

Reimagining the Financial Services Value Chain through Embedded Finance

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GM and Head APAC, additiv

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Key data about additiv

Who we are



Mature Fintech company



Vast experience with top tier brands and banks



Well capitalized, privately owned, backed by strong investor group



Progressive technology and infrastructure, API-first, cloud-native



> 750 standard APIs in wealth, credit, insurance, and risk



Enabling institutions to capture Finance-as-a-Service opportunities

Where we are

Switzerland



Singapore

SFA



Germany



Philippines



Indonesia



UAE



Eastern Europe



Employees:
>250



R&D: ~70



Awards



Global Clients



Global / APAC HQ



Innovation & PM



Development Centers



Business Consultancy



Business Development

CONSUMER STUDY 2024

Embedded Finance Opportunity in Southeast Asia



How do consumers prefer financial services?

We've asked.

They want cost-effective, tailored and engaging financial solutions



| Company Factsheet | Consumer Study |
| Success Story |



1,500 consumers



Philippines, Malaysia and Indonesia



In partnership with market-research firm Ipsos

Philippines: a fast-growing market for wealth management

USD
415bn

—
Estimated private wealth,
with potential to be
professionally managed



—
Estimated growth in
dollar-millionaire
population by 2030

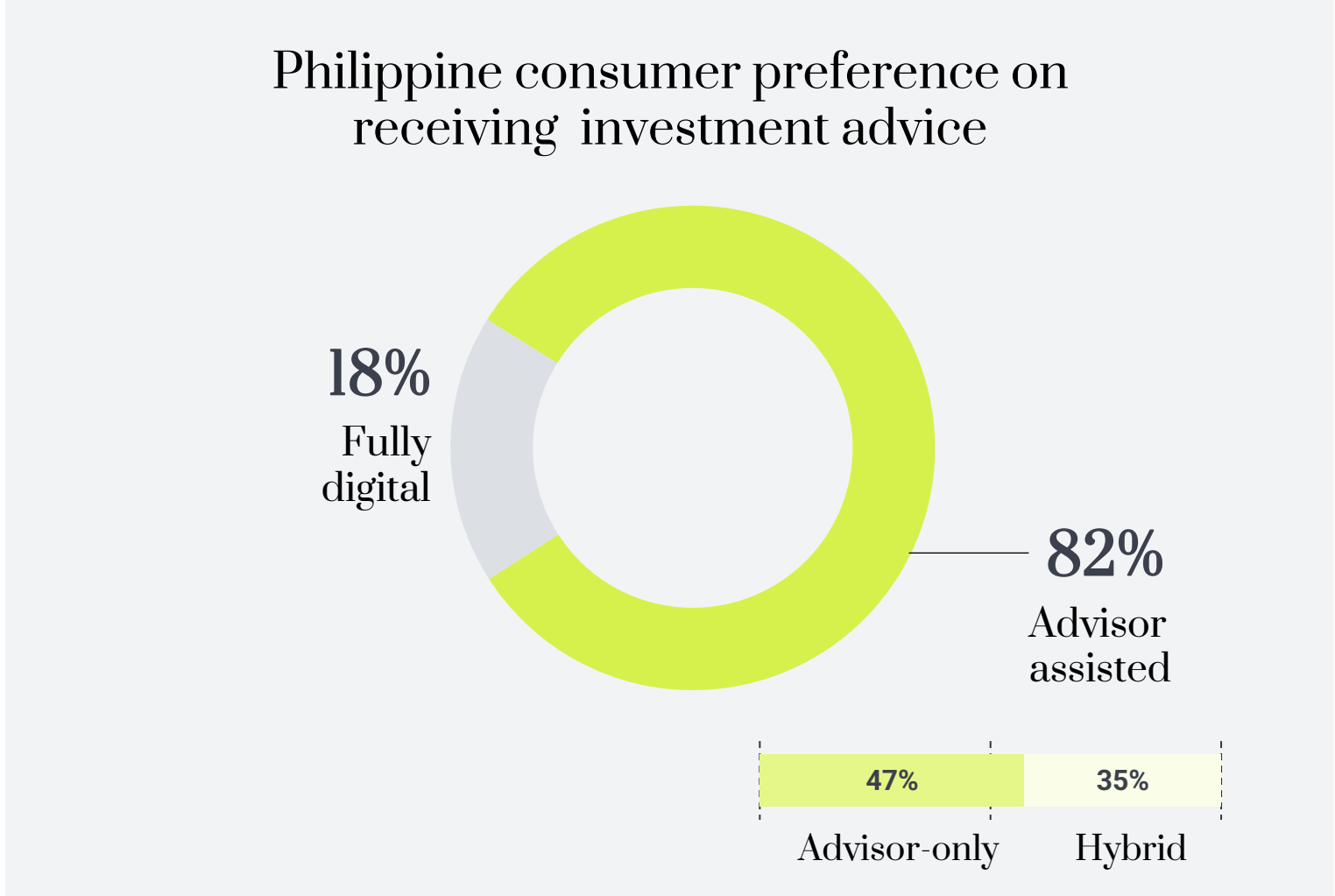
The rising opportunity for advice-assisted investment solutions

6 out of 10

Philippine consumers have not received professional investment advice in the last 12 months

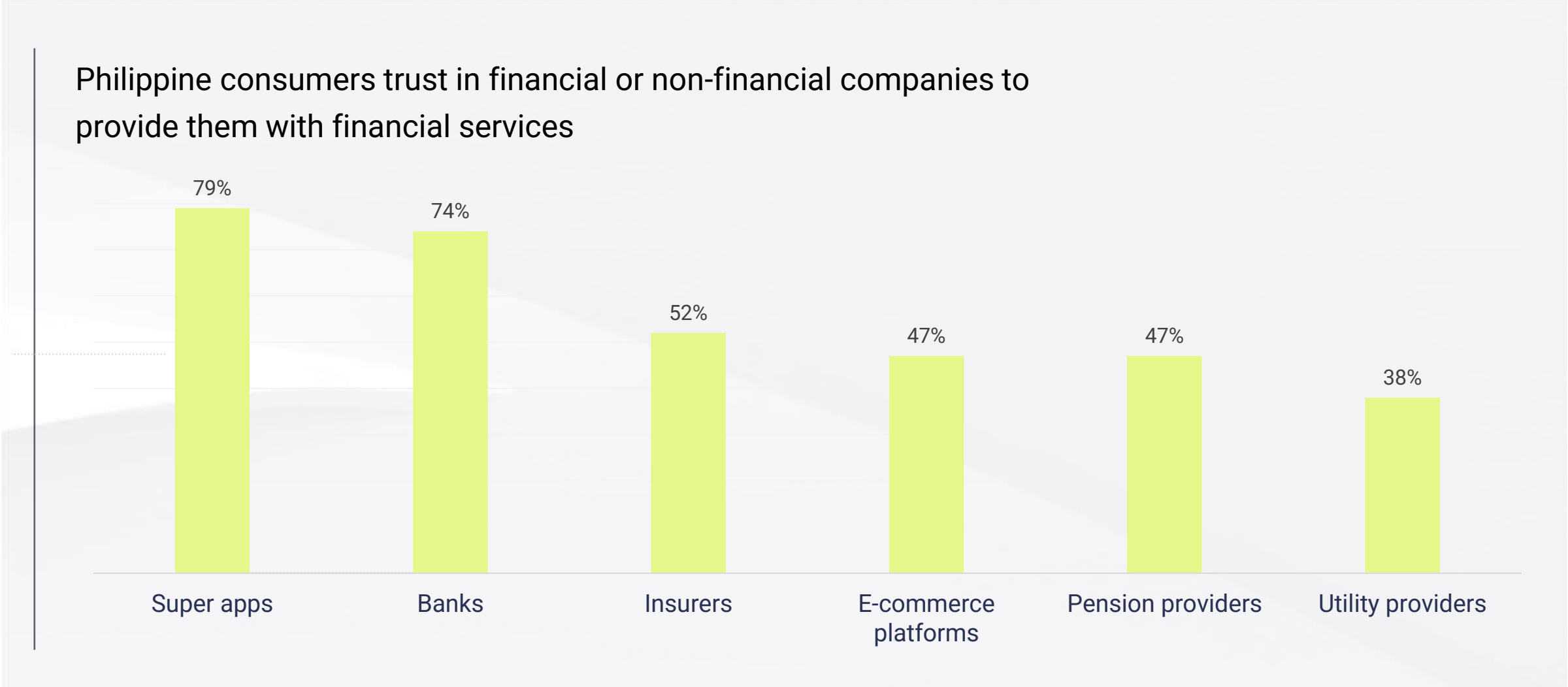
9 out of 10

Philippine consumers would like to receive professional investment advice in the next 12 months



Source: Embedded Finance Consumer Study 2024: Embedded Finance Opportunity in Southeast Asia, additiv

Banks are well-placed to capitalize on the opportunity, so are non-financial brands

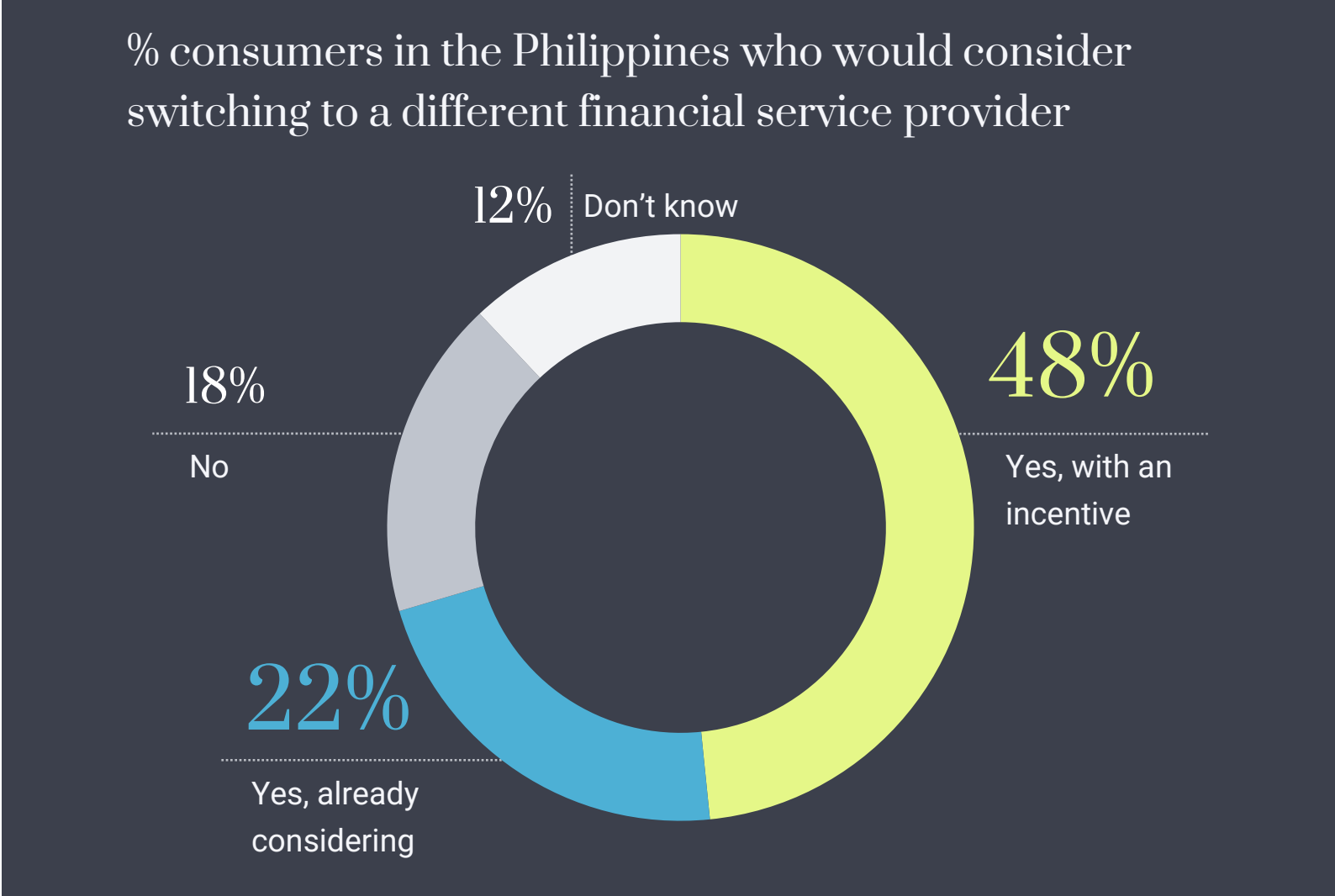


Source: Embedded Finance Consumer Study 2024: Embedded Finance Opportunity in Southeast Asia, additiv

Loyalty is being tested

7 out of 10

Philippine consumers are willing to switch financial service providers



Source: Understanding the Embedded Finance Opportunity: Consumer Study 2022, additiv

Platform economics make serving the mass-market viable by converting capex to opex and reducing cost of client acquisition

Platform Model

Low Capex for Financial Institutions

Demand and Supply matching

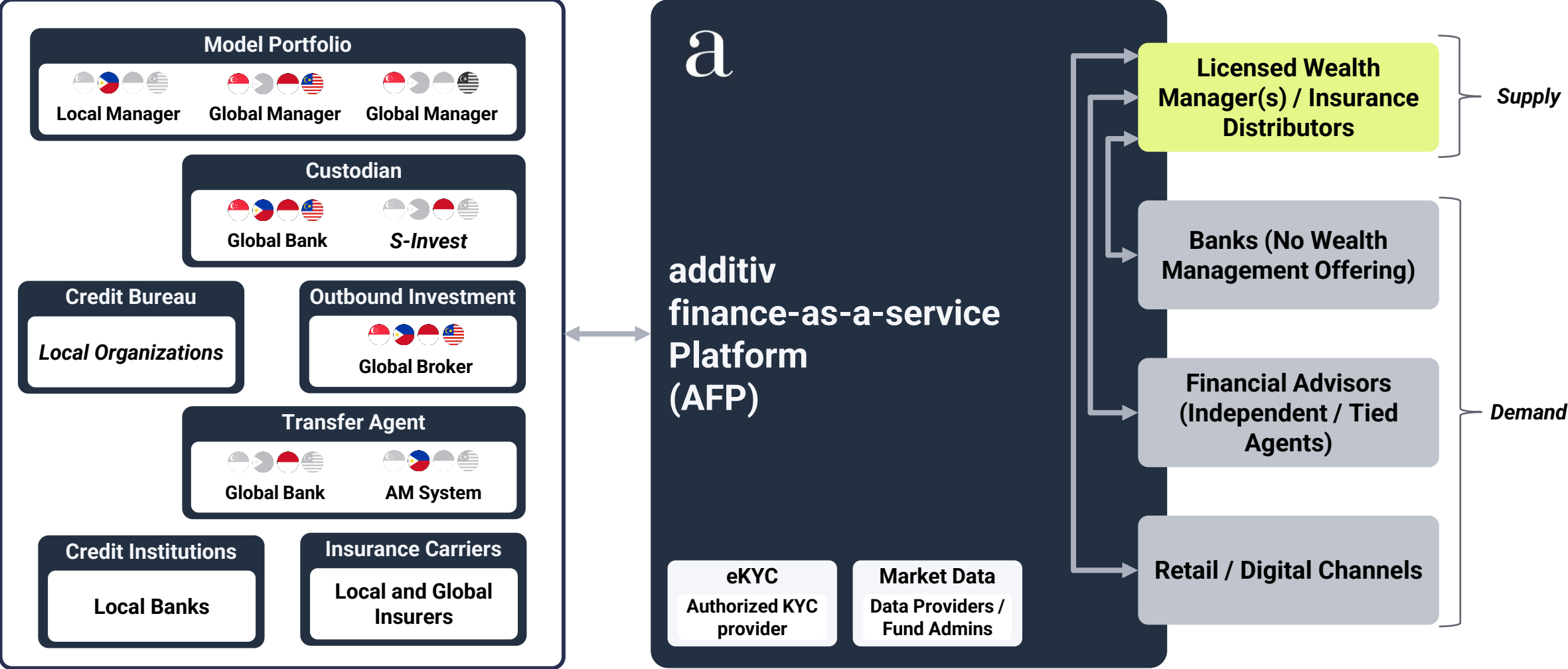
Low cost of client acquisition



Low initial and operating expense

More customer segments viable

additiv's Finance-as-a-Service Platform (AFP) in APAC | Create new profit pools – addWealth, addInsurance or addCredit



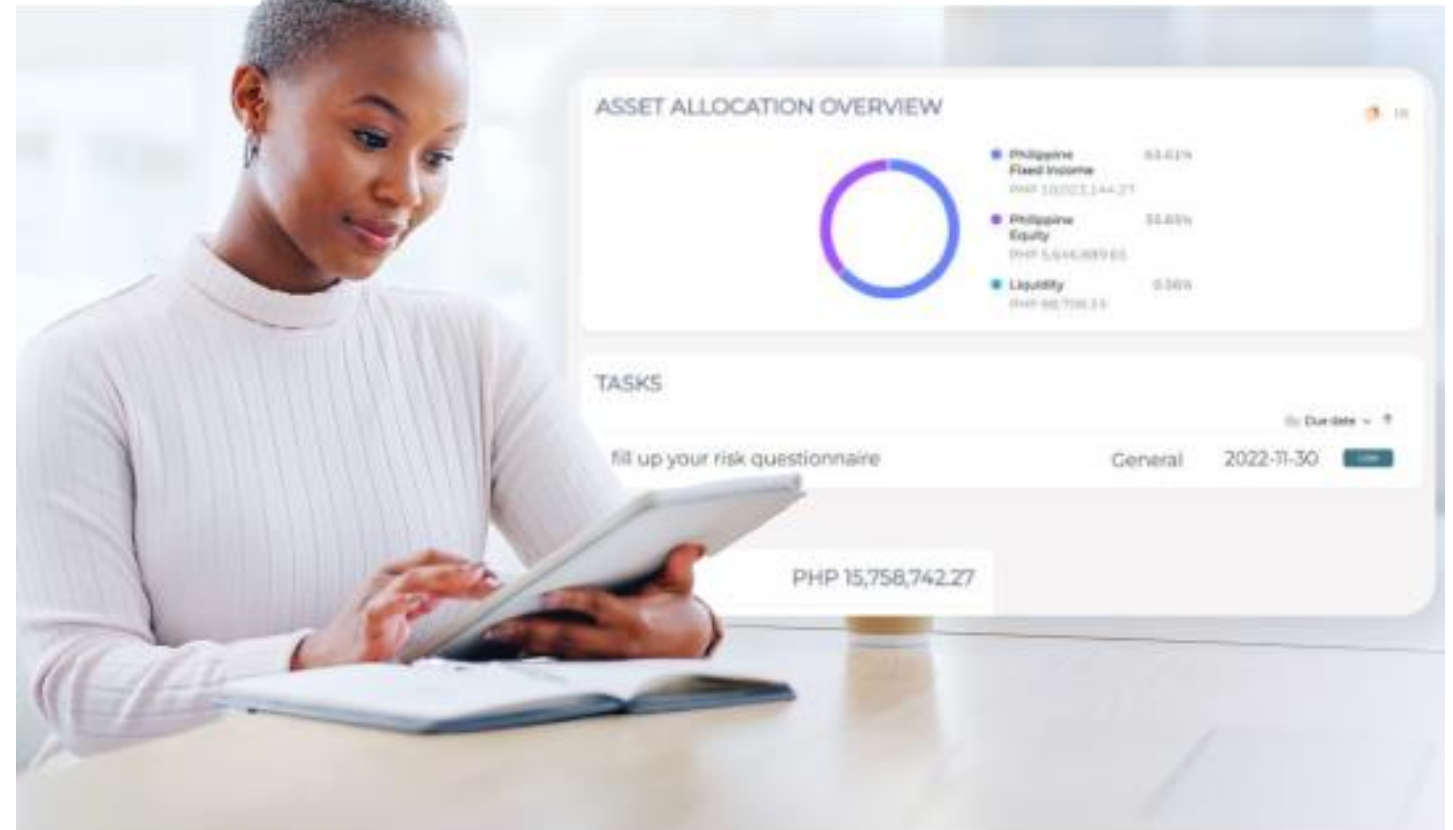
ATR Asset Management Group (ATRAM)



Launched **Wealth-as-a-Service** with a leading independent asset manager.

- Consolidated, advisory led HNW digital wealth offering for ATRAM **private individual, corporate** and **institutional** clients.
- Full **Wealth-as-a-Service platform** for ATRAM indirect/distributor clients (IFAs, mobile wallets, neo banks, retail banks, consumer brands)
- Increased operational efficiency with streamlined onboarding, order handling automation, and immediate trade confirmations.

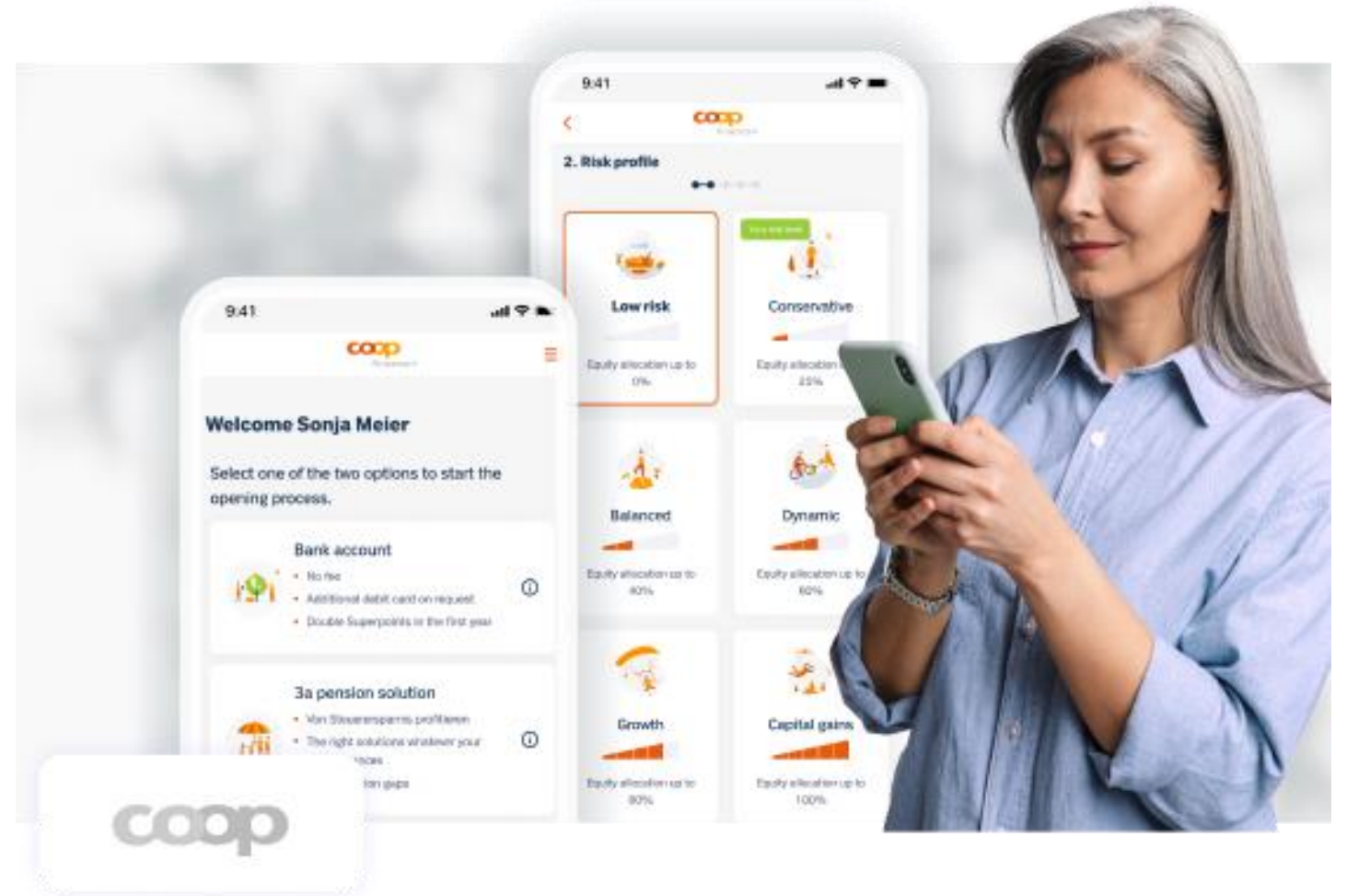
~97% growth in AuM from 2022 to 2023





Embedded banking and wealth services for Switzerland's biggest retailers

- **One app, full control. Simple and digital**
Coop's household banking account is specifically designed for day-to-day finances and can be opened in just a few steps
- **Sourced from regulated banking institutions**
additiv's API-first cloud platform integrates and orchestrates Coop's various financial services partners to provide banking and pension/investment services
- **Integrated behavioral nudging**
to increase financial wellbeing





Thank you!

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