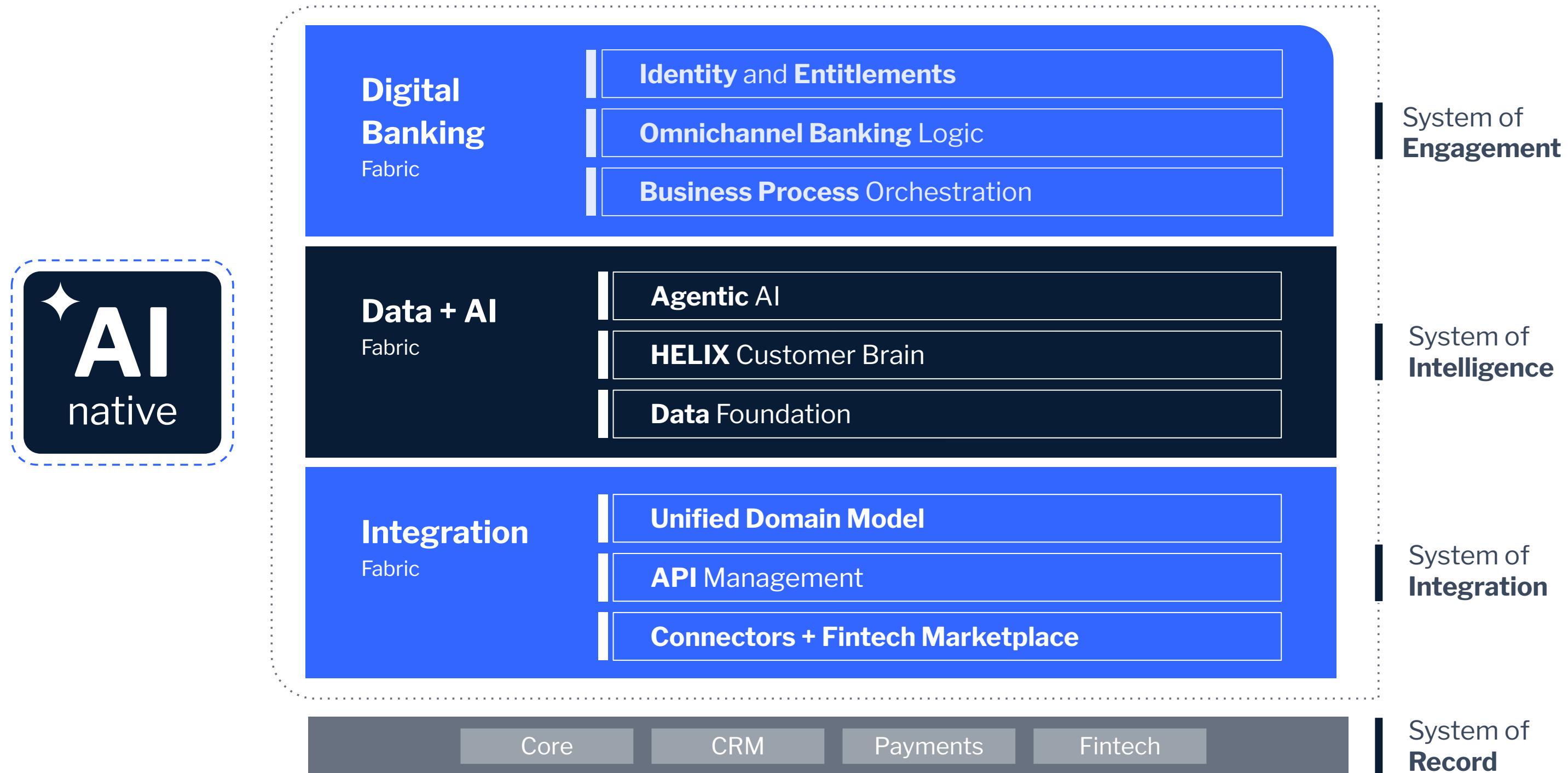


Backbase • focus on high ROI transformation

Unified Frontline - high impact use cases			
Grow Primacy	Improve Customer Engagement	Unlock Operational Efficiency	Faster Software Development
Tailored Value Propositions	Holistic Advice > Coach	Onboarding & Origination	Agentic SDLC
Engagement Orchestration	Financial Wellness	Member Due Diligence	Backbase Upgrade Agents
Increase Product Holdings	Conversational Banking	Dispute Management	Knowledge - Ask IO
Churn Prevention	CSR RM Assistants	Mid & Back office productivity	Legacy Modernization
+	+	+	+

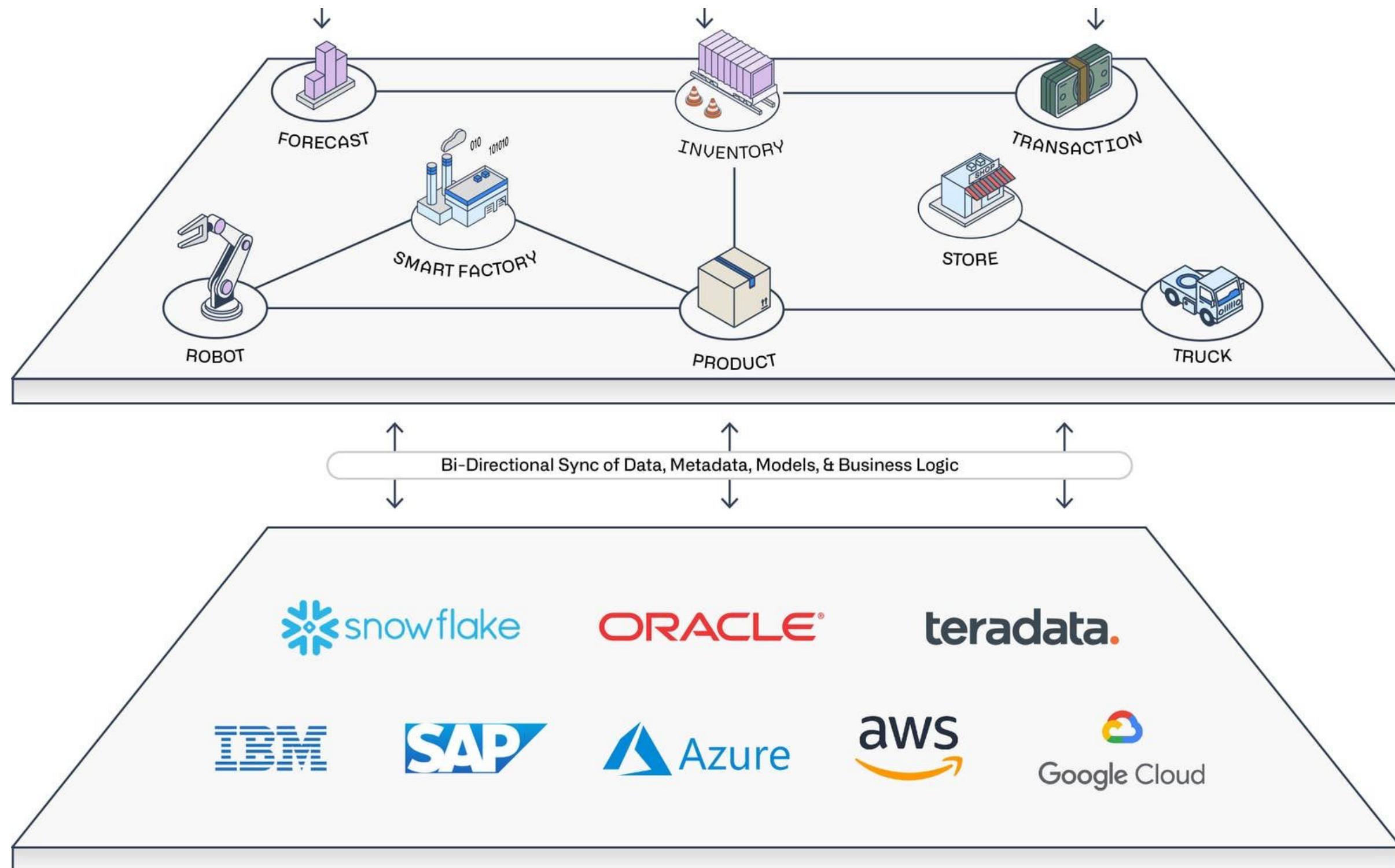
Backbase • the platform designed for AI-Native banking

foundational intelligence baked into every journey, workflow and decision



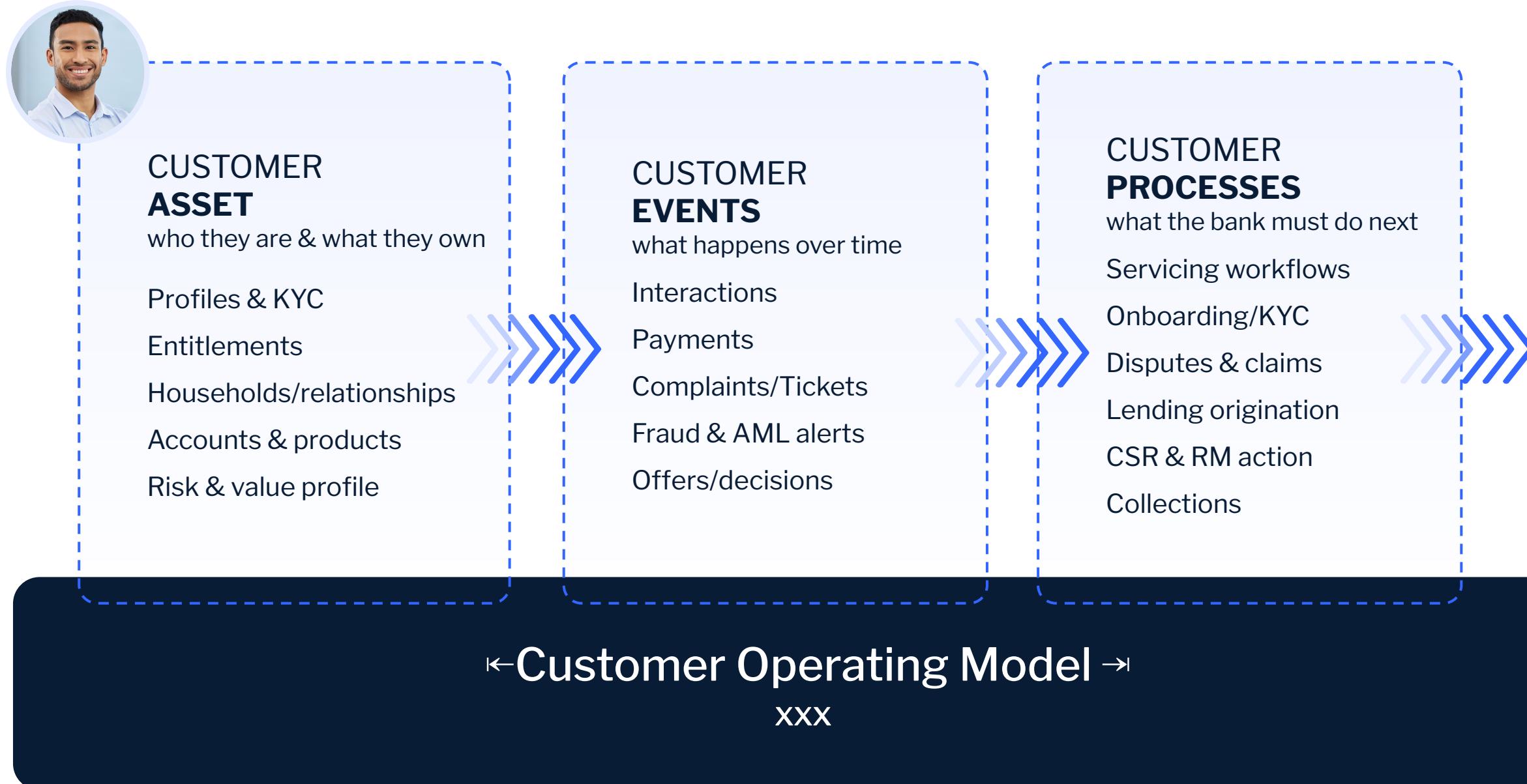
Data • leverage existing data systems

XXX



Customer Operating Model • manage customer lifecycle

xxx



One Model → every channel, every employee, every AI assistant.

One model → deliver consistency, speed, and trust at scale.